

Consumer Behavior Analysis Of Antam Pegadaan's Gold Purchase Decisions In The Digital Era

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ARTICLE INFO

Keywords:

Consumer Behavior
Purchase Decision
Digital

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ABSTRACT

In the current era of digitalization, it is important for every company to conduct a Consumer Behavior Analysis of Antam Pegadian's Gold Purchase Decision in the Digital Age whose goal is to develop wings in achieving company profitability. This researcher aims to determine consumer behavior towards Antam Pegadian's Gold Purchase Decision in the Digital Age. The type of research used is descriptive qualitative. The data that is processed is the result of interviews and key informants at the pawnshop. Data collection techniques used are Observation, Interview, and Documentation. While the data analysis technique used in this research is data collection either through observation or interviews, data reduction, data presentation and conclusions. Based on the results of research conducted by researchers,

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INTRODUCTION

During the Covid-19 pandemic that occurred in the world, people made new changes by reducing interactions so that some companies were required to go digital. One company that goes digital is Pegadian, where Pegadian in introducing its products has gone through a digital system such as investing in Antam's gold[1], [2]. Consumer behavior is the study of the units and decision-making processes involved in purchasing, and determining goods and services[3]. Consumer behavior is defined as the study of unit buying and exchange processes. Consumers decide to buy and consume products not only because of their initial functional value, but also because of their social value[4], [5]. Purchasing decisions are behaviors made by different individuals[6]. Marketing is developing very rapidly and understanding consumer behavior is one of the strategies in successfully marketing products. Antam's gold is one of the needs of modern humans today because it has been recognized nationally and even internationally with certificates[7], [8]. The phenomenon in this study is because many people visit pawnshops directly or digitally because people think that the presence of digital pawnshops can easily make transactions anywhere and anytime to invest without wasting time and consumer energy so that consumers feel interested in investing in Antam's gold. especially during a pandemic like this which has to reduce interaction activities, so the presence of digital pawnshops makes consumers have the decision to make a purchase[9], [10].

METHOD

Type and Data Source

The research conducted is a causal research with hypothesis testing that examines whether there is an influence between variables and the relationship between variables[11]. The unit of

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analysis used in this study is the individual with the use of one time data collection method (cross sectional dimension).[12].

Analysis Method

The analytical method used in this study is the method of multiple linear regression analysis (Multiple Regression Analysis).[13], [14]states that in multiple regression the dependent variable is influenced by two or more independent variables, in addition there are also influences from other variables not examined[15], [16]. This study is based on a functional or causal relationship with one dependent variable to state whether or not there is a relationship between variables X and Y, and if so, what is the direction of the relationship and how big is the relationship. The general equation for multiple linear regression is:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e$$

RESULT AND DISCUSSION

Requestn Cars in Indonesia as Sample Data

The t-test was used to partially test the significance level of the X variable towards Y. The sample used is 100 people, so that the test uses the t test with $df = n-2$ or $df = 98$ people, and the significance level (α) = 5%, the ttable is 1.98447.

Table 1. Independent Variable Requestn Cars in Indonesia

Independent Variable	T	Significance
Culture (X1)	2,258	0.026
Social (X2)	-3.413	0.001
Private (X3)	3,482	0.001
Psychological (X4)	2,636	0.010

After analyzing the data, the next step is to discuss the results of the data that has been obtained about the effect of the independent variables on the dependent variable as follows: purchasing decisions are actions taken by consumers to make a purchase of goods or services to fulfill their needs or desires.

- a. The influence of culture on purchasing decisions
 Based on the results of the t-test for the influence of culture on purchasing decisions, it has $t_{count} (2.258) > t_{table} (1.98447)$ and a significance level of $0.000 < 0.026$. So it can be concluded that culture has a positive and significant influence partially on purchasing decisions.
- b. Social influence on purchasing decisions
 Based on the results of the t-test for social influence on purchasing decisions, it has $t_{count} (-3.413) < t_{table} (1.98447)$ and a significant value < 0.05 , which is 0.001. So it can be concluded that social has a positive and significant influence partially on purchasing decisions. This also shows that social is a variable that affects the increase or decrease in purchases. Therefore, physical evidence such as equipment for work facilities, appearance of officers, building

conditions and technology provided by Pegadaian Medan is one of the elements in determining purchasing decisions. happy with the service provided.

c. Personal influence on purchasing decisions

Based on the results of the t test for personal influence on purchasing decisions, it has t count (3.482) > t table (1.98447) and a significant value < 0.05, which is 0.001. So it can be concluded that the individual has a positive and significant influence partially on the gold purchase decision of Antam Pegadaian Medan.

d. Psychological influence on purchasing decisions

Based on the results of the t-test for the psychological influence on purchasing decisions, it has tcount (2,636) > ttable (1,98447) and a significant value < 0.05, which is 0.010. So it can be concluded that psychology has a positive and partially significant influence on purchasing decisions.

CONCLUSION

This study aims to determine the effect of consumer behavior on purchasing decisions Gold Antam Pegadaian Medan. The conclusions in this study are: The cultural variable has a positive and significant effect (2.285) on purchasing decisions or it can be said that culture has a positive and significant effect on purchasing decisions. Social variables have a negative (-3.413) and significant (0.001) effect on purchasing decisions or it can be said that social has a negative and significant effect on purchasing decisions.

Personal variables have a positive and significant effect (3.482) on purchasing decisions or it can be said that personal variables have a negative and significant effect on purchasing decisions. Psychological variables have a positive (2.636) and significant (0.010) effect on purchasing decisions or it can be said that psychology has a positive and significant effect on purchasing decisions. The variable that has a dominant influence on purchasing decisions is personal (X3), this is obtained from the beta value based on standardized coefficients, namely 0.511 or 51.1% compared to other variables.

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