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## **Consumer Decision Making Online Shopping In Mataram**

**I Made Ngurah Oka Mahardika**

STAHN Gde Pudja Mataram  
*e-mail: mahardikaind@gmail.com*

### **Abstract**

The aim of this study is to conduct statistical analysis which is influence consumer behaviour making shopping online in Mataram. The data analysis used was statistical analysis in the form of multiple linear regression tests. Sample size is 97 respondent with accidental sampling technique. The data were processed using SPSS 23.0. The results of this study showed that culture factor has insignificant effect on consumer decision making online shopping in Mataram, social factor has insignificant effect on consumer decision making online shopping in Mataram. personal factor has significant effect on consumer decision making online shopping in Mataram, and psychological has significant effect on consumer decision making online shopping in Mataram. Simultaneously test show that the four faktor of consumer behaviour such as culture, social, personal and psychological factor has significant effect on consumer decision making online shopping in Mataram.

*Keywords: Decision making, Consumer behaviour.*

### **1. Introduction**

The economic conditions during pandemic Covid-19 were very worrying. This condition affects local and international trade activities. The dare that occurs is the number of factories that have stopped their operations due to unfavorable conditions. However, on the other hand, the costumer must meet their needs to survive. This has resulted in shifting the conventional market to an online market.

The rapid development of electronics, especially in the field of information and communication technology, has resulted in changes in various sectors of life. Changes in the economic, social, political and cultural fields have an impact on changes in people's lifestyles, including consumption patterns and community trading patterns (Tempo, 2019). During a pandemic like this, people mostly use information and communication technology as a means to buy and / or sell goods and / or services via the internet. This phenomenon of electronic commerce is known as e-commerce, where people no longer need to come to the store to shop.

Data from Badan Pusat Statistik, which conducted an e-commerce survey in 2018, showed that 15.08% were e-commerce businesses. This shows that the business carried out through online media is still relatively low, and the business world in Indonesia is still dominated by conventional businesses. However, seen from the number of transactions throughout 2018, there were 24,821,916 transactions with a value reaching 17.21 trillion rupiah.

According to Nofri and Hafifah (2018) states that the advantage of online shopping is the ease of shopping. Online shopping can be accessed anywhere and easily as long as the cellphone / pc has internet access. Apart from the convenience of shopping, consumers also have a large selection of © Authors. Terms and conditions of this work is licensed under a Creative Commons Attribution-NonCommercial-NoDerivatives 4.0 International License apply. Correspondence: I Made Ngurah Oka Mahardika, *STAHN Gde Pudja Mataram*. Email: mahardikaind@gmail.com

products from various vendors, can compare prices, choose payment methods, the number of promos offered and are open 24 hours. So that consumers have many references before deciding to shop.

Factors that influence consumer behavior are strongly influenced by where the person is born and the environment that raises them (Mahardika, 2020). In purchasing decisions, consumer behavior is influenced by cultural factors, social factors, personal factors and psychological factors (Destian, 2017). Cultural factors are the composition of values, perceptions, desires and behavior of community members. Social factors show a person's social class. Social class is not only seen from a person's income but also from work, education and residence. Personal factors are influenced by a person's personal characteristics such as age, occupation, conditions of economic, lifestyle, and personality and self-concept (Kotler, 1997).

Many studies have been conducted to examine the factors that influence consumer behavior in online shopping. According to Darmawati, Subekti, Sumarsono, and Sri, Murni (2018), cultural factors and social factors do not significantly influence the decision to purchase shar'e products. Meanwhile, personal factors and psychological factors have a significant effect on purchasing decisions of shar'e products. Furthermore, (Harahap, 2018) found the results showed that perceived benefits and psychological factors has a positive and significant effect on consumer behavior to buying online. The risk perception factor has a negative effect on online buying behavior. The design of website and hedonic motivation person were found to be influential but insignificant factor. Psychological factors are the factors with the highest influence on online buying behavior. Then, this study aims to examine people's decisions in shopping online during pandemic Covid-19 in Mataram, by looking at the relationship between cultural factors, social factors, personal factors and psychological factors on consumer decision making.

## **2. Literature Review**

### **Consumer behavior**

The wants and needs of consumers are very diverse and changing (Subianto, 2007). This is based on the many variable factors that influence on consumer behavior making. Consumer behavior is a process of assessing and selecting from various alternatives that a person makes in purchasing and utilizing a product (Ghoni & Bodroastuti, 2012).

Understanding consumer behavior is very difficult. This is because there is a lot of variables that affect and are related. In consumer behavior, it is important to search for information because information seeking is an integral aspect of decision making (McColl-Kennedy & Fetter, 1999).

The strongly consumer purchases are influence by cultural, social, personal and psychological characteristics. Marketer cannot control full these factors, but marketer can use the factor as considering (Kotler, 1997). The factors of consumer behavior whose can be influence decision making are:

### **Culture Factor**

Culture has an important and fundamental role in shaping consumer behavior. Culture as a set of values, beliefs, habits held by individuals and the surrounding community (Bahari & Ashoer, 2018). In cultural factors, it is important to pay attention to marketers to understand the effects on consumers which include culture, sub-culture, and social class.

## Social Factor

Is the influence of a group of people in influencing the individual. Social factors such as social groups, families, and social roles and status are external aspects that provide a stimulus to consumer decisions (Asna, 2010). A person's reference group consists of all groups that directly or indirectly influence a person's attitude and behavior.

## Personal Factor

Personal factors are a way of collecting and classifying the constancy of individual reactions to situations that occur (Bahari & Ashoer, 2018). Someone in making purchasing decisions is very influence by characteristic him-self. Individuals make Purchasing decisions made by individuals are influenced by the characteristics contained in them. The characteristics individual that influence purchasing decisions consist of age, lifestyle, personality and self-concept.

## Psychological Factor

Psychological needs are needs that arise from certain physiological conditions, for example the need to be recognized, self-esteem or the need to be accepted in society (Asna, 2010). Psychology is a person's thoughts and feelings that are influenced by the existence of other people in real or indirect ways as measured from the personal point of view of experiencing it.

## Consumer Behavior Model

External marketing stimuli, namely products and services, prices, distribution, and communication as well as other stimuli such as economy, technology, politics and culture can influence consumer choices before making a purchase of a product through problem recognition, information seeking, alternative choices, purchasing decisions and post-purchase behavior. Therefore, marketers must understand what is needed by consumers that will influence purchasing decisions (Kotler and Keller, 2016).

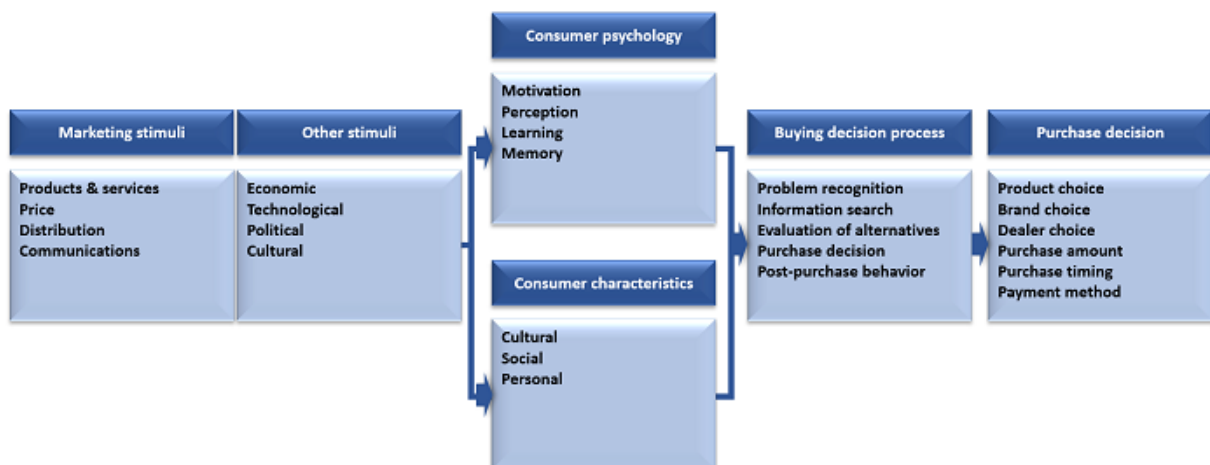


Figure 1. Consumer Behavior Model

## Consumer Decision Making

According to McColl-Kennedy and Fetter (1999) Consumer decision is an activity in which consumers determine or select a number of goods and services, which are selected based on information obtained about the product, and as soon as needs and wants arise, and this activity becomes information for determining decision making. next decision. Meanwhile, Manyiwa and Crawford (2002) defines consumer decision as the choice of two or more alternative choices, on the contrary, if you do not have an alternative, it means that it cannot be categorized as a decision making.

## Decision Making Process

According to Kotler (1997), the decision-making process can be described in the chart below:



Figure 2. Stages of Decision Making

The decision-making process begins with a need. Need is the difference between the real condition and the actual situation which is adequate to arouse and effective the decision process. After identifying the problem, the next process is to search for information. Information sources consist of personal sources, commercial sources, general sources and experience sources.

## Framework

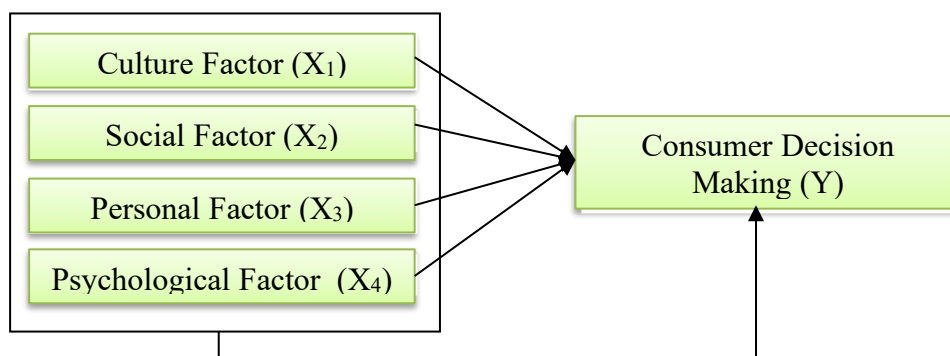


Figure 3. Research Framework

Hypothesis:

- H1 : Culture factor has a positive and significant effect on consumer decision making  
 H2 : Social factor has a positive and significant effect on consumer decision making  
 H3 : Personal factor has a positive and significant effect on consumer decision making  
 H4 : Psychological factor has a positive and significant effect on consumer decision making  
 H5 : Culture factor, Social factor, Personal factor, and Psychological factor as simultan has a positive and significant effect on consumer decision making

### 3. Methodology

By design, this study is correlational research category where data is collected to investigate whether there is an influence and how strong is the influence of the independent variables on the dependent variable (Sugiyono, 2018). The research location in Mataram. In the formula (Wibisono, 2003) explains that this formula is used when the sampling technique is if the population is unknown. So that the data taken is 96 samples from an unknown population, which are calculated with a confidence level of 95% ( $Z = 1.96$ ), a standard deviation of 0.5 and a margin of error of 10% using the following formula:

$$N = \frac{Z^2 \sigma(1 - \sigma)}{\alpha^2}$$

Explanation:

N: Sample

Z: Score table Z

$\sigma$  : Standard deviation

$\alpha$  : Margin of error

Then:

$$N = \frac{1,96^2 \cdot 0,5(1 - 0,5)}{0,1^2} = 96,04$$

Thus, the number of samples taken was 96 respondents. The sampling technique uses Accidental Sampling, which is the determination of the sample by chance. Anyone who happens to meet the researcher and meets the requirements as a respondent.

### 4. Result and Discussion

#### Validity Test

Valid or not the questionnaire is testing by validity test (Ghozali, 2011). A questionnaire is valid if the questions on the questionnaire are able to reveal something that will be measure by the questionnaire. So, validity is measuring the questions in the questionnaire that can be show the real field instrument. Through this analysis, the research instrument is said to be valid if it has a correlation coefficient above 0.30 (Nunnally 1960, in Ghozali 2011).

Based on the results of data processing, here are the results of the validity test in this study.

**Table 1. Validity Test**

No	Variable	Item	Coefficient Correlation
1	Culture Factor (X <sub>1</sub> )	X <sub>1.1</sub>	0,505
		X <sub>1.2</sub>	0,464
		X <sub>1.3</sub>	0,622
2	Social Factor (X <sub>2</sub> )	X <sub>2.1</sub>	0,591
		X <sub>2.2</sub>	0,566
		X <sub>2.3</sub>	0,407
3	Personal Factor (X <sub>3</sub> )	X <sub>3.1</sub>	0,688
		X <sub>3.2</sub>	0,603
		X <sub>3.3</sub>	0,594
4	Psychological Factor (X <sub>4</sub> )	X <sub>4.1</sub>	0,700
		X <sub>4.2</sub>	0,712
		X <sub>4.3</sub>	0,660
5	Consumer Decision Making (Y)	Y <sub>1</sub>	0,431
		Y <sub>2</sub>	0,582
		Y <sub>3</sub>	0,520

Based on the test results from table 1, that the culture factor variable is 3 item, social factor is 3 item, personal factor is 3 item, psychological factor is 3 item, and consumer decision making is 3 items. Of the five variables, all item it can be said that the correlation coefficient value is higher than 0.3, which means that all instruments are valid for research.

### Reliability Test

For measuring the construct or variable is using reliability test (Ghozali, 2011). A reliable questionnaire if person answer the question consistent over time. The Reliability measurement can be performed with One Shot or just one measurement. Here the measurement is only once and then the results are compared with other questions or measure the correlation between the answers to the questions. The tool for measuring reliability is Cronbach Alpha. A variable is said to be reliable, if (Ghozali, 2011): Result  $\alpha > 0.60$  = reliable and Result  $\alpha < 0.60$  = unreliable.

**Table 2. Reliability Test**

No	Variable	Alpha Cronbach
1	Culture Factor (X <sub>1</sub> )	0,709
2	Social Factor (X <sub>2</sub> )	0,702
3	Personal Factor (X <sub>3</sub> )	0,787
4	Psychological Factor (X <sub>4</sub> )	0,830
5	Consumer Decision Making (Y)	0,708

Based on table 2, it can be seen that the Cronbach Alpha is greater than 0.6. This shows that all variable in this study are said to be reliable or have a good level of reliability so that they can be used in subsequent research analyzes.

## Multiple Linier Regression

Multiple linear regression analysis is used in this study in order to determine whether there is an influence of the independent variable on the dependent variable. Statistical calculations in multiple linear regression analysis used in this study were to use SPSS software. The results of multiple linear regression are as follows:

**Table 3. Coefficients**

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1 (Constant)	1.458	.338			4.313	.000
X1	.181	.110	.216		1.644	.104
X2	.069	.112	.087		.619	.538
X3	.200	.072	.271		2.759	.007
X4	.222	.073	.294		3.017	.003

a. Dependent Variable: Y

Based on the SPSS output above, the regression equation is obtained as follows:

$$Y = 1,458 + 0,181x_1 + 0,069x_2 + 0,200x_3 + 0,222x_4$$

The model shows that: Constant = 1,458. The regression coefficient  $X_1$  is 0.181, which means that if cultural factors increase by one point, consumer purchasing decisions will increase by 0.181, assuming the value of other variables is constant. The regression coefficient  $X_2$  is 0.069, it means that when social factors increase by one point, consumer purchasing decisions increase by 0.069, assuming the value of other variables is constant. Furthermore, the regression coefficient  $X_3$  is 0.200, which means that if personal factors increase by 1 point, consumer purchasing decisions increase by 0.200. Finally, the regression coefficient  $X_4$  with a value of 0.222, which means that if psychological factors increase by 1 point, consumer purchasing decisions increase by 0.222, assuming the value of other variables is constant.

## Partial Test

The test is to determination effect of culture factor ( $X_1$ ), social factor ( $X_2$ ), personal factor ( $X_3$ ) and psychological factor ( $X_4$ ) as a partially on consumer decision making online shopping in Mataram. The test analyze is show as below:

**Table 4. Hypothesis Test**

No.	Variables	t-value	Sig	t-table
1.	Culture Factor	4.313	.104	1,96
2.	Social Factor	1.644	.538	1,96
3.	Personal Factor	.619	.007	1,96
4.	Psychological Factor	2.759	.003	1,96

The data analysis stage uses regression analysis which is described as follows, the results of the t test conducted show that cultural factors on consumer decision making have a coefficient value of

0.104 with t-statistic value of 1.644. The t-statistic value is below the critical value of 1.96, thus it can be stated that there is an influence between cultural factors on consumer decisions making online shopping in Mataram is rejected (H1 is rejected). The test on social factors has a coefficient value of 0.538 with a t-statistic value of 0.619. The t-statistic value is far below the critical value, thus the hypothesis which states that there is an influence between social factors on consumer decisions making online shopping in Mataram is rejected (H2 is rejected). The results of the t test conducted indicate that personal factors influence consumer decision making has a coefficient value of 0.007 with a t-statistic value of 2.759. The t-statistic value is above the critical value of 1.96, thus the hypothesis which states that there is an influence between personal factors on consumer decisions making online shopping in Mataram is accepted (H3 accepted). The results of the t-test conducted show that psychological factors have an influence on consumer decision making which has a coefficient value of 0.003 with a t-statistic value of 3.017. The t-statistic value is above the critical value of 1.96, thus the hypothesis which states that there is an influence between psychological factors on consumer decisions making online shopping in Mataram is accepted (H4 accepted).

### Goodness of Fit

Ghozali (2011) F test is used to test the effect of independent variables together on the independent variable. The level of significance uses 0.05  $df_1 = k-1 = 4$  and to determine F table, namely  $df_2 = n-k-1$  or  $86-5-1 = 80$ . Obtained F table is 2,49. The results of the data obtained are as follows:

**Table 5. ANOVA**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.275	4	5.319	12.081	.000 <sup>b</sup>
	Residual	40.065	91	.440		
	Total	61.340	95			

a. Dependent Variable: Y

b. Predictors: (Constant), X4, X3, X1, X2

It can be seen that  $F\text{-value} > F\text{-table}$  or  $12,081 > 2,49$ . This concludes that Culture factor, social factor, personal factor and psychological factor together have an effect on consumer decision making online shopping in Mataram (H5 accepted).

### Coefficient of Determination (R<sup>2</sup>)

According to Ghozali (2013), the coefficient of determination (R<sup>2</sup>) used for measure how far the model's ability to explain variable variations independent. This coefficient of determination is used because it can explain the goodness of the regression model in predicting the dependent variable. Score the coefficient of determination is between zero and one. The coefficient of determination can be seen in the following table:

**Table 6. Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.589 <sup>a</sup>	.347	.318	.66353

a. Predictors: (Constant), X4, X3, X1, X2



The coefficient of determination R square (R<sup>2</sup>) shows a number of 0.347, which means that the influence of cultural factors, social factors, personal factors and psychological factors on consumer decisions making is 34.7% and the rest is influenced by other factors not examined. F count shows a value of 12.081 with a significance level of 0.000, this means that there is a positive and significant influence between cultural factors, social factors, personal factors and psychological factors together on consumer decisions making online shopping in Mataram.

## **Discussion**

### *The Effect of Culture Factor on Consumer Decision Making Online Shopping in Mataram*

Hypothesis testing (H1) shows that the hypothesis is rejected. The test results show that cultural factors are not able to influence consumer decisions making, this is because Mataram people in online shopping are not influenced by shifts in culture, geographic area and listening culture. Shifts in culture and geographic areas are common causes and have a broad influence on consumer purchasing decisions, however, these factors are not sufficient to have a significant influence on consumer decisions making online shopping. In addition, the influence of listening habits has little impact on consumer decisions making. Although the direction of the relationship between cultural factors and consumer decisions making shows a positive direction, however, it has not had a significant effect.

### *The Effect of Social Factor on Consumer Decision Making Online Shopping in Mataram*

Hypothesis testing (H2) shows that the hypothesis is rejected, Consumer decisions making online shopping in Mataram are not influenced by social factors, this is because when consumers make decisions to shop online, they do not follow directions from friends, family or their environment. In addition, it is possible that friends, family or the environment where the consumer lives is not doing online shopping but is still shopping conventionally.

### *The Effect of Personal Factor on Consumer Decision Making Online Shopping in Mataram*

Hypothesis testing (H3) shows that the hypothesis is accepted. Personal factors are the consistency of consumer reactions to the current situation. In online shopping, a person's behavior is influenced by the personality factors of the consumer concerned. The personal factor is a combination of psychological order and environmental influences, including consumer character. In Mataram, consumers tend to shop online because they think that online shopping is a lifestyle demand and increasing people's purchasing power. In other words, it can be said that the higher the age, lifestyle and purchasing power of the community, the consumer decisions making online shopping in Mataram will be increase.

### *The Effect of Psychological Factor on Consumer Decision Making Online Shopping in Mataram*

Consumer decisions making online shopping in Mataram are influenced by psychological factors. This is because consumers have motivated needs, understanding and knowledge, and confidence in the online market. So that consumers decide to use and stay loyal to shop online. In addition, consumers are quite confident in using vendors that offer online shopping sites.

### *The Effect of Culture Factor, Social Factor, Personal Factor, and Psychological Factor Together on Consumer Decision Making Online Shopping in Mataram*

It is known that consumer decisions making begin with stimuli which are then influenced by cultural, social, personal and psychological factors and influence consumers in choosing products with certain brands. Consumers may also form the intention to buy the product they most like. This means that, although partially cultural and social factors do not have a significant but positive effect on consumer decisions making online buying in Mataram, however, simultaneously test result show that the cultural, social, personal and psychological factors have a significant influence on consumer decisions making online shopping in Mataram

## 5. Conclusion

Refer to the results of the research and discussion above, it can be concluded that partially culture factor and social factor do not have a significant influence on consumer decisions making to shop online in Mataram. Meanwhile, personal factor and psychological factor have a positive and significant on consumer decisions making to shop online in Mataram. Simultaneously, culture, social, personal and psychological as together have a significant influence on consumer decisions making to shop online in Mataram.

Future, the researcher can be reply and modify this model. And using a longitudinal approach model (over time), and maybe using in other institutions. In addition, researchers can use any variable for completely the factor that influence consumer decision making.

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