



## ANALYSIS OF CONSUMER DECISIONS TO BUY PRODUCTS AT ALFAMART MEDAN RETAIL STORES USING PSYCHOLOGICAL FACTORS AS PREDICTORS

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### Abstract

This research uses four psychological factors as independent variable, consisting of motivation, perception, learning, and belief and attitude. This study uses a dependent variable, namely the purchase decision. This study aims to find the influence of psychological factors consisting of motivation, perception, learning, and beliefs and attitudes on purchasing decisions either partially or simultaneously. The research was conducted in Alfamart outlet located at Jalan Medan-Binjai Km. 12 Muliorejo Village Sunggal Sub-district Deli Serdang District - North Sumatra. Sampling of 97 respondents using the formula Zikmund. Samples were taken by purposive sampling. Data collection using questionnaires distributed to respondents who shop at Alfamart booth where the research is done, and the scale used is Likert scale. Data analysis using multiple linear regression in which data processing using SPSS 24 windows based auxiliary application. The tests include data quality testing consisting of validity test, reliability test, and classical assumption test consisting of normality test, multicollinearity test, heteroscedasticity test, F test, t test, and test of determination. The results showed a positive and significant influence simultaneously motivation, perception, learning, and beliefs and attitudes on purchasing decisions. partially, only perception, learning which shows a positive and significant influence on purchase decision. The adjusted value of R Square obtained is 0.539 indicating that 53.9% of purchasing decisions can be obtained and explained by psychological factors consisting of motivation, perception, learning, and beliefs and attitudes, while the remaining 46.1% is explained by other factors or variables beyond the model such as advertising, brand image, discount, and others..

**Keywords:** *Psychological Factors, Motivation, Perception, Learning, Confidence and Attitude, Consumer Decision, Alfamart*

### INTRODUCTION

Along with advanced economic growth, especially in big cities, there have been changes in various sectors including in industry and production as well as in retail activities in Indonesia into large-scale economic enterprises. On the other hand, there is also a shift in lifestyle from traditional to modern, thus creating changes in consumer shopping patterns, especially in the city of Medan (Arinanda, 2013). The conditions that must be met by a company in order to succeed in competition are trying to achieve the goal of creating and retaining consumers by making a good image in the eyes of consumers themselves which will later lead to sustainable loyalty. Choosing where to shop is a process of interaction between the retailer's marketing strategy and the individual and situational characteristics of the buyer. Such individual characteristics as lifestyle lead to a general view of the activities involved in the purchasing behavior of a product. Marketers must look further at the assortment of factors that influence consumers. Consumer behavior is strongly influenced by cultural factors, social factors, personal factors and psychological factors of consumers. Most of these are factors that marketers cannot control, but must really be taken into account. The role of such factors is different for different products. In other words, there are factors that are dominant in purchasing a product while other factors are less influential. By understanding consumer behavior through factors that influence consumers, companies can get to know their consumers and satisfy the desires of consumers whose main purpose is to influence consumer decisions and retain consumers and win competition with competitors.

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Alfamart is one of the leading minimarket retail business companies in Indonesia. By providing a variety of daily household needs ranging from food products, beverages, beauty products, stationery, electronic pulses to simple household tools (dippers, buckets, foot mats, brooms, and others). The price pegged is quite affordable, as the main target market is for consumers of the low economic class to the middle economic class. Friendly service, quality products, low prices, and stores that are easy to visit because they have branches in many places are the advantages of Alfamart.

There are many factors that can influence consumer decisions in choosing to buy poduk at Alfamart outlets which of course will have a significant effect on the company's profits. Including one of the psychological factors of consumers, this is in accordance with research conducted by (Rinaldi Ahmad Hasibuan, 2010) which provides results that simultaneously personal factors and psychological factors have a positive and significant influence on the decision of Vayo Gamestation consumers in choosing a location to play games. And psychological factors become the dominant influencing factor. Likewise, the results of research conducted by (Rini Octarina Tarigan, 2014) which provided results that social, personal and psychological together have a positive and significant influence on Samsung Smartphone purchase decisions for students of the Faculty of Economics, University of North Sumatra.

## LITERATURE REVIEW

### Consumer Behavior

Consumer behavior is the actions directly involved in obtaining, consuming and spending products and services including the decision processes that precede and follow these actions. The term behavior is closely related to objects whose studies are directed at human problems in the field of marketing, the concept of consumer behavior is continuously developed with various approaches. Consumer behavior is the study of how decision makers, whether individuals, groups, or organizations, make buying decisions or make purchase transactions for a product and consume it (Prasetijo, 2015). Consumer behavior as the purchasing behavior of end consumers, both individuals and households, who buy products for personal consumption (Kotler & Armstrong, 2014).

### Psychological factors

According to (Lamb, 2011) psychological factors are ways used to recognize their feelings, collect and analyze information, formulate thoughts and opinions and take action. Consumer purchasing choices are influenced by four main psychological factors: motivation, perception, learning, and beliefs and attitudes (Aaron, 2013).

### Consumer Decisions

Deciding means choosing one of two or more alternatives. So not infrequently in the process of deciding to buy a product will involve a decision-making unit that includes more than one person. To that end, marketers must identify who is making the decision, the type of decision and the steps in the buying process

## METHOD

### Research Approach

In this study the author used quantitative and associative approaches. Where viewed from the type of data, the study uses a quantitative approach, but also when viewed from the way of explanation, the researcher uses an associative approach. According to (Sugiyono, 2013) quantitative research methods can be interpreted as research methods based on the philosophy of positivism, used to examine certain populations or samples, sampling techniques are generally carried out randomly, data collection using research instruments, quantitative / statistical data analysis with the aim of testing hypotheses that have been set. While associative research according

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to (Sugiyono, 2013) said that associative research is research conducted to combine two or more variables.

### Population and Sample

Population is a combination of all elements in the form of events, things or people that have similar characteristics that are the center of attention of a researcher. Because it is seen as a universe of research (Ferdinand, 2009). The population in this study is consumers who purchase products at Alfamart Km. 12, Mulio Rejo Village, Sungga District, Deli Serdang Regency – North Sumatra. Consumers who purchase products at Alfamart where the study was conducted do not have a definite number every day, so the number of the population from this study cannot be determined. According to (Sugiyono, 2013) "the sample is a portion of the number and characteristics possessed by the population". As explained earlier, that the population in this study is not known with certainty, so to determine the number of samples, a certain technique is needed. One that can be used for sampling from unknown populations with certainty is to use the Zikmund formula (Sugiyono, 2013). This study will take an estimate of the standard deviation from the population or (S) of 0.25. with a standardized value (Z) of 1.96. And the tolerable error rate (E) is 5% or 0.05. From the calculation of the Zikmund formula, a sample size of 96.04 was obtained. In this study, the sample taken will be rounded up to 97 consumers.

### Data Analysis Techniques

Data analysis is the step of collecting, selecting, and converting data into information. The analysis used in this study is to use validity and reliability tests to test questionnaires, regression analysis techniques are used to see how much correlation between independent variables and dependent variables, significant levels of coefficients, regression line equations, correlations between fellow predictor sub-variables and effective contribution of data analysis used is Statistical equipment (SPSS).

## RESULTS AND DISCUSSION

### Contents Results and Discussion

#### Description of Respondent Characteristics

##### a. Sex characteristics

The gender characteristics of the respondents are as follows:

Table 1. Frequency of Respondents' Gender Characteristics

		Gender			Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	Man	32	33,0	33,0	33,0
	Woman	65	67,0	67,0	100,0
Total		97	100,0	100,0	

In the table above, it can be seen that from a total of 97 respondents, there are 32 male respondents or 33% of the respondents are men, and 65 respondents are women or 67% of the respondents.

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### b. Age Characteristics

The age characteristics of the respondents are as follows:

Table 2. Frequency of Age Characteristics of Respondents

		Age			Cumulative Percent
		Frequency	Percent	Valid Percent	
Valid	Under 15 years old	6	6,2	6,2	6,2
	16-25 Years	45	46,4	46,4	52,6
	26-35 Years	31	32,0	32,0	84,5
	Over 35 years old	15	15,5	15,5	100,0
	Total	97	100,0	100,0	

In the table above, it can be seen that out of a total of 97 respondents, there were 6 respondents or 6.2% of respondents were under 15 years old, 45 respondents or 46.4% of respondents aged 16 – 25 years, 31 respondents or 32% of respondents aged 26 – 35 years, and the rest of the respondents totaling 15 respondents or 15.5% of respondents aged over 40 years

### c. Educational Characteristics

The characteristics of the education of the respondents are as follows:

Table 3. Frequency of Respondents' Education Characteristics

		Education			Cumulative Percent
		Frequency	Percent	Valid Percent	
Valid	SD	2	2,1	2,1	2,1
	JUNIOR	10	10,3	10,3	12,4
	SMA	45	46,4	46,4	58,8
	S1/S2/S3	40	41,2	41,2	100,0
	Total	97	100,0	100,0	

In the table above, it can be seen that from a total of 97 respondents, there were 2 respondents or 2.1% of respondents with elementary school education, 10 respondents or 10.3% of respondents with junior high school education, 45 respondents or 46.4% of respondents with high school education, and the rest of the respondents totaling 40 respondents or 41.2% of respondents with S1/S2/S3 education.

### d. Job characteristics

The characteristics of the work of the respondents are as follows:

Table 4. Frequency of Respondents' Work Characteristics.

		Work			Cumulative Percent
		Frequency	Percent	Valid Percent	
Valid	Civil servants	8	8,2	8,2	8,2
	Student	12	12,4	12,4	20,6
	Self employed	24	24,7	24,7	45,4
	TNI/POLRI	13	13,4	13,4	58,8
	Employee/Private Employee	40	41,2	41,2	100,0
	Total	97	100,0	100,0	

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In the table above, it can be seen that from a total of 97 respondents, there were 8 respondents or 8.2% of respondents who had jobs as civil servants, 12 respondents or 12.4% of respondents as students / students, 24 respondents or 24.7% of respondents as self-employed, 13 respondents or 13.4% of respondents as TNI / POLRI, and the rest of the respondents had jobs as employees / private employees as many as 40 respondents or 41.2% of respondents.

### Classical Assumption Test

#### a. Data Normality Test

The normality test aims to test whether in a regression, confounding or residual variables are normally distributed or not. The results of the normality test on the data can be seen in the histogram below:

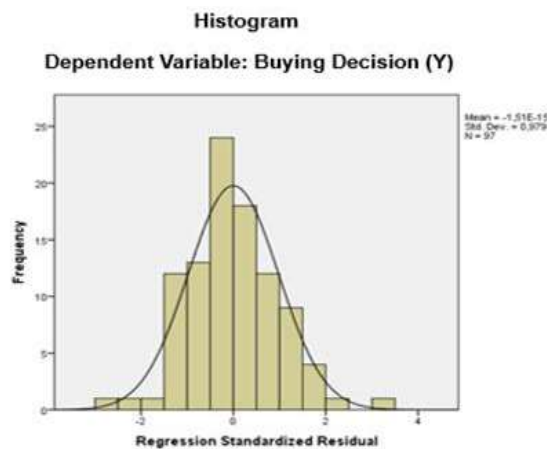


Figure 1. Normality Test Histogram

In the histogram image above, the histogram has a bell-forming line and has a balanced convexity in the middle, so that the distribution data is normal or close to normal. Normality can also be seen by looking at the spread of data (points) on the diagonal axis of the graph. If the spread follows a diagonal line on the histogram, then the data is said to be normal, as shown in the histogram below:

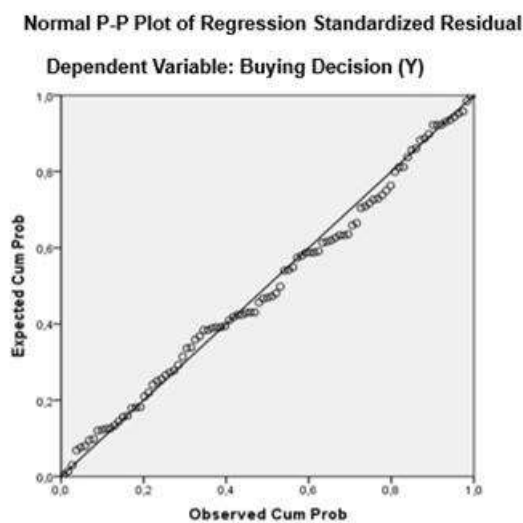


Figure 2. Histogram PP Normality Test Plot

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In the PP Plot figure, you can see the data points for the purchase decision variable (Y) spread around the diagonal line so that it can be said that the data has been distributed normally. From the test results by analyzing the two images above, it can be concluded that the data is normally distributed.

**b. Multicollinearity Test**

The multicollinearity test aims to test whether in the regression model there is a correlation between independent variables. This test is carried out by looking at the value of tolerance and variance inflation factor (VIF) from the results of the analysis using SPSS. If the tolerance value > 0.10 and VIF < 10, it is concluded that multicollinearity does not occur. The results of the Multicollinearity test can be seen in the table below:

Table 5. Multicollinearity Test Results

		Coefficientsa				Collinearity Statistics		
Type		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
		B	Std. Error	Beta				
1	(Constant)	,762	1,200		,635	,527		
	Motivation (X1)	,236	,074	,247	3,176	,002	,457	2,187
	Perception (X2)	,145	,064	,162	2,269	,026	,544	1,839
	Learning (X3)	,440	,091	,429	4,814	,000	,349	2,869
	Beliefs and Attitudes (X4)	,149	,066	,168	2,252	,027	,498	2,009

a. Dependent Variable: Purchase Decision (Y)

The multicollinearity test table shows that all variables have a tolerance greater than 0.10 and have a VIF value smaller than 10. So that the four independent variables used in this study are: Motivation (X1), Perception (X2), Learning (X3), Beliefs and Attitudes (X4) free from Multokolinearity problems.

**c. Heteroscedasticity Test**

The heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from the residual of one observation to another. A good regression model is one that does not occur heteroscedasticity.

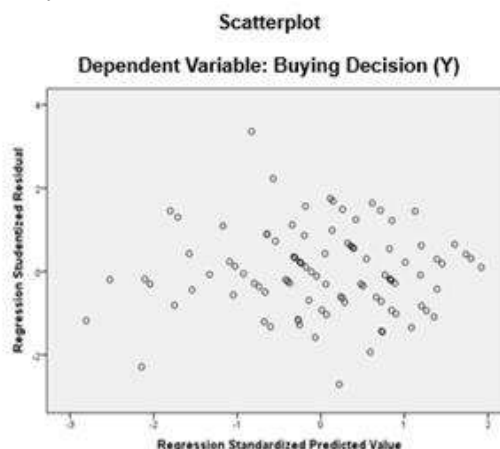


Figure 3. Heteroscedasticity Test Results



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The scatterplot image shows that the resulting points spread out randomly and do not form a pattern or trend of a particular line. The scatterplot image also shows that the data spread is around the zero point. From the results of this test shows that this regression model is free from heteroscedasticity problems.

### Multiple Linear Regression Test

Multiple linear regression aims to calculate the magnitude of the influence of two or more independent variables on one dependent variable and predict the dependent variable using two or more independent variables. The results of multiple linear regression testing conducted with the help of SPSS version 24 for Windows application can be seen in the table below:

Table 6. Multiple Linear Regression Test Results

		Coefficients <sup>a</sup>					Collinearity Statistics	
Type		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
		B	Std. Error	Beta				
1	(Constant)	,762	1,200		,635	,527		
	Motivation (X1)	,236	,074	,247	3,176	,002	,457	2,187
	Perception (X2)	,145	,064	,162	2,269	,026	,544	1,839
	Learning (X3)	,440	,091	,429	4,814	,000	,349	2,869
	Beliefs and Attitudes (X4)	,149	,066	,168	2,252	,027	,498	2,009

a. Dependent Variable: Purchase Decision (Y)

The results of data processing in the multiple linear regression test shown in the table above, the multiple linear regression equation is obtained with the following formula:

$$Y = 0.762 + 0.236X_1 + 0.145X_2 + 0.440X_3 + 0.149X_4 + \epsilon$$

The interpretation of the multiple linear regression equation above is:

- 1) If everything in the independent variables is considered zero, both at X1, X2, X3, and X4 then the value of the Purchase Decision (Y) is 0.762.
- 2) If there is an increase in variable X1 i.e. Motivation by 1, then the Purchase Decision (Y) will increase by 0.236. So that the variable X1, namely Motivation, has a positive effect on Purchasing Decisions (Y).
- 3) If there is an increase in variable X2 i.e. Perception by 1, then the Purchase Decision (Y) will increase by 0.145. So that the variable X2, namely Perception, has a positive effect on Purchasing Decisions (Y).
- 4) If there is an increase in variable X3 i.e. Learning by 1, then the Purchase Decision (Y) will increase by 0.440. So that the variable X3, namely Learning, has a positive effect on Purchasing Decisions (Y).
- 5) If there is an increase in variable X4 namely Beliefs and Attitudes by 1, then the Purchase Decision (Y) will increase by 0.149. So that the variables X4, namely Confidence and Attitude, have a positive effect on Purchasing Decisions (Y).

### Uji Test Goodness of Fit

#### a. Test F

The F test (simultaneous test) is performed to see the effect of the independent variable on the dependent variable simultaneously.

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Table 7. F Test Results

ANOVA <sup>a</sup>						
Type	Sum of Squares	Df	Mean Square	F	Sig.	
1	Regression	547,160	4	136,790	67,542	,000b
	Residuals	186,325	92	2,025		
	Total	733,485	96			

a. Dependent Variable: Purchase Decision (Y)

b. Predictors: (Constant), Beliefs and Attitudes (X4), Motivation (X1), Perception (X2), Learning (X3)

The results of the F test in the table above, it can be seen that  $F_{\text{calculate}}$  is 67.542 while  $F_{\text{table}}$  is 2.47 at  $\alpha = 0.05$ . The significant probability is much smaller than 0.05 which is  $0.000 < 0.05$ , so it can be said that the regression model in this study Motivation (X1), Perception (X2), Learning (X3), and Beliefs and Attitudes (X4) simultaneously have a positive and significant effect on Purchasing Decisions. Then the previous hypothesis is Accept  $H_a$  (reject  $H_0$ ) or the hypothesis is accepted.

#### b. Test t

The t test shows how far the independent variables Motivation (X1), Perception (X2), Learning (X3), and Beliefs and Attitudes (X4) are to the variable tied to Purchase Decision (Y) partially. To find out whether or not the hypothesis proposed is accepted, a t test is carried out. This test was performed using a significance level of 5%. If the significance value of  $t < 0.05$ , it means that there is a significant influence between one independent variable and the dependent variable. If the significance value of  $t > 0.05$  means that there is no influence between one independent variable and the dependent variable. Or if  $-t_{\text{table}} < t_{\text{count}} < t_{\text{table}}$  then  $H_0$  is accepted.

Table 8. Test Results t

Coefficients <sup>a</sup>							
Type	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,762	1,200		,635	,527	
	Motivation (X1)	,236	,074	,247	3,176	,002	,457 2,187
	Perception (X2)	,145	,064	,162	2,269	,026	,544 1,839
	Learning (X3)	,440	,091	,429	4,814	,000	,349 2,869
	Beliefs and Attitudes (X4)	,149	,066	,168	2,252	,027	,498 2,009

a. Dependent Variable: Purchase Decision (Y)

- 1) The results of the Motivation variable t test (X1) are known that  $t_{\text{count}} = 3.176$  while  $t_{\text{table}} = 1.661$ , then  $t_{\text{calculate}} > t_{\text{table}}$ . While  $\text{sig. } t = 0.002 < 0.05$ . Then reject  $H_0$  (accept  $H_a$ ). It can be concluded that there is a significant influence of Motivation (X1) on Purchasing Decisions (Y).
- 2) The results of the Perception variable t test (X2) are known that  $t_{\text{count}} = 2.269$  while  $t_{\text{table}} = 1.661$ , then  $t_{\text{calculate}} > t_{\text{table}}$ . While  $\text{sig. } t = 0.026 < 0.05$ . Then reject  $H_0$  (accept  $H_a$ ). It can be concluded that there is a significant influence of Perception (X2) on Purchasing Decision (Y).
- 3) The results of the Learning variable t test (X3) are known that  $t_{\text{count}} = 4.814$  while  $t_{\text{table}} = 1.661$ , then  $t_{\text{calculate}} > t_{\text{table}}$ . While  $\text{sig. } t = 0.000 < 0.05$ . Then reject  $H_0$  (accept  $H_a$ ). It



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can be concluded that there is a significant influence of Learning (X3) on Purchasing Decisions (Y).

- 4) The results of the t-test variable Beliefs and Attitudes (X4) are known that  $t_{count} = 2.252$  while  $t_{table} = 1.661$ , then  $t_{count} > t_{table}$ . While  $sig. t = 0.027 < 0.05$ . Then reject  $H_a$  (accept  $H_o$ ). It can be concluded that there is no significant influence of Learning (X3) on Purchasing Decisions (Y).

### Determination Test

The coefficient of determination test is used to see how much the model is able to explain the dependent variable. If the determinant (R<sup>2</sup>) gets closer to one, then the influence of the independent variable is large on the dependent variable. The results of the coefficient of determination test can be seen in the following results:

Table 9. Determination Test Results

<b>Model Summaryb</b>				
Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.864a	.746	.735	1,42312

a. Predictors: (Constant), Beliefs and Attitudes (X4), Motivation (X1), Perception (X2), Learning (X3)

b. Dependent Variable: Purchase Decision (Y)

The adjusted R Square number of 0.735 can be called the coefficient of determination, which in this case means that 73.5% of Purchasing Decisions can be obtained and explained by Motivation, Perception, Learning, and Beliefs and Attitudes. While the remaining  $100\% - 73.5\% = 26.5\%$  is explained by other factors or variables outside the model such as advertising, brand image, discounts, and others.  $R = 0.864$  means that the relationship between Motivation (X1), Perception (X2), Learning (X3), and Beliefs and Attitudes (X4) towards Y (Purchase Decision) is 86.4%, indicating that the relationship is very close (0.8 – 0.99). The greater the R, the closer the relationship.

## CLOSING

### Conclusion

- 1) For PT Sumber Alfaria Trijaya (SAT) or Alfamart, this study shows that psychological factors including Motivation (X1), Perception (X2), Learning (X3), and Beliefs and Attitudes (X4) have a positive and significant influence on consumers' Purchasing Decisions (Y) to buy products at Alfamart retail stores both simultaneously and partially. Therefore, these four factors cannot be separated and companies must continue to maintain, pay attention to, improve these four factors that exist in consumers together while maintaining and improving consumer decisions. Steps that can be taken to maintain these four factors can be done by improving service quality, improving product prices, increasing store comfort, improving brand image, and holding various promos.
- 2) The results showed that the most dominant factors influencing consumer purchasing decisions were learning (0.440), motivation (0.236), beliefs and attitudes (0.149), then the last was the perception factor (0.145). Based on the results of this study, it is recommended for companies to prioritize increasing consumer learning whose value is far more dominant than other factors to improve consumer purchasing decisions. Learning is inseparable from the experience and impression they get when shopping at Alfamart stores, so the most positive step for the company is to improve comfort, friendliness, and quality of service to consumers.

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- 3) Based on the results of this study, 73.5% of consumer attitudes are explained by other factors or variables outside the model such as advertising, brand image, discounts, and others. So it is advisable for researchers or academics to subsequently conduct research to look for the influence of advertising, brand image, and discounts as independent variables on consumer decisions as dependent variables to increase knowledge of other variables that influence purchasing decisions.

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