

## DETERMINANT FACTORS IN PREDICTING MUSLIM FASHION PURCHASE DECISION: A CASE IN NEW ENTRANTS BUSINESS

Kenanga Miftakhul Jannah<sup>1</sup>, Rosana Eri Puspita<sup>2</sup>, Mochlasin<sup>3</sup>

<sup>1</sup>Sharia Economics Program, IAIN Salatiga

<sup>2</sup>Sharia Business Management Program, IAIN Salatiga

<sup>3</sup>Sharia Economics Post-Graduate Program, IAIN Salatiga

Corresponding e-mail: [rosana.eri.p@iainsalatiga.ac.id](mailto:rosana.eri.p@iainsalatiga.ac.id)

### Article History

Received: 6 June 2021 Revised: 22 February 2022 Accepted: 15 March 2022

### Abstract

*This study aims to determine the effect of price, product, promotion, and Islamic business ethics on purchasing decisions in new entrants' Muslim fashion businesses with intention-to-buy as an intervening variable. The indicators used are prices regarding prices, purchasing power, competitiveness, and price comparisons. Data processing is carried out through a quantitative approach with primary data collected through questionnaires with the following techniques simple random sampling with a sample of 90 respondents. Data analysis using SPSS application. Based on research results, it was found that price, product, promotion, and Islamic business ethics have significant positive effects on purchasing decisions and intention to buy. As for the price and Islamic business ethics, significant positive effects on purchasing decisions by mediating buying intention, products, and promotions have a significant negative effect on purchasing decisions and cannot be mediated intention to buy. New entrants Muslim fashion businesses must make improvements from each of the determinants of the purchase decision to increase the existence to be more popular.*

**Keywords:** Price, Product, Promotion, Islamic Business Ethics, purchase Decisions, and Intention to Buy.

**JEL Classification:** D1, D12

### Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh harga, produk, promosi dan etika bisnis Islam terhadap keputusan pembelian di bisnis pendatang baru pakaian muslim dengan minat beli sebagai variabel intervening. Indikator yang digunakan harga adalah mengenai harga, daya beli, daya saing, dan perbandingan harga. Pengolahan data dilakukan melalui pendekatan kuantitatif dengan data primer yang dikumpulkan melalui kuisioner dengan teknik *simple random sampling* dengan sampel 90 responden. Analisis data menggunakan aplikasi SPSS. Berdasarkan hasil penelitian, diperoleh bahwa harga, produk, promosi dan etika bisnis Islam berpengaruh positif signifikan terhadap keputusan pembelian dan minat beli. Adapun harga dan etika bisnis Islam berpengaruh positif signifikan terhadap keputusan pembelian dengan di mediasi minat beli, produk dan promosi berpengaruh negatif signifikan terhadap keputusan pembelian dan tidak dapat di mediasi minat beli. Bisnis pendatang baru pakaian muslim harus melakukan peningkatan dari setiap faktor penentu keputusan pembelian tersebut untuk meningkatkan eksistensi pada bisnisnya supaya makin digemari.

**Kata kunci:** Harga, Produk, Promosi, Etika Bisnis Islam, Keputusan Pembelian, dan Minat Beli

**Klasifikasi JEL:** D1, D12

## **1. INTRODUCTION**

The business world is growing rapidly along with advances in technology, even with the hijab business in Indonesia (Pertwi et al., 2020). This improvement in the business world occurs with the development of advanced internet technology so that it makes it easy for businesspeople to sell both online and offline. The internet is a source of advanced technology that creates jobs for anyone to access goods or services that are traded. The increasing number of internet applications today make it easier for people to sell such as Facebook, Instagram, Twitter, and WhatsApp also with online shopping such as Shopee, Tokopedia, Lazada, and many more applications that are very useful and very easy to transact also in shopping especially online (Immawati, 2018).

The development of new entrant's Muslim fashion business are increasingly decorating the world of trade, an example is business Agen Hijab Salatiga. The number of young and old people who buy products from hijabs that are in Agen Hijab Salatiga makes this business more popular with consumers (Octaviani & Puspita, 2021). Various efforts to fulfill what consumers need is carried out by businesspeople Agen Hijab Salatiga with various strategies and efforts in the hope that consumers feel satisfied and return to repurchase. Considering that the competition is getting tougher because the number of hijab products in Salatiga City is causing business Agen Hijab Salatiga must place an orientation on the purchasing power of consumers.

The research taken by the author is the new entrants' Muslim fashion business in the city of Salatiga. At this time Agen Hijab Salatiga has a routine production system, even during this pandemic, production is still running. Even though it's not as busy as before the COVID-19 pandemic, consumer buying intention has decreased Agen Hijab Salatiga. This makes businesspeople have to rack their brains so that their products are still favored by consumers, the strategy is to make new products that are up to date so that they are not left behind with other hijab labels. Then promote their products to the internet such as social media, online marketplace, etc.

A preliminary study in this study interviewed the owner Agen Hijab Salatiga. The owner said that this business had been established in 2017, making this business initially only small with little production, gradually more and more people are intentioned in the products being sold Agen Hijab Salatiga. Many consumers buy, especially among millennials.

The first factor, namely the purchase decision is a consumer decision that is influenced by price, product, promotion, location, and much more, thus forming a consumer response to decide to buy the item because it has seen from all aspects shown by the seller or consumer who has ever bought it (Marisa & Rowena, 2019).

The reason for choosing Agen Hijab Salatiga to research is a new entrant that requires better development so that it requires input to advance the industry. That's a lot of customers Agen Hijab Salatiga who bought a product because, in addition to the current products, the price is affordable and also the place is not far from the city, which is on Jangkungan Street or commonly referred to as Tembus Street and on Mangunsidi Street. This is unique, because Agen Hijab Salatiga is a new entrant business located in a small city, but can penetrate a national market using social media and online marketplace.

## **2. LITERATURE REVIEW**

### **2.1 Price**

Price is the value of goods or services owned by the product. But the value is also not a definite indicator in showing the amount of a resource needed (Marisa & Rowena, 2019). The price according to Islam is following *Maqasid As-Shari'ah*, which provides security and protects the benefit of society. The price can be determined by the seller but must not make a very large profit, because in Islam it must be appropriate. So that there is no loss between traders and buyers (Susanti, 2016).

The conclusion from the definition that has been stated, the price must be following the product being sold and the buyer can benefit from the product. Thus creating benefits among the community. The research study by the author is that in doing business, you must be able to determine the price, you must adjust it to the product being sold, giving rise to consumer behavior, namely the attraction and intention to buy of people to buy products at Agen Hijab Salatiga.

### **2.2 Product**

Products are very important for a company because if there is no product, they cannot do anything from their business. Consumers will buy a product if the product is following what consumers want, therefore the product must be following the wishes and needs of consumers so that they are interested in the product so that marketing can also

be carried out successfully. So the product must be made according to the needs and desires of consumers (Riyono & Budiharja, 2016).

The product is also one that supports the business that consumers choose to buy and use. The quality of a product must also be following what is offered so that it generates intention in the community to buy the product and also invites other people to make purchases on the product. Therefore, the product must be following what is needed by consumers, to make consumers continue to be an intention to buy in the products being sold, and also maintain the quality of products and new model products to be marketed (Utami & Saputra, 2017).

The conclusion from the definition that has been put forward is, the product is everything that can be offered by the seller for sale and purchase by consumers. This research has a relationship, that is, we know that the product being sold will lead to consumer behavior and the occurrence of consumer intention to buy.

### **2.3 Promotion**

Promotions are things that carry out activities within the company that become a bridge of communication between sellers and buyers, namely consumers, where this promotion affects consumers' buying intention in products in the company. Promotions are also carried out for activities to attract the attention of consumers to buy goods or services so that as a seller they must do good, intentions and honest promotions so that many see and so that many buy too (Riyono & Budiharja, 2016).

This promotion is very important for the company because, without promotion, consumers will not know what products are sold by the company, therefore the company must always carry out promotions to attract consumers' attention and also promotions can seek company defense so as not to lose competitiveness is one of the important marketing activities for the company to maintain continuity and improve sales quality (Nainggolan & Heryenzus, 2018). The promotion itself aims to introduce a product or service so that consumers are intended to buy the product. Even if you can become a regular customer.

From the description above, it can be concluded that promotion is very influential on consumer buying intention because consumers will first see how attractive the promotions carried out by the seller are to attract the attention of buyers. If what is being promoted is intentions, then buyers will consider buying it. The relationship with the

research conducted by the author is that in a business there is a promotion which is a very influential factor in consumer behavior to buy or generate an intention to buy.

#### **2.4 Islamic Business Ethics**

Islamic business ethics is a process of the nature, attitude, and character of businesspeople to know what is right and wrong in acting and decide which way the business proceeds. Islamic business ethics is very important for a company or business that we are involved in because consumers are intended to buy the products traded by the company (Sasnita, Musyahidah, & Nursyamsu, 2020). Islamic business ethics must be following teachings based on the Qur'an and Hadith to make businesspeople apply existing ethics to be used in companies and also attract consumers to buy these products. There is a sincere intention to hope for the pleasure, of Allah SWT, professional, honest, and trustworthy (Sasnita et al., 2020).

This business ethics is related to the assessment of a product or the assessment of the attitude of the seller, whether the seller is honest or not, that is what consumers will judge (Huda, 2019). The conclusion from the definition that has been put forward is that Islamic business ethics is important for businesspeople because, without Islamic business ethics, consumers will not believe in buying products. This research has a relationship written by the author, namely that businesses must have good Islamic business ethics to gain trust in consumers and make consumers intention and make consumers buy their products.

#### **2.5 Buying decision**

The purchasing decision is a stage and a buying decision process before consumers decide to buy what they want. To enter the stage of deciding to buy before, the consumer has looked at the product, after that the consumer will decide to buy or not and if he buys later if the product is good then the consumer will decide to buy back or not (Marisa & Rowena, 2019).

Every decision taken by consumers is to overcome the problems at hand. In this case, related to the purchase of a product to meet their needs. The process in consumer decision-making requires information and will make certain efforts to obtain that information. Each decision requires different information. Information search is a

continuum from high to low (Sasnita et al., 2020).

The conclusion from the definition that has been put forward is that purchasing decisions are important for businesspeople because the decision process is in the preparation and determination of product purchases. This study has a relationship written by the author, namely consumer behavior affects buying intention, which is shown between the two variables that have a very high relationship. This means that the better consumer behavior, the consumer's intention to buy will increase.

## **2.6 Intention to Buy**

Buying intention is an evaluation of consumers to buy products that exist in the company so that consumers can see and review the products on sale to decide whether to repurchase or not (Utami & Saputra, 2017). Intention to buy is also a part or component of attitude/behavior to be consumed, decides to repurchase the product, and generates repurchase intention (Nainggolan & Heryenzus, 2018). The conclusion from the definition that has been put forward is, consumer intention to buy is consumer behavior to buy a product offered. This research has a relationship that is carried out by the author, namely in consumer intention to buy it is very important because if the buyer makes a purchase and he feels happy it will lead to consumer behavior to come back again to buy products at Agen Hijab Salatiga.

## **2.7 Hypothesis Development**

According to what was researched by (Akbar & Edwar, 2014) that, there is a positive influence of price on purchasing decisions.

H1: Price has a positive effect on purchasing decision

From the research studied (Akbar & Edwar, 2014) that, there is a positive influence of price on purchasing decisions.

H2: The product has a positive effect on purchasing decisions at the Salatiga Hijab Agent.

From what researchers have studied (Cahyani, 2017) that, there is a significant positive effect of promotion on purchasing decisions.

H3: Promotion has a positive effect on purchasing decisions

From what was done by the researcher (Avilyno, 2019) that, there was a significant positive influence of Islamic business ethics on purchasing decisions.

H4: Islamic business ethics influence purchasing decisions at the Salatiga Hijab Agent.

The research investigated by (Satria, 2017) that, there is a significant positive effect of price on consumer buying intention

H5: Price has a positive effect on consumer buying interest at the Salatiga Hijab Agent.

From this research researched by (Kristinae, 2018) that the product has a significant positive effect on buying intention

H6: The product has a positive effect on buying intention at the Salatiga Hijab Agent.

Research conducted by (Saputra, 2017) that promotion has a significant positive effect on buying intention

H7: Promotion has a positive effect on consumer buying intention at the Salatiga Hijab Agent.

Research developed by (Anggraini Ivana, 2018) shows that Islamic business ethics has a significant positive effect on buying intention

H8: Islamic business ethics has a positive effect on consumer buying intention

From what has been studied by (Laela, 2015) that, there is a significant positive influence on purchasing decisions on buying intention

H9: Consumer behavior has a positive effect on consumer buying interest

This research was conducted by (Mega & Agung, 2020) that, there is a significant positive effect of price on purchasing decisions with buying intention as an intervening variable.

H10: Purchase intention can mediate the effect of price on purchasing decisions

From the research researched by (Mega & Agung, 2020) that, there is a significant positive effect of the product on purchasing decisions with buying intention as an intervening variable.

H11: Purchase intention can mediate the influence of the product on purchasing decisions.

What is researched by (Mega & Agung, 2020) is that there is a significant positive effect of promotion on purchasing decisions with buying intention as an intervening variable.

H12: Purchase intention can mediate the effect of promotion on purchasing decisions

Likewise, what has been studied (Safitri, 2019) is that there is a significant positive influence of Islamic business ethics on purchasing decisions with purchase intention as an intervening variable.

H13: Purchase intention can mediate the influence of Islamic business ethics on purchasing decisions.

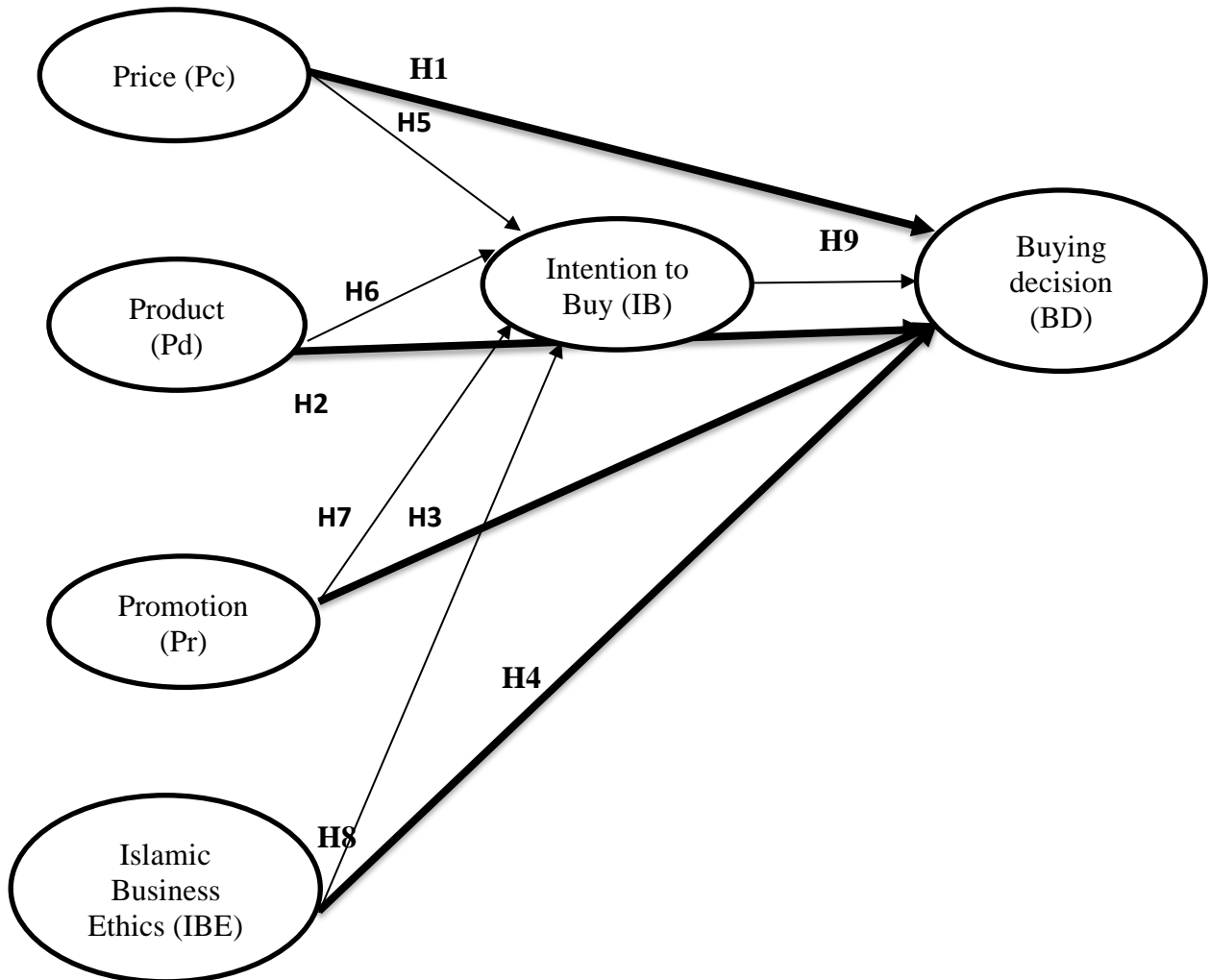


Figure 1. Research Model

### 3. METHODOLOGY

This research is field research that uses a quantitative approach, namely analyzing in the form of data in the form of numbers. The data used in this study are primary data and the questionnaire method. Primary data is data that is directly obtained from the first data source at the research site. The process starts from theory, then by using deductive logic, research hypotheses are derived accompanied by measurement and operationalization of concepts, then empirical generalizations that rely on statistics so that



they can be concluded as research findings. Data was processed using SPSS software.

### 3.1 Population and Sample

The population is a source of data in a particular study that has a large number and area (Darmawan, 2013). The sample consists of research subjects (respondents) who are the selected data sources from the results of the work of sampling techniques. In this study, the population used is the Agen Hijab Salatiga customer, which is 1,394. Then because the population used is very large, a sample is taken for this study. The sampling technique used by the author in this study is simple random sampling. Based on the determination of the sample, this study uses 6 variables (4 independent + 1 dependent + 1 intervening variable), so the number of samples to be studied is 90 respondents.

$$S = \frac{N}{1 + N^2}$$

$$S = \frac{1394}{1 + 1394 (0,1)^2}$$

$$= \frac{1394}{1 + 13,94}$$

$$= \frac{1394}{14,94} = 90,2945 = 90$$

From the calculation above, the number of samples to be studied is 90 respondents. Data about demographic respondents in this study are presented in Table 4.1. This table describes gender, profession, and shop often.

**Table 1.** Respondent Data

<b>Respondent</b>	<b>Percentage</b>
<b>Gender</b>	
Male	1%
Female	98%
<b>Profession</b>	
College student	77%
Housewife	4%
Private employees	14%
Government employees	3%
<b>Shop Often</b>	

<b>Respondent</b>	<b>Percentage</b>
1 Time	11%
2-4 Time	43%
5-8 Time	24%
>9 Time	21%

### **3.2 Validity and Reliability test**

A validity test is used as a means to see the data parameters used to analyze whether or not the questionnaire data is feasible. A questionnaire can be said to be valid if and only if it has valid data that can provide direction to reveal the variables to be studied through the questionnaire data. The criteria for the validity test calculation parameters are seen from the significant value ( $\alpha$ ) = 0.05. If the value of the r count is greater than the r table, then the questionnaire data is feasible to be used as a measuring instrument for validity or there is a relationship between these variables (Hendryadi, 2016).

Reliability is a suggestion to check whether the questionnaire used is right with the indicators used from these variables. A questionnaire can be used if the status is reliable or continuous from time to time. In this study, the authors used the Cronbach Alpha statistical test with a value of 0.070. With the interpretation that if Cronbach Alpha > 0.070 then it can be said that the variable is reliable, but if the Cronbach Alpha value is more than 0.070 then the variable is not reliable (Hendryadi, 2016).

### **3.3 Classic assumption**

The first test is the normality test. Normality test serves to see whether the independent variable or dependent variable has a normal distribution or not. A good regression model is a normal or close to normal data distribution (Darmawan, 2013). The second test is the heteroscedasticity test. This test was carried out to determine whether the regression model had an inequality of variance from the residuals of one observation to another observation. In simple terms, this test looks at the graph plot between the predicted value of the dependent variable (zpred), and the residual value (sresid). If the plot graph shows a certain pattern (wavy, widened then narrowed) then it is indicated that heteroscedasticity occurs (Darmawan, 2013). And the last test in classical assumption is the multicollinearity Test. The multicollinearity test aims to determine whether the regression model found a strong correlation between the independent variables

(Darmawan, 2013).

### **3.4 Hypothesis Test**

Statistical tests are usually used to see the level and accuracy or deficiencies in a function or equation to estimate the data to be analyzed (Darmawan, 2013). The first test is the Coefficient of Determination Test ( $R^2$ ). The determinant coefficient shows the extent of the relationship between the dependent variable (Y) and the independent variable ( $X_{1,2,3}$ ). The second test is the T-test. This test is a comparative test or different test to determine whether there is a significant difference in the mean or mean between two independent groups with an interval/ratio data scale. The two independent groups referred to here are two unpaired groups, meaning that the data sources come from different subjects. The third test is the Simultaneous Significant Test (F-test). The F test is carried out to know how far all the variables  $X_{1,2,3}$ . (independent) together can affect the Y variable (dependent).

Path analysis test (path analysis) is used to test the effect of intervening variables. Path analysis is a settlement of multiple linear regression analysis, or path analysis is the use of regression analysis to estimate causality relationships between variables (causal models) that have been previously determined based on theory (Machmudah, 2019).

A variable is called an intervening variable if the variable influences the relationship between the independent variable (predictor) and the dependent variable (criterion). Mediation hypothesis testing can be done using a procedure developed by Sobel (1982) and known as the Sobel Test. The Sobel test is carried out by testing the strength of the indirect effect of the independent variable (X) on the dependent variable (Y) through the intervening variable (M). Tested with the Sobel test using the formula:

$$Sp_{2p3} = \sqrt{P3^2 SP2^2 + P2^2 SP3^2 + SP2^2 SP3^2}$$

Information:

- P3 : mediating variable coefficient
- P2 : independent variable coefficient
- SP2 : standard error free coefficient
- SP3 : mediation coefficient standard error

## **4. RESULT AND ANALYSIS**

### **4.1 Validity and Reliable Test**

In this case, the number of samples is 100 respondents. With alpha is 0.05, obtained

R table 0.207. If the r count is greater than the r table and the value is positive, this is mean that the question item or indicator is declared valid. A variable is said to be reliable if it gives a Cronbach Alpha value  $> 0.700$  (Darmawan, 2013).

**Table 2.** Summary of Instrument Validity and Reliable Test Results

<b>Item</b>	<b>Loading</b>
<b>Price (CR = 0.814)</b>	
Consumer perceptions of price and price variations	0.760
Consumer perceptions of people's purchasing power	0.712
Consumer perceptions of price competitiveness	0.731
Consumer perceptions of the comparison of the price of goods to brands	0.833
<b>Product (CR = 0.820)</b>	
Consumer perceptions of the availability of various products	0.852
Consumer perceptions of the completeness of product types	0.727
Consumer perception of product quality	0.783
<b>Promotion (CR = 0.858)</b>	
Consumer perceptions of subscription discounts	0.920
Consumer perceptions of product sales	0.899
Consumer perceptions of promotion through social media	0.841
<b>Islamic Business Ethics (CR = 0.849)</b>	
Consumer perception of honesty	0.812
Consumer perceptions of fairness	0.860
Consumer perception of generosity	0.908
<b>Purchase Decision (CR = 0.839)</b>	
Consumer perceptions of the desire to make repeat purchases	0.842
Consumer perception of experience in product selection	0.806
Consumer perceptions of the experience of using the product	0.842
<b>Intention to Buy (CR = 0.855)</b>	
Consumer perceptions of product selection	0.898
Consumer perceptions of the desire to own the product	0.882
Consumer perception of deciding to buy or not	0.853

Thus,  $r$  value is calculated from the question item variable Price, Product, Promotion, Islamic Business Ethics, Purchase Decision, and Purchase Intention is greater than the  $r$  table, then all questions can be declared valid. Based on the data above, it can be seen that the overall value of Cronbach's Alpha  $> 0.700$  so it can be concluded that all variables consisting of Price, Product, Promotion, Islamic Business Ethics, Purchase Decision, and Purchase intention to buy in this study can be said to be reliable.

#### **4.2. Classical assumption test**

##### **Normality Test**

A test whose function is to see whether the independent and dependent variables have a normal distribution or not, because this test examines how to test whether a variable is normal or not.

**Table 3.** The result of normality Kolmogorov-Smirnov

<i>Kolmogorov-Smirnov</i>	<b>Asymp. Sig.</b>	<b>Criteria</b>	<b>Information</b>
1,357	0,051	$> 0,05$	Normal distributed

Based on the normal P-P Plot graph, it shows that the data distribution follows the normal line (straight line), and the same is shown in table 4.7. The Kolmogorov-Smirnov test shows that the data is normally distributed, namely Asymp. Sig.  $0.051 > 0.05$ . Thus it can be concluded that the residual data is normally distributed

##### **Heteroscedasticity test**

The method used to determine the presence or absence of heteroscedasticity symptoms is through a graph plot between the variable value (ZPRED) and its residual (SRESID) as well as the Glejser test.

- 1) The scattering data points above and below or around the number 0.
- 2) The dots do not collect only above or below.
- 3) The spread of data points does not form a wavy pattern that widens then narrows and widens again.
- 4) The spread of data points is not patterned.

**Table 4.** The result Hasil heteroskedasticity with Glejser test

Variable	Sig.	Criteria	Information
Promotion (X <sub>3</sub> )	0,067	> 0,05	There is no symptom
Islam business ethic (X <sub>4</sub> )	0,253	> 0,05	There is no symptom

### Multicollinearity test

The multicollinearity test aims to determine whether the regression model found a strong correlation between the independent variables.

**Table 5.** Multikolinierity test (Tolerance dan VIF)

Variable	Tolerance	VIF
Price (X <sub>1</sub> )	0,243	4,117
Product (X <sub>2</sub> )	0,326	3,072
Promotion (X <sub>3</sub> )	0,281	3,560
Islamic business ethic (X <sub>4</sub> )	0,303	3,523

It is known that the Tolerance value of the Price variable (X<sub>1</sub>) is  $0.243 > 0.10$ , the Product variable (X<sub>2</sub>) is  $0.326 > 0.10$ , the Promotion variable (X<sub>3</sub>) is  $0.281 > 0.10$  and the Islamic Business Ethics variable (X<sub>4</sub>) is  $0.303 > 0.10$ . Meanwhile, the VIF value for the Price variable (X<sub>1</sub>) is  $4.117 > 10.00$ , the Product variable (X<sub>2</sub>) is  $3.072 > 10.00$ , the Promotion variable (X<sub>3</sub>) is  $3.560 > 10.00$  and the Islamic Business Ethics variable (X<sub>4</sub>) is  $3.523 > 10.00$ . Then referring to the basis of decision making in the multicollinearity test, it can be concluded that there are no symptoms of multicollinearity.

### 4.3. Hypothesis testing

**Table 6.** Results of Determinants, T-Test, and F-Test

	Determination Test R <sup>2</sup>			T-Test		F-Test	
	R	R <sup>2</sup>	Adj. R <sup>2</sup>	T	Sig.	F	Sig.
Pc to IB	0.813	0.661	0.657	13.103	0.000	171.690	0.000
Pd to IB	0.576	0.332	0.325	6.617	0.000	43.785	0.000
Pr to IB	0.443	0.196	0.287	4.634	0.000	21.470	0.000
IBE to IB	0.392	0.153	0.144	3.992	0.000	15.933	0.000
IB to BD	0.859	0.739	0.736	15.771	0.000	248.727	0.000
Pc to BD	0.735	0.541	0.535	10.178	0.000	103.598	0.000

	Determination Test R <sup>2</sup>			T-Test		F-Test	
	R	R <sup>2</sup>	Adj. R <sup>2</sup>	T	Sig.	F	Sig.
Pd to BD	0.522	0.273	0.265	5.748	0.000	33.040	0.000
Pr to BD	0.322	0.104	0.093	3.188	0.002	10.164	0.002
IBE to BD	0.240	0.058	0.047	2.318	0.023	5.373	0.023

From the first hypothesis, seen from the data above that R is 0.735, R Square is 0.541, and Adjusted R Square is 0.535. From R square, it can be seen that the price can influence purchasing decisions by 54.1% and the remaining 44.9% is influenced by other factors. In the research, the t-count value is 10.178 which is more than the t-table value of 1.661 with a significance level of 0.000 in the 5% alpha coefficient (0.05). Because the significance level of  $0.000 < 0.05$  indicates the price factor has a positive and significant influence on purchasing decisions. The coefficient of the price factor on the purchase decision is 103.598 with a significance of 0.000. These statistical results indicate a significant influence in this research. The calculated F value is  $103.598 > 2.480$  from the F table and a significance of  $0.000 < 0.05$  makes the first hypothesis in the research accepted that the price factor has a positive and significant influence on purchasing decisions.

The second hypothesis, seen from the data above, is that R is 0.522, R Square is 0.273, and Adjusted R Square is 0.265. From R square, it can be seen that the product can influence purchasing decisions by 27.3% and the remaining 72.7% is influenced by other factors. In the research, the t-count value is 5.748 which is more than the t-table value of 1.661 with a significance level of 0.000 in the 5% alpha coefficient (0.05). Because the significance level of  $0.000 < 0.05$  indicates the product factor has a positive and significant influence on purchasing decisions. The product factor coefficient for purchasing decisions is 33.040 with a significance of 0.000. These statistical results indicate a significant influence in this research. The calculated F value of  $33.040 > 2.480$  from the F table and a significance of  $0.000 < 0.05$  makes the second hypothesis in the research accepted that product factors have a positive and significant influence on purchasing decisions.

The third hypothesis, seen from the data above, is that R is 0.322, R Square is 0.104 and the Adjusted R Square is 0.093. From R square, it can be seen that promotion can influence purchasing decisions by 10.4% and the remaining 89.6% is influenced by other factors. In research, the t-count value is 3.188 which is more than the t-table value of 1.661 with a significance level of 0.002 at an alpha coefficient of 5% (0.05). Because

the significance level of  $0.002 < 0.05$  indicates that the promotion factor has a positive and significant influence on purchasing decisions. The coefficient of the promotion factor on purchasing decisions is 10,164 with a significance of 0,002. These statistical results indicate a significant influence in this research. The calculated F value is  $10.164 > 2.480$  from the F table and the significance is  $0.002 < 0.05$ , making the third hypothesis in the research accept that promotional factors have a significant positive influence on purchasing decisions.

The fourth hypothesis, seen from the data above, is that R is 0.240, R Square is 0.058, and Adjusted R Square is 0.047. From R square, it can be seen that Islamic business ethics can influence purchasing decisions by 5.8% and the remaining 94.2% is influenced by other factors. In the research, the t-count value is 2.318 which is more than the t-table value of 1.661 with a significance level of 0.023 at an alpha coefficient of 5% (0.05). Because the significance level of  $0.023 < 0.05$  indicates that Islamic business ethics factors have a positive and significant influence on purchasing decisions. The coefficient of Islamic business ethics on purchasing decisions is 5.373 with a significance of 0.023. These statistical results indicate a significant influence in this research. The calculated F value is  $5.373 > 2.480$  from the F table and the significance is  $0.023 < 0.05$ , making the fourth hypothesis in the research accept that Islamic business ethics factors have a positive and significant influence on purchasing decisions.

The fifth hypothesis, it can be seen from the data above that R is 0.813, R Square is 0.661, and Adjusted R Square is 0.657. From R square, it can be seen that the price can influence intention to buy by 66.1% and the remaining 33.9% is influenced by other factors. In the research, the t-count value is 13.103 which is more than the t-table value of 1.661 with a significance level of 0.000 at an alpha coefficient of 5% (0.05). Because the significance level of  $0.000 < 0.05$  indicates the price factor has a positive and significant influence on buying intention. The price factor coefficient on intention to buy is 171.690 with a significance of 0.000. These statistical results indicate a significant influence in this research. The calculated F value of  $171.690 > 2.480$  from the F table and a significance of  $0.000 < 0.05$  makes the fifth hypothesis in the research accepted that the price factor has a positive and significant effect on the intention to buy.

The sixth hypothesis, seen from the data above, is that R is 0.576, R Square is 0.332, and Adjusted R Square is 0.325. From R square, it can be seen that the product can



influence intention to buy by 33.2% and the remaining 66.8% is influenced by other factors. In the research, the t-count value is 6.617 which is more than the t-table value of 1.661 with a significance level of 0.000 at an alpha coefficient of 5% (0.05). Because the significance level of  $0.000 < 0.05$  indicates the product factor has a positive and significant influence on intention to buy. The product factor coefficient on intention to buy is 43.785 with a significance of 0.000. These statistical results indicate a significant influence in this research. The calculated F value is  $43.785 > 2.480$  from the F table and a significance of  $0.000 < 0.05$  makes sixth in the research accepted that the product factor has a positive and significant effect on the intention to buy.

The seventh hypothesis The third hypothesis, seen from the data above, is that R is 0.443, R Square is 0.196, and Adjusted R Square is 0.287. From R square, it can be seen that promotion can influence intention to buy by 19.6% and the remaining 79.4% is influenced by other factors. The research has a t-value of 4.634 which is more than the t-table value of 1.661 with a significance level of 0.000 at an alpha coefficient of 5% (0.05). Because the significance level of  $0.000 < 0.05$  indicates that the promotion factor has a positive and significant influence on intention to buy. The coefficient of the promotion factor on intention to buy is 21.470 with a significance of 0.000. These statistical results indicate a significant influence in this research. The calculated F value of  $21.470 > 2.480$  from the F table and a significance of  $0.000 < 0.05$  makes seventh in the research accepted that promotional factors have a positive and significant effect on the intention to buy.

The eighth hypothesis, seen from the data above, is that R is 0.392, R Square is 0.153, and Adjusted R Square is 0.144. From R square, it can be seen that Islamic business ethics can influence intention to buy by 15.3% and the remaining 84.7% is influenced by other factors. In the research, the t-count value is 3.992 which is more than the t-table value of 1.661 with a significance level of 0.000 in the 5% alpha coefficient (0.05). Because the significance level of  $0.000 < 0.05$  indicates that Islamic business ethics factors have a positive and significant influence on intention to buy. The factor of Islamic business ethics on intention to buy is 15.933 with a significance of 0.000. These statistical results indicate a significant influence in this research. The calculated F value is  $15.933 > 2.480$  from the F table and a significance of  $0.000 < 0.05$  makes the eighth hypothesis in the research accepted that Islamic business ethics factors have a positive and significant influence on intention to buy.

The ninth hypothesis The fifth hypothesis, seen from the data above, is that R is 0.859, R Square is 0.739, and Adjusted R Square is 0.736. From the R square, it can be seen that intention to buy can influence decisions by 73.9%, and the remaining 26.1% is influenced by other factors. In the research, the t-count value is 15,771 which is more than the t-table value of 1.661 with a significance level of 0.000 in the 5% alpha coefficient (0.05). Because the significance level of  $0.000 < 0.05$  indicates the intention to buy factor has a positive and significant influence on purchasing decisions. The coefficient of buying intention factor on purchasing decisions is 248.727 with a significance of 0.000. These statistical results indicate a significant influence in this research. The calculated F value is  $248.727 > 2.480$  from the F table and a significance of  $0.000 < 0.05$  makes the ninth hypothesis in the research accepted that the intention to buy factor has a positive and significant influence on purchasing decisions.

The results of the path analysis can be seen in Figure 4.3 below:

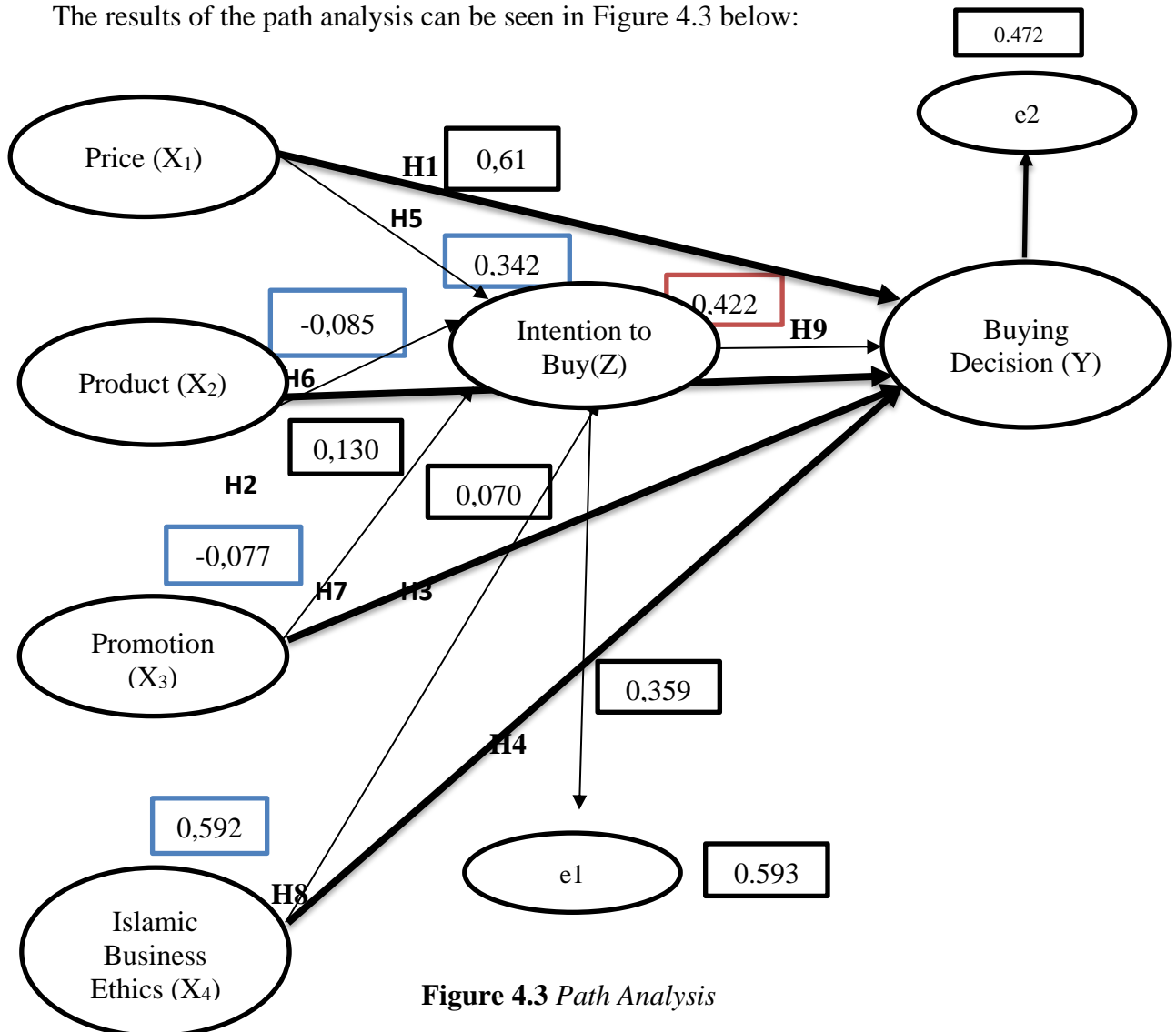


Figure 4.3 Path Analysis

A variable is called an intervening variable if the variable influences the relationship between the independent variable (predictor) and the dependent variable (criterion). Mediation hypothesis testing can be done using a procedure developed by Sobel (1982) and known as the Sobel Test. The Sobel test is carried out by testing the strength of the indirect effect of the independent variable (X) on the dependent variable (Y) through the intervening variable (Z).

**Table 7.** Path Analysis Test

	<b>Pr to BD by IB</b>	<b>Pd to BD by IB</b>	<b>Pr to BD by IB</b>	<b>IBE to BD by IB</b>
Direct Influence	0,061	0,130	0,070	0,359
Indirect Influence	0,144	-0,035	-0,032	0,151
Total Affect	0,205	0,094	0,037	0,510
Effect of Mediation Sobel Test	3,071	0,872	0,745	2,995

Based on Path Analysis testing, obtained t count of  $3.0712738223 > t$  table 1.98861, it can be concluded that there is a mediation effect. Purchase intention can mediate the effect of price on purchasing decisions. This shows that intention to buy at the Salatiga Hijab Agent mediates the effect of price on purchasing decisions, so the tenth hypothesis is accepted.

Based on Path Analysis testing, obtained t count of  $0.872786645 < t$  table 1.98861, it can be concluded that there is no mediation effect. Purchase intention cannot mediate the influence of the product on purchasing decisions. This shows that intention to buy at the Agen Hijab Salatiga does not mediate the influence of the product on purchasing decisions, so the eleventh hypothesis was rejected.

Based on the Path Analysis test, obtained t count of  $0.74457282867 < t$  table 1.98861, it can be concluded that there is no mediation effect. Purchase intention cannot mediate the effect of promotion on purchasing decisions. This shows that intention to buy at the Agen Hijab Salatiga does not mediate the effect of promotion on purchasing decisions, so the twelfth hypothesis was rejected.

Based on the Path Analysis test, obtained t count of  $2,9957518571 > t$  table 1,98861, it can be concluded that there is a mediation effect. Purchase intention can mediate the

influence of Islamic business ethics on purchasing decisions. This shows that intention to buy at the Agen Hijab Salatiga mediates the influence of Islamic business ethics on purchasing decisions, so the thirteenth hypothesis was accepted.

#### **4.4. Discussion**

This study aims to determine the effect of price, product, promotion, and Islamic business ethics on purchase decisions at new entrant Muslim fashion businesses to buy as intervening variables. The first hypothesis discussed the effect of price on purchase decisions. The result showed that the price has a positive and significant influence on purchasing decisions. Thus, it can be concluded that the price variable has a significant positive effect on purchasing decisions. Price is often a benchmark for people to buy an item. The Muslim millennial generation who wears a headscarf will find out first about the price so that later they can decide to buy at the Agen Hijab Salatiga or not. This result is in line with previous research which states that price has a positive effect on purchasing decisions at Agen Hijab Salatiga (Mega & Agung, 2020).

The second hypothesis discussed the effect of the product on the purchase decision. The test result showed that product factors have a positive and significant influence on purchasing decisions. Thus, it can be concluded that the product variable has a significant positive direct effect on purchasing decisions. The product factor states that product quality is a potential strategic weapon to beat competitors. To buy an item, we have to know whether the product is suitable for the price, usually, the customer must first look at the products provided by Agen Hijab Salatiga, so that the customer can decide to buy it or not. These results are in line with previous research which states that product factors can improve purchasing decisions at Agen Hijab Salatiga (Akbar & Edwar, 2014).

The third hypothesis discussed the effect of promotion on the purchase decision. The test result showed that promotional factors have a positive and significant influence on purchasing decisions. Thus, it can be concluded that the promotion variable has a significant positive direct effect on purchasing decisions. Usually, if we want to buy a product, we must first look at the promotions on social media, because this Agen Hijab Salatiga has Instagram and Shopee, making it easier for customers to see the promotional captions listed and decide whether to buy them or not. These results are in line with previous research which states that promotion is also a consideration for consumers to buy it. The promotion has a positive effect on purchasing decisions (Tondang, 2018).

The fourth hypothesis discussed the influence of Islamic business ethics on purchase decisions. The test showed that Islamic business ethics factors have a positive and significant influence on purchasing decisions. This result is in line with previous research which states that Islamic business ethics has a positive effect on purchasing decisions at Agen Hijab Salatiga (Anggraini, 2018). With the implementation of Islamic business ethics at Agen Hijab Salatiga, it is very important for the continuity of Agen Hijab Salatiga business.

The fifth hypothesis discussed the effect of price on purchase intention. The result showed that the price has a positive and significant effect on buying intention. Thus, it can be concluded that the price has a significant positive effect directly on buying intention. This shows that the price at Agen Hijab Salatiga affects buying intention. This result is in line with previous research which states that the price factor has a positive effect on buying intention (Tondang, 2018).

The sixth hypothesis discussed the effect of the product on purchase intention. The result showed that product factors have a positive and significant effect on buying intention. Thus, it can be concluded that the product has a significant positive effect on buying intention. This shows that the products at Agen Hijab Salatiga affect buying intention. This result is in line with previous research which states that the product has a positive effect on buying intention (Immawati, 2018).

The seventh hypothesis discussed the effect of promotion on purchase intention. The result showed promotional factors have a positive and significant effect on buying intention. Thus, it can be concluded that promotion has a significant positive effect on buying intention. This shows that promotion at Agen Hijab Salatiga affects buying intention. This result is in line with previous research which states that promotion has a positive effect on consumer buying intention at Agen Hijab Salatiga (Kristinae, 2018).

The eighth hypothesis discussed the influence of Islamic business ethics on purchase intention. The result showed that Islamic business ethics factors have a positive and significant influence on buying intention. Thus, it can be concluded that Islamic business ethics has a direct and significant positive effect on buying intention. This shows that Islamic business ethics at Agen Hijab Salatiga affects buying intention. These results are in line with previous research which states that Islamic business ethics affect consumer buying intention at Agen Hijab Salatiga (Anggraini, 2018).

The ninth hypothesis discussed the influence of purchase intention on purchasing decisions. The result showed that buying intention factor has a positive and significant influence on purchasing decisions. Thus, it can be concluded that the buying intention variable has a significant positive direct effect on purchasing decisions. If we want to buy a product, we must first look at the specifications after that we decide to buy or not, if the product at Agen Hijab Salatiga is right, the customer will grow intention in buying the product and after that, if it has been purchased and the customer is satisfied, a repeat purchase decision arises towards products at Agen Hijab Salatiga. These results are in line with previous research which states that buying intention factors affect purchasing decisions (Saputra, 2017).

The tenth hypothesis discussed the influence of price on purchase decisions by mediating purchase intention. The result showed buying intention at Agen Hijab Salatiga mediates the effect of price on purchasing decisions. Thus, it can be concluded that the price has a significant positive direct effect on purchasing decisions by mediating buying intention. This shows that the price at the Salatiga Hijab Agent affects purchasing decisions by mediating buying intention. This result is in line with previous research which states that price has a positive effect on purchasing decisions by mediating consumer buying intention (Mega & Agung, 2020).

The eleventh hypothesis discussed the influence of product on purchase decision by mediating Purchase intention. The result showed that buying intention at Agen Hijab Salatiga does not mediate the influence of the product on purchasing decisions. This showed that consumer buying intention and purchasing decisions of Agen Hijab Salatiga cannot be influenced by the products produced by Agen Hijab Salatiga. The negative and significant influence of the product on purchasing decisions mediated by consumer buying intention shows that the product does not affect it. This result is not in line with previous research which states that the product has a positive effect on purchasing decisions by mediating consumer buying intention (Rizki, 2017).

The twelfth hypothesis discussed the effect of promotion on purchase decisions by mediating buying intention. The result showed that buying intention at Agen Hijab Salatiga does not mediate the effect of promotion on purchasing decisions. This is also showed that consumer buying intention and purchasing decisions of Salatiga Hijab Agents cannot be influenced by promotions generated by Salatiga Hijab Agents. The

negative and significant effect of promotion on purchasing decisions mediated by consumer buying intention shows that promotion does not affect. This result is not in line with previous research which states that promotion has a positive effect on purchasing decisions by mediating consumer buying intention. This result is not in line with previous research which states that promotion has a positive effect on purchasing decisions by mediating consumer buying intention (Mega & Agung, 2020).

The thirteenth hypothesis discussed the influence of Islamic business ethics on purchase decisions by mediating buying intention. The test showed that buying intention at the Agen Hijab Salatiga mediates the influence of Islamic business ethics on purchasing decisions. This showed that consumer buying intention and purchasing decisions of Salatiga Hijab Agents can be influenced by Islamic business ethics produced by Salatiga Hijab Agents. The positive and significant influence of Islamic business ethics on purchasing decisions mediated by consumer buying intention shows that Islamic business ethics affects. This result is in line with previous research which states that Islamic business ethics has a positive effect on purchasing decisions by mediating consumer buying intention (Safitri, 2019).

## **5. CONCLUSION AND RECOMMENDATION**

### **5.1 Conclusion**

Prices, products, promotions, and Islamic business ethics have a positive effect on purchasing decisions at the Agen Hijab Salatiga, then price, Islamic business ethics have a positive effect on purchasing decisions and are mediated by intention to buy. Meanwhile, products and promotions have a negative effect.

### **5.2 Recommendation**

Agen Hijab Salatiga as a new entrant Muslim fashion business must improve the quality of their products so that they are more popular with consumers, both in Salatiga and outside the city. Because if this business is better developed, then this business will be very profitable and besides that, many consumers will buy. A pricing strategy needs to develop to get a wide market outside of a city. As a new entrant's Muslim fashion business, Agen Hijab Salatiga needs strong marketing strategies to win a Muslim fashion market.

In addition, increasing promotions on social media, so that regular customers or new customers can see the products at new entrant Muslim fashion businesses, especially Agen Hijab Salatiga. Then improve good Islamic business ethics, so that customers feel comfortable shopping at the Agen Hijab Salatiga and decide to buy so that consumer intention to buy occurs at the Agen Hijab Salatiga.

## **REFERENCES**

- Akbar, A. S., & Edwar, M. (2014). *Pengaruh kualitas produk dan harga terhadap perilaku konsumen dalam mengambil keputusan pembelian buku di sentral buku kampung ilmu surabaya.*
- Angraini, I. (2018). Pengaruh Etika Bisnis Islam Dalam Meningkatkan Minat Beli Konsumen Di Pasar Rukoh Banda Aceh. *Skripsi.*
- Avilyno, M. I. (2019). Pengaruh Penerapan Etika Bisnis Islam Terhadap Customer Retention Pada Store Lazizaa: Pt Lazizaa Rahmat Semesta (Studi Pada .... *Jurnal Ilmiah Mahasiswa FEB.*
- Budiharja, R. & G. E. (2016). Pengaruh Kualitas Produk, Harga, Promosi Dan Brand Image Terhadap Keputusan Pembelian Aqua. *Jurnal STIE Semarang, Vo. 8 No., ISSN: 2252-826.*
- Cahyani, F. I. (2017). Pengaruh Harga dan Promosi Terhadap Perilaku Konsumen Belanja di Adzka Hijab Syar'i Tulungagung. *Skripsi.*
- Deni, D. (2013). *Metode Penelitian Kuantitatif.* Bandung: PT. Remaja Rosdakarya.
- Hendryadi. (2016). *Metode Riset Kuantitatif. Teori Dan Aplikasi Pada Penelitian Bidang Manajemen Dan Ekonomi Islam.* Jakarta: KENCANA.
- Huda, M. (2019). Penerapan Etika Bisnis Terhadap Kepuasan Konsumen Dalam Pandangan Islam. *Jurnal El-Faqih, Vol.05 No.*
- Immawati. (2018). Pengaruh Harga, Produk, Distribusi dan Promosi Terhadap Sikap Konsumen dan Minat Beli Pengguna Mobil Honda Brio di JABODETABEK. *Jurnal Dinamika UMT, Vol. 03 No.*
- Kristinae, V. (2018). Pengaruh Produk , Harga dan Promosi Terhadap Minat Konsumen Untuk Melakukan Pembelian Kerajinan Tangan Rotan. *Eksis: Jurnal Riset Ekonomi Dan Bisnis, 13(1), 25–30.* <https://doi.org/10.26533/eksis.v13i1.154>
- Laela, T. D. F. (2015). Pengaruh Perilaku Konsumen Dan Merek Produk Terhadap Minat Beli Produk Fashion Zoya. *Jurnal Ekologi, 2(April), 131–134.*
- Machmudah, R. (2019). Pengaruh Pelatihan, Motivasi dan Kompensasi terhadap Kinerja Karyawan Dengan Kepuasan Kerja Sebagai Variabel Intervening (Studi Kasus Pada PT. BNI Syariah Cabang Semarang). *Skripsi.*
- Marisa, O., & Rowena, J. (2019). Pengaruh Brand Image , Harga Dan Kualitas Produk Produk High End Make Up and Skin Care Pada Generasi Millennial Jakarta. *Bina Manajemen, 7 no 2(2), 161–170.*
- Mega, P.C., & Agung, B. (2020). PENGARUH HARGA DAN KUALITAS PRODUK TERHADAP KEPUTUSAN PEMBELIAN DENGAN MINAT BELI SEBAGAI VARIABEL INTERVENING (Studi Pada Rocket Chicken Wolter Monginsidi di Kota Semarang. *Jurnal Administrasi Bisnis, 9(3), 175–185.*
- Nainggolan, N. P., & Heryenzus, H. (2018). Analisis Faktor-Faktor Yang Mempengaruhi Minat Beli Konsumen Dalam Membeli Rumah Di Kota Batam. *Jurnal Ilmiah Manajemen Dan Bisnis, 19(1), 41–54.* <https://doi.org/10.30596/jimb.v19i1.1772>



- Octaviani, W., & Puspita, R. E. (2021). The MUSLIM FASHION CONSUMERS AND PURCHASING DECISION. *Maro: Jurnal Ekonomi Syariah Dan ...*, 4(1). Retrieved from <https://ejournal.unma.ac.id/index.php/maro/article/view/818>
- Puspita, R. E., Senja, P. Y., & Pertiwi, I. F. P. (2020). Investigating Intention-To-Use Sharia Financial Technology In New Normal Era. *International Journal of Islamic Business and Economics (IJIBEC)*, 4(2), 116. <https://doi.org/10.28918/ijibec.v4i2.2705>
- Rizki. (2017). Analisis Pengaruh Kualitas Produk, Harga dan Promosi terhadap Minat Beli Konsumen dengan Perilaku Konsumen Sebagai Variabel Intervening. *Jurnal Ekonomi*.
- Safitri, R. (2019). Perancangan Sistem Informasi Koperasi Syariah Berbasis Web. *Jurnal Teknik Informatika*, 12(1), 31–38. <https://doi.org/10.15408/jti.v12i1.9084>
- Saputra, H. (2017). Pengaruh Harga Dan Promosi Terhadap Minat Konsumen (Studi Pada Pt. Samudranesia Tour and Travel Pekanbaru). *Jom Fisip*, 4(1), 1–14.
- Sasnita, A., Musyahidah, S., & Nursyamsu, N. (2020). Pengaruh Etika Bisnis Islam Terhadap Keputusan Pembelian Busana Muslimah Mahasiswi Jurusan Ekonomi Syariah IAIN Palu. *Jurnal Ilmu Ekonomi Dan Bisnis Islam*, 1(2), 70–88. <https://doi.org/10.24239/jiebi.v1i2.12.70-88>
- Satria, A. A. (2017). Pengaruh Harga, Promosi, Dan Kualitas Produk Terhadap Minat Beli Konsumen Pada Perusahaan A-36. *Jurnal Manajemen Dan Start-Up Bisnis*, Vol. 2, No, 46.
- Susanti, D. A. (2016). Analisis Pengaruh Harga, Promosi, Pelayanan dan Kualitas Produk Online Terhadap Kepuasan Konsumen Online Secara Syariah. *Jurnal Analytica Islamica*, Vol. 05 No, 368–393.
- Tondang, B. W. (2018). Pengaruh Promosi Dan Harga Terhadap Minat Beli Konsumen Pada Toko Sepatu Bata Mtc Giant Pekanbaru. *Journal of Chemical Information and Modeling*, 53(9), 1689–1699.
- Utami, R. P., & Saputra, H. (2017). Pengaruh Harga Dan Kualitas Produk Terhadap Minat Beli Sayuran Organik Di Pasar Sambas Medan. *Niagawan*, 6(2), 44–53. <https://doi.org/10.24114/niaga.v6i2.8334>