



**LIFESTYLE AND CONSUMERS ATTITUDES INFLUENCE PRODUCT
PURCHASING DECISION ON ONLINE SHOPPING**

UNDERGRADUATE THESIS PROPOSAL

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**Submitted to fulfill the requirement
of the undergraduate degree program**

**Department of International Business Administration
Faculty of Business & Social Sciences**

**BSD City, Serpong, Tangerang, Indonesia
April 2018**





APPROVAL PAGE

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CHAPTER 1 INTRODUCTION

I. 1. BACKGROUND

People can have different opinions, interests, and activities, as a result they tend to exhibit different patterns of behavior, including buying different products and brands and using them in different ways and for different purposes. The broad pattern of activity, interest, and opinion and emerging behavior is called the lifestyle (Adnan, 2017). The Internet has become a daily necessity that cannot be separated from the lifestyle of urban society. This technology is very phenomenal because it offers the speed of information exchange and the ability to reach all things around the world. The rapid development in the field of information and communication technology resulted in changes in all areas of human life.

The technology developments influence the mindset and lifestyle of the community, both directly and indirectly (Gebiski, 2015). One of the obvious changes that appear in the midst of today's society is the lifestyle of online shopping or often known as online shopping. In the past, something that was said to be buying and selling was the meeting of the seller and the buyer at a place that was accompanied by the price bargaining activity, but at the present time it seems that the definition has undergone a shift as the times change. Now, buying and selling activities can be done without face-to-face, means buyers and sellers can conduct indirect trade transactions.

There is a media that bridges the relationship between the two; the medium is the social media that arise as a result of technological development called, Internet. Now many people are taking advantage of the sophistication and ease of technology to open an online store. Not only one, but online stores that provide various needs are spread across Indonesia. In online stores, consumers can buy or just visit a "shop" without having to go out and spend much time.

Figure 1: Intention To Purchase Products or Services Online In Next Six Months (Top Five Categories)



Source: (Nielsen Global Survey of E-Commerce, 2014)

Consumers can access conveniently by using the gadgets, open an online shopping site, and then click on the goods on what consumer wants and needs. All the required items can be searched using a single medium; the Internet. Based on Nielsen's research, public expenditure currently focuses on three things, namely food, education, and comfort and lifestyle. In fact, the pattern occurs in all community groups, both class, middle class, and lower class. Nielsen data shows that 38% of Internet users surveyed are online shop users (Lubis, 2014).

Nielsen recorded in the last year online shopping transactions in Indonesia reached Rp 74 trillion (Diela, 2017). Of that amount, more than half for lifestyle needs, namely electronic products such as gadgets and travel. Nowadays, there are varieties of e-commerce site that can provide anything that people's need, especially fashion needs, and one of the biggest e-commerce fashion site is Zalora Indonesia. Zalora Indonesia online store is one of the largest online fashion shopping center in Indonesia that can answer the needs of men's fashion and women's fashion by offering leading brands both locally and internationally. Zalora Indonesia provides products that always follow the latest fashion trends that provide many options to perfect your appearance. Various models of shoes, clothes, Muslim clothing, handbags, accessories, batik and sports equipment and beauty and grooming products for both men and women can easily be combined to find perfection.

I. 2. RESEARCH PROBLEMS

1. This research attempt to know does lifestyle have a positive and significant effect on product purchase decision-making
2. This research attempt to know does consumer attitudes affecting product purchase decision making

I. 3. RESEARCH QUESTIONS

Referring to the research problems mentioned, the following research questions are formulated;

1. Question #1: How does lifestyle influence online product purchasing decisions?
2. Question #2: How is the influence of consumer attitudes towards online product purchasing decisions?

I.4. RESEARCH PURPOSES

Referring to the above research problems and questions, this research aims for the following issues;

1. To know how lifestyle affecting on product purchasing decisions on online shopping.
2. To know how consumer attitude affecting product purchasing decision on online shopping

CHAPTER 2

LITERATURE REVIEW

II. 1. CONSUMER

Consumer is someone who uses the products and or services that are marketed (Surbhi, 2015). While consumer satisfaction is the extent to which the purchase of a consumer's expectations are met or even exceeded by a product. If the consumer's expectations are met then he or she will be satisfied, and if it exceeds the expectations of consumers, then the consumer will feel happy. Consumers are divided into two categories, namely personal consumers and organizational consumers (Pore, 2013). Personal customers are individuals who buy goods and services for their own use, for household use, family members and friends. While the organizational consumer is a company, government agency or other profit and nonprofit institutions that purchase goods, services and other necessary equipment used for the organization to run properly (Pore, 2013).

II. 2. CONSUMER BEHAVIOR

Nowadays consumers are being pampered with various products that can be chosen to meet the needs. The producers era of controlling the consumer has passed and has been replaced by an era in which consumers are in control. It is important for companies focus on consumers, because consumers are the most important part of the company. Therefore companies need to understand how consumers behave. Basically consumer behavior is an action or behavior, including those aspects that influence the action, which is related to the effort to get the product (goods and services) to meet their needs. There is no similarity in the definition of the experts; the difference is due to the difference of point of view. Consumer behavior can be defined as the behavior that customers display in searching for, purchasing, using, evaluating products, services, and ideas they expect will satisfy they needs (Kirchheimer, 2018).

II. 2. 1. CONSUMER BEHAVIOR INFLUENCE

Consumer behavior has special interests for people for various reasons eager to influence or change that behavior, including those whose primary interests are marketing, education, and consumer protection, as well as public policy. The key element in the definition is the exchange of customers and suppliers. Each party provides something of value to others who aim to meet their individual needs. In the context of normal purchases, money is exchanged for the desired goods or services. The customer lies at the core of the process. Everything a supplier does in terms of product, price, promotion, and distribution; "Marketing mix", is adapted to market demand (Martin, 2014). It is not surprising that consumer behavior studies have their core roots in economics and, more recently, in marketing. The composition of the marketing mix will have any effect on the purchase behavior of what kind of consumer (Martin, 2014). Therefore, the buying process buying process is more of a concern to marketers than to the consumption process. And, consumer research must have clear managerial relevance in this context before consideration.

Figure 2: 4P's Marketing Mix



Source: Understanding Marketing Mix Concepts (Martin, 2014)

Consumer analysis is the basis of marketing management. Marketing planning and strategies should be structured on the basis of an understanding of the consumers who are the target market for the company. The importance of understanding of consumers can be found in the definition of marketing (Klepik, 2014). Marketing is a human activity directed to fulfilling needs and desires through the exchange process. From the definition there is an important things, marketers try to satisfy the needs and wants of the consumers.

II. 3. CONSUMER DECISION AND DECISION MAKING PROCESS

The purchase decision according to Schiffman and Kanuk, is the election of two or more alternative purchasing decision choices, meaning that one can make decisions, there must be several alternative choices (Zitkus & Puskoritute, 2013).

Figure 3: The Five Stages: Buying Decision Model



Source: Buying Decision Process (Mudit, 2013)

According to Kotler, the stages through which the buyer to reach the decision to buy pass through five stages, namely; Problem Introduction, Information Search, Alternative Evaluation, Purchase Decision, and Post-Purchase Behavior (Lautiainen, 2015).

II.3.1. PROBLEM INTRODUCTION

The buying process begins with the introduction of a problem in which the buyer recognizes a problem or needs (Johnston, 2016). The buyer feels the difference between the real state and the desired state.

II.3.2. SEARCH INFORMATION

The information retrieval process can come from within (internal) memory and based on the experience of others (external) (Park, 2017). An associated consumer may be looking for more information but may not. If a strong consumer push and a satisfactory product are within reach, consumers will likely buy it. Otherwise, consumers can keep their needs in memory or search for information related to those needs. The relative effects of this information source vary by product and buyer. In general, consumers receive most information about a product from a commercial source, which is controlled by the marketer. However, the most effective sources tend to be personal sources. Personal sources seem even more important in influencing the purchase of product or services (CXL Institute, 2017).

II. 3.3. EVALUATION OF ALTERNATIVES

The stage of the buying decision process, that is, when consumers use information to evaluate alternative brands in selected devices (Elzinga, Mulder, & Vetvik, 2013). Certain basic concepts help explain the consumer evaluation process. First, it can be assumed that every consumer sees the product as a collection of product attributes. Second, consumers will give different levels of significance to different attributes according to their unique needs and desires. Third, consumers may develop a set of brand beliefs about where each brand stands at each attribute. Fourth, the expectation of total consumer product satisfaction will vary at different attribute levels. Fifth, consumers come to attitudes toward different brands through several evaluation procedures (Nguyen & Gizaw, 2014). There are consumers who use more than one evaluation procedure, depending on the consumer and the purchase decision.

How consumers evaluate alternative goods to be purchased depends on each individual and a specific buying situation. In some circumstances, consumers use careful calculations and logical thinking. At other times, the same consumers evaluate little or nothing; they buy based on a momentary impulse or depend on intuition. Sometimes consumers make their own buying decisions; sometimes they ask friends, clues for consumers, or salespeople to make purchasing suggestions.

II.3.4. PURCHASE DECISION

In the evaluation phase, consumers make the brand rank and form the intention to buy. In general, the consumer purchase decision is to buy the most preferred brand, but two factors can arise between the intention to buy and the decision to buy. The first factor is the attitude of others, the opinions of others about the price, the brand that will be selected consumers (Jones, 2014). The second factor is the unexpected situation, the expected price and the expected product benefit. Unexpected events, however, can add to purchasing intentions.

II.3.5. POST PURCHASE BEHAVIOR

The stage of the buyer's decision process, that is, the consumer takes further action after buying based on satisfaction or dissatisfaction. What determines the buyer is satisfied or dissatisfied with a purchase lies in the relationship between consumer expectations with the achievements received from the product (Singh, 2017). If the product does not meet expectations, consumers feel dissatisfied, if they meet the expectations of consumers feel satisfied, when exceeding expectations consumers will feel satisfied. Consumers create their expectations on information they receive from sellers, friends and other sources. When sellers overestimate their product achievements, consumer expectations will not be met and the result is dissatisfaction. The bigger the gap between expectation and achievement, the greater the dissatisfaction of the consumer. This indicates that the buyer should make an honest statement about the achievement of the product so that the buyer will be satisfied.

II. 3.6. FACTORS INFLUENCE PURCHASE DECISION MAKING

Understanding customers and their consumption process provides a variety of benefits including: helping managers make decisions, providing theoretical foundations for researchers in analyzing customers, and helping customers make better decisions and understand the psychological, sociological, and economic factors that affect human behavior. Customer purchasing decisions are strongly influenced by the cultural, social, personal and psychological factors of the buyer (Haaland, 2018).

II.3.6.1. CULTURAL FACTORS

Cultural factors provide the broadest and deepest influence on consumer behavior (iResearch, 2018). It is the most basic cause of one's desires and behavior. It is also collection of basic values, perceptions, desires and behaviors learned by a community member from family and other important institutions. Each culture consists of a sub-culture; a smaller subculture that provides more specific identification and socialization to its members (Arasu, 2013). Subcultures can be divided into four types: groups of nationalism, denominations, racial groups, and geographical areas (Arasu, 2013). Many subcultures form important market segments and marketers often design products and marketing programs tailored to the needs of consumers. Social classes are a relatively permanent and lasting society in a hierarchically structured society whose membership has similar values, interests and

behaviors. Social class is not defined by a single factor, such as income, but measured by a combination of income, employment, education, wealth and other variables

II. 3.6.2. SOCIAL FACTORS

Consumer behavior is also influenced by social factors, such as small groups, families and the role and social status of consumers. Many small groups influence a person's behavior, or groups that have a direct influence (iResearch, 2018). The definition of a group is two or more people who interact to achieve individual or shared goals. Families can influence purchase behavior. The family is the most important consumer buying organization in the community. The purchase decision of the family, depending on the product, advertising and situation. Someone generally participates in groups during his life-families, and organizations. A person's position in each group can be identified in roles and status. Each role carries a status that reflects the respect given by the community.

II. 3.6.3. PERSONAL FACTORS

Purchasing decisions are also influenced by personal characteristics such as age and life cycle stages, occupation, economic situation, lifestyle, as well as the personality and self-concept of the buyer (iResearch, 2018). One's consumption is also shaped by the stages of the family life cycle. Several recent studies have identified stages in the psychological life cycle. Adults usually experience a certain change or transformation as they live their lives. Jobs affect the goods and services they buy. Marketers seek to identify groups of workers who have an above-average interest in certain products and services. One's economic situation affects product selection, a person's economic situation consists of income that can be spent, savings and wealth.

Personality is a psychological characteristic that resides in every person who views his or her response to a relatively consistent environment. Personality can be a very useful variable in analyzing consumer behavior. When personality types can be classified and have a strong correlation between these types of personalities with a variety of product or brand choices.

II. 3.6.4. PSYCHOLOGICAL FACTORS

Selection of goods purchased someone further influenced by four psychological factors, namely motivation, perception, knowledge and trust (Calwood, 2017). Motivation is a pressing need to direct someone to find a way to satisfy those needs. The motivation is the drive that leads the consumer towards buying a product or service. If the motivation is high, meaning the need or perception of need is high, the individual will actively seek to satisfy that need. This results in the consumer deciding to buy the product or service. This factor is related to "Maslow's Hierarchy of Needs" which states that every individual will actively seek to satisfy psychological needs first, followed by safety, social, esteem and finally, self-actualization needs (Calwood, 2017).

II. 4. CONSUMER ATTITUDES

Attitudes of consumers are factors that influence consumer decisions because of the concept of attitudes related to the concept of belief and behavior. Attitude is an expression of consumer feelings about an object in liking an object or can be consumer confidence to the various benefits of a product. Consumer trust is the consumer's knowledge of an object, its attributes or its benefits in which the shared beliefs of attitudes and behaviors are related to product attributes. Product attribute itself is a characteristic contained in a product. Consumer attitudes are important factors that will influence consumer decisions. This attitude consists of three main components, namely:

1. Cognitive component is the knowledge and perception obtained based on the combination of direct experience with attitude objects and related information from various sources. This knowledge and the perception it generates usually take the form of trust, that the object of attitude has certain attributes and behaviors will produce certain results (Baharsyah, 2014).
2. Affective component is emotion or consumer feeling about certain product or brand. These emotions and feelings are often perceived by consumer researchers as highly evaluative in nature, which include an individual's judgment of the object of attitude directly and thoroughly (Baharsyah, 2014).
3. Conative components relating to the likelihood that the individual will take special action or behave in a certain way against a particular attitude object. According to some interpretations of the conative component may include actual behavior itself, in marketing and consumer research this component is often regarded as a statement of consumer intent to buy (Baharsyah, 2014).

II. 5. LIFESTYLE

The lifestyle according to Kotler is the pattern of one's life in a world expressing its activities, interests, and opinion (Ghufrona, 2016). Lifestyle describes the "whole person" in interacting with the environment. Lifestyle describes the whole pattern of a person in action and interacts in the world. In general, it can be defined as a lifestyle that is recognized by how people spend their time (activity), what is important to consider the environment (interest), and what people think about themselves and the world around (opinion). Lifestyle is a person's behavior, in which is shown in the activities, interests and opinions especially with regard to self-image to reflect a person social status (Palani & Sohrabi, 2013).

II. 6. PREVIOUS STUDIES AND DIFFERENCES IN RESEARCH

Title of Research or Article, including authors (using the automated referencing)	Variables & Sub-Variables	Findings
1. The Relationship of University Student's Lifestyle, Money Attitude, Personal Value and their Purchase Decision (Lin & Shih, 2012)	Variable 1: Lifestyle <ul style="list-style-type: none"> • Activity • Interest • Opinion Variable 2: Money Attitude <ul style="list-style-type: none"> • Achievement • Self Respect • Freedom/Power 	<ul style="list-style-type: none"> • Lifestyle has a significant positive influence on purchase decision • Interaction of lifestyle and achievement has a significant positive influence on purchase decision • Personal value has a significant positive moderating effect in the influence of activity and opinion on purchase decision.
2. Effect of Lifestyle on Consumer Decision Making: A Study of Women Consumer of Pakistan (Mohiuddin, 2015)	Variable 1: Lifestyle <ul style="list-style-type: none"> • Woman • Social Status Variable 2: Decision Making <ul style="list-style-type: none"> • Buying • Brands 	<ul style="list-style-type: none"> • The findings indicate that majority of the women most of the women prefer to buy imported branded products whether the products belong from eatables, clothes or cosmetic.
3. Factors Affecting Consumer Decision Making For Purchasing Selected Home Appliance Products Based On Market Segmentation - A Feedback Study of People Associated With Management Education. (Ray & Choudhury, 2015)	Variable 1: Market Segmentation <ul style="list-style-type: none"> • Demographic • Psychographic • Variable 2: Consumer Purchase Intention <ul style="list-style-type: none"> • Benefit Sought from Product 	<ul style="list-style-type: none"> • It can be concluded that the consumer purchase intention comes from demographic, psychographic as well as behavioral factors. But out of these three, psychographic factors are most significant. Therefore, the sellers should consider

Title of Research or Article, including authors (using the automated referencing)	Variables & Sub-Variables	Findings
		<p>these factors while selling the home appliances. Marketing strategies should also be determined accordingly.</p>
<p>4. Influence Of Lifestyle On Consumer Decision Making With Special Reference To Organized Retail Formats In Chennai (N, 2016)</p>	<p>Variable 1: Lifestyle</p> <ul style="list-style-type: none"> • Personal Value • Purchase Decision <p>Variable 2: Consumer Decision Making</p> <ul style="list-style-type: none"> • Marketing stimulation • Consumer marketing 	<ul style="list-style-type: none"> •☑Consumer lifestyle and purchasing behaviors have been always a great interest to marketers and the knowledge of consumer behavior helps the marketer to understand how consumers think, feel and select from alternatives like products, brands and how the consumers are influenced by their environment, the reference groups, family, retail formats and salespersons. •☑Due to the fast development of information, consumer's lifestyle has changed drastically. Consumer's lifestyles are closely associated with their behaviors. Therefore, consumer's lifestyles are focuses of enterprises and also forecast consumer's behavioral models and product preferences to ultimately

Title of Research or Article, including authors (using the automated referencing)	Variables & Sub-Variables	Findings
		<p>win more customers in their competitive markets.</p> <ul style="list-style-type: none"> • Understanding consumer life - styles and value orientations in any areas can be very useful in profiling an individual consumer and targeting consumer groups for marketing planning purposes. Each group has its own unique demographic, socio - economic, and behavioral characteristics. • Consumers lifestyle is influenced by demographic characteristics and values and consumer's lifestyles do influence their perceived image of a store. The emphasis is on retail as a brand rather than retailers selling brands. • The focus should be on branding the retail business itself. Sustainable competitive advantage will be dependent on translating core values combining products, image and reputation into a coherent retail brand

Title of Research or Article, including authors (using the automated referencing)	Variables & Sub-Variables	Findings
		strategy.
5. Decision-making Behaviors toward Online Shopping (Wei, 2016)	Variable 1: Consumer Decision Making <ul style="list-style-type: none"> • Motivational Factors • Decision Support System 	<ul style="list-style-type: none"> • It is well known that online shopping is intangible, so consumers always concern about the uncertainty including transaction, delivery and refund. More than half (57%) of e-consumers doubt if the e-commerce sites will protect their privacy. As a result, online trust is an important element influencing consumers' behavioral intention toward technology adoption, and acts as a solution for the particular problem of risk. Perceived trust exerts a stronger influence on purchase decisions of potential customers as compared to that of repeat customers.

II.7. HYPOTHESIS AND RESEARCH MODEL

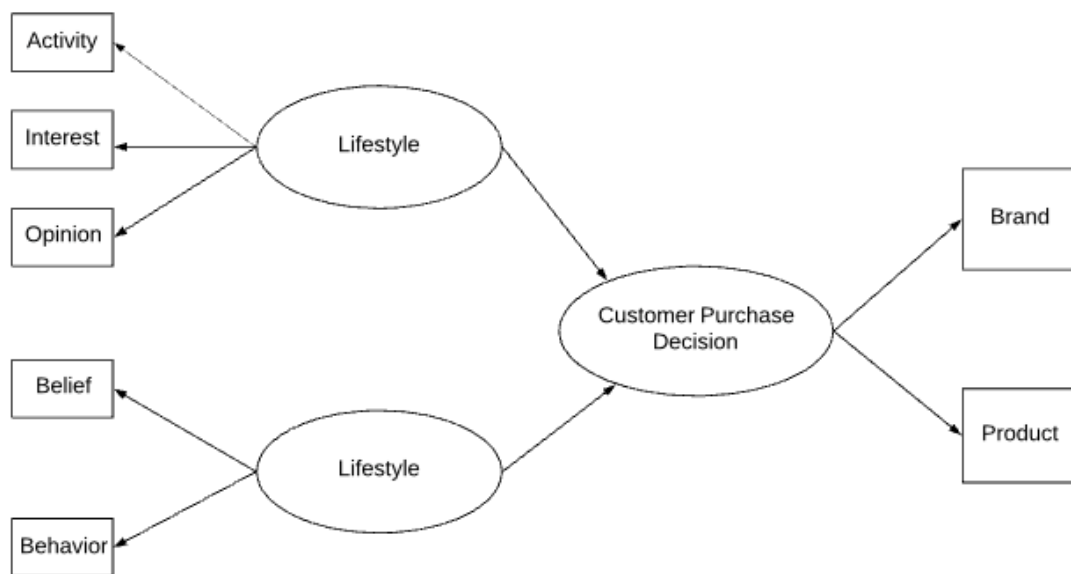
H₀₋₁: There is no influence of lifestyles and consumers' attitudes on product purchasing decisions.

H₁₋₁: There is an influence of lifestyles and consumers' attitudes on product purchasing decisions.

H₀₋₂: There is no influence of consumers' attitudes on product purchasing decisions.

H₁₋₂: There is an influence of consumers' attitudes on product purchasing decisions.

Figure 4: Research Model



CHAPTER 3 RESEARCH METHODOLOGY

III. 1. PURPOSE OF RESEARCH

This research aims to determine how the lifestyle and consumer attitudes influence the purchase decisions of a product. This research focuses on purchasing decisions of products on online shopping in Jakarta. Jakarta is one of city with the largest population, considering Jakarta is a metropolitan city where many people are busy and need convenience in shopping, and choose online shopping as an alternative to shopping comfortably.

III. 2. DATA COLLECTION

Primary data comes from survey; questionnaires using Google Docs. Secondary data comes from Internet, journal or book

III. 3. POPULATION AND SAMPLE

The population in this study is based on clustering method from Jabodetabek (Jakarta, Bogor, Depok, Tangerang, Bekasi) area that have been doing online shopping. I choose Jakarta as the area of population, because it's the capital city of Indonesia. In Jakarta itself, I choose South Jakarta , because in South Jakarta is an elected area for its large e commerce place, with 12 e-commerce numbers located in South Jakarta (Prasatya, 2017). Some big e-commerce site names like Bukalapak, Matahari mall, Lazada and Zalora are based in South Jakarta (Prasatya, 2017). Questionnaire will be distributed to university students in South Jakarta. There are 70 university spread across South Jakarta (Akreditasi, 2015), I choose two universities, Atma Jaya Catholic University of Indonesia and Universitas Al-Azhar Indonesia as the candidate. From 96 data that must be gathered and then I divided it into two parts, 48 datas per each university. Then, using stratified method, it will be distributed to each batch on each university, usually university consist of 4 batch, therefore I will be dividing it into 12 people on each batch, where the questionnaire be distributed using Google Docs.

Figure 5: Raosoft Sample Size Calculator



The image shows a screenshot of the Raosoft Sample Size Calculator interface. It features a blue header with the Raosoft logo and name. Below the header, there are four input fields with corresponding labels and values:

Question	Value
What margin of error can you accept? <small>5% is a common choice</small>	10 %
What confidence level do you need? <small>Typical choices are 90%, 95%, or 99%</small>	95 %
What is the population size? <small>If you don't know, use 20000</small>	30000
What is the response distribution? <small>Leave this at 50%</small>	50 %
Your recommended sample size is	96

Source: (Raosoft, 2018)

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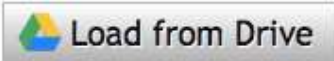
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