

Analysis of Lifestyle Towards Personal Factors Impact Consumer to Choose Ready Credit

Eliau Setiawan^a, Purwanto^{b*}

^aFaculty of Business, President University, Bekasi, Indonesia

^{b*}Faculty of Economic and Business, Padjajaran University, Bandung, Indonesia

Abstract: The research includes male and female employees at office area and want to find out what is the relation factors that influence the employee's lifestyle with other employees in office area. Based on that case, this study is going to categorize the personal factors of employees at office area. By using personal factors which are (attitude, activity, interest, and opinion), the writer can analyze what are the related influence on lifestyle. This research was design using quantitative research, which uses questionnaire and spread to 80 employees in office area. Likert scale is used to measure the data; it is collect entire statement that has connection with investigated problems. Using linear regression analysis, such as partially, attitude and activity, has significance value towards lifestyle. But, the interest and opinion has no significance value toward lifestyle. By the simultaneously, all explanatory variables has a significance relationship toward lifestyle. The most significance value from all independent toward response variable is attitude.

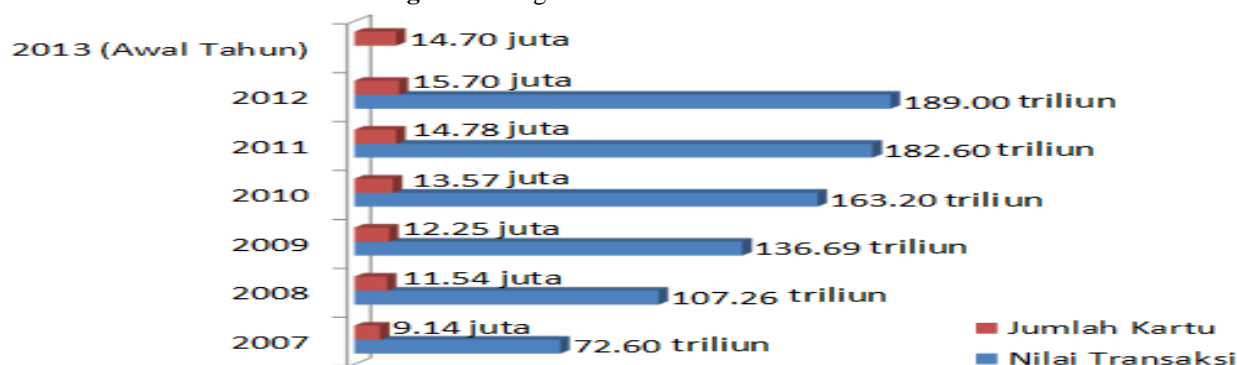
Keywords: Attitude, Activity, Interest, Opinion, Lifestyle, Multiple Regression, Credit Card.

1. Introduction

Nowadays, Lifestyle becomes a trend and new identity to measure a person. Lifestyle actually already exists since human start identifying about barter or payment with exchange with goods which considered worth. Lifestyle characterizes the identity of a nation and it has a typical each doing their lifestyles. Lifestyle is a person's behavior is demonstrated in the activity, interest and opinions specifically related to self-image to reflect the status of social (Susanto, 2006) in (Widiastuti, 2009). Lifestyle is a frame of one reference used in the act and its consequences will form a certain pattern of behavior, especially how he wants to be perceived by others, so the lifestyle is very concerned with how he is forming image in the eyes of others, related to the social status of the bears. For reflect this image, it takes a certain status symbols are very play a role in influencing consumption behavior.

In sociology; lifestyle is the way people live. Lifestyle is characteristic of person from other people view; include socials view, consumption, entertainment, and dressing. Surrounding social and technical systems can limit the lifestyle choices available to the individual, others and yourself.

Figure 1. Usage of Credit Card in Indonesia



Source: Mars Indonesia Newsletter, By: Suhartiningsih (2013)

Nowadays, trend of lifestyle is much updated in every aspects of life. In this research, it will describe about using credit card as a lifestyle where it become popular to be chosen than using cash. People will feel more rich or wealth to go shopping as an attitude, activity in daily life, interest in buying products, and opinion of society. Research conducted in this thesis in order to:

1. To know that attitude, activity ,interest, and, opinion have partially influence towards lifestyle to choose ready credit Citibank.N.A
2. To know the simultaneous towards lifestyle to choose ready credit Citibank.N.A.

2. Literature Review

One of the key elements that influence consumer behavior is the self-image of the consumer. People who crave admiration in order to feel good about themselves will often go to extraordinary lengths to receive validation from others. This will often lead them to purchase the latest trendy clothing and the newest car loaded with extras, and being seen in the right places can be extremely important. By contrast, people who are less concerned with what others think are likely to focus on making purchases they deem as practical and capable of providing them with the comfort and service they require. Consumer Behavior helps us understand the buying tendencies and spending patterns of consumers.

Attitudes that are created toward a product or activity that in compensating for the customer's inadequacies are known as the ego-defense function. The various functions of attitude lead to the consumer's overall attitude toward engaging in the given purchase decision, thus influencing behavioral intention (Hawkins *et al.*, 2001).The attitude toward the behavior or action reveals the consumer's inclusive evaluation of engaging in the behavior .Behavioral intention reflects the consumer's plan of action or a proposition associating one's self with a future consumption action or behavior (Paul *et al.*, 1999).

According to Olson (1994), activities are manifest actions (work ,hobbies ,social events, vacation, entertainment, clubs, community, shopping, sports). Activities represent the behavioral portion of lifestyle. Because the range of human activities seems virtually limitless, the variable may seem too broad to be of real value to marketers. However, to extent that engaging in many human activities requires some kind of purchased good and service, and then studying activities represents valuable means of understanding consumers. The activity theory of aging proposes that older adults are happiest when they stay active and maintain social interactions.

According to Olson (1994), interest in some objects, events or topics (family, home, job , community, recreation, fashion, food, media, achievements, etc) is the degree of excitement that accompanies both special and continuing attention to it. Consumer psychologists define interests as the degree of excitement and arousal that comes from anticipated or continuing participation in some endeavor.

According to Plummer (1974), opinions are descriptive beliefs (of oneself, social issues, politics, business, economics, education, products, future, culture, etc). To consumer psychologists, opinion and attitudes mean largely the same thing. Opinions are formed when people evaluate the importance of things they believe to factually correct. We all hold views of what is true and not true about particular subject, and whether or not subject is important to our lives. The intersections of factual beliefs and importance evaluations comprise opinions or attitudes about particular subject.

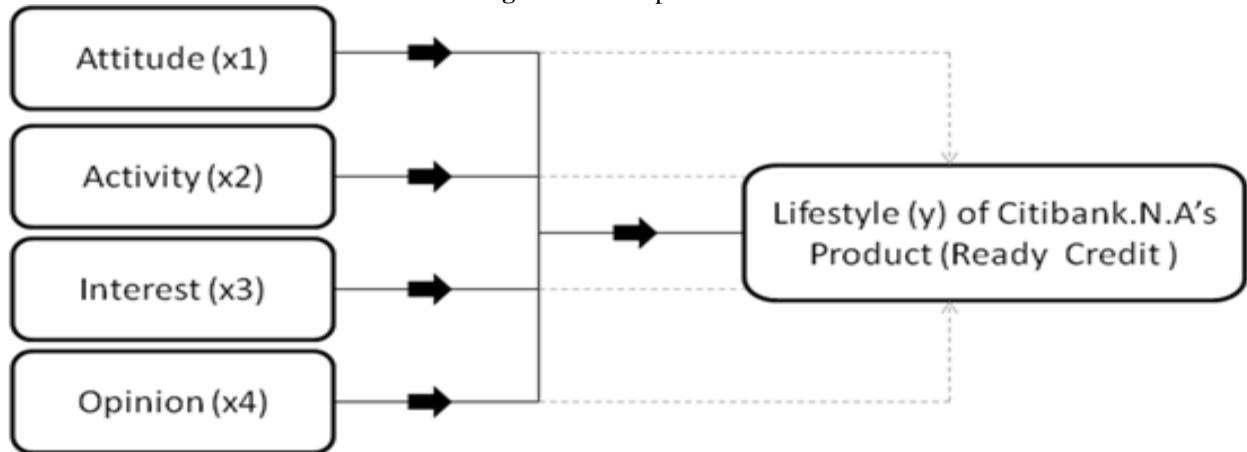
3. Hypothesis

Based on the problem statement above, researcher took the hypothesis to choose ready credit Citibank.N.A.as follow:

- Hypothesis 1 : There is relationship between attitudes related towards lifestyle to choose it
- Hypothesis 2 : There is relationship between activities related towards lifestyle to choose it
- Hypothesis 3 : There is relationship between interests related towards lifestyle to choose it
- Hypothesis 4 : There is relationship between opinions related towards lifestyle to choose it
- Hypothesis 5 : There is relationship the simultaneous towards lifestyle to choose it

4. Conceptual Framework

Figure 2. Conceptual Framework



Source: Asifo (2010), Adjusted by Researcher

5. Method

This research describes about research methodology using quantitative analysis. This researcher used quantitative analysis which using questioner, SPSS and Microsoft Excel. Research methodology is a collective term for the structured process of conducting research. There are many different methodologies used in various types of research and the term is usually considered to include research design, data gathering and data analysis.

6. Result and Discussion

Validity of a theory refers to result that have the appearance of truth or reality (Donald, 1988). For the validity test result, the researcher uses Pearson's correlation coefficient. This formula used to test the validity. Validity is a must before data processing. The questionnaire questions valid if r computation is bigger than r table. Based on the calculation, the pre-test result questionnaires with 20 questions and 30 respondents, the mean correlation coefficient between variables or $r = 0.361$ ($df = N-2 = 28$). In the table shown that r result is greater than r table, the variable is valid. If r table is smaller than r table, the variables are invalid.

Table 1. Result of Validity

Q Number	r Computation	r Table	Status
Q1	.591	.361	Valid
Q2	.633	.361	Valid
Q3	.846	.361	Valid
Q4	.664	.361	Valid
Q5	.897	.361	Valid
Q6	.793	.361	Valid
Q7	.560	.361	Valid
Q8	.785	.361	Valid
Q9	.705	.361	Valid
Q10	.514	.361	Valid
Q11	.765	.361	Valid
Q12	.975	.361	Valid
Q13	.975	.361	Valid
Q14	.722	.361	Valid
Q15	.736	.361	Valid
Q16	.564	.361	Valid
Q17	.897	.361	Valid
Q18	.904	.361	Valid
Q19	.817	.361	Valid
Q20	.721	.361	Valid

Source: SPSS 16.0 data result of Validity testing

Based on table 1, there are 20 valid variables to be used as questionnaire. The 20 variable represent Lifestyle Factors towards Personal Factors Influence Consumer.

As the reliability must > 0.6 , so from the table below shown that all variable is reliable to be used to construct as Cronbach's Alpha .The result of reliability test of each variable can be seen on table 3.5 below:

Table 2. Result of Reliable Variables

Variable	Cronbach's Alpha	Remarks
Attitude	0.865	Reliable
Activity	0.884	Reliable
Interest	1.000	Reliable
Opinion	0.893	Reliable
Lifestyle	1.000	Reliable

Source: SPSS 16.0 data result of Reliability testing

Table 3. Analysis of Variance

Type		Squares of Sum	Degree of freedom	Square of Mean f		Significant.
1	Predict.	15.288	4	3.822	28.426	.000 ^a
	Residual	10.084	75	.134		
	Total	25.372	79			
a. Predictors: (Constant), ATTITUDE,ACTIVITY,INTEREST,OPINION						
b. Dependent Variable: LIFESTYLE						

In the table 3 were obtained F value is 28.426 and significance is 0.000 which means that significance F is lower than significance α (0.05). Based on the methodology of testing hypothesis, it can be conducted that should reject H_0 and accept H_1 .It means that there is significant relationship between all independent variables toward dependent variable. All of independent variables all together give relationship toward dependent variable. In this research, all independent variables (attitude, activity, interest, and opinion) give significant toward lifestyle.

Testing coefficient is a method to look the relationship of each:

Table 4. T-Test

Type		Coefficient of Unstandardized		Coefficients of Standardized	T	Significant
		β	Error Standar of	beta		
1	(Constanta)	.698	.339		2.060	.043
	ATTITUDE	.344	.073	.452	4.716	.000
	ACTIVITY	.367	.102	.366	3.604	.001
	INTEREST	.078	.067	.095	1.171	.245
	OPINION	.007	.058	.010	.123	.903
a. Dependent Variable: : LIFESTYLE						

Source: Statistical Products and Solution Services and Primary Data

Based on the table, the significant value of attitude is 0.043.The significance value of attitude and personal factors (lifestyle) is lower than 0.05 (α).It means there is significance relationship between attitude and personal factors (lifestyle).Therefore, it can be concluded that there is evidence to reject H_0 and accepted H_1 .

Activity has significance value of 0.000.The significance of activity and personal factors (lifestyle) is lower than 0.05.It means there is significant relationship between activity and personal factors (lifestyle).Therefore, it can be concluded that there is evidence to reject H_0 and accepted H_2 .

Interest has significance value of 0.245.the significance value of interest and personal factors (lifestyle) is higher than 0.05.It means there is no significant relationship between interest and personal

factors (lifestyle).Therefore, it can be concluded that there is no evidence to accept H_0 .Alternate hyphothesis is rejected.

Opinion has significance value of 0.903.The significance value of opinion and personal factors (lifestyle) is higher than 0.05.It means there is no significant relationship between opinion and personal factors (lifestyle).Therefore, it can be concluded that there is no evidence to accept H_0 .Alternate hyphothesis is rejected. From the table and result, it can be concluded that there are significant relationships on attitude and activity toward personal factors (lifestyle) compare with interest and opinion.

In this research, researcher has explained in form of table to analyze the research. In this research, regression model was used to analyze the significant effect from independent variables towards dependent variable. Regression model was to explain the causes and effects from independent variable by looking the value of standardized coefficient beta from each independent variable to dependent variable.

$$\text{Personal factors (Lifestyle)} = 0.452 X_1 (\text{Attitude}) + 0.366 X_2 (\text{Activity}) + 0.095 X_3 (\text{Interest}) + 0.010X_4 (\text{Opinion})$$

Researcher is using standard coefficient because the questionnaire is using likert scale. The regression direction of attitude is + 0.452.The symbol + means the direction between personal factors (lifestyle) and attitude is positive, It means that regression direction of X_1 is in line with personal factors (lifestyle).If the point of personal factors (lifestyle) is increase 1 point, the attitude will increase for 0.452. The regression direction of activity is + 0.366.The symbol + means the direction between personal factors (lifestyle) and activity is positive. It means that regression direction of X_2 is in line with personal factors (lifestyle).If the point of personal factors (lifestyle) is increase 1 point, the activity will increase for 0.366.

The regression direction of interest is + 0.095.The symbol + means the direction between personal factors (lifestyle) and interest is positive. It means that regression direction of H_3 is in line with personal factors (lifestyle).If this point of personal factors (lifestyle) is increase 1 point ,the interest will increase for 0.095.It will not effect to much for the regression than attitude and activity.

The regression direction of interest is + 0.010.The symbol + means the direction between personal factors (lifestyle) and opinion is positive. It means that regression direction of X_4 is in line with personal factors (lifestyle).If this point of personal factors (lifestyle) is increase 1 point, the opinion will increase for 0.010.It will not effect to much for the regression than attitude and activity.

$$\text{Personal factor (Lifestyle)} = 0.452 X_1 (\text{Attitude}) + 0.366 X_2 (\text{Activity})$$

The differences are between regressions of independent variable to dependent variable is attitude and activity towards lifestyle having more effect than interest and opinion. So, the using of independent variable which is used Attitude and Activity. They are the variables which give big effect to customer in their Lifestyle

The coefficient determination is equal to the regression sum of squares divided by the total sum of squares. The coefficient of determination measures the proportion of variation in personal factors (lifestyle) that is explained by independent variable (attitude, activity, interest, and opinion) in the regression model.

Table 5. Coefficient of Correlation R and Determination (R^2)

Type	r	r^2	Adjusted r^2	Std. Error of the Estimate	DW
1	.776 ^a	.603	.581	.36668	1.911
a. Predictors: (Constant), ATTITUDE,ACTIVITY,INTEREST,OPINION					
b. Dependent Variable: LIFESTYLE					

Source: Statistical Products and Solution Services and Primary Data

Based on table above, the coefficient correlation is 0.776 means that all pf the independent variable have strong positive correlation toward dependent variable. Based on the table also, it indicates that adjusted R square, the number is 0.581.It means that 58.1 % determination can be explained by this same dependent variable with consideration of changing from each independent variable meanwhile 41.9% can be explained with other variables. This proportion can be used for random sample data. The table shows

that the possibility of this research can be error is 1.911. After examining R square as the coefficient of determination, the value of the significance of F should be looked. The significance of F-Test should be less than 0.05. The F-Test will analyze whether or not there is a relationship between all of independent variables toward dependent variable that can be looks in ANOVA (Analysis of Variance).

7. Conclusions

Attitude has significant relationship toward lifestyle. It can be shown from the significance value of attitude. Attitude has positive relationship toward lifestyle by looking at the number of beta. It shows that, the relationship of attitude toward lifestyle is positive strong relationship

Activity has significant relationship toward lifestyle. It can be shown from the significance value of attitude. Activity has positive relationship toward lifestyle by looking at the number of beta

Based on the multiple regression models, the variable interest and opinion has no significant value toward lifestyle. It can be showed from the significant value of interest and opinion. Interests in people's lifestyle where they decide to choose what they want, purchase any things that they need and express their feelings to have their passion.

Attitude, activity, interest, and opinion has significant relationship toward lifestyle. It is looked by the value of significance that filled the requirement regressions. Lifestyle is the picture of people's life which express in their daily activities, passion, and desire

Among all of variables, attitude is most significant variable toward lifestyle on personal factors of employees to choose Ready Credit Citibank.N.A.

References

- Asifo, S. (2010). Factors affecting consumer behavior. Available: <http://EzineArticles.com/4602848>
- Donald, E. P. (1988). *Narrative knowing and the human sciences*. Albany: State University of New York Press.
- Hawkins, D. L., Pepler, D. J. and Craig, W. M. (2001). Naturalistic observations of peer interventions in bullying. *Social Development*, 10(4): 512-27.
- Olson, D. R. (1994). *The world on paper: The conceptual and cognitive implications of writing and reading*. Cambridge: Cambridge University Press.
- Paul, P. J., Jerry, C. O. and Klaus, G. G. (1999). *Consumer behavior and marketing strategy*. McGraw-Hill:
- Plummer, J. T. (1974). The concept and application of lifestyle segmentation. *Journal of Marketing*, 38: 33-37.
- Suhartiningih, S. (2013). *Pertumbuhan customer dan seksinya bisnis kartu kredit di Indonesia*. MARS Newsletter:
- Susanto, H. (2006). Meningkatkan konsentrasi siswa melalui optimalisasi modalitas belajar siswa. 46. Available: <http://www.bpkpenabur-bdg.sch.id/files/Hal>
- Widiastuti, Y. (2009). *Praktek gaya hidup berwawasan lingkungan pada komunitas pengguna sepeda, krl, dan transjakarta di metropolitan Jakarta*. Semarang: Universitas Diponegoro.