

RELIGIOSITY AS A MODERATOR OF EFFECT SOCIAL MEDIA, LIFESTYLE, AND PRICES ON PURCHASING DECISIONS OF SALATIGA HIJAB AGENTS

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ABSTRACT

Technological developments lead to diverse consumer behavior. One of them is in making a purchase decision. Purchasing decisions are one of the important factors for business people in marketing products. Therefore, researchers are interested in examining various factors that might influence purchasing decisions. These factors include social media, lifestyle, and prices with the addition of the religiosity variable as moderating. The purpose of this study was to determine the effect of the independent variable on the dependent variable and the effect of the moderating variable on the independent and dependent variables. The research method used was a questionnaire to obtain primary data. The results of this study are social media, lifestyle, and price variables have a positive and significant effect on purchasing decisions. Meanwhile, the addition of the religiosity variable was only able to moderate and strengthen the effect of price on purchasing decisions.

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1. INTRODUCTION

Technology makes it easy for the continuity of human life which is also a means that has certain functions. The Internet is one of the most advanced technologies today. The internet provides a variety of information and is a place for exchanging ideas with others. Internet use in Indonesia continues to increase from year to year. The number of internet users in Indonesia in 2019 was 150 million people and increased by 175.4 million in 2020 (datareportal.com).



Figure 1. Data on Social Media Users in Indonesia as of January 2020

Source: we are social, hootsuite, 2020 (data processed)

Social media is an online medium that is widely used to promote a product. As can be seen from Figure 1, there are 160 million active social media users with a percentage of 59% of the total population in Indonesia. From these data, it can be seen that some Indonesians have used social media in their daily lives. Quoting from databoks.katadata.co.id, research conducted by a British media company, We Are Social in collaboration with Hootsuite, illustrates that the average access to social media by Indonesians ranging from 16 to 64 years of age spends 3 hours 25 minutes in a day.

Social media is media that is familiar with the daily activities of Indonesian people. Marketing innovation through social media provides a separate platform for business people to influence consumer purchasing decisions. Interesting product reviews, photos and videos that depict real products and friends' reviews of products, can influence consumers in buying or choosing the products offered.

Consumer lifestyles can change along with technological developments and the ease of obtaining information. The desires of consumers who are diverse with lifestyles who want to always look up-to-date have resulted in intense market share competition. One of the strategies carried out by business people is to provide affordable prices even with a small profit but many buyers. Consumers who have a lifestyle that wants to always look trendy will be spoiled for convenience by buying online at prices that don't break the bank.

Various price options increase competitive market competition. The reason is, the price becomes part of considering the purchase decision. Prices that are cheap and in accordance with the products offered will be more in demand by consumers. This is one of the strategies used by the Salatiga Hijab Agent business to influence consumers to buy their products.

Salatiga Hijab Agent is a clothing store that has been established since 2018. Even though it is still relatively new and has recently started this business, Salatiga Hijab Agents have a turnover of 13 to 15 million every day. The turnover is quite large for a shop that looks simple, but is always full of customers. One of the target markets for the Salatiga Hijab Agent shop are students and university students.

The lifestyle of students who want to look modern but still fit their budget, provides an opportunity for Salatiga Hijab Agents to take market share among students. However, the target market share has expanded so that it is not only students, but from various backgrounds, even from the age of 25 and above. One of the factors that makes the market share expand is the use of social media in promoting their products.

The product marketing strategy carried out through social media is to always upload the latest models from the store, so that consumers who access social media will have a wide variety of choices. Currently, the Salatiga Hijab Agent shop on Jl. Munginsidi, Salatiga City already has 3 branches. Models that are always up-to-date and in accordance with the millennial generation, especially with unmatched prices, make this store flooded with consumers.

Things that are happening at this time, many Muslims consume without looking at the type of needs that must be met first (israf), they prefer to spend on things according to their wishes without assessing the benefits obtained. The lifestyle of wanting to always look fashionable encourages people to spend their money to enhance their appearance especially when faced with affordable prices. This does not reflect economic activity in Islam, which basically economic activity in Islam is only allocated to meet needs, not to satisfy unlimited human desires.

The attitude of religiosity is still rarely found in Muslim consumers who still spend their money just to satisfy desires. Many Muslims are still tempted by attractive offers and make purchasing decisions through electronic media, at low prices and are more current without distinguishing between mere needs and wants. Based on this description, the authors wanted to examine the influence of social media, lifestyle, and prices on purchasing decisions at Salatiga hijab agents with religiosity as a moderating variable. The development of the use of social media as a marketing medium in introducing products in a relatively short time. Easy access to social media in knowing the desired product description will encourage consumers to make purchasing decisions. This statement is supported by Gupta's research which shows that social media has a large influence on purchasing decisions [1]. This is possible because through data and reviews and opinions of people in various regions through social media so as to provide an overview to consumers in making purchasing decisions.

One of the factors that influence consumer behavior in making decisions is lifestyle. Observation of the market through lifestyle can improve consumer buying behavior. This is supported by research Setyariningsih which proves that lifestyle variables have a major influence on people's shopping decisions [2].

Price is the cost that is sacrificed to obtain the benefits and ownership rights of an item or service. Price is an illustration of a product quality so that prices can be used by consumers to consider purchasing decisions. This statement is in accordance with Nasution's research which gives the result that price has a positive and significant effect on purchasing decisions [3].

Religiosity refers to the attitude that exists in each person, the level of one's religiosity is different from one another. A person's religious attitude can be used as a basis for deciding a purchase decision. One of the factors in consumer decisions to buy an item is social media. Social media provides facilities not only for communicating but also for business promotion, digital promotion on social media can influence a person in carrying out consumption activities. In the study of Fadillah et al shows that religiosity is able to moderate the relationship between digital promotion and student consumptive behavior [4].

Lifestyle is a way of human life in determining daily life based on three things, namely activities, opinions, and interests. Religiosity is an attitude that exists in a person and is able to influence one's

lifestyle. In Setiyawan's research, there is an influence of religiosity on consumptive lifestyles, so religiosity is able to moderate the relationship between lifestyle and consumption levels [5].

Religiosity which refers to attitudes can be used as a consideration in making purchasing decisions. Price is one of the costs incurred to obtain benefits and rights to a product or service. In Nurwahyudi & Haryanto's research that high or low religiosity will influence the decision to choose an item based on cost or price, so religiosity is able to moderate the relationship between price and decision [6].

H1 = Social Media has a positive and significant effect on purchasing decisions

H2 = Lifestyle has a positive and significant effect on purchasing decisions

H3 = Price has a positive and significant effect on purchasing decisions

H4 = Religiosity strengthens the influence of social media on purchasing decisions

H5 = Religiosity strengthens the influence of lifestyle on purchasing decisions

H6 = Religiosity strengthens the effect of price on purchasing decisions

2. METHOD

This research is a quantitative research with primary data types. Methods of data acquisition using questionnaires distributed to research objects. The population used is Salatiga Hijab Agent consumers with a random sampling technique because the population size is uncertain. This questionnaire was distributed via the google form platform to shorten research time and costs. Data analysis used multiple regression and MRA (Moderated Regression Analysis).

3. RESULT AND DISCUSSION

3.1 Research Result

From the results of the study using a questionnaire, there were 100 respondents with 2 male respondents and 98 female respondents. With an average age of 17-25 years and mostly from students / students.

Multiple Linear Regression Analysis

Table 1. Multiple Linear Regression

Model	Unstandardized Coefficients		Sig.
	B	Std. Error	Std. Error
1 (Constant)	3.869	1.170	.001
X1	.240	.100	.018
X2	.360	.136	.010
X3	.243	.101	.018

The above test results can be drawn the following conclusions:

- The significance value of variable X1 (social media) is 0.018 less than 0.05 with a coefficient of 0.240 so that there is a positive and significant influence between variable X1 (social media) on variable Y (purchasing decision). The results of a significance that is less than an alpha value of 0.05 concludes that social media has a positive and significant effect on purchasing decisions.
- The significance value of the X2 variable (lifestyle) is 0.010 less than 0.05 with a coefficient of 0.360 so that there is a positive and significant influence between the X2 variable (lifestyle) on the Y variable (purchasing decision).
- The significance value of variable X3 (price) is 0.018 less than 0.05 with a coefficient of 0.243 so that there is a positive and significant influence between variable X3 (price) on variable Y (purchasing decision).

MRA Test Analysis

The influence of social media on purchasing decisions moderated by religiosity

Table 2. Social Media MRA Test Results

Model	Unstandardized Coefficients		Sig.
	B	Std. Error	Std. Error
1 (Constant)	5.621	4.023	.166
X1	.225	.303	.459

Z	.192	.247	.438
X1_Z	.011	.018	.535

From these results, the moderating variable of religiosity social media (X1_Z) shows insignificant results because its significance value is more than 0.05, it can be concluded that the moderating variable weakens the relationship between the influence of social media on purchasing decisions.

Effect of lifestyle on purchasing decisions moderated by religiosity

Table 3. Lifestyle MRA Test Results

Model		Unstandardized Coefficients		Sig.
		B	Std. Error	Std. Error
1	(Constant)	3.836	4.710	.417
	X2	.451	.485	.354
	Z	.285	.265	.285
	X2_Z	.008	.027	.750

From these results, the religiosity lifestyle moderating variable (X2_Z) shows insignificant results because its significance value is more than 0.05, it can be concluded that the moderating variable weakens the relationship between the influence of lifestyle on purchasing decisions.

Table 4 Price MRA Test Results

Model		Unstandardized Coefficients		Sig.
		B	Std. Error	Std. Error
1	(Constant)	9.953	3.436	.005
	X3	-.086	.259	.742
	Z	-.076	.214	.722
	X3_Z	.030	.015	.049

From these results, the price moderating variable religiosity (X3_Z) shows significant results because its significance value is more than 0.05, it can be concluded that the moderating variable strengthens the relationship between the influence of price on purchasing decisions.

3.2 Discussion

Social media has a positive and significant effect on purchasing decisions. This is in line with research conducted by Nurlaela Anwar & Aprillia [7] and Indriyani & Suri [8] which states that social media has a positive and significant influence on purchasing decisions. Social media forms word of mouth about a product being marketed, positive criticism from social media will increase buyer confidence in making purchasing decisions.

Lifestyle has a positive and significant effect on purchasing decisions. This is in line with research conducted by Setyaningsih [2] and Setyaningsih [9] which states that lifestyle has a positive and significant influence on purchasing decisions. Marketers who are able to identify consumer lifestyles will increase consumer purchasing power to buy products according to lifestyle. Those who can be influenced by demographic factors include age, income level, education, gender, as well as psychological factors originating from the characteristics of the consumers themselves.

Price has a positive and significant effect on purchasing decisions. This is in line with research conducted by Alfian & Marpaung [10] and Reven & Ferdinand [11] which states that price has a positive and significant influence on purchasing decisions. Inclusion of prices for products influences consumers in making purchasing decisions, prices can describe product quality, appropriate prices will increase consumer considerations in making purchasing decisions.

The moderating variable religiosity weakens the relationship between the influence of social media and purchasing decisions. Religiosity refers to religious attitudes regarding religion, feelings, and religious actions in a person which can be used as a reference in making decisions. Religious consumers are usually more selective about the goods to be purchased because they are more concerned with needs than mere wants. Meanwhile, social media provides a platform for producers to feast their eyes on consumers with the goods offered, so that religious consumers will not easily make purchasing decisions even though the

promotions and positive criticism on social media are attractive. The moderating variable religiosity weakens the influence of lifestyle on purchasing decisions. A person's lifestyle is influenced by various factors regarding a person's way of life which refers to three things, namely activities, interests, and opinions. a lifestyle followed by a religious attitude will avoid a lifestyle that is wasteful and useless. Purchasing a product with a religious lifestyle will consider the benefits received more. The moderating variable religiosity strengthens the relationship between price and purchasing decisions. The results of this test are in accordance with the research of Nurwahyudi & Haryanto which gives the result that religiosity strengthens the effect of price on decisions. High or low religiosity will affect the decision to choose an item based on cost or price [6].

4. CONCLUSION

Based on the results of the data analysis test, it can be concluded that social media has a positive and significant effect on purchasing decisions, lifestyle has a positive and significant effect on purchasing decisions, and prices also have a positive and significant effect on purchasing decisions. Meanwhile, from the results of the moderation test of the religiosity variable on the independent variable on the dependent variable, it gives the result that religiosity is only able to moderate prices and strengthen the effect of prices on purchasing decisions. Meanwhile, social media and lifestyle variables cannot be moderated and the relationship is weakened by the moderating variable religiosity. For further research development, it is expected to be able to develop, modify, or add different variables related to purchasing decisions.

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