

Article

ANALYSIS OF THE INFLUENCE OF BRAND EQUITY, TRUST, AND FACILITIES ON CONSUMER DECISION-MAKING (CASE STUDY ON TOUR & TRAVEL SERVICES HAJJ UMRAH ASBIHUNU PONOROGO)

Wawan Putra¹. Dhika Amalia Kurniawan². Hamidah Tussifah³(2023)*

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Affiliation 1; University of Darussalam Gontor Ponorogo, Indonesia, wawanputra@unida.gontor.ac.id

Affiliation 2; University of Darussalam Gontor Ponorogo, Indonesia, dhika.amalia@unida.gontor.ac.id

Affiliation 3; University of Darussalam Gontor Ponorogo, Indonesia, hamidatussyifa@unida.gontor.ac.id

Abstract: This research aims to test the influence of brand equity and trust, against the decision of the consumer in using the services of 'Umrah Hajj travel tour & ASBIHU NU Ponorogo. This type of research is strongitative by using a questionnaire, and techniques. Data was obtained through surveys to the 128 respondents i.e. consumers who have been using the services of the travel and tour & measured using the Likert scale. Sampling using a probability sampling technique with simple random sampling. The analysis tool used is the Statistical product service solution (SPSS), by conducts validity and reliability tests as well as classic assumption tests and multiple linear assumption tests. The results showed that the variable dimensions of brand awareness and perceived quality do not affect positively and significantly to consumer decision-making in using the services of the travel Hajj Umrah tour & ASBIHUNU Ponorogo whereas the variables brand loyalty, brand association, trust, and the facility are positive and influential variable significantly to consumer decision-making in using the services of the travel Hajj umrah tour & ASBIHUNU Ponorogo. The suggestions that can be submitted about the results of this research are as follows. (1) services of tour travel Hajj Umrah & ASBIHUNU Ponorogo should always improve or maintain an influential factor towards positive decisions the consumer in using the services of a tour travel Hajj Umrah & ASBIHUNU Ponorogo, as loyalty of ASBIHUNU consumers, ease of product consumers in the given Service ASBIHUNU Ponorogo, leisure facilities when used, as well as consumer confidence against the service ASBIHUNU, Ponorogo. (2) as well as evaluate and pay more attention to factors which do not affect the consumer's decision against positive pengabihan i.e. knowledge about consumer ASBIHUNU Ponorogo, description and the generalization of quality Services ASBIHUNU Ponorogo, as well as convenience consumers towards services ASBIHUNU Ponorogo.

Keywords: brand equity, brand awareness, perceived quality, brand loyalty, trust and the facility

Introduction

Business development in Indonesia is increasingly leading to progress and independence. This is evidenced by the progress of business in the fields of services, manufacturing, and business in the field of trade. This can be seen from the large number of businesses or businesses built by the Indonesian people today. One business that is developing rapidly is a business in the service sector. A service business is an action or activity in providing direct services to consumers in various forms of service and does not result in the transfer of ownership (Rialdy. Novien; 2017). Service businesses include transportation services,

educational services, financial services, training services, and various other forms of services. One business that is currently developing is a business in the transportation sector. The transportation business is a service to delivers consumers to the desired place or object. In Indonesia, the transportation business is increasing due to the high demand of the community for these services and is supported by the existence of sophisticated technology. This development also occurred in one of the transportation businesses, namely hajj-umrah tour and travel.

The large number of Hajj Umrah tour and travel transportation services in Indonesia makes competition more competitive. From the data of [Kemenag.go.id](http://kemenag.go.id), there are 1014 bureaus as organizers of Umrah tour & travel services in Indonesia (kemenag; 2018) and 323 Hajj organizer services in Indonesia (Husni. Anggoro; 2013). The increasing number of service providers indicates that the role of hajj and umrah travel agencies is very important for consumers who will perform hajj or umrah. This is because Hajj is the fifth pillar of Islam for Muslims around the world and Umrah is a sunnah worship. Especially in Indonesia, the percentage of Muslims reaches up to 87.21% or 207,176.16 of Indonesia's population of 237,641,326 (kemenag; 2016).

Seeing the high interest and number of Indonesians from year to year to carry out the Hajj or Umrah pilgrimage, of course, requires hajj and Umrah manasik training and transportation services that can deliver consumers to their destination, namely Baitullah safely and comfortably, so that consumers need a process of selecting reliable and official Hajj and Umrah tour and travel services with an operational permit from the Ministry of Religion (KEMENAG) of the Republic of Indonesia.

In East Java, precisely Ponorogo City, there is one of the Hajj and Umrah tour and travel services called the Association of Hajj and Umrah Development Nu (ASBIHUNU) which is located on Jl. KH. Ahmad Dahlan No. 60 (PCNU Office) Ponorogo. ASBIHUNU tour and travel is a service formed by NU clerics and managed by members of Nahdotul Ulama (NU) Ponorogo ASBIHUNU which was established in 2012. ASBIHUNU provides tour & travel services as well as training and guidance in carrying out hajj-umrah before performing the worship so that prospective pilgrims gain knowledge and education in carrying out the worship. In its operations, ASBIHUNU tour & travel services have business legality in the form of a letter. No.432 of 2016 so that it is official to carry out both Hajj and Umrah guidance services and also Hajih-Umrah tour & travel services to the destination, ASBIHUNU Ponorogo provides guidance and training in manasic theoretically and operated correctly according to Sharia law by the Ahlussunnah Wa Jamaah understanding and by the regulations for organizing Hajj and Umrah by government of the Republic of Indonesia. So that this can form a trust for prospective consumers/pilgrims who will use the ASBIHUNU service.

From the existing data from 2012 to 2018 ASBIHUNU has been operating for 8 years and has graduated 21 batches which recorded 853 consumers from various regions including Ponorogo, Madiun, and others who have used ASBIHUNU Ponorogo's Hajj Umrah tour & travel services, this is proof that ASBIHUNU Ponorogo is in demand by the public. With the existence of managers trainers and supervisors from NU board members, it indirectly forms a strong brand because it is managed under the auspices of Nahdotul Ulama (NU), so this can form brand equity in the minds of the public in general, especially the people of the city of Ponorogo, the majority of whom adhere to the Nahdotul Ulama (NU) understanding. Brand equity is a set of brand assets and liabilities associated with a brand, name, or symbol, which can add or reduce the value provided by a product or service, both to the company and to customers (Muhammad & Abdurachman. E; 2019). Brand equity is a value that describes the strength of a brand and how well-known a brand is among consumers. In addition, ASBIHUNU also provides maximum service to consumers or pilgrims with various facilities. Facilities are efforts provided by ASBIHUNU to attract attention and provide satisfaction to its consumers, including ASBIHUNU providing facilities in the form of assisting in the Hajj registration process, various information related to the Hajj through DEPAG (Department of Religion) actively, as well as providing Hajj manasik guidance material, Hajj Umrah travel module guides and all

equipment needed by Umrah pilgrims and also providing facilities in the form of a Muthawif guide when performing Hajj and Umrah in the holy land. So that these facilities can become an attraction for consumers / prospective pilgrims to choose to use ASBIHUNU Ponorogo services.

Based on the above background, the researcher is interested in conducting research with the title "Analysis of the Effect of Brand Equity, Trust and Service Facilities on Consumer Decision Making (Case Study on Hajj and Umrah Services ASBIHUNU Ponorogo).

Literature Review

1. Brand Equity

a. Brand

A product of goods or services has a brand as an identifier and comparator of other similar products. The meaning of the brand according to the American Marketing Association followed by Kotler in his book is a component consisting of terms, signs, symbols, and designs or a combination of all these components. It aims to recognize or identify the goods and services of a seller or a group of sellers, which distinguishes the goods and services from other products (Adam. M; 2015).

b. Brand Equity

According to Simamora in his book, what is meant by brand equity is the added value that exists in a product or the value given to a product. Brand equity is formed from various factors, among others, namely: quality, function of a product, its benefits, and so on, so that it can form and provide an equity or strength to the goods and services of a company. Brand equity can provide benefits to consumers in recognizing a product (Simamora. B & Aura. B; 2002).

Another definition of brand equity is everything related or related to a set of brand assets and liabilities for a brand, name, and symbol that will be able to add or reduce the value provided by goods or services to the company or customers (Aaker. D ; 2004) . If there is a change in the name or symbol of the brand, it will cause changes and even loss of assets owned by the brand. Brand equity itself is the scope of the overall strength of an existing brand and will provide value to the company that makes the product. During the process of making purchasing decisions on products, brand equity plays a very important role. Customers or consumers will tend to buy brands that are familiar in their environment because these consumers will feel confident in something that is known, and comfortable when using the product and think that the brand is known to many consumers to be reliable and its quality can be trusted (Fayrene. C & Chai Lee. G; 2011). The benefits that brand equity can provide include (Simamora; tt)

- 1) Brand equity helps a consumer interpret, process, and store large amounts of information about specific products and brands.
- 2) Brand equity will give consumers confidence in making product purchasing decisions, both because of experience in using and closeness to the brand and its various characteristics.
- 3) Perceived quality and brand association can reinforce consumer decisions with the experience of using them.

According to Aaker in Adam, brand equity has dimensions, among others (Adam. M; tt):

1) Brand Awareness

Brand awareness is the ability of a prospective buyer to recognize or recall that a brand is part of a certain category (Aaker. D; 1991). Brand awareness will measure how many consumers in the market can recognize or remember the existence of a company's brand of goods or services in a particular category, the more aware consumers are of a brand of goods or services, the easier it is to make purchasing decisions for these products.

Everything that causes consumers to observe, remember, and pay attention to the brand can increase brand awareness.

Another definition of brand awareness is the ability and ability of a potential consumer to recognize or recall that a product brand is part of a particular product category. Indicators of brand awareness include (Aaker. D; 1996):

- a) The ability to recognize the brand (Recognition),
- b) The ability to recall and recognize variant models (To Recall),
- c) Always thinking about the brand (To Dominant)., and
- d) The brand becomes the leader of the various brands that exist in one's memory/mind (Top Up Mind).

2) Brand loyalty

Loyalty will refer more to the form of consumer behavior in deciding to make purchases continuously. To goods or services from a selected company (Eta M. Sangadji & Sophia; 2013). Brand loyalty is a tool to measure the extent to which consumers show a positive attitude towards a brand of goods and services, commit to a particular brand of goods and services, and intend to continue buying them in the future (John C. Mowen & Michael. M; 2002). Another definition of brand loyalty is a measure of a consumer's attachment to a brand. This reflects how a customer might switch to another brand if the brand used experiences price changes or other product elements. It can be concluded that someone can be said to be loyal when the consumer is committed to a particular brand and makes repeat purchases because of positive feelings about the brand and feels that his needs are met. Indicators of brand loyalty include (David Aaker; tt):

- a) Remain loyal to one product,
- b) Recommend the brand to other consumers, and
- c) Return to using the product on another occasion.

3) Perceived quality

Perceived quality is the customer's assessment of the overall quality or excellence of a product (Fandy Tjipyono; 2005). Consumer assessment of the product will describe the overall quality of the product and can influence consumer purchasing decisions. Another definition of perceived quality is the customer's perception of the quality or superiority of a product or service that is the same as what he expects. Indicators of perceived quality include:

- a) Product quality,
- b) Product comfort level,
- c) Product superiority compared to other products

While other indicators that explain the assessment of perceived quality Musafat in Sweeney, states several indicators of perceived quality as follows (Musapat, Mitra & Armia, Saed; 2017):

- a) has consistent quality (consistent quality),
- b) Is well made (the product is good),
- c) Has an acceptable standard of quality (meets the specified quality standards),
- d) Rarely does product defects occur, and
- e) Would perform consistently (consistent performance).

4) Brand association

Associations are attributes that already exist in the brand and are related to memories of a brand will be even greater if consumers have many experiences related to the brand of goods and services (Adam; tt). Brand associations reflect the bonds of consumers between brands and key product attributes, such as logos, slogans, or well-known personalities (Grewal Michael & Levy Dhruv ;2008). Another definition of brand association is everything related to memories about a brand (Adam; tt). It can be concluded that brand associations are ties between consumers and all product attributes associated with their

memories of a brand of goods or services. Indicators of brand association include (Aaker; 1997):

- a) easy-to-remember brand characteristics,
- b) easy-to distinguish from other brands,
- c) easy-to-recognize brands

Other assets such as patents, trade seals, distribution channels, and others.

2. Trust.

Trust is the belief in service providers to establish long-term relationships, as well as the willingness of partners to establish long-term relationships and produce positive work (A. Budi; 2014). Another definition of consumer trust is all the knowledge that a consumer has about objects, attributes, and benefits that cause confidence in an organization or company (Sunarto; 2006). There are indicators of trust indicators, among others, namely (Jasfar F; 2009):

- a) Perception of Integrity is the consumer's perception that the company runs and follows principles that are acceptable to consumers. Among other things, such as keeping promises, and behaving ethically and honestly.
- b) Perceived benevolence is an action that puts the public interest ahead of personal interests and is based on high partnership trust.
- c) Perceived competence is the perception of knowledge, the ability to solve problems, and the ability to fulfill their needs and requirements.

The indicators of customer trust according to (Ramadania in Pahlevi) are as follows (R. Pahlevi; 2014):

- a) the reputation that the product or service has,
- b) safety and comfort in using the product or service, and
- c) the benefits that exist in the product or service.

3. Facilities

Facilities are all forms of physical equipment provided by the seller or service provider to support consumer convenience (Kotler Philip; 2013). In addition, facilities are all forms of things that are deliberately made or provided by service providers for use or to be enjoyed by consumers with the hope of being able to provide maximum satisfaction to consumers when using them. Meanwhile, another understanding of facilities is all forms of physical evidence of services (Yazid; 2005). Physical evidence here is all physical aspects that are deliberately created and made by humans for consumers, facilities can be in the form of tools, objects, equipment, money, or workplace space.

The facility essentially functions as a service companion that is deliberately offered to consumers in the hope of influencing consumers. The existence of good facilities can lead to positive things and a high level of decision in consumers so that facilities can encourage consumers to relate and make continuous purchases of goods or services of a company. There are indicators of facility indicators, among others (Fandy Tjiptono; 2006):

- a) Facility conditions,
- b) Completeness,
- c) Facility display
- d) Use of technology, and
- e) cleanliness.

While the facility indicators according to Tjiptono, there are six facility indicators, namely (Fandy Tjiptono; 2014):

- a) Spatial considerations/planning,
- b) Room planning,
- c) Equipment/furniture,
- d) Lighting and color,
- e) Messages conveyed graphically, and

f) Supporting elements.

4. Hypothesis

H1: There is a positive and significant influence between Brand awareness (X1) has a positive effect on consumer decisions (Y).

H2: There is a positive and significant influence between Brand loyalty (X2) on consumer decisions (Y).

H3: There is a positive and significant influence between Perceived quality (X3) on consumer decisions (Y).

H4: There is a positive and significant influence between Brand association (X4) on consumer decisions (Y).

H5: There is a positive and significant influence between trust (X5) on consumer decisions (Y).

H6: There is a positive and significant influence between facilities (X6) that have a positive effect on consumer decisions (Y).

Methods

Samples will be taken using probability sampling techniques with simple random sampling techniques, where the sampling of sample members from the population is carried out with random criteria without any exceptions to potential respondents, namely pilgrims or Umrah pilgrims who have used ASBIHUNU Ponorogo tour & travel services (Sugiyono; 2014). The definition of a sample is part of the number and characteristics possessed by the population. Sampling can be said to be good if two conditions are met, namely representative and adequate (Sugiyono; 2014).

In this study, the sample is consumers who use the services of the ASBIHUNU Ponorogo Umrah Hajj tour & travel. The total population of prospective pilgrims who have used the services of the ASBIHUNU Ponorogo Umrah Hajj tour & travel service obtained from the ASBIHUNU Bureau totals 853.

People (Jama'ah Hajj Umrah 21 Force), so the number of samples determined was 128 respondents. This is based on Arikunto's opinion which states that if the population is more than 100 people, it is taken up to 5%, 10%, or 20%, 30% of the total population (Suharsimi Arikunto; 2010).

Tolerable error rate (determined at 5%) In this study, the answers were given a score with a certain scale. The measurement scale is an agreement that is used as a reference to support the short length of the interval in the measuring instrument so that the measuring instrument when used in measurement will produce quantitative data (Sugiyono, 2014). The questions in the closed questionnaire were made using a Likert scale of 1-5 to obtain interval data.

Quantitative analysis is a method of analysis with numbers that can be calculated or measured. This quantitative analysis is intended to estimate the quantitative effect of changes in one or several other events using statistical analysis tools. The SPSS (Statistical Package for Social Science) for Windows 16.0 analysis program was used to test the hypothesis that has been stated.

Results And Discussion

From multiple linear regression analysis, the regression coefficient, t value, and significance level are shown in Table 1. (1) Brand awareness variable (X1) has a negative regression coefficient direction which indicates a negative influence on consumer decisions (Y) with a regression coefficient value of -0.011. (2) The Brand loyalty variable (X2) has a positive regression coefficient direction which indicates a positive influence on consumer decisions (Y) with a regression coefficient value of 0.615. (3) Perceived quality variable (X3) has a negative regression coefficient direction which indicates a negative influence on con-

sumer decisions (Y) with a regression coefficient value of -0.245. (4) Brand association variable (X4) has a positive regression coefficient direction which indicates a positive influence on consumer decisions (Y) with a regression coefficient value of 0.382. (5) The Trust variable (X5) has a positive regression coefficient direction which indicates a positive influence on consumer decisions (Y) with a regression coefficient value of 0.688. (6) The Facility variable (X6) has a positive regression coefficient direction which indicates a positive influence on consumer decisions (Y) with a regression coefficient value of 0.437.

Table 1. Multiple Regression Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-2.545	2.731		-0.932	0.353
Brand Awerenes_X1	-0.011	.201	-0.005	-0.056	0.955
Brand Loyalty_X2	0.615	.218	0.298	2.827	0.005
Perceived Quality_X3	-0.245	.259	-0.108	-0.947	0.345
Brand Association_X4	0.382	.182	0.173	2.093	0.038
Kepercayaan_X5	0.688	.225	0.292	3.057	0.003
Fasilitas_X6	0.437	.161	0.222	2.721	0.007

The F test is used to test whether all the independent variables included in the model have a joint influence on the dependent variable. Based on the results of the ANOVA test or F test in Table 2, the Fcount value is 12.644 with a probability of 0.000, because the probability is much smaller than 0.05, the regression model can be used to predict purchasing decisions (Y) or it is said that the variables X1, X2, X3, X4, X5, X6 together affect variable Y.

Table 2. F test ANOVA

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	556.425	6	92.737	12.644	.000 ^a
	Residual	887.450	121	7.334		
	Total	1443.875	127			

The t-test, which is a test to determine the significance of the influence of independent variables (brand awareness, brand loyalty, perceived quality, brand association, trust, and facilities) partially or individually explains the dependent variable (purchase decision). The results of the t-test analysis are shown in Table 3, as follows (1) the tcount value on the brand awareness variable (X1) is -0.932 with a significance level of 0.955. Because $-0.056 \leq t$ table 1.978 and $0.955 \geq 0.05$, H0 is accepted and Ha is rejected, the brand awareness variable has a negative and insignificant effect on purchasing decisions. (2) The t-count value on the brand loyalty variable (X2) is 2.827 with a significance level of 0.005. Because t count $2.827 \geq t$ table 1.978 and $0.005 < 0.05$ then H0 is rejected and Ha is accepted, the brand loyalty variable has a positive and significant effect on purchasing decisions. (3) The t-count value on the perceived quality (X3) variable is -0.947 with a significance level of $0.005 < 0.05$, so H0 is rejected and Ha is accepted. 0.345. Because t count $-0.947 \leq t$ table

1.978 and $0.345 \geq 0.05$, H_0 is accepted and H_a is rejected, the perceived quality variable has a positive and significant effect on purchasing decisions. (4) the t-count value on the brand association variable (X4) is 2.093 with a significance level of 0.038. Because t count $2.093 \geq t$ table 1.978 and $0.038 < 0.05$, H_0 is rejected and H_a is accepted, the brand association variable has a positive and significant effect on purchasing decisions. (5) The t-count value on the trust variable (X5) is 3.057 with a significance level of 0.003. Because t count $3.057 \geq t$ table 1.978 and $0.003 < 0.05$, H_0 is rejected and H_a is accepted, the perceived quality variable has a positive and significant effect on purchasing decisions. (6) The t-count value on the Facility variable (X6) is 2.721 with a significance level of 0.007. Because t count $2.721 \geq t$ table 1.978 and $0.007 < 0.05$ then H_0 is rejected and H_a is accepted, the brand association variable has a positive and significant effect on purchasing decisions.

Table 3. Ftest Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-2.545	2.731		-0.932	0.353
Brand Awerenes_X1	-0.011	.201	-0.005	-0.056	0.955
Brand Loyalty_X2	0.615	.218	0.298	2.827	0.005
Perceived Quality_X3	-0.245	.259	-0.108	-0.947	0.345
Brand Association_X4	0.382	.182	0.173	2.093	0.038
Trust_X5	0.688	.225	0.292	3.057	0.003
Facility_X6	0.437	.161	0.222	2.721	0.007

Discussion of each hypothesis, namely:

1. The Effect of Brand Awareness on Decision-Making

Based on the results of the data analysis above, it is evident that there is no positive and significant influence between brand awareness variables on decision-making. Brand awareness is the ability of a prospective buyer to recognize or recall that a brand is part of a certain category owned by the company, this shows that consumers do not know & know ASBIHUNU Ponorogo deeply, and have not been able to remember the ASBIHUNU Ponorogo brand so that ASBIHUNU Ponorogo services cannot be attached to the memory/mind of consumers.

The results of this study are relevant to research (Ravie Rahmadhano, 2014) which states that brand awareness does not have a positive and significant effect on consumer purchasing decisions at Peter Says Denim in Bandung City, because there are not many consumers at PSD who recognize the PSD brand well, do not know PSD products, so the PSD brand is not yet embedded in the degree of consumer memory/mind.

2. The Effect of Brand Loyalty on Decision-Making

Based on the results of the data analysis above, it is proven that there is a positive and significant influence on the brand loyalty variable in decision-making. Brand loyalty is a measure of a consumer's attachment to a brand, this shows that consumers are loyal to using ASBIHUNU Ponorogo products, always recommend ASBIHUNU Ponorogo products to family, friends, and others, and will use ASBIHUNU services on other occasions.

The results of this study are relevant to research (Naeem Akhtar, et al, 2016) which states that brand loyalty has a positive and significant effect on consumer purchasing decisions on skincare products. This is because consumers have loyalty to skin care products, always recommend skincare products to others, and consumers are easy to recognize skin-care brands.

3. The Effect of Perceived Quality on Decision-Making

Based on the results of the data analysis above, it is evident that there is no positive and significant influence on the perceived quality variable on consumer decision-making in using ASBIHUNU Ponorogo Hajj Umrah tour & travel services. Perceived quality is the customer's assessment of the overall quality or superiority of a product, this shows that consumers do not yet have a view or description of the product quality, and the convenience provided by ASBIHUNU Ponorogo.

The results of this study are in line with research (Orisnawan Firmanullah, 2016) which states in his research that brand awareness, brand association, and brand loyalty have a positive effect but the perceived quality has a negative and insignificant effect on purchasing decisions for Apple smartphones in Surabaya). This is because consumers in Surabaya do not have a definite view or picture of apple smartphone products and there are still many consumers who do not prioritize quality in using smartphones.

4. The Effect of Brand Association on Decision-Making

Based on the results of the data analysis above, it is proven that there is a positive and significant influence on the brand association variable on consumer decision-making. Brand association is a bond between consumers and all product attributes related to their memories of a brand of goods or services ASBIHUNU Ponorogo, this shows that consumers can remember the characteristics of the ASBIHUNU Ponorogo service brand, consumers can easily distinguish the services of the ASBIHUNU Ponorogo service brand from other service brands, and the ASBIHUNU Ponorogo service brand is easily recognized by consumers.

The results of this study are relevant to research (Arif Fadhilah, 2015) which states that brand association has a positive and significant effect on purchasing decisions for Yamaha V-Ixion motorbikes. Because consumers already recognize the characteristics of Yamaha v-ixion motorbikes, Yamaha v-ixion motorbikes are different from other motorbikes, Yamaha v-ixion motorbikes are easily recognized by consumers.

5. The Effect of Trust on Decision-Making

Based on the results of the data analysis above, it is proven that there is a positive and significant influence on the trust variable in decision-making. Trust is all the knowledge that a consumer has about objects, attributes, and benefits that cause confidence in ASBIHUNU Ponorogo services, this shows that consumers know the reputation of ASBIHUNU Ponorogo services, feel safe and comfortable when using ASBIHUNU Ponorogo services, besides that ASBIHUNU Ponorogo services provide many benefits to consumers.

The results of this study are in line with research (Makhdaleva Hanura Tajudin, Ade Sofyan Mulazid, 2017) which states that trust has a positive and significant effect on decisions to use Hajj savings products (Mabrur) independent Islamic bank KCP. Sawangan Depok City. Because consumers know the reputation of Bank Syariah KCP. In Sawangan Depok City, consumers feel comfortable and safe when using existing products at Bank Syariah KCP. Sawangan Depok City, and the many benefits that can be obtained when using the services of Bank Syariah KCP. Sawangan Depok City.

6. The Effect of Facilities on Decision-Making

Based on the results of the data analysis above, it is proven that there is a positive and significant influence on facilities on decision-making. Facilities are all forms of things are physical and non-physical equipment provided by ASBIHUNU Ponorogo to support

consumer convenience when using these services, this shows that consumers get good and quality facilities when using ASBIHUNU Ponorogo services, the facilities are complete enough so that they are comfortable when using, and the facilities provided by ASBIHUNU Ponorogo services are in good condition.

The results of this study are relevant to research (Muhammad Taufik Ranchman Ali, 2017) which shows that facilities have a positive effect on consumer decision-making in purchasing a house at PT Bhummi Kartika Griya. Because consumers of PT Bhummi Kartika Griya provide 24-hour security, the availability of mosque facilities, shopping areas, and others.

Conclusions

In the description and discussion of the previous chapters, the authors put forward conclusions and suggestions that are useful for the company as a consideration for making improvements and which need to be developed for the future progress of the company. The conclusions drawn are as follows:

1. The results of research and data processing show that the brand equity variable (4 dimensions) has the following results:
 - a. Brand awareness (X1) does not have a positive and significant effect on decision making (Y), consumers of ASBIHUNU Ponorogo hajj Umrah tour & travel services, it can be interpreted that H_0 is accepted and H_a is rejected, in other words, consumers do not yet know ASBIHUNU Ponorogo, and do not know ASBIHUNU Ponorogo.
 - b. Brand loyalty (X2) has a positive and significant effect on decision-making (Y) consumers of Hajj Umrah tour & travel services ASBIHUNU Ponorogo, it means that H_0 is rejected and H_a is accepted, in other words, consumers have an attachment to ASBUHUNU Ponorogo services.
 - c. Perceived quality (X3) does not have a positive and significant effect on decision-making (Y) of consumers of ASBIHUNU Ponorogo Hajj Umrah tour & travel services, it can be interpreted that H_0 is accepted and H_a is rejected, in other words, consumers do not have an overall view and description of the quality and excellence of ASBIHUNU Ponorogo services.
 - d. Brand association (X4) has a positive and significant effect on decision-making (Y) of consumers of ASBIHUNU Ponorogo Hajj Umrah tour & travel services, it can be interpreted that H_0 is rejected and H_0 is accepted, in other words, consumers have a strongly bond with ASBIHUNU Ponorogo services regarding their memories of ASBIHUNU Ponorogo services.
2. The results of research and data processing show that the trust variable (X5) has a positive and significant effect on decision-making (Y) of consumers of ASBIHUNU Ponorogo Hajj Umrah tour & travel services, it means that H_0 is rejected and H_a is accepted, in other words, consumers have confidence in ASBIHUNU Ponorogo services.
3. The results of research and data processing show that the facility variable (X6) has a positive and significant effect on decision-making (Y) of consumers of ASBIHUNU Ponorogo Hajj Umrah tour & travel services, it means that H_0 is rejected and H_a is accepted, in other words, consumers feel comfortable when using the facilities provided by ASBIHUNU Ponorogo services.

Suggestion

Based on some of the conclusions above, the suggestions that researchers can give are as follows:

1. Company/Institution

Service companies in the context of this research, namely ASBIHUNU Ponorogo Umrah Hajj Tour & Travel Services, should always improve the factors that influence consumer decision-making (jama'ah) in using ASBIHUNU Ponorogo Umrah Hajj tour & travel services, these factors include brand awareness, brand association, brand loyalty, brand association, trust, and facilities at ASBIHUNU Ponorogo Tour & Travel Services. Travel Hajj Umrah ASBIHUNU Ponorogo, especially on brand awareness and perceived quality which have no influence on consumer decision making (jama'ah) in using ASBIHUNU Ponorogo's Hajj Umrah tour & travel services, and it is hoped that it will further increase and improve brand awareness and perceived quality variables with a strategy of various advantages possessed by ASBIHUNU Ponorogo to form brand awareness and perceived quality.

2. Next Researcher

The variables and indicators in this study are universal and non-binding so further research is expected to add more and varied variables and can reveal the truth of the theory about brand awareness variables and perceived quality that influence other objects, and to get diverse research results and be able to develop models in research.

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