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> Islamic Economics Journal

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Akad *Wakālah Bil Ujrah* PT. Takaful Keluarga RO Tanwir Nusantara (Gedong Kuning) Yogyakarta Ditinjau Dari *Maqāsid Syari'ah* Imam Syatibi

Fadhila Sukur Indra, Miftahul Huda

The Effect of Price And Brand Image of Smartphone Toward Purchasing Decision of Muslim Consumers (Case Study Student University of Darussalam Campus 6 Magelang)

Fadly Arif, Imam Haryadi

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Abstract

In a competitive businesses situation that increasingly going forward at this time, companies need to utilize their resources optimally that can affect consumers' perception on purchasing, as an example in adjusting the price and also improving their the brand image. In Islamic law, Excessive consumption is called by the term israf or tabzir (Wasting resources without any good use). As a consumer and student of Islamic economics, more throughly before buying a product is very important, especially for students UNIDA Magelang. The purpose of this research is to find out the effect of price and brand image of Smartphone toward purchasing decision of muslim consumers. This research is quantitative research, the data used in this research is primary data obtained from the questionnaires that distributed to the respondents, with 67 persons as a sample. The data analysis techniques by using validity test, reliability test, multiple regression and classical assumption test. The result of this research show that the price and brand image of Smartphone affect purchasing decision of muslim consumers, with value of t count 2.006 for price, and 5.900 for brand image. Based on these values, it is

concluded that brand image has more significantly effect toward purchasing decision of muslim consumers than the price. And the effect from price and brand image of Smartphone toward purchasing decision of muslim consumers is 52,2%, and 47,8% is influenced by other factors.

Keywords: Price, brand image, purchasing decision

Abstrak

Dalam keadaan persaingan usaha yang semakin maju pada saat ini, perusahaan perlu menciptakan hal-hal yang dapat mempengaruhi persepsi konsumen dalam pembelian produk, salah satunya dengan menyesuaikan harga serta mengangkat citra merek produk mereka. Dalam islam, konsumsi berlebihan disebut dengan istilah israf (pemborosan) atau tabzir (Menghambur-hamburkan harta tanpa kegunaan). Sebagai konsumen sekaligus mahasiswa ekonomi islam, teliti sebelum membeli sebuah produk adalah hal yang sangat penting, khususnya bagi mahasiswa UNIDA Magelang. Penelitian ini bertujuan untuk mengetahui pengaruh harga dan citra merek Smartphone terhadap keputusan pembelian konsumen muslim, dan untuk mengetahui sejauh mana pengaruh harga dan citra merek terhadap keputusan pembelian Mahasiswa Unida Kampus Magelang. Penelitian ini merupakan penelitian kuantitatif, data yang digunakan dalam penelitian ini adalah data primer yang didapat dari kuesioner dengan jumlah sampel 67 orang. Teknik analisis data yang digunakan dalam penelitian ini adalah uji validitas, reliabilitas, regresi linear berganda, dan uji asumsi klasik. Hasil penelitian ini menunjukkan bahwasannya harga dan citra merek Smartphone mempengaruhi keputusan pembelian konsumen muslim, dengan nilai t hitung 2.006 untuk harga, 5.900 untuk citra merek. Berdasarkan nilai tersebut, diketahui bahwa citra merek lebih signifikan mempengaruhi keputusan pembelian konsumen muslim dari pada harga. Dan besar pengaruh harga dan citra merek Smartphone terhadap keputusan pembelian konsumen muslim adalah sebesar 52,2%, dan sebanyak 47,8% dipengaruhi oleh faktor lain.

Kata kunci: harga, citra merek, keputusan pembelian

INTRODUCTION

In the current competitive business situation, companies need to utilize their resources optimally, one of them in creating products that can affect consumer perceptions on purchasing, for example, companies can make price adjustments and improve their brand image.¹ Kotler said the product is everything that can

¹ Praba Sulistyawati, "Analisis Pengaruh Citra Merek dan Kualitas Produk Terhadap Pembelian Laptop Merek Acer di Kota Semarang", *In Thesis Faculty of Economics and Business*, 30 March 2011, hlm. 1.

be offered in the market, to satisfy needs and desires of consumers. Products consist of goods, services, experiences, events, people, places, ownership, organization, and ideas. So the product is not only in the form of something tangible, but rather all intended for the satisfaction of the needs and desires of consumers.² Consumers tend to make the brand image as a reference before purchasing the product. Therefore, the company must be able to create an attractive product image as well as describe the benefits of products in accordance with the wants and needs of consumers so that consumers have a positive image of the brand.³ In addition to a good brand image, the company must also adjust product prices in order to compete in the market, so it can be the main attraction for consumers before deciding to buy their products. However, if we refer to Islamic transactions, business transactions must be made at a fair price as a reflection of the Islamic Shari'a's commitment to the comprehensive justice. In general, a fair price means a price that does not cause exploitation or oppression to the detriment of one part and benefit the other.⁴ Therefore it is required for every company to make a fair pricing. Today's phenomenon can be seen from the current market competition especially in the Smartphone products, Diversity of product that exist today encourage consumers to identify every benefits before determining a brand that they think is good and meet the criteria of an ideal product. This competition will continue along with the emergence of various brands of Smartphone.

Nowadays many consumers have different perception before buying a product, according to Kotler as quoted by Dhio Panji the more affordable price of a product, the consumer will be more interested and make purchasing decisions on the product concerned.⁵ In fact some of the consumers buy a product because the price of the product is affordable by without or paying any attention to the specifications of the product. There are those who

² Buchari Alma, *Manajemen Pemasaran dan Pemasaran Jasa*, (Bandung:Alfabeta, 2016), p. 139.

³ Dessy Fristiana, "Pengaruh Citra Merek dan Harga Terhadap Keputusan Pembelian Pada Ramai Swalayan Peterongan Semarang", in *Jurnal Ilmu Administrasi Bisnis*, Vol. 1, No. 2, 2012, p. 3.

⁴ Veithzal Rivai, et.al., *Islamic Marketing Management*, (Jakarta: Bumi Aksara, 2017), p. 430.

⁵ Dhio Panji Pratama, "Pengaruh Therat Emotions, Kepercayaan Merek dan Harga Terhadap Keputusan Pembelian Produk Susu Anlene Actifit", in *Jurnal Ilmu Administrasi Bisnis*, Vol. 3, No. 1, 2014, p. 3.

choose to buy an item because the attractiveness of the product brand itself, by without or thinking about the price, effectiveness and efficiency on using of the product, so it can seem excessive. Excessive consumption is a hallmark of people who do not know God. In Islam this people is called by the term israf or tabzir (Wasting resources without any good use).⁶ In this study, researching area in the Islamic Economics Students on Campus UNIDA Magelang, because as a student of Islamic Economy, they have to understand basic consuming a goods in Islam, and as a good consumer, the student must be more observant, rational and conscientious towards products that will be consumed in long term is not exception in the purchase of Smartphone.

Therefore the purpose of this research as follows:

1. To find out The effect of Price and Brand Image of Smartphone Toward Purchasing Decision of Muslim Consumers.
2. To find out How much the effect of price and brand image toward purchase decision for Student of UNIDA Magelang.

This research is quantitative research, the data used in this research is primary data obtained from the questionnaires that distributed to the respondents, with 67 persons as a sample. The data analysis techniques by using validity test, reliability test, multiple regression and classical assumption test.

Table 1: Islamic Tenets of Business Transaction

Variable	Operational Devinition	Measurement Scale
Price X1	Price is the value of an item declared with money.	SS : Strongly Agree 5 Score S : Agree 4 Score N : Neutral 3 Score TS : Do Not Agree 2 Score STS : Strongly Disagree 1 Score
Brand Image X2	The name, term, sign, design symbol, or combination that identifies a product / service produced by a company	
Purchase Decission	Purchase decision is an action that the consumer to purchase a product	

Source: Sugiyono, Alma, Durianto, Kotler

⁶ *Ibid.*, p. 236.

Price

In economics theory, the definition of price, value and utility, are interrelated concepts. What is mean by utility is an attribute attached to a good, which allows that goods , can fulfill the needs, wants, and satisfy the consumer. The value here is the value of a product to be exchanged for other products. This value can be seen in a barter situation that is the exchange between goods and goods. Today our economy is not bartering anymore, but it is using money as a measure called price. So price is the value of an item declared with money.⁷ To attract consumers, producers or sellers can use promotional pricing policies and price discrimination. Price Promotion and Price Discrimination can be done as follows:⁸

- 1) Selling the items below the market prices, with the purpose of attracting new customers
- 2) Set a special price on a particular event
- 3) Provide discounts on purchases made in cash, or purchases in large quantities
- 4) Sell on credit, with low interest calculation, compete with other companies.
- 5) Provide various bonuses on every purchase
- 6) Provide different prices
- 7) Prices are also different, because of the image of a product

But sometimes the consumer is not sensitive or don't care about the difference in price by the manufacturer, even though the price is expensive but purchased as well. This happens because of various reasons such as:⁹

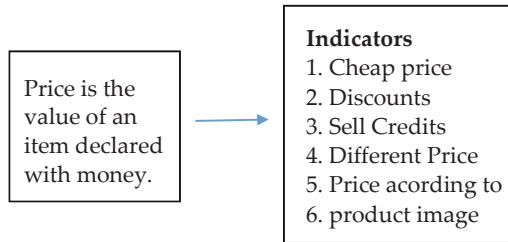
- 1) The goods are unique, rare, prestigious, had a certain artistic value of interest by certain people anyway
- 2) The product has no replacement
- 3) The Product Consumers are from people with a high incomes
- 4) The purchase price of the goods, paid by others, so just select only the items that are expensive
- 5) The use of the product is a complement of goods that already purchased previously
- 6) The inventory of goods is increasingly depleted in the market

⁷ Buchari Alma, *Manajemen Pemasaran dan Pemasaran Jasa...*, p. 169.

⁸ *Ibid.*, p. 178

⁹ *Ibid.*,

Chart 1 VARIABLE AND INDICATOR



Source: Sugiyono, Alma, Duriyanto, Kotler

Brand Image

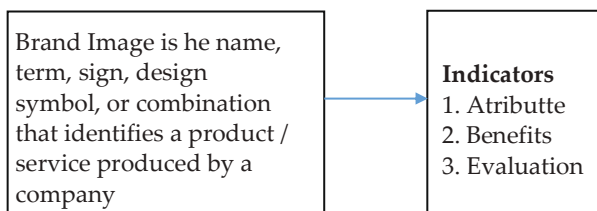
Brand is the name, term, sign, design symbol, or combination that identifies a product/service produced by a company. The identification also functions to differentiate it from the products offered by the competing companies. Brand plays a very important role, one of which is to correlate consumer expectations when the manufacture promise something to consumers. Thus can be known the existence of emotional bond created between consumers with companies producing products through the brand.¹⁰ According to Shimp (2009) as quoted by Danny Alexander Bastian, brand image measured from:¹¹

- a. Attributes, attributes are the characteristics or various aspects of the advertised brand. Attributes are also divided into two parts: things that are not related to the product (example: price, packaging, user, and image of use), and things related to the product (example: color, size, design).
- b. Benefits, benefits are divided into three parts: functional, symbolic, and experience.
- c. The overall evaluation, the subjective value or interest that the customer adds to the consumption result.

¹⁰ Darmadi Duriyanto, *Strategi Menaklukkan Pasar Melalui Riset Ekuitas dan Perilaku Merek*, (Jakarta: Gramedia Pustaka Utama, 2004), hlm. 1

¹¹ Danny Alexander Bastian, " Analisis Pengaruh Citra Merek (Brand Image) dan Kepercayaan Merek (Brand Trust) Terhadap Loyalitas Merek (Brand Loyalty) ADES PT. Ades Alfindo Putra Setia," *Jurnal Manajemen Pemasaran Petra*, Vol. II, No. 1, 2014, p. 1-9

**Chart 2:
VARIABLE AND INDICATOR**



Source: Durianto

Purchase Decision

The Process of decision making, begins with a need to strive for. The fulfillment of these needs is related to several alternatives, so that must we do some evaluation to obtain the best alternative from consumer perceptions. In the process of comparison, consumers need information that the number and level of importance from that information is depends on the needs of consumers, and the situation. Purchase decisions will be use the principle of balancing the positive and negative sides of a brand, and also by finding the best solution from a consumer perspective, which is after consuming they will be make an evaluation of the product.¹² Kotler and Keller explains that the purchase decision is one step in the buying decision process where consumers are actually making the decision to buy. The purchase decision process is divided into five stages, there are:¹³

- a. Identification to the problem
- b. Searching for information
- c. Evaluation of alternatives
- d. Purchasing decisions
- e. Post-purchase behaviour

Decision Making for Muslim Consumer

The process of decision making in Islam according to Hadari Nawawi is as follows:¹⁴

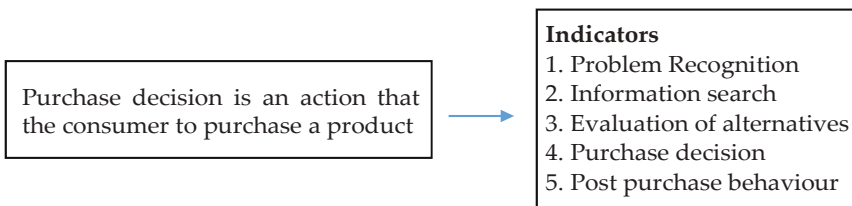
¹² Veithzal Rivai, et.al., *Islamic Marketing Management...*, p. 244.

¹³ Philip Kotler, *Manajemen Pemasaran*, Jilid 1 Edisi 11, (Jakarta: Indeks, 2005), p. 223

¹⁴ Hadari Nawawi, *Kepemimpinan Menurut Islam*, (Yogyakarta: Gadjah Mada University, 1993), p. 64.

- a. Collecting and recording and developing data, which may be done through research activities, in accordance with the field to be determined.
- b. Collecting the words of Allah and the Hadith of the Prophet, as the main reference, in accordance with the field to be determined for decision.
- c. Conducting the data analysis, refers to the Quran and Hadith.
- d. Establishing a determined decision, after believing it is not contrary to the Quran and Hadith.
- e. Doing the operational decisions in the form of concrete activities by implementers.
- f. Collecting operational data as new data, either there is supporting or rejecting the decisions determined.

Chart 3: VARIABLE AND INDICATOR



Source: Kotler

Consumer in Islam

Consumers are the decision makers in a constructive and exposed many contextual influences. Consumer often have low involvement in their decisions, using many heuristics as a result.¹⁵ In Islam, the behavior of a consumers must reflect his relationship with Allah Subhanahu Wa Ta'ala. Every movement of himself in the form of daily spending a day, no other is a dzikir manifestation of himself in the name of Allah.¹⁶ In Islam, consumption cannot be separated from the role of faith. The role of faith becomes important measure because the faith gives worldview tends to affect the human personality, as regards of the behavior and lifestyle of appetite, attitudes toward fellow human beings, resources and ecology. The faith is very affect the nature, quantity and quality

¹⁵ Philip Kotler, Kevin Lane Keller, *Manajemen Pemasaran*, Edisi Ke-13, Jilid I, (Jakarta: Erlangga, 2008), p.196.

¹⁶ Muhammad Muflih, *Perilaku Konsumen Dalam Perspektif Islam*, (Jakarta: Raja Grafindo Persada, 2006), p. 4.

of the consumption either in the form of material and spiritual satisfaction.¹⁷ There are several rules that can be used as a handle to realize rationality in the consumption, as follows:¹⁸

- a. Not living a luxurious life.
- b. Prohibition of *israf*¹⁹ *tabdhir*,²⁰ and *safih*²¹
- c. Balance in consumption.
- d. Prohibition of consuming harmful goods and services.

Trading in Islam

Trading in trading in arabic is *bay'u* it's mean give a something with a price or exchange. Scientifically include three definitions, firstly; transfer of ownership by replace it, secondly; replacement of goods with goods, thirdly; the definition of Ibnu Arafah is divided into general and specific, generally is contract of exchange, and specifically is deals and discussion that happened between buyers and sellers, with the purpose to find a buyer for the seller and bargaining the goods for the buyer.²² Globally, the implementation of trade have to be detached from six kind of '*aib*':²³

- a. Ignorance (*jahālah*)
- b. Complusion (*al-ikrah*)
- c. Limited by time (*at-tawqīt*)
- d. Excessive uncertainly (*gharar*)
- e. Harm (*ḍarar*)

Literature Review

To support this research, the researcher uses some previous studies as references for the background of the writing that will be discoursed. As for the previous studies those are:

¹⁷ *Ibid*, p. 12.

¹⁸ Assad, Muhammad. *Pengusaha Dilahirkan atau Diciptakan?* Artikel Ekonomi. Diambil pada tanggal dalam 10 Maret 2015 dari situs www.kompas.com.

¹⁹ Wasting the money or treasure, translated in Louwis Ma'luf al-Yassu'i, *al-Munjjid fi al-Lughah wa al-A'lām*, (Beirut: Dar al-Masyriq, 2010), p. 123

²⁰ Squandering the money or treasure, *Ibid.*, p. 233

²¹ Foolish, *Ibid.*, p. 356.

²² Muhammad Sakhal Al-Majajiy, *Ahkamu 'aqd Bay' fi al-Fiqh al-Islamiy wa al-Malikiy*, (Beirut: Daru Ibn Hazm, 1422/2001), hlm. 12-18

²³ Wahbah Zuhaili in Ahmad Wardi Muslich, *Fiqh Mu'amalat*, (Jakarta: Sinar Grafika, 2010), p. 190-193.

Table 1

No	Author	Year	Title	The Result
1	Dhio Panji Pratama	2014	Pengaruh Threat Emotions, Kepercayaan Merek dan Harga Terhadap Keputusan Pembelian Produk Anlene Actifit	The first variable in the Anlene Activit product was high, meanwhile the effect was 49,9% toward buying decision. The next variable which is in Anlene Activit product was higher. The effect was 78,3% toward buying decision. Moreover the price of the product was competitive, The effect was 30,2% toward buying decision. Finally the buying decision for the AnleneActivit was high . Thats why, the threat emotion, brand trust, and price had a very significant effect toward buying decision partially and simultaneously.
	Praba Sulistyawati	2011	Analisis Pengaruh Citra Merek dan Kualitas Produk Terhadap Keputusan Pembelian Laptop Merek Acer di Kota Semarang	brand image has positive influence on purchase decisions the result of regression was 0,250, this means a brand image is a factor that encourages consumers to buy a laptop, because Acer has a good brand image. While product quality has positive influence on purchase decision, it means the quality of products was encourage the consumers for making the purchasing decisions, because Acer has a good quality product, and the result of regression was 0,559. Thats why, the brand image and the product quality can affect purchasing decision of Acer's laptop.

No	Author	Year	Title	The Result
	Fatchur Rohman	2009	Peran Nilai Hedonik Konsumsi dan Reaksi Impulsif sebagai Mediasi Pengaruh Situasional terhadap Keputusan Pembelian Implusif di Butik Kota Malang	The research result shows that situational factor affect to impulse buying decision through buying impulsiveness.
	Doni Hariadi	2012	Pengaruh Produk, Harga, Promosi dan Distribusi terhadap Keputusan Pembelian Konsumen pada Produk Projector Microvision	The statistic test which is conducted can also be conducted that variable which has dominant influence toward customers' decision in buying Microvision projector at PT. Smart Vision Surabaya is a product variable since its partial determination coefficient is the highest that is 15.21% compare to other variables.
	Setyo Ferry Wibowo	2012	Pengaruh Iklan Televisi dan Harga terhadap Keputusan Pembelian Sabun Lux	In addition, the F test R2 value that is resulted from the research is 0.145 or 14.5%. This value describes the television advertisement and price influence on purchase decision as 14.5%.

The Result

1. Reliability Test

Table 2

Variable	Cronbach's Alpha Based on Standardized Items
Price	0,71
Brand Image	0,781
Purchase Decision	0,864

Source: Reliability test (SPSS21)

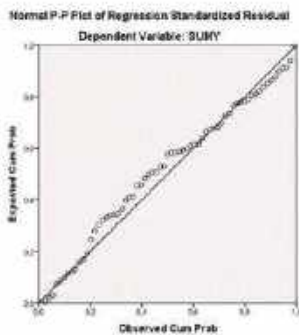
Based on the reliability test, it is shown that the variable of price give the result of Cronbachs Alpha is 71%, more than 70%. According to the criteria of Nunnally it can be said as reliable. Meanwhile the variable of Brand Image give the result of Cronbachs Alpha is 78,1%, more than 70%, and the variable of purchasing decision give the result of Cronbachs Alpha is 86,4% more than 70%. Which also according to Nunnally Criteria can be said reliable.

2. Validity Test

Based on the Bivariate Correlation, the whole of value t count are more than t table (0,244). Therefore it can be concluded that the whole indicator of the question is valid.

3. Classic Assumption Test

a. Normality test



From the P-P table The plot shows that the distribution of data follows the linear line so it can be said that the data is normally distributed.

b. Autocorrelation test

Table 3:

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,722 ^a	,522	,507	5,74586	1,863
a. Predictors: (Constant), SUMX2, SUMX1					
b. Dependent Variable: SUMY					

Source: Autocorrelation test (SPSS21)

Due to the result of Durbin Watson is more bigger than durbin upper and more smaller than four minus durbin upper, it can be concluded that there is no positive or negative autocorrelation or it can be concluded there is no autocorrelation between price variable and brand image variable.

c. Multicollinearity Test

Table 4:

Coefficients^a

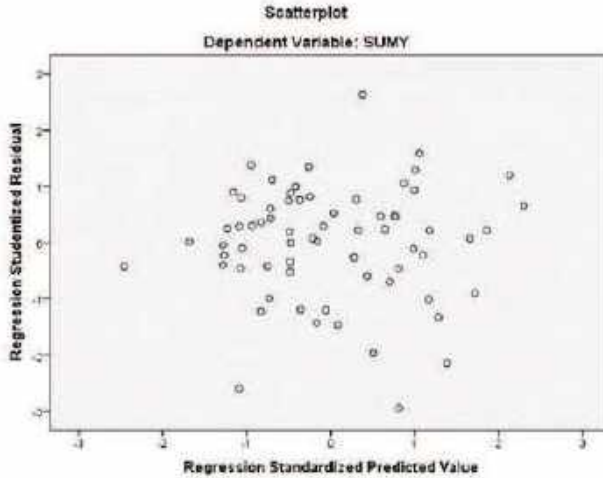
Model	B	Unstandardized Coefficients		Standardized Coefficients	t	Sig. Tolerance	Collinearity Statistics	
		Std. Error	Beta				VIF	
1	(Constant)	1,775	7,038		,252	,802		
	SUMX1	,320	,159	,203	2,006	,049	,731	1,367
	SUMX2	1,017	,172	,596	5,900	,000	,731	1,367
a. Dependent Variable: SUMY								

Source: Autocorrelation test (SPSS21)

Based on VIF value which is under 10 and Tolerance value more than 0,1, it is concluded that there is no multicollinearity among independent variables.

d. Heteroscedasticity Test

Table. 5



Source: Heteroscedasticity test (SPSS21)

From the scatterplots graph it is seen that the points spread out randomly and spread both above and below the number 0 on the Y axis. It can be concluded that there is no heteroscedasticity on the regression model, therefore the regression model is appropriate to predict the price and brand image toward purchasing decision of muslim consumers.

4. Regression test

a. T Test.

Table 6:

Coefficients ^a						
Model	B	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		Std. Error	Beta			
1	(Constant)	1,775	7,038		,252	,802
	SUMX1	,320	,159	,203	2,006	,049
	SUMX2	1,017	,172	,596	5,900	,000

a. Dependent Variable: SUMY

Source: T test (SPSS21)

$$t \text{ tabel} = t (a/2 ; n-k-1) = t (0,05/2 ; 67-2-1) = t (0,025 ; 64) = 1,997$$

Based on t test above, we can explain it as bellow:

- 1) X1 Variable (Price): the t count is 2,006, more bigger than t table 1,997, we can conclude that the independent variable affect the dependent variable.
- 2) X2 Variable (Brand Image): the t count is 5,900, more bigger than t table 1,997, we can conclude that the independent variable affect the dependent variable.
- 3) Brand Image has a significant effect toward purchasing decision of muslim consumers than price. With t count value is 5,900 for Brand Image and 2,006 for price.

b. F Test.

Table 7

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2306,242	2	1153,121	34,927	,000 ^b
	Residual	2112,952	64	33,015		
	Total	4419,194	66			
a. Dependent Variable: SUMY						
b. Predictors: (Constant), SUMX2, SUMX1						

Source: F test (SPSS21)

$$f \text{ tabel} = F (k ; n-k) = F (2 ; 65) = 3,14$$

Based on f test above, we can explain that the significance value is 0,000, more smaller than 0,05, and f count is 34,927, more bigger than f table 3,14, we can conclude that there is simultaneously effect between both independent variable (X1, X2) to dependent variable (Y).

c. Coefficient Determination Test.

Table 8

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,722 ^a	,522	,507	5,74586
a. Predictors: (Constant), SUMX2, SUMX1				
b. Dependent Variable: SUMY				

Source: R test (SPSS21)

Based on the test result, the value of R Square is 0,522. Than we can conclude that the variable purchasing decision influenced by the price and brand image variable amount 52,2%, and the rest amount 47,8% influenced by the other variables that are not listed.

Conclusion

The conclusion and suggestion that have been discussed in the previous chapter:

It is concluded from research above that the price of smartphone and brand image does affect the purchasing decision of Muslim consumers. With the value of (t) count more than t table.

It is concluded from research above that the brand image has more significant effect toward purchasing decision of Muslim consumers, with (t) count is 5,900, more bigger than price with t count is 2,006.

It is recommended to the whole of consumers who purchase the smartphone, to be more thoroughly and intelligent in purchasing decision, and it is recommended to the whole smartphone corporations or smartphone store, to improve their brand image and adjust their product price, in order to increase the purchasing decision of consumers.

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