Advances in Business & Industrial Marketing Research
https://advancesinresearch.id/index.php/ABIM

Check for updates

Factors Influencing Consumer Decisions to Purchase Hijab Products Online on Instagram Social Media

Fitriani Latief ✉ *Rahel Sri Murti* [2]

✉ *Institut Teknologi dan Bisnis Nobel Indonesia, Sulawesi Selatan, 90221, Indonesia*
[2] *Institut Teknologi dan Bisnis Nobel Indonesia, Sulawesi Selatan, 90221, Indonesia*

Corresponding author: Fitriani Latief
✉ *fitri@stienobel-indonesia.ac.id*

KEYWORDS	ABSTRACT
Keywords: Consumer Decisions; Cultural Factors; Social Factors; Individual Factors; Psychological Factors **Conflict of Interest Statement:** The author(s) declares that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest. **Copyright © 2023 ABIM. All rights reserved.**	**Purpose:** This study investigates the influence of cultural, social, individual, and psychological factors on consumer purchasing decisions within the digital marketplace. The hypothesis is that individual and psychological factors influence purchasing behavior more significantly than cultural and social factors. **Research Design and Methodology:** The study employs a quantitative research design using a structured questionnaire validated for reliability. The survey was administered to a diverse demographic sample of young adults who are active users of online shopping platforms. Data were collected and analyzed using regression analysis to determine the significance of each factor on purchasing decisions. **Findings and Discussion:** The results indicate that individual and psychological factors significantly affect consumer purchasing decisions, whereas cultural and social factors have no significant impact. This suggests that personal preferences and psychological motivations are more influential than traditional cultural or social considerations in shaping consumer behavior in digital markets. **Implications:** The findings imply that businesses should prioritize marketing strategies that focus on individual and psychological factors to enhance consumer engagement and drive sales. Further research is recommended to examine these factors across different cultural contexts to broaden our understanding of consumer behavior in a global digital environment.

Introduction

The rapid advancement of information and communication technology has significantly transformed social, economic, and cultural landscapes, effectively making the world more interconnected and borderless. Technological innovations, especially in mobile devices and gadgets, have fundamentally changed how we communicate and perform daily tasks, providing fast and easy internet access anytime and anywhere. This shift to a digital lifestyle has increased dependency on internet-enabled mobile devices, influencing how individuals interact, transact, and live globally. According to Amberg and Fogarassy (2019), these changes have also led to a rise in green consumer behavior as consumers become more environmentally conscious in their purchasing decisions. Additionally, Alves, Sousa, and Machado (2020), who highlighted the role of digital marketing in improving the quality of online relationships, demonstrated how the influence of digital platforms has changed consumer behavior in various industries, including tourism and hospitality. This broad overview sets the stage for a more focused exploration of the specific phenomena associated with

the digital transformation of society, including its implications for consumer behavior and market dynamics (Behera et al., 2020; Dwivedi et al., 2020).

Indonesia's rapid digital adoption reflects global trends, with a substantial increase in internet usage across the population. A study by the University of Indonesia's Center for Communication Studies (PUSKAKOM) and the Indonesian Internet Service Providers Association (APJII) revealed that by April 2015, internet usage had reached 88.1 million users, accounting for 34.9% of Indonesia's population of 252.4 million. This marks a significant rise from 2013, when internet users constituted only 28.6% of the population (Nasution et al., 2020). There are also notable regional differences in internet adoption, with Java and Bali having 52 million users, Sumatra having 18.6 million, and Sulawesi having 7.3 million. These findings align with Agmeka, Wathoni, and Santoso (2019) research, which underscores the growing digital engagement and its impact on e-commerce behaviors. In South Sulawesi, the internet penetration rate is approximately 44%, with around 3.7 million people actively using the internet and 63.5% of Makassar's population engaging in online transactions (Alexander & Karger, 2020). These data points highlight the diverse impacts of digital transformation across different regions, emphasizing the need to investigate the specific phenomena associated with this growth (Dhaliwal et al., 2020; Feil et al., 2020).

The significant increase in internet usage has led to profound changes in various sectors, particularly within educational settings like the Institut Tekhnologi dan Bisnis Nobel Indonesia, where it has influenced student shopping behaviors. The internet's pervasive presence has prompted marketers to utilize social media and online networks as practical tools for increasing sales, as highlighted by Hussain, Shahzad, and Hassan (2020). These platforms, often free to access, provide numerous features that help users expand their social networks, such as chatting and uploading photos and videos. This shift has also introduced concepts like virtual markets—markets without a physical presence, where transactions occur digitally rather than face-to-face (Fetscherin, 2019). The emergence of virtual markets challenges traditional market perceptions, presenting a new economic landscape where transactions occur without direct human contact, facilitated by e-commerce platforms' digital interfaces. However, there remains a gap in understanding the behavioral aspects of consumers engaging in these virtual transactions, particularly regarding trust and decision-making processes when products are not physically observable (Cox et al., 2020; Kim et al., 2020). Addressing this gap could provide valuable insights into consumer psychology and the dynamics of digital commerce, enhancing our understanding of virtual market functioning (Mogaji et al., 2020; Sharma & Chaudhary, 2020).

One of the most notable developments within this digital transformation is the growth of the online fashion market, especially for Hijab or headscarf products among Indonesian consumers. The Hijab, a mandatory garment for Muslim women who have reached puberty, is widely embraced in everyday life, especially in educational institutions like the Institut Tekhnologi dan Bisnis Nobel Indonesia, where female students must wear it on campus (Tambunan et al., 2018). The fashion industry, mainly Muslim fashion, has seen a notable surge, evidenced by the rise of Hijab communities such as Hijabers Community and Hijabers Mom, and the frequent organization of Muslim fashion shows and bazaars (Yuan et al., 2018). The Muslim fashion market in Indonesia, comprising about 30% of the country's 750,000 Community Cooperative Units (UKM), continues to grow, reflecting the broader expansion of the fashion sector. Hijabs are increasingly traded through social media platforms like Instagram, leveraging these platforms' user-friendly features to facilitate transactions (Romeo-Arroyo et al., 2020). This phenomenon of online Hijab shopping illustrates a significant trend within the digital economy, although it is not without challenges. Consumers need to be more confident about online transactions due to the inability to inspect products, which influences their purchasing decisions physically (Hamilton et al., 2019). This concern highlights the ongoing need to explore digital consumer behaviors and develop strategies to enhance trust and satisfaction in virtual shopping environments, providing novel insights into optimizing digital commerce strategies, particularly in culturally significant markets like Muslim fashion (Ben-Akiva et al., 2019; Amberg & Fogarassy, 2019).

Literature Review

E-Commerce

According to Kotler and Armstrong (2009), e-commerce is an online platform that facilitates business operations and consumer transactions using digital technologies like computers and modems (Hussain et al., 2020). This digital marketplace enables the exchange of goods between sellers and buyers across various commodities on a large scale, bridging different regions through electronic means (Agmeka et al., 2019). E-commerce transforms traditional physical transactions into virtual exchanges, providing producers with information to help consumers make informed decisions (Nasution et al., 2020). The evolution of e-commerce reflects its multifaceted nature, incorporating perspectives such as communication, where products and payments are transmitted over digital networks, and commerce, where buying and selling occur via internet platforms (Tambunan et al., 2018; Yuan et al., 2018).

Additionally, e-commerce serves various roles, including enhancing business processes by integrating electronic networks into traditional operations, thus reducing costs and improving efficiency (Nasution et al., 2020). It is also viewed as a service tool that meets the needs of different stakeholders by lowering service costs and improving quality and speed (Hussain et al., 2020). From an educational standpoint, e-commerce facilitates online learning for organizations, while from a collaboration perspective, it fosters teamwork within and between organizations (Yuan et al., 2018). Finally, the community perspective highlights e-commerce's role in creating digital spaces for engagement, learning, and collaboration, demonstrating its impact beyond mere commercial transactions to include social and educational functions (Agmeka et al., 2019; Tambunan et al., 2018).

Marketing

Marketing involves profitably identifying and fulfilling human and social needs, emphasizing customer satisfaction and organizational profitability (Dwivedi et al., 2020). It is a strategic function within organizations aimed at creating, communicating, and delivering value to customers while managing relationships that benefit the organization and its stakeholders (Sharma et al., 2020). Online marketing, a vital subset of this field, utilizes interactive online systems to connect consumers and sellers electronically, enhancing the efficiency and reach of marketing efforts (Mogaji et al., 2020). As Chaffey (2000) described, online marketing leverages the internet and digital technologies to achieve marketing goals, adapting traditional strategies to a digital context (Behera et al., 2020).

The evolution of online marketing has transformed how businesses engage with consumers, utilizing tools such as SEO, content marketing, and social media advertising to target specific demographics and analyze consumer behavior (Mogaji et al., 2020). Social media platforms offer unique advantages by providing a social space for millions of users to interact with brands, increasing visibility and fostering community engagement (Sharma et al., 2020). These platforms allow companies to receive real-time feedback and adjust their strategies quickly, maintaining a competitive edge in a fast-paced digital environment (Alves et al., 2020). As digital landscapes continue to evolve, businesses must remain innovative and adaptable, refining their online marketing strategies to meet the ever-changing needs of their customers (Dwivedi et al., 2020; Behera et al., 2020).

Consumer behavior

As defined by Kotler (2009), consumer behavior explores the processes individuals or groups undergo when selecting, purchasing, using, or discontinuing a product, service, idea, or experience to satisfy their needs and expectations (Alexander & Karger, 2020). It examines how, where, and when consumers make their purchases, recognizing that these behaviors vary significantly among individuals and across different products or services (Ben-Akiva et al., 2019). The complexity of decision-making increases with the involvement of multiple parties and the need for more thoughtful consideration, especially for high-stakes purchases (Amberg & Fogarassy, 2019). Marketing stimuli—product, price, distribution, and promotion—alongside external factors like economic, technological, cultural, and political influences penetrate the buyer's consciousness and shape their decision-making

process (Cox et al., 2020). These factors are further influenced by the consumer's cultural, social, personal, and psychological characteristics, which guide their behavior from problem recognition to post-purchase evaluation (Dhaliwal et al., 2020).

The decision-making process in consumer behavior involves several stages: recognizing a need, searching for information, evaluating alternatives, making the purchase decision, and engaging in post-purchase behavior (Alexander & Karger, 2020). After purchase, consumers assess their satisfaction or dissatisfaction, which impacts future buying behavior and brand loyalty (Ben-Akiva et al., 2019). Satisfied consumers may lead to repeat purchases and positive recommendations, while dissatisfied ones might result in negative reviews and customer attrition. Understanding these stages and the factors influencing each is crucial for marketers to craft strategies that align with consumer preferences and enhance satisfaction, ultimately fostering long-term customer relationships (Amberg & Fogarassy, 2019; Cox et al., 2020).

Consumer Decisions

Intelligent companies aim to fully understand the customer's buying decision process, which includes learning about a product, choosing, using, and eventually disposing of it (Cox et al., 2020). The purchasing decision process typically involves five stages: problem recognition, information search, alternative evaluation, purchase decision, and post-purchase behavior (Dhaliwal et al., 2020). The complexity of these stages varies depending on the type of purchase; more complex or expensive purchases generally require more deliberation and involvement from multiple participants (Alexander & Karger, 2020). This understanding helps businesses tailor their strategies to better address each stage of the consumer journey, enhancing customer satisfaction and loyalty.

Consumer behavior is shaped by various factors, which Kotler and Keller (2009) categorize into cultural, social, personal, and psychological influences (Amberg & Fogarassy, 2019). Cultural factors shape an individual's values and preferences, while social factors, such as family and societal roles, impact purchasing decisions. Personal factors, including age, income, and lifestyle, directly affect consumer choices, and psychological factors, like perception and motivation, drive decision-making processes (Ben-Akiva et al., 2019). Understanding these diverse influences enables companies to develop effective marketing strategies that align with consumer needs and expectations, aiming to provide satisfaction and foster long-term loyalty (Ben-Akiva et al., 2019).

Concerning the previously stated problems, the hypothesis in this study is as follows.

> H_1: *Cultural, social, personal, and psychological factors simultaneously or jointly have a significant effect on consumer decisions to purchase hijab products online on Instagram social media*
>
> H_2: *Psychological factors dominate consumer decisions to purchase hijab products online on Instagram social media*

Research Design and Methodology

The population is a generalization area consisting of objects or subjects with specific qualities and characteristics determined by the researcher to be studied, and conclusions are drawn. The population in this study is specifically women. The sample is part of the population unit, which is the object of research to estimate the characteristics of a population. If the population is large, the researcher cannot study everything that exists because of limited time and funds, so the researcher can take a sample from the population under study. Sampling is done with the Slovin formula. Thus, the number of samples the researcher sets is 96 (people).

The type of research used in this research is quantitative research, namely the analysis of the preparation of research data reports in the form of numbers or qualitative data numbers. So, to find out how far the influence of variable X on Y. Data processing in this study used the SPSS 22 program. This study's primary and secondary data sources were primary and secondary data. Primary data is obtained directly from the source and directly collected by researchers. Primary data refers to

information obtained first-hand by researchers relating to the variable of interest for the specific purpose of the study. Through interviews, questionnaires, or observation, primary data can be obtained from individuals. This study's primary data was obtained from information from online shopping hijab buyers from Makassar. Secondary Data refers to information collected by a person, not a researcher conducting a recent study. Secondary data was obtained from management economics books, data processed by APJII (Indonesian Internet Service Providers Association), articles on the Internet, and other reliable sources related to the subject matter.

Researchers used observation techniques, interviews, and questionnaires to collect research data. A scale was used to measure the results of respondents' responses. The scale used in this study is the Likert scale. Where answers that support questions are given a high score, those that do not support or are less supportive are given a low score. The Likert scale measures attitudes, opinions, and perceptions of a person/group about social phenomena. Then, the measurable variables are translated into answer indicators, such as instrument items that use a Likert scale. 1) SS answers, namely Strongly Agree, are given a score of 5 (2) S answers, namely Agree, are given a score of 4 (3) KS Answers, namely Less Agree, are given a score of 3 (4) TS answers, namely Disagree, are given a score of 2 (5) Answers STS, namely Strongly Disagree, is given a score of 1. After all the data is collected, the hypothesis will be tested, which consists of a regression test, determination test, partial test, and simultaneous test.

Findings and Discussion

Findings

The questionnaire used in this study used one type of questionnaire, which was only addressed to female students at the Institut Teknologi dan Bisnis Nobel Indonesia. The number of consumers selected as respondents was 96 people with the following characteristics: age, marital status, year of class, primary, and monthly allowance.

Table 1. Variable operational

Variable	Code	Indicator	Major Reference
Cultural Factors (X1)	X1.1	Habit of using the product	(Feil et al., 2020; Fetscherin, 2019)
	X1.2	The closest group in buying the product	
	X1.3	Product quality assessment	
	X1.4	Social class	
Social Factors (X2)	X2.1	Student friend	(Hamilton et al., 2019; Kim et al., 2020; Romeo-Arroyo et al., 2020)
	X2.2	Family	
	X2.3	Social roles and status	
	X2.4	References from others	
Personal Factors (X3)	X3.1	Work	(Cox et al., 2020; Dhaliwal et al., 2020; Fetscherin, 2019)
	X3.2	Relations between personalities	
	X3.3	Financial condition	
	X3.4	Lifestyle	
Psychological Factors (X4)	X4.1	Motivation for choosing a product	(Dhaliwal et al., 2020; Romeo-Arroyo et al., 2020)
	X4.2	Perception of the product	
	X4.3	Trust in the product	
	X4.4	Price offered	
Consumer Decision (Y)	Y1.1	Problem recognition	(Dhaliwal et al., 2020; Feil et al., 2020)
	Y1.2	Information search	
	Y1.3	Evaluate various alternatives	
	Y1.4	Buying decision	

Source: Data analyzed (2023)

According to Table 2, 61 respondents in total were over the age of 21 (63.5%), and 35 were under the age of 20 (36.5%). This age distribution indicates that most online hijab buyers belong to the older segment of Generation Y, who tend to spend more time on the Internet than other generations. Additionally, 94 respondents (97.9%) were single, while only two (2.1%) were married, suggesting that single individuals are more likely to shop online for hijabs due to fewer financial responsibilities. Most respondents were from the 2014 class (52.1%), with a majority majoring in management (76.0%). Regarding monthly expenses, the dominant group (74.0%) reported having an allowance of around

IDR 1,000,000, highlighting their spending power on online platforms like Instagram. Furthermore, the duration of Instagram usage among respondents was predominantly 1-3 years (54.2%), reflecting the platform's rising popularity. Many respondents also accessed Instagram frequently, with 45.8% spending 10-20 hours per week and 42.7% spending 20-30 hours weekly on the platform. This high engagement indicates that Instagram is preferred for social interaction and online shopping. The frequency of purchasing hijabs online was also notable, with 59.4% of respondents buying 2 to 3 times and 49.2% purchasing more than four times. The most purchased hijab type was the rectangular hijab (62.5%), followed by the Pashmina (21.9%) and star's (15.6%) types, driven by factors such as variety, quality, and affordability found on Instagram.

Table 2. Respondent characteristics

Variable	Measurement	n	%
Age / Years	<20 Years	35	36,5
	>21 Years	61	63,5
Marital status	Not married yet	94	97,9
	Marry	2	2,1
Army Year	2014	50	52,1
	2015	35	36,5
	2016	11	11,5
	2017	-	-
Major	Management	73	76,0
	Accountancy	20	20,8
	Development Studies	3	3,1
Monthly Pocket Money	<IDR 500,000	13	13,5
	IDR 1,000,000	71	74,0
	IDR 1,500,000	9	9,4
	>IDR 2,000,000	3	3,1
Long Using Instagram	<1 Year	3	3,1
	1-3 Years	52	54,2
	4-5 Years	40	41,7
	>6 Years	1	1,0
Access Instagram Weekly	10 hours	3	3,1
	10-20 hours	44	45,8
	20-30 hours	41	42,7
	>30 hours	8	8,3
Frequency of Online Shopping	1 time	11	11,5
	2-3 times	57	59,4
	>4 times	28	29,2
Hijab type	Rectangular	60	62,5
	Pashmina	21	21,9
	Shari, i	15	15,6

Source: Data analyzed (2023)

The F test is used to determine the relationship between X and Y and whether the variables X1, X2, X3, and X4 really have a simultaneous effect on the variable Y. It is also used to determine the significance of the effect of the independent variables X1, X2, X3, and X4 on the dependent variable Y.

Table 3. Statistical Test Results F Test (ANOVA[a])

	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	291.488	4	72.872	94.046	.000[b]
	Residual	70.512	91	.775		
	Total	362.000	95			

a. Dependent Variable: Y
b. Predictors: (Constant), X4, X2, X1, X3

Table 3 shows that with a significant level of 5% and degrees of freedom df1 = 4 and df2 = 91, the f table can be 91 = 2.47. Based on the ANOVA test or the F test from the SPSS output, the f count is 94.046 >, the f table value is 2.47, and the probability is 0.000 <0.05. More precisely, the calculated F value is compared to the F table where if F count > F table, the independent variables simultaneously have a positive and significant effect on the dependent variable.

The t-test is used to determine the effect of each indicator of the independent variable on the dependent variable. It is done by comparing the t count with the t table. To determine the value of the t table is determined with a significant level of 5% with degrees of freedom df=(n-k-1), where n is the number of respondents and k is the number of indicators/variables.

From table 4 the regression equation

$$Y = -0.179 + 0.112X1 + 0.019X2 + 0.458X3 + 0.432X4$$

Table 4 illustrates the influence of various factors on purchasing decisions. The constant value of -0.179 suggests that if all independent variables are zero, the purchase decision would decrease by 0.179. The regression coefficients indicate the impact of each factor: cultural factors (b1 = 0.112), social factors (b2 = 0.019), individual factors (b3 = 0.458), and psychological factors (b4 = 0.432) all positively influence consumer decisions. However, t-tests show that while individual and psychological factors significantly affect purchasing decisions (t-values of 3.849 and 3.892, respectively, both greater than the t-table value of 1.661 and p-values less than 0.05), cultural and social factors do not have a significant partial effect (t-values of 1.087 and 0.192, both less than 1.661 and p-values greater than 0.05).

Table 4. Statistical Test Results t (Coefficientsa)

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Correlations		
		B	Std. Error	Beta			Zero-order	Partial	Part
1	(Constant)	-.179	.877		-.204	.831			
	X1	.112	.103	.121	1.087	.288	,745	.115	.052
	X2	.019	.099	.019	.192	.823	,695	.018	.007
	X3	.458	.119	.412	3.849	.000	,868	.373	.177
	X4	.432	.111	.418	3.892	.000	,869	.386	.184

a. Dependent Variable: Y

The coefficient of determination in the regression model helps explain the extent to which the independent variables (cultural, social, individual, and psychological factors) account for variations in the dependent variable (purchasing decision). It measures the model's ability to explain the variance in purchasing decisions based on the factors studied. While cultural and social factors contribute positively to consumer decisions, their impact is not statistically significant. In contrast, individual and psychological factors are shown to have a significant and meaningful influence, highlighting the importance of these factors in shaping consumer behavior and decision-making processes.

Table 5. Determination Coefficient Test Results (Model Summary)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.899a	.810	.805	.880	.805	93.974	4	91	.000

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

The R Square figure in Table 5 shows a correlation value of R=0.899, which means a correlation or relationship between cultural factors, social factors, individual factors, and psychological factors on consumer decisions to purchase hijab products online on Instagram social media studies on Institut Tekhnologi Dan Bisnis Nobel Indonesia students of the Faculty of Economics. Then, the value of the coefficient of determination or adjusted R Square is = 0.810, meaning that 81% of the influence of purchasing decisions is influenced by cultural, social, individual, and psychological factors, and 19% is influenced by other factors not examined.

Discussion

The Influence of Cultural Factors on Consumer Decisions

The results of this study indicate that cultural factors influence purchasing decisions, although this influence is not significant. This finding is consistent with research by Rakhmat Mokhtar An Arsy (2014) and Yuni Triatni (2017), which discovered that cultural factors have a minor but noticeable impact on purchasing decisions. When testing data quality, all questions in the questionnaire were declared valid, provided that the r value exceeded the set standard, indicating that the research instrument had accurately measured the intended construction. According to Kotler and Keller's (2009) theory of consumer behavior, cultural influences shape people's values, perceptions, and preferences early on. However, in the context of this study, cultural factors do not influence consumer purchasing decisions very strongly. This may be due to globalization and cultural convergence reducing cultural differences between consumers, especially in digital markets where products and services are often offered to a global audience. Other, more dominant factors like price, product quality, and personal preferences may have replaced or compensated for cultural factors in this situation. Nevertheless, this result is still important as it shows that, although not significant, culture still plays a role in consumer purchasing decisions. This underscores the importance of considering cultural elements in international marketing strategies, especially when entering markets with significant cultural differences.

The Effect of Social Factors on Consumer Decisions

This study also found that social factors influence purchasing decisions, but not significantly. These results are consistent with the findings of Rakhmat Mokhtar An Arsy (2014) and Yuni Triatni (2017), which also show that social factors have an influence on purchasing decisions but are not significant. Social factors include influences from family, friends, social groups, and social status, often determining how consumers behave. However, in this study, these influences are not strong enough to significantly influence consumer purchasing decisions. This explanation can be seen through the perspective of social influence theory proposed by Asch (1956) and group reference influence theory by Bearden and Etzel (1982), which states that social influence can be powerful depending on the context and type of product. However, in the increasingly individualistic context of e-commerce or digital marketplaces, social influence may become less dominant than individual preferences or rational considerations such as price and product features. It could also mean that consumers are increasingly independent in their purchasing decisions due to more accessible information access through the Internet. This is important to note in digital marketing strategies where marketing that is more personalized or focused on individual experiences may be more effective than marketing approaches that rely on social or group influence.

Influence of Individual Factors on Consumer Decisions

This study found that individual factors significantly influence consumer purchasing decisions. This finding aligns with research conducted by Rakhmat Mokhtar An Arsy (2014), which also shows that individual factors significantly influence purchasing decisions. Individual factors include characteristics such as age, gender, income, education, and lifestyle, all of which can influence consumer preferences and behavior. These findings support the theory of consumer behavior proposed by Schiffman and Kanuk (2010), which states that individual factors are the main determinants in the consumer decision-making process. In this context, individual factors may play a more significant role as they relate directly to each consumer's unique personal needs and preferences. For example, higher-income consumers may be more likely to purchase premium products or specific brands associated with social status or high quality. Conversely, lower-income consumers may pay more attention to price and look for the best deals. The significant influence of these individual factors also reflects the increasing personalization in digital marketing, where marketing strategies can be tailored to the unique characteristics of consumers to maximize impact and effectiveness.

Effect of Psychological Factors on Consumer Decisions

The results also show that psychological factors significantly influence consumer purchasing decisions, which aligns with Yuni Triatni's research (2017). Psychological factors such as motivation, perceptions, beliefs, and attitudes are essential elements that shape how consumers view products and brands and make purchasing decisions. Maslow's (1943) motivation theory and Bandura's (1977) learning theory support these findings, suggesting that internal motivation and learning processes are essential in shaping consumer behavior. Motivation, for example, drives consumers to fulfill their specific needs, whether basic needs such as comfort or more complex needs such as social status and recognition. Consumers' perceptions of a product, formed through previous experiences, advertisements, or reviews from others, also strongly influence purchase decisions. These findings emphasize the importance of marketing focusing on psychological factors, such as creating motivating messages, building positive perceptions, and strengthening consumers' beliefs about products or brands.

Global Implications and Relevant Theories

The findings of this study have broad implications in the context of global marketing. An in-depth understanding of the influence of cultural, social, individual, and psychological factors on consumer purchasing decisions is essential for companies looking to enter international markets. Effective marketing strategies should consider variations in these factors across different markets to tailor their approach to the unique characteristics of consumers in each region. For example, marketing approaches that emphasize cultural and community values may be more effective in markets with high cultural diversification. Conversely, in markets that are more individualistic or with a younger and more educated customer base, a more personalized and psychological approach may be more successful. In addition, this research underscores the importance of using a variety of theoretical approaches to understand consumer behavior. Theories such as Kotler and Keller's consumer behavior theory, Maslow's motivation theory, and Asch and Bearden and Etzel's social influence theory provide a rich framework for analyzing how these factors interact and influence purchase decisions. By applying these theories in practice, companies can develop more informed and effective marketing strategies that target consumer needs and respond to the changing dynamics of the global market.

Conclusion

The findings of this study highlight several key factors that influence consumer purchasing decisions. Cultural and social factors, while having some impact, were found not to be significant in affecting purchasing decisions, suggesting that these influences may be overshadowed by other more immediate or personal considerations in the current market context. On the other hand, individual factors such as age, income, and personal preferences, as well as psychological factors including motivation and perception, were shown to have a significant impact on consumer decisions.

The practical and theoretical implications of these findings are substantial for businesses and marketers aiming to refine their strategies. From a practical standpoint, companies should prioritize understanding and leveraging individual and psychological factors to craft more personalized and effective marketing campaigns. This could involve targeted messaging that aligns with consumer motivations or promotional strategies that appeal to specific psychological triggers. Theoretically, the findings suggest that traditional models of consumer behavior, which emphasize cultural and social influences, may need to be updated or adapted to reflect the growing importance of individual and psychological factors in consumer decision-making processes, especially in digital and rapidly changing environments.

However, this study also has certain limitations that should be acknowledged. The data primarily reflects a specific demographic and market context, which may limit the generalizability of the findings to other settings or populations. Additionally, the study's reliance on self-reported data may introduce bias or inaccuracies. Future research could address these limitations by incorporating more diverse samples and using longitudinal data to capture changes in consumer behavior over time. Moreover, exploring the interplay between cultural, social, individual, and psychological factors in different contexts could provide a more nuanced understanding of their relative influences on

consumer decisions, helping businesses and scholars develop more comprehensive and adaptable models of consumer behavior.

References.

Agmeka, F., Wathoni, R. N., & Santoso, A. S. (2019). The influence of discount framing towards brand reputation and brand image on purchase intention and actual behaviour in e-commerce. Procedia Computer Science, 161, 851–858. https://doi.org/10.1016/j.procs.2019.11.192

Alexander, D., & Karger, E. (2020). Do stay-at-home orders cause people to stay at home? Effects of stay-at-home orders on consumer behavior. The Review of Economics and Statistics, 1–25. https://doi.org/10.1162/rest_a_01108

Alves, G. M., Sousa, B. M., & Machado, A. (2020). The role of digital marketing and online relationship quality in social tourism: A tourism for all case study. In Digital marketing strategies for tourism, hospitality, and airline industries (pp. 49–70). IGI Global. https://www.igi-global.com/chapter/the-role-of-digital-marketing-and-online-relationship-quality-in-social-tourism/234571

Amberg, N., & Fogarassy, C. (2019). Green consumer behavior in the cosmetics market. Resources, 8(3), 137. https://doi.org/10.3390/resources8030137

Behera, R. K., Gunasekaran, A., Gupta, S., Kamboj, S., & Bala, P. K. (2020). Personalized digital marketing recommender engine. Journal of Retailing and Consumer Services, 53, 101799. https://doi.org/10.1016/j.jretconser.2019.03.026

Ben-Akiva, M., McFadden, D., & Train, K. (2019). Foundations of stated preference elicitation: Consumer behavior and choice-based conjoint analysis. Foundations and Trends® in Econometrics, 10(1–2), 1–144. https://www.nowpublishers.com/article/Details/ECO-036

Cox, N., Ganong, P., Noel, P., Vavra, J., Wong, A., Farrell, D., Greig, F., & Deadman, E. (2020). Initial impacts of the pandemic on consumer behavior: Evidence from linked income, spending, and savings data. Brookings Papers on Economic Activity, 2020(2), 35–82. https://muse.jhu.edu/article/787107/summary

Dhaliwal, A., Singh, D. P., & Paul, J. (2020). The consumer behavior of luxury goods: A review and research agenda. Journal of Strategic Marketing, 1–27. https://doi.org/10.1080/0965254X.2020.1758198

Dwivedi, Y. K., Rana, N. P., Slade, E. L., Singh, N., & Kizgin, H. (2020). Editorial introduction: Advances in theory and practice of digital marketing. In Journal of Retailing and Consumer Services (Vol. 53, p. 101909). Elsevier. https://doi.org/10.1016/j.jretconser.2019.101909

Feil, A. A., da Silva Cyrne, C. C., Sindelar, F. C. W., Barden, J. E., & Dalmoro, M. (2020). Profiles of sustainable food consumption: Consumer behavior toward organic food in southern region of Brazil. Journal of Cleaner Production, 258, 120690. https://doi.org/10.1016/j.jclepro.2020.120690

Fetscherin, M. (2019). The five types of brand hate: How they affect consumer behavior. Journal of Business Research, 101, 116–127. https://doi.org/10.1016/j.jbusres.2019.04.017

Hamilton, R. W., Mittal, C., Shah, A., Thompson, D. V, & Griskevicius, V. (2019). How financial constraints influence consumer behavior: An integrative framework. Journal of Consumer Psychology, 29(2), 285–305. https://doi.org/10.1002/jcpy.1074

Hussain, A., Shahzad, A., & Hassan, R. (2020). Organizational and environmental factors with the mediating role of e-commerce and SME performance. Journal of Open Innovation: Technology, Market, and Complexity, 6(4), 196. https://doi.org/10.3390/joitmc6040196

Kim, M. J., Lee, C.-K., & Jung, T. (2020). Exploring consumer behavior in virtual reality tourism using an extended stimulus-organism-response model. Journal of Travel Research, 59(1), 69–89. https://doi.org/10.1177/0047287518818915

Mogaji, E., Soetan, T. O., & Kieu, T. A. (2020). The implications of artificial intelligence on the digital marketing of financial services to vulnerable customers. Australasian Marketing Journal, j-ausmj. https://doi.org/10.1016/j.ausmj.2020.05.003

Nasution, S. L., Limbong, C. H., & Ramadhan, D. A. (2020). Pengaruh kualitas produk, citra merek,

kepercayaan, kemudahan, dan harga terhadap keputusan pembelian pada e-commerce shopee (Survei Pada Mahasiswa S1 Fakultas Ekonomi Jurusan Manajemen Universitas Labuhan Batu). Ecobisma (Jurnal Ekonomi, Bisnis Dan Manajemen), 7(1), 43–53. https://doi.org/10.36987/ecobi.v7i1.1528

Romeo-Arroyo, E., Mora, M., & Vázquez-Araújo, L. (2020). Consumer behavior in confinement times: Food choice and cooking attitudes in Spain. International Journal of Gastronomy and Food Science, 21, 100226. https://doi.org/10.1016/j.ijgfs.2020.100226

Sharma, A., Sharma, S., & Chaudhary, M. (2020). Are small travel agencies ready for digital marketing? Views of travel agency managers. Tourism Management, 79, 104078. https://doi.org/10.1016/j.tourman.2020.104078

Tambunan, B., Sihombing, H., Doloksaribu, A., & Muda, I. (2018). The effect of security transactions, easy of use, and the risk perceeption of interest online buying on the e-commerce tokopedia site (Study on Tokopedia. id site users in Medan city). IOP Conference Series: Materials Science and Engineering, 420(1), 12118. https://iopscience.iop.org/article/10.1088/1757-899X/420/1/012118/meta

Yuan, H., Xu, W., Li, Q., & Lau, R. (2018). Topic sentiment mining for sales performance prediction in e-commerce. Annals of Operations Research, 270(1), 553–576. https://link.springer.com/article/10.1007/s10479-017-2421-7