



## Understanding Consumer Minds: How Psychological Aspects Drive E-commerce Purchases

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### ABSTRACT

This study aims to analyze the influence of psychological factors such as motivation, perception, learning, and beliefs and attitudes on consumer purchasing decisions on e-commerce platforms, particularly focusing on the unique behaviors of young, tech-savvy consumers in the Greater Bandung area, Indonesia. The research method employs a quantitative approach with a structured questionnaire for data collection. The sample consists of 104 students who have actively engaged with e-commerce platforms, offering insights into the specific motivations driving their online shopping habits. Descriptive analysis and simple regression were utilized to examine the relationship between psychological factors and consumer purchasing decisions. The results revealed that psychological factors significantly and positively impact consumer purchasing decisions, with motivation emerging as the strongest predictor. This highlights that consumers are increasingly motivated to shop online due to the perceived convenience, comfort, and personalized experiences offered by e-commerce platforms. By understanding these psychological drivers, entrepreneurs can design tailored business strategies that enhance customer satisfaction and foster long-term loyalty, addressing the growing demand for seamless digital shopping experiences in the modern retail landscape.

**Keywords:** psychological aspects, e-commerce, purchasing decisions, Bandung Raya-Indonesia



Received: 05 December, 2023

Accepted: 21 July, 2024

Available online: 30 December, 2024

DOI: 10.61242/ijabo.24.359

JEL Classifications: D91, O30



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## INTRODUCTION

In this ever-evolving era, there have been significant changes in consumer behavior. One of the most striking changes is the tendency to shop online through e-commerce platforms (Thariq & Efawati, 2024). Many consumers are now reluctant to allocate time and energy to shop outside and prefer to make purchases through online shopping services (Efawati et al., 2024). This reflects a significant transformation in people's preferences and shopping habits, with the ease and convenience of electronic transactions becoming a top priority. This trend shows how technology and technological advancements have reshaped how consumers meet their needs.

Indonesia is one of the countries with the highest e-commerce user rates in the world. According to Lidwina (2021) report on the We Are Social survey, 88.1% of Indonesian internet users reported using e-commerce platforms to purchase certain products in the previous few months. This proportion is the highest globally, according to records. This phenomenon reflects a significant change in consumer behavior as more and more Indonesians adopt and rely on e-commerce platforms to meet their shopping needs.

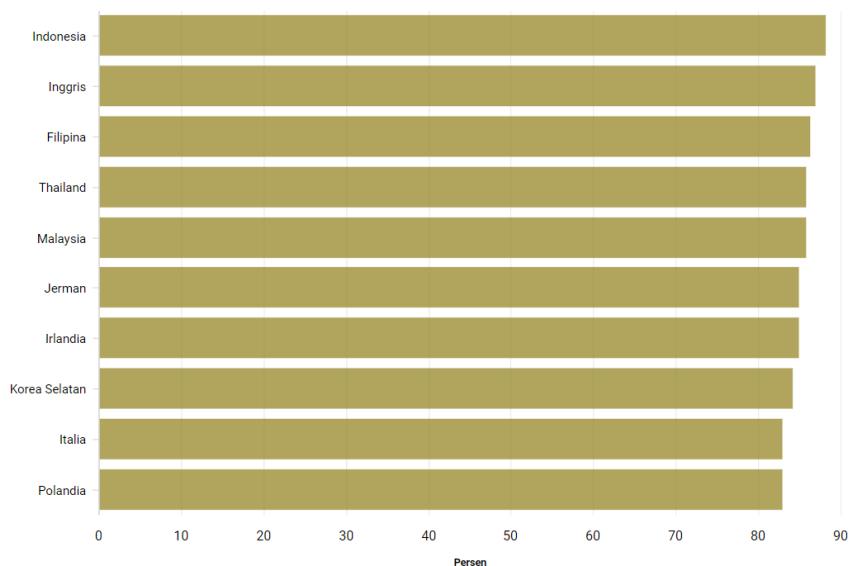


Figure 1. Percentage of E-commerce user in the World  
Source: databoks.katadata.co.id (2021)

Young people in Indonesia are the largest group of e-commerce users compared to older age groups. The results of a survey from the Katadata Insight Center reported by Lidwina (2021) showed that as many as 56.6% of young Indonesians have made purchases through e-commerce platforms. This phenomenon reflects a strong trend among the younger generation, who prefer to take advantage of the convenience of online shopping to meet their consumption needs (Muharam et al., 2021).

Several reasons encourage people to prefer shopping online. Based on the results of the Populix survey summarized by Lase (2023), it is known that saving time and energy is the main reason why people tend to choose to shop online. In addition, other factors support this decision, such as attractive promotions, free shipping services, the ability to compare prices more efficiently, and the availability of various product variants

(Chaniago et al., 2019; Chaniago, 2020a). The existence of various incentives and conveniences provides a significant impetus for consumers to switch to e-commerce platforms to meet their shopping needs (Rachman et al., 2024).

Although online shopping has become the focus of research in various parts of the world, discussions on the psychological aspects of purchasing decisions on e-commerce platforms are still quite limited. This limitation is mainly due to the popularity of online shopping habits, which have only gained attention in recent years. Given the significant developments, related research is still relevant and important. The focus of this research will be on students domiciled in the Greater Bandung area, Indonesia. This area is a center of higher education with various leading colleges and universities (Kumparan, 2022). Students in Greater Bandung reflect a diversity of backgrounds, study programs, and interests, so this research has great potential to provide valuable insights into various aspects of student life, including their challenges, needs, preferences, and behaviors.

## **LITERATURE REVIEW**

### **Psychological Aspects**

According to Kotler and Keller (2009), a person's purchase decision is influenced by four main psychological factors: motivation, perception, learning, and beliefs and attitudes. These factors explain the complexity of consumer psychology in forming preferences and shopping behavior. Motivation drives individuals to seek satisfaction or avoid discomfort, while perception plays a key role in interpreting information and stimuli from the surrounding environment. The learning process influences the accumulation of knowledge and experience, while beliefs and attitudes reflect an individual's perspective and assessment of a particular product or service (Efawati, 2023; Efawati et al., 2021). These factors interact, forming a complex psychological basis in consumer decision-making.

### **Purchase Decisions**

According to Armstrong and Kotler (2012), a purchase decision is a process in which individuals solve problems by selecting behavioral options, considered the initial step in designing purchase decision-making. In this step, individuals carefully choose the actions that are considered most appropriate to meet their needs. Consumers often consider several factors when buying a product or service, including quality, price, and the extent to which the product is known to the public (Mardiasih, 2019; Efawati & Hermawan, 2020; Efawati, 2016).

The definition put forward by Kotler and Armstrong is interpreted by Baronah et al. (2023) as having five responsibilities in the decision-making process related to purchasing. The person who first recognizes an unfulfilled need or desire and suggests purchasing a good or service is the Initiator, who holds the first position. The Buyer, User, Decider, and Influencer are next. According to Fang & Li (2014), consumers generally go through a series of stages before finally making a purchase, which include: (1) Need recognition, (2) information search, (3) alternative evaluation, (4) purchase decision (5) completing the purchase, and (6) post-purchase behavior.

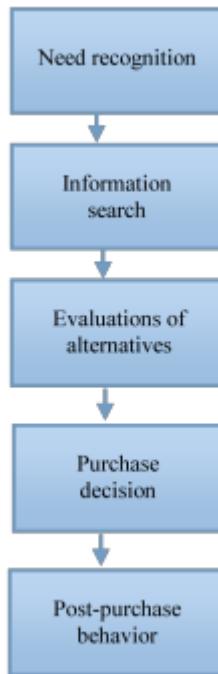


Figure 2. Purchase decision-making process of a consumer.

Source: Fang & Li, 2014

The sale of goods and services through digital channels, specifically aimed at end users, is known as e-commerce (Goldberg & Kotze, 2022). E-commerce involves purchasing and selling products, services, or information through computer systems or communication networks, especially the Internet (Laudon & Traver, 2017; Chaniago & Efawati, 2022). According to Kusuma (2023), e-commerce implements e-business by purchasing and selling goods and services through electronic networks. Data transactions are carried out electronically, and inventory management and data collection systems are also carried out automatically. Pratama (2022) emphasizes that e-commerce is a trade that uses internet media and electronic tools to carry out business processes. E-commerce, or electronic commerce, can be concluded as selling goods and services digitally, specifically aimed at end users. This process involves purchasing and selling products, services, or information through computer systems or communication networks, especially the Internet. This definition includes electronic business transactions, utilizing information technology and electronic communication networks to facilitate trade activities efficiently.

## Research Framework

To facilitate an understanding of the flow of this research, a framework has been prepared that explains the relationship between consumer psychology and the purchasing decisions of Bandung City Students. This study highlights one independent variable and one dependent variable: psychological factors and purchasing decisions. In this context, it is assumed that psychology, as an independent variable, influences purchasing decisions, which is the dependent variable, in line with previous research findings. Therefore, the following hypothesis:

H1: Psychological aspects influence purchasing decisions on e-commerce platform products

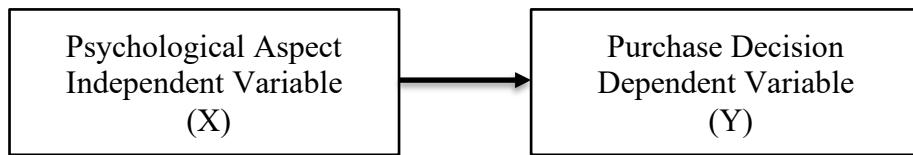


Figure 3. Framework

## RESEARCH METHODS

This study uses quantitative descriptive methodology. The purpose of the quantitative descriptive research method is to comprehensively explain the phenomena or characteristics of a population or sample (Chaniago et al., 2023). This method collects numerical data, and statistical analysis is performed to provide a deeper understanding of a subject. Between October and November 2023, the survey was sent conventionally and online via a link distributed separately through each respondent's social media platform.

The data collection results included 104 student respondents in the Greater Bandung area, Indonesia, ages 19 to 21. Because the population cannot be known with certainty, the sampling method used is non-probability sampling, specifically the purposive sampling type. This approach guides sampling based on criteria set by the researcher. The sample criteria involve students who come from the Greater Bandung area, Indonesia and have purchased products through an e-commerce platform.

This study used a questionnaire with 21 questions divided into two parts as a data collection technique. The first part of the questionnaire discusses respondent identification and related criteria, and the second part discusses statements based on indicators for each variable studied. Validity and reliability tests were conducted on thirty possible similar respondents before the questionnaire used for data collection was distributed.

## RESEARCH RESULTS

The data obtained from respondents produced demographic data and respondents' responses to the questions asked in the questionnaire. The following is related data.

Table 1. Respondents Demographic

| Demographic          | Type      | Frequency | Percentage (%) |
|----------------------|-----------|-----------|----------------|
| Gender               | Male      | 43        | 41.35          |
|                      | Female    | 63        | 58.65          |
| Age                  | 19        | 12        | 11.54          |
|                      | 20        | 81        | 77.88          |
|                      | 21        | 11        | 10.58          |
| Sum of University    | 7         | 104       | 100            |
| E-commerce platforms | Shopee    | 97        | 93.26          |
|                      | Tokopedia | 3         | 2.88           |
|                      | Lazada    | 4         | 3.86           |

## Descriptive Test

Table 2. Descriptive Statistic of Variable X

|                    | N   | Minimum | Maximum | Mean   | Std. Deviation |
|--------------------|-----|---------|---------|--------|----------------|
| X1                 | 104 | 3.00    | 5.00    | 4.4135 | .61708         |
| X2                 | 104 | 2.00    | 5.00    | 3.9712 | .71674         |
| X3                 | 104 | 3.00    | 5.00    | 3.9423 | .36409         |
| X4                 | 104 | 2.00    | 5.00    | 4.2596 | .53960         |
| X5                 | 104 | 1.00    | 5.00    | 4.0481 | .64432         |
| X6                 | 104 | 3.00    | 5.00    | 4.3942 | .59803         |
| X7                 | 104 | 3.00    | 5.00    | 4.4519 | .57251         |
| X8                 | 104 | 2.00    | 5.00    | 4.3077 | .62437         |
| X9                 | 104 | 2.00    | 5.00    | 4.1250 | .58604         |
| Valid N (listwise) | 104 |         |         | 4.2126 |                |

Based on Table 2, it can be seen that the purchasing decision variable has the lowest value of 1 and the highest value of 5. The overall average of this variable is 4.2126. The highest average reaches 4.4519, while the lowest average is 3.9423.

Table 3. Descriptive Statistic of Variable Y

| Descriptive Statistics |     |         |         |        |                |
|------------------------|-----|---------|---------|--------|----------------|
|                        | N   | Minimum | Maximum | Mean   | Std. Deviation |
| Y1                     | 104 | 3.00    | 5.00    | 4.4904 | .53960         |
| Y2                     | 104 | 2.00    | 5.00    | 3.9615 | .55604         |
| Y3                     | 104 | 2.00    | 5.00    | 4.2404 | .67544         |
| Y4                     | 104 | 2.00    | 5.00    | 4.3269 | .58197         |
| Y5                     | 104 | 3.00    | 5.00    | 4.3462 | .58740         |
| Y6                     | 104 | 2.00    | 5.00    | 4.2404 | .63084         |
| Y7                     | 104 | 2.00    | 5.00    | 4.3846 | .65815         |
| Y8                     | 104 | 2.00    | 5.00    | 4.1923 | .60863         |
| Y9                     | 104 | 1.00    | 5.00    | 4.3942 | .74284         |
| Y10                    | 104 | 1.00    | 5.00    | 4.0385 | .73634         |
| Y11                    | 104 | 2.00    | 5.00    | 4.1250 | .61829         |
| Y12                    | 104 | 3.00    | 5.00    | 4.5096 | .53960         |
| Valid N (listwise)     | 104 |         |         | 4.2708 |                |

Table 3 shows that the purchasing decision variable has the lowest value of 1 and the highest value of 5. The overall average of this variable is 4.2708. The highest average reaches 4.9615, while the lowest average is 3.9615.

Table 4. Model Summary

| Model | R                 | R Square | Adjusted R Square | Std. Error of The Estimate | R Square Change | Change Statistics |     |     | Sig. F Change |
|-------|-------------------|----------|-------------------|----------------------------|-----------------|-------------------|-----|-----|---------------|
|       |                   |          |                   |                            |                 | F Change          | df1 | df2 |               |
| 1     | .773 <sup>a</sup> | .597     | .593              |                            | .597            | 150.968           | 1   | 102 | <.000         |

- a. Predictors: (Constant), Psychological aspect
- b. Dependent Variable: Purchase decision

A simple regression analysis was conducted to evaluate the extent of psychological influence on purchasing decisions on e-commerce platforms. From the results of data processing, an R square value of 0.597 or 59.7% was obtained. This figure indicates that

around 59.7% of product purchasing decisions on e-commerce platforms can be influenced by psychological factors. Meanwhile, the remaining 40.3% is influenced by other factors outside the psychological variables being studied.

Table 5. Coefficients

| Model | Coefficients <sup>a</sup>   |            |                                   |       |        |              |         |      |
|-------|-----------------------------|------------|-----------------------------------|-------|--------|--------------|---------|------|
|       | Unstandardized Coefficients |            | Standardized Coefficients<br>Beta | t     | Sig.   | Correlations |         |      |
|       | B                           | Std. Error |                                   |       |        | Zero-order   | Partial | Part |
| 1     | (Constant)                  | 11.929     | 3.550                             | 3.361 | .001   |              |         |      |
|       | Psikologis                  | 1.130      | .092                              | .773  | 12.287 | <.001        | .773    | .773 |

a. Dependent Variable: VAR00023

Table 5 shows that the psychological regression value is 0.773, with a constant of 11.929. The following formula can express the influence of psychological aspect variables (X) on purchasing decisions (Y).

$$Y = 11.929 + 0.773$$

The formula above shows if the constant is considered zero or other factors are considered constant. Every one-digit increase in the psychological aspect will increase the purchasing decision by 0.773. In addition, the hypothesis test results in Table 4 show that the R square is 0.597 (positive) and significant at 0.000 <0.05, so H1, which reads Psychological aspects influence the purchasing decisions of Bandung Raya students, Indonesia on products on the e-commerce platform.

## DISCUSSION

The trend of online shopping that has become significant among the younger generation did not just appear but was influenced by some psychological factors that play an essential role in shaping consumer behavior (Chaniago, 2022; Nuraini et al., 202). The main objective of this study was to determine whether psychological factors influence consumer purchasing decisions, especially among students in Greater Bandung, Indonesia.

The results of the data analysis showed that psychological factors significantly and positively influence consumer decisions. Overall, the impact of psychological aspects on students' purchasing decisions was around 59.7%, including in the sufficient or normal range (Chaniago et al., 2023). This finding indicates that psychological factors impact not only conventional shopping situations but also play an essential role in the online shopping experience, especially among students in Greater Bandung, Indonesia.

This study's results align with the findings of research conducted by Mauludin et al. (2023), which stated that psychological elements such as motivation, perception, learning, and attitude play a significant role in shaping purchasing decisions. The consistency of the research results with previous findings further strengthens the data, showing that psychological aspects can influence purchasing decisions.

Based on research findings, students in the Greater Bandung area, Indonesia, showed that the most influential psychological factor in their purchasing decisions on e-

commerce platforms was motivation, where they felt the comfort and ease of shopping through e-commerce. This result is in line with the concept expressed by Kotler and Keller (2009), which is that motivation can influence the purchasing decision-making process. By considering the visible impacts, business actors in the e-commerce sector can design optimal strategies that utilize psychological aspects. This is because psychological influences have great potential to affect consumer purchasing decisions significantly. Choosing the right approach, such as building a positive brand image, offering attractive discounts, and presenting products that match the descriptions, can effectively utilize psychological aspects to increase the attractiveness of e-commerce products and services.

## CONCLUSION

The study confirms that psychological factors significantly influence purchasing decisions, particularly among students in the Greater Bandung area. Psychological aspects account for 59.7% of the variance in consumer decisions, emphasizing the role of motivation in creating a comfortable and seamless online shopping experience. The findings align with previous research, highlighting the importance of psychological elements such as motivation, perception, learning, and attitude in shaping consumer behavior. For e-commerce businesses, leveraging these insights through strategies like fostering a positive brand image, offering attractive discounts, and ensuring accurate product descriptions can effectively harness psychological influences to enhance customer attraction and drive success.

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