

ABSTRACT

The rapid development of digital technology has led to an increasing demand for premium smartphones, particularly the iPhone. However, the high price of such products limits the purchasing power of many consumers, leading them to choose credit or installment payment schemes as an alternative to acquire the product. Purchase decisions are influenced by various factors, both economic and psychological, including income, product quality, price, and brand image. This study aims to analyze the effect of income, product quality, price, and brand image on purchase decisions of iPhone at iBox Semarang.

This study employs a quantitative approach using a survey method. Primary data were collected through the distribution of questionnaires to 100 respondents who had purchased an iPhone at iBox Semarang. The sampling technique used was purposive sampling. Data analysis was conducted through validity and reliability tests, classical assumption tests, and multiple linear regression analysis using SPSS Statistics version 27.

The results indicate that income, product quality, price, and brand image have a positive and significant effect on iPhone purchase decisions, both partially and simultaneously. These findings suggest that consumers' financial capability, perceptions of product quality, price evaluation, and Apple's brand image are important factors influencing consumers' decisions to purchase iPhones, including through installment payment schemes. This study is expected to provide practical implications for iBox Semarang in formulating marketing strategies and offering financing schemes that align with consumers' preferences and purchasing power.

Keywords: Income, Product Quality, Price, Brand Image, Purchase Decision, iPhone, iBox Semarang

