

The Psychological Factors Influencing The Decision in Purchasing Products Via Online

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Abstract: This research was aimed to determine: (1) the description of psychological factors in the decision making of purchasing products via online; (2) the psychological factors influencing the decision making of purchasing products via online. This kind of research was a quantitative research by using a correlation approach. The population of this research was all female students of S1 UNY year 2016. The sampling was using proportional random sampling technique. The collecting data was using questionnaires. The validity of this research instrument using content validity of research instruments conducted by judgment expert, and using construct validity conducted by Pearson Correlation analysis. The reliability testing was using the internal consistency reliability with formula Cronbach Alpha. The analysis of data was using descriptive analysis and regression analysis techniques. The results showed that, First, the psychological factors were included in high category above the average of group 57.6%. Second, psychological factors influenced simultaneously the decision of purchasing products via online with t_{hit} value (7.216) > t_{tab} (2.241) and significance probability value $0.00 < 0.05$.

Keywords: psychological factors; purchasing; product; online

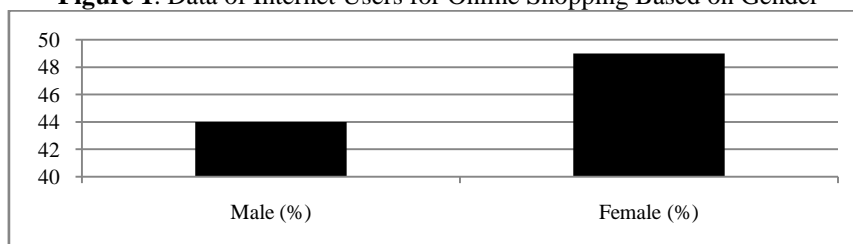
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I. Introduction

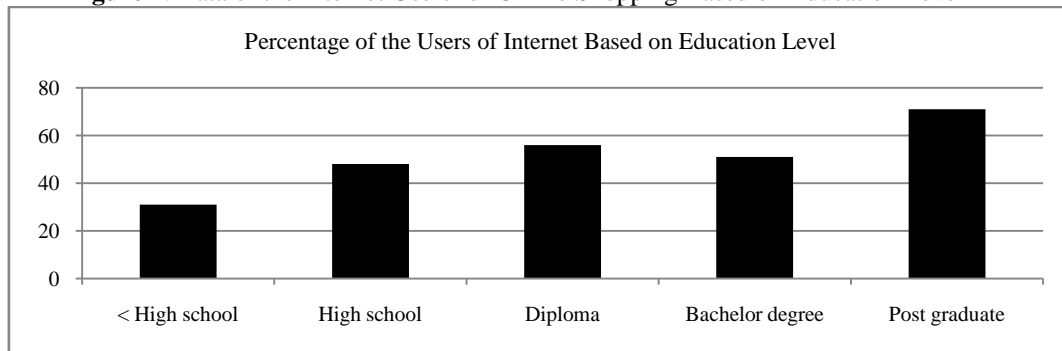
The trends in fashion development in this era of globalization have developed rapidly and lead to be more various in fashion styles. Fashion becomes life style that highly attracts people's interest. The development of fashion world has become crucial in various groups of ages, both for the young or old people. Many people would like to perform attractively as well as to perform distinctively among others. Moreover, it is much more important to consider that performance is more crucial in the relationship. The more modern, the more hedonistic people in the way they would dress. Thus, the need for the fashion to perform much better has greatly become more important. This has caused a more appearances in various and selected styles of fashion. The system of selling the fashion products is also in such different various ways. However, in general it is done in two ways which are in conventional way and modern way. In fashion field, conventional ways of selling are through faces such as at boutiques or malls. By this way the goods needed by the customers can be taken home, communication between the shop assistants and customers as a social human being can be maintained. Meanwhile in modern way which is so called on line shop that uses internet media as the main facility, either website, blog or even social network account cannot be carried out through the conventional trading system. At this present time, it has been a common thing for a businessman in the fashion field to sell their products through internet media, online shop (Santana, 2015, p.137) stated that on line is a general term for a media means of communication based on telecommunication and multimedia which contains updated, actual and worldwide network information. One line shop has become so popular that it enables people to get information both for selling and buying. As one of the big cities in Indonesia, Yogyakarta has big potentials in buying through online shop especially for women customers. The increasing numbers of the internet users in buying through online shop is caused by increasing interest for women and in turn this increases the rate of shopping through online by women. This can be shown in the figure 1 below:

Figure 1. Data of Internet Users for Online Shopping Based on Gender



From the data above, it can be concluded that the users of internet media for online shopping is dominated by women which is 49% higher comparing to men which is only 44%. This proves that women tend to like online shopping more than men. The increasing numbers of online shopping today may open trade opportunity especially in fashion via internet which aims at teenagers as the more possible potential customers. And most of them are from educated people such as university students. This can be shown in figure 2 below:

Figure 2. Data of the Internet Users for Online Shopping Based on Education Level



From the data above, it can be concluded that students of university either it is S1 or S2 degree dominates comparing to diploma or SMA degree. The customers' behaviors today tend to like something practical which can be observed from the increasing numbers of people to change from conventional to online shopping. The trend of inline shopping is getting interesting for people because the decision of online shopping is not complicated. Online shopping is getting much easier and efficient in time, as well as efficient in cost comparing to conventional or offline shopping. Online shopping is a process of trading goods or services from the sellers through internet, or trading via online without seeing each others between the sellers and the buyers directly (Sari, 2015, p 208). Another advantage for the customers through online shopping is that it can give convenience to the customers. Customers will not be facing traffic jam, they do not have to walk from shop to shop, can compare the trademarks, check the price and even they can put order at any time and at anywhere. Online shopping can even give the customers information access to compare much more. Some factors influence the customers in buying fashion products. One of the factors is pshycological factor. Basically pshycological factors are related with a condition in which people have interests that is from oneself appearing literately to find satisfaction from his por he ineterst. Pshycology describes that the internal influences cover (motivation, personality, perception, learning and attitude) that influence decision process to the customers (Schiffman & Kanuk, 2000, p. 444).

Viewing from pshycological point of view motivation in determining the need will lead someone to find satisfaction of the need. Motivation will also derive someone to find satisfaction of the need. Motivation will also derive someone's attitude in fulfilling the wish to consume the goods or service which are available at market especially in fashion. This is relevant to the opinion of Suryani (2008, p.27) that stated that the process that appears for the customers to buy is called motivation.

Many factors that influence the interest for online shopping for fashion for the customers. Customers' attitude to be observed is caused by some factors that influence a customer before and finally take a decision to buy a service or goods being offered. According to Setiadi (2013, p. 12) stated that the process of taking decision to buy viewing from pshycological point of view is that it is influenced by motivation, perception and the process of learning. Although, there are many advantages gained from the system of online shopping, there are some weaknesses found. Visa E-commerce Consumer a research Institute owned by Visa found four answers. Firstly, approximately 80 % respondents stated that time to buy is more efficient. Secondly, it is about 79% respondents stated that it enables them to compare the price and it can allow them to save their money. Thirdly, it is about 78% respondents stated that it helps them be able to compare product one to another. Last, it is about 75% respondents stated that it enables them to find cheap products. Buying fashion products at the online shops consumers are faced by some possible risks which may be found by the time or after buying the products at the online shops. Sonja and Ewald (2014, p. 784) stated that trading through internet has a specific unique compared to traditional trading. These are such as uncertainty, anonym, lack of control, and the potential of taking the opportunity. Taking the opportunity meant here is that opportunity for taking privacy from the customers. The consumers who buy via internet is faced with problems that the buyers themselves have to control to fulfill their hope when buying something via internet since the consumers are not able to touch and rub directly the goods they are going to buy. And also they cannot meet or see the person who sells directly. However, ideally when buying goods especially fashion products consumers must touch and see the form and

texture of the products directly. And also in buying fashion consumers have to do fitting. These basic things will not be found by the consumers who buy via online shops.

Online shopping is not only giving advantages for the consumers but also some disadvantages. In online shopping there are many consumers that have been lied in transaction since there is a lack of direct communication between the sellers and the buyers. The risk will probably increase as well. The data from direktorat reserse criminal Po;da Metro Jaya in Kompas.com showed that in 2014 from 785 cases reported 404 cases or 51.4 % are online shop cases. In online shopping business goods that are traded can be rubbed directly so that required more attention and service in order to cause consumer confidence in purchasing the product. To display the goods to be sold, the producers have to do shooting using the camera with high resolution, so the results and product image quality is satisfactory. Buyers will be interested if detail and description of the goods clearly include the price, size, quantity and all information related to the product to be sold. But not infrequently from consumers who feel disappointed because of the lack of quality of service provided by the online store owners. Completeness of information about fashion products sold, seller unfavorable, delivery delay, and the way sellers respond to consumers who need other information desired by consumers sometimes not in accordance with consumer expectations. This ultimately makes consumers less interested in shopping at online stores.

II. Methodology

2.1 Types of Research

The kind of this research is a quantitative research with corrasional approach. quantitatively. The purpose of this approach is to know the results of the analysis presented in the form of numbers which are then described in a description. It is in accordance with the opinion of Arikunto (2006, p.12) which suggests that quantitative research focusing on numbers, ranging from data collection, interpretation data, and appearance of the results.

2.2 Time and Place

This research was conducted at Yogyakarta State University (UNY) having address at Catur Tunggal Street, Depok District, Sleman Regency, Special Region of Yogyakarta. The study was conducted from May to June 2017.

2.3 Population and Sample Research

Population is basically a generalization region consisting of subjects that have certain qualities and characteristics that researchers set to be studied and ultimately drawn conclusions. This is in line with the opinion of Arikunto (2010, p.123) who says that the population is the whole subject of research. Population in this research is all student of class of 2016 Yogyakarta State University as many as 3506 people who are divided into seven faculties. In determining the proportion of samples from the population in this study refers to the table determination of the number of samples developed by Issac Michael with a 5% error rate and using Cluster Proportional Random Sampling technique, this technique is used because the population has elements that are not homogeneously proportional in a particular area. This is in accordance with the opinion of Sugiyono (2017, p.83) who said that the techniques side of the area used to determine the sample when the object to be studied or data source is very broad. Based on the technique, the number of samples in this study is 318 people, with the sample of each faculty ie the faculty of engineering counted 60 respondents, faculty of sports science counted 14 respondents, the faculty of social sciences counted 38 respondents, the faculty of economics counted 51 respondents, faculty of education sciences counted 60 respondents, faculty of mathematics and natural sciences counted 53 respondents, and faculty of language and art counted 60 respondents.

2.4 Procedure

This research was conducted systematically by using quantitative research procedure. This research is basically a research approach which specifications are systematic, planned, and structured clearly from the beginning to the end of the research. The flow of these research procedures in this study can be observed in Figure 3 below:

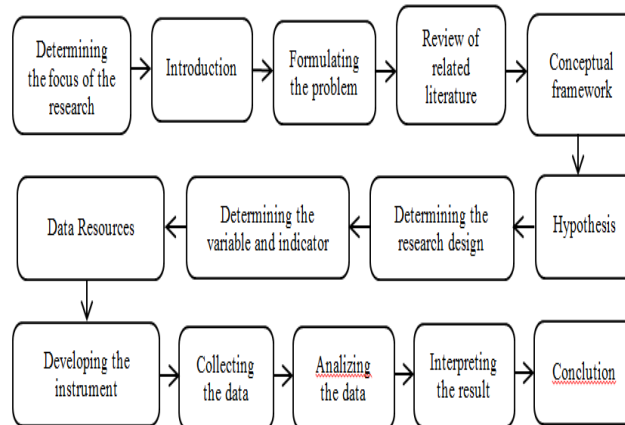


Figure 3. Research Procedure

2.5 Data, Instruments, and Data Collection Techniques

The type of the data used in this study is the interval data. The instrument employed in this research is non-test instrument in the form of questionnaire which is used to measure attitude. The type of questionnaire utilized in this study is only a closed-questionnaire type. In other words, the answer to the questionnaire in this study has been bound so that respondents are not capable of giving the answers beyond the choices provided by the researcher. In this study, the scale of variables measurement used refers to Likert Scale) which each scale is set into 1-4 categories of answers. This Likert scale is applied to measure attitudes, opinions, and perceptions of a person or group of people regarding the online purchasing decision. In this scale, there are two forms of statement, namely positive statements that serve to measure the positive attitude, and negative statements that serve to measure the negative attitude.

2.6 Data Analysis Technique

The calculation of data analysis in this research is conducted quantitatively by using descriptive statistical analysis and inferential analysis. Descriptive data analysis technique aims to obtain a general description of the independent variables to the dependent variable, namely the description of psychological factors in product purchasing decisions, as well as a picture of overall consumer behavior in deciding to purchase product via online. Descriptive data analysis techniques in this study by using mean, standard deviation, and propensity test. The criteria for propensity test according to Mardapi (2008, p.123) are as follows:

Table 1. Criteria for Tendency Test

Formula	Category
$X \geq \bar{X} + 1. SBx$	very high
$\bar{X} + 1. SBx > X \geq \bar{X}$	high
$\bar{X} > X \geq \bar{X} - 1. SBx$	low
$X < \bar{X} - 1. SBx$	very low

The inferential analysis technique is employed to test the hypothesis. Inferential analysis techniques used are correlation analysis, and multiple linear regression analysis. Correlation analysis through Pearson Product Moment Correlation technique is utilized to discover the degree of relationship between research variables. The reason why the researchers chose this technique because the data gained in the form of interval data were obtained from the instrument by using Likert scale. It is also supported by Kountur (2009: 210) clarifying that the data in interval scale or ratio can use Pearson Product Moment correlation. Simple regression analysis is used to predict how the state (ups and downs) of the dependent variable as an indicator. In this study, regression analysis is deployed to determine the influence between independent variables (psychological) to the dependent variable (online purchasing decision). Regression analysis in this research is partial test. Partial test is conducted to test whether the independent variable has effect or not to the dependent variable. The formula used in testing the hypothesis is partially by using t-test. T-test is used to know the effect of each independent variable partially to the dependent variable. The way to do t-test is by comparing the significance of tobserve with the provision If significance < 0.05 then Ha is accepted and If significance > 0.05 then Ha is rejected and by comparing the statistical value tobserve with ttable, if the statistical value tobserve > ttable then Ha is received while the statistical value tobserve < ttable then Ha is rejected (Siregar, 2015, p.441). The hypothetical statement partially in this research is divided into three namely, psychological factors (X) effect on purchasing decisions (Y) fashion products via online.

III. Discussion

Based on the data analysis, the results are described in the form of descriptive analysis, correlation analysis, regression analysis, and discussion of research. The Interpretation and the propensity of the data of each variable are classified into four categories namely very high, high, low, and very low. Following these the criteria, then, the interpretation of the data propensity of respondents' opinion on psychological factor variables can be illustrated in table 2 below:

Table 2. Categorization of Propensity of Variable in Psychological Factors

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Very high	20	6.3	6.3	6.3
High	216	67.9	67.9	74.2
Low	79	24.8	24.8	99.1
Very low	3	.9	.9	100.0
Total	318	100.0	100.0	

Table 2 above presents that in psychological factor variables there are 6.3% included in very high category, 67.9% in high category, 24.8% in low category, and only 0.9% in very low category. Based on the data, it can be concluded that most (74.2%) respondents' answer tend to be into high category. Furthermore, following the criteria of propensity test, then the interpretation of the data propensity of respondents' opinion on the variable online purchasing decision can be gained and presented in table 3 below:

Table 3. Propensity Categorization

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Very high	57	17.9	17.9	17.9
High	212	66.7	66.7	84.6
Low	49	15.4	15.4	100.0
Total	318	100.0	100.0	

Table 3 above elucidates that in the online purchasing decision variables, there are 17.9% answers included in very high category, 66.7% in high category, 15.4% in low category, and 0% in very low category. Then, it can be concluded that most respondents' answers (84.6%) tend to be in high category.

Based on the results of descriptive analysis of each research variables, it can obtain the mean, median, mode, deviation standard, and the minimum and maximum score data scores which can be observed in table 4 as follows

Table 4. Descriptive Test Results

	Faktor_ Psikologi	Keputusan_ Pembelian
N	Valid Missing	318 0
Mean	47.1069	52.3679
Median	47.0000	52.0000
Mode	50.00	51.00
Std. Deviation	4.33254	4.76579
Minimum	27.00	38.00
Maximum	60.00	68.00

Based on table 4 above, it can be seen that the categorization of the propensity score of the answers from psychological factors variable. Then, the results show that most respondents (58%) mean is above the mean's

group score and on the online purchasing decision variable, then the results shows that most respondents' mean (56%) is also above the mean's group score.

Furthermore, to deepen the propensity score of each variable of psychological factor indicator in each faculty, then the data of propensity score can be gained which are able to illustrate the opinions of respondent on each indicator of the psychological factors variable. It can be seen in table 5 below:

Table 5. Distribution Score of Psychological Factor Indicators

Faculty \ Indicator	FT		FBS		FE		FMIPA		FIS		FIK		FIP	
	Scor	%	Scor	%	Scor	%	Scor	%	Scor	%	Scor	%	Scor	%
Motivation	962	49	1354	49	1186	49	1219	49	860	48	341	49	1389	49
Perception	423	22	620	22	516	21	554	22	395	22	161	23	626	22
Learning Process	568	29	813	29	713	30	729	29	532	30	199	28	820	29
Total	1953	100	2787	100	2415	100	2502	100	1787	100	701	100	2835	100

Table 5 above presents that in the psychological factor variable, the indicator having the highest score and the biggest role in each faculty is the motivation indicator. On the other hand, the perception indicator is the smallest indicator based on its role in psychological factor variable. The things that can be interpreted from the table is that the most dominant element considered by respondents to buy products in psychological factors is influenced by motivation indicator followed by indicator of learning process, while perception indicator is less considered by respondents. Moreover, to further explore how big the propensity score on each indicator of variables online purchasing decisions of each faculty, the data of propensity score can be obtained as a portrayal of respondents' opinion on each indicator on online purchasing decision variable which can be seen in table 6 below:

Table 6. Distribution of Indicator Score of Online Purchasing Decision

Faculty \ Indicator	FT		FBS		FE		FMIPA		FIS		FIK		FIP	
	Scor	%	Scor	%	Scor	%	Scor	%	Scor	%	Scor	%	Scor	%
Need Recognition	224	11	342	11	274	10	297	11	208	10	78	10	330	10
Information Search	689	32	990	32	870	33	892	32	642	32	249	32	1018	32
Evaluation of Alternatives	541	26	799	25	683	26	716	26	509	25	197	26	819	26
Purchase Decision	426	20	644	21	541	20	567	20	418	21	152	20	632	20
PostPurchase Behavior	242	11	356	11	300	11	313	11	236	12	91	12	368	12
Total	2122	100	3131	100	2668	100	2785	100	2013	100	767	100	3167	100

Table 6 above shows that in the online purchasing decision variable, the highest score and the largest role in each faculty is the information search indicator, followed by alternative evaluation indicator, then the purchasing decision indicator is in the third position of its role in the online purchasing decision variable. Meanwhile, indicators of realizing needs and post-purchase behavior have relatively equal role, but if it is viewed through the results of the calculation of the score, the indicator of realizing the need gets the smallest score when compared with the scores of other indicators.

Correlation analysis among variables is used to find the degree of relationship among variables which in this study by using Pearson Product Moment Correlation technique. The summary of the calculation of correlation analysis between variables can clearly be observed in table 7 below:

Table 7. The Summary of Correlation Results between Research Variables

Research Variable	r
X Y →	0,490

Based on table 7 above, it is known that the correlation between the psychological factors variable (X) and the online purchasing decision (Y) obtaining the value of $r = 0.490$ with probability value 0.000. This value indicates that there is a relationship between variables, X and Y. A simple regression analysis was applied to determine the effect of psychological factors on online purchasing decision. The effect test is conducted partially by using t-test. The results of the test can be seen in table 8 below:

Table 8. Partial Hypothesis Testing Results
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.342	3.431		2.140	.033
	Faktor_Psikologi	.384	.053	.349	7.216	.000

a. Dependent Variable: Keputusan_Pembelian

Table 8 presents the value of tobserve (7,216) and ttable (2,241). It means that tobserve > ttable. Meanwhile, when viewed from the level of significance of $0.000 < 0.05$. This means that H_a is accepted, so it can be asserted that the psychological factors (X) effect on purchasing decisions (Y) fashion products online. The results showed that there are influences between psychological factors on the decision to buy fashion products via online. This is indicated by the value of tobserve 7.216 greater than the value ttable 2.241 and the significance level $0.00 < 0.05$, thus the psychological factor variables affect the decision of purchasing fashion products via online. The results of this study are similar to the findings of research conducted by Amperaningrum (2013: 292) which states that psychological factors consisting of motivation, perception, learning, beliefs and attitudes simultaneously have a significant effect on purchasing decisions. Hypothesis test results proved that in this study, there is influence of psychological factors on the decision of purchasing online fashion products. Every indicator variable psychological factors (motivation, perception, and learning process) contribute to the decision of purchasing online fashion products.

Each successive percentage of the most answer scores affecting the purchasing decision is motivation indicator with percentage 49%, then followed by indicators of learning process with percentage of 29%, and the last of the perception indicators with percentage of 22%. The things that can be interpreted from the results of the percentage are in the variable psychological factors, motivation indicators provide the most contribution in making purchasing online decisions. And indicators in psychological factor variable that gives the smallest contribution in making online purchasing decisions is perception. The indicator of psychological factor variable with the most contribution influencing purchasing decision is motivation. Motivation is divided into four sub-indicators namely physical needs, security needs, reward needs, and self actualization needs. If it is seen from the percentage of score of each sub indicator of motivation, the most is the need for security. Things that can be interpreted from these results, security needs provide the greatest influence in making online fashion product purchasing decisions. Buying a fashion product in an online store is certainly different from buying a product in a conventional store. For example, if you buy something through an online store, consumers can do transactions anywhere and anytime. It certainly will provide comfort for consumers. However, the constraints consumers themselves cannot see and hold directly how the condition of the fashion products that will be purchased. Starting from the shape, color and size of the products, consumers can not check it directly. Instead, it makes the obstacle in purchasing fashion products via online. It is in line with the opinion of Sonja and Ewald (2003: 784) said that shopping through the internet has its own uniqueness compared with traditional spending, in terms of uncertainty, anonymity, lack of control, and potential in taking opportunities. Opportunity, in this case, is an opportunity to misuse the privacy of the buyer.

The safety of personal information in online transactions is also a consideration of the consumer. This happens because there are still many consumers who doubt the ability of online stores to manage and maintain their personal data well. Indeed, it is only natural that most online stores are micro, small and medium entrepreneurs who generally do not have adequate safety systems to manage their customers' personal data. The opinion also supports the research conducted by Sukma (2012:7) who found that safety factors have an influence on consumer decisions in shopping online.

IV. Conclusion

In psychological factor variable, respondents' answer included in high category and above the mean of the group with the percentage of 74,2%. In the variables of online purchasing decisions, respondents' answers included in the high category and above the mean of the group with the percentage of 84.6%. The result of partial hypothesis testing, psychological factors consisting of motivation (physical needs, safety needs, reward needs, self-actualization needs), perception, and learning process (knowledge and experience) influence the purchasing decision (Y) fashion products via online. This is indicated by the value of $t_{observed} > t_{table}$ 2.241 and the significance level of $0.00 < 0.05$. So, this means that the better the psychological factors affect a person, the better the person makes purchasing decisions, especially the purchase of fashion products via online.

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