

# PROCEDINGS

<sup>99</sup> Green Finance, Economics and Business: <sup>99</sup> Current Issues and Future Challenge

August 31, 2023

Organized by:













The 9<sup>th</sup> International Conference On Islamic Economics & Business (ICONIES) 2023 "Green Finance, Economics and Business: Current Issues and Future Challenge" Universitas Islam Negeri Maulana Malik Ibrahim Malang, 31 August 2023

Welcome Speech:

Prof. Dr. H. M. Zainuddin, M.A. Dr. Misbahul Munir, Lc., M.Ei

Keynote Speech:

Dr. TGB. Muhammad Zainul Majdi, Lc., M.A.

Speakers:

Prof. Dr. Yusnidah Ibrahim

Prof. Dr. Khaled Saad Mohamed

Prof. Dr. H. Salim Al Idrus, M.M., M.Ag.



#### **Editors:**

Fitriyah, M.M. Setiani, M.M Ditya Permatasari, M.S.A., Ak Nawirah, M.S.A., Ak., CA Farahiyah Sartika, M.M Puji Endah Purnamasari, SE., M.M. Nora Ria Retnasih, M.E. Muhammad Khaerul Muttagien, M.E Andriawan Yoga, M.E. Fira Nurafini, S.E.I., M.SEI Laila Masruro Pimada, S.E., M.E Yenny Kornitasari, S,E., M.E Andi Wahyu Irawan, M.Pd Dr. Nihayatu Aslamatis Solekah, S.E., M.M Ayub Wijayati Sapta Pradana, M.Si Rini Safitri, M.M, MBA

#### **Reviewers:**

Dr. Maretha Ika Prajawati, M.M
Dr. Vivin Maharani Ekowati,. M.Si., M.M
Eko Supriyanto, SE., M.Si., Ph.D
Ahmad Tibrizi Soni Wicaksono, M.E
Kurniawati Meylianingrum, M.E
Tiara Juliana Jaya, M.Si
Titis Miranti, M.Si
Esy Nur Aisyah, M.M
Mega Nourman Ningtyas, M.Sc
Nindya Nuriswati Laili, M.Sc
Riska Fii Ahsani, M.Sc
Bramantyo Tri Asmoro, M.PSDM
Andro Agil Nur Rakhmad, S.E.I., M.E
Dediek Tri Kurniawab, S.E., M.M
Adelia Shabrrina Prameka, S.E., MM., M.B.A

Published by: Faculty of Economics Universitas Islam Negeri Maulana Malik Ibrahim Malang Gajayana Road 50 Malang, Phone (0341) 558811, Fax (0341) 558811 www.fe.uin-malang.ac.id

## **FOREWORD**

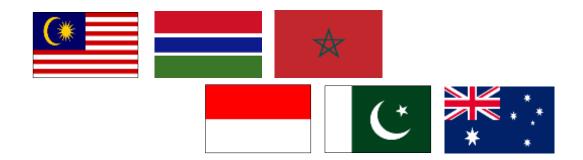
The 9th International Conference on Islamic Economics & Business (ICONIES) 2023 will be organized by the Faculty of Economics of the State Islamic University of Maulana Malik Ibrahim on August 31, 2023, at the State Islamic University of Maulana Malik Ibrahim Malang.

This event is intended to provide a place for researchers, educators, and professionals to present their inventions and innovative practices and explore future trends and applications in the fields of Sharia Economics, Islamic Banking and Finance, Accounting, Auditing, Taxation, Business Management, Economics, Finance, and Halal Industry. However, this conference will also provide a forum for the dissemination of knowledge on theoretical and applied research in the above-mentioned fields with the ultimate aim of bridging the gap between these coherent disciplines. Thus, the forum will accelerate the trend of technological development for the next generation.

Through this rubric, I, as the chairman of the committee of the 9th ICONIES 2023 International Conference, express my highest appreciation for the welcome speech by Prof. Dr. H. M. Zainuddin, M.A., the Rector of the State Islamic University of Maulana Malik Ibrahim Malang, and Dr. Misbahul Munir, Lc., M.Ei., the Dean of the Faculty of Economics, State Islamic University of Maulana Malik Ibrahim Malang. I would like to thank Dr. TGB. Muhammad Zainul Majdi, Lc., M.A., the former Independent Commissioner of Bank Syariah Indonesia and former Governor of West Nusa Tenggara 2008 – 2018, for the keynote speech. I would also like to thank the speakers, Prof. Dr. Yusnidah Ibrahim, a lecturer at Universiti Utara Malaysia, Prof. Dr. Khaled Saad Mohamed, a lecturer at Imam Syafi'I University, Somalia, and Prof. Dr. H. Salim Al Idrus, M.M., M.Ag., a professor at the State Islamic University of Maulana Malik Ibrahim Malang. They generously made the event run smoothly and we couldn't have done it without them. These editors deserve special thanks for their outstanding efforts in reviewing and preparing the manuscript for publication. I would like to thank the authors for their willingness to share their latest research and ideas. The authors involved in the 9th ICONIES 2023 event are from Indonesia, Australia, Malaysia, Pakistan, Gambia, and Morocco. Without their efforts, this conference would not have been possible. Let's keep up the productive discussion

Regards,

Ahmad Tibrizi Soni Wicaksono Chairman



### **TABLE OF CONTENT**

## SHARIAH ECONOMICS, ISLAMIC BANKING, AND FINANCES

TITTLE	PAGE
REFINANCING IMPLEMENTATION IN PRO HAJJ PRODUCT FINANCING IN BANK PANIN	
DUBAI SYARIAH MALANG	1-8
Esy Nur Aisyah, Qorina Lahadi Putri	
BAZNAS' ZAKAT MANAGEMENT PRIORITIES IN TIME OF POST COVID-19 PANDEMIC  Haryani Santo Hartono	9-26
RISK MANAGEMENT AT THE MICRO WAQF BANK (BWM) BERKAH RIZQI LIRBOYO CITY OF	
KEDIRI	27-36
Adi Wicaksono, Reni Anggraini	
SOCIAL MEDIA TECHNOLOGY IN IMPROVING MARKETING OF SHARIA INSURANCE	
PRODUCTS (TAKAFUL) TO ISLAMIC BANKING ACADEMICS	37-47
Wasilatur Rohimah, Haniatur Rofika, Kurniawati Meylianingrum,	J, 12
Abdelaziz Mounadil, Nur Asnawi  ANALYSIS OF THE EFFICIENCY OF ISLAMIC BANKING PERFORMANCE IN INDONESIA	
Roisatul Choiroini, Tiara Juliana Jaya	43-50
ANALYSIS OF THE ISLAMIC COMMERCIAL BANK PERFORMANCE IN INDONESIA DURING	
THE COVID-19 PANDEMIC WITH ONE WAY ANOVA	51-66
Mochamad Yulian Frizky, Muhammad Akmal Chesta Adabi, Abiyyu Raafi	טט־וט
Naufanda, Fira Nurafini, Clarashinta Canggih	
THE EFFECT OF MSME FINANCING OF ISLAMIC COMMERCIAL BANKS AND ISLAMIC RURAL BANKS ON ECONOMIC GROWTH IN INDONESIA	
Alrojak Mubarok, Rohmah Sabig, Raisa Syabani, Fira Nurafini,	67-76
Clarashinta Canggih	
COVID-19 AND MACROECONOMICS: IS IT REALLY MATTER IN ISLAMIC BANK FINANCING?	
EVIDENCE FROM INDONESIA	77-84
Anggun Azmi Nur Syafa'ati, Ahmad Tibridzi Soni Wicaksono	
THE EFFECT OF KNOWLEDGE, TRUST, PRODUCTS, SERVICES AND RELIGIOSITY ON INTEREST IN SAVING AT BANK NTB SYARIAH KCP PEKAT DOMPU	סב חר
Junanda Febrian, Eka Wahyu Hestya Dudianto	85-96
INFLUENCE INFLATION, BI RATE, RATIO PROFIT SHARING, GDP AGAINST MUDHARABAH	
SAVINGS AT ISLAMIC COMMERCIAL BANKS	97-110
Lailatul Rafika, Guntur Kusuma Wardana	

TITTLE	PAGE
MACROECONOMIC INFLUENCE AND CREDIT RISK ON SHARIA BANKING ASSET GROWTH	
IN ASIA	111-122
Destina Fitria Sasmita, Ahmad Tibrizi Soni Wicaksono	
MACROECONOMIC INFLUENCE ON INDONESIA'S SHARIA STOCK INDEX WITH GOLD PRICE	100 100
AS INTERVENING VARIABLE	123-136
Salsa Billa Novitasari, Kurniawati Meylianingrum, Nur Asnawi THE IMPLEMENTATION OF AKAD IJARAH ON WORKER WAGE SYSTEM OF BATIK FABRIC	
PRODUCTION (CASE STUDY IN BATIK LARISSA AND BATIK FEND KAMPUNG BATIK	
PESINDON, PEKALONGAN CITY)	137-144
Dinda Safinah Annajah, Sobrotul Imtikhanah, Fadli Hudaya	
THE IMPLEMENTATION OF WADI'AH CONTRACT ON NUSA SAVINGS PRODUCTS	
ACCORDING TO DSN FATWA NO. 02/DSN-MUI/IV/2000 AT BMT NURUSSA'ADAH	./.EE.B
PEKALONGAN	145-152
Diah Intan Safitri, Yohani, Moegiri	
IMPLEMENTATION OF IJARAH MUNTAHIYAH BITTAMLIK ACADEMIC BASED ON ISLAMIC	
LAW AND ISLAMIC BUSINESS ETHICS (CASE STUDY AT KSPPS SMNU BOJONG BRANCH,	153-164
PEKALONGAN)	100 107
Muchammad Arif Rachman, Nur Kholidah	
COMPARISON ANALYSIS OF THE HEALTH OF SHARIA COMMERCIAL BANKS AND	IDE 17/
CONVENTIONAL COMMERCIAL BANKS IN INDONESIA USING THE RGEC METHOD	165-174
Lely Ana Ferawati Ekaningsih, Nawal Ika Susanti, Irma Sa'adah  APPLICATION OF BUSINESS ETHICS THE RASULLAH'S WAY IN BUSINESS DEVELOPMENT	
AT KOPPONTREN AUSATH PP. DARUSSALAM BLOKAGUNG	175-186
Nurul Inayah, Mira Ustanti, Imam Khusnudin, Imroatun Sholihah	1/0-100
HOW THE SOCIAL ENVIRONMENT MEDIATES FACTORS AFFECTING THE STUDENT'S	
INTENTION TO SAVE IN SHARIA BANK?	187-198
Malikhatul Luthfi Dwi Rosita, Titis Miranti	107 100
DETERMINANTS OF CUSTOMER INTEREST TO SAVING IN SHARIA BANK (A CASE STUDY	
OF ISLAMIC BOARDING SCHOOL STUDENTS IN JABUNG DISTRICT)	199-210
Sri Mulyani, Nur Patriani	
AGRO COMMERCIAL COOPERATIVE EFFORTS (KAN) JABUNG SHARIA IN IMPROVING THE	
WELFARE OF DAIRY COW FARM MEMBERS	211-222
Saiful Muslim	

## ACCOUNTING, AUDITING, AND TAXATION

TITTLE	PAGE
THE INFLUENCE OF GREEN ACCOUNTING IMPLEMENTATION AND ENVIRONMENTAL PERFORMANCE ON FINANCIAL PERFORMANCE  Raisa Rahmi, Sulis Rochayatun	223-228
PREVENTION OF ACCOUNTING FRAUD THROUGH INTERNAL CONTROL SYSTEMS: A LITERATURE REVIEW  Zein Maula Naufiana Al Haq, Sulis Rochayatun	229-234

TITTLE	PAGE
THE EFFECT OF FORENSIC ACCOUNTING, PROFESSIONAL SCEPTICISM AND FRAUD	
AUDIT TRAINING IN DETECTING FRAUD: A LITERATURE REVIEW	235-242
Bunga Filsa Atika, Sulis Rochayatun	
THE QUALITY OF INTERNAL AUDIT'S ROLE, GOOD CORPORATE GOVERNANCE AND HIGH-	
QUALITY CORPORATE VALUE: A LITERATURE REVIEW	243-252
Aisyah Nur Fauziyah, Sulis Rochayatun	
UNDERSTANDING INDEPENDENCE ATTITUDES, AUDIT ETHICS, ACCOUNTABILITY AND	
COMPETENCE AS DETERMINANTS OF QUALITY AUDITORS: A LITERATURE REVIEW	253-260
Muhammat Hanafi Fathur Rohim, Sulis Rochayatun	
THE USE OF ACCOUNTING INFORMATION: WHAT ARE THINGS THAT INFLUENCE IT?	261-272
Ditya Permatasari, Nawirah, Adinda Putri Aprilianti	ZUI-Z1Z
THE IMPOSITION OF VALUE ADDED TAX (VAT), SALES TAX ON LUXURY GOODS (PPNBM),	
AND MOTOR VEHICLES TAX (PKB) ON FOUR-WHEEL VEHICLES HAS AFFECTS ON	273-282
CONSUMERS' PURCHASE POWER?	710-707
Isnan Murdiansyah, Yona Octiani Lestari	
THE IMPACT OF PROFITABILITY, LIQUIDITY, AND GOOD CORPORATE GOVERNANCE ON	
FINANCIAL DISTRESS WITH CAPITAL STRUCTURE AS A MODERATION VARIABLE	283-288
Eka Wijayanti, Fitriyah	
DESIGN OF PREPARATION OF FINANCIAL STATEMENTS BASED ON SAK EMKM IN WAK	
MENOK BANANA CHIPS SMES IN LAMONGAN	289-296
Richma Sholawati, Ulfi Kartika Octaviana	
ANALYSIS OF THE FACTORS INFLUENCING THE USE OF E-COMMERCE BASED	
ACCOUNTING INFORMATION SYSTEMS IN MSMES	297-304
Vingki Dewi Aristina, Erna Puspita, Andy Kurniawan	
IMPLEMENTATION OF ISAK 35 IN THE PREPARATION OF FINANCIAL STATEMENTS AT	
DARUSSALAM ISLAMIC BOARDING SCHOOL JOMBANG	305-318
Wahyu Hadi Purwanto, Ahmad Djalaluddin	
EFFECT OF CORPORATE GOVERNANCE AND TAX AVOIDANCE ON FIRM VALUE: CSR AS	
MODERATION	319-330
Muhammad Zulfy Ardha, Maretha Ika Prajawati, Basir. S	
IMPLEMENTATION OF PSAK 109 CONCERNING REPORTING OF ZAKAT FUNDS,	
INFAQ/ALMS AT THE NATIONAL AMIL ZAKAT AGENCY FOR MALANG CITY	331-340
Putri Nur Mufidah, Ahmad Djalaluddin	
PAYROLL ACCOUNTING INFORMATION SYSTEM DESIGN USING MICROSOFT ACCESS AND	<u>.</u>
VISUAL BASIC 6.0 AT RAMLI COLLECTION IN GRESIK REGENCY	341-348
Zukhay Lailatus Syarifah, Zuraidah	
THE INFLUENCE OF BIOLOGICAL ASSET INTENSITY, COMPANY SIZE, KAP TYPE, AND	
PROFITABILITY ON DISCLOSURE OF BIOLOGICAL ASSETS (STUDY OF PLANTATION	349-358
COMPANIES ON THE IDX FOR THE 2019-2021 PERIOD)	0 10 000
Farik Abdillah, Nina Dwi Setyaningsih	
THE EFFECT OF GREEN ACCOUNTING AND CSR IMPLEMENTATION ON COMPANY VALUE	
WITH GOOD CORPORATE GOVERNANCE AS A MODERATING VARIABLE	359-370
Muh Hatta Cahaya Saputra, Muhtadi Ridwan	230 0,0

TITTLE	PAGE
THE INFLUENCE OF THE SELF ASSESSMENT SYSTEM, TRAINING METHODS AND TRAINING MATERIALS ON THE PERFORMANCE OF TAX VOLUNTEERS	371-378
Aziz Malikuz Zahir, Fatmawati Zahroh	U/I-U/U
ANALYSIS OF FINANCIAL STATEMENTS AND ACCOUNTING TREATMENT OF ZAKAT AND	
INFAQ/SALAQAH PSAK 101 AND PSAK 109 (CASE STUDY OF LAZ SIDOGIRI)	379-390
Hijrotus Sholeh, Fadlil Abdani	
THE EFFECT OF GREEN ACCOUNTING ON COMPANY REPUTATION WITH INTELLECTUAL	
CAPITAL AS A MODERATION VARIABLE (STUDY OF COMPANIES IN THE BASIC MATERIALS	391-408
AND ENERGY SECTOR ON THE IDX 2019 - 2021)	001 100
Mohammad Farhanudin Rabbani, Wuryaningsih	
EVALUATION OF ACCOUNTING INFORMATION SYSTEM FOR LENDING AT PT. BANK	
NEGARA INDONESIA (PERSERO) TBK.	409-420
Falah Kartika Ramadhan, Ditya Permatasari	
THE EFFECT OF THE REMAINING BUDGET CALCULATIONS AND BUDGET REFOCUSING ON	
EXPENDITURE FOR COVID-19 HANDLING IN DISTRICT/CITY GOVERNMENTS IN CENTRAL	421-436
JAVA, 2020-2021	421-400
Indana Nova, Tutut Dwi Andayani, Rini Hidayah	
THE EFFECT OF SHARIA SUPERVISORY COUNCIL AND SHARIA AUDIT ON SHARIA	
COMPLIANCE IN SHARIA FINANCIAL INSTITUTIONS IN PEKALONGAN DISTRICT	437-444
Sudarmadji, Sobrotul Imtikhanah, Fadli Hudaya	

### **BUSINESS MANAGEMENT**

TITTLE	PAGE
HOW CUSTOMER SATISFACTION MEDIATED BENEFITS OFFERED AND E-SERVICE QUALITY TO CUSTOMER TRUST AND REPEAT USAGE OF BSI MOBILE BANKING  Dwi Wahyuning Latri, Nihayatu Aslamatis Solekah	445-458
FROM DISCIPLINE TO EXCELLENCE: ANALYZING THE INFLUENCE OF WORK DISCIPLINE ON EMPLOYEE PERFORMANCE WITH ORGANIZATIONAL COMMITMENT AS A MEDIATOR  Bintang Nur Kurnia Fajar, Setiani, Romi Faslah	459-468
THE EFFECT OF CUSTOMER EXPERIENCE AND CUSTOMER VALUE ON CUSTOMER LOYALTY THROUGH CUSTOMER SATISFACTION (STUDY ON CONSUMERS POTACORNER PASURUAN)  Nur Karimah, Nur Laili Fikriah	469-480
THE INFLUENCE OF INFORMATION TECHNOLOGY ON HIGHER EDUCATION IN PAKISTAN Zohaib Hassan Sain	481-486
DIGITAL MARKETING AS BUSINESS PERFORMANCE DETERMINANT MEDIATED BY CUSTOMER RELATIONSHIP MANAGEMENT (CRM) IN CREATIVE INDUSTRIES OF MICRO BUSINESS IN THE 4.0 INDUSTRIAL REVOLUTION ERA IN INDONESIA Ernani Hadiyati, Sugeng Mulyono, Gunadi	487-496
FROM MATERNITY TO PARENTAL LEAVE: A SHIFT TOWARDS GENDER EQUALITY IN THE WORKPLACE  Ahmad Nizar Yogatama	497-520

TITTLE	PAGE
THE INFLUENCE OF EASE OF USE ON BUYING INTERESTS IS MEDIATED BY TRUST	521-527
Sella Tri Anggraini, Nur Laili Fikriah	ΔΖΙ-ΔΖ <i>Ι</i>
THE IMPACT OF COMMUNICATION AND MOTIVATION ON EMPLOYEE PERFORMANCE OF	
ISLAMIC BANKING	529-548
Dicky Alvindo, Siswanto, Ahmad Sani Supriyanto, Nora Ria Retnasih,	020 0 10
Masyhuri, Ari Prasetyo Hirmawan	
THE EFFECT OF PERSONAL SELLING, DIGITAL MARKETING, BRAND IMAGE, AND LOCATION	
ON THE DECISION TO BECOME A CUSTOMER OF PT BANK SYARIAH INDONESIA KCP MALANG KAWI	549-560
Fina Al Khumairoh, Irmayanti Hasan THE MODEL OF INDIVIDUAL PERFORMANCE IMPROVEMENT BASED ON STRENGTHENING	
OF HRM COMPONENTS INTERDEPENDENCE AT TOURISM INDUSTRY SMES IN EAST JAVA	
PROVINCE	561-570
Adya Hermawati, Choirul Anam, Suwarta	
ODOO-BASED STOCK MANAGEMENT SYSTEM DESIGN AT PT. IMEDIA NUSANTARA	
Renu Nurhasana	571-580
DESIGNING VIRTUAL SPORT BASED ON METAVERSE GAMES AS A GREEN BUSINESS	
PROSPECT TO OVERCAME CIGARETTE ADDICTION	581-588
Muhammad Rofi Ussan Al Mutasimbillah, Restin Meilina	001 000
THE INFLUENCE OF HEDONIC SHOPPING MOTIVATION AND SHOPPING LIFESTYLE ON E-	
IMPULSE BUYING OF LAMONGAN ISLAMIC UNIVERSITY STUDENTS AT SHOPEE.CO.ID	589-594
Lailatun Nucha, Luluk Nur Azizah, Muhammad Chusnul Khitam	200 20 .
PENGARUH KEPERCAYAAN, SYARIAH COMPLIANCE DAN PERSEPSI RESIKO TERHADAP	
KEPUTUSAN PEMBELIAN DI TIKTOK SHOP	595-602
Oktifindi Ira Astuti, Muhammad Lisman	
THE INFLUENCE OF STORE ATMOSPHERE, PRODUCT DIVERSITY AND PROMOTION ON	
CONSUMER PURCHASE DECISIONS AT 212 MART, BATU CITY	603-610
Bagas Tri Pangestu, Noor Aziz, Yulist Rima Fiandari	
GREEN BUSINESS IMPLEMENTATION THROUGH THE SUKORAME WASTE MANAGEMENT	
SYSTEM (SIMPOSKO)	611-616
Ariadafa Wahyu Rhiansyah, Natassya Adelia Candradhita Leonard,	011-010
Restin Meilina	
THE EFFECT OF PRODUCT QUALITY, PRICE, PROMOTION AND DISTRIBUTION ON	
PURCHASE DECISIONS IN MEDIATED CUSTOMER SATISFACTION ON ICE CRYSTALS IN	
LAMONGAN	617-628
Abid Muhtarom, Lilik Nurcholidah, Mohammad Asrori, Mohammad	
Yaskun	
ANALYSIS ON LABORERS INCOME IN MALANG CITY CASE STUDY: E-COMMERCE	629-636
Dewa Ageng Pratama, Nursiswati A, Sulistiyanti	
SWOT ANALYSIS ON THE INDEPENDENT ECONOMIC RESILIENCE STRATEGY OF	
PESANTREN PROGRAM PARTICIPANTS "ONE PESANTREN ONE PRODUCT (OPOP)" WEST Java	
Fauziah, Siti Atiegoh, Asnawati, Suhanah, Retno Kartini Savitaningrum	637-646
lmansah	
munaun	

TITTLE	PAGE
THE ROLE OF PRICE, PRODUCT QUALITY AND ELECTRONIC WORD OF MOUTH ON REPEAT	0.45.05.4
PURCHASE DECISIONS ON GACDAN NOODLE PRODUCTS IN MALANG CITY	647-654
Fitri Amalia, Kartika Anggraeni Sudiono Putri	
THE INFLUENCE OF CONTENT MARKETING, BRAND AMBASSADORS, AND BRAND AWARENESS OF BUYING INTERESTS OF FASHION MATERNAL DISASTER BRAND	
CUSTOMERS	655-664
Fuad Arsy Baharudinsyah, Kartika Anggraeni Sudiono Putri	
CITY BRANDING SHIFT ANALYSIS (CASE STUDY: MADIUN CITY)	665-670
Luthfi Widad Erdiana, Slamet	01-070
THE CONTRIBUTION OF ISLAMIC PERFORMANCE ETHICS AND WORK PRODUCTIVITY ON	
CUSTOMER SATISFACTION PT BANK SYARIAH INDONESIA AT ISLAMIC BOARDING	671-676
SCHOOL	0/1 0/0
Nur Anim Jauhariyah, Munawir, Faulina Oktoviyanti	
INFLUENCER AND EVENT MARKETING: PURCHASING VIRTUAL ITEMS AT GAMER'S	
"MOBILE LEGEND"	677-690
Amelindha Vania, Asmul Zacky Ni'amus Sya'ban	
IMPLEMENTATION OF BASED HUMAN RESOURCE MANAGEMENT ISLAMIC VALUES (CASE	
STUDY ON BMT AL-HIJRAH KAN JABUNG SYARIAH EAST JAVA)	691-702
M. Sholihun, Siti Jamilah	
THE INFLUENCE OF BRAND AMBASSADORS AND GIFT GIVING ON PURCHASE DECISIONS	
ON LEMONILO NOODLES AND NCT DREAM	703-714
Aminah Mustika Sari, I Dewa Putu Rai Wira Pradnyana, Agus Purnomo	700 711
Sidi	
THE INFLUENCE OF MARKETING MIX ON PURCHASING DECISIONS OF U WINFLY BRAND	
ELECTRIC MOTORCYCLES AT ARKA BIKE GRESIK	715-722
Muchsin Zuhad Al'asqolaini	

## **FINANCE**

TITTLE	PAGE
THE EFFECT OF LOVE OF MONEY, FOMO & SELF-CONTROL ON GENERATION Z PERSONAL FINANCIAL PLANNING WITH FINANCIAL LITERACY AS A MODERATING VARIABLE  Muhammad Sulhan, Erlisa Viviantika Putri	723-730
BEHAVIORAL ECONOMICS AND BEHAVIORAL FINANCE IN DECISION MAKING  Ulfi Kartika Oktaviana	731-744
THE ASSOCIATION BETWEEN STOCK PRICES AND MACROECONOMIC VARIABLES. IS THERE A LINK BETWEEN THE JCI, INTEREST RATES, INFLATION AND THE EXCHANGE RATE IN INDONESIA? CASE STUDIES FROM 2018-2022  Dyah Dwi Zubaidah, David Kaluge, Marlina Ekawaty	745-762
TAX COMPLIANCE FOR MSMES CULINARY INDUSTRY; INFLUENCING FACTORS ANALYSIS  Maya Aresteria, Deddy Sulestiyono, Alfita Rakhmayani	763-770
EFFECT OF PROFITABILITY, COMPANY AGE, COMPANY SIZE ON AUDIT REPORT LAG  Nurul Alifah Putri, Sulis Rochayatun	771-778

TITTLE	PAGE
FACTORS INFLUENCING A BOND RATING ON A MANUFACTURING COMPANY	779-786
Annisa Kharirotul Mubarokah, Sulis Rochayatun	110-100
THE INFLUENCE OF INSTITUTIONAL OWNERSHIP, MANAGERIAL OWNERSHIP, AND AUDIT	
COMMITTEE ON FINANCIAL STATEMENT INTEGRITY	787-796
Yezza Aprelya Margaretha, Sulis Rochayatun	
THE EFFECT OF SALES GROWTH, COMPANY SIZE, LEVERAGE ON TAX AVOIDANCE	797-804
Octa Ramadina Putri, Sulis Rochayatun	
THE INFLUENCE OF ROA, CURRENT RATIO, AND DER ON THE COMPANY'S SHARE PRICE  Firman Maulana, Sulis Rochayatun	805-812
THE INFLUENCE OF FINANCIAL LITERACY AND HEDONISTIC LIFESTYLE ON THE	
FINANCIAL BEHAVIOR OF GENERATION Z	813-820
Hafizh Fajari, Sulis Rochayatun	010 020
PORTFOLIO PERFORMANCE ANALYSIS OF THE SHARPE METHOD ON THE INDONESIAN	
SHARIA STOCK INDEKS	821-832
Atika Lusi Tania, Era Yudistira, Esty Apridasari	
FINANCIAL BEHAVIOR OF MUSLIM FAMILIES "ANALYSIS OF THEORY OF REASONED	
ACTION (TRA)"	833-840
Putri Apria Ningsih, Elyanti Rosmanidar, Lasri Nijal	
GREEN AND SUSTAINABLE FINANCE: IDENTIFY THE ISSUE AND RESEARCH GAP BASED	0// 050
ON ISLAMIC PERSPECTIVE	841-850
Anas Budiharjo, Nor Asmat Ismail, Hainnuraqma Rahim THE ROLE OF RUMAH KURASI IN IMPROVING PRODUCT STANDARDIZATION IN MICRO.	
SMALL, AND MEDIUM ENTERPRISES (MSMES) IN KEDIRI CITY	851-862
Mellenia Septiani Koesherawati, Subagyo	001 002
DOES THE VALUE OF COAL MINING COMPANIES IN INDONESIA AFFECT GREEN	
ACCOUNTING, CSR, AND PROFITABILITY?	000 070
Isnan Murdiansyah, Desi Pratiwi Adhila Khoirunnisa, Siswanto, Indah	863-870
Yuliana	
FUNDAMENTAL ANALYSIS AS A BASIS FOR INVESTMENT DECISION-MAKING WITH THE	
DISCOUNTED CASH FLOW (DCF) APPROACH	871-884
Chairil Fadillah Ichsan, Guntur Kususma Wardana	
THE PERFORMANCE ANALYSIS OF MICRO, SMALL AND MEDIUM ENTERPRISES: THE ROLE	005 000
OF SELF-EFFICACY, ENTREPRENEURIAL MINDSET AND INNOVATION	885-896
Kiki Wulandari, Rika Dwi Ayu Parmitasari, Miftah Farild THE INFLUENCE OF FINANCIAL PERFORMANCE, LIFESTYLE, AND GOVERNMENT SUPPORT	
ON THE SMES BEHAVIOR IN USING P2P LENDING	897-908
Arabiatul Adawiah, Rusnawati, Eka Indriyani Ms	007 000
PREPARATION OF MSMES FINANCIAL STATEMENTS	000 000
Bahrudin Fany El Yusup, Kholilah	909-920
ANALYSIS OF THE INFLUENCE OF BANK INTERNAL FACTORS AND MACROECONOMIC	
CONDITIONS ON NON PERFORMING LOAN (NPL) OF COMMERCIAL BANKS IN INDONESIA	921-934
Ayu Sholiha, Imam Mukhlis	
THE INFLUENCE OF DER, CR, NPM ON STOCK PRICES AND RUPIAH EXCHANGE RATES AS	995.577
MODERATING VARIABLES	935-944
Aldo Achmad Joanata Putra, Vidya Purnamasari	

TITTLE	PAGE
ANALYSIS THE EFFECT OF FINANCIAL LITERACY, FINANCIAL TECHNOLOGY AND SOCIAL	
CAPITAL ON FINANCIAL INCLUSION IN MALANG CITY	945-956
Anatalia Rifianti, Imam Mukhlis	
RATIONALITY OF STUDENTS IN INVESTING	957-968
Ajeng Sekar Widyaningrum, Imam Mukhlis	201-200
THE IMPACT OF FINANCIAL LITERACY AND PERSONALITY TO FINANCIAL MANAGEMENT	
BEHAVIOR ON SMES, GENDER AS MODERATING: A REVIEW	969-976
Gunartin, Susanto, Wiwit Kurniawan	

## HALAL INDUSTRY

TITTLE	PAGE
HALAL INDUSTRY IN INDONESIA: PROBLEM AND SOLUTION, IN MAQASHID SHARIAH PERSPECTIVE  Ahmad Mu'is, Lailatul Farida	977-984
POST-COVID-19 HALAL TOURISM: A DESTINATION PERSPECTIVE IN EAST JAWA  Martaleni, M. Jamal Abdul Nasir, Rizqiyatul Khoiriyah, Noor Hidayat	985-992
JULEHA (HALAL SLAUGHTERER): BETWEEN PROFESSION AND TRADITION (AGENCY, STRUCTURAL AND SOCIAL POLICY OF HALAL SLAUGHTERER CASE STUDY IN YOGYAKARTA)  Siti Atieqoh, Fauziah, Fatimah Zuhrah, Warnis	993-1008
ISLAMIC BOARDING SCHOOL STRATEGY AS AN AGENT FOR THE DEVELOPMENT OF THE HALAL INDUSTRY IN INDONESIA  Muhammad Djakfar, Misbahul Munir, Maretha Ika Prajawati, Feri Dwi Riyanto	1009-1020
DOES HALAL TOURISM SUSTAINABLE? A NARRATIVE LITERATURE REVIEW  Ade Suherian	1021-1040





## PROCEEDING ICONIES FACULTY OF ECONOMICS UIN MAULANA MALIK IBRAHIM MALANG P-ISSN: 2476-9851 /E-ISSN: 2541-3333

OICENES INTERNATIONAL CONFERENCE OF ISLAMIC ECONOMICS & BUSINESS

## THE INFLUENCE OF STORE ATMOSPHERE, PRODUCT DIVERSITY AND PROMOTION ON CONSUMER PURCHASE DECISIONS AT 212 MART, BATU CITY

#### Bagas Tri Pangestu, Noor Aziz, Yulist Rima Fiandari

Management Department, University of Muhammadiyah Malang, Indonesia
Jl. Raya Ngelo Tlogomas No.246, Babatan, Tegalgondo, Kec. Lowokwaru, Kota Malang,
Jawa Timur 65144, Indonesia
yulist\_rima@umm.ac.id

#### **ABSTRACT**

This study aims to examine the effect store atmosphere, product diversity and promotions on consumer purchasing decisions in 212Mart. This data was obtained through a survey using a Google form questionnaire to 100 respondents using the purposive sampling technique on consumers 212 Mart The data analysis technique uses a multiple equation model with the help of SPSS 25. The research findings show that store atmosphere, product variety and promotions influence purchasing decisions positively and significantly while the f test shows that store atmosphere, product variety and promotions influence purchasing decisions simultaneously at 212Mart.

Keywords: Store Atmosphere, Product Diversity, Promotion and Purchase Decision

#### INTRODUCTION

With the development of needs and lifestyles, people want the convenience of shopping. Various considerations, among others, are related to the store atmosphere, the diversity of goods needed in one store. The phenomenon that occurred at 212 Mart also experienced the impact of the corona virus. in making a purchase. At first, buying directly from stores has now changed online, such as websites, applications, and e-commerce. Apart from the impact of the covid pandemic, as time goes by, there are many competitors around 212 Mart. The competitors are Indomaret and grocery stores, which are only 10 meters away.

Store atmosphere designed intentionally to be able to influence consumers in making purchasing decisions, this statement is supported by research(Riza et al., 2021)stated that store atmosphere is an arrangement or store arrangement that is designed as uniquely as possible by making the store atmosphere feel comfortable through lighting, color, arrangement of places, music and so on, so that it can attract consumers' attention to buy and decide to buy.

Product diversity plays an important role in making purchasing decisions. The more diverse the products provided, the more interested consumers will be in coming to 212 Mart because consumers feel their needs have been met if they make purchases at 212 Mart.(Riza et al., 2021)stated that the more complete a product is in a business venture, the consumer himself will see and consider it to buy the product he wants.

Promotion also plays an important role in making purchasing decisions. The more interesting the promotions are, the more interested consumers will be in coming to 212 Mart because consumers indirectly want to try and be interested in the promotions being carried out at 212 Mart.(Riza et al., 2021)stated that Promotion is an activity carried out by business people to be able to influence consumers by introducing the types of products offered and convincing potential consumers about these goods or products.

The weakness of 212 Mart is the promotion factoraccording to Kotler and Keller (2016) promotion is a way of communication carried out by companies to consumers or target markets, with the aim of conveying information about products/companies so that they want to buy.



Table 1. Pre Research Questionnaire Toko 212 Mart

Response						
Question	Store Atmosphere	Product Diversity	Promotion	Number of Respondents		
What factors made you decide to shop at 212 mart?	5	13	2	20		

Source: data processed, 2022

Based on the results of the pre-research in table 1, the questionnaire distributed by 20 respondents to questions aboutWhat factors made you decide to shop at 212 Mart. From the results of the questionnaire, there were 5 respondents who felt that it was the store atmosphere that made them make purchasing decisions at 212 Mart, besides that there were 13 respondents who felt the diversity of goods made them make purchasing decisions, and finally there were 2 respondents who felt promotions made them make purchases.

#### LITERATURE REVIEW

#### **Buying decision**

Purchasing decisions are activities or behaviors that arise in response to objects. Meanwhile according to (Thomson, 2013: Yedida et al., 2019). Purchasing decisions are consumers' efforts to identify all available choices and assess these choices systematically and objectively to find the advantages and disadvantages of each of these choices.

#### Store Atmosphere

According to Barry and Evans (2018) Store atmosphere is the physical characteristics of a store that can show an image (impression) and attract consumers. Store Atmosphere includes the outside of the store, the inside of the store, room layout and display (Interior point of interest display). Whereas According to Afifi (2019) store atmosphere is an atmosphere or store environment that can stimulate the consumer's five senses and influence consumers.

#### **Product Diversity**

Riza et al., (2021)which states that the more complete a product is in a business venture, the consumer himself will see and consider it to buy the product he wants. According to Kotler and Armstong (2018) said that product diversity is a collection of all products and goods offered by business actors to consumers.

#### **Promotion**

Shimp (2016) states that "Promotion refers to any incentives used by producers to trigger transactions (wholesalers or retailers) and/or consumers to buy a brand and according to While Private and Irawan (2017) argue that "Promotion is the flow of information or one-way persuasion made to direct a person or organization to an action that creates an exchange in marketing"

#### **METHODS**

This type of research uses a quantitative methodology. All 212 Mart customers are the population of this study. The sampling technique used in this study is a non-probability sampling method, namely *Purposive sampling*. As for the research using a sample of 100 respondents. The type of data used in this research is primary and secondary data. The data collection technique in this study was a questionnaire using the Google form. This study used a data measurement tool in the form of a Likert scale. The stages of data analysis in this study were instrument tests, classical assumption tests, scale range tests,



coefficient of determination tests, multiple linear regression tests and hypothesis testing. All data processing uses IBM SPSS version 25.0.

#### **RESULTS**

#### **General Data of Respondents**

In this study, 51 respondents out of 100 respondents (51%) were male. While the remaining 49 out of 100 respondents (49%) were women. The data shows that consumers who make purchases at 212 Mars are dominated by men. Of the 100 respondents who filled out the questionnaire, the majority were aged 18 to 22 years with a total of 71 respondents (71%), respondents aged > 22 years with a total of 29 respondents (29%). Based on these data, consumers aged > 22 years are the majority of respondents in this study.

#### **Validity and Reliability Test**

This validity test is used to measure the legitimacy or validity of a questionnaire statement given to respondents. It can be said that a questionnaire is valid if it can reveal something to be measured through statements in the questionnaire. To find out whether a questionnaire is valid or not, it can be seen if rount is greater than rtable with a significance level of 0.05 then it is declared valid and vice versa if rount is less than rtable then it is declared invalid.

Table 2. Validity Test

No.	Variable	Items	Sig level	Rcount	Rtable	Information
1.	Store Atmosphere	212 Mart store exterior design is very attractive (X1.1)	0.05	0.708	0.195	Valid
		Interior design, lighting and temperature in the 212 Mart store are very comfortable (X1.2)	0.05	0.797	0.195	Valid
		The 212 Mart product arrangement pattern is neat and meets its needs (X1.3)	0.05	0.617	0.195	Valid
		The design and decoration of 212 Mart stores that change on certain days is very interesting (X1.4)	0.05	0.776	0.195	Valid
2.	Product diversity	212 Mart provides various sizes for each type of product and brand sold (X2.1)	0.05	0.622	0.195	Valid
		212 marts sell a variety of products according to needs (X2.2)	0.05	0.704	0.195	Valid
		212 Mart sells various products with various brands (X2.3)	0.05	0.808	0.195	Valid
		Each 212 Mart product and brand	0.05	0.690	0.195	Valid



No.	o. Variable Items		Sig level	Rcount	Rtable	Information
		has various qualities (X2.4)				
		212 Mart provides attractive promotional flyers (X3.2)	0.05	0.684	0.195	Valid
		212 Mart conducts promotions on certain products on certain days (X3.3)	0.05	0.752	0.195	Valid
		212 Mart has a long span of time when doing promotions (X3.4)	0.05	0.729	0.195	Valid
4.	Buying decision	Decide to buy products available at 212 Mart (Y1)	0.05	0.612	0.195	Valid
		212 Mart is worth recommending to people around me (Y2)	0.05	0.743	0.195	Valid
		Make frequent purchases because 212 Mart sells products as needed (Y3)	0.05	0.832	0.195	Valid
		When buying at 212 Mart I decided quickly (Y4)	0.05	0.745	0.195	Valid

Source: data processed, 2022

Table 2 above shows that the rount of all statement instruments that measure store atmosphere variables, product diversity, promotions, and purchasing decisions is greater than rtable with a significance level of 0.05, therefore all statement instruments in this study are declared valid. The reliability test is used to measure whether a questionnaire is reliable or not. A questionnaire is said to be reliable if the respondents' answers to statements are consistent from time to time. It is said to be reliable if the Cronbach Alpha value is 0.6 or more and vice versa if the Cronbach Alpha value is less than 0.6 then it is not reliable.

Table 3. Reliability Test

Variable	Cronbach Alpha	Information
Store Atmosphere	0.700	Reliable
Product Diversity	0.667	Reliable
Promotion	0.670	Reliable
Buying decision	0.713	Reliable

Source: data processed, 2022

Table 3 shows that all statements for purchasing decisions, store atmosphere, product diversity and promotions are stated to be reliable. This can be proven by the value of Cronbach's Alpha> 0.6. Thus it can be concluded that all statement items in this study are said to be reliable.



#### Classic assumption test

The normality test was carried out aiming to find out whether the data is normally distributed or not. A good path analysis is if the residuals are normal. To find out if the distribution of data is normal or it cannot be known through the Kolmogorov-Smirnov test with a significance level of >0.05.Based on the test results, a p-value of 0.200 (0.200 > 0.05) is obtained so that it can be concluded that the residual values are normally distributed.

Multicollinearity Test Multicollinearity test aims to determine whether the regression model found a correlation between independent variables. A good regression model should not have a correlation between the independent variables, because if this happens, there will be errors in these variables according to Ghozali (2018). Based on data processing, the value of VIF store atmosphere is obtained1.135, the VIF value of product diversity is 1,098 and the VIF promotion value is 1,097. The three variables have a VIF value <10. Based on these results it can be concluded that the variable store atmosphere, product diversity and promotions do not show signs of multicollinearity.

Heteroscedasticity test According to Ghozali (2018) is a heteroscedasticity test tool that aims to test whether in the regression model there is an inequality of variance from the residuals from one observation to another. Data can be said to be free from symptoms of heteroscedasticity if the significance value is > 0.05. The results of data processing obtained a sig value for store atmosphere of 0.129, service quality of 0.280 and promotion of 0.571. So it can be concluded that these three variables do not occur heteroscedasticity.

#### **Determination Coefficient Test**

The coefficient of determination (R2) is the square of the correlation coefficient (R). Adjusted R Square is the adjusted R square value. Test the coefficient of determination (Adjusted R Square) is used when examining more than two variables, in this study it is used to measure how much influence the store atmosphere (X1), product diversity has (X2) promotion (X3) on purchasing decisions (Y). According to Ghozali (2018) it is a tool for measuring the extent to which independent variables can explain variations in the dependent variable, either partially or simultaneously. The value of the coefficient of determination is between zero to one (0 < R 2 < 1). MarkR2 which is small means that the ability of the independent variables to explain the variation of the dependent variable is very limited. However, if the value is close to one, then the independent variables provide almost all the information needed to predict the variation in the dependent variable.

Table 4. Model Summary

Source: data processed, 2022

It is known that the value of the coefficient of determination (Adjusted R Square) is 0.248, which means that there is a contribution that influences the variable store atmosphere, product diversity and promotion on purchasing decisions by 24.8% while the remaining 75.2% is influenced by other variables not examined in this research. The value of the coefficient of determination (Adjusted R Square) is 0.248 indicating that the ability to explain the independent variable to the dependent variable is low at 24.8% so that there are still 75.2% other independent variables besides (store atmosphere, product diversity, and promotions) that affect the variable dependent (purchasing decisions) that are not examined in this study.



#### Multiple Linear Regression Test

Multiple linear regression analysis aims to prove the hypothesis regarding the effect of the independent variables, namely store atmosphere (X1), product diversity (X2), and promotion (X3) on the dependent variable on purchasing decisions (Y). Based on the analysis of the SPSS 25 program, the following results are obtained:

 Table 5. Multiple Linear Regression

Model	Unstandardized Coefficients		Standardized Coefficients	ı	sig
	В	Std.Error	Betta	93	100001
(constant)	4.470	2.040		2.191	.031
Store Atmosphere	.254	,090	.262	2.826	,006
Keragaman Produk	.199	.097	.188	2.055	.043
Promosi	.284	.091	.283	3.101	,003

Source: data processed, 2022

The regression equation obtained is as follows:

 $Y = 4.470 + 0.254 \times 1 + 0.199 \times 2 + 0.284 \times 3$ 

Constant Value (a) has a positive value of 4.470. This shows that if all the dependent variables which include store atmosphere (X1), product variety (X2) and promotion (X3) are 0, then the value of the purchase decision is slow. The Store Atmosphere variable (X1) has a regression coefficient value of 0.254 with sig. 0.006 indicates that the store atmosphere variable has a direct relationship with purchasing decisions and has a positive value, which means that the better the store atmosphere at 212 Mart, the faster a person makes purchasing decisions at 212 Mart. Product Diversity Variable (X2) has a regression coefficient value of 0.199 with sig. 0, 043 shows that the product diversity variable has a direct relationship with purchasing decisions and has a positive value, which means that the more diverse products at 212 Mart, the faster a person makes purchasing decisions at 212 Mart. Promotion variable (X3) has a regression coefficient value of 0.284 with sig. 0.003 indicates that the promotion variable has a direct relationship with purchasing decisions and has a positive value, which means that the more attractive the promotion at 212 Mart, the faster a person makes a purchasing decision at 212 Mart.

#### Effect of Store Atmosphere (X1) on Purchase Decision (Y)

The t test shows that the value of tcountstore atmosphere (X1) obtained 2.826 while the value of ttabel obtained 1.985 with a significance value of 0.006 <0.05. Based on these results can be interpretedH0rejected and H1accepted, thus it can be concluded that the store atmosphere variable has a positive and significant influence on purchasing decisions at 212 Mart. This means that the better the store atmosphere at 212 Mart, the faster someone makes a purchasing decision at 212 Mart.

#### Effect of Product Diversity (X2) on Purchase Decision (Y)

The t test shows that the value of tcountproduct diversity (X2) is 2.055 while the value of ttabel obtained 1.985 with a significance value of 0.043 <0.05. Based on these results can be interpretedH0rejected and H2accepted, thus it can be concluded that the variable product diversity has a positive and significant influence on purchasing decisions at 212 Mart. This means that the more various products at 212 Mart, the faster someone makes a purchasing decision at 212 Mart.

#### Effect of Promotion (X3) on Purchase Decision (Y)

The t test shows that the value of tcountpromotion (X3) obtained 3.101 while the value of ttabel obtained 1.985 with a significance value of 0.003 <0.05. Based on these results can



be interpretedH0rejected and H3accepted, thus it can be concluded that the promotion variable has a positive and significant influence on purchasing decisions at 212 Mart. This means that the more attractive the promotion at 212 Mart, the faster someone makes a purchasing decision at 212 Mart.

## Effect of Store Atmosphere (X1) Product Diversity (X2) Promotion (X3) Simultaneously on Purchase Decision (Y)

In the F (simultaneous) test, the influence of the four independent variables will be tested (store atmosphere, product completeness and promotion) together with the dependent variable (purchasing decision) with a significance value of 5% = 0.05. The results of the F test can be seen as follows

Table 6. F test

#### ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1. Regre	ssion	100.483	3	33.494	11.908	000p
Resid	dual	270.027	96	2.813		
Tot	tal	370.510	99		į.	

Source: data processed, 2022

Based on the table above, it is known that the Fsig value. of 0.000 < sig value of 0.05 then Ha is accepted. This means that the variable store atmosphere, product diversity, promotions simultaneously have a significant effect on purchasing decisions at 212 Mart. So it can be stated that the hypothesis in this study is accepted.

#### CONCLUSION

Based on the results of the research and discussion that has been done, it can be concluded as: *Store atmosphere*positive and significant effect on consumer purchasing decisions at 212 Mart. Product diversity has a positive and significant effect on purchasing decisions at 212 Mart consumers. Promotion has a positive and significant effect on purchasing decisions at 212 Mart consumers. *Store atmosphere*, product diversity and promotions have a positive and simultaneous effect on purchasing decisions at 212 Mart. This means that together, the better the store atmosphere, the more diverse the products and the more attractive the promotions, the more influencing the purchasing decisions.

#### **REFERENCES**

- Ariyanto, A., Nuryani, A., & Sunarsi, D. (2020). The Effect of Store Atmosphere and Promotion on Purchasing Decisions at Alfamart Bsd, South Tangerang. Journal of Effective Economics, 3(1), 29–36. https://doi.org/10.32493/jee.v3i1.72722
- Christinto, IMD, & Hadi, M. (2018). The Effect of Store Atmosphere and Promotion on Purchasing Decisions at Gramedia Matos Malang. Journal of Business Applications, 4(2), 399–402. http://jab.polinema.ac.id/index.php/jab/article/view/247
- Lutfi, S., & Irwanto, J. (2017). The Effect of Store Atmosphere, Location, and Product Diversity on Clothing Purchasing Decisions. Journal of Management Science Advantage, 1(1), 40–51. https://doi.org/10.30741/adv.v1i1.177
- Mochamad Arifin Zulkarnain. (2018). The Effect of Sales Promotion and Store Atmosphere on Purchasing Decisions (Study on Togamas Petra Bookstore Consumers). Journal of Management Science, 6, 1–7.



- Mulyani, D. & S. (2007). Metadata, citation and similar papers at core.ac.u 1. Distribution of Inheritance According to Chinese Customs in Ilir Timur I District, Palembang City, 1(14 June 2007), 1–13. https://core.ac.uk/download/pdf/11715904.pdf
- Riza, F., Nurlina, & Meutia, R. (2021). The Effect of Price, Product Completeness, Promotion and Store Atmosphere on Purchasing Decisions at 212 Mart Langsa. JIM Management: Applied Managerial, 1(1), 73–84.
- Sari, IP, Nurfarida, IN, & Suryaningtas, D. (2020). The Influence of Store Atmosphere, Product Diversity and Promotion on Purchasing Decisions (Study on Consumers of Ramayana Department Store Malang City). Ejournaforward, 1–5.
- Setyani, T., & Abdul, FW (2021). The Influence of Store Layout and Product Diversity on Purchasing Decisions of Indomaret Satria Jaya Tambun Utara Customers. Journal of Logistics Management, 1(1), 95–103.
- Tobing, FM, & Sihombing, D. (2016). The Influence Of Location, Product Diversity And Price On Purchase Decisions (Study at Carrefour Citra Garden Medan). PLANS Journal: Management and Business Research, 11(2), 149–156. https://doi.org/10.24114/plans.v11i2.9610
- Patel. (2019). 済無No Title No Title No Title. 9-25.
- Yedida, T., Saryadi, & Hidayat, W. (2019). The Influence of Price, Variety of Goods and Quality of Service on Purchasing Decisions (Study on Consumers of Aneka Jaya Ngaliyan Supermarkets Semarang). Undip S1 Business Administration Journal, 4(2), 24.