

# The Effect of Price, Product Quality and Religiosity on Purchasing Behavior of Halal-Labeled Sariayu Beauty Products

Anton Priyo Nugroho  
*Master of Islamic Studies and  
 Department of Islamic Economics,  
 Faculty of Islamic Studies  
 Islamic University of Indonesia  
 Yogyakarta, Indonesia  
 anton.priyo@uii.ac.id*

Siti Mutaalimah  
*Department of Islamic Economics,  
 Faculty of Islamic Studies  
 Islamic University of Indonesia  
 Yogyakarta, Indonesia*

Siti Achiria  
*Department of Islamic Economics,  
 Faculty of Islamic Studies  
 Islamic University of Indonesia  
 Yogyakarta, Indonesia*

Fajar Fandi Atmaja  
*Department of Islamic Economics,  
 Faculty of Islamic Studies  
 Islamic University of Indonesia  
 Yogyakarta, Indonesia*

Yuli Andriansyah  
*Department of Islamic Economics,  
 Faculty of Islamic Studies  
 Islamic University of Indonesia  
 Yogyakarta, Indonesia*

**Abstract— This study aims to analyze the effect of price, product quality and religiosity on the purchasing behavior of halal-labeled Sariayu beauty products. Data collection was done by distributing questionnaires to respondents and sampling using purposive sampling technique to people who have used halal-labeled Sariayu beauty products and are Muslim. The results found that three independent variables: price, product quality and religiosity, simultaneously affecting purchasing behavior of halal-labeled Sariayu beauty products.**

**Keywords— Cosmetics, Price, Product Quality, Religiosity, Purchasing Behavior**

## I. INTRODUCTION

Sariayu is one of Martha Tilaar Group products. Martha Tilaar Group decided to certify their existing products, including Sariayu, in 2009. Halal certification is a commitment and a form of corporate responsibility to provide quality, safe and comfortable products when used by Muslim consumers. LPPOM MUI certification is expected to make consumers more comfortable and confident in using products from Martha Tilaar Group. The certification indicates that the ingredients used by Martha Tilaar Group are in accordance with the requirements of the halal product criteria. In 2011, the Group began applying for halal certification and the Halal Assurance System to LPPOM MUI. Until finally, in 2012, they received halal certification for products and the A-grade Halal Assurance System for the first time. In 2016, Sariayu succeeded and was able to maintain the A-grade halal certification for the third time.

Halal is important aspect behind consumer choice in many different products [1-2] and many companies aware about it by providing proper information in the product. In addition to information about halal products, it is also important to consider the quality of the products purchased. Good quality and less expensive products are the main attraction for consumers to buy. One of the objectives of product quality is to influence consumers in making their choices to use their products so that consumers are easy to

make decisions [3, p. 26]. Understanding of consumer behavior concerning product quality can be used as the basis of a purchasing decision process. The results of previous studies [4-6] show that product quality has a significant effect in making purchasing decisions.

In addition to quality products, price is also an important thing for a company in marketing their products, because the company will make a profit from that price. Price has a major role in the decision-making process of buyers [7, p. 147]. Its roles are: 1) The role of price allocation, namely, the price function that helps a consumer in deciding and obtaining the highest benefits as expected by the buyer based on purchasing power, 2) The role of price information, namely, the price function used to target consumers who have connection with product factors such as product quality [8]. Other studies [9-11] also indicate that the price variable really has a positive significant effect on purchasing decisions.

Product quality and price are considered by consumers before making a purchasing decision. However, besides those two things, consumers also consider the aspect of religiosity. Religiosity is a form of one's feelings towards the religion they adhere to, those feelings are related to beliefs, symbols, values as well as activities which are the manifest of encouragement from religious power [12]. This religious aspect can be one factor to consider in making purchasing decisions on halal products [13-14].

## II. LITERATURE REVIEW

Sa'diah & Sanaji [15] analyzed and discussed the effects of product innovation and packaging on the intention to purchase Sariayu hijab shampoo (consumer research in the southern region of Surabaya). The results show that product innovation and product packaging affect the intention to purchase Sariayu Hijab shampoo in the study area. Widiastuti & Sunarti [16] show that there was a joint influence of risk perception, quality, price and value variables on the image of

halal-labeled cosmetics brands. Partial influence was also found in the risk perception, quality, price and value variables on the image of Halal-labeled cosmetics brands. Quality variable is the most dominant variable among other variables in influencing the image of halal-labeled cosmetics brands.

Widyaningrum [17] shows that halal labels and celebrity endorsers have a significant effect on purchasing decisions of Wardah consumers who were studying at Ponorogo Muhammadiyah University. Habibah and Sumiati [5] shows that the independent variables (product quality and price) have a simultaneous influence on the dependent variables (purchasing decision). Rahmadhani [18] also shows that halal product attributes significantly influence purchasing decisions.

Sitorus [19] shows that there are simultaneous influences on brand image, product quality and price variables on purchasing decisions. The results of this study also show that brand image, product quality and price variables have significant effects on purchasing decisions partially. Rianto, Fanami & Sunarti [20] show that brand images and discounts affect purchasing decisions simultaneously. Whereas based on the results of partial regression analysis on the brand image regarding the purchasing decisions and the effect of discounts on purchasing decisions, both have a partial effect on the purchasing decision.

Kusmayasari, Kumadji & Kusumawati [21] shows that Product Attributes have a significant effect on Purchasing Decisions, Purchasing Decisions have a significant effect on Consumer Satisfaction, Product Attributes have a significant effect on Consumer Satisfaction, and Product Attributes have a significant effect on Consumer Satisfaction through Purchasing Decisions as intervening variable. Weenas [22] shows that product, price, promotion and service quality variables have a positive influence on the dependent variable, namely purchasing decisions.

Setiawan and Japarianto [23] show that brand image and food quality variables influence purchasing decisions. In this case, the brand image variable is the most dominant variable in influencing purchasing decisions. Wibowo and Karimah [10] shows that Lux soap advertisements aired on television were good, lux soap prices were also good. Thus, the dependent variables, namely television advertising and price, have a positive effect on purchasing decisions of Lux soap. Junaedi [24] shows that consumer awareness of the environment has a significant influence on consumer involvement in product selection. The level of consumer involvement in searching information related to environmentally friendly products encourages consumers to purchase green products in the future.

### III. METHODOLOGY

This research is descriptive-quantitative, in which the data collected was presented in the forms of numbers and supporting data [25]. In terms of location, the type of research is fieldresearch conducted at Martha Tilaar outlets in Jogja City Mall Yogyakarta. The sampling technique was

purposive sampling method, namely sampling based on considerations, such as characteristics that were previously known [26]. The criteria or characteristics set in determining the samples were (1) People who have ever used Sariayu beauty products and (2) are Muslim. The number of samples in this study were 90 people.

Data collection was done by using questionnaires with a continuous rating scale, which is a quantitative scale and also categorized as a ratio scale, because it is a ratio scale (numbers) [27]. The components of the research questionnaire include: (1) the Malhotra's Purchasing Behavior [27] in the form of Frequency of Use and Duration of Use; (2) Stanton's Price [28] in the form of Price Affordability, Comparison of price and product quality, Price competitiveness, as well as Compatibility of price and benefits; (3) Garvin's Product Quality [29] in the form of Product's Performance, Features, Reliability, Suitability with specifications, Endurance, beauty, and perceived Quality, and (4) Religiosity of Youssef, et al [27] [1] in the form of Islamic doctrinal, Intrinsic religiosity and Extrinsic religiosity.

The analysis method used was descriptive-quantitative method. Descriptive-quantitative method was used to measure the values of test results of the effect of price, product quality and religiosity variables on the buying behavior of halal-labeled beauty products. Measurement of the effect of price, product quality and religiosity variables on the purchasing behavior of halal-labeled Sariayu beauty products was done by distributing questionnaires to consumers who have used the halal-labeled Sariayu beauty products.

## IV. RESULTS AND DISCUSSION

### A. *Descriptive Analysis of Variables*

This analysis described the dependent and independent variables based on the responses of the research respondents. The responses of the respondents to the price variable indicated that there were 66 people in the medium category or equal to 73.3%, followed by 13 people in the high category or 14.4% and there were 11 respondents or 12.2% in the low category. According to those results, responses of the respondents regarding price variable fell in the Medium category.

The responses of the respondents to product quality variable indicated that there were 62 people or 68.9% in the medium category, followed by 15 people in the low category or equal to or 16.7% and 13 respondents or 14.4% in the high category. According to those results, responses of the respondents regarding product quality variable fell in the Medium category.

The responses of the respondents to religiosity variable indicated that there were 62 people or 68.9% in the medium category, followed by 14 people or 15.6% in the low category and 14 respondents or 15.6% in the high category. According to those results, responses of the respondents regarding religiosity variable fell in the Medium category.

The responses of the respondents to purchasing behavior variable indicated that there were 50 people or 55.6% in the medium category, followed by 23 people or 25.6% in the low category and 17 respondents or 18.9% in the high category. According to those results, responses of the respondents regarding purchasing behavior variable fell in the Medium category.

### *B. Classic Assumption Tests*

The classic assumption tests used were the autocorrelation, multicollinearity, heteroscedasticity, and normality tests. The autocorrelation test was conducted using a run test to find out whether the proposed model for the study was autocorrelated or not. The autocorrelation test results showed a run test value of 0.832. Run test value was  $(0.832) > 0.05$ , so it can be concluded that there were no indications of autocorrelation.

Based on the multicollinearity test, it was known that the all tolerance values of the Price, Product Quality and Religiosity variables were more than 0.1. As for the VIF values of the three variables, namely price, product quality and religiosity variables were  $< 10$ . So, it can be said that there was no multicollinearity between the price, product quality and religiosity variables because their tolerance values were  $> 0.1$  and VIF values were  $< 10$ .

The Heteroscedasticity test was performed using the Glejser test to find out whether the model to be used in the study experienced heteroscedasticity or not. The test results showed that the model of each variable did not experience heteroscedasticity because it had significance values of  $> 0.05$ , where the significance value of the price variable was  $0.583 > 0.05$ , the product quality variable was  $0.358 > 0.05$  and the Religiosity variable was  $0.715 > 0.05$ .

Normality test was to find out whether the data was normally distributed or not using the Kolmogrov-Smirnov method. The results showed that the value of Asymp. Sig. (2-tailed) was 0.599. This value was  $> 0.05$ , so it can be concluded that the data was normally distributed.

### *C. Multiple Linear Regression Test*

This test had the purpose of knowing whether each X variable, namely price (X1), product quality (X2), and Religiosity (X3) had an effect on Y variable, namely purchasing behavior of halal-labeled Sariayu beauty products. The results of this multiple linear regression test were as follows:

$$Y = 21,862 + 0,489 X_1 + 0,108 X_2 - 0,045 X_3$$

The above equation shows that the constant of 21,862 indicates that if the price, product quality and religiosity variables are zero, then the value of the purchasing behavior is 21,862. Regression coefficient of Price (X1) is equal to 0.489, which means that for every increase of 1 unit, then the purchasing behavior will increase by 0.489. The coefficient is positive, meaning that there is a positive relationship between price and purchasing behavior. The regression

coefficient of Product Quality (X2) is 0.108, which means that for every increase of 1 unit, then the purchasing behavior will increase by 0.108. The coefficient is positive, meaning that there is a positive relationship between product quality and purchasing behavior. Regression coefficient of Religiosity (X3) is equal to -0.045, which means that for every increase of 1 unit, then the purchasing behavior will decrease by -0.045. The coefficient is negative, meaning that there is a negative relationship between religiosity and purchasing behavior. This shows that the religiosity of a consumer is not directly related to the tendency to buy halal products.

### *D. Hypothesis Testing*

Partial test (t-Test) aimed to determine the effect of price, product quality and religiosity variables on the purchasing behavior of Sariayu beauty products. The t-count value of price variable (X1) was  $2.351 > 1.663$  with a significance value of 0.021. Because the significance value is smaller than 5% (0.05), it can be concluded that Ho is rejected and H1 is accepted. This means that the price variable partially affected the purchasing behavior variable of halal-labeled Sariayu beauty products.

The value of t count for product quality variable (X2) was  $1.238 < 1.663$  with a significance value of 0.219. Since the significance value is greater if compared with 5% (0.05), it can be concluded that Ho is accepted and H1 is rejected. This means that the product quality variable did not partially affect the purchasing behavior variable of halal-labeled Sariayu beauty products.

The value of the variable religiosity (X3) is  $-0.968 < 1.663$  with a significance value of 0.336. Because the significance value is greater than 5% (0.05), it can be concluded that Ho is accepted and H1 is rejected. That is, the religiosity variable partially does not affect the behavior variable of purchasing Sariayu beauty products labeled halal.

Simultaneous F-Test was conducted to determine the simultaneous effect of price, product quality and religiosity on the purchasing behavior of halal-labeled Sariayu beauty products. By using a significance level of 0.05, it obtained F count of 4.923 and a significance value of 0.003. Whereas for the value of F table was 2.71 based on the significance level of 0.05 and  $df_1 = k - 1$  ( $4 - 1 = 3$ ),  $df_2 = n - k$  ( $90 - 4 = 86$ ), thus it can be concluded that F count of 4,293  $>$  F table of 2.71 and sig value of  $0.003 < 0.05$ . This means that H1 is accepted, so it can be concluded that the price, product quality and religiosity variables simultaneously affected the purchasing behavior of halal-labeled Sariayu beauty products.

The Determination Coefficient Test ( $R^2$ ) was done to find out how much the contribution percentage of simultaneous effect of independent variables on the dependent variable. Adjusted R square value was 0.117. It means that, in this study, it was stated that the independent variables, namely Price (X1), Product Quality (X2) and Religiosity (X3), had an effect of 11.7% (0.117) on the dependent variable, namely the purchasing behavior of halal-labeled Sariayu beauty products

(Y). While the remaining 88.3% was influenced by other variables not found in this study.

According to the results of the partial test (t test) on the price variable, it showed the sig value of  $0.021 < 0.05$  which means that there was a significant influence on the purchasing behavior variable of halal-labeled Sariayu beauty products. The results of this study are supported by previous study, in which the price has a positive influence on purchasing decisions [5]. One way to encourage a consumer to make a purchasing decision is to play the role of price. Price is an interpretation of a product that will be purchased by consumers or the value of an item to be purchased. So, price is an important factor in influencing purchasing behavior of consumers on the product to be purchased. Price has important meaning which becoming consumers' consideration before making a purchasing decision or it is something that is evaluated by each consumer before deciding to purchase [5] and affordable prices affect consumers in making purchasing decisions on the products [6].

According to the results of the partial test (t test) on product quality variable, the sig value was  $0.219 > 0.05$  which means that it did not have a significant influence on the purchasing behavior variable of halal-labeled Sariayu beauty products. The results explain that performance is one of many things that can be seen from the perspective of product quality indicator. Because, according to Garvin [29], performance is the first consideration for consumers in purchasing a product. If a product has a good performance, which means that it is able to provide benefits or be able to carry out its functions, it can be said that the product has good quality and will affect purchasing behavior. However, if product quality has no influence on purchasing behavior, then its performance is not able to provide benefits and perform its functions properly, meaning that the quality of the product is low, resulting in a low purchasing level, and also affecting the purchasing behavior.

The results of this study are supported by the results of a study [30] which found that product quality does not have a significant effect on repurchase intention. It explains no matter how much a store or company offers the quality of its products, it does not affect consumer decisions in purchasing. Besides, it can also be seen from the consumer's perspective, where at this time, consumers have been comfortable or liked the products that are in line with the current development. The quality of products mentioned in the Qur'an is of two kinds, including *al-tayyibat* and *al-rizq*. *Al-tayyibat* means that a product should contain something good, pure and clean as a whole, both in foods, beverages, beauty products, medicines, etc. As for the second term, *al-rizq*, it refers to a form of product blessed by Allah. One of them is a product that already has halal certification, where the quality of the product is undoubted, or it is guaranteed that from the ingredients to the processing process are clean, without any ingredient that conflicts with Islamic principles.

According to the results of the partial test (t test) on religiosity variable, it showed a sig value of  $0.336 > 0.05$  which means that religiosity variable has no significant effect on the purchasing behavior variable of halal-labeled Sariayu beauty products. The results of this study are supported by the results of a study [31] which showed that religiosity does not affect the purchasing decisions of halal products. Research in Malaysia concluded that one of the variables affecting consumer decisions is religiosity or obedience to religion. They also concluded that if Islam has become the way of life of the people, everything must be done carefully, including the consumption of products. The results of this study indicated that religiosity has no effect on purchasing behavior. This indicates that the characteristics of Indonesia and Malaysia societies tend to be different. Indonesian society tends to be more consumptive, so they prioritize desires rather than needs and religiously have not made religion as a way of life [31].

This study is in contrary to a research [1] which said that religiosity has a positive relationship to the increasing number of people using Islamic banks. Religiosity of a Muslim can be seen from their daily behavior, including their behavior related to economic activities. A religious person will avoid all economic activities that are prohibited. One of efforts to avoid the forbidden activities is by using Islamic banking services. Since religiosity is part of behavior, religiosity level affects customer behavior, causing the increasing number of customers of Islamic banks in using services and products from Islamic banks.

Religiosity is in general a manifestation containing a set of values, a belief, etc. that each individual must have in business activities, consumptive activities, production activities, etc. In consumptive activities, a consumer must hold the values of religiosity, such as by buying halal-labeled products, namely *halalan thayyiban*, where the ingredients of foods, beverages and products are halal and good from the way in obtaining them to their processing stage. Halalan tayyiban cannot be separated, thus a food, beverage and other products must be halal and good. It is not enough to just consume halal foods, drinks, etc., it should also be *tayyib* (good). Or we usually hear it with the term of *halalan tayyiban*. The halal of a food, beverage, etc. is reviewed from three matters, namely halal in terms of the way to get it, its form/substance and its processing methods. Besides halal, we are also obliged to consume the *tayyib* foods, beverages, etc. *Tayyib* here means that a food should have enough nutrients so that it is beneficial for the body.

## V. CONCLUSION

Based on the results of analysis conducted by researchers regarding the effect of price, product quality and religiosity on the purchasing behavior of halal-labeled Sariayu beauty products, it can be concluded that the price significantly and positively influences consumer purchasing behavior on halal-labeled Sariayu beauty products. Product quality does not significantly and positively affect the purchasing behavior of consumers of halal-labeled Sariayu beauty products. Religiosity may negatively and not significantly affect the

purchasing behavior of halal-labeled Sariayu beauty products. Of the few variables studied, only price variable that has a positive effect on the purchasing behavior of halal-labeled Sariayu beauty products. The company should be able to maintain the prices of Sariayu beauty products so that the products are easily accessible by each individual in accordance with the level of their economy. As a result, the sale of Sariayu will always increase.

In terms of consumer protection, it is better if competent parties such as ulama, MUI, YLKI etc. are expected to increase public understanding of the importance of halal labels on a product. The next research is expected to add variables that have not been studied by researchers to find out other variables that have major influences on consumer behavior in purchasing halal-label Sariayu beauty products. Thus, it can provide input to the company to further improve the quality of the products and meet customer satisfaction.

#### REFERENCES

- [1] Nugroho A P, Hidayat A and Kusuma H 2017 The influence of religiosity and self-efficacy on the saving behavior of the Islamic banks *Banks and Bank Systems* **12(3)** 1-14
- [2] Yasid, Farhan F and Andriansyah Y 2016 Factors affecting Muslim students awareness of halal products in Yogyakarta, Indonesia *International Review of Management and Marketing* **6(4S)** 27-31
- [3] Sutisna 2003 *Perilaku Konsumen & Komunikasi Pemasaran*, Cetakan Ketiga (Bandung: PT. Remaja Rosdakarya)
- [4] Joshua D and Padmalia M 2016 Pengaruh kualitas produk dan harga terhadap keputusan pembelian konsumen *Jurnal Entrepreneur dan Entrepreneurship* **5(1)** 27-32
- [5] Habibah U and Sumiati 2016 Pengaruh kualitas produk dan harga terhadap keputusan pembelian produk kosmetik Wardah di Kota Bangkalan Madura *Jurnal Ekonomi dan Bisnis* **1(1)** 31-48
- [6] Martini T 2015 Analisa pengaruh harga, kualitas produk dan desain terhadap keputusan pembelian kendaraan bermotor merek Honda jenis skutermatic *Jurnal Penelitian* **10(1)** 113-132
- [7] Tjiptono F 2015 *Strategi Pemasaran Edisi 4* (Yogyakarta: Andi Publisher)
- [8] Muanas A and Suhermin 2014 Pengaruh produk, harga dan promosi terhadap keputusan pembelian mobil Buana Indomobil Trada *Jurnal Ilmu & Riset Manajemen* **3(12)** 1-17
- [9] Ristiana N and Justianto J S 2014 Analisis pengaruh harga, promosi dan viral marketing terhadap keputusan pembelian pada "Online Shop" SNexian melalui Facebook *Jurnal of Business Strategy and Execution* **2** 131-161
- [10] Wibowo S F and Karimah M P 2012 Pengaruh iklan dan harga terhadap keputusan pembelian sabun Lux (Survei pada pengunjung Mega Bekasi) *Jurnal Riset Manajemen Sains Indonesia (JRMSI)* **3(1)** 1-15
- [11] Anwar I and Satrio B 2015 Pengaruh harga dan kualitas produk terhadap keputusan pembelian *Jurnal Ilmu dan Riset Manajemen* **4(12)** 1-15
- [12] Astogini D, Wahyudin and Wulandari S Z 2011 Aspek religiusitas dalam keputusan pembelian produk halal (Studi tentang labelisasi halal pada produk makanan dan minuman kemasan) *Jurnal Ekonomi Bisnis dan Akuntansi (JEBA)* **13(1)** 1-8
- [13] Chandra B O 2016 Consumption behavior of university students in Islamic economics perspective *Journal of Islamic Economics Lariba* **2(1)** 11-16
- [14] Imamuddin M 2017 Pengaruh label halal dan religiusitas terhadap keputusan pembelian mie instan mahasiswa IAIN Bkittinggi T.A 2016/2017 *Journal of Economic Studies* **1(1)** 34-47
- [15] Sa'diah F and Sanaji 2017 Pengaruh inovasi produk dan kemasan produk terhadap niat beli konsumen pada produk shampoo Sariayu Hijab (Studi pada konsumen di wilayah Surabaya Selatan) *Jurnal Ilmu Manajemen (JIM)* **5(1)** 1-8
- [16] Widiastuti K and Sunarti 2017 Pengaruh persepsi resiko, kualitas, harga, dan nilai konsumen wanita muslim terhadap citra merek kosmetik berlabel halal (Survei pada konsumen kosmetik Wardah di Kota Malang) *Jurnal Administrasi Bisnis* **51(1)** 130-137
- [17] Widyaningrum P W 2016 Pengaruh label halal dan *celebrity endorser* terhadap keputusan pembelian (Survei pada konsumen Wardah di Ponorogo) *Jurnal Ekonomi Syariah Indonesia* **6(2)** 83-98
- [18] Rahmadhani E 2015 Pengaruh atribut produk halal terhadap keputusan pembelian kosmetik Wardah pada mahasiswa-mahasiswi Departemen Ilmu Administrasi Niaga/Bisnis *Jurnal Niaga & Bisnis* **2(1)** 1-10
- [19] Sitorus P S U 2015 Pengaruh citra merek, kualitas produk dan harga terhadap keputusan pembelian produk Wardah *Jurnal Ilmiah Universitas Bakrie* **3(2)** 1-11
- [20] Rianto A W, Fanani D and Sunarti 2014 Pengaruh merek dan kebijakan harga terhadap keputusan pembelian (Survei pada pengunjung yang membeli dan mendapatkan diskon musiman terhadap produk Inspired27 di Kota Malang) *Jurnal Administrasi Bisnis (JAB)* **14(1)** 1-9
- [21] Kusmayasari, Kumadji S and Kusumawati A 2014 Pengaruh atribut produk terhadap keputusan pembelian dan kepuasan konsumen green product (Survei pada konsumen Sariayu Martha Tilaar yang tergabung dalam followers official account Twitter @Sariayu\_MT) *Jurnal Administrasi Bisnis (JAB)* **14(1)** 1-10
- [22] Weenas J RS 2013 Kualitas produk, harga, promosi dan kualitas pelayanan pengaruhnya terhadap keputusan pembelian spring bed Convorta *Jurnal EMBA* **1(4)** 607-618
- [23] Setiawan M F and Japarianto E 2012 Analisa pengaruh *food quality* dan *brand image* terhadap keputusan pembelian roti kecil Toko Roti Ganep's di Kota Solo *Jurnal Manajemen Pemasaran* **1(1)** 1-6
- [24] Junaedi M F S 2007 The roles of consumer's knowledge and emotion in ecological issues: An empirical study on green consumer behavior *Gadjah Mada International Journal of Business* **9(1)** 81-99
- [25] Sugiyono 2011 *Metode Penelitian Kuantitatif, Kualitatif, dan R&D* (Bandung: CV. Alfabeta)
- [26] Notoatmodjo S 2010 *Metodologi Penelitian Kesehatan* (Jakarta: Rineka Cipta)
- [27] Nugroho A P 2015 *Pengaruh religiusitas dan afeksi diri terhadap perilaku menabung di perbankan syariah* (Yogyakarta: Sunan Kalijaga State Islamic University, Dissertation).
- [28] Irwanto A, Rohman F and Noermijati 2013 Analisis pengaruh kualitas produk dan strategi harga terhadap kepuasan pelanggan, dan pengaruhnya pada terbentuknya word-of-mouth di Perusahaan Madani Group Jabodetabek *Jurnal Aplikasi Manajemen* **2(1)** 85-94
- [29] Purbarani V H and Santoso S B 2013 Analisis pengaruh persepsi harga, kualitas produk, diferensiasi produk, kualitas layanan dan promosi terhadap keputusan pembelian (Studi pada konsumen Larissa Aesthetic Center Semarang) *Diponegoro Journal of Management* **2(3)** 1-9
- [30] Palma M A and Andarwati A L 2016 Pengaruh kualitas produk, kemudahan, dan harga terhadap niat beli ulang dengan kepuasan sebagai variabel intervening *Jurnal Riset Ekonomi dan Manajemen* **16(1)** 84-104
- [31] Nasrullah M 2015 Islamic branding, religiusitas dan keputusan konsumen terhadap produk *Jurnal Hukum Islam (JHI)* **13(2)** 79-87