THE INFLUENCE OF PERSONALITY, LIFESTYLE, MONEY ATTITUDE ON CUSTOMER PURCHASE DECISION (CASE STUDY: MANADO GRAND PALACE CONVENTION HALL)

PENGARUH KEPRIBADIAN, LIFESTYLE, SIKAP MENGGUNAKAN UANG TERHADAP KEPUTUSAN PEMBELIAN PELANGGAN (STUDI KASUS: GRAND PALACE MANADO CONVENTION HALL)

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ABSTRACT

Weddings have forever been a significant and important celebration for many people around the world. In this research, the object is Manado Grand Palace Convention Hall (MGP). The variables observed are personality, lifestyle, and money attitude. This research aims to analyze the influence of personality, lifestyle and money attitude on customer purchase decision of Manado Grand Palace Convention Hall partially and simultaneously. This research used Multiple Regression Analysis to analyze the data. 100 customers of MGP were surveyed as respondents. The result of this research is there is a positive significant influence of personality, lifestyle, and money attitude to customer purchase decision partially and simultaneously. Most of the respondents use MGP as a wedding place only views of the use it for meeting, gathering or anniversary celebration. Therefore, as the recommendation is to keep the quality of products to engage in the fields of services.

Keywords: personality, lifestyle, money attitude, customer purchase decision.

ABSTRAK

Pernikahan adalah perayaan yang signifikan dan penting bagi banyak orang di seluruh dunia. Manado Grand Palace Convention Hall adalah objek dalam penelitian ini. Variabel dalam penelitian ini adalah kepribadian, gaya hidup, dan sikap terhadap uang. Penelitian ini bertujuan untuk menganalisis pengaruh kepribadian, gaya hidup dan sikap terhadap uang pada keputusan pembelian konsumen dari Manado Grand Palace Convention Hall parsial dan simultan. Untuk menganalisis data, penelitian ini menggunakan Analisis Regresi. Penelitian ini dilakukan dari pelanggan yang pernah menggunakan ruang aula ini sering dengan 100 responden. Hasil dari penelitian ini adalah terdapat pengaruh positif yang signifikan dari kepribadian, gaya hidup, dan sikap terhadap uang untuk keputusan pembelian konsumen secara parsial dan simultan. Sebagian besar responden menggunakan MGP sebagai tempat pernikahan hanya pandangan penggunaan untuk pertemuan, pertemuan atau perayaan ulang tahun. Oleh karena itu, sebagai rekomendasi adalah untuk menjaga kualitas produk untuk bergerak di bidang jasa.

Kata Kunci: keperibadian, gaya hidup, perilaku terhadap uang,

1. INTRODUCTION

Research Background

Nowadays accuracy and speed are needed in many situations to make people always ready for what is going to happen. Every possibility will happen in unexpected time and make people think to always have to be ready and not wasting time in the small things which are not important.

Weddings have forever been a significant and important celebration for many people around the world. They celebrate the binding love between two people and the journey into a new life together. Often times, weddings are events that brides have been dreaming about and looking forward to their entire lives. These brides turn to popular trends to create the best weddings. The purpose of this study was to explain the trends in wedding hall in this case Manado Grand Palace influence consumer purchase decision.

Wedding Hall is one of the places where brides make their reception party. They celebrate it with their family and friends. There are many places where brides make their wedding party like in wedding hall, house, hotel and beach. In this research, it will determine people personality, lifestyle, and money attitude on consumer buying behavior to choose Manado Grand Palace Wedding Hall.

Research Objectives

- 1. Lifestyle, Personality, and Money Attitude has significant influence consumer buying behavior at Manado Grand Palace (MGP), simultaneously.
- 2. Lifestyle has significant influence consumer buying behavior at Manado Grand Palace (MGP), partially.
- 3. Personality has significant influence consumer buying behavior at Manado Grand Palace (MGP), partially. Money Attitude have significant influence buying behavior decision at Manado Grand Palace (MGP), partially.

2. THEORETICAL FRAMEWORK

Marketing

McDaniel: 2011 states that marketing is the activity, set of institutions, and processes of creating, communicating, delivering and exchanging offerings that have value for customers, clients, partners, and society at large. Marketing involves more than just activities performed by a group of people in a defined area or department. Marketing entails processes that focus on delivering value and benefits to customers, not just selling goods, services, and/or ideas.

Consumer Behavior

Schiffman and Kanuk: 2004 stated that Consumer Behavior is defined as the behavior that consumers display in searching for, purchasing, using, evaluating and disposing of products and services that they expect will satisfy their needs. In other words, focuses on how individuals make decisions to spend their available resources (time, money, effort) on consumption related items. That includes what they buy, why they buy it, when they buy it, where they buy it, how often they buy it, how often they use it, how they evaluate it after the purchase and the impact of such evaluations on future purchases, and how they dispose of it.

Personality

Schermerhorn, Hunt, Osborn: 2008) Personality combines a set of physical and mental characteristics that reflect how a person looks, thinks, acts, and feels. Sometimes attempts are made to measure personality with questionnaires or special test. Frequently, personality can be inferred from behavior alone, such as by the actions of Michael Dell. Either way, personality is an important individual characteristic for managers to understand. An understanding of personality contributes to an understanding of organizational behavior in that we expect a predictable interplay between an individual's personality and his or her tendency to behave in certain way.

Lifestyle

Wansink: 2000, the long existing consumer life-styles demonstrate how consumers think, live, act, and behave. This is generally determined by individual consumers demographic background, experiences, current situation or action, socio-economic characteristics, and behavioral tendencies. This is an attempt to generalize more realistic multi-dimensional clusters of consumers that represent a sub-segment for a particular product/brand. It gives answers to the deeper motivations and aspirations behind the purchase and usage of a product and service

Money Attitude

Prince: 1991 Money is same universally but it's the individual's attitude towars it that makes the difference. Thus, the study of attitude toward money has a significant substance in the study of consumer behavior. With increasing significance of money in one's life in contemporary world, it is important to understand the attitude of people towards money because it is the money attitude that determines the money behavior of an individual.

Conceptual Framework

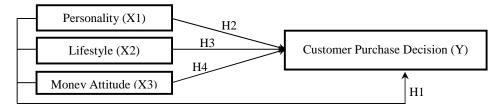


Figure.1 Conceptual Framework Source: Data Processed, 2015

There are four main hypothesis, those can be drawn and further examined, which are:

- H₁: Lifestyle, Personality, Money Attitude have partial influence on the consumer buying behavior at Manado Grand Palace Wedding Hall in Manado, simultaneously.
- H₂: Lifestyle has partial influence on the consumer buying behavior at Manado Grand Palace Wedding Hall in Manado.
- H₃: Personality has partially influence on the consumer buying behavior at Manado Grand Palace Wedding Hall in Manado.
- H₄: Money Attitude hassignificantly influence the consumer buying behavior at Manado Grand Palace Wedding Hall in Manado.

3. RESEARCH METHOD

Type of Research

This type of this research is causal research where the purpose is to determine whether one variable causes another variable to occur or change. The indepedent variables of this research are Personality, Lifestyle and Money Attitude, and the dependent variable is Consumer Purchase Decision

Place and Time of Research

This research is conducted in Manado Grand Palace (MGP) during May-June 2015.

Population and Sample

(Sekaran and Bougie, 2009) defined Population is the entire group of people, events, or things of interest that the researcher wishes to investigate. The population of this research are people who has been made an event/party in Manado Grand Palace (MGP) Wedding Hall in Manado. (Sekaran and Bougie, 2009) defined Sample is a subset of the population. The samples of this research are people who had been mad an event/party in Manado Grand Palace (MGP) in Manado as many as 100 consumers or respondents. The sampling method is Purposive Sampling Technique. Which is determined the sample based on the researcher choice.

Data Collection Method

This research variables will be measure using a Likert scale. Likert scale as a widely used rating scale is designed to examine how strong subjects agree or disagree with statements.

Data Analysis Method Validity and Reliability Test

To analyze the validity of questionnaire, Pearson Product Moment is used. An instrument measure is valid if the instrument measure what ought to be measured. Reliability test is established by testing for both consistency and stability of the answer of questions. Alpha Cronbach is reliable coefficients that can indicate how good items in asset have positive correlation one another.

Multiple Regression Analysis Model

Sekaran and Bougie (2009:350) defined multiple regression as a statistical technique that simultaneously develops a mathematical relationship between two or more independent variables and an interval scaled dependent variable. The formula of multiple regression is as follows:

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + e$$

Where:

Y : Impulse buying decision

 $\begin{array}{cccc} a & : & Intercept \\ X_1 & : & Price \ discount \\ X_2 & : & Bonus \ pack \\ X_3 & : & In-store \ display \end{array}$

3. RESULT AND DISCUSSION

Validity and Reliability

Table 1. Validity and T

| Table 1. Validity and 1 | | | | |
|-------------------------|---------------------|--|--|--|
| Indicators | Pearson Correlation | | | |
| $X_{1.1}$ | .746** | | | |
| $X_{1.2}$ | .806** | | | |
| $X_{1.3}$ | .749** | | | |
| $X_{2.1}$ | .771** | | | |
| $X_{2.2}$ | .815** | | | |
| X _{2.3} | .793** | | | |
| X _{3.1} | .801** | | | |
| X _{3.2} | .778** | | | |
| X _{3.3} | .817** | | | |
| Y.1 | .810** | | | |
| Y 2 | .836** | | | |
| Y.3 | .758** | | | |
| | | | | |

Source: SPSS Output, 2015

From the table above shows the validity test of variable Personality (X_1) , Life Style (X_2) , Money Attitude (X_3) and Consumer Purchase Decision (Y) are bigger than r value. The table shows the total number for X_1 - Y are above 0.3, means that all the indicators are valid.

Table 2. Reliability and Test Result

| Variable | Cronbach's Alpha | | |
|----------|------------------|--|--|
| X_1 | .643 | | |
| X_2 | .705 | | |
| X_3 | .716 | | |
| Y | .716 | | |

Source: SPSS Output, 2015

From the table above shows the Cronbach's Alpha > 0.6, indicated that all research instrument indicator of variable are reliable.

Classical Assumption Test Multicollinearity Test

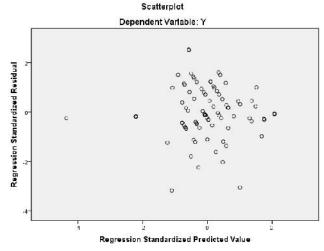
Table 3. Multicolinearity Test Table

| Variable | VIF |
|----------|-------|
| X_1 | 1.777 |
| X_2 | 1.851 |
| X_3 | 1.563 |

Source: SPSS Output, 2015

Table above shows the calculation of Multicolinearity. Moreover, it can be known through the VIF and tolerance, whereby if the value of VIF and tolerance to be around the number < 10 then the regression model above are free from multicollinearity. Based on the results in the table above can be seen by SPSS output does not occur because the symptoms of multicollinearity VIF value of $X_1 - X_3$ is below numbers < 10, this means that there is no connection between the independent variables. Thus, multicollinearity assumptions are met (free of multicollinearity).

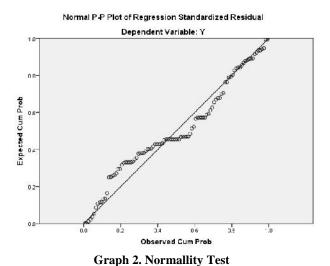
Heteroscedasticity Test



Graph 1. Heteroscedasticity Test Source: SPSS Output, 2015

Based on the figure above it can be seen that there is no established pattern, in other words the graph describing the plot spread above and below the number 0 (zero) on the Y-axis. This proves that the independent variables are free of Heteroscesdastisity.

Normallity Test



From the figure above it can be seen that the points spread and spread around the diagonal line in the direction diagonal lines. This proves that the model Regression in test normality assumption was met.

Source: SPSS Output, 2015

Multiple Regression Analysis

Table 4. Multiple Regression

| Variable | В |
|------------|------|
| (Constant) | .038 |
| X_1 | .341 |
| X_2 | .156 |
| X_3 | .505 |

Source: SPSS Output, 2015

From the analysis, obtained by linear regression equation as follows

$$Y = +b_1X_1 + b_2X_2 + +b_3X_3 + e$$

$$Y = 0.038 + 0.341 X_1 + 0.156 X_2 + 0.505 X_3 + e.$$

From the multiple linear regression equation above, it can inform the interpretation as follows:

- 1. Coefficient value of 0.341 means that if the variables in this research of X_1 increased by one scale or one unit, it will improve and increase Y at 0.341.
- 2. Coefficient value of 0.156 means that if the variables in this research of X_2 increased by one scale or one unit, it will improve and increase Y at 0.156.
- 3. Coefficient value of 0.505 means that if the variables in this research of X_3 increased by one scale or one unit, it will improve and increase Y at 0.505.

Thus, if there is any change in factors measuring of $X_1 - X_3$ will change dependent variable Y.

Coefficient of Correlation (R) and Coefficient of Determination (R²)

Table 5. Coefficient Correlation (R) and (R²)

| Model | R | R Square | |
|-------|-------|----------|--|
| 1 | .878ª | .771 | |

Source: SPSS Output, 2015

Based on the analysis of correlation (r) is equal to 0.893 indicating that the Correlation of The Influence of $X_1 - X_3$ on Y has a strong relationship.

Hypothesis Testing

Table 6. Hypothesis Testing ANOVA^b

| 12110 112 | | | | | | | |
|-----------|------------|----------------|----|-------------|---------|--|--|
| Model | | Sum of Squares | df | Mean Square | F | | |
| 1 | Regression | 22.638 | 3 | 7.546 | 107.982 | | |
| | Residual | 6.709 | 96 | .070 | | | |
| | Total | 29.347 | 99 | | | | |

a. Predictors: (Constant), X3, X1, X2

b. Dependent Variable: Y

Source: SPSS Output, 2015

Value of 107.982 of F_{Count} significant 0.000. Because the sig < 0.05 means the confidence of this prediction is above 95% and the probability of this prediction error is below 5% which is 0.000. Therefore H_0 is rejected and accepting H_a . Thus, the formulation of the hypothesis that The Influence of $X_1 - X_3$ on Y Simultaneously, accepted.

Discussion

Based on the data analysais above, simultaneously Personality, Life Style, Money Attitude have significant influence on Consumer Purchase Decision of using MGP as a place to held an even. Most of the respondents use MGP as a wedding place only view of the use it for meeting, gathering or anniversary celebration. This result has same finding with the research conducted by (Akhimien E, and ORJI, 2014; Kanokwan 2007; Antony Steven, 2005) that argue about the personality, life style and money attitude on consumer purchase decision.

Personality has significant influence on consumer purchase decision because Every person has a wide range of personality characteristics of the different durations of activity that may affect the purchase. Personality is a human psychological traits that produce a different relative responses consistently and last a long time against environmental stimuli. Personality is usually described using traits such as self-confidence, dominance, sociability, self-defense (Harold H kasarjian 1981: 160). Personality variables can be very useful in analyzing consumer brand choice. This cause by some consumers will choose the brand that fits with his personality.

Attitude to money in this study showed positive results and significant impact on purchasing decisions it can be seen from the output of multiple regression analysis and t test. These results are in accordance with the

strategic decisions taken by the management that the MGP is not competitive in terms of price but in terms of value and product benefits both goods and services are offered in the form of packets of marriage, anniversary and others. Although many competitors that offer prices are relatively cheaper than the MGP, MGP but can still maintain its position as a market leader convention hall in Manado until today.

Lifestyle in the study showed a positive and significant influence on purchasing decisions, this means that the product is getting classier will affect the decision to use MGP. It can be seen from the output of multiple regression analysis and t test. The quality has a direct impact on the performance of the product or service, therefore the quality is closely linked to value and customer satisfaction. With the achievement of customer satisfaction, it can form a positive assessment so as to encourage consumers to remain willing to make a decision on the purchase of the product.

This result also supported by another research conducted by Antony Steven (2005) in his research about Money Attitudes and Innovative Consumer Behavior: Hedge Funds in South Africa. Reports the result of a study conducted in a stratified probability sample of urban South Africans with a standard of living comparable to the West. Money attitudes are observed to have substantive and theoretically meaningful relations with intentions to engage in search, word-of-mouth, and alternative evaluation for a new and complex investment product, hedge funds. The study controls for exploratory buyer behavior tendencies, dispositional innovativeness, and socio demographic characteristics in a covariance structure model. The importance of money attitudes is consistent with expectations for a society undergoing transition. Assesses factorial structure of all scales using confirmatory factor analysis approach.

5. CONCLUSION AND RECOMMENDATION

Conclusion

1. Lifestyle, Personality, and Money Attitude has significant influence onconsumer buying behavior at Manado Grand Palace (MGP), simultaneously.

- 2. Lifestyle have significant influence on consumer buying behavior at Manado Grand Palace (MGP), partially.
- 3. Personality have significant influence on consumer buying behavior at Manado Grand Palace (MGP), partially.
- 4. Money Attitude have significant influence on buying behavior decision at Manado Grand Palace (MGP), partially.

Recommendation

- To support the number of consumers who can be further increased to achieve a good idea MGP (especially the marketing team) is more creative in creating new strategies, new innovations by giving gifts directly to consumers and differentiation are able to make MGP as a market leader and be able to continue to compete with other convention hall in Manado. But to keep in mind is to keep the quality of products to engaged in the field of services.
- 2. For further research is expected to be examined by other variables outside these variables have been studied in order to obtain results that varied which can influence the purchase decisions of consumers.

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