

VALUE FORMATION AND PURCHASE DECISIONS : PRODUCT BUNDLING, PRODUCT QUALITY, AND PERSONAL SELLING AT UD WULANDARI

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ABSTRACT

The abstract should provide a comprehensive and concise summary of the article (American Psychological Association, 2020) and be written in 150–250 words. It should briefly state the aim of the study, the research design and method (including participants/sample and data analysis), and the main results or findings, highlighting the direction and significance of the findings. Where relevant, key theoretical or practical implications should be briefly indicated.

Keywords: Product Bundling; Product Quality; Personal Selling; Purchase Decision; Perceived Value; Traditional Retail; PLS-SEM.

INTRODUCTION

The structure of retail competition in Indonesia has shifted substantially over the past decade, particularly within the market for daily consumer goods. The rapid proliferation of franchise-based minimarkets has standardized expectations around pricing transparency, product availability, and transaction convenience. This shift has gradually repositioned traditional grocery stores from being primary shopping destinations to secondary alternatives, especially among consumers who prioritize efficiency in routine purchases. Recent empirical evidence suggests a decline in customer visits and transaction frequency in traditional retail outlets, indicating that the competitive gap is no longer marginal but increasingly structural (Irfanto et al., 2024).

This transformation is not merely a matter of competition intensity but reflects a deeper change in how consumers evaluate value in everyday purchases, particularly in traditional grocery settings. Rather than relying on proximity or relational familiarity, consumers increasingly assess retail options based on perceived efficiency, bundled value, and ease of decision-making. From a consumer behavior perspective, this shift is consistent with perceived value theory, where purchase decisions are shaped by how clearly value is communicated and how effectively complexity is reduced during the evaluation process (Puspitasari et al., 2021). In this context, traditional retailers tend to face a structural disadvantage, as their marketing practices often remain fragmented and less explicitly value-driven.

Within this changing landscape, product bundling emerges as a potentially relevant strategy not simply because it reduces price, but because it restructures how value is perceived. By combining multiple items into a single offering, bundling reduces cognitive effort and reframes the evaluation process from price comparison to value assessment. Prior studies have demonstrated that bundling can enhance purchase likelihood when the combined products are perceived as functionally related or consumption-relevant. However, empirical findings on bundling remain inconsistent. While some studies report a significant positive effect on purchase decisions (Setiyani, 2020), others find that bundling does not necessarily translate into increased purchasing behavior when consumers lack interest in the bundled composition (Irfanto et al., 2024). This inconsistency indicates that the effectiveness of bundling remains theoretically underexplained rather than merely context-dependent.

A similar inconsistency appears in the role of product-related attributes. Although product quality is often positioned as a fundamental determinant of consumer behavior, empirical evidence suggests that, in certain contexts, its direct influence is not always dominant when compared to pricing-related factors. In some cases, quality contributes only indirectly to behavioral outcomes, particularly when consumers perceive it as a baseline requirement rather than a differentiating attribute (Chinna et al., 2022). This ambiguity indicates that the role of product quality remains theoretically unresolved, especially in consumption settings where purchasing decisions are routine and efficiency-driven.

At the same time, the role of interpersonal interaction in traditional retail remains theoretically relevant but insufficiently theorized and empirically tested. Personal selling, as a form of direct communication, has the potential to influence how consumers interpret both pricing strategies and product attributes. Rather than acting as an independent driver, it may function as a mechanism that translates abstract value propositions; such as bundling or product quality—into more tangible and persuasive messages. However, existing research has rarely conceptualized personal selling as a mechanism that translates perceived value into actionable purchase decisions, particularly in the context of routine, necessity-driven consumption.

Taken together, these strands of evidence point to a conceptual gap rather than merely an empirical absence. The issue is not whether these factors influence purchase decisions, but how their interaction shapes perceived value under routine consumption conditions. Existing research has largely examined these variables in isolation or within modern retail environments, where purchasing behavior tends to be exploratory and preference-driven. In contrast, traditional grocery retail operates under fundamentally different conditions, where decisions are repetitive, necessity-based, and time-sensitive.

This study aims to resolve these inconsistencies by examining the interrelationship between product bundling, product quality, and personal selling in influencing purchase decisions within a traditional retail setting. More specifically, it proposes that the effectiveness of bundling and product quality may not be fully realized unless their value is actively communicated through interpersonal interaction. By positioning personal selling as a mediating mechanism, this study extends existing literature beyond direct-effect models and offers a more integrated explanation of how perceived value is constructed and translated into purchasing decisions in everyday consumption contexts.

Focusing on UD Wulandari, a traditional grocery store in Palangka Raya, this research offers a critical context where routine purchasing behavior and value-based evaluation intersect more explicitly.

Figure 1: Comparison of Product Bundling Implementation

	September		October		November		Desember	
Penjualan		Rp. 163.950.000,00		Rp. 212.152.300,00		Rp. 269.189.250,00		Rp. 417.422.500,00
Harga Pokok Penjualan		Rp. 139.357.500,00		Rp. 180.329.455,00		Rp. 228.810.862,50		Rp. 354.809.125,00
Labo Kotor		Rp. 24.592.500,00		Rp. 31.822.845,00		Rp. 40.378.387,50		Rp. 62.613.375,00
Beban Operasional								
Beban Gaji	Rp. 8.000.000,00		Rp. 8.000.000,00		Rp. 8.000.000,00		Rp. 8.000.000,00	
Beban Penyusutan Peralatan	Rp. 1.000.000,00		Rp. 1.000.000,00		Rp. 1.000.000,00		Rp. 1.000.000,00	
Beban Penyusutan Bangunan	Rp. 2.000.000,00		Rp. 2.000.000,00		Rp. 2.000.000,00		Rp. 2.000.000,00	
Beban Air dan Listrik	Rp. 500.000,00		Rp. 500.000,00		Rp. 500.000,00		Rp. 500.000,00	
Beban Transport	Rp. 300.000,00		Rp. 300.000,00		Rp. 300.000,00		Rp. 300.000,00	
Total Beban Operasional		Rp. 11.800.000,00		Rp. 11.800.000,00		Rp. 11.800.000,00		Rp. 11.800.000,00
Labo Bersih Sebelum Pajak		Rp. 12.792.500,00		Rp. 20.022.845,00		Rp. 28.578.387,50		Rp. 50.813.375,00
	September		October		November		Desember	
	Keterangan	Nilai Penjualan	Keterangan	Nilai Penjualan	Keterangan	Nilai Penjualan	Keterangan	Nilai Penjualan
Produk Biasa / Normal		Rp. 98.350.000,00		Rp. 118.602.300,00		Rp. 135.039.250,00		Rp. 183.922.500,00
Produk Bundling								
Paket Acan	120 Paket	Rp. 15.600.000,00	135 Paket	Rp. 17.550.000,00	155 Paket	Rp. 20.150.000,00	150 Paket	Rp. 19.500.000,00
Paket Hajatan	2 Paket	Rp. 40.000.000,00	3 Paket	Rp. 60.000.000,00	4 Paket	Rp. 100.000.000,00	5 Paket	Rp. 160.000.000,00
Paket Keluarga	50 Paket	Rp. 10.000.000,00	80 Paket	Rp. 16.000.000,00	70 Paket	Rp. 14.000.000,00	90 Paket	Rp. 18.000.000,00
Gedyar Ahar Tahun							300 Paket	Rp. 36.000.000,00
Total		Rp. 163.950.000,00		Rp. 212.152.300,00		Rp. 269.189.250,00		Rp. 417.422.500,00

Source: UD Wulandari's Monthly Sales Report Comparison

The preliminary comparison indicates that UD Wulandari has not yet implemented structured bundling strategies, despite offering product categories that are inherently suitable for such packaging. This condition reinforces the relevance of examining not only whether bundling is effective, but under what conditions it becomes meaningful in shaping purchase decisions within traditional retail environments.

RESEARCH METHODS

This study adopts a quantitative approach using a survey method to examine the relationships among product bundling, product quality, personal selling, and purchase decisions. The quantitative design is appropriate given the study's objective to test theoretically derived relationships and assess both direct and indirect effects within a structured model (Hellen, 2024; Iphofen, 2020).

The research is positioned as explanatory (causal) in nature, as it seeks to analyze how value-related constructs influence consumer decision-making within a traditional retail context. In particular, the model incorporates personal selling not only as an independent variable but also as a mediating mechanism that translates value into actionable perception. This approach is consistent with the conceptual framework developed in the previous chapter.

RESULTS AND DISCUSSION

The results reveal a clear pattern in how marketing strategies operate within routine consumption contexts. Among the variables examined, personal selling demonstrates the strongest relationship with purchase decisions, while product bundling and product quality exhibit comparatively smaller direct effects.

More importantly, both product bundling and product quality show substantial indirect effects through personal selling, indicating that their effectiveness is not primarily driven by their direct influence, but by how their value is communicated and interpreted. This pattern suggests the presence of a mediating mechanism in which value must be translated into a cognitively accessible form before it can influence consumer decisions.

These findings provide empirical support for an integrated value formation process, in which value is structured, validated, and translated through different mechanisms. The subsequent sections present the evaluation of the measurement model, the structural model, and the statistical testing of both direct and indirect relationships.

1. Measurement Model (Outer Model)

1) *Convergent Validity*

Convergent validity was assessed based on the outer loading values of each indicator. All indicators exceed the recommended threshold of 0.70, indicating that the constructs are well represented without the need for indicator removal (Hair, G. T. M. Hult, C. M. Ringle, F., 2022).

Specifically, indicators associated with product quality exhibit loading values above 0.85, reflecting strong consistency in measuring the construct. Indicators for personal selling and product bundling also meet the acceptable threshold. One indicator under purchase decision shows a loading value of 0.781, which remains within the acceptable range.

These results confirm that the measurement model satisfies the criteria for convergent validity.

2) *Discriminant Validity*

Discriminant validity was evaluated using the *Heterotrait-Monotrait* ratio (HTMT) and cross-loading analysis. All HTMT values are below the recommended threshold, indicating that each construct is empirically distinct from the others (Labi et al., 2025).

In addition, cross-loading results show that each indicator loads higher on its corresponding construct than on other constructs. This confirms that the constructs are adequately differentiated. Thus, the measurement model demonstrates acceptable discriminant validity.

3) Reliability

Construct reliability was assessed using *Composite Reliability* and *Cronbach's Alpha*. All constructs show values exceeding 0.90, indicating a high level of internal consistency (Hair, G. T. M. Hult, C. M. Ringle, F., 2022; Irfanto et al., 2024). The *Average Variance Extracted* (AVE) values for all constructs are above 0.70, indicating that each construct captures a substantial proportion of variance from its indicators (Hassouna, 2023).

While these values indicate strong reliability, they may also suggest potential redundancy among indicators. However, this condition remains acceptable given the reflective measurement specification applied in this study.

2. Structural Model (Inner Model)

The structural model was evaluated using the coefficient of determination (R^2), which reflects the model's explanatory power (Hair, G. T. M. Hult, C. M. Ringle, F., 2022; Puspitasari et al., 2021). The evaluation focuses on R^2 as the primary indicator of explanatory capability, consistent with the objective of the study.

Table 2: R-Square Values

Variable	R^2
Purchase Decision	0.572
Personal Selling	0.478

The R^2 value of 0.572 indicates that product bundling, product quality, and personal selling explain 57.2% of the variance in purchase decisions, indicating that the model captures a substantial proportion of variance within the studied context (Fisher, 1992). The R^2 value of 0.478 indicates that product bundling and product quality explain 47.8% of the variance in personal selling.

3. Hypothesis Testing

Hypothesis testing was conducted using the bootstrapping procedure in *SmartPLS*. The significance of each relationship was determined based on the *t-statistic* (≥ 1.96) and *p-value* (≤ 0.05) (Fisher, 1992).

Table 3: Path Coefficients

Relationship	β	t-value	p-value	Result
Product Quality $\rightarrow$ Purchase Decision	0.177	2.344	0.019	Supported
Product Quality $\rightarrow$ Personal Selling	0.402	5.021	< 0.001	Supported
Personal Selling $\rightarrow$ Purchase Decision	0.555	6.021	< 0.001	Supported
Product Bundling $\rightarrow$ Purchase Decision	0.173	2.065	0.039	Supported
Product Bundling $\rightarrow$ Personal Selling	0.525	6.272	< 0.001	Supported

All hypothesized relationships are statistically significant, as indicated by *t-values* greater than 1.96 and *p-values* below 0.05. Personal selling shows the highest coefficient among the relationships tested. Product bundling and product quality exhibit lower

coefficient values in their direct relationships with purchase decisions. Both product bundling and product quality also show significant relationships with personal selling (Wijaya et al., 2024).

4. Mediation Analysis

The mediating role of personal selling was assessed using the specific indirect effect obtained through bootstrapping (Hair, G. T. M. Hult, C. M. Ringle, F., 2022).

Table 4: Specific Indirect Effects

Mediation Path	β	t-value	p-value	Result
Product Bundling $\rightarrow$ Personal Selling $\rightarrow$ Purchase Decision	0.291	4.133	< 0.001	Supported
Product Quality $\rightarrow$ Personal Selling $\rightarrow$ Purchase Decision	0.223	4.058	< 0.001	Supported

Both indirect effects are statistically significant, as indicated by *t-values* greater than 1.96 and *p-values* below 0.05. Since both direct and indirect effects are significant, the mediation is classified as partial mediation (Fisher, 1992; Kotz, 1993). This indicates that product bundling and product quality are associated with purchase decisions both directly and indirectly through personal selling.

5. Discussion

1) The Role of Product Bundling in Purchase Decisions

The results indicate that product bundling has a positive and statistically significant effect on purchase decisions ($\beta = 0.173$; $t = 2.065$; $p = 0.039$). However, the relatively modest magnitude of this effect suggests that bundling fails to function as a primary driver of consumer behavior in the absence of interpretative support.

This finding supports prior research indicating that bundling can enhance perceived value by simplifying evaluation and reducing cognitive effort (Puspitasari et al., 2021; Setiyani, 2020). In line with perceived value theory, bundling restructures decision-making by shifting attention from individual price comparisons toward a holistic assessment of value. At the same time, the relatively small coefficient reinforces findings from (Irfanto et al., 2024), which suggest that bundling effectiveness depends on whether consumers perceive the relevance of the bundled composition. In routine consumption contexts, consumers may not fully process or recognize the embedded value unless it is clearly interpreted.

Therefore, this study advances prior research by positioning bundling not as an immediate behavioral driver, but as a latent value structure; one that contains potential value but requires additional mechanisms to become meaningful in decision-making. This limitation of bundling effectiveness highlights the need for mechanisms that facilitate value interpretation, particularly in low-involvement consumption contexts.

2) Product Quality as a Supporting Rather Than Dominant Factor

Product quality is also found to have a positive and significant effect on purchase decisions ($\beta = 0.177$; $t = 2.344$; $p = 0.019$). However, similar to bundling, its influence remains relatively limited in magnitude. This result is consistent with (Chinna et al., 2022), who argue that product quality often functions as a baseline expectation rather than a primary differentiator, particularly in routine consumption contexts. Consumers tend to assume an acceptable level of quality and only actively evaluate it when uncertainty arises.

At the same time, this finding partially supports studies that position quality as an important determinant of consumer behavior, but suggests that its role is more conditional than dominant. From a perceived value perspective, quality functions as a validating signal, it reinforces confidence in the transaction rather than initiating purchase intention (Robiatun,

2025).

Importantly, this indicates that even as a threshold condition, quality retains a minimal but necessary influence in confirming transaction legitimacy. This clarifies the apparent tension between its baseline role and its statistical significance. This conditional role of quality further underscores the importance of interpretative mechanisms that make value more salient and actionable for consumers.

3) *Personal Selling as the Dominant Driver of Purchase Decisions*

Among all variables, personal selling demonstrates the strongest influence on purchase decisions ($\beta = 0.555$; $t = 6.021$; $p = 0.000$), indicating that interpersonal interaction plays a central role in shaping consumer behavior in traditional retail environments. This finding strongly supports prior research emphasizing the importance of direct communication in influencing consumer perception and decision-making (Ganata & Islamuddin, 2025; Pasaribu, Moh. Ikraith, 2025). Unlike pricing or product attributes, personal selling enables real-time clarification, reduces uncertainty, and aligns product offerings with consumer needs.

More importantly, this result extends the theoretical perspective by showing that perceived value is not only created but must also be interpreted. Even when value exists structurally (through bundling) or is supported by product attributes (quality), it may not translate into action unless it is effectively communicated. In this sense, personal selling functions as a value translation mechanism, transforming abstract or latent value into actionable understanding (Wijaya et al., 2024). This dominant role of personal selling provides the foundation for examining its function not only as a direct driver, but also as a mediating mechanism within the value formation process.

4) *Product Bundling and Product Quality as Drivers of Communication*

The results further indicate that both product bundling ($\beta = 0.525$; $t = 6.272$; $p = 0.000$) and product quality ($\beta = 0.402$; $t = 5.021$; $p = 0.000$) significantly influence personal selling. At first glance, this relationship may appear counterintuitive, as personal selling is typically conceptualized as a driver rather than an outcome. However, this study offers a different interpretation that is consistent with its theoretical framework.

This relationship should not be interpreted as a behavioral causality, but as a contextual dependency, where certain product characteristics increase the necessity and effectiveness of interpersonal explanation. Bundled offerings introduce complexity in evaluation, requiring consumers to understand both the composition and the value of the combination (Irfanto et al., 2024). Similarly, quality attributes that are not immediately observable require clarification to be perceived as meaningful (Chinna et al., 2022).

In this context, product bundling and product quality do not directly “drive” personal selling, but instead create conditions under which personal selling becomes more relevant and impactful. This interpretation aligns with the argument that communication plays a critical role in transforming structured value into perceived value (Hellen, 2024). This reinforces the idea that the effectiveness of marketing strategies depends not only on their design, but on the extent to which they generate a need for interpretation.

5) *The Mediating Role of Personal Selling*

The mediation analysis provides the most critical insight of this study. The indirect effects of product bundling ($\beta = 0.291$; $t = 4.133$; $p = 0.000$) and product quality ($\beta = 0.223$; $t = 4.058$; $p = 0.000$) through personal selling are both significant and, importantly, larger than their respective direct effects. This finding supports and extends prior research suggesting that marketing strategies are not inherently effective, but depend on communication processes that shape consumer interpretation (Puspitasari et al., 2021). It also helps explain inconsistencies in earlier studies, where bundling and quality sometimes

appear effective and sometimes do not.

The mediation is classified as partial, as both direct and indirect effects remain significant. However, the stronger indirect effects indicate that the primary pathway through which bundling and quality influence decisions is interpretative rather than direct. From a conceptual standpoint, this finding demonstrates that:

1. value may exist structurally (bundling);
2. value may be validated (quality);
3. but value only becomes actionable when it is understood.

Personal selling bridges this gap by:

1. reducing ambiguity;
2. increasing clarity;
3. and, facilitating value interpretation.

As a result, it transforms latent value into perceived value, which ultimately drives purchase decisions. This finding provides a mechanism-based explanation for the inconsistencies observed in prior literature (Ardi, 2022; Hellen, 2024; Robiatun, 2025; Wijaya et al., 2024).

6) *Implications for Value Formation in Traditional Retail*

Taken together, the findings suggest that purchase decisions in traditional retail cannot be fully explained by isolated marketing variables. Instead, they are better understood as the outcome of an integrated value formation process. This perspective is consistent with perceived value theory, but extends it by specifying the mechanisms through which value is formed and interpreted in routine consumption contexts. This study contributes to the literature by specifying the sequential roles of value structuring, validation, and translation as an integrated mechanism of decision-making.

In this process:

1. product bundling structures value;
2. product quality validates value;
3. personal selling translates value.

This integrated model explains why strategies that appear theoretically strong do not always produce consistent empirical results. The issue is not whether value exists, but whether it is effectively interpreted by consumers.

CONCLUSION

This study set out to examine how product bundling, product quality, and personal selling influence purchase decisions within routine consumption contexts in traditional retail settings. The findings demonstrate that the effectiveness of value-based marketing strategies is not primarily determined by the presence of value itself, but by how that value is interpreted and made cognitively accessible to consumers. Empirically, all hypothesized relationships are supported. However, the relative strength of these relationships reveals a more important insight. Personal selling emerges as the most influential factor in shaping purchase decisions, while product bundling and product quality exhibit comparatively weaker direct effects. At the same time, both bundling and quality show stronger indirect effects through personal selling, indicating that their influence operates largely through an interpretative mechanism rather than a direct behavioral pathway.

These findings confirm that product bundling functions as a value-structuring mechanism, product quality acts as a value-validating signal, and personal selling operates as a value-translation mechanism. More importantly, the results demonstrate that value does not automatically translate into consumer action. Instead, value must be clarified, contextualized, and interpreted before it can influence decision-making.

From a theoretical perspective, this study extends perceived value theory by specifying the process through which value is formed and operationalized in routine consumption settings. Rather than treating marketing variables as independent predictors, this study proposes an integrated model in which value is structured, validated, and translated through sequential mechanisms.

From a practical standpoint, the findings suggest that improving product attributes or pricing strategies alone is insufficient. Firms operating in traditional retail contexts need to ensure that value propositions are actively communicated and interpreted through effective interpersonal interaction.

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