

## The Influence of Values, Reference Groups, Lifestyle and Consumer Views on Purchasing Decisions at the Cooperative Convenience Store of the Al Muayyad Islamic Boarding School in Surakarta

Musholin Dzul Jalali Fajri<sup>1\*</sup>, Sutarno<sup>2</sup>, Edi Wibowo<sup>3</sup>

Slamet Riyadi University, Surakarta

**Corresponding Author:** Musholin Dzul Jalali Fajri; [musholin.djf@gmail.com](mailto:musholin.djf@gmail.com)

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### ABSTRACT

Research at the cooperative convenience store of the Al Muayyad Islamic Boarding School in Surakarta, aims to identify factors that influence consumer decisions in shopping. The study used a survey-based quantitative method with a questionnaire and analyzed using multiple linear regression. The factors studied include customer values, social group influence, lifestyle, and perceptions of products and services. The results show that consumers' personal values have a positive effect on purchasing decisions, followed by the influence of social groups through recommendations, lifestyles that shape product preferences, and perceptions of product quality and image. The findings suggest that stall managers should strengthen product value, enhance community relationships, and adapt promotional strategies to customers' lifestyles and perceptions to attract higher purchase intention

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## **INTRODUCTION**

In today's digital era, business competition is intensifying, especially with the development of online shopping platforms that make it easier for consumers to get a wide selection of products. This has an impact on traditional businesses, such as the cooperative convenience store of the Al Muayyad Islamic Boarding School, which experienced a significant decline in the number of customers-from 4500 in January to 2300 in December 2024 (Al-Muayyad Transaction Data). Several studies show that there are four main factors that influence consumer purchasing decisions, namely product value, reference group influence, lifestyle, and consumer views on products. For example, product value is considered important in determining whether the benefits obtained are worth the price paid (Kristiawati et al., 2019; Yani & Kuswardani, 2021), while reference groups such as family and friends exert a positive influence (Apriliani et al., 2020; Rawa et al., 2022). Lifestyle and consumer views also play an important role in shaping purchasing preferences (Pradana & Lestari, 2021; Kurniawan, 2021; Cenora & Hermawan, 2022; Rahmawati & Illiyin, 2021). This research aims to identify the influence of each of these factors on purchasing behavior, so that it can be used as a basis for developing more effective marketing strategies to increase customer loyalty and business continuity.

## **LITERATURE REVIEW**

Research on consumer behavior shows that activities in searching, selecting, buying, using, and evaluating products are a series of complex processes (Kotler & Keller, 2016). Consumer behavior is influenced by cultural, social, personal, and psychological factors that interact with each other in shaping preferences and purchasing decisions. Purchasing decisions are a process of selecting alternatives based on considerations such as needs, benefits, and situations faced by consumers (Kotler & Armstrong, 2018; Sari, 2021). In this context, the value perceived by consumers - which reflects the comparison between benefits and sacrifices - is a key factor that drives customer loyalty and satisfaction (Putri et al., 2023; Kumbara, 2021).

Apart from value, reference groups also play an important role in shaping attitudes and purchasing behavior. Interactions with individuals or groups, such as family, friends, and community, provide significant normative and informational influences in consumer decision making (Firmansyah & Jarror, 2021; Rawa et al., 2022). Lifestyle is a reflection of an individual's activities, interests, and opinions, which also determine consumer choices through compatibility with trends and personal preferences (Fauzi & Asri, 2020; Kurniawan, 2021). Consumer views can be formed from the process of selection, organization, and interpretation of stimuli to become the basis for assessing product quality and image, ultimately influencing purchasing decisions (Hartuti et al., 2022; Juairiah et al., 2019).

Several previous studies have also examined the relationship between these variables and purchasing decisions. For example, studies by Putri et al. (2023) and Kristiawati et al. (2019) show the positive influence of value and image on purchasing decisions, while studies by Yani & Kuswardani (2021) and Rawa et al. (2022) highlight the role of reference groups and lifestyle as factors that have

an influence on consumer decisions. The differences in methodology and research context in the literature provide a strong basis for further research, especially in efforts to develop effective marketing strategies in the traditional retail sector.

Based on the literature review, the hypotheses in this study are as follows:

- H1: Value has a positive effect on purchasing decisions
- H2: Reference groups have a positive effect on purchasing decisions
- H3: Lifestyle has a positive effect on purchasing decisions
- H4: Consumer views have a positive effect on buyer decisions.

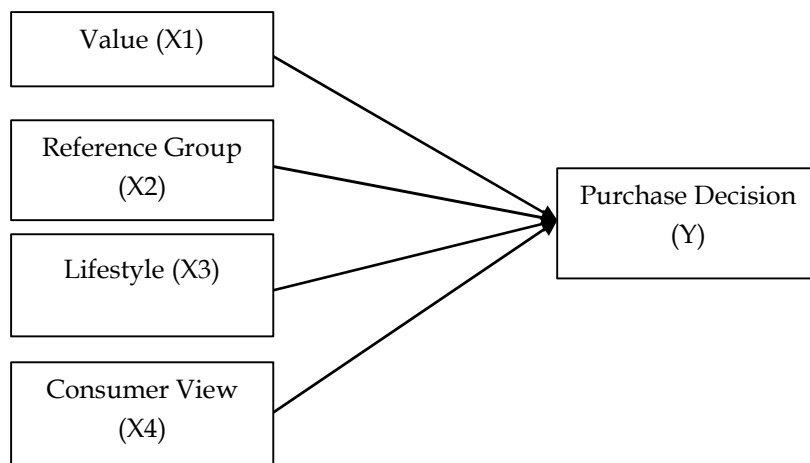


Figure 1. Schematic Framework

## METHODOLOGY

This study uses a quantitative approach with a survey method to examine the influence of values, reference groups, lifestyles, and consumer views on purchasing decisions at the cooperative convenience store of the Al Muayyad Islamic Boarding School in Surakarta. Primary data was collected through questionnaires distributed to consumers who have shopped at least twice or have become members. Sampling using purposive sampling technique, the sample size was determined by the Paul Leedy formula, which resulted in 100 respondents.

The research instrument was tested for validity and reliability; questionnaire items were declared valid if the significance value (Sig. 2-tailed) was less than 0.05. Reliability was measured using Cronbach's Alpha. Data analysis uses multiple linear regression techniques to identify the effect of each independent variable on purchasing decisions. This study conducted a classical assumption test, namely normality test (with P-P Plot), multicollinearity test, heteroscedasticity test, and autocorrelation test to ensure the reliability of the model used.

## RESULTS

Based on the normality test with the Normal P-P Plot, the residual points follow the diagonal line, indicating a normal distribution of residuals. This confirms that the normality assumption is met and the regression model is valid for further analysis without the bias of an abnormal distribution.

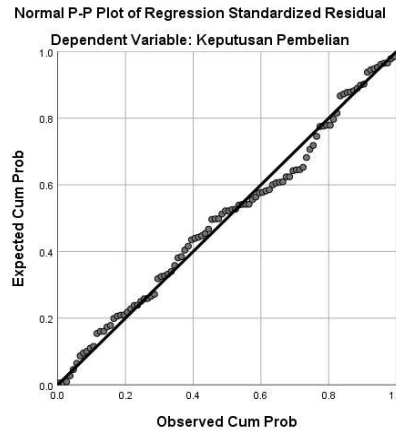


Figure 2. Normality Test

Based on the multicollinearity test, all independent variables have a Tolerance value  $> 0.1$  and VIF  $< 10$  (Value: 0.991; Reference Group: 0.983; Lifestyle: 0.996; Consumer View: 0.989; VIF: 1,009; 1,017; 1,004; 1,011). This confirms that there is no multicollinearity, so the regression model is stable and not distorted due to the high linear relationship between the independent variables.

Based on the heteroscedasticity test through the scatterplot, the data points are randomly scattered without a specific pattern, which indicates a constant residual variance. Thus, the assumption of homoscedasticity is met and the regression model does not experience heteroscedasticity problems, resulting in accurate and unbiased estimates.

Based on the autocorrelation test with a Durbin-Watson value of 1.992, which is close to 2, it can be concluded that there is no autocorrelation in the model. This confirms that the autocorrelation assumption is met, so the regression model can be used for further analysis without interference from autocorrelation.

The majority of respondents gave a positive assessment of the product quality and shopping experience at Warung Serba Ada, with the average value of the statements ranging from 3.82 to 4.48. Statements about meeting quality standards received the highest score (4.48), followed by satisfaction with product quality (4.30) and shopping convenience (4.10). In contrast, the aspect of influence on social image received the lowest score (3.82), indicating that although it remains positive, this factor is not a major consideration for consumers. Overall, product quality, customer satisfaction and shopping convenience are the main factors influencing purchasing decisions, while social influence has a relatively lower role.

The majority of respondents showed a positive assessment of the factors that influence purchasing decisions, with the mean value of statements ranging

from 3.89 to 4.37. Information on product price and quality received the highest score (4.37), indicating a highly significant influence on purchasing decisions. In addition, product compatibility with consumer values and principles (4.34) and information seeking before purchase (4.07) are also important factors. In contrast, the influence of friends' advice has the lowest value (3.89), indicating that this factor is less dominant than product information and price. Overall, product information, compatibility with personal values, and information search are the main factors influencing purchasing decisions at the cooperative convenience store of the Al Muayyad Islamic Boarding School in Surakarta.

The majority of respondents showed a positive perception of the cooperative convenience store of the Al Muayyad Islamic Boarding School in Surakarta, with the average value of the statements ranging from 3.75 to 4.26. Respondents gave the highest score (4.26) to the statement that the products sold are of good quality and useful, reflecting high trust in product quality. In addition, statements regarding attention to popular products and satisfactory service also received high scores (4.19 and 4.12 respectively). On the other hand, there is a statement with the lowest score (3.75), which indicates that attention to product trends has not been a major factor in purchasing decisions. Overall, trust in product quality, price, and service are the main factors that drive customer loyalty.

Overall, the analysis shows that respondents have a positive view of the factors that influence purchasing decisions, with an average score above 3.5. Respondents strongly consider personal experience and recommendations from others (mean score of 4.46) when assessing product quality, as well as conducting research by comparing information from various sources (4.15) and prioritizing based on price, quality and consumer reviews (4.11). On the other hand, first impressions when seeing or trying a product (score of 3.76) are not considered a major factor. Thus, consumers prioritize clear information, personal experience, recommendations, and product comparisons before making a purchase decision. Overall, respondents showed a positive attitude towards the cooperative convenience store with an average score above 3.5. The statement that they would recommend the stall received the highest score (4.15), indicating a high level of satisfaction and loyalty. In addition, it is also the first place to visit and evokes a sense of pride when talking about it to others, with scores of 4.06 and 4.04 respectively. However, the reason for shopping habit (score of 3.98) was not a major factor. These results indicate that satisfaction with products and services drives high customer loyalty and the tendency to recommend Warung Serba Ada to others.

Table 1. Multiple Linear Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
	Value (X1)	.251	.033	.407	7.501	.000
	Reference Group (X2)	.271	.033	.443	8.130	.000
	Lifestyle (X3)	.257	.030	.471	8.691	.000
	Consumer View (X4)	.263	.032	.446	8.206	.000

a. Dependent Variable: Purchase Decision

$$Y = 1,749 + 0.251 X1 + 0.271 X2 + 0.257 X3 + 0.263 X4 + e$$

The results of the analysis show that all independent variables have a positive effect on purchasing decisions. A one-unit increase in the Value variable (X1) increases purchasing decisions by 0.251, while the Reference Group (X2) has a greater influence with a coefficient of 0.271. In addition, Lifestyle (X3) and Consumer Views (X4) contribute positively with coefficients of 0.257 and 0.263, respectively.

Table 2. Uji t

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
	Value (X1)	.251	.033	.407	7.501	.000
	Reference Group (X2)	.271	.033	.443	8.130	.000
	Lifestyle (X3)	.257	.030	.471	8.691	.000
	Consumer View (X4)	.263	.032	.446	8.206	.000

a. Dependent Variable: Purchase Decision

Based on the t test, all independent variables have a significance value of 0.000 ( $p < 0.05$ ), so that each variable has a significant effect on purchasing decisions. Thus, the resulting regression model is valid in explaining the relationship between the independent variables and purchasing decisions.

Table 3. Uji F

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	807.040	4	201.760	61.888	.000 <sup>b</sup>
	Residual	309.710	95	3.260		
	Total	1116.750	99			
a. Dependent Variable: Purchase Decision						
b. Predictors: (Constant), Consumer View, Lifestyle, Value, Reference						

Based on the F test in the ANOVA table, the F value of 61,888 with a significance of 0.000 indicates that the regression model as a whole is significant ( $p < 0.05$ ). This indicates that the independent variables (Value, Reference Group, Lifestyle, and Consumer Views) together have a significant effect on Purchasing Decisions, so the model used is valid to explain this relationship.

Tabel 4. R Square (R2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.850 <sup>a</sup>	.723	.711	1.806	1.992
a. Predictors: (Constant), Consumer View, Lifestyle, Value, Reference					
b. Dependent Variable: Purchase Decision					

The R Square value of 0.723 indicates that 72.3% of the variability in purchasing decisions is explained by the independent variables (Values, Reference Groups, Lifestyles, and Consumer Views), while 27.7% is influenced by other factors. Adjusted R Square of 0.711 confirms that this regression model is quite good and has strong predictive ability.

## DISCUSSION

The results of the analysis show that all four independent variables significantly and positively influence purchasing decisions. Value (X1) contributes significantly, where an increase in the perceived value of the product increases the likelihood of purchase. Reference group (X2) also had a positive influence, indicating that recommendations from family, friends and the community were instrumental in driving the purchase. Furthermore, lifestyle (X3) has a positive effect, where the product's fit with the consumer's lifestyle increases purchase preference. Finally, positive consumer views (X4) of the product also drive purchase decisions. Overall, these findings confirm that marketing strategies that increase product value, engage reference groups, target consumer lifestyles, and build a positive image can increase loyalty and purchase decisions. This research is in line with previous findings from Kumbara (2021), Pradana and Lestari (2021), and Cenora and Hermawan (2022).

## **CONCLUSIONS AND RECOMMENDATIONS**

The conclusion of the study shows that all variables-values, reference groups, lifestyle, and consumer views-positively influence purchasing decisions.

## **FURTHER STUDY**

Weaknesses in this study include the impact of external factors, such as economic conditions, changing market trends, and government regulations, as well as variations in individual characteristics of respondents that cannot be fully controlled. In addition, the use of questionnaires as the main instrument and limited sample coverage may also affect the generalizability of the findings. It is recommended that future studies expand sample coverage, use more diverse methods, and consider additional variables that may have an effect.

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