

This Journal is available in Telkom University online Journals

Jurnal Manajemen Indonesia



Journal homepage: journals.telkomuniversity.ac.id/ijm

The Influence of Reference Group on Purchase Decision of Iphone Products With Lifestyle as A Moderating Variable (Case Study: Iphone Product Users In Indonesia)

A. Darajat Basallama¹, Maya Ariyanti²

^{1,2} Faculty of Economic and Business, Telkom University, Bandung, Indonesia

Abstract

Indonesia is one of the countries with a significant market share. Based on data, it shows that Iphone market share in Indonesia is not among the top 5 biggest sales, especially with the current pandemic conditions. This problem occurs because other brands in the top rank also have variants of products that have similar to or the same prices as Iphone products. This research aims to determine the influence of reference groups on Iphone product purchasing decisions, the influence of lifestyle on Iphone product purchasing decisions, and the moderating effect of lifestyle on the relationship between reference groups and Iphone product purchasing decisions. The population of this research is Iphone users in big cities in Indonesia, namely Jakarta, Bandung, Bali, Medan, Pontianak, Makassar, Palembang, Lampung, and Ambon. The sampling technique used was cluster random sampling with a total sample of 150 respondents. The data collection method is a survey with an online questionnaire. The multivariate analysis was used in this research, namely structural equation modelling. The results of the study indicate that the reference group has a significant influence on Iphone product purchasing decisions, and lifestyle can moderate the positive relationship between reference groups and purchasing decisions, and lifestyle can moderate the positive relationship between reference groups and purchasing decisions. In future research, other sampling techniques and a more varied number of samples are expected to be used to obtain more comprehensive results.

Keywords—Reference Group; Lifestyle; Purchase decision; Structural Equation Modelling.

Abstrak

Indonesia adalah salah satu negara dengan pangsa pasar yang besar. Berdasarkan data menunjukan bahwa marketshare smartphone di Indonesia dapat dikatakan produk Iphone bahkan tidak masuk dalam 5 besar penjualan terbesar apalagi ditambah kondisi pandemi saat ini. Hal ini menjadi permasalahan dikarenakan merek lain yang menempati urutan teratas juga memiliki varian dari produk yang memiliki harga yang mendekati atau sama dengan produk Iphone. Penelitian ini bertujuan untuk manganalisis pengaruh kelompok referensi terhadap keputusan pembelian produk Iphone, pengaruh gaya hidup terhadap keputusan pembelian produk Iphone, dan pengaruh moderasi antara gaya hidup terhadap hubungan antara kelompok referensi dan keputusan pembelian produk Iphone. Populasi penelitian adalah pengguna Iphone di Kota Besar di Indonesia yaitu Jakarta, Bandung, Bali, Medan, Pontianak, Makassar, Palembang, Lampung, dan Ambon. Teknik pengambilan sampel yang dipilih adalah cluster random sampling dengan sampel sebanyak 150 responden. Metode pengumpulan data adalah survey dengan kuesioner yang dibagikan secara daring. Teknik analisis data yang digunakan adalah analisis multivariat yaitu structural equation modelling. Hasil penelitian menyatakan bahwa bahwa kelompok referensi memiliki pengaruh signifikan terhadap keputusan pembelian produk Iphone, gaya hidup memiliki pengaruh signifikan terhadap keputusan pembelian produk Iphone, serta gaya hidup dapat memoderasi positif hubungan antara kelompok referensi dan keputusan pembelian. Pada penelitian selanjutnya diharapkan dapat menggunakan teknik pengambilan sampel lainnya dan menggunakan jumlah sampel yang lebih bervariasi untuk mendapatkan hasil yang lebih komperehensif.

Kata kunci- Kelompok Referensi; Gaya Hidup; Keputusan Pembelian; Structural Equation Modelling.

I. INTRODUCTION

The rapid development of technology and the internet has led to changes in lifestyle. Technological Advances have caused information to flow rapidly, and individual is required to gain access to information quickly and precisely through more and more sources of information. This situation is a challenge for business actors in the technology-based electronics sector, it is not surprising that so many new brands enter the market, creating a competitive situation that affects both consumers and producers. Business owners began to compete to market their products and make them sell well in the market by adding value to the product, providing affordable prices, and promoting the product so that consumers know and buy the product.

Intense competition between businesspeople forces consumers to be more than passive parties, because consumers must act as product decision makers in the midst of many products to choose from. Competition also motivates businesses to continue improving product quality and innovating according to consumer needs. One of the electronics companies that are growing rapidly is Apple Inc., which comes from the United States. Apple Inc. is constantly developing its products. Products from Apple Inc. are Laptops (Macbooks), Smartphones (Iphone), tablets (ipad), and smartwatches (Apple Watch).

When referring to market demand, Apple Inc products always have a much more expensive price than similar products, but Apple's sales always compete with its rivals, especially smartphone products. However, In Indonesia, based on data (IDC, 2021) regarding the smartphone market share in Indonesia, it means that Iphone products are not even in the top 5 biggest sales, especially with the current pandemic conditions. This is a problem because other brands in the top rank also have variants of products that have prices that are close to or the same as Iphone products. This is certainly a concern for researchers to use Iphone as an object of research.



Fig. 1. Marketshare of Smartphones in Indonesia (International Data Coorporation, 2021)

Referring to the Apple brand based on interviews, several reasons can be identified for people to choose Apple products over other products. First, innovative Apple product designs are well-received by consumers. Second, the quality of every Apple product was designed to be the best, with premium quality from the materials used in the product and high durability. Third, the operating system is different from other products, Apple itself uses iOS on their smartphones and Apple Macintosh, this is an added value for Apple devices, because by using its own os, the devices produced will work very optimally. Apple can only be used specifically for their brand, in contrast to Android and Windows which allow various brands to use the OS they have, the OS display from Apple itself is very simple and easy to understand by users.

With the qualities possessed by IOS and Android, it makes users feel more confident, as the use of smartphones is not only to fulfill their daily needs but also for lifestyle. According to Kotler and Keller (2022: 186) lifestyle is a person's pattern while living in the world which is shownthrough activity, interest, and opinion. Lifestyle is relevant to how a person lives and how to use their money andhow to allocate their time. According to above understanding, lifestyle is a person's attitude that is formed from birth and after they carry out social interactions with their environment, if it is associated with the smartphone products above, it means that someone can choose a smartphone product to meet their needs and lifestyle, there must be other factors that affect the quality of life. This research aims to:

- a. Analyzing the influence of reference groups on Iphone product purchasing decisions.
- b. Analyzing the influence of lifestyle on Iphone product purchasing decisions.
- c. Analyzing the moderating influence of lifestyle on relationship between reference groups and Iphone product purchasing decision.

II. LITERATURE REVIEW

A. Reference Group

According to Rajagopal (2018) reference group is a broad term that includes a number of more specific types of groups. A common factor among all types of reference groups is that they are used by members as a point of

Basallama and Ariyanti

reference to evaluate the correctness of their actions, beliefs, and attitudes. Meanwhile, Kotler (2022:170) explains that a reference group is someone who has a direct or indirect influence on a person's behavior. According to Rajagopal (2018) reference group is an individual or a real or virtual group who imagines having the same assessment of aspirations or consumer behavior. Utilitarian Influence, Informational Influence and Value-expressive Influence have a significant effect on consumer brand choice simultaneously. Informational influence has important result on client complete alternative part. Utilitarian influence does not have a big result on client complete alternative part. Value-expressive influence has important result on client complete alternative part (Saerang et al., 2019). Other research also states that reference group had a significant effect on Purchasing Decisions (Sarah & Artanti, 2020) & (Ding, 2020).

 H_1 : There is an effect of reference group on purchase decisions.

B. Lifestyle

According to Kotler and Keller (2022) lifestyle is pattern of person while living in the world which is shown through activity, interest, and opinion. Lifestyle is also a way of how a person carries out what is his self-concept which is determined by individual characteristics that are built and formed from birth and along with the ongoing social interactions during their life cycle. Lifestyle is relevant to how a person lives and how to use their money and how to allocate their time. According to Kaswan. (2020) Lifestyle is a way of life that is identified by how a person spends their time, what they consider important in their environment, and what they think about themselves and the world around them. Anoraga & Iriani (2014) which discusses the influence of lifestyle and reference groups on purchasing decisions of Samsung Galaxy brand smartphones. In this study, the results of lifestyle and reference smartphones.

 H_2 : There is an effect of lifestyle on purchase decisions.

C. Purchase Decisions

Purchasing decisions according to Kotler & Keller (2022: 198) are decisions where consumers actually decide to buy and enjoy goods or services among various alternative choices. Purchasing decisions are one of the important things to consider because this will certainly be a consideration of how a marketing strategy will be carried out by the next company. Consumers vary greatly in terms of demographics, psychographics, psychological, and so on, so that purchasing decisions in the use of a product, both goods and services are relatively varied as well. According to Kotler and Keller (2022) there are several indicators in product purchases, namely: types of products, product shape, product brand, product sales location, number of products, time of purchase, and payment method. Research (Ratih, P, et al, 2020) discusses lifestyle variables as moderating variables between promotion and store atmosphere on impulse buying. Research (Hasanah, 2016) and (Yoebrilianti, 2018). It has also discussed the use of lifestyle variables as moderating variables between independent variables and impulse buying variables. Several studies that have been mentioned use reference group variables and lifestyle on purchasing decisions, but the position of this research is to make lifestyle an intervening variable or moderating variable between reference groups and purchasing decisions on Apple products, as one of the brands that has a variety of products. but at a price that tends to be higher than its competitors.

 H_3 : There is moderating effect of lifestyle on relationship between reference groups and Iphone product purchasing decisions.

D. Structural Equation Modelling

SEM is a multiple variable technique that can simultaneously analyze different endogenous and exogenous latent variables (Westland, J.C, 2019). SEM was performed to analyze a series of relationships simultaneously to provide statistical efficiency. The estimate of the different but related regression equations was carried out together with the SEM structural model (hair et al., 2019). In terms of methodology, SEM has different roles, also as a system of simultaneous equations, linear causal analysis, path analysis, analysis of the structure of the structure of covariance and modelling of structural equations (Santoso, 2021). The components contained in the SEM that are characteristic of the model include: the variables are latent variables and the observed variables; the models are structural models and measurement models, and errors are structural errors and measurement errors.

III. RESEARCH METHODOLOGY

This research aims to examine the effect of reference groups on Iphone product purchasing decisions, the effect of lifestyle on Iphone product purchasing decisions, and the moderating effect of lifestyle on relationship between reference groups and Iphone product purchasing decisions. The population of this research is Iphone users in big cities in Indonesia, namely Jakarta, Bandung, Bali, Medan, Pontianak, Makassar, Palembang, Lampung, and Ambon. The sampling technique used was cluster random sampling with a total sample of 150 respondents based on Lohr, SR. (2021). The data collection method is a survey with an online questionnaire. The research design shown in Figure 2.



Fig. 2. Research Framework

In this study there are 3 types of variables, namely independent variables or exogenous variables. The exogenous variable is one whose value is determined outside the model and is imposed on the model, and an exogenous change is a change in an exogenous variable in this research, the reference group variable is an exogenous variable. Below is the moderation variable, which is an independent variable that will strengthen or weaken the relationship between other independent variables and the dependent variable, in this study, the lifestyle variable is the moderation variable. The endogenous variable is the decision-making variable of the purchase. The endogeneous variable is a variable whose value is determined by the model. An endogenous change is a change in an endogenous variable in response to an exogenous change set to the model.

IV. RESULT & DISCUSSION

The respondents in this research have several characteristics include gender, domicile, education level, profession, monthly income, monthly expenses, and marital status. Characteristics of respondent further explained in the form of descriptive analysis. Descriptive analysis is a method used to present quantitative data in descriptive form. Descriptive analysis describes or describes the data as it is. Data is usually presented in the form of graphs or tables and can also be in the form of numbers such as the results of calculating the average or standard deviation.

No	Variables		Percentage
1	Gender	Male	51.33% (77)
		Female	48.67% (73)
2	Domicile	Jakarta	24.0% (36)
		Bandung	23.3% (35)
		Bali	2.7% (4)
		Medan	4.7% (7)
		Pontianak	4.0% (6)
		Makassar	3.3% (5)
		Palembang	16.7% (25)
		Lampung	20.0% (30)
		Ambon	1.3% (2)
3	Education Level	Junior High School	6.0% (9)
		Senior High School	10.0% (15)
		Diploma	12.0% (18)

Table 1. Data Description	Table 1	. Data	Descrip	otion
---------------------------	---------	--------	---------	-------

Basallama and Ariyanti

Jurnal Manajemen Indonesia (Vol. 23(1), pp. 73-82,2023)

		Bachelor	68.0% (102)
		Master	3.3% (5)
		Doctoral	0.7% (1)
4	Profession	Student	16.0% (24)
		Employee	74.0% (111)
		Housewife	6.7% (5)
		Entrepreneur	3.3% (10)
5	Monthly Income	< IDR 2.000.000	14% (21)
		IDR 2.000.000-2.999.000	17.3% (26)
		IDR 3.000.000-5.999.000	23.3% (35)
		IDR 6.000.000-9.999.000	42% (63)
		> IDR 10.000.000	3.3% (5)
6	Monthly Expenses	< IDR 2.000.000	28% (42)
		IDR 2.000.000-2.999.000	26% (39)
		IDR 3.000.000-5.999.000	35.3% (53)
		IDR 6.000.000-9.999.000	8% (12)
		> IDR 10.000.000	2.7% (4)
7	Marital Status	Married	60.0% (90)
		Not Yet Married	40.0% (60)

The data description in table 1 shows that 150 respondent that use Iphone, there were 77 female respondents (51.33%) and 73 male respondents (48.67%). Based on domicile, it shows that 150 respondents were 36 people (24%) in Jakarta, 35 respondents (22.3%) in Bandung, 4 respondents (2.7%) in Bali, 7 respondents in Medan (4.7%), 6 respondents (4%) in Pontianak, 5 respondents (3.3%) in Makassar, 25 respondents in Palembang (16.7%), 30 respondents (20%) in Lampung, and 2 respondents (1.3%) in Ambon. This result indicates Jakarta and Bandung have more dominant respondent in this research. Based om education level shows that 150 respondents (6.7%) are employees, 5 respondents (6.7%) are housewife, and 10 respondents (3.3%) are entrepreneur. This result indicates employees is more dominant education level in this research. Based on monthly income shows that 150 respondent that use Iphone were 21 respondents (14%) with monthly income < IDR 2.000.000-2.999.000, 35 respondents (23.3%) with monthly income IDR 3.000.000-5.999.000, 63 respondents (42%) with monthly income IDR 6.000.000-9.999.000, and 5 respondents (3.3%) with monthly income > IDR 10.000.000. This result indicates IDR 6.000.000-9.999.000 is more dominant respondent monthly income in this research.

Based on monthly expenses shows that 150 respondent that use Iphone were 42 respondents (28%) with monthly income < IDR 2.000.000, 39 respondents (26%) with monthly income IDR 2.000.000-2.999.000, 53 respondents (35.3%) with monthly income IDR 3.000.000-5.999.000, 12 respondents (8%) with monthly income IDR 6.000.000-9.999.000, and 4 respondents (2.7%) with monthly income > IDR 10.000.000. This result indicates IDR 3.000.000-5.999.000 is more dominant respondent monthly expenses in this research.

The validity of the questionnaire was tested on three variables, namely lifestyle, reference groups and purchasing decisions with a total of 26 statements. In this study, the validity test was carried out by comparing the value of r-test with r-table. The value of r-table can be found using the distribution of the product moment table values, which is then seen from a sample of 150 with df = (N-2). So that value of r-table is a df value of 150-2 = 148 with a 95% confidence level of 0.163. The following table shows the results of testing the validity of the questionnaire on lifestyle variables, reference groups, and purchasing decisions

No	Variables	r-test	r-table	Result	
1	Lifestyle	0.6954		Valid	
		0.6988		Valid	
		0.6852		Valid	
		0.6389		Valid	
		0.7692		Valid	
		0.7375		Valid	
2	Reference Group	0.7692		Valid	
		0.7375		Valid	
		0.5797		Valid	
		0.6968		Valid	
		0.6987		Valid	

Table 2	. Result of	Questionnaire	Validity Test
---------	-------------	---------------	---------------

Basallama and Ariyanti

Jurnal Manajemen Indonesia (Vol. 23(1), pp. 73-82,2023)

		0.5779	Valid
3	Purchase	0.6503	Valid
	Decisions		
		0.7509	Valid
		0.6176	Valid
		0.6625	Valid
		0.7604	Valid
		0.7555	Valid
		0.7404	Valid
		0.7686	Valid
		0.7021	Valid
		0.7292	Valid
		0.6597	Valid
		0.6080	Valid
		0.6625	Valid
		0.7604	Valid

As seen in the table above, it is known that the value of t-test in all statements > r-table, so it means that all statement items are valid. The next stage is to test the reliability of questionnaire on research data. Reliability testing was conducted to determine whether the results of the questionnaire given to respondents were reliable (Indrawati, 2016). The following table shows the results of research reliability testing on each research variable.

Table 3. Result of Questionnaire Reliability Test

No.	Variable	Alpha Cronbach	Result
1.	Reference Group	0,664	Reliable
2.	Lifestyle	0,650	Reliable

It can be seen in the table that for each of the variables studied, the Cronbach's alpha value varies. The reference group variable has a cronbach alpha value of 0.664, the lifestyle variable has a cronbach alpha value of 0.650, the purchasing decision variable has a cronbach alpha value of 1.063. From the overall value of Cronbach's alpha for each variable, it is known that all variables are reliable because the Cronbach's alpha value for each variable has a value greater than 0.6.

In the SEM validity test using the measurement model with Confirmatory Factors Analysis (CFA). CFA can be done to test the validity on the basis that the observed variables are imperfect indicators of latent variables or certain underlying constructs (Santoso, 2021). Validity and reliability tests were conducted to measure whether the questions used to measure the sub-indicators in the questionnaire had met the statistical requirements. CFA is a factor analysis technique based on theories and concepts that have been understood or determined in advance, then a number of factors are formed, as well as what variables are included in each of the formed factors and their purpose is definite. The validity test is valid if it has a C.R value above 1.96 and P < 0.05. Result of SEM validity test is shown in Table. 4.

	Tuble 1. Result of SELIT Validity Test					
			Estimate	S.E.	C.R.	Р
KR3	<	KR	1.000			
KR2	<	KR	.875	.384	4.280	.023
KR1	<	KR	.700	.372	4.188	.060
KR4	<	KR	1.068	.463	4.305	.021
KR5	<	KR	.346	.320	4.079	.281
KR6	<	KR	1.215	.495	4.464	.014
GH3	<	GH	1.000			
GH2	<	GH	.885	.359	4.190	.014
GH1	<	GH	.729	.333	4.706	.029
GH4	<	GH	1.108	.409	4.706	.007
GH5	<	GH	1.260	.455	4.769	.006
GH6	<	GH	.751	.480	4.915	.048
KP1	<	KP	1.000	.185	5.293	***
KP2	<	KP	1.308	.190	6.864	***
KP3	<	KP	1.129	.169	6.680	***

Table 4. Result of SEM Validity Test

KP4	<	KP	.364	.096	3.793	***
KP5	<	KP	1.000	.160	5.315	***
KP6	<	KP	.987	.089	11.088	***
KP7	<	KP	1.180	.108	10.975	***
KP8	<	KP	1.039	.100	10.362	***
KP9	<	KP	1.000	.185	5.293	***
KP10	<	KP	1.216	.193	6.311	***
KP11	<	KP	.643	.111	5.781	***
KP12	<	KP	1.000	.089	11.088	***
KP13	<	KP	.868	.133	6.507	***
KP14	<	KP	1.174	.192	6.111	***

Based on the table above, it can be seen that all the questions on the reference group variables, lifestyle, and purchasing decisions. All questions have a C.R value above 1.96 and P < 0.05. so that all questions are valid. Description: the sign (*) indicates the probability is very small. Reliability test is a test to measure an indicator of a variable or construct. Questionnaires reflecs to be reliable if someone's answer to the statement is consistent or

stable or in other words consistent. The way to calculate reliability can be done by looking for variance extracted (VE), with an AVE value of 0.50. The AVE value can then show the total variance in the statements described by the latent variable. Result of SEM reliability test is shown in Table. 5.

			•	
No.	Variable	CR	AVE	
1.	Reference Group	0.762288	0.710743	
2.	Lifestyle	0.752391	0.7537619	

Table 5. Result of SEM Validity Test

3. Purchase Decisions 0.772288 0.687619

From this analysis, it can be seen that the entire reference group value is above 0.50, lifestyle is above 0.50, and purchasing decisions is above 0.50, so it means that the items of all research variables are reliable. In this section, an analysis of data is carried out to prove that whether data used in study are in specified conditions. Observations on data are carried out by observing skewness of data. The skewness parameter can be observed by looking at the CR value which is in the +2.58 range with a significance level of 0.05. From the results of research data processing which shows that there is no C.R. Next for the skewness which is outside the +2.58 range. Result of SEM normality test is shown in Table. 6.

No.	Variable	Skew	C.R.	Kurtosis	C.R.
1	KR1	-0,174	-0,872	0,181	0,451
2	KR2	-0,109	-1,043	0,214	0,535
3	KR3	-0,134	-1,171	0,771	1,929
4	KR4	0,065	0,323	0,942	1,355
5	KR5	-0,57	-1,85	0,85	1,125
6	KR6	0,113	0,563	0,23	0,575
7	GH1	-0,719	-1,594	1,004	1,511
8	GH2	-0,38	-1,901	0,241	0,602
9	GH3	-0,692	-1,458	0,353	0,882
10	GH4	-0,288	-1,438	0,069	0,172
11	GH5	-0,396	-1,952	0,535	1,338
12	GH6	-0,434	-1,168	0,048	0,119
13	KP1	-0,6	-1,001	0,419	1,047
14	KP2	-0,059	-0,296	0,836	1,091
15	KP3	-0,387	-1,933	1,77	1,925
16	KP4	-0,467	-1,337	0,486	1,215
17	KP5	-0,527	-1,636	0,458	1,146
18	KP6	-0,448	-1,24	0,334	0,836
19	KP7	-0,049	-0,244	-0,084	-0,211
20	KP8	-0,294	-1,468	-0,121	-0,303
21	KP9	-0,094	-0,47	-0,1	-0,25
22	KP10	-0.471	-2 357	-0.013	-0.032

Table 6. Result of SEM Normality Test

Basallama	and	Ariyanti
-----------	-----	----------

Jurnal Manajemen Indonesia (Vol. 23(1), pp. 73-82,2023)

23	KP11	-0,305	-1,525	0,606	1,516
24	KP12	-0,609	-1,043	1,213	2,032
25	KP13	-0,294	-1,469	0,712	1,779
26	KP14	-0,518	-1,588	1,1	1,75

By evaluating the value of skew and kurtosis with a value below ± 3.0 on each indicator of each variable, it means by testing the level of normality. The normality test was carried out by referring to the critical ratio (CR value) criteria of + 1.96 at a significance level of 0.05 (5%). It can be concluded that if the data does not reach the two criteria, then it means that the data is not normal.



Fig. 3. Results of SEM Analysis of Full Moderation Model

In Table Figure 3 it means that all loading factors in the full moderation SEM model have values above 0.5 (loading factor > 0.5) based on research (Hair et al, 2019; Hamid R, 2019) which states that the minimum loading factor is 0.5. It means that all loading factors are acceptable. An explanation of the Goodness of Fit Index for the full moderation SEM model is shown in the following table.

Goodness of Fit Indeks	Cut of Value	Result	Model Evaluation	
Chi Square	Smaller better	310	Appropriate	
Probability	> 0.05	0.655	Appropriate	
AGFI GFI	\ge 0.90	0.933	Appropriate	
TLI	> 0.90	0.974	Appropriate	
CFI	\ge 0.95	0.961	Appropriate	
CMIN/DF	≥ 0.95	0.956	Appropriate	
RMSEA	\leq 2.00	0.961	Appropriate	
	< 0.08	0.051		

Table 7. Result of Goodness of Fit Index Criterion

In this study, hypothesis testing was conducted based on research data processing using SEM analysis. Hypothesis testing is done by analyzing the CR (Critical Ratio) and P (Probability) values from the Regression Weights data processing, compared with the previously described limits, namely the CR (Critical Ratio) value above 2.00 or the value and P (Probability) value. below 0.05. If the output shows a value that meets these requirements, then the proposed research hypothesis can be accepted and approved. There are 3 hypotheses as explained in the previous section with the following explanation:

Table 8. Hypothesis Test

			Estimate	S.E.	C.R.	Р	Label
Purchase Decisions	<	Reference Group	.236	.211	2.119	.026	par_11
Purchase Decisions	<	Lifestyle	.557	.227	2.452	.014	par_25

Purchase Decisions < Interaction Variables	.502	.001	3.979	***	par_27
--	------	------	-------	-----	--------

Test Criteria:

Reject H0 if P value < 0.05 or |z| value > 1.96

Decision:

- 1. There is influence between reference groups on Iphone product purchasing decisions.
- 2. There is influence between lifestyle on Iphone product purchasing decisions.
- 3. There is influence between moderating effect of lifestyle on relationship between reference groups and Iphone product purchasing decisions.

V. CONCLUSION AND RECOMENDATION

In this study, after several stages, conclusions were drawn as follows:

- 1. The value of the path coefficient of the Reference Group Variable to the Purchase Decision Variable is 0.236. This figure shows that the Reference Group Variable has a positive effect on the Purchase Decision Variable. This indicates that the greater the value of the Reference Group Variable, the more influential it will be on the Purchase Decision Variable.
- 2. The path coefficient value of Lifestyle Variables to Purchase Decision Variables is 0.557. This figure shows that the Lifestyle Variable has a positive effect on the Purchase Decision Variable. This indicates that the greater the value of the Lifestyle Variable, the more influential it will be on the Purchase Decision Variable.
- 3. The value of the path coefficient of the Reference Group Variable to the Purchase Decision Variable through (moderated) Lifestyle Variable is 0.502, meaning that the Lifestyle Variable indirectly affects the Purchase Decision Variable. So that it means that the Reference Group Variables have an influence on the Purchase Decision Variables through Lifestyle Variables. In this case, the greater value of Reference Group Variable through the Lifestyle Variable, the greater value of Purchase Decision Variable.

For further research, other variables can be added in further studies that affect the Purchase Decision Variable. In addition, research on similar topics in the future can also be studied on other smartphone brands that have just entered and penetrated the market in Indonesia. Subsequent proposals for research can use a sampling method, so that the data obtained from respondents will be more varied. For further research, it is also possible to add research samples, in the sense of using other sample determination techniques. Further research can also consider pandemic conditions in smartphone product purchasing decisions. In addition, further research can also add a more diverse number of samples and sampling locations so that they can describe customer conditions with more diverse characteristics.

In addition to the theoretical implications, there are also practical implications for the research, which in this case is aimed at the management of Apple Indonesia. Some of the managerial implications in this research are: (1) Apple Indonesia Management is expected to be able to implement marketing strategies to expand market share because there is still the potential for certain reference groups that have not been included in the Apple Indonesia market. The strategy taken can be in the form of involvement in activities or events that involve certain reference groups that are not yet covered, so that consumers in the reference group can switch to using iPhone products. (2) Apple Indonesia Management is also expected to be able to implement a more dominant promo strategy, this is because based on a survey it can show that other brands such as Samsung and Oppo which also have flagship products apply bigger discount promos or get additional products, so that they can be more attractive. consumer interest.

REFERENCES

- Anoraga, B. J., & Iriani, S. S. (2014). Pengaruh Gaya Hidup Dan Kelompok Acuan Terhadap Keputusan Pembelian Smartphone Merek Samsung Galaxy. Jurusan Manajemen Fakultas Ekonomi Universitas Negeri Surabaya, 2(31).
- Creswell, John W. (2018) Qualitative Inquiry & Research Design Choosing Among Five Apporoaches. California: Sage Publication Inc.
- Ding, S., Lin, J., & Zhang, Z. (2020). Influences of reference group on users' purchase intentions in network communities: From the perspective of trial purchase and upgrade purchase. Sustainability (Switzerland), 12(24), 1–18. https://doi.org/10.3390/su122410619.

Hamid, Rahmad. (2019). STRUCTURAL EQUATION MODELING (SEM) BERBASIS VARIAN Konsep

Dasar dan Aplikasi Program Smart PLS 3.2.8 dalam Riset Bisnis. Jakarta. PT Inkubator Penulis Indonesia.

Hair, J. F., et al. (2019). Multivariate Data Analysis 8th Edition. New Jersey: Pearson Education Inc

- Hasanah, Karuniawati., Hijabers Community, Gaya Hidup Sebagai Moderasi dan Keputusan Pembelian di Galery Elzatta Madiun, Jurnal Ilmu Ekonomi, Manajemen, dan Akutansi, 5(1), 2016, 14-22.
- IDC.com. (2021, Juli). Smartphone Market Posted a 1% Annual Growth in 2020, Showing Resilience Amid Covid-19 Pandemic, IDC Indonesia Reports [online]. Available: https://www.idc.com/getdoc.jsp?containerId=prAP47496921. [6 Juli 2021].
- Indrawati. (2016). Metode Penelitian Manajemen dan Bisnis Konvergensi Teknologi Komunikasi dan Informasi, Bandung: Aditama.

Kotler, Philip & Keller, Kevin L. (2022). Marketing Management, 16th Edition. New Jersey: Pearson Education. Lohr, SR. (2021). Sampling: Design and Analysis. America. CRC Press.

- Rajagopal. (2018). Consumer Behavior Theories: Convergence of Divergent Perspectives with Applications to Marketing and Management. United States: Business Expert Press.
- Ratih, P. A. R., & Rahanatha, G. B. (2020). The Role of Lifestyle in Moderating the Influence of Sales Promotion and Store Atmosphere on Impulse Buying At Starbucks. American Journal of Humanities and Social Sciences Research (AJHSSR), 4(2), 19–26.
- Saerang, GSS. Massie, JDD. Gunawan, EM. (2019). Pemilihan Merek dan Kelompok Referensi : Pendekatan Kuantitatif Produk Perawatan Kulit Bayi di Manado. Jurnal EMBA.
- Santoso, S. (2021). Analisis Structural Equation Modelling (SEM) menggunakan AMOS 26. Elex Media Komputindo. Jakarta.
- Sarah, S. F., & Artanti, Y. (2020). Pengaruh Religiusitas dan Kelompok Referensi Terhadap Keputusan Pembelian. BISNIS: Jurnal Bisnis Dan Manajemen Islam, 8(1), 37. https://doi.org/10.21043/bisnis.v8i1.673.
- Sianturi, E., Erida, & Nifita, A. (2012). Pengaruh Kelompok Referensi dan Gaya Hidup Terhadap Keputusan Menggunakan Blackberry, 1(2), 127–136.
- Kaswan. (2020). Manajemen Sumber Daya Manusia Strategis, Konsep, Sejarah, Model, Strategi, dan Kontribusi SDM. Indonesia. Andi Offset.

Westland, J.C. (2019). Structural Equation Models From Paths to Networks. America. Springer Link. Yoebrilianti, Anggit., Pengaruh Promosi Penjualan Terhadap Minat Beli Produk Fashion Dengan Gaya Hidup

Sebagai Variabel Moderator (Survei Konsumen Pada Jejaring Sosial), Jurnal Manajemen, 8(1),2018, 20-41.