
Proceeding Medan International Conference Economics and Business

Volume 1, Year 2023

"Entrepreneurship on Global Economics Development in the Era of Society 5.0"

The Purchase of Skincare, Influenced of Psychological Factors and Religious Value in Generation Z in Medan City**Raihanah Daulay^{1*}, Efry Kurnia¹**¹Universitas Muhammadiyah Sumatera Utara

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Email: raihanahdaulay@umsu.ac.id**ABSTRACT**

Purchasing is the activity of buying goods or services through a complex thought process that occurs within a person. Through such a complex thought process consumers will assess and choose the best option. The result of the process, however, is a choice that is presented cognitively as a desire to behave. This study aims to find out and analyze purchasing decisions that are influenced by psychological factors and religious values. This study used quantitative research methods and an associative approach with a sample of 98 respondents who were students at Private Universities in Medan City. The test uses multiple linear regression analysis and hypotheses. The results of the study bahwa partial perception positively and significantly influenced the Purchase Decision, Learning has a positive and significant impact on the Purchase Decision and religious value has a positive and significant effect on the Purchase Decision. Simultaneously, perception, learning, and religious value have a positive and significant effect on *skincare* purchasing decisions in Generation Z in Medan.

Keywords: Religious Value, Perception, Learning, Purchasing Decision

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INTRODUCTION

Cosmetics, especially *skincare*, are one of the existing human needs and are growing over time, especially for women. *Skincare* also plays an important role in improving skin health, even for people with an increasingly complex lifestyle today, cosmetics, especially *skincare*, have become a basic necessity as well as clothing, food, and boards. Head of medical and training ZAP Clinic, dr. Dara Ayuningtyas stated that although beautiful can be interpreted quite widely, it turns out that almost all respondents in 2019 revealed that as many as 81.7 percent of Indonesian women surveyed prefer to use the right skincare products instead of using cosmetics alone. This shows that Indonesian women already have the awareness to do treatments to the bottom of their skin. (Republika.co.id). The many types of skincare, cause many choices in making purchases.

Purchasing decisions are the tendency of consumers to buy a brand or take actions related to purchases as measured by the degree of likelihood of consumers making a purchase (Jacob et al., 2018). The purchase decision is a stage in the buyer's decision-making process in which the consumer purchases. Psychological factors are a way used to recognize their feelings, collect and analyze information, and formulate thoughts and opinions in taking action. Furthermore, perception factors, and learning to play a role in making purchasing decisions.

Perception is the process by which individuals manage and interpret their sensory impressions to give meaning to their environment (Tompunu, 2014). One measure of the success of a business is how consumer perception can increase trust in a product so that they have a very large purchase desire for the product until they finally decide to buy the product.

Learning is one of the factors influencing purchasing decisions. Learning is the process by which individuals gain knowledge and experience about purchasing and consuming that they will apply to future behaviors (Tompunu, 2014). Learning is information obtained from the learning process that forms a belief which is a picture of the thoughts that a person holds about something. Good learning about a product gives rise to a curiosity to buy and use it.

Religious value becomes a determinant in consuming products. Religious value plays a role in determining the products consumers use. People increasingly feel the importance of using products that are by their beliefs. The Muslim community generally believes that the use of halal products is a religious order that plays a role in making purchasing making signs. So in the use of *SK skin care* products, consumers try to choose halal products. More and more manufacturers offering skin care products make consumers more selective to choose products that are halal and according to their needs. According to (Sandikci, 2011), Muslims as a large market segment need to be utilized and feasible by applying the concept of Islamic marketing. In addition, it appears that there has been a change in the demographics and purchasing power of Muslim consumers in fulfilling their needs for halal products (Fabrizio Baldassarre & Campo, 2015).

LITERATURE REVIEW**Purchasing Decisions**

The purchasing decision is an approach to solving problems in human activities to buy a good or service in meeting their wants and needs which consists of the introduction of needs and desires, information search, evaluation of purchasing alternatives, purchasing decision, ions and behavior after purchase (Daulay & Putri, 2018)

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Purchasing decisions are a selection of two or more alternative options to consider when consumers make decisions (Agustina & Parjono, 2017). Purchasing decisions are the evaluation stage of consumers in forming preferences between brands in the group of choices, consumers may also form purchasing interests to buy the most preferred brands (Astuti & Abdullah, 2017). Purchasing decisions are a key part of consumer behavior that leads to the purchase of products or services (Tobing & Bismala, 2015). To benefit from the Islamic market, the main and main requirements for world businesses must be to be familiar with the Islamic perspective and understand the factors that shape the behavior of Muslim Consumers. This is because Muslim consumers are usually dependent on their religious values and their purchasing characteristics are often directly related to their deeply held religion (Alserhan, 2010). If marketers marketers mithe the mindset of Muslim consumers in making purchases, they may risk alienating most of the Muslims who are the target market. They can also make it difficult for themselves in direct conflict with the religious principles of the Muslim population (8) Arham, 2010). In addition, the increasing demand for religiously appropriate products and services In the global market, the domestic market is saturated in the West and the strong need for international growth also makes Muslim Consumers a promising target market for global business (El-Bassiouny, 2014).

Psychological Factors

Psychological factors are the most fundamental factors in an individual that influence consumer decision-making and consumption behavior (Maki et al., 2017). A person's psychological state is influenced by many things. Psychological is a human experience that is studied from the point of view of the person who experiences it (Santoso D, 2013). Psychological factors are a way used to recognize their feelings, collect and analyze information, and formulate thoughts and opinions in taking action (Veterinawati, 2013). Psychological factors are one of the factors arising from within the consumer that greatly influence (Holy, 2013). Psychological is a factor that comes from within a person's individual and these psychological elements include motivation, perception, learning, personality, memory, emotions, beliefs, and attitudes (Sengkey & Wenas, 2015). Psychological factors are part of influencedbyce by the environment in which he lives and lives in the present time without ignoring the influence of the past or his anticipation of the future (Andespa, 2017).

Furthermore, perception is a process used by an individual to select, organize, and interpret information input to create a meaningful picture of the world. Perception depends not only on physical stimulation but also on the relationship of stimuli to the fields that surround it and the conditions within the every of the self. Perception is a process by which a person selects, organizes, and interprets stimuli into information that can provide an idea of something meaningful (Frederica & Chairy, 2010). Perception is defined as the process by which individuals manage and interpret their sensory impressions in order to give meaning to their environment (Tompunu, 2014).

Perception is a process that arises due to sensations, which is the activity of feeling or causing an encouraging emotional state (Huriartanto et al., 2015). Perception is the process used by individuals to select, organize, and interpret information inputs to create a meaningful picture of the world (Mantik et al., 2015). In essence, perception will be related to a person's behavior in making decisions about what is desired. The perception of

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something comes from the interaction between two types of factors, namely stimulus factors and individual factors (Frederica & Chairy, 2010).

Stimulus factors, which are physical characteristics of objects such as size, color, shape, and weight. The appearance of a product, both packaging and characteristics, can create stimuli in a person's senses, to create a perception of the product he sees. Individual factors, that is, the characteristics that include not only processes in the five senses but also similar experiences and the main impulse of an expectation of the individual himself. Accordingt (Jamaluddin, 2020) perceptions can be influenced by several factors, namely: *Attitude, Movies, Interest, Experiences, and Expectations*

Furthermore, learning is a change in a person's behavior arising from experience. The existence of learning can encourage behavioral changes as a result of the interaction between stimulus and response, In other words, learning is a form of change that a person experiences in terms of his ability to behave in a new way as a result of the interaction between stimulus and response. Perception is the process of selecting, organizing, and interpreting information input to generate meaning. Learning is a process that will continue to develop and change due to the existence of newly acquired knowledge. Learning is a relatively permanent change in behavior caused by experience, learning is a continuous process (Adhi et al., 2016).

The learning process leads consumers to consumer responses in other areas, and if this happens repeatedly, it leads to the formation of habits to make the consumer decision process routine (Ayu & Widiastuti, 2011). Learning is where there is a change in behavior or attitude that arises from individual experiences (Raiza et al., 2016). Learning is the result of a combination of drive, stimulation, action instructions, responses, and reinforcement (Sujana & Sim, 2012).

There are two approaches to consumer learning, namely the behavioral approach and the cognitive approach. The behavioral *approach* is a learning process that occurs due to the consumer response to a stimulus or consumer environment. The cognitive *approach* is a time when learning is seen as problem-solvingng. The cognitive learning process is learning characterized by the presence of an alteration of knowledge, which emphasizes the mental (thinking) process of the consumer to learn information, (Frederica & Chairy, 2010). Learning outcomes make today's young Generation more vulnerable to buy high-quality cosmetic products that guarantee safety (Swidi et al., 2010). This happens because of concerns that many cosmetic products today contain ingredients which is made from alcohol, collagen gelatin, and lactic acid that can accumulate in the bloodstream and finally harm the body which is not good for health (Mukhtar & Butt, 2012).

In the learning approach, two concepts are widely known and practiced in marketing, namely: classical conditioning and *instrumental conditioning* (Frederica & Chairy, 2010). (Frederica & Chairy, 2010) *Classical* conditioning The condition occurs when a stimulus that can produce a response is paired with a stimulus that cannot produce a response repeatedly, then subsequently a stimulus that cannot produce a response at first can then produce a response because it is associated with the first stimulus that can produce a response. This concept is the basis for why a well-known brand can easily introduce its new product and be successful. *Instrumental conditioning* explains why a person is willing to do something beneficial or give a positive outcome for himself and avoid doing something that gives a negative *outcome*.

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Furthermore, the religious value becomes an important part of the individual. The existence of religious values makes individuals subject to the rules they adhere to. The religious value becomes the regulator of the human being in behaving and acting to choose what is done and what is not done. Marketing experts have brought up many factors that influence purchasing decisions. Kotler and Armstrong quoted by Susatyo Herlambang (2014) stated that one of the factors that influence purchasing decisions is cultural factors which there are subculture factors including religion. Religiosity is one of the factors that influence purchasing decisions that can be made in the sub-culture, namely about religion. A person who is said to be a good religion can be seen in obedience to his God, which is manifested by trying to carry out all that God commands and staying away from everything He forbids.

According to J.G Frazer in Abuddin Nata's book (2013:168) that religion is a submission or surrender to a higher power than the man who is believed to regulate and control the course of nature and human life through man's efforts to submit to these forces, such as staying away from everything that He forbids. To capitalize on the Islamic market, the foremost requirement for world business must be to be familiar with the Islamic perspective to understand the factors that shape the behavior of the Muslim Consumer. This is because Muslim consumers are usually dependent on their religious values and their purchasing characteristics are often directly related to their deeply held religion (Alserhan, 2010).

METHOD

This type of study is a survey study since it takes a sample from one population. This study uses an explanatory research approach, which aims to explain the causal relationship between research variables and testing hypotheses (Nasution, et.al, 2020). This research uses quantitative research methods. The research approach used in this study, namely the associative approach, is a research question that is like connecting two or more variables (Prahiaawan & Simbolon, 2014). In this study, researchers conducted a study on the influence of psychological factors and religious value on skincare purchasing decisions in generation Z in Medan City.

RESULT AND DISCUSSION

To test the normality of the regression result data is to use a normal p-plot graph. Data can be said to be normally distributed if the data or points spread around a diagonal line and follow the direction of the diagonal line. From the picture above, it can be seen that the dots spread around the diagonal line and the spread follows the direction of the diagonal line. So the spread of data in this study is said to be normal. This heteroskedasticity test aims to test whether in the regression model, there is a similarity of variances. Next test heteroskedasticity using scatterplot charts. If the graph does not form a certain pattern then the regression model is free from heteroskedasticity. Based on the figure below, shows that there is no clear pattern and dots spread above and below or around the number 0 on the Y axis, the dots do not collect only above or below, So it can be concluded that heteroskedasticity does not occur in regression models

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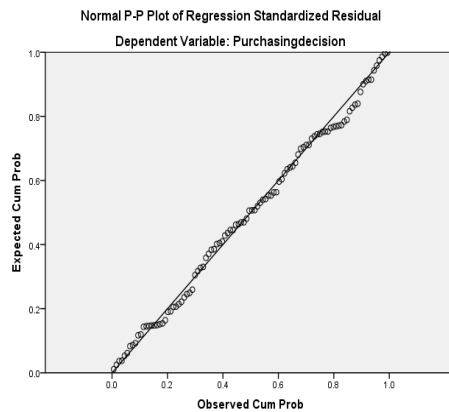


Figure 1. Normality test

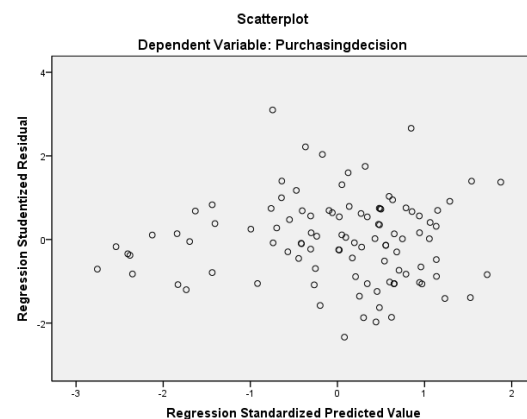


Figure 2. Multicoleniarity test

The multicollinearity test aims to test whether in the regression model, there is a correlation between free variables. If there is a correlation, it is called the problem of multicollinearity. The guidelines of a regression model free of multicollinearity are: Have a VIF value that does not exceed 4 or 5. The results of the multicollinearity test above showed that all variables had VIF values that did not exceed 4 or 5.

Table 1. Multicollinearity Test

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	7.168	2.223		3.225	.002		
	Perception	-.098	.121	-.082	-.814	.418	.490	2.039
	Learning	.419	.127	.305	3.296	.001	.582	1.718
	Relegius value	.532	.091	.571	5.843	.000	.520	1.925

a. Dependent Variable: Purchasing Decisions

DISCUSSION

Furthermore, a t-test is carried out to determine the partial influence of each free variable a significant influence or not on the bound variable with a value of t which can be seen in the following table

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Table 2. Partial Test

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	7.168	2.223		3.225	.002
Perception	-.098	.121	-.082	-.814	.418.
Learning	.419	.127	.305	3.296	.001
Relegius value	.532	.091	.571	5.843	.000

The SPSS output results were obtained from the data in the table above, for the perception variable showing the calculated value of $-.814$ and a significant level of $.418$. It can be concluded that perceptions have a negative and insignificant effect on purchasing decisions. For the learning variable the calculated t value of $3,296$ with a significance of 0.001 , shows that the learning variable has a significant effect on purchasing decisions and the religious value variable has a calculated t value of $5,843$ with a significance of 0.000 , indicating that the religious value variable has a significant effect on skincare purchase decisions in generation Z in Medan City.

Table 3. Simultaneous Test

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	702.744	3	234.248	35.769	.000 ^a
Residual	615.593	94	6.549		
Total	1318.337	97			

MedanNext, for the F test, based on the table above, it can be concluded that the results of statistical calculations show the value of F count $35,769 > F$ table 2.70 . The significance value of $0.000 < 0.05$. It can be concluded that simultaneously the variables of Perception, Learning, and religious value affect the Purchase Decision of skincare in generation Z in Medan City.

Table 4. Coefisien Determinasi

Model	R	R Square	Adjusted R Square	Std. The error of the Estimate
1	.730 ^a	.533	.518	2.55907

a. Predictors: (Constant), Pembelajaran, Persepsi, Nilai relegius

Next The coefficient of determination serves to show how the variation in the value of a bound variable is affected by the variation in the value of a free variable. From the table above, you can see the value of R 0.730 shows the relationship of free variables with a bound. The variation in the magnitude of the R -value indicates a medium variable relationship. For R square of 0.533 (53.3%). These results show that 53.3% of the Purchasing Decision

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variables can be explained by the variable's Perception, Learning and religius value. The Adjusted R.Square value of .518% indicates that the dependent variable can contribute 51.8% with the influence exerted by the independent variable.

Explanation of Discussion 2

Based on the results of partial testing, the influence between Perceptions on Purchasing Decisions was obtained count $(-0.814) < \text{table } (1.985)$, with a significant degree of $0.418 > 0.05$. A value (-0.814) smaller than 1.985 indicates a t_{count} smaller than table. From these results, it can be concluded that H_a was rejected and H_o was accepted. So it can be concluded that perception does not affect the decision of *skincare*.

The results of this study are supported by a theory that states that healthy customer relationships can influence consumers' perception of buying decisions (Silva, 2017). In this condition, the company must strive to build a good perception of its products. Promotional efforts involving trusted public figures will be able to cause perceptions of the product. In addition to other important components of a product's source credibility, brand credibility also has a positive impact on consumer attitudes and perceptions (Yu & Yuan, 2019; Lee & Kim, 2020).

The results of the partial test above, it shows that Learning has a significant effect on purchasing decisions where the calculated value of $3,296 > \text{table } 1,985$, with a significant level of $0.001 < 0.05$. From these results, it can be concluded that H_a was accepted and H_o was rejected. So it can be concluded that Learning has a positive and significant effect on skincare purchasing decisions. The results of this study are supported by a theory that states that learning is a factor that can change individuals and provides understanding and understanding in acting, which will be stored in the minds of consumers who have an important role in determining future purchasing decisions (Afandy et al., 2014) The results of this study are in line with the results of the study (Amperaningrum & Putri, 2013) buying bottled drinking water products under the Aqua brand in the city of Bekasi.

Based on the results of the ANOVA test or F test, the calculated F value of 35,769 is greater than the F_{table} of 2.70 and with a significant level of 0.000. because the probability is significantly less than 0.05 then H_o is rejected and H_a is accepted. This shows that there is simultaneously an influence of Motivation, Perception, and Learning together on the Purchase Decision received. And judging from the Adjusted R Square value of 0.518.so it can be concluded that the contribution of motivation, perception, and learning to purchase decisions simultaneously is 51.8%.

Faiz Mujawidin (2014:7), found that the higher a person's obedience or trust in his God, the higher the level of religiosity. Where religiosity is belief in God characterized by piety and religious zeal. The results of this study highlight in the context that religion is often An important point of reference in terms of consumer perception and purchasing behavior in Bangladesh, there is largely a strong positive relationship between religion and Muslim consumer purchasing behavior (Iqbal & Nisha, 2016). The results of the study that the safety of ingredients followed by halal logos is a very important predictor for the purchase intention of halal cosmetic products among Generation Y consumers (Khan et al., 2021). In addition, a study states Halal cosmetics sometimes outside of religion may be a requirement because they must follow strict scientific investigations to produce products that are pure, safe and use the best natural ingredients. Therefore, halal is not always a fair product guarantee

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approved for Muslims; it turned into a global image for first-rate guarantees and lifestyle choices (Lada et al., 2009; (Wilson & Liu, 2011).

IMPLICATIONS

The results of this study show that perceptions do not influence purchasing decisions, learning and religious value influence skincare purchasing decisions in generation Z. Religious values have the highest influence in this study, showing that consumers in determining their needs are strongly influenced by religious values that they believe in. Then with the learning results that are owned, it will make consumers determine the right choice of product to buy.

CONCLUSION

Partial perception has no effect on *skincare* purchasing decisions in *generation Z* in *Medan*. Partial Learning has a positive and significant influence on skincare purchasing decisions in generation Z in Medan City. Partially religious value has a positive and significant influence on skincare purchasing decisions in generation Z in Medan City. Simultaneously, all independent variables have a positive and significant effect on skincare purchasing decisions in generation Z in Medan City. Perception does not influence purchasing decisions in this study, so manufacturers should carry out wider promotions so products can be better known to the market, thus giving rise to a positive view of the product and better consumer perception

ACKNOWLEDGMENT

This research has been carried out together with a team of several students and the funding is carried out independently but the funding on publications is financed by the University of Muhammadiyah North Sumatra. For this reason, I would like to thank the University of Muhammadiyah North Sumatra for funding this proceeding and LPPM UMSU as a facilitator in this research, and all respondents.

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