

The Effect Of Personal Factor And Psychological Factor On Purchase Intention Of Prospective Wedding Invitation Customer In Surabaya

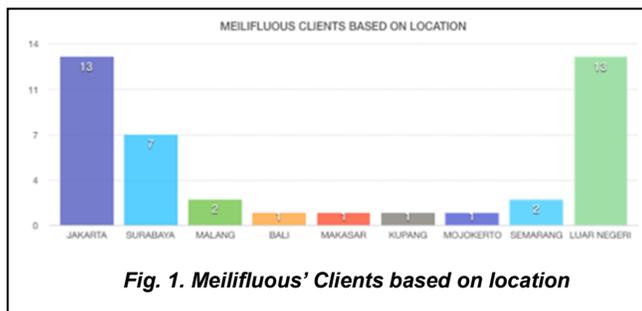
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Abstract: This study aims to determine whether personal factors and psychological factors influence the purchase intention of prospective wedding invitation customers in Surabaya. The variables studied in this study are personal factors (X_1), psychological factors (X_2), and purchase intention (Y). Indicators of personal factors that used are income and lifestyle, psychological factors indicators that used are motivation, perception, and beliefs and attitude, and indicators of purchase intention used are attention, interest, desire, and conviction. The sampling used a purposive sampling technique, namely as many as 97 respondents residing in Surabaya which will hold a marriage in the near future. Data was processed using the Statistical Package for the Social Science (SPSS) program, and the analysis technique used was multiple linear regressions. The results show that personal factors and psychological factors have a significant effect on purchase intention of prospective wedding invitation customers in Surabaya. The Personal Factor is more dominant in influencing prospective customers' purchase intention compared to psychological factors.

Index Terms: Personal Factors, Psychological Factors, Customer Purchase Intention, and Consumer Behavior.

1 INTRODUCTION

Online shopping is an activity to purchase products, both goods and services through Internet media. Online shopping activities include Business-to-Business (B2B) and Business to Consumer (B2C) activities (Widiyanto and Prasilowati, 2015: 111). This can be seen from more and more online sites such as Alibaba, Amazon, Lazada, Tokopedia, Bukalapak, Zalora, and so on. Not only online sites, e-commerce stores are also increasing, so companies have their own websites to sell their products and services. The rise of online sales also occurs in Indonesia. The growth in the number of Indonesian people projected by eMarketer is 4.6 million people in 2013 (the real is close to 5 million) and will reach 7.4 million people in 2015 and 8.7 million people in 2016, this indicates how big the potential of online businesses in Indonesia. For three years Meilifluous Calligraphy and Design had 41 clients who ordered wedding invitations. Meilifluous Calligraphy and Design as a company in Surabaya expects a lot of clients from the city of Surabaya, but in reality most clients come from abroad and from the city of Jakarta as can be seen in the following figure.



The data in Figure 1 shows great opportunities in the International market, the company decided to use good quality materials and the paper used was imported paper. With good quality paper, the company decided to offer an invitation price that was felt to be in accordance with the cost of raw materials and the profits the company obtained. The company has set the calculated price according to the price of the wedding invitation on average in the upper middle class, which is Rp. 60,000/pc when ordering 200 pc invitations. However, some prospective customers, especially in the Surabaya area, do not use Meilifluous Calligraphy and Design services because the prices are considered expensive. Prospective customers from Surabaya more often offer invitation prices compared to prospective customers from Jakarta and abroad. Therefore, there are more Meilifluous Calligraphy and Design clients from Jakarta and abroad. Prospective customers in Surabaya tend to prefer asking for discounts compared to customers from other cities and abroad. Where the characteristics of Surabaya people can be influenced by several factors that determine their decision to use or not use the services of Meilifluous Calligraphy and Design. These factors can be personal factors, cultural factors, psychological factors, economic factors, and social factors (Ramya and Ali, 2016: 76). The factors that will be used in this study are personal and psychological factors. For the sustainability of the company Meilifluous Calligraphy and Design and its application in the research firm, the researcher decided to examine the influence of the decision factors of prospective customers with the research title "The Effect of Personal Factor and Psychological Factor on Purchase Intention of Prospective Wedding Invitation Customer in Surabaya".

LITERATURE REVIEW

Purchase Intention

According to Ugonna et al. (2017: 53) and Strong (in Buis et al., 2015: 12-13) indicators of purchase intention prospective consumers are as follows:

1. Attention: Attention of prospective customers to the products or services offered by the company
2. Interest: Interest in prospective consumers of products or services offered by the company.

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3. Desire: The desire of prospective consumers to have a product or service offered by the company.
4. Conviction: Confidence of prospective consumers of quality, usability and profits for the products or services offered by the company.
5. Action: Prospective customers make a purchase of the product or service offered.

Personal Factor

The indicators of personal factors according to Ramya and Ali (2016: 80) that used in this study are described as follows:

1. Income
A person's income level is a factor that can give influence in forming consumption patterns. Income is an important purchasing resource. So, the pattern of buying each person is different based on different income levels.
2. Lifestyle
Lifestyle for a person's pattern or way of life as expressed in his activities, interests, and opinions that describe "whole person" interacts with the environment.

Psychological Factors

According to Ramya and Ali (2016: 77) the indicators of psychological factors that used in this research are as follows:

1. Motivation
Motive is an inner impulse (or need) that moves someone to take action to fulfill two types of desires, namely core desires and secondary desires. So, motivation is a force that activates goal-oriented behavior. Motivation acts as a driving force that encourages someone to take action to satisfy their needs. So that it becomes one of the internal factors that influence consumer behavior.
2. Perception
Information received by the brain does not provide a complete view of the world around you. Then the brain will map information. This mapping will be influenced by the following factors: Subjectivity, categorization, selectivity, expectations, and past experience.
3. Trust and Behavior
Trust is a concept that is built by individuals about goods, services, brands, people, companies, or organizations. Generally, everyone makes their purchasing decisions according to their beliefs. Attitude is a state of mind or feeling and interacts with perceptions, thoughts, feelings and reasoning.

Inter-Variable Influence

Effects of Personal Factors on Purchase Intention

The results of the study conducted by Al-Dmour et al. (2017: 165) said that lifestyle positively influences passengers' decisions to buy electronic tickets. It is also influenced by the age of the buyer, age is an important factor where young consumers tend to use the latest technology and applications when ordering e-tickets while consumers who older tend to use traditional methods of ordering and buying flight tickets. Another thing stated by Nguyen and Gizaw (2014: 20) regarding personal income factors is that income is the main determinant of consumer behavior. Income levels affect the lifestyle and attitudes of consumers. Someone with a high income buys an expensive product and someone with a low income prefers to buy products at lower prices.

Effect of Psychological Factors on Purchase Interest

Li and Srisutto (2016: 14) in their study stated that the four psychological factors whose perception, motivation, learning, and action had a positive effect on consumer purchase interest. The more positive the perception, motivation, learning, and actions of a person, the higher the interest in purchases someone for the product. This study examines Agarwood beads, where the more positive consumer perceptions (sight and touch) the consumer has, the more likely consumers will buy Agarwood beads. Chen (2012: 265) also said that motivation is related to values, emotions, and achievements that encourage someone to buy products online. If someone has good experience with a product, that person will buy back in the future, otherwise the person will not want to buy it again if they have had a bad experience before. The results of research by Li and Srisutto (2016: 14) also show that there are three dimensions of action that influence purchase intentions, namely cognitive (learning), affective (logging), and conative (doing). These results are supported by a similar study by Lee (2016: 35), which shows that there is a positive relationship between actions and intentions of one's purchase. Nasution and Yasin (2014: 141) state that purchase intention can be increased by paying attention to factors, one of which is psychological factors which are driving factors that come from within the consumer, namely motivation, perception, knowledge and attitude.

HYPOTHESES

H1: Personal factors have a significant effect on purchase intention of prospective wedding invitation customers in Surabaya.

H2: Psychological factors have a significant effect on purchase intention of prospective wedding invitation customers in Surabaya.

Research Methods

The research approach used in this study is a quantitative approach that aims to determine the effect of personal factors and psychological factors on purchase intention through hypothesis testing where research data in the form of numbers and analysis using statistical testing. This research was conducted in Surabaya because it was in accordance with the domicile of the researchers in the city of Surabaya. The location of the distribution of the questionnaire was carried out at the Adelle Jewellery Mall Pasar Atum store and the client of the Ultimo Project Wedding Organizer and Two Gather in the city of Surabaya in October. The characteristics of the sample are as follows:

- Men and women domiciled in Surabaya
- Men and women aged at least 20 years old
- Men and women who have had a partner (in a relationship) and plan to get married
- Men and women with a minimum expenditure of Rp. 2,500,000 per month

The researcher used a questionnaire as a technique of data collection carried out by giving answers to people who were asked or answered. Questionnaires are used because researchers have discussed the variables to be taken and expected from the respondents so that the data assessment techniques can be done more efficiently through

questionnaires given directly to respondents or sent via the Internet (Sugiyono, 2015: 199). The process of data analysis in this study uses the equation of multiple linear regression formula, namely the method that studies a dependent variable that is influenced by more than one independent variable. The equation of the multiple linear regression formula in the study is as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

Y = Purchase Intention (Y)

α = Constanta

β_1 = Personal factor regression coefficient (X1)

X_1 = Personal factor variable (X1)

β_2 = Psychological factor regression coefficient (X2)

X_2 = Psychological factor variable (X2)

e = Error or residual

The tests carried out in this study are Statistical Test (F), Partial Test (t), Correlation (R) and Determination Coefficient (R²), and Classical Assumption Test namely Heteroscedasticity Test, Multicolenarity Test, Autocorrelation Test, Normality Test, and Linearity Test.

RESULT AND DISCUSSION

Effects of Personal Factors on Purchase Intention

Based on the research that has been done, personal factors have a significant effect on the purchase intention of prospective wedding invitation customers in the city of Surabaya. The same was stated by Wee et al. (2014: 391) that higher monthly income significantly influences prospective customers' purchase intention. Supported by research conducted by Basha et al. (2015: 448) said that lifestyle influences the purchase intention of prospective consumers, where it is in accordance with the results of the research found. According to the Business Dictionary (2018) lifestyle reflects a person's self-image or self-concept, so based on respondent's data, the wedding style favored by the majority of respondents is modern elegant, so companies can make wedding invitation styles suitable for modern elegant weddings so that prospective customers are interested to use Meilifluous Calligraphy and Design as an invitation vendor. This shows that wedding invitation vendors need to pay attention to personal factors before entering the wedding industry. Revenue is important for prospective customers in choosing the vendor of the wedding invitation, as said by Tiruwa et al. (2018: 19) that income influences the purchase intention of prospective customers, someone with a higher income tends to be price insensitive and will be more interested in the product details compared to the price. Besides that, prospective customers prefer the invitation style that reflects a person and the concept of marriage. Based on these findings, it would be good if the company can set a clear target market, for example the upper middle class, this is because the middle class has a high income so that prospective customers are not sensitive to the price of wedding invitations. Prospective customers with high income tend to prioritize product quality and details compared to invitation prices. By emphasizing quality, companies can make wedding invitations in accordance with the wishes of prospective customers and in accordance with the concept of prospective customer marriage. According to Wang (2015: 247) product quality

influences consumer purchase intention, consumers evaluate product quality through its design. The implications that can be applied by the company are as follows. The company also needs to design invitations that are preferred by prospective customers, follow the wedding trend every year, and make custom designs that are in accordance with the concept of prospective customer marriages.

Effect of Psychological Factors on Purchase Intention

Psychological factors have a significant effect on the purchase intention of prospective wedding invitation customers in the city of Surabaya. This is supported by Destian's research (2017: 7) which also says that psychological factors significantly influence someone's purchase intention. The same is stated by Hwang (2016: 6) that psychological factors influence someone's purchase intention in the product, consumers tend to have motivation and form perceptions of a product before they decide to buy the product. This shows that the indicators of motivation, perception, and trust and behavior have a significant effect on prospective customers' purchase intention. Respondents want invitations that are priced according to their income, in accordance with the concept of marriage, and want to use a wedding invitation that is believed to be of quality. The statements of trust and behavior indicators have the highest average value compared to other indicators which are 4,2706, which shows that the trustworthiness of prospective customers for the quality of the company's products is very important to make prospective customers pay attention, be interested, interested, and sure to use a wedding invitation Meilifluous Calligraphy and Design. Dewi et al. (2017: 4) suggests that interest is one of the psychological aspects that has a considerable influence on attitudes and beliefs is one of the psychological factors in influencing consumer behavior so it is necessary to build trust in prospective customers so that they are interested in using the invitation Meilifluous Calligraphy and Design. This shows that a wedding invitation vendor needs to pay attention to psychological factors before entering the marriage industry. Motivation of prospective customers in choosing invitation vendors are not entirely from themselves, the influence of others makes prospective customers choose the wedding invitation vendor. In addition, prospective customers are more willing and confident to use invitations whose quality they trust. Ponte et al. (2015: 295) states that trust plays an important role in online transactions. Therefore the need for quality services and good products from the company for clients is an investment in the future so that clients can recommend the company to their families and relatives. In addition, companies also need to collect client reviews to build a positive corporate brand. As stated by King et al. (2014: 171) that products with many positive reviews will attract more positive reviews, which means that more prospective customers will be interested in the company's products. Respondents liked the quality and design of a good invitation but that had the cheapest price. Based on the findings that have been presented, it would be good if the company builds a good perception of wedding invitations for prospective customers, things that can be done include improving the quality of wedding invitation designs, making wedding invitation designs that match the concept of marriage, and improving the quality of invitation materials so that prospective customers give more trust to the company and are interested in using company wedding invitations. As said by Homburg et al. (2015: 51) that product design

influences consumer purchase intention.

CONCLUSION

Based on the research that has been done, it can be concluded that Personal Factor variables have a significant effect on the purchase intention of prospective wedding invitation customers in Surabaya. Thus it can be concluded that H1 in this study was accepted. Psychological Factor Variables have a significant effect on the purchase intention of prospective wedding invitation customers in Surabaya. Thus it can be concluded that H2 in this study was accepted. Prospective customers plan a wedding 1.5 to 2 years before the wedding day to prepare the vendor to be used, therefore, the company needs to increase marketing invitations online to attract the attention of prospective wedding invitation customers who will get married. Online marketing can be through Instagram ads, Facebook ads, Bridestory subscriptions and so on. The company needs to follow wedding trends every year in order to understand the desires of prospective customers. Prospective wedding invitation guests prefer elegant modern trends. Indicators of trust in psychological factors have a high influence on the purchasing prospects of prospective customers, so companies need to improve service and product quality for clients so that clients are satisfied and trustworthy so they can recommend the company to their families and relatives. Motivation of prospective customers towards buying interest is not entirely of self-taste, so companies need to collect positive reviews from clients to attract attention and make prospective customers trust to use Meilifluous Calligraphy and Design services. The company's design style that has been favored by customers can be updated to suit the wishes of prospective customers.

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