



Factors that influence consumer decisions to shop online

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Abstract

This study aims to determine the influence of cultural factors on consumer behavior in online shopping, as well as the impact of social, personal, and psychological factors on consumer behavior in online shopping. Additionally, this study seeks to examine the influence of these factors—cultural, social, personal, and psychological—on consumer decision-making in online shopping. Furthermore, it aims to explore the relationship between consumer behavior and consumer decision-making in online shopping. The data were collected through questionnaires involving a sample of 114 respondents. Data analysis was conducted using Structural Equation Modeling (SEM) with the AMOS application. The results indicate that stronger cultural factors positively influence consumer behavior, with a regression coefficient of 0.786. Similarly, stronger social factors enhance consumer behavior, with a regression coefficient of 0.994. Personal factors also have a positive effect on consumer behavior, with a regression coefficient of 0.518, while psychological factors contribute to consumer behavior with a regression coefficient of 0.214. In terms of decision-making, stronger cultural factors accelerate consumer decision-making, with a regression coefficient of 0.648. Social factors also expedite consumer decision-making, with a regression coefficient of 0.404. Personal factors play a role in speeding up consumer decision-making, with a regression coefficient of 0.395. Psychological factors, however, have a minimal effect on decision-making, with a regression coefficient of 0.008. Finally, stronger consumer behavior leads to faster decision-making, with a regression coefficient of 0.190.

Keywords: Cultural, Social, Personal, Psychological, Consumer Behavior.

1. Introduction

To market and purchase various types of products or services, whether in physical or digital form, electronic commerce (e-commerce) has become increasingly common. E-commerce is a concept that describes the process of buying and selling goods or services over the internet or exchanging products, services, and information using digital information networks (Laudon & Traver, 2021) ^[17]. Human shopping behavior is closely linked to the social, cultural, and economic values they adhere to. Social and cultural values are the result of interactions between individuals and other members of society and play a role in shaping consumption preferences. Culture is considered one of the primary determinants of consumer purchasing decisions, with elements such as values, language, myths, customs, rituals, and laws being passed down from generation to generation (Solomon, 2022) ^[26].

In Indonesia, internet usage has significantly increased in recent years. According to a report from DataReportal (2023), the number of internet users in Indonesia reached 212.9 million at the beginning of 2023, up from 202 million the previous year. This increase has also contributed to the growth of e-commerce. The e-Conomy SEA report by Google, Temasek, and Bain & Company (2022) states that Indonesia is one of the largest e-commerce markets in Southeast Asia, with transaction values reaching USD 77 billion in 2022.

Culture remains a complex and multidimensional aspect of marketing, making a deep understanding of cultural factors essential for optimizing digital marketing strategies (Hofacker *et al.*, 2023) ^[8]. Online shopping is the process of purchasing goods or services from sellers using digital platforms without physical interaction between sellers and buyers. According to Kotler and Keller (2022) ^[13], online marketing is a marketing strategy that connects consumers and sellers through an interactive digital system that utilizes the internet and modern technology.

This study has two main objectives: (1) To examine the influence of cultural, social, personal, and psychological factors on consumer behavior in online shopping; and (2) To analyze the impact of cultural, social, personal, and psychological factors on consumer decision-making in online shopping.

B. Theoretical Foundation and Research Hypotheses

b.1 The Relationship Between Cultural Factors and Consumer Behavior

Cultural factors have a broad and profound influence on consumer purchasing behavior. According to Hofacker *et al.* (2023) ^[8], culture is a primary determinant shaping consumer preferences and purchasing decisions. Subcultures within a society create unique market segments, requiring marketers to adjust their strategies to meet the needs of these groups (Solomon, 2022) ^[26]. Culture plays a fundamental role in decision-making and purchasing behavior, reflecting the norms and values upheld by society (Hofstede, 2021) ^[9].

Culture also functions as a regulator of human behavior, consisting of behavioral patterns inherited and maintained by society members in various ways (De Mooij, 2023) ^[5]. Cultural values influence consumer behavior and determine the criteria used in the decision-making process (Xie *et al.*, 2023) ^[34]. Cultural factors shape the social characteristics that distinguish one group from another and influence how individuals interact with products and services (Schwartz, 2022) ^[24]. According to Johnson *et al.* (2023) ^[12], culture shapes societal habits and norms in response to economic values and practices. Every culture consists of subcultures that provide a more specific identity to its members, including nationality, religion, race, and geographic regions (Lee & Kotabe, 2023) ^[18].

Based on this discussion, the following hypothesis can be formulated:

H1: The stronger the cultural factors, the more they support consumer behavior.

b.2 The Relationship Between Cultural Factors and Purchasing Decisions

Culture, subculture, and social class play a crucial role in consumer purchasing decisions (Hofstede *et al.*, 2021) ^[9]. Culture is a key factor in determining consumer preferences and behavior in decision-making (Solomon, 2022) ^[26]. Unlike other living beings that act based on instinct, human behavior is largely influenced by learning and social experiences (De Mooij, 2023) ^[5]. Cultural factors represent a set of social values widely accepted by society and transmitted through language and symbols (Xie *et al.*, 2023) ^[34].

Cultural factors have a significant impact on consumer behavior, particularly in shaping trust in a product and influencing purchasing decisions (Johnson *et al.*, 2023) ^[12]. The higher the level of trust in a marketed product, the greater the likelihood that consumers will make a purchase (Schwartz, 2022) ^[24]. A study by Lee and Kotabe (2023) ^[18] found that cultural factors significantly influence purchasing decisions across various countries and industries.

Additionally, research by Wang *et al.* (2023) ^[19] highlights that the influence of culture has become even stronger in the digital era, where consumers can easily access information and compare products from different cultural backgrounds.

Further studies by Zhang *et al.* (2023) ^[34] and Li *et al.* (2023) ^[19] also indicate that cultural factors can accelerate the purchasing decision-making process through the social norms and collective values upheld by society. Thus, cultural factors not only influence consumer preferences but also determine how quickly they make purchasing decisions.

Based on this discussion, the following hypothesis can be formulated:

H2: The stronger the cultural factors, the faster the purchasing decision-making process.

b.3 The Relationship Between Social Factors and Consumer Behavior

Social factors play a crucial role in influencing consumer behavior. According to Syaiful and Sari (2016), social factors such as testimonials, recommendations from friends, and the way sellers describe products can significantly impact consumers' purchasing decisions on social media.

Additionally, Munandar (2017) ^[22] found that social factors, including reference groups, family, roles, and social status, have a significant influence on the decision to purchase espresso coffee in Dewantara District, North Aceh Regency. However, Hudani (2019) ^[11], in his research on students of the Faculty of Economics at Sarjanawiyata Tamansiswa University in Yogyakarta, found that social factors did not have a significant impact on the decision to purchase Sampoerna Mild cigarettes. These differing findings suggest that the influence of social factors on consumer behavior can vary depending on the product context and consumer demographics. Therefore, it is essential for marketers to understand the specific social dynamics within their target market to develop effective marketing strategies.

Based on this discussion, the following hypothesis can be formulated:

H3: The stronger the social factors, the more they support consumer behavior.

b.4 The Relationship Between Social Factors and Purchasing Decisions

Social factors play a vital role in influencing consumers' purchasing decisions. According to Hudani (2019) ^[11], social factors such as reference groups, family, roles, and social status can impact purchasing decisions for certain products. However, in the context of Sampoerna Mild cigarette purchases among students, social factors did not show a significant influence on purchasing decisions.

Additionally, Munandar (2017) ^[22] found that social factors, including reference groups, family, roles, and social status, significantly influence the decision to purchase espresso coffee in Dewantara District, North Aceh Regency. In the context of online marketing, effective strategies can influence consumer purchasing decisions. A study on the impact of online marketing strategies on consumer purchasing decisions for Mixue products in Jayapura City found that social media marketing and competitive pricing strategies can increase consumer purchase interest. Overall, social factors such as reference groups, family, roles, and social status have varying impacts on consumer purchasing decisions, depending on the product context and consumer demographics. A deep understanding of these factors is essential for marketers in designing effective strategies to influence consumer behavior.

Based on this discussion, the following hypothesis can be

formulated:

H4: The stronger the social factors, the faster the purchasing decision-making process.

b.5 The Relationship Between Personal Factors and Purchasing Decisions

Personal factors refer to the way individuals collect and categorize their consistent responses to a given situation (Lamb, 2001:221)^[16]. According to Purimahua (2005:546), personal factors represent an individual's habitual patterns influenced by their immediate environment when making choices, which are then expressed through actions. An individual's decision to purchase is also influenced by unique personal characteristics such as gender, age, life cycle stage, personality, self-concept, and lifestyle.

Individual characteristics generally remain stable throughout a person's life cycle. For example, most people do not change their gender, and altering one's personality or lifestyle often requires a period of reorientation. In the case of age and life cycle stages, these changes occur gradually over time (Lamb, 2001:221)^[16].

Based on this discussion, the following hypothesis can be formulated:

H5: The stronger the personal factors, the more they support consumer behavior.

b.6 The Relationship Between Personal Factors and Purchase Decisions

Personal factors refer to how individuals gather and categorize their consistent reactions to a given situation (Lamb, 2001:221)^[16]. A person's purchasing behavior is also influenced by their personality traits. Personal factors combine psychological structures with environmental influences, including temperament and dominant personal characteristics.

Although personality is a useful concept in studying consumer behavior, some marketers believe that personality affects the types and brands of products consumers purchase. A person's personality is shaped by various indicators, such as parental occupation, economic status, and lifestyle. The higher the parents' job position, the more financially stable they are, and the more their lifestyle improves, the higher their tendency to make purchases. The research findings of Purimahua (2005) and Sriwardingsih *et al.* (2006) indicate that personal factors influence purchase decisions.

Based on this explanation, the following hypothesis can be formulated:

H6: The better the personal factors, the faster the purchase decision-making process.

b.7 The Relationship Between Psychological Factors and Purchase Decisions

Consumer purchase choices are influenced by four major psychological factors: motivation, perception, learning, and beliefs and attitudes.

- **Motivation:** Consumers have multiple needs at any given time, some of which are biogenic.
- **Perception:** A motivated consumer is prepared to act, and their actions are influenced by their perception of a given situation. According to Kotler (2005:197)^[14], perception is the process consumers use to select, organize, and interpret information inputs to create a meaningful picture of the world.
- **Learning:** Learning involves changes in consumer behavior resulting from experience. As consumers take action, their knowledge increases. Learning theories suggest that marketers can create demand for a product

by associating it with strong motivation and providing positive reinforcement.

- **Beliefs and Attitudes:** Beliefs represent consumers' thoughts about something, shaped through actions and learning. Beliefs and attitudes influence consumer purchasing behavior.

Consumer beliefs may be based on knowledge, opinions, or faith. These beliefs shape product and brand perceptions, guiding consumer behavior. Attitudes involve evaluations, emotional responses, and tendencies to act favorably or unfavorably toward an object or idea. Instead of trying to change consumer attitudes, companies should align their products with existing attitudes, as changing attitudes can be costly. Psychological factors help recognize consumer emotions, gather and analyze information, formulate thoughts and opinions, and make decisions (Lamb, 2001:224)^[16]. According to Purimahua (2005:546), psychological factors are internal drives that influence choices based on product flexibility, heightened desire, and ease of use.

Based on this explanation, the following hypothesis can be formulated:

H7: The better the psychological factors, the more they will support consumer behavior.

b.8 The Relationship Between Psychological Factors and Purchase Decisions

Psychological factors are used to recognize consumer emotions, gather and analyze information, formulate thoughts and opinions, and make decisions (Lamb, 2001:224)^[16]. A consumer's purchasing decisions are influenced by four major psychological factors: motivation, perception, knowledge, and beliefs. The stronger these factors, the higher the likelihood of making a purchase. The research findings of Purimahua (2005) and Sriwardingsih *et al.* (2006) indicate that psychological factors influence purchase decisions.

Based on this explanation, the following hypothesis can be formulated:

H8: The better the psychological factors, the faster the purchase decision-making process.

b.9 The Relationship Between Consumer Behavior and Purchase Decisions

Purchasing is a consumer's decision regarding what to buy, whether to buy or not, when to buy, where to buy, and how to pay (Sumarwan, 2003:10)^[29]. Meanwhile, consumer decision-making is the process of choosing between two or more alternative actions (Sumarwan, 2003:289)^[29].

Thus, purchase decisions involve selecting a process, method, or action based on various considerations, including what to buy, when to buy, where to buy, and how to pay. To understand consumer decision-making, it is essential to first examine consumer involvement with a product or service (Sutisna, 2003:11)^[30]. Understanding consumer involvement levels helps marketers identify factors that make consumers feel engaged or disengaged in purchasing a product or service. The level of consumer involvement is influenced by stimuli. In other words, whether a consumer feels involved in a product depends on whether they consider the purchase decision important. Therefore, some consumers have high involvement in purchasing a product or service, while others have low involvement.

Based on this explanation, the following hypothesis can be formulated:

H9: The more consumer behavior supports purchasing, the faster the purchase decision-making process.

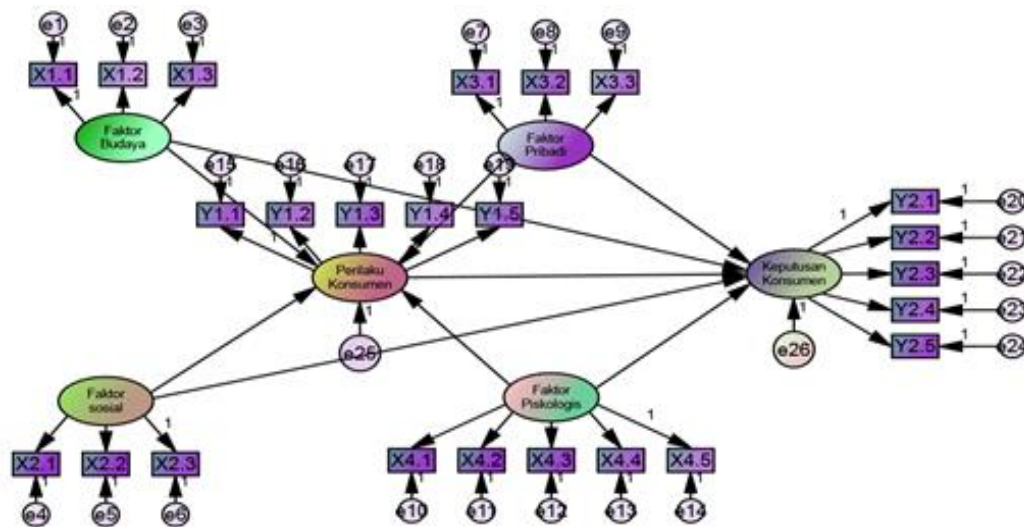


Fig 1: Theoretical Framework

Description:

X1: Cultural Variable

X2: Social Variable

X3: Personal Variable

X4: Psychological Variable

Y1: Consumer Behavior Variable

Y2: Consumer Decision Variable

Hypotheses

- H1:** The better the cultural factors, the more they support consumer behavior.
- H2:** The better the social factors, the more they support consumer behavior.
- H3:** The better the personal factors, the more they support consumer behavior.
- H4:** The better the psychological factors, the more they support consumer behavior.
- H5:** The better the cultural factors, the faster consumers make purchasing decisions.
- H6:** The better the social factors, the faster consumers make purchasing decisions.
- H7:** The better the personal factors, the faster consumers make purchasing decisions.
- H8:** The better the psychological factors, the faster consumers make purchasing decisions.
- H9:** The better the support for consumer behavior, the faster consumers make purchasing decisions.

C. Research Methodology

This study is a quantitative research conducted using a survey method through the distribution of interval scale questionnaires. The research subjects are members of online shopping groups. The collected data will be analyzed to identify the characteristics of respondents, providing a description of each research variable and the relationships between them. The variables in this study include cultural factors, social factors, personal factors, and psychological factors as independent variables, consumer behavior as an intermediary variable, and consumer decision-making as the dependent variable.

The theoretical framework serves as a guide to ensure that the research remains focused on real-world facts. Additionally, it provides an overview of the research background and serves as a reference for discussing the findings. The study is based on data-driven analysis, utilizing existing theories for explanation, and ultimately contributing to the development

of new theoretical insights.

The population in this study consists of some postgraduate students from Undiknas Denpasar and a group of gadget users who frequently shop online within their residential areas, totaling 114 individuals. The sampling method employed is non-probability sampling, as the population is considered finite (with a known number of identified members). The study specifically uses accidental sampling (convenience sampling), a procedure that selects samples from the most easily accessible and encountered individuals. According to Sugiyono (2004:77) ^[28], accidental sampling involves selecting respondents based on chance encounters. This means that anyone who happens to be met and fits the criteria of an online shopping consumer or gadget user can be included as a sample for this research.

D. Results and Discussion

d.1 Analysis of Influence Using SEM

In line with the research objective of determining the influence of cultural, social, personal, and psychological factors on consumer behavior and decision-making, as well as the hypotheses formulated in Chapter II, data analysis is conducted using Structural Equation Modeling (SEM). SEM is a set of statistical techniques that allows for the simultaneous testing of relatively complex relationships (Ferdinand, 2002).

The hypotheses tested in this study are as follows

- H1:** The better the cultural factor, the more it supports consumer behavior.
- H2:** The better the social factor, the more it supports consumer behavior.
- H3:** The better the personal factor, the more it supports consumer behavior.
- H4:** The better the psychological factor, the more it supports consumer behavior.
- H5:** The better the cultural factor, the faster consumers make decisions.
- H6:** The better the social factor, the faster consumers make decisions.
- H7:** The better the personal factor, the faster consumers make decisions.
- H8:** The better the psychological factor, the faster consumers make decisions.
- H9:** The more consumer behavior is supported, the faster consumers make decisions.

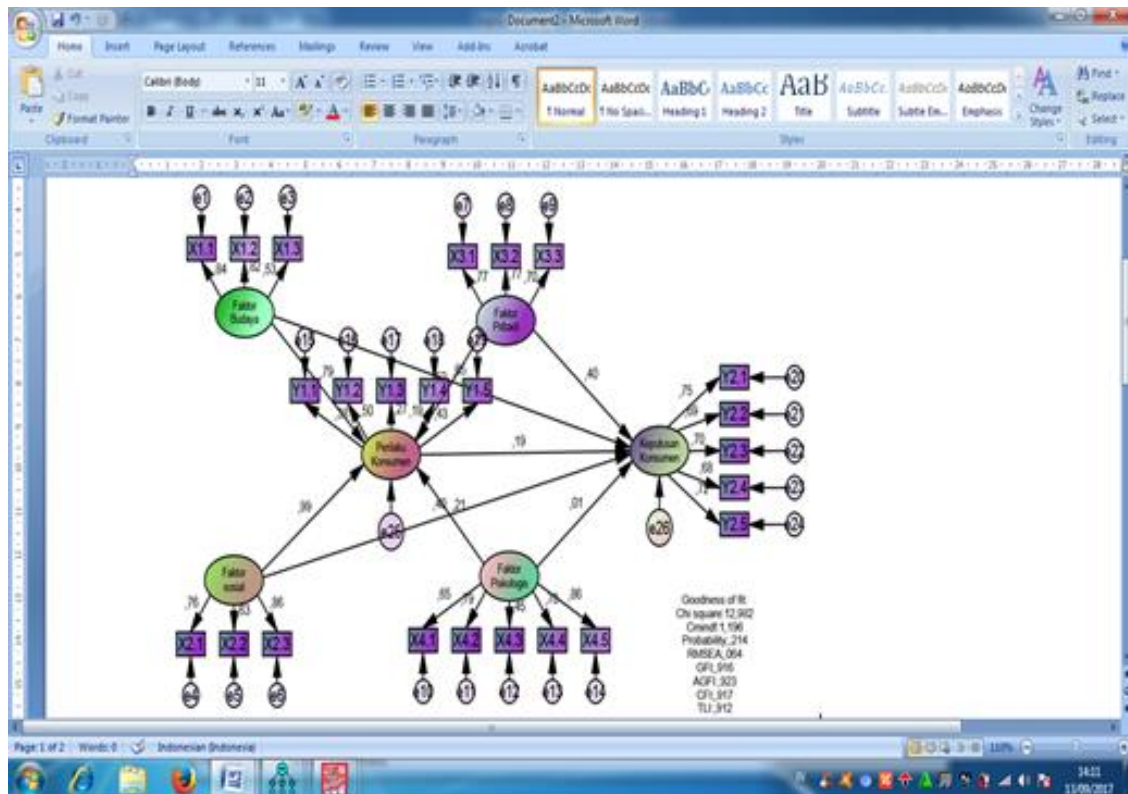


Fig 2: Model of Relationships Between Variables

Based on the figure above, an analysis of Goodness of Fit, structural model analysis, and determination analysis can be conducted

d.2 Influence of Cultural Factors on Consumer Behavior

Empirical testing demonstrates that the standardized estimate (regression weight) is 0.786, with a Critical Ratio (CR) of 5.234 at a probability of 0.000. Since $CR\ 5.234 > 2.000$ and $Probability = 0.000 < 0.05$, this indicates that the influence of cultural factors on consumer behavior is significant.

Cultural factors have a broad and profound influence on consumer purchasing behavior. Several key components exist within this cultural factor, including:

- Culture: Culture is the most fundamental determinant of a person's desires and behavior, as it encompasses all aspects of human life. According to Kotler (2005:224), culture is the most fundamental determinant of consumer desires and behavior.
- Subculture: Subcultures consist of nationality, religion, racial groups, and geographic regions. Many subcultures form important market segments, and marketers often design products and marketing programs tailored to their specific needs.
- Culture as a Behavioral Determinant: Culture is the primary factor influencing decision-making behavior and purchasing behavior (Setiadi, 2003:331).

Culture serves as a powerful force in regulating human behavior. It consists of a set of behavioral patterns transmitted and maintained by members of a particular society through various means (Arnolds & Thompson, 2005). For example, members of the same culture share similarities in language, instructional patterns, and imitation behaviors, and they uphold the same values. These values tend to influence consumer behavior and shape the selection criteria used by individual consumers (Tahmid Nayeem, 2012:78).

d.3 Influence of Social Factors on Consumer Behavior

Empirical testing demonstrates that the standardized estimate (regression weight) is 0.994, with a Critical Ratio (CR) of 5.559 at a probability of 0.000. Since $CR\ 5.559 > 2.000$ and $Probability = 0.000 < 0.05$, this indicates that the influence of social factors on consumer behavior is significant.

Personal factors are a way of gathering and categorizing an individual's consistent reactions to an ongoing situation (Lamb, 2001:221) [16]. According to Purimahua (2005:546), personal factors refer to a person's habitual patterns influenced by their immediate environment when making choices, which are then expressed in actions. An individual's purchasing decision is also influenced by unique personal characteristics such as gender, age, life cycle stage, personality, self-concept, and lifestyle. These individual characteristics generally remain stable throughout a person's life cycle. For example, most people do not change their gender or personality traits, as altering one's lifestyle requires a process of reorientation over a period of life. In the case of age and life cycle stage, these changes occur gradually over time (Lamb, 2001:221) [16].

d.4 Influence of Personal Factors on Consumer Behavior

Empirical testing demonstrates that the standardized estimate (regression weight) is 0.518, with a Critical Ratio (CR) of 4.261 at a probability of 0.000. Since $CR\ 4.261 > 2.000$ and $Probability = 0.000 < 0.05$, this indicates that the influence of personal factors on consumer behavior is significant. Personal factors are a way of gathering and categorizing an individual's consistent reactions to an ongoing situation (Lamb, 2001:221) [16]. According to Purimahua (2005:546), personal factors refer to a person's habitual patterns influenced by their immediate environment when making choices, which are then expressed in actions.

An individual's purchasing decision is also influenced by unique personal characteristics such as gender, age, life cycle stage, personality, self-concept, and lifestyle. These individual characteristics generally remain stable throughout a person's life cycle. For example, most people do not change their gender or personality traits, as altering one's lifestyle requires a process of reorientation over a period of life. In the case of age and life cycle stage, these changes occur gradually over time (Lamb, 2001:221) ^[15].

d.5 Influence of Psychological Factors on Consumer Behavior

Empirical testing demonstrates that the standardized estimate (regression weight) is 0.214, with a Critical Ratio (CR) of 2.470 at a probability of 0.014. Since $CR\ 2.470 > 2.000$ and $Probability = 0.014 < 0.05$, this indicates that the influence of psychological factors on consumer behavior is significant.

Consumer purchasing decisions are influenced by four main psychological factors: motivation, perception, learning, and beliefs and attitudes.

- **Motivation:** Consumers have various needs at any given time, some of which are biogenic in nature.
- **Perception:** A motivated consumer is ready to act, but how they act is influenced by their perception of a given situation. According to Kotler (2005:197) ^[14], perception is the process consumers use to select, organize, and interpret information inputs to create a meaningful picture of the world. Machfoedz defines perception as the process of selecting, organizing, and interpreting information to derive meaning. Perception depends not only on physical stimuli but also on the individual's surrounding environment and personal condition.
- **Learning:** Learning involves changes in consumer behavior that result from experiences. As consumers engage with products, their knowledge increases. Learning theories suggest that marketers can generate demand for a product by associating it with strong motivations and providing positive reinforcement.
- **Beliefs (Belief System):** A belief is a consumer's mental image or thought about something. Through experience and learning, consumers develop beliefs and attitudes, both of which influence purchasing behavior. Beliefs may be based on knowledge, opinions, or faith. Consumer beliefs shape their perception of products and brands, influencing their purchasing decisions.
- **Attitude:** An attitude is an individual's evaluation, emotional response, and tendency to act favorably or unfavorably toward an object or idea. Companies should adapt their products to existing consumer attitudes rather than attempt to change them, as altering attitudes requires significant effort and cost.

Psychological factors help individuals recognize their feelings, gather and analyze information, formulate thoughts and opinions, and make decisions (Lamb, 2001:224) ^[16]. According to Purimahua (2005:546), psychological factors originate from within an individual and influence product selection based on product flexibility, greater consumer desire, and ease of use compared to alternatives.

d.6 Influence of Cultural Factors on Consumer Decision-Making

Empirical testing demonstrates that the standardized estimate (regression weight) is 0.648, with a Critical Ratio (CR) of 8.435 at a probability of 0.000. Since $CR\ 8.435 > 2.000$ and $Probability = 0.000 < 0.05$, this indicates that the influence of cultural factors on consumer decision-making is significant.

Relationship Between Cultural Factors and Purchasing Decisions

Culture, subculture, and social class play a crucial role in shaping consumer purchasing behavior (Kotler & Keller, 2009:214). Culture is the most fundamental determinant of an individual's desires and behavior. In other words, it is the primary factor influencing decision-making and purchasing behavior (Setiadi, 2003:331).

While other living beings act instinctively, human behavior is generally learned. Cultural factors encompass a set of social values accepted by society and transmitted to its members through language and symbols (Anoraga, 2007:227) ^[3]. Cultural influences have the broadest and deepest impact on consumer behavior. Therefore, marketers must understand the role of culture, subculture, and social class in consumer decision-making.

Culture encompasses ideas, symbols, values, interpretation, and evaluation methods that members of a society use to communicate and understand their environment. Cultural influences can be observed in consumer beliefs, perspectives, and purchasing habits.

The stronger the consumer's belief in a product, the higher the likelihood of making a purchase decision. Research conducted by Purimahua (2005) and Sriwardingsih *et al.* (2006) confirms that cultural factors significantly influence purchasing decisions.

d.7 Influence of Social Factors on Consumer Decision-Making

Empirical testing demonstrates that the standardized estimate (regression weight) is 0.404, with a Critical Ratio (CR) of 6.139 at a probability of 0.000. Since $CR\ 6.139 > 2.000$ and $Probability = 0.00 < 0.05$, this indicates that the influence of social factors on purchasing decisions is significant.

Social factors refer to a group of people who closely consider similarities in status or community recognition while continuously socializing among themselves, both formally and informally (Lamb, 2001:210) ^[16]. Consumer behavior is also influenced by social factors such as reference groups, family, roles, and social status. Reference groups exert either direct (face-to-face) or indirect influence on an individual's attitudes and behaviors. Social class sometimes functions as a caste system, where members of different castes can change their caste membership based on specific roles, including in purchasing decisions.

Social factors can be observed through relationships with friends, family, and parents, which impact purchasing decisions. The stronger the relationships with friends, family, and parents, the higher the consumer's likelihood of making a purchase decision. Research by Purimahua (2005) and Sriwardingsih *et al.* (2006) indicates that social factors significantly influence purchasing decisions.

d.8 Influence of Personal Factors on Consumer Decision-Making

Empirical statistical testing demonstrates that the standardized estimate (regression weight) is 0.395, with a Critical Ratio (CR) of 6.189 at a probability of 0.000. Since $CR\ 6.189 > 2.000$ and $Probability = 0.00 < 0.05$, this indicates that the influence of personal factors on purchasing decisions is significant.

Personal factors refer to how an individual gathers and categorizes consistent reactions to a given situation (Lamb, 2001:221) ^[16]. A person's purchasing behavior is also influenced by individual personality factors. Personal factors integrate psychological structure and environmental influences, including temperament and fundamental characteristics, particularly dominant personality traits. Although personality is a useful concept in studying consumer behavior, some marketers believe that personality affects the types and brands of products purchased.

An individual's personality is shaped by various indicators, such as parents' occupation, economic conditions, and lifestyle. The higher the parental job position, economic stability, and improved lifestyle, the greater the likelihood of making a purchase decision. Research by Purimahua (2005) and Sriwardingsih *et al.* (2006) confirms that personal factors significantly influence purchasing decisions.

d.9 Influence of Psychological Factors on Consumer Decision-Making

Empirical testing demonstrates that the standardized estimate (regression weight) is 0.214, with a Critical Ratio (CR) of 2.192 at a probability of 0.038. Since $CR\ 2.192 > 2.000$ and $Probability = 0.038 < 0.05$, this indicates that the influence of psychological factors on purchasing decisions is significant. Psychological factors refer to the way individuals recognize their feelings, gather and analyze information, formulate thoughts and opinions, and make decisions (Lamb, 2001:224) ^[16]. A person's purchasing choices are influenced by four key psychological factors: motivation, perception, knowledge, beliefs, and attitudes toward a product. The stronger these psychological factors, the higher the consumer's likelihood of making a purchase decision.

Research by Purimahua (2005) and Sriwardingsih *et al.* (2006) confirms that psychological factors significantly impact purchasing decisions.

d.10 Influence of Consumer Behavior on Consumer Decision-Making

Empirical testing demonstrates that the standardized estimate (regression weight) is 0.190, with a Critical Ratio (CR) of 3.435 at a probability of 0.000. Since $CR\ 3.435 > 2.000$ and $Probability = 0.00 < 0.05$, this indicates that the influence of consumer behavior on purchasing decisions is significant.

A purchase decision refers to a consumer's choice regarding what to buy, whether to buy, when to buy, where to buy, and how to pay (Sumarwan, 2003:10) ^[29]. Meanwhile, consumer decision-making is the process of selecting one action from two or more alternatives (Sumarwan, 2003:289) ^[29]. Thus, a purchase decision is a consumer's choice among two or more alternatives regarding the process, method, and action of purchasing, while considering factors such as what to buy, when to buy, where to buy, and payment methods.

To understand consumer decision-making, one must first comprehend consumer involvement with products or services (Sutisna, 2003:11) ^[30]. Understanding the level of consumer involvement means that marketers seek to identify factors that cause an individual to engage or disengage in a purchase decision.

E. Conclusion

Based on the results of the analysis and discussion conducted, several conclusions can be drawn:

1. The better the cultural factors, the more they support consumer behavior, with a regression coefficient of 0.786.
2. The better the social factors, the more they support consumer behavior, with a regression coefficient of 0.994.
3. The better the personal factors, the more they support consumer behavior, with a regression coefficient of 0.518.
4. The better the psychological factors, the more they support consumer behavior, with a regression coefficient of 0.214.
5. The better the cultural factors, the faster consumers make decisions, with a regression coefficient of 0.648.
6. The better the social factors, the faster consumers make decisions, with a regression coefficient of 0.404.
7. The better the personal factors, the faster consumers make decisions, with a regression coefficient of 0.395.
8. The better the psychological factors, the faster consumers make decisions, with a regression coefficient of 0.008.
9. The more consumer behavior is supported, the faster consumers make decisions, with a regression coefficient of 0.190.

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