

The Influence of Personal Factors on Purchase Decisions for Fashion Products at CB Fashion Stores in Lhokseumawe

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ABSTRACT

This study aims to determine the influence of personal factors on purchasing decisions for fashion products at the CB Fashion Store in Lhokseumawe. The samples consisted of 100 respondents selected using a purposive sampling method. The data was collected by a questionnaire survey and analyzed using regression analysis. The results indicate that the variable of Age and Life Cycle Characteristics (X1), Job Characteristics and Income (X2), Lifestyle Characteristics (X3), and Personality Characteristics (X4) have a positive and significant impact on purchasing decisions for fashion products at CB Fashion Stores in Lhokseumawe. The findings have implications for establishing the concept of personality in purchase decision model.

Keywords: Age and life cycle characteristics, job characteristics and income, lifestyle characteristics, personality characteristics, Purchase Decision

1. Introduction

The outbreak of the Covid-19 pandemic in recent years has resulted in a drastic weakening of the economy. This also has an impact on the decline in the level of community welfare. This change in the level of welfare is not only experienced by economic actors but also by consumers. To restore the national economic condition, the Ministry of Industry encourages stakeholders, especially the fashion industry, to increase their role in the recovery of the national economy. The government considers the fashion sector to be one sector that has the potential to support economic recovery, the textile and clothing industry is one of the priority sectors in the economic improvement program.

Business people in the fashion sector who want to survive must have their own advantages that will create a plus for them in front of consumers compared to other competitors. Business people must also be more careful and responsive in observing consumer needs and desires so that they know what consumers want and can fulfil those desires.

The current fashion business phenomenon lies in the low ability of marketers to understand various important factors that influence purchasing decisions. this also happened to the

CB fashion store in Lhokseumawe City. CB Fashion is one of the business actors in the fashion sector in Lhokseumawe City. CB fashion also experienced the problem of low company revenue due to low sales. This condition is also influenced by the development of online-based fashion shops, thereby further suppressing the sales of companies that are not integrated with digital marketing platforms.

To attract consumer interest, there are many ways that fashion businesses can, including by doing promotions, discounts or by placing advertisements. In order for their business activities to succeed and satisfy entrepreneurs, they need to know what consumers need and want, one of the many factors is the personal factor. Furthermore, to understand the influence of personal factors, entrepreneurs must know what the personal variables that can influence consumer decisions in making purchases are.

According to (Kotler and Keller, 2016), personal factors consist of age and stage of the life cycle, occupation, economic situation, lifestyle, as well as the personality and self-concept of consumers.

Berdasarkan uraian latar belakang masalah penelitian, maka masalah dalam penelitian ini

adalah bagaimana pengaruh umur dan karakteristik siklus hidup, karakteristik pekerjaan, karakteristik gaya hidup dan karakteristik kepribadian terhadap keputusan pembelian konsumen pada Toko CB Fashion di Kota Lhokseumawe.

2. Theoretical study and development of research hypotheses

2.1.1 The Effect of Age Characteristics and Life Cycle Stage on Fashion Product Purchase Decisions.

Research (Aprila, 2021), found that age characteristics had a significant effect on purchasing decisions. Furthermore (Romadhiyana Kisno Saputri & Yuliani, 2020) said that consumer purchasing decisions are influenced by many factors, including the age factor and the stage of the consumer's life cycle. The same thing was also conveyed by (Utami and Yuliawati, 2020) that the characteristics of the age and stage of the consumer's life cycle have a significant effect on consumer purchasing decisions.

Based on the description of the empirical study, the hypotheses in this study are:

H1: Age and life cycle characteristics affect purchasing decisions

2.1.2 The Effect of Job Characteristics and Income on Fashion Purchase Decisions.

Characteristics of work and consumer income are important factors in measuring consumer purchasing decisions for goods and services. Empirical research conducted by (Hartini and Inggriani, 2020; Aida Fitri et al. 2018), found that job characteristics and consumer income have a significant effect on consumer purchasing decisions. The same thing was also conveyed by (Romadhiyana Kisno Saputri and Yuliani, 2020), that personal factors through job characteristics have a significant effect on consumer purchasing decisions. Furthermore (Lixändroiu et al., 2021), 2021) said that the employment status and income of individuals are important considerations for making purchasing decisions.

Based on the description of the empirical study, the hypotheses in this study are:

H2: Job and Income characteristics affect purchasing decisions

2.1.3 The Influence of Lifestyle Characteristics on Purchase Decisions for Fashion Products.

Today's fashion products are not only a necessity but have become a lifestyle for every individual. Consumer lifestyle has become an important factor in consumer purchasing decisions. Various studies on lifestyle have been carried out previously, such as (Rachmawati et al., 2020), which found a significant influence between lifestyle and consumer purchasing decisions. Other studies also say that there is a strong influence between lifestyle and consumer purchasing decisions (Andriani and Menuk Sri, 2021).

Based on the description of the empirical study, the hypotheses in this study are:

H3: Lifestyle characteristics affect purchasing decisions

2.1.4 The Influence of Personality Characteristics and Self-Concept on Purchase Decisions for Fashion Products.

Personality factors and consumer beliefs are important factors that influence consumer decisions in product purchases. research (Utami and Yuliawati, 2020) that personality has a positive and significant effect on product purchasing decisions. Then (Wahyuni and Bachri, 2020) proposes a strong relationship between personality factors that have a significant effect on consumer purchasing decisions.

Based on the description of the empirical study, the hypotheses in this study are:

H4: personality characteristics affect purchasing decisions

3. Research Methods

A method is a tool for processing data into information so that the characteristics of the data become easy to understand and also useful for finding solutions to research problems. Data analysis can be interpreted as an activity carried out to change the data resulting from a study into information that can later be used to draw a conclusion. According to Sugiyono (2015), data analysis is an activity after data from all respondents or other data sources are collected.

3.1 Research Location

To obtain data, the researchers conducted direct research on CB Fashion Lhokseumawe which is located at Jalan Medan-Banda Aceh, Lhokseumawe City.

3.2 Population and Samples

The population in this study were all consumers who made purchases at the CB Fashion Lhokseumawe Store. In this study, the population is large and the number is not known with certainty. Determination of the sample in this study using Non-Probability Sampling, ie all elements in the population do not have the same opportunity to be selected as a sample. According to Rascoe in Widiyanto (2008) to calculate the sample if the population is unknown as follows:

$$n = \frac{Z^2}{4(moe)^2}$$

By using a Margin of Error of 10%, the minimum number of samples that can be taken is:

$$n = \frac{1,96^2}{4(0,10)^2}$$

$$n = \frac{3,8416}{4(0,10^2)}$$

$$n = \frac{3,8416}{4(0,01)}$$

$$n = 96,04$$

To avoid unwanted damage to the questionnaire, the number of samples taken in this study was completed to 100 respondents. The sampling method uses accidental sampling, a sampling technique based on coincidence, i.e. who happens to meet with the researcher can be used as a sample if the person is appropriate or suitable as a data source (Sugiyono, 2015).

In this study, the data analysis technique used is multiple linear regression analysis. Multiple linear regression is used if there is one dependent variable and two or more independent variables. This study uses the help of SPSS version 25 data processing applications. The equations used in this study can be seen as follows:

$$Y = \alpha + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + \epsilon$$

Information :

- Y : Purchase Decision
- α : Constant
- b_1, b_2, b_3, b_4, b_5 : Regression coefficient
- X_1 : Characteristics of Age and Life Cycle
- X_2 : Job Characteristics
- X_3 : Lifestyle Characteristics
- X_4 : Personality Characteristics
- ϵ : error term.

4. Research Result

4.1 Characteristics of Respondents

Table 1. Sampel Demographic Characteristics

Demography	Frequency	Percentage
Gender		
Male	27	27%
Female	73	73%
Total	100	100%
Age		
< 20 Years	32	32%
20 - 30 Years	45	45%
30 - 40 Years	18	18%
40 - 50 Years	5	5%
Total	100	100%
Employment Status		
Student	58	58,0
Government Employpess	13	13,0
Entrepreneur	22	22,0
Private Employpess	6	6,0
Housewife	1	1%
Total	100	100%
Income		
< Rp 2.000.000,-	36	36,0
Rp 2.000.000 - Rp 3.999.000,-	42	42,0
Rp 4.000.000 - Rp 5.999.000,-	17	17,0
Rp 6.000.000 - Rp 7.999.000,-	5	5,0
Total	100	100%

Source:Processed Data 2022

Table 1 explains that the frequency of respondents' characteristics based on gender is 27 male (27%) and 73 female (73%). While the characteristics of respondents in this study were dominated by respondents aged 20-30 years as many as 45 respondents (45%). Furthermore, respondents with the characteristics of employment status were dominated by respondents with

the type of work as Student namely 58 respondents (58%). Finnaly income is between Rp. 2.000.000, - Rp. 4,000,000,-.

Table 2. Validity Test

Indicators	r_{count}	r_{table}	Results
Age Characteristics (X1)			
1. Products for babies	0,751	0,196	Valid
2. Products for children	0,742		
3. Products for teenagers	0,710		
4. Products for adults	0,803		
5. Products for elderly.	0,432		
Job Characteristics (X2)			
1. Total income	0,300	0,196	Valid
2. Employment status	0,976		
3. Still the responsibility of the parents	0,845		
Lifestyle Characteristic (X3)			
1. Activities	0,831	0,196	Valid
2. Interest	0,730		
3. Opinion	0,708		
Personality Characteristic (X4)			
1. Extraversion	0,871	0,196	Valid
2. Friendliness	0,918		
3. Consciousness	0,921		
4. Neurotisisism	0,239		
5. Openness to experience	0,215		
Purchase Decision (Y)			
1. Problem introduction	0,884	0,196	Valid
2. Information search	0,824		
3. Evaluation of alternatives	0,945		
4. Purchase stage	0,787		
5. Behavior after purchase	0,279		

Source:Processed Data 2022

Table 2 explains that the r_{count} of all constructs is greater than the value of the r_{table} (0.196). It can be concluded that each statement item in the questionnaire is declared valid.

Table 3. Reliability Test

Variable	Croncbach Alpha	Results
Age Characteristics	0,727	Reliabel
Job Characteristics	0,502	Reliabel
Lifestyle Characteristics	0,628	Reliabel
Personality Characteristics	0,693	Reliabel
Purchase Decision	0,824	Reliabel

Source:Processed Data 2022

Based on Table 3 can be explained that the age characteristic has a Cronbach's Alpha of 0.727 which is greater than 0.6. For the job characteristic, 0.506 is slightly smaller than 0.6, then the lifestyle characteristic is 0.628, greater than 0.6, then for the lifestyle characteristic, 0.693 is greater than 0.6, and the purchasing decision is 0.824 more. greater than 0.6.

4.2 Normality Test

The normality test was carried out to see the data to see whether the dependent variable in the regression model had data that were normally distributed or not.

Table 4. One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	,22077259
	Absolute Differences	
	Absolute	,077
	Positive	,047
	Negative	-,077
Test Statistic		,077
Asymp. Sig. (2-tailed)		,148 ^c

Source:Processed Data 2022

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

The One-Sample Kolmogorov-Smirnov Test table shows the Asymp value. Sig. (2-tailed) 0.148 is greater than 0.05. It can be concluded that the assumption of normality has been met or the re-search data is normally distributed.

4.3 Multicollinearity Test

This test aims to determine whether in the regression model there is a correlation between independent variables, and if there is a correlation, there is a multicollinearity problem that must be overcome. This test can be done by looking at the tolerance value or its opponent Variance Inflation Factor (VIF).

Table 5. Multicollinearity Assumption Test

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
Age Characteristics	0.293	3,410
Job Characteristics	0.433	2,310
Lifestyle Characteristics	0.230	4,346
Personality Characteristics	0,320	3,123

Source:Processed Data 2022

Table 5 showed that all variables have a VIF value of 10 and a tolerance value of 0.1. This shows that there is no multicollinearity and this test is well used in this research model.

5. Multiple Regression Hypothesis Testing Analysis

The data analysis used in this study is quantitative analysis with multiple linear regression equations used to determine whether or not there is an influence between the variables of age characteristics (X1), job characteristics (X2), lifestyle characteristics (X3), and personality characteristics (X4) on decisions purchase (Y) with the regression equation. As shown in Table 6 below:

Table 6 Hypothesis Test Results of Gradual Model Regression Analysis

Variable	Beta	t-	
		Table	t-Count Sign.
1 (Constant)	-,435		-1,993 ,049
Age Characteristics	,356		3,816 ,000
Job Characteristics	-,193		-2,761 ,007
Lifestyle Characteristics	,383	1,98	3,728 ,000
Personality Characteristics	,560		5,903 ,000

Dependent Variable: Purchase decision (Y)

Source:Processed Data 2022

The regression equation model from Table 6 above is as follows:

$$Y = 0,435+ 0,356X_1 - 0,193X_2 + 0,383X_3 + 0,560X_4 + e$$

In the equation above, a constant value of 0.435 is obtained, meaning that the variables of age characteristics, job characteristics, lifestyle characteristics and personality characteristics on purchasing decisions for fashion products at CB Fashion Stores are 0.435. Then the age characteristic variable (X1) obtained the value of the variable regression coefficient of 0.356 showing a positive relationship (unidirectional) which means that every time there is an increase in age by an ordinal scale unit, the purchasing decision on fashion products will increase by 0.356 or 35.6 per cent. Then the value of the regression coefficient for the variable job characteristics of -0.193 indicates a negative relationship (unidirectional) which means that with every change in the respondent's job characteristics of an ordinal unit, the purchasing decision on fashion products will decrease by 0.193 or 19.3 per cent.

Based on the table above also explains that the regression coefficient value of the lifestyle characteristic variable (X3) is 0.383, which indicates a positive (unidirectional) relationship which means that every change in the respondent's lifestyle is on an ordinal scale unit, the purchasing decision on fashion products will increase. by 0.383 or 38.3 per cent. Furthermore, the coefficient value of the personality characteristic variable is 0.560, which indicates a positive (unidirectional) relationship which means that every change in the respondent's personality is on an ordinal scale, it will increase the purchasing decision of fashion products by 0.560 or 56.0 per cent.

Meanwhile, the results of the correlation coefficient and determination can be seen in Table 7 below:

Table 7. Correlation Coefficient and Determination

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,904 ^a	,818	,810	,22537

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

Source:Processed Data 2022

Based on Table 7 above, the correlation coefficient (R) is 0.904, where this value shows a close relationship (correlation) between the inde-

pendent variables (age characteristics, job characteristics, lifestyle characteristics and personality characteristics) to the dependent variable, namely the decision to purchase fashion products at the CB Fashion Store.

Based on table 6, it can be seen that Age Characteristics have a t count value of 3.816 which is greater than t table 1.98, which means that Age Characteristics affect Purchase Decisions, with a coefficient of beta (β) = 0.356, and $p = 0.000$ ($p < 0.05$). This means that hypothesis 1 in this study is accepted, that is, there is a significant effect of the respondent's age characteristics on purchasing decisions.

Then the job characteristics have a t-count value of -2.761 which is greater than t-table 1.98, which means that job characteristics affect the purchasing decision, with a beta coefficient (β) = -0.193, and $p = 0.007$ ($p < 0.05$). This means that hypothesis 2 in this study is accepted, that is, there is a significant influence of the respondent's job characteristics on purchasing decisions.

Furthermore, lifestyle characteristics have a t-count value of 3.728 which is greater than t-table 1.98, which means that lifestyle characteristics have an effect on purchasing decisions, with a beta coefficient (β) = 0.383, and $p = 0.000$ ($p < 0.05$). This means that hypothesis 3 in this study is accepted, that is, there is a significant influence of the respondent's lifestyle characteristics on purchasing decisions.

Furthermore, it was found that personality characteristics have a t-count value of 5.903 which is greater than t-table 1.98, which means that personality characteristics affect purchasing decisions, with a coefficient of beta (β) = 0.560, and $p = 0.000$ ($p < 0.05$). This means that hypothesis 4 in this study is accepted, that is, there is a significant influence of the respondent's personality characteristics on fashion product purchasing decisions.

Furthermore, the F statistical test basically shows whether all the independent variables included in the model have a joint effect on the dependent variable. The results of this F-Test calculation can be seen in table 8 below:

Table 8. Simultaneous Test Results

ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	21,648	4	5,412	106,552	,000 ^b
1 Residual	4,825	9	,051		
Total	26,474	9			

a. Dependent Variable: Y

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

Source: Processed Data 2022

Based on Table 8, it can be seen that the Fcount value is 106.552 with a significance level of 0.000. While the value of Ftable with a significant level of 5% and $df2 = n - k = 100 - 4 = 96$ and $df1 = k - 1$ ($4 - 1 = 3$), the Ftable value is 2.70. The results of the F-test showed that Fcount Ftable (106.552 2.70). So it can be concluded that the fifth hypothesis which reads that the variables of age characteristics, job characteristics, life

characteristics and personality characteristics simultaneously influence the decision to purchase fashion products at the FB Fashion store are accepted.

6. Discussion

6.1 The Effect of Age Characteristics on Purchase Decisions

Based on the results of statistical analysis, the age characteristic variable proved to have a positive and significant effect on purchasing decisions for fashion products. The results of hypothesis testing (H1) show that the age characteristic variable (X1) on purchasing decisions (Y) is obtained by a t-count value with a value of 3.816 which is greater than the t-table value of 1.98 and a significant value of 0.000 which is smaller than an alpha value of 0.05, meaning that the age characteristic variable influences the purchase decision or accepts Hypothesis 1.

The results of this study are in line with research (Agustin, 2020) which states that the age characteristics of consumers affect consumer purchasing decisions. Then other studies say that the more mature a person's age is, the more purchasing decisions they make (Hudani, 2020). Furthermore (Aini, 2021) concludes that there is a significant influence between age and purchasing decisions. The same thing was also conveyed by (Isa & Istikomah, 2019) that the age factor had a significant effect on purchasing decisions.

6.2 The Effect of Job Characteristics and Income on Purchase Decisions

Based on the results of statistical analysis, the variable of job characteristics proved to have a negative and significant effect on purchasing decisions for fashion products. The results of hypothesis testing (H2) show that the job characteristics variable (X2) has an effect on purchasing decisions (Y), the t-value is obtained with a value of -2.761 greater than the t-table value of 1.98 and a significant value of 0.007 smaller than the alpha value of 0.05, meaning that the variable of job characteristics has an effect on purchasing decisions or accepting Hypothesis 1.

The results of this study are in line with research (Hartini and Inggriani, 2020) which states that working conditions and the amount of income can influence consumer purchasing decisions. The same thing was also conveyed by (Agustin, 2020; Aini, 2021; Dermawan, 2021) that job characteristics and income affect the purchasing ability of consumers. In most cases employment and income factors are important factors to improve purchasing decisions (Isa & Istikomah, 2019).

6.3 The Influence of Lifestyle Characteristics on Purchase Decisions

Based on the results of statistical analysis, the Lifestyle characteristic has a positive and significant effect on purchasing decisions for fashion products. The results of hypothesis testing (H3) show that the Lifestyle characteristic variable (X3) has an effect on purchasing

decisions (Y), the t-count value is obtained with a value of 3,728 which is greater than the t-table value of 1.98 and a significant value of 0.000 is smaller than the alpha value of 0.05, meaning that the Lifestyle characteristic variable influences the purchase decision or accepts Hypothesis 3.

The results of this study are in line with research (Rachmawati et al., 2020), which says that a person's lifestyle significantly influences purchasing decisions for fashion products. Furthermore, the results of other studies also found a significant influence between the lifestyles played by consumers on their purchasing decisions (Andriani & Menuk Sri, 2021; Isa & Istikomah, 2019). Then (Amin & Yanti, 2021; Sutardjo et al., 2020) also said that consumer purchasing decisions are largely determined by the lifestyle they play, and this becomes important information for marketers to implement product marketing strategies.

6.4 The Influence of Personality Characteristics on Purchase Decisions

Based on the results of statistical analysis, the Personality characteristic variable (X4) proved to have a positive and significant effect on purchasing decisions for fashion products. The results of hypothesis testing (H4) show that the Personality characteristic variable (X4) has an effect on purchasing decisions (Y), the t-count value is obtained with a value of 5.903 which is greater than the t-table value of 1.98 and a significant value of 0.000 which is smaller than the alpha value. 0.05, meaning that the Personality characteristic variable (X4) has an effect on purchasing decisions or accepting Hypothesis 4.

The results of this study validate several previous studies such as those (Redjau, Bopeng, & Sabarofek, 2021) which found that personality indicators can improve consumer purchasing decisions. The same thing was also conveyed by (Ramadhani et al., 2020; Romadhiyana Kisno Saputri & Yuliani, 2020), where a person's personality is an important factor in improving purchasing decisions. This research also validates the results of research conducted by (Dharmasetiawan; Aprilian, 2017) where the consumer personality factor is the dominant factor influencing product purchasing decisions.

7. Conclusions and Recommendations

Based on the results of the t test, the characteristics of age and life cycle have a positive and significant effect on consumer purchasing decisions. Then the characteristics of work and income have a negative and significant effect on consumer purchasing decisions. Furthermore, lifestyle characteristics have a positive and significant effect on consumer purchasing decisions, and personality characteristics have a positive and significant effect on purchasing decisions. And simultaneously, age and life cycle characteristics, job and income characteristics, lifestyle and personality characteristics have a significant effect on purchasing decisions.

Furthermore, the results of the determination coefficient test can be seen from the adjusted R2 value of 0.810, this means that the effect of age and life cycle characteristics, job and income characteristics, lifestyle characteristics and personality characteristics on purchasing decisions is 81%. While the remaining 29% is influenced by other factors that are not explained in this research model. Then from the results of the correlation coefficient test can be seen from the R value of 90.4%, this shows a strong relationship between the influence of age and life cycle characteristics, job and income characteristics, lifestyle characteristics and personality characteristics on purchasing decisions.

The results of this study are expected to have implications for business managers in increasing sales, through analysis of customer personal characteristics variables, such as age and life cycle characteristics, occupation and income, lifestyle, and personality. Furthermore, the manager sets the price of the product and the type of product according to the consumer's ability to buy fashion products at the CB Fashion Lhokseumawe Store. In addition to marketers, the results of this research are also expected to have implications for the development of science and researchers in the future, especially research in the field of consumer behavior marketing.

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