

The Influence of Consumer Behavior Factors on Online Purchase Decisions of Housewives during Pandemic Time in Kapuas District

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Abstract:- This study aims to examine the influence of consumer behavior factors on housewives' online purchase decisions during the pandemic in Kapuas Regency, Central Kalimantan. This research method is a quantitative research, with a cross-sectional research design having a sampling technique using accidental sampling. There were 50 housewives involved in this study which were analyzed with Multiple Linear Regression using SPSS for Windows program.

The results showed that cultural factors and psychological factors showed positive influence on housewives' online purchasing decisions during the pandemic. However social factors and personal factors showed a negative influence on housewives' online shopping decisions during the pandemic. Cultural, social, personal and psychological factors simultaneously have no effect on housewives' online purchasing decisions during the pandemic.

Keywords:- Cultural, Social, Personal, Psychological Factors, Purchase Decision.

I. INTRODUCTION

The development of information and communication technology causes significant social, economic, cultural changes to take place so quickly, making the world borderless. Especially technological advances in gadgets make it easier for us to communicate and do our work. Internet access becomes easy and fast, wherever and whenever. Living daily life also depends on mobile media and the internet.

The development of the internet has also influenced economic development, especially in trade transactions. Various buying and selling transactions that previously could only be done face-to-face or by telephone and post, are now much easier because they are done via the internet. Technological developments are increasingly expanding free trade as if trade were without boundaries of space and time. This condition causes higher competition that must be faced by all parties, especially by companies and manufactures of goods. Companies must be observant in determining the marketing strategy of their products so that they become consumers' choices.

In 2020, various countries, including Indonesia, are struggling to overcome the COVID-19 virus pandemic. As has been widely reported, this virus is deadly because it attacks a person's immune system so that many governments in various countries including Indonesia have implemented a lockdown or PSBB (Large-Scale Social Restrictions), where people are asked to work from home and not to go anywhere. This ultimately has an impact on the economic condition of the country and society.

One thing that is clearly happening is the change in the pattern of people's activities in daily life. One of them is the activity of shopping for daily necessities when PSBB or restriction is implemented. You have to protect yourself from the virus, but still you have to work to meet your ends meet and buy daily necessities especially food. That's what eventually led to the emergence of startups or online-based applications that offer solutions for shopping for daily needs without having to leave the house.

There are also many offline stores that promote their goods through online stores. Changes in the behavior of suppliers or consumers are one of the drivers of changes in the field of marketing strategies carried out by the company. Of course, people as consumers need adaptation in changing their shopping patterns. Where previously they came directly to shops, supermarkets and markets, now they are faced with the choice of being able to shop from home.

Consumers today can choose to make purchases online or offline. Brick and mortar is a sale process or business system where consumers make transactions (choose, buy, and acquire goods) at shops or dealers by visiting places directly. The combination of brick-and-mortar and information technology causes consumers to be able to search for information about products on the internet, but purchase products from brick-and-mortar stores, but there are also consumers who see products in physical stores, but make purchases online (Seock and Norton, 2007)

Consumers get many benefits by shopping online, namely that online shopping can be done anywhere and anytime. No need to go to stores to buy the items you need, online shopping can be done 24 hours, In addition, online shopping provides product comparisons and helps in deciding which one to buy, more convenient, more diverse

products, faster transactions and without queues, consumer secrets are protected, and can save time, effort and money.

Social media is the right tool to promote products to consumers. Social media also allows market participants to communicate with fellow producers, customers, and/or potential customers. Social media gives identity to the brand or brands being marketed and helps in spreading the message in a relaxed and communicative way.

According to Suryani (2013) the quality of information can also affect consumer behavior in online shopping. Online shops that are supported by adequate and actual information about products will be liked by Online shop consumers. This is because at the time of online purchase, the buyer cannot hold the goods so that the information provided regarding the product description is very helpful for the buyer in determining his decision on the product.

Reflecting on the current situation, the Pandemic has caused global socioeconomic disruptions, the postponement or cancellation of sporting and cultural events, and widespread concerns about shortages of goods that have prompted panic buying. Misinformation and conspiracy theories about the virus have spread online, and there have been incidents of xenophobia and racism against Chinese and other East Asians or Southeast Asians (BBC News, 2020)

If it is associated with a pandemic situation, then consumer habits can be seen from their decisions in evaluating products. The difference in offline shopping before the pandemic was more of a decision because consumers could see products directly and could order online, whereas during online shopping during the pandemic it was still unknown what changes in habits were in assessing product specifications.

This consumer habit is closely related to the habits or culture that occurs in the community. Other factors such as social, personal and psychological also have a close influence on changes in consumer behavior that occur during good times during the pandemic even after the pandemic or during the new normal.

This research was conducted during the pandemic before the New Normal was implemented in Indonesia. Research is more focused on housewives because during the pandemic the impact is so much for them as finance of managers of their household. Housewives play a major role in managing the needs of food, clothing and shelter for their household. On the other hand, the activities carried out by housewives have been disrupted by the current pandemic. Therefore, researchers are interested in conducting research with housewives as respondents.

Based on the geographical location of the Kapuas Regency, which is known as the City of Water, of course, most of the trade is carried out near the market which is not far from river access. The total population of Kapuas Regency is ± 344,955 people. Where the number of

households is 88,301 (BPS Kab Kapuas, 2014). Thus the residents of Kapuas district, especially housewives, become a large and potential target market for online businesses.

From the results of brief interviews, preliminary survey with 25 housewives, it was found that 17 people stated that when the pandemic began in March 2020 and the implementation of PSBB (Large-scale Social Restrictions) the manner of housewives spent their money changed, from the previous one of face-to-face purchases and interaction, during the pandemic there was a change in the way to online purchases, everything was done from home using social media either through WhatsApp, Instagram, Bang Ojek and Facebook. They do this because they are afraid of being exposed to deadly virus that can be transmitted through air and gathering of people that often occurs during buying and selling. This greatly affects the behavior of housewives towards online shopping decisions through the pandemic.

This study examines consumer behavior towards online purchase decisions that have influencing factors such as cultural factors, social factors, personal factors, and psychological factors that will lead consumers to purchase decisions. Based on the background of the problem above, the researcher is interested in examining the influence of consumer behavior factors on housewives' online shopping decisions during the pandemic period in Kapuas Regency.

II. LITERATURE REVIEW

Consumer behavior

According to Sunaryo (2002) behavior is an activity that result from stimulus and response resultant from mental processes. Behavior can be observed directly or indirectly. Attitude is an example of a mental variable that affects behavior. Kotler and Armstrong (2008) stated that purchase behavior is activities of individuals who are directly involved with the process of obtaining and using goods and services as well as the decision-making process in the process of preparing and determining these activities. In relation to consumer behavior, buying behavior starts from awareness of the need then followed by the process of searching, acting, and evaluating goods and services purchased.

Purchase decision concept

Consumer behavior

Consumer behavior is a process that occurs to consumers when they decide to buy, explicitly about what they want to buy, where, when, and how to buy it (Ma'ruf, 2006). Another definition states that consumer behavior studies how individuals, groups, and organizations select, buy, and use and utilize goods, services, ideas or experiences in order to satisfy their needs and desires (Kotler, 2012).

Purchasing decision

Purchasing decision is a stage of process where consumers make purchases, so that purchasing decisions are part of consumer behavior when deciding to buy, consumer

behavior is a complex psychological response, which appears in the form of individual behavior that is directly involved in obtaining and using the product, as well as determining the decision-making process in making product purchases, including in making repeat purchases (Hasan, 2009).

Digital Marketing

Digital marketing is a modern form of marketing as well as a new hope and a new breakthrough for the company and is expected to have a positive impact on the company. Digital marketing allows advertisers to communicate directly with potential consumers without being hindered by time and geographical location. One of the best ways to overcome and minimize chaos and communicate directly with customers is with digital marketing (digital marketing) Mahalaxmi and Ranjth (2016).

Marketing 4.0 in the Digital Economy

According to The Organization for Economic Cooperation and Development (OECD), digital innovation can bring many countries closer to sustainable prosperity. Mc Kinsey lists the top innovations that have the most significant economic impact, including the mobile internet, knowledge work automation, the internet of things, cloud technology, advanced robotics, and 3-D printing. This digital technology has been around for several years, but its impact reached a high point recently, triggered by the convergence of several technologies (Kotler et al, 2016).

This technology helps develop several sectors in the economy, such as retail (e-commerce), transportation (automated vehicles), education (massive open online courses), health (electronic records and personal medicine), and social interaction (social networks). However, many of the same technologies that drive the digital economy are also disrupting key industries and disrupting existing large industries (Kotler et al, 2016).

Covid-19 pandemic

The COVID-19 pandemic in Indonesia is part of the ongoing coronavirus disease 2019 (COVID-19) pandemic worldwide. The disease is caused by severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2). The first positive case of COVID-19 in Indonesia was detected on March 2, 2020, when two people were confirmed to have contracted it from a Japanese citizen. On April 9, the pandemic had spread to 34 provinces with Jakarta, East Java and Central Java as the provinces most exposed to the corona virus in Indonesia, the Committee for Handling Covid-19 and National Economic Recovery.

III. RESEARCH METHODS

There are 4 factors that influence purchasing decisions, namely cultural factors, social factors, personal factors and psychological factors. These factors are obtained from consumer behavior towards online purchasing decisions of housewives. The different characteristics of each housewife who makes purchases during the pandemic will affect her behavior to make online shopping decisions.

Conceptual Framework

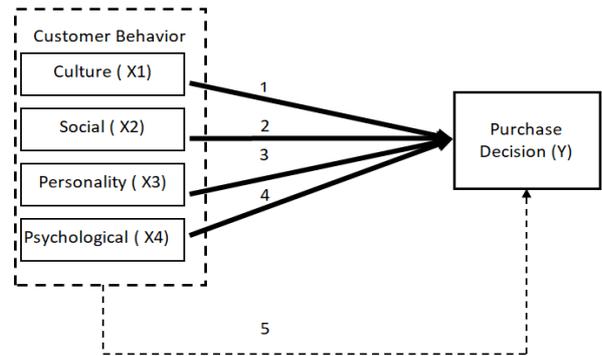


Fig.1 Conceptual Framework

Note:
- - - - -> : Simultaneous Effect
—————> : Partial Effect

Hypothesis

Based on the formulation of the problem, research objectives, theoretical basis and framework of thinking, the hypotheses proposed in this study are as follows:

- H1. Cultural factors significantly influence the online purchase decisions of housewives during the pandemic in Kapuas Regency
- H2. Social factors significantly influence the online purchase decisions of housewives during the pandemic in Kapuas Regency
- H3. Personal factors significantly influence the online purchase decisions of housewives during the pandemic in Kapuas Regency
- H4. Psychological factors significantly influence the online purchase decisions of housewives during the pandemic in Kapuas Regency
- H5. Cultural factors, social factors, personal factors and psychological factors simultaneously have a significant effect on housewives' online purchase decisions during the pandemic in Kapuas Regency.

Data Analysis

Operational Definition

| Variables | Subvariable | Indicators | Questionnaires |
|--|---|--|----------------|
| Consumer behavior (X) is a process that occurs in consumers when they decide what to buy, where, when, and how to buy it | Culture | a. The shifting of culture b. Geographical Area c. Listening Habit | 1 - 3 |
| | Social | a. Follow their friends b. Influence from family c. Influence from Environment | 4 - 6 |
| | Personality | a. Age b. Economical condition c. Life Style | 7 - 9 |
| | Psychological | a. Motivation b. Product knowledge c. Brand Faith | 10 - 12 |
| | Purchasing Decision (Y) is a stage of the process where consumers purchase, purchasing decision is a part of consumer behavior when deciding to buy | a. Choose a product b. Decisions are conscious, rational, objective and planned c. Product loyalty | 13 - 16 |

Validity test

The validity test is used to measure the validity or validity of a questionnaire, usually a significant correlation coefficient test is carried out at a significant level of 0.05. Valid questionnaire items can be used as a reference for further research.

| Sub Variable | Number of questions | r- Count | Description |
|-------------------|---------------------|----------|-------------|
| Culture | 1 | 0.642 | Valid |
| | 2 | 0.444 | Valid |
| | 3 | 0.273 | Valid |
| Social | 1 | 0.589 | Valid |
| | 2 | 0.300 | Valid |
| | 3 | 0.305 | Valid |
| Personal | 1 | 0.287 | Valid |
| | 2 | 0.019 | Invalid |
| | 3 | 0.546 | Valid |
| Psychological | 1 | 0.548 | Valid |
| | 2 | 0.145 | Valid |
| | 3 | 0.600 | Valid |
| Purchase Decision | 1 | 0.342 | Valid |
| | 2 | 0.488 | Valid |
| | 3 | 0.145 | Valid |
| | 4 | 0.636 | Valid |

Reliability Test

Reliability testing is carried out to find out how big the level of validity of the data is so that it produces data that is truly in accordance with reality and can be used many times at different times, this test uses the Cronbach alpha (α) test, if it is bigger than 0.60 then it is reliable.

| Cronbach's Alpha | Number of Questions | Description |
|------------------|---------------------|-------------|
| 0.667 | 16 | Reliable |

Note

If the value of Cronbach's Alpha > 0.60 then the item is affirmed Reliable

Multivariate Analysis

In this study, multivariate analysis was conducted to determine how big the contribution of consumer behavior as an independent variable to purchasing decisions or the dependent variable. Below will be presented the results of multiple linear analysis carried out using the SPSS program.

Table of Regression Analysis

| Variables | Regression Coefficient | Sig. |
|-----------------------|------------------------|-------|
| Cultural Factors | 0,106 | 0,729 |
| Social Factors | -0,137 | 0,634 |
| Personal Factors | -0,342 | 0,493 |
| Psychological Factors | 0,473 | 0,265 |
| Constanta | 15.414 | |

Source: Processed Primary Data

The t-Test

The t-test was used to determine the partial effect of the independent variable on the dependent variable. This aims to determine how strong the influence of the independent variable on the dependent variable. If the significance is below 0.05, then partially the independent variable has a significant effect on the dependent variable. The t-test of each variable will be explained below.

| Variables | Regression Coefficient | t-Test | Sig. |
|-----------------------|------------------------|--------|-------|
| Cultural Factors | 0,106 | 0,348 | 0,729 |
| Social Factors | -0,137 | -0,479 | 0,634 |
| Personal Factors | -0,342 | -0,691 | 0,493 |
| Psychological Factors | 0,473 | 1.129 | 0,265 |
| Constanta | 15.414 | | |
| t-table | 2,021 | | |

Source: Processed Primary Data

F test

The F test was used to determine whether there was a significant effect of independent variables (cultural, social, personal and psychological factors) conjointly on the dependent variable (online purchasing decisions).

| | |
|----------------|-------|
| R | 0,184 |
| R ² | 0,034 |
| F count | 0,395 |
| F table | 2,04 |
| Significance | 0,811 |

Source : Processed Primary Data

IV. DISCUSSION

In general, housewives' online purchasing decisions during the pandemic are influenced by many factors. However, in this study, only four variables were used to be tested, namely cultural factors (X1), social factors (X2), personal factors (X3), and psychological factors (X4) which influenced housewives' online purchasing decisions during the pandemic. The results obtained can be seen in the following description.

The influence of cultural factors on housewives' online purchasing decisions during the pandemic in Kapuas district

Indicators of cultural factors include cultural shifts, geographic areas, and listening habits. This is of course very influential on the online purchasing decisions of housewives during the pandemic due to cultural shifts or shifts in the habits of housewives in conducting transactions in the pre-pandemic period they can make transactions directly or offline, with the pandemic period all activities are carried out online. or from home. Geographical areas also affect the habits of housewives, because during the pandemic the affected areas are also divided into several zones with heavy, medium, light and safe categories. Information spreads so fast with various news every day both through print media, electronic media and social media. This also has a big influence on housewives' online purchasing decisions during the pandemic.

The implications of cultural factors which include cultural shifts, geographic areas, and listening habits are a complete combination in making decisions to make purchases both online and offline. This is reflected in how changes or cultural shifts occur in a certain area when there is a pandemic, outbreak, or even a disaster situation. Geographical area is also the most considered thing in terms of distribution both for aid and even for transportation access.

The influence of social factors on housewives' online purchasing decisions during the pandemic in Kapuas district

Social factors as one of the factors that influence purchasing decisions with indicators following friends, family influences, and the environment. Following a friend has a direct or indirect influence on the person's attitude or behavior. Direct influence on a person is called group membership. The influence of the family has an impact on the classification of primary groups, such as family, friends, neighbors, co-workers, who interact with someone continuously and informally, as well as secondary groups such as religious groups, professions, and trade associations which tend to be more formal and require less interaction. so routine. We can distinguish two families in a buyer's life. Orientation family consists of one's parents and siblings. From one's parents one gets orientation to religion, politics and the economy as well as personal ambition, self-respect and love. Even if the buyer no longer interacts deeply with their parents, the influence of parents on purchasing decisions can still be significant. The environment is the most influential indicator in the most important consumer buying process in society and family members because this environmental influence is the most influential on housewives' online purchasing decisions during the pandemic.

The implication is that social factors seen from the aspect of following friends, family influences, and the environment influence online purchasing decisions. Following friends has an influence on group membership which includes family, friends, neighbors, co-workers in online purchasing decisions. In developing countries, the influence of families, especially parents and the environment that still lives with their children and the work environment is also a very big influence on online purchasing decisions, especially in this era that is now easier and more practical with technological advances in the process of buying and selling online.

The influence of personal factors on housewives' online purchasing decisions during the pandemic in Kapuas district

Personal factors in purchasing decisions with indicators of age, economic situation, and lifestyle. This is different from the pre-pandemic period where people, especially housewives, were free to make purchases offline or face-to-face either in traditional markets, modern markets, large retailers and so on that could fulfill their daily needs. During a pandemic, the choice of shopping methods and what goods they want to buy is also greatly influenced by the age and economic condition of a household. The income they use to buy necessities does not escape the consideration of monthly salary, savings, assets, debt.

The implication is personal factors seen from the aspect of age, economic situation, lifestyle. In the pre-pandemic period and during the pandemic, including in choosing products, economic conditions, lifestyle,

purchasing methods, one's income greatly influences online purchasing decisions during the pandemic.

For example, a family with a salary per month that is sufficient to meet household needs such as clothing, food and housing needs, they will automatically no longer think about making online purchases or purchasing necessities that they feel will interfere with the needs that are routinely done every month. .

The influence of psychological factors on housewives' online purchasing decisions during the pandemic in Kapuas district

Psychological factors as one of the factors that influence online buying behavior with indicators of trust and security. The online shopping environment is prone to various crimes such as credit card theft and fraud. When making purchases through online media, consumers will provide data to the seller. Under these conditions, trust and security factors are very important in online transactions. If the seller can maintain the confidentiality of the buyer's identity and provide guarantees for transaction security, consumers will make purchases online without experiencing psychological worries.

The implication is that psychological factors seen from the aspect of motivational needs, product knowledge, and brand beliefs affect housewives' online purchasing decisions during the pandemic. When the motivation to meet household needs is the need for information and curiosity about a product and even a trademark will be sought from various kinds of information, both from electronic media, even to social media and the living environment. Even the security of an application or online seller site is guaranteed, it will provide psychological peace for consumers in making online purchases. If an online application or site already has a level of trust for its consumers, buyers will not worry about the site and housewives will be confident in the brand they will buy to meet their household needs.

The influence of cultural, social, personal, and psychological factors on housewives' online purchasing decisions during the pandemic in Kapuas Regency

There are four factors that influence consumer behavior in purchasing decisions, namely cultural, social, personal, and psychological factors. Cultural factors are seen from cultural shifts, geographical areas and listening habits. Social factors are seen from following friends, family influences, and the environment. Cultural and psychological factors greatly influence consumer behavior in online purchasing decisions. Especially with the situation that is still not separated from the pandemic period and then switching to the new normal, this has become very common in influencing purchasing decisions where cultural shifts, geographical areas, and environmental conditions and motivational needs greatly affect shopping habits that are usually offline to online.

Psychological factors also influence consumer behavior in online shopping decisions where there is motivation to fulfill daily needs which is getting easier with the development of technology in the buying process and information or knowledge about the products they want is easier to get and their belief in certain brands if they want to do something purchase.

In addition to the two factors above, social and personal factors do not have much influence on consumer behavior in purchasing decisions where age, economic conditions and lifestyles are now completely practical and dependent on technology so that it is easier for consumers, especially those who are still in the category of children, teenagers, even working women in online shopping transactions. Because online shopping will give them a lot of time to do other activities that have become their routine.

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