

The Influence of Store Image, Store Atmosphere, and Product Quality on Purchasing Decisions at the Beginning of Each Month at the JW Collection Gold Shop in Mojokerto City

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Article History:

Received: 22-08-2026

Revised: 24-08-2026

Accepted: 03-09-2026

Keywords: Consumer Behavior, Product Quality, Purchase Decision, Store Atmosphere, Store Image

Abstract: The increasingly tight competition in the gold jewelry retail industry requires companies to understand the factors that influence consumer purchasing decisions, especially at the beginning of the month when purchasing power tends to increase. This study aims to analyze the influence of store image, store atmosphere, and product quality on purchasing decisions at the JW Collection Gold Shop in Mojokerto City. This study uses an explanatory quantitative approach with a survey method. The research population is consumers of the JW Collection Gold Shop with a sample of 100 respondents selected through purposive sampling. Data were collected using a five-point Likert scale questionnaire and analyzed using descriptive statistics, validity tests, reliability tests, classical assumptions, multiple linear regression, t-tests, F-tests, and coefficients of determination with SPSS 31. The results showed that the three variables have a positive and significant effect, both partially and simultaneously, on purchasing decisions. In conclusion, product quality is the strongest partial predictor, while the three variables explain 87.9% of the variation in purchasing decisions.

How to Cite: Diajeng Putri Amelia, Nurlaela, Prabowo's Strong Five Points. (2026). *The Influence of Store Image, Store Atmosphere, and Product Quality on Purchasing Decisions at the Beginning of Each Month at the JW Collection Gold Shop in Mojokerto City*. 4(2). pp. 126-137 <https://doi.org/10.61536/escalate.v4i02.757>



<https://doi.org/10.61536/escalate.v4i02.757>

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Introduction

The global economy faces uncertainty due to currency fluctuations, geopolitical tensions, the energy crisis, and global inflation. These conditions encourage people and investors to seek assets that can preserve wealth. Gold is viewed as a relatively stable and secure asset, with the potential to act as a hedge and safe haven against market fluctuations and macroeconomic uncertainty (Ainur et al., 2025). Gold also maintains its value over the long term, thus remaining relevant as a reserve and hedging instrument (Habibah et al., 2025). This phenomenon is evident in the increasing global demand for gold, which reached approximately 4,974 tons in 2024.

In Indonesia, interest in gold continues to grow, both for investment and jewelry. The rise in gold prices and demand for investment gold demonstrate that gold remains attractive despite market fluctuations. Besides its investment value, gold also has aesthetic value and can serve as a means of self-



image and a symbol of social status (Suci, 2020). Lifestyle changes also drive consumer behavior and influence people's purchasing patterns (Hikmawati et al., 2019). This situation makes purchasing decisions a crucial aspect in understanding consumer behavior, as the process encompasses need recognition, information search, evaluation, and purchase decisions (Fatikhul Fata et al., 2025).

The research problem is evident in the increasingly fierce competition in the gold jewelry industry in Mojokerto City. JW Collection Gold Shop faces competition from at least three similar gold shops in the surrounding area as well as local online sellers. This condition has an impact on fluctuations in turnover. Data shows that turnover in the first week of December was Rp179,776,000, January Rp142,307,000, and February Rp156,718,000, while turnover tends to decrease in the following weeks. Based on interviews with shop owners, consumers tend to make purchases after receiving their monthly income, making the early period of the month a critical time for sales.

The next issue relates to store image and store atmosphere, which can influence purchasing decisions. Store image shapes consumers' identity and perceptions of a store (Marantika & Sarsono, 2020). JW Collection Gold Store builds its image through guarantees of gold authenticity and quality, friendly and informative service, after-sales service, and clean and comfortable store conditions. Meanwhile, store atmosphere encompasses the general interior, exterior, store layout, and interior displays, all of which are implemented to create consumer comfort (Apriliani et al., 2022). These conditions are crucial because store image and atmosphere can influence consumer perceptions and purchasing decisions.

In addition to store image and atmosphere, product quality is a crucial factor as consumers consider authenticity, gold content, design, and durability before purchasing. Product quality is the product's ability to deliver something that satisfies consumers (Hananto, 2021). Previous research has shown that store image significantly influences purchasing decisions (Samsiah & Sutrisna, 2024), store atmosphere has a positive and significant effect (Winarsih et al., 2022), and product quality has a positive and significant effect (Aghitsni & Busyra, 2022). However, Aini & Tuti (2022) found that store atmosphere significantly influences purchasing decisions, while product quality and brand image do not have a significant direct impact on purchasing decisions. These differences in results indicate the need for further research in the context of the JW Collection Gold Store.

This study aims to analyze the influence of Store Image, Store Atmosphere, and Product Quality on Purchasing Decisions at the beginning of the month at the JW Collection Gold Shop in Mojokerto City, both partially and simultaneously. This research is important to help companies face competition and understand the factors that drive purchasing decisions when consumer purchasing power increases at the beginning of the month. The novelty of this study lies in testing these three variables simultaneously with a focus on consumer purchasing decisions at the beginning of the month at the JW Collection Gold Shop in Mojokerto City.

Method

This study uses a quantitative approach with an explanatory research type and survey method. Data collection was conducted through questionnaires to consumers of the JW Collection Gold Shop in Mojokerto City to analyze the influence of Store Image, Store Atmosphere, and Product Quality on Purchasing Decisions at the beginning of the month. The sampling technique used non-probability sampling with a purposive sampling method. According to Sugiyono (2019:2), the research method includes the process of collecting, analyzing, and interpreting data, while the survey method is used to obtain data regarding characteristics, opinions, behaviors, and relationships between variables through questionnaires (Sugiyono, 2019:57).

The research population was consumers of JW Collection Gold Shop in Mojokerto City. Based on the Lemeshow formula with a 95% confidence level, a maximum estimate of 0.5, and a sampling error of 10%, the sample size was 96.6, rounded up to 100 respondents. Sampling was conducted using purposive sampling with the criteria of consumers residing around Mojokerto, being at least 22 years old, having made at least one purchase at JW Collection Gold Shop, and having made a purchase at the beginning of the month. The population is the entire object or subject with certain characteristics, while the sample is a part of the population used in the research (Sugiyono, 2019:126, 127).

The research instrument was a questionnaire with a Likert Scale of 1 to 5 given to consumers

of the JW Collection Gold Shop. The variables measured consisted of Store Image, Store Atmosphere, Product Quality, and Purchase Decisions. Store Image indicators include store reputation, service, completeness of goods, and physical facilities (Marantika & Sarsono, 2020); Store Atmosphere includes general interior, exterior, store layout, and interior displays (Barry & Evans, 2004 in Yuliacipta et al., 2023); Product Quality includes eight indicators (Kotler & Keller, 2016 in Tonce & Rangga, 2022); while Purchase Decisions include suitability to needs, product benefits, product purchase accuracy, and repeat purchase intentions (Thompson, 2016:57). The research data consisted of primary data from questionnaires and secondary data in the form of documentation, literature, interviews, and observations.

Data analysis was conducted using SPSS version 31 through descriptive analysis, validity testing, reliability testing, classical assumption testing, multiple linear regression, and hypothesis testing. The validity test used Pearson's Product Moment, while the reliability test used Cronbach's Alpha with criteria greater than 0.70 (Sugiyono, 2019). Classical assumption tests include normality, multicollinearity, and heteroscedasticity (Ghozali, 2021). Furthermore, multiple linear regression was used to analyze the influence of Store Image, Store Atmosphere, and Product Quality on Purchasing Decisions. Hypothesis testing was conducted through t-tests, F-tests, and coefficients of determination (R^2) to determine the partial and simultaneous effects, as well as the ability of the independent variables to explain the dependent variable (Ghozali, 2021).

The research procedure begins with identifying the phenomena and problems at the JW Collection Gold Shop in Mojokerto City, determining the research variables, compiling instruments based on the indicators of each variable, and determining 100 respondents according to the purposive sampling criteria. Next, questionnaires were distributed to respondents to obtain research data. The collected data were then tested for validity and reliability, followed by descriptive analysis, classical assumption tests, multiple linear regression, t-test, F-test, and coefficient of determination using SPSS version 31. The results of the analysis were used to answer the problem formulation regarding the influence of Store Image, Store Atmosphere, and Product Quality on Purchasing Decisions in the early period of the month at the JW Collection Gold Shop in Mojokerto City.

Results and Discussion

Descriptive Statistics and Correlation

Table 1 Respondent Characteristics Gender

Information	Frequency	Percentage (%)
Man	12	12%
Woman	88	88%
Total	100	100%

Based on Table 1, the majority of gold buyers at the JW Collection Gold Shop were women (88 respondents) and men (12 respondents). This female dominance aligns with the characteristics of gold jewelry, which is primarily used as an accessory and personal investment.

Table 2 Characteristics Based on Age

Information	Frequency	Percentage (%)
> 22 Years	100	100%
Total	100	100%

Based on Table 2, all 100 respondents (100%) were aged over 22 years, thus fulfilling the research sample criteria.

Table 3 Characteristics Based on Status

Information	Frequency	Percentage (%)
Work	70	70%
Not yet working	2	2%
Students	25	25%
Other	3	3%
Total	100	100%

Based on Table 3, the majority of respondents were workers, amounting to 70 people (70%), which is relevant to the early period of the month because they generally receive income at that time.

Table 4 Characteristics Based on Purchase Frequency

Information	Frequency	Percentage (%)
1-2 Times	40	40%
> 2 Times	60	60%
Total	100	100%

Based on Table 4, the majority of respondents made purchases more than 2 times, namely 60 people (60%), indicating that most of the respondents were customers who already had experience with the JW Collection Gold Shop.

Table 5 Results of Descriptive Statistical Tests

Variables	N	Minimum	Maximum	Mean	Standard Deviation
<i>Store Image</i>	100	8.00	40.00	33.5900	4.86192
<i>Store Atmosphere</i>	100	8.00	40.00	33.7200	4.67333
Product Quality	100	16.00	80.00	68.3500	9.33699
Buying decision	100	8.00	40.00	34.6600	4.62147
Valid N (listwise)	100				

Based on Table 5, all research variables showed high average values. Store Image had a mean of 33.59, Store Atmosphere 33.72, Product Quality 68.35, and Purchase Decision 34.66. These results indicate that respondents gave positive assessments of store image, store atmosphere, product quality, and purchase decisions at JW Collection Gold Store.

1. Descriptive Analysis of Store Image Variable (X1)

The Store Image variable obtained an average of 4.20 (Good), indicating a positive consumer perception of the JW Collection Gold Store. The highest value was found in store reputation (X1.2) at 4.30, while the lowest was in trust in product quality (X1.1) at 4.07. This indicates that the store's reputation, services, and facilities are good, but trust in product quality still needs to be strengthened.

2. Descriptive Analysis of Store Atmosphere Variable (X2)

The Store Atmosphere variable has an average of 4.22 (Very Good), indicating that consumers feel comfortable with the store's atmosphere. The highest value is found in the comfort of the store atmosphere (X2.1) at 4.31, while the lowest is in the attractiveness of the store's exterior appearance (X2.3) at 4.07. Thus, the store's interior and layout are good, while the exterior appearance can still be improved.

3. Descriptive Analysis of Product Quality Variable (X3)

The Product Quality variable obtained an average of 4.27 (Very Good), indicating a positive consumer assessment of the quality of gold jewelry. The highest value was found in product reliability (X3.8) at 4.42, while the lowest was in product design characteristics (X3.3) at 4.08. This means that product quality and durability are considered very good, but design variations still need to be improved.

4. Descriptive Analysis of Purchase Decision Variables (Y)

The Purchase Decision variable obtained an average of 4.33 (Very Good), indicating high consumer confidence in making purchases. The highest value was found in repurchase intention (Y1.7) at 4.44, while the lowest was found in the suitability of product benefits to expectations

(Y1.3) at 4.19. These results indicate a tendency for consumers to make repeat purchases at the JW Collection Gold Store.

Table 6 Pearson Correlation Test Results

		<i>Store Image</i>	<i>Store Atmosphere</i>	<i>Product Quality</i>	<i>Buying decision</i>
<i>Store Image</i>	<i>Pearson Correlation</i>	1	.879**	.852**	.862**
	<i>Sig. (2-tailed)</i>		0.000	0.000	0.000
	<i>N</i>	100	100	100	100
<i>Store Atmosphere</i>	<i>Pearson Correlation</i>	.879**	1	.920**	.912**
	<i>Sig. (2-tailed)</i>	0.000		0.000	0.000
	<i>N</i>	100	100	100	100
<i>Product Quality</i>	<i>Pearson Correlation</i>	.852**	.920**	1	.919**
	<i>Sig. (2-tailed)</i>	0.000	0.000		0.000
	<i>N</i>	100	100	100	100
<i>Buying decision</i>	<i>Pearson Correlation</i>	.862**	.912**	.919**	1
	<i>Sig. (2-tailed)</i>	0.000	0.000	0.000	
	<i>N</i>	100	100	100	100

(**) Correlation is significant at the 0.01 level (2-tailed).

Based on the results of the correlation test, Store Image, Store Atmosphere, and Product Quality have a relationship. positive, significant, and very strong correlation with Purchase Decisions. The correlation values are 0.862, 0.912, and 0.919, respectively, with a significance level of $0.000 < 0.05$. Product Quality has the strongest relationship with Purchase Decisions compared to other variables.

Sample Adequacy Results

Table 7 Results of the Validity Test of Research Instruments

<i>Variables</i>	<i>Statement Items</i>	<i>Rhitung</i>	<i>Rtable ($\alpha=0.05$)</i>	<i>Information</i>
<i>Store Image(X1)</i>	X1.1	0.679	0.1966	Valid
	X1.2	0.719	0.1966	Valid
	X1.3	0.740	0.1966	Valid
	X1.4	0.627	0.1966	Valid
	X1.5	0.623	0.1966	Valid
	X1.6	0.712	0.1966	Valid
	X1.7	0.744	0.1966	Valid

Variables	Statement Items	Rhitung	Rtable ($\alpha=0.05$)	Information
Store Atmosphere(X2)	X1.8	0.744	0.1966	Valid
	X2.1	0.720	0.1966	Valid
	X2.2	0.672	0.1966	Valid
	X2.3	0.694	0.1966	Valid
	X2.4	0.667	0.1966	Valid
	X2.5	0.699	0.1966	Valid
	X2.6	0.702	0.1966	Valid
	X2.7	0.686	0.1966	Valid
	X2.8	0.726	0.1966	Valid
Product Quality (X3)	X3.1	0.702	0.1966	Valid
	X3.2	0.689	0.1966	Valid
	X3.3	0.716	0.1966	Valid
	X3.4	0.704	0.1966	Valid
	X3.5	0.626	0.1966	Valid
	X3.6	0.695	0.1966	Valid
	X3.7	0.657	0.1966	Valid
	X3.8	0.716	0.1966	Valid
	X3.9	0.713	0.1966	Valid
	X3.10	0.666	0.1966	Valid
	X3.11	0.721	0.1966	Valid
	X3.12	0.723	0.1966	Valid
	X3.13	0.680	0.1966	Valid
	X3.14	0.703	0.1966	Valid
	X3.15	0.752	0.1966	Valid
	X3.16	0.698	0.1966	Valid
Purchase Decision (Y)	Y1.1	0.765	0.1966	Valid
	Y1.2	0.702	0.1966	Valid
	Y1.3	0.699	0.1966	Valid
	Y1.4	0.732	0.1966	Valid

Variables	Statement Items	Rhitung	Rtable ($\alpha=0.05$)	Information
	Y1.5	0.715	0.1966	Valid
	Y1.6	0.676	0.1966	Valid
	Y1.7	0.702	0.1966	Valid
	Y1.8	0.756	0.1966	Valid

Based on Table 9, all statement items in the variables Store Image, Store Atmosphere, Product Quality, and Purchase Decision have a calculated R value $>$ R table (0.1966) and a significance of $0.000 < 0.05$. Thus, all research instruments are declared valid and suitable for use in further analysis.

Table 8 Reliability Test Results

Research Instruments	Number of Items	Cronbach's Alpha Value	Critical Value	Information
All Variables (X1, X2, X3, Y)	40	0.969	0.70	Reliable

Based on Table 8, the Cronbach's Alpha value is $0.969 > 0.70$, indicating that all 40 items are highly reliable and have high consistency. Therefore, the research instrument is suitable for multiple linear regression analysis.

Measurement Model Analysis Results

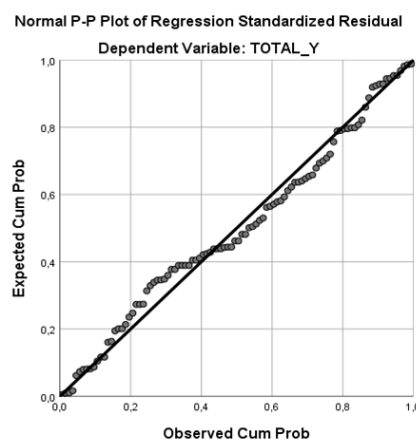


Figure 1 Normal PP Plot Graph

Based on the graph, the data points are spread along the diagonal line, visually indicating that the residuals are normally distributed. Normality was further confirmed using the Kolmogorov-Smirnov test.

Table 9 Results of the One-Sample Kolmogorov-Smirnov Normality Test

Information	Unstandardized Residual
N	100
Normal Parameters (Mean)	0.0000000
Normal Parameters (Std. Deviation)	1.60441873
Test Statistics	0.076

Asymp. Sig. (2-tailed)	0.160
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Based on Table 9, the Asymp. Sig. (2-tailed) value is $0.160 > 0.05$, so it can be concluded that the residuals are normally distributed and the regression model has met the normality assumption.

Table 10 Multicollinearity Test Results

Independent Variables	Tolerance Value	VIF value	Information
Store Image(X1)	0.215	4,656	No Multicollinearity Occurs
Store Atmosphere(X2)	0.121	8,283	No Multicollinearity Occurs
Product Quality (X3)	0.145	6,876	No Multicollinearity Occurs

Based on Table 10, all independent variables have a Tolerance value > 0.10 and VIF < 10 . Thus, it can be concluded that the regression model does not experience symptoms of multicollinearity.

Table 11 Results of Heteroscedasticity Test (Park Test)

Independent Variables	t Count	Significance (Sig.)	Information
Store Image(X1)	-1,036	0.303	No Heteroscedasticity Occurs
Store Atmosphere(X2)	-0.336	0.737	No Heteroscedasticity Occurs
Product Quality (X3)	0.161	0.873	No Heteroscedasticity Occurs

Based on Table 11, the significance value for Store Image is 0.303, Store Atmosphere is 0.737, and Product Quality is 0.873, all > 0.05 . Thus, the regression model does not exhibit heteroscedasticity.

Results of Model Analysis and Hypothesis Testing

Table 12 Multiple Linear Regression Test Results

Model	Unstandardized Coefficients (B)	t Count	Sig.
(Constant)	2,314	1,876	0.064
Store Image(X1)	0.169	2,320	0.022
Store Atmosphere(X2)	0.321	3,184	0.002
Product Quality (X3)	0.232	5,045	0,000

Based on Table 12, the regression equation is $Y = 2.314 + 0.169X_1 + 0.321X_2 + 0.232X_3$. The constant of 2.314 indicates the value of the Purchase Decision when all independent variables are constant. The coefficient of Store Image of 0.169, Store Atmosphere of 0.321, and Product Quality of 0.232 indicates that all three have a positive effect on the Purchase Decision, so that an increase in each variable will increase the Purchase Decision assuming the other variables remain constant.

Table 13 Results of Partial Hypothesis Testing (t-Test)

Independent Variables	thitung	table	Sig	Information
<i>Store Image(X1)</i>	2,320	1,985	0.022	Significant (H1 Accepted)
<i>Store Atmosphere(X2)</i>	3,184	1,985	0.002	Significant (H2 Accepted)
Product Quality (X3)	5,045	1,985	0,000	Significant (H3 Accepted)

Based on Table 15, the partial test results show that Store Image (X1), Store Atmosphere (X2), and Product Quality (X3) each have a positive and significant effect on Purchasing Decisions. This is evidenced by the calculated t values of 2.320; 3.184; and 5.045, respectively, which are greater than the t table of 1.985, as well as significance values of 0.022; 0.002; and 0.000, all of which are <0.05 . Thus, H1, H2, and H3 are accepted.

Table 14 Results of Simultaneous Hypothesis Testing (F Test)

Model	Sum of Squares	df	Mean Square	Fhitung	Sig.
Regression	1859,598	3	619,866	233,506	0,000
Residual	254,842	96	2,655		
Total	2114,440	99			

Based on Table 15, the F count value is $233.506 > F$ table 2.70 with a significance of $0.000 < 0.05$. Thus, H4 is accepted, which means that Store Image, Store Atmosphere, and Product Quality simultaneously have a positive and significant effect on Purchasing Decisions at the JW Collection Gold Shop.

Table 15 Results of the Determination Coefficient (R2) Test

Model	R	R Square (R2)	Adjusted R Square	Standard Error of the Estimate
1	0.938	0.879	0.876	1.62929

Based on Table 15, the R value of 0.938 indicates a very strong relationship between the independent variables and Purchase Decisions. The R Square value of 0.879 indicates that Store Image, Store Atmosphere, and Product Quality together are able to explain 87.9% of the variation in Purchase Decisions, while the remaining 12.1% is influenced by other factors outside the study.

Discussion

1. The Influence of Store Image on Purchasing Decisions in the Early Month Period

Based on the results of partial hypothesis testing (t-test), it is known that the Store Image variable has a t-value of 2.320 with a significance value of $0.022 < 0.05$. These results indicate that Store Image has a positive and significant effect on Purchasing Decisions. Thus, the first hypothesis (H1) is accepted.

The results of this study support Watanabe's (2019) theory, which states that store image is formed through a combination of retail attributes such as store service, shopping environment, product diversity, and merchandise quality. Store image reflects consumers' perceptions of the store's overall characteristics. Therefore, the more positive a store's image, the higher the consumer's confidence in making a purchase. This theory explains that store image is one of the psychological factors that influences consumers in evaluating a place before deciding to make a transaction.

This situation aligns with the phenomenon observed at the JW Collection Gold Store. Based on the descriptive analysis, the store's reputation indicator achieved the highest average score, indicating that consumers have a positive perception of the store's reputation and credibility. This reputation provides a sense of security to consumers, especially when purchasing high-value products like gold jewelry. At the beginning of the month, when people's purchasing power increases after receiving income, consumers tend to choose stores with a trustworthy image to minimize the risk of making a purchase error.

Thus, the results of this study reinforce the theory that a good store image can increase consumer confidence in making purchasing decisions. The better the store's reputation, service, and trust, the higher the consumer's purchasing decisions.

The results of this study are also in line with Nuriyah's (2022) research, which states that consistently managed store image can form positive perceptions, thereby increasing consumer purchasing decisions.

The results of this study align with research conducted by Nuriyah (2022), which found that consistently managed store image can build positive perceptions, thereby increasing consumer confidence in making purchases. Furthermore, these findings also strengthen the argument that a positive store image is a crucial factor in driving consumer purchase intentions in competitive market conditions.

2. The Influence of Store Atmosphere on Purchasing Decisions in the Early Month Period

The results of the second hypothesis test (H2) indicate that the Store Atmosphere variable has a positive and significant effect on Purchasing Decisions. This is statistically proven by obtaining a t-value of $3.184 > t\text{-table} (1.985)$ with a significance level of $0.002 < 0.05$.

The results of this study align with Levy and Weitz's theory, which explains that store atmosphere is a store's environmental design, deliberately designed through layout, lighting, color, aroma, music, and comfort to create a positive emotional response from consumers. A comfortable store environment will make consumers feel at home, enjoy the shopping process, and make purchasing decisions more easily.

The research results show that JW Collection customers perceive the store atmosphere as favorable. The layout, cleanliness, lighting, and comfort during shopping provide a positive experience for customers. These factors become even more important at the beginning of the month when customer numbers increase. A comfortable store atmosphere can reduce discomfort caused by crowds, allowing customers to shop with peace of mind.

Therefore, the results of this study support the theory that the better a store atmosphere is perceived by consumers, the more likely they are to make a purchase decision. These results are also consistent with research by Rosadi et al. (2023) and Winarsih et al. (2022), which found that store atmosphere has a positive effect on purchasing decisions.

Theoretically, the results of this study align with the findings of Rosadi et al. (2023), who concluded that a comfortably designed store atmosphere, including lighting and layout, can create a sense of well-being in consumers. A similar statement was made by Winarsih et al. (2022), who asserted that the physical retail atmosphere is positively correlated with consumers' tendency to linger and make transactions.

3. The Influence of Product Quality on Purchasing Decisions in the Early Month Period

The results of the third hypothesis test (H3) prove that the Product Quality variable has the most dominant, positive, and significant influence on Purchasing Decisions. Statistically, this is evident from the t-count value which reaches the highest number, namely $5.045 > t\text{-table} (1.985)$ with a significance level of $0.000 < 0.05$.

The results of this study support Kotler and Keller's theory that product quality is the ability of a product to perform its function, including durability, reliability, accuracy, ease of use, and other characteristics that can meet consumer needs. The higher the product quality perceived by consumers, the greater the likelihood that consumers will decide to make a purchase.

This condition aligns with research findings at the JW Collection Gold Shop, where the reliability indicator achieved the highest average score. Consumers perceive the gold sold to be of good quality, durable, and meeting expectations. Because gold is both an investment and a form of

jewelry, consumers prioritize quality over other factors. Therefore, product quality is a primary consideration before consumers make a purchase decision.

This finding is highly consistent with research conducted by Aghitsni & Busyra (2022), which emphasized that superior product quality is the primary rational foundation driving consumer trust. Furthermore, high reliability and quality directly minimize consumer doubts before making a purchase decision (Martini et al., 2021).

4. The Influence of Store Image, Store Atmosphere, and Product Quality on Purchasing Decisions in the Early Month Period

Simultaneous testing of the fourth hypothesis (H4) using the F test yielded results that Store Image, Store Atmosphere, and Product Quality together had a positive and significant effect on Purchasing Decisions. This finding is supported by the calculated F-value of 233.506 which far exceeds the F-table (2.70) with a significance level of $0.000 < 0.05$. In addition, the Determination Coefficient (Adjusted R Square) value of 0.876 indicates that the combination of the three independent variables is able to explain 87.6% of changes in consumer purchasing decision behavior, while the remaining 12.4% is explained by other variables outside this research model.

Summarized comprehensively, the surge in people's purchasing power at the beginning of each month is like a catalyst. However, the availability of these funds doesn't necessarily lead consumers to make impulsive purchases without consideration. There is a synergy and logical process that integrates the three variables in this study:

- a. Psychologically and preventively, consumers will select shopping places by prioritizing stores that have a guaranteed track record, reputation, and security (Store Image).
- b. Upon entering the retail area, the density of visitors at the beginning of the month is accommodated by the layout, lighting, and visual comfort of the room (Store Atmosphere), which maintains the emotional comfort of consumers.
- c. In the final stage, the consumer's rationality in assessing the level of durability, grade, and specifications of jewelry (Product Quality) acts as the final executor that convinces them to complete the transaction.

Thus, JW Collection Gold Shop has successfully proven that strategic integration between a professional store image, an adaptive shopping environment, and product quality assurance standards is a very effective formula for winning consumer purchasing decisions, especially in maximizing the momentum of the beginning of the month period.

Conclusion

Based on the results of the study, it can be concluded that Store Image, Store Atmosphere, and Product Quality partially and simultaneously have a positive and significant effect on consumer Purchasing Decisions at the JW Collection Gold Shop in Mojokerto City. Partially, Store Image has a significant effect with a t-count of 2.320 and a significance of 0.022, Store Atmosphere has a significant effect with a t-count of 3.184 and a significance of 0.002, while Product Quality has the strongest effect with a t-count of 5.045 and a significance of 0.000. Simultaneously, these three variables have a significant effect on Purchasing Decisions with an F-count of 233.506 and a significance of 0.000. The R Square value of 0.879 indicates that 87.9% of the variation in Purchasing Decisions can be explained by Store Image, Store Atmosphere, and Product Quality, while 12.1% is influenced by other factors outside the model. Practically, these results demonstrate the importance of maintaining store reputation and trust, improving store comfort and appearance, and maintaining product quality and reliability to optimize purchasing decisions, especially in the early months.

This study has limitations in the use of 100 respondents with a purposive sampling technique that only focuses on consumers of the JW Collection Gold Shop in Mojokerto City, so the results of the study cannot necessarily be generalized to other gold shops or regions. In addition, the study only used three independent variables, so there is still 12.1% of the variation in Purchasing Decisions that can be explained by other factors. Future research is recommended to expand the region and number of respondents, use more representative sampling techniques, and consider other variables such as price, promotion, trust, service quality, and brand image. Future research can also compare consumer behavior at the beginning and end of the month to obtain a more comprehensive understanding of the factors that influence purchasing decisions.

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