

LITERATURE REVIEW THE EFFECT OF SHARIA FINANCING, CONVENTIONAL FINANCING, PRICE AND QUALITY OF SERVICES ON PURCHASE DECISIONS AT SALAM RI BUILDINGS STORE, KARTASURA DISTRICT, SUKOHARJO REGENCY

Afa Muhammad Yusuf¹, Agung Riyardi², Azhar Alam³, Angga Syahputra

¹Faculty of Economics and Business, University of Muhammadiyah Surakarta

[1 Afamuhammad3@gmail.com](mailto:Afamuhammad3@gmail.com)

²Faculty of Economics and Business, University of Muhammadiyah Surakarta

[2 agungriya@yahoo.com](mailto:agungriya@yahoo.com)

³Faculty of Sharia Economic Law, University of Muhammadiyah Surakarta

[3 aa123@ums.ac.id](mailto:aa123@ums.ac.id)

ABSTRACT - *The purpose of this study was to find out whether there was a positive and significant effect of Islamic financing, conventional financing, price and service quality simultaneously on purchasing decisions at the Bangunan Salam RI Store, Kartasura District, Sukoharjo Regency and to find out whether there was a positive and significant influence on Islamic financing, financing conventional method, price and quality of service partially on purchasing decisions at the Bangunan Salam RI Store, Kartasura District, Sukoharjo Regency. This research uses quantitative methods and Study Literature. The population is all consumers who have made purchases at the Building Salam RI Store, Kartasura District, Sukoharjo Regency as many as 35 people while the sample in this study was 32 people. The data analysis technique used is multiple regression analysis with SPSS 21. The prerequisite test uses the normality test, linearity test, and multicollinearity test. Based on the results of the research, the Islamic financing variable has a positive and significant influence on purchasing decisions. Conventional financing variables have a positive and significant influence on purchasing decisions. The price variable has a negative and significant effect on purchasing decisions. The service quality variable has a positive and significant influence on purchasing decisions. Meanwhile, the variables of Islamic financing, conventional financing, price and service quality together have a significant effect on purchasing decisions.*

Keywords: *Islamic Financing, Conventional Financing, Price and Service Quality, Purchase Decision.*

ABSTRAK - *Tujuan penelitian ini untuk mengetahui apakah ada pengaruh yang positif dan signifikan pembiayaan syariah, pembiayaan konvensional, harga dan kualitas layanan secara simultan terhadap keputusan pembelian pada Toko Bangunan Salam RI Kecamatan Kartasura Kabupaten Sukoharjo dan untuk mengetahui apakah ada pengaruh yang positif dan signifikan pembiayaan syariah, pembiayaan konvensional, harga dan kualitas layanan secara parsial terhadap keputusan pembelian pada Toko Bangunan Salam RI Kecamatan Kartasura Kabupaten Sukoharjo. Penelitian ini menggunakan metode kuantitatif dan studi literatur. Populasi adalah seluruh konsumen yang pernah melakukan pembelian pada Toko Bangunan Salam RI Kecamatan Kartasura Kabupaten Sukoharjo sebanyak 35 orang sedangkan sampel dalam penelitian ini sebanyak 32 orang. Teknik analisis data yang digunakan adalah analisis regresi ganda dengan SPSS 21. Uji prasyarat menggunakan uji normalitas, uji linearitas, dan uji multikolinieritas.*



Berdasarkan hasil penelitian variabel pembiayaan syariah mempunyai pengaruh positif dan signifikan terhadap keputusan pembelian. Variabel pembiayaan konvensional mempunyai pengaruh positif dan signifikan terhadap keputusan pembelian. Variabel harga mempunyai pengaruh negatif dan signifikan terhadap keputusan pembelian. Variabel kualitas layanan mempunyai pengaruh positif dan signifikan terhadap keputusan pembelian. Sedangkan secara bersama-sama variabel pembiayaan syariah, pembiayaan konvensional, harga dan kualitas layanan berpengaruh signifikan terhadap keputusan pembelian.

Kata Kunci: *Pembiayaan Syariah, Pembiayaan Konvensional, Harga Dan Kualitas Layanan, Keputusan Pembelian.*

INTRODUCTION

Economy is activity economy in a country that does not can miss from life Public especially sector effort. UMKM (Micro, Small and Medium Enterprises) is one of the sector economy that holds very big role in advance and improve Indonesian economy. out of necessity or something goods frequently used tree daily or already Becomes habit and start Becomes obligation in the needs could help significant in restore Indonesian economy. One of them is shop buildings which are SMEs that help and improve Indonesia's economy is experiencing impact big to income because happening plague *covid - 19*. According to Rosita (2020), MSMEs are: type the most effort caught impact from plague *Covid-19*. Income from shop building caused because with along growth residents, and happened accidental damage or on purpose whichever is getting big needs will building for to do improvement house nor building will along increase Request to ingredient building that. Government To do policy policy in handle plague *covid -19* with give limitations in activity Public for reduce deployment plague *covid- 19*, resulted in drop income to shop building that.

Working capital make one problem from company shop building, because need big funds and goods to be sold have high capital. Amount necessary preparations fulfilled more before like land, development shop, development warehouse and shelves rack arrangement for items to be for sale. Business capital financing according to Nugraha (Yolla and Vicky, 2022) are the funds used for start open capital business can in the form of money, goods, places and so on, which can be add riches in this thing for operate activity effort. Because of that financing is one Street go out for eradicate or complete problem for capital, though with a lot institutions/ companies that give service that. Financing there is two different institutions that is sharia institutions and institutions conventional. If financing from Islamic institutions use system for results at each transactions / contracts, applying anti- usury and contracts / agreements based on on each other pleasure. Whereas if from institution conventional use system interest and agreement based decision from party institution financing that.

Then As for the price according to Muhammad and Nurdahlana (2022) "price" is something handed over in exchange for get something goods or service and rate very influential price in economy shop building, because with increase price price material shop building could result in drop Request to something goods it and will look for other stuff with more price inexpensive from shop building competitor or with method outsmart it with buy good price and quality product below which has alternative and the same function. With price goods in shop rising buildings give influence to quality service provided to consumer when at one conditions on policy shop building, according to Kotler and Keller "Quality service must started from needs customer and end with satisfaction customer as well as perception positive to quality service" (Tjiptono, 2016: 125). Purchase is factor determinant where increase economy from something company because the

more many purchase to something product the more prosperity also increases economy company that. Purchase decisions made by customers on base weighing weighing from many factor that happened good from aspect quality, quantity, price, effectiveness , and others.

Because the shop building still new and held by children child still young study in the business world where still not yet existence awareness owner shop that Islamic financing affects purchase consumer, financing conventional influence purchase consumer, price influence purchase consumer to something goods, quality services provided company by different, and interest consumer to something different stuff different.

So that this research was conducted for test is sharia financing, financing conventional, price and quality service could influence significant to decision shop purchases building greetings to the Republic of Indonesia in the district Kartasura districts the current Sukoharjo this is indonesia currently experience slump economy, soaring debt, and high number deployment plague Covid - 19.

LITERATURE REVIEW

Islamic Business Ethics

According to Mustopa (2019), business ethics is a set of norms that are focused on aqidah and morals taken from the Qur'an and Sunnah which are used as benchmarks in business activities and matters related to them.

According to Mustopa (2019), the business scope includes several activities, namely: production, distribution, consumption, trade in goods and services, and impacts in the short and long term.

According to Mustopa (2019) the principles of business activities include several, namely: At-tauhid, Al-amanah, As-sidiq (honesty), Al-is (justice), Al-ibadah (permissibility), At-ta'awun (please help), Al-maslahah, At-tardi (mutual willingness), and Al-akhla al-karimah (politeness).

According to Mustopa (2019) the values and benchmarks of business ethics include several, namely: there must be no element of gharar (speculation), there must be no Jahalah element (vagueness) and must be carried out transparently, there must be no maisir element (gambling element), no there may be elements of tyranny (oppression), must not contain elements of usury, there must be no elements of ad-darar (elements that are harmful or detrimental), there must be no elements of cheating and fraud, must not result in ta'assuf (abuse of rights) in the short term or in the long term. In the long term, there should be no elements of monopoly and conglomeration, the object of business is not illegal, and there should be no neglect and waste of wealth.

Financing

According to Ramdani , Khairina and Antin (2022) Financing is Provision of funds or all related bills with funding, based on appropriate contract in agreement and have approved Among second split which party is the obligation the party receiving the capital for refund or borrowed bills the in accordance with period available time in agreement. Financing issued with through two type institution finance, namely institution finance conventional and institutional Islamic finance. The system contained in each institution the have difference in management, such as institution finance conventional apply system interest and Islamic financial institutions apply system for result, where most people Islam in Indonesia is more choose use institution Islamic finance because in the teachings people Islam there is ban use usury and interest is one form dri usury that. As for the product venture capital financing from institution Islamic finance and financial institutions conventional, namely:

Sharia Financing

1. Contract Mudharabah

According to Saeed (Sa'diyah and Arifin, 2013) Mudharabah is a contract between two parties where one party called rab al-mal (owner of capital) entrusts money to a second party, called mudharib (capital manager), for the purpose of running a trading business. According to Sa'diyah and Arifin (2013) the legal basis for the mudharabah contract is the Koran. The pillars and sharia of the mudharabah contract according to Sa'diyah and Arifin (2013) are: Ijab and Qabul, two parties who collaborate, capital, business and profit ratio.

Financing Conventional

1. Credit

According to Risa (in Erwin, Ade and Nensi, 2022) the definition of credit according to the banking Law No. 10 of 1998 concerning Banking is a provider of funds or claims that can be equated with it based on agreements and loan agreements between banks and other parties that require the borrower to pay off the debt / in installments on a predetermined period with an additional amount of interest.

According to Ismail (in Diana, 2022) credit in a general sense is a belief in the ability of the debtor (credit recipient) to pay a certain amount of money in the future. From several definitions, credit has several elements that allow credit to occur. The elements of credit according to Darmawi (2018) are as follows: trust, agreement, time period, risk and reward.

Price

According to Buchari (2014:169) defines price as "price is the value of an item expressed in money".

According to Suparyanto and Rosad (2015) price is the amount of something that has value in general in the form of money that must be sacrificed to get a product.

According to Linda and Leonard (2022) Pricing aims to determine a value attached to a product or service.

Pricing is very necessary in producing a product, so that the product can be in demand by the public and the price greatly influences consumers in purchasing a product (Sri and Apriani, 2017).

According to Tjiptono (2015: 291) the purpose of pricing is grouped into several parts, namely: profit-oriented goals, volume-oriented, image-oriented and price stabilization oriented.

According to Private and Irawan (in Makhfudin, 2016) explained that in reality the price level that occurs is influenced by several factors, namely: economic conditions, supply and demand, elasticity of demand, competition, costs, company objectives and government supervision.

Service quality

According to Kotler & Keller (in Tjiptono and Chandra, 2016) stated that service quality must start from customer needs and end with customer satisfaction and positive perceptions of service quality.

"Service quality can be interpreted as a measure of how good the level of service provided is in accordance with customer expectations." (Lewis and Booms in Tjiptono and Chandra, 2016: 125).

Purchase Decision

Kotler and Armstrong (2016) explain that purchasing decisions are part of consumer behavior such as how individuals, groups and organizations choose, buy, use and how goods, services, ideas and experiences to find their needs and desires.

According to Tjiptono and Diana (2016), the purchase decision is a pre-purchase stage that includes all consumer activities that occur before the purchase and use of the product occurs.

According to Kotler and Armstrong, (2017) purchasing decisions are a stage in the decision-making process, namely when consumers actually buy the product.

According to Indah, Lisbeth and Sjendry (2022) Decision making is an individual activity that is directly involved in obtaining and using goods offered by producers.

According to Philip Kotler and Armstrong (2016:176) the decision-making process is a problem-adjusting approach which consists of five stages that consumers do, the five stages are problem recognition, information search, alternative evaluation, making alternatives, making decisions, and postoperative behavior. purchase.

According to Kotler and Armstrong (2016: 188), purchasing decisions have the following dimensions: product choice, brand choice, dealer choice, purchase time, purchase amount and payment method.

Literature Review

1. Research conducted by Rahmad Fadly Siregar (2019) with title “The Influence of Price, Trust and Quality Information Against Purchase Decisions on the BUKALAPAK Site for Students Faculty of Economics and Business, University of North Sumatra”. Method analysis used is method analysis descriptive and method analysis multiple linear regression with perform t test (partial), f test (simultaneous) and coefficient determinant (R^2). Research results showing that by simultaneously price, trust and quality information take effect significant to decision purchases on the BUKALAPAK site for students Faculty of Economics and Business, University of North Sumatra. by partial, variable price and trust take effect positive and not significant to decision purchases on the BUKALAPAK site for students Faculty of Economics and Business, University of North Sumatra. Quality information take effect positive and significant to decision purchases on the BUKALAPAK site for students Faculty of Economics and Business, University of North Sumatra.
2. Research conducted by Rizki Nurmindani (2019) with title "The Influence of Price Level and Service Quality on Car Financing Decisions at Al Ijarah Indonesia Finance (ALIF) Surabaya Branch". Method research used in this research is approach descriptive quantitative with data analysis using validity test, reliability test, assumption test classic, regression test multiple, t test (partial) and f test (simultaneous). Research results showing that the validity and reliability test declared valid and reliable, to test assumptions classical data is normally distributed, no occur multicholenearity and heteroscedasticity. by simultaneous (F test) $10.348 > 3.11$ and the value of Sig. $0.00 < 0.05$, which means variable level price and quality service by together take effect to decision financing car, by partial (T test) variable level price shows $3,574 > 1,990$, meaning level price take effect positive and significant to decision financing car, however variable quality service shows $1.145 < 1.990$, it means quality service no take effect to decision financing. Of the two variables, the most dominant is variable price with score constant $0.0448/44.8\%$. Results show level price or low margin Becomes determinant decision customer in To do financing car and aside quality services offered by Al Ijarah Finance Surabaya Branch.
3. Research conducted by Ruth Yanti Djakaria (2017) with title “Quality Influence Service, Price, Promotion and Atmosphere Shop To Asia Fashion Purchasing Decision Making ”. Method in This research uses method analysis descriptive and analysis regression multiple with data analysis using validity test, reliability test, assumption test classic, t-test (partial), f-test

(simultaneous) and coefficient. test determinant (R^2). Research results showing that quality service, price, promotion, and atmosphere shop take effect to taking decision purchases and these variables by damn influential to taking decision purchase. Based on results coefficient determination quality service, price, promotion and atmosphere shop explain 90% of variation taking decision purchase and 10% variation taking decision purchase explained other variables that are not researched in this research.

Difference in study previously with study I is in the variable sharia financing and financing conventional and method in analyze data using analysis with validity test, reliability test, multiple linear regression, t test (partial), f test (simultaneous), correlation test multiple with use formula r. Where is this research for test how much correlation and effect positive good individually and by together Among independent variable with variable dependent.

METHODS

This type of research is associative quantitative research. According to Sugiyono (2012) Associative Research is research that aims to determine the relationship between two or more variables and a literature study that is useful for obtaining a series of descriptions of the factors that influence the results of the variables studied. Steps in taking a literature study using methods from online journals sourced from Google Scholar. The data obtained from the questionnaire which was distributed to the customers of the Salam RI Building Shop, Kartasura District, Sukoharjo Regency were then processed using the SPSS application. According to Sugiyono (2012:142) "Questionnaire is a data collection technique that is done by giving a set of questions or written statements to respondents to answer".

RESULTS AND DISCUSSION

1. Results of multiple linear regression analysis

According to Sugiyono (2012) multiple linear regression is carried out to predict how the condition (up and down) of the dependent variable will be, if two or more independent variables as predictor factors are manipulated (increases in value).

$$Y = 3,107 + 0,159X_1 + 0,756X_2 - 0,281X_3 + 0,159X_4$$

- a. A constant of 3.107 with positive parameters indicates a constant + perception of Islamic financing, conventional financing, price and service quality, the purchasing decision will increase by 3.107.
- b. The regression coefficient for Islamic financing shows a positive coefficient of 0.159. Thus, it can be seen that the larger the Islamic financing, the higher the purchasing decision, and vice versa, the smaller the Islamic financing, the lower the purchasing decision.
- c. The regression coefficient for conventional financing shows a positive coefficient of 0.756. Thus, it can be seen that the larger the conventional financing, the higher the purchase decision, and vice versa if the conventional financing is smaller, it reduces the purchasing decision.
- d. The price regression coefficient shows a positive coefficient of -0.281. Thus, it can be seen that the higher the price, the lower the purchasing decision, and vice versa, the smaller the price, the higher the purchasing decision.
- e. The regression coefficient of service quality shows a positive coefficient of 0.159. Thus, it can be seen that the greater the quality of service, the greater the purchase decision, and vice versa if the quality of the service decreases, it decreases the purchasing decision.

2. T Test

According to Ghozali (2018: 98), the t statistical test basically shows how far the influence of one explanatory or independent variable individually in explaining the variation of the dependent variable.

Table 1. T Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	3.107	3.568		.871	.392
P_Syariah	.159	.059	.272	2.682	.012
P_Konvensional	.756	.097	.780	7.800	.000
Harga	-.281	.101	-.279	-2.779	.010
K_Layanan	.159	.074	.218	2.141	.041

Source: secondary data (processed)

- a. The Islamic financing variable is known to have t_{count} (2.682) greater than t_{table} (2,000) or it can be seen from the significance value of $0.012 \leq 0.05$. Therefore, H_0 is rejected, meaning that Islamic financing has a positive and significant influence on purchasing decisions.
- b. The conventional financing variable is known to have t_{count} (7,800) greater than t_{table} (2,000) or it can be seen from the significance value of $0.000 \leq 0.05$. Therefore, H_0 is rejected, meaning that conventional financing has a positive and significant influence on purchasing decisions.
- c. The price variable is known to have t_{count} (-2.779) greater than t_{table} (-2,000) or it can be seen from the significance value of $0.010 \leq 0.05$. Therefore, H_0 is rejected, meaning that the price has a negative and significant influence on purchasing decisions.
- d. The service quality variable is known to have t_{count} (2.141) greater than t_{table} (2,000) or it can be seen from the significance value of $0.041 \leq 0.05$. Therefore, H_0 is rejected, meaning that service quality has a positive and significant influence on purchasing decisions.

3. F Test

According to Ghozali (2018: 98) the F statistical test basically shows whether all independent or independent variables included in the model have a joint influence on the dependent or dependent variable.

Table 2. F Test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	55.005	4	13.751	20.385	.000 ^a
	Residual	18.214	27	.675		
	Total	73.219	31			

Source: secondary data (processed)

The results prove that $F^{\text{count}} > F^{\text{table}}$ ($20.385 > 3.23$) with a value of sig $0.00 < (0.05)$, then H_0 is rejected, meaning that the variables of Islamic financing, conventional financing, price and service quality together affect the decision. purchase. So the model used is fit.

4. R^2 Test

The coefficient of determination (R^2) is used to measure how much the independent variable's ability to explain the dependent variable is.

Table 2. R Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.867 ^a	.751	.714	.82133

Source: secondary data (processed)

The calculation results for the R^2 value obtained in the multiple regression analysis obtained the coefficient of determination with an adjusted- R^2 of 0.714. This means that 71.4% of the variation in purchasing decision variables can be explained by the variables of Islamic financing, conventional financing, price and service quality, while the remaining 21.6% is explained by other factors outside the model studied.

Discussion

The Effect of Islamic Financing on Purchase Decisions

Sharia financing is one of the important variables in increasing capital which is very important for companies to increase the number of products and services. And also as a tool to influence consumers in purchasing activities and using services in accordance with their wishes and needs, with Islamic financing can keep consumers from usury which results in harm and harm to Muslims. Based on the results of this study, it has similarities and can be strengthened with other studies such as research (Arie & Fitry, 2014) proving that Islamic financing has a positive and significant influence on purchasing decisions, where high consumer purchasing decisions can be formed or obtained from Islamic financing. and shows high sharia financing can improve consumer purchasing decisions to make purchases. This shows that Islamic financing has an effect on consumer purchasing decisions, this statement can be supported based on the results of relevant previous studies, namely: (Duduh, 2018), (Rizki, 2019), (Dikky, 2020).

The Effect of Conventional Financing on Purchase Decisions

Conventional financing is one of the important variables in increasing capital which is very important for companies to do in increasing the number of products and services. And also as a tool to influence consumers in purchasing and using services according to their wants and needs,

conventional financing can protect consumers from lack of capital. Based on the results of this study, it has similarities and can be strengthened with other studies such as research (Rizki & Adi, 2015) proving that conventional financing has a positive and significant influence on purchasing decisions, where high consumer purchasing decisions can be formed or obtained from conventional financing. good and shows high conventional financing can improve consumer purchasing decisions to make purchases. This statement can be supported based on the results of relevant previous studies, namely (Desy & Bertha, 2017), (Vargo & Hendri, 2020), (Cahyo, 2021), (Hengki, 2017).

The Effect of Price on Purchase Decision

Price is one of the important variables in determining purchasing decisions, where prices can influence consumers in making decisions to buy a product. The prices offered by the company have different prices for some consumers. The price offered is a consideration for potential consumers before making a purchase decision. Based on the results of this study, they have similarities and can be strengthened with other studies such as in research (Ruth, 2017), the results of the research that tried to show that the price variable had a significant negative effect on purchasing decisions. Price has an effect on purchasing decisions, this statement can be supported based on the results of previous relevant studies, including (Cindy, Johny & Lucky, 2021), (Lubis, 2015), (Faroh, 2017), (Davin & Metta, 2017).

The Effect of Service Quality on Purchase Decisions

Service quality is one of the important variables in determining purchasing decisions, where service quality can influence consumers in making decisions to buy a product. The quality of service offered by the company has different levels for some consumers. The quality of the services offered is a consideration for potential consumers before making a purchase decision. Based on the results of this study, they have similarities and can be strengthened with other studies such as in research (Apriwati, 2018), The results of the research that tried to show that the Service Quality Variable had a significant positive influence on purchasing decisions. Service quality affects purchasing decisions, this statement can be supported based on the results of previous relevant studies, including (Yumi & Joyce & Agus, 2017), (Meilina & Sonata & Dewi, 2018), (Gede & Gusti, 2020), (Dani & Muhammad, 2019).

Conclusions and Sugession

Conclusion

Based on the results that have been described in the analysis and discussion, the author can provide a hypothetical conclusion for research namely as follows:

1. Islamic financing variable has a positive and significant influence on purchasing decisions. The higher and better the Islamic financing taken by the company, the higher the available products, the higher the consumer's purchase decision on a product.
2. Conventional financing variable has a positive and significant influence on purchasing decisions. The higher and better the conventional financing taken by the company, the higher the product available, the higher the consumer's purchase decision on a product.
3. Price variable has a positive and significant effect on purchasing decisions. The more good perception price by consumer so will impact to decision purchase on a products and services.



4. Service quality variable has a positive and significant effect on purchasing decisions. The higher and better the perception of Service Quality by consumers so will impact to decision purchase on a products and services.

Suggestion

As for the suggestions presented writer is For further researchers, it is expected to add other independent variables in order to know and explain what variables affect purchasing decisions then it is very necessary more study carry on for complete variables and other factors that can influence decision purchase. And awareness people Islam for use Islamic financing because it is very good for self-served, good for offspring, and good for environment.

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