

The Influence Of Product Diversification, Service Quality, Price, Lifestyle, And Product Knowledge On Consumer Purchase Decisions : Financial Perspectives From The Electronics Retail Sector

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Abstract

In an era of intense business competition, understanding the determinants of consumer purchase decisions is crucial, particularly in the electronics retail sector. This study investigates the impact of product diversification, service quality, price, lifestyle, and product knowledge on consumer purchase decisions from a financial perspective. Focusing on TG Electronics Store in Ambulu, Jember Regency, this research employs a quantitative survey approach, gathering responses from 190 consumers. The collected data were analyzed using multiple linear regression to examine the relationships between independent variables and purchasing decisions. The findings reveal that product diversification positively and significantly influences consumer purchase decisions, highlighting the importance of offering a wide range of products to meet diverse consumer needs. Price also demonstrates a significant impact, reinforcing the role of competitive pricing strategies in shaping consumer behavior. Likewise, lifestyle and product knowledge are found to significantly affect purchasing decisions, suggesting that consumer preferences and awareness of electronic products play a vital role in the decision-making process. However, service quality does not exhibit a significant effect, indicating that other factors may take precedence in consumer considerations when purchasing electronics. These insights offer valuable implications for TG Electronics Store and similar retailers, emphasizing the need for strategic product diversification, competitive pricing, and enhanced consumer education to drive sales. This study contributes to the literature on consumer purchasing behavior by integrating financial perspectives into the analysis, providing a contemporary understanding of market dynamics in the electronics retail sector.

Keywords: Product Diversification, Service Quality, Price, Lifestyle, Product Knowledge, Purchase Decisions, Financial Perspective, Electronics Retail

Introduction

The rapid advancement of information technology has significantly transformed human life, particularly in the use of electronic devices. The increasing reliance on automation, practicality, and digital convenience has reshaped consumer behavior and market dynamics (Tuati et al., 2023). In Indonesia, economic growth has contributed positively to business expansion, with the retail sector experiencing notable development (Mukti, 2024). As competition intensifies in the electronics retail industry, understanding the factors that drive consumer purchase decisions has become essential for businesses aiming to retain and attract customers. Product diversification, service quality, price, lifestyle, and product

knowledge are key determinants influencing consumer purchasing behavior. Consumers today are more informed and selective in their choices, requiring businesses to adopt strategic approaches in marketing and service delivery (Wijyantini & Arif, 2024). Electronic retailers are no longer competing solely on price but also on product variety, service excellence, and alignment with consumer lifestyles Murtalingntyas et al., (2024). According to Dakhi et al., (2020), product diversification represents the range of products offered by a seller, directly impacting sales continuity. Service quality, defined as the comparison between perceived and expected service, remains a crucial factor in shaping customer satisfaction and loyalty (Kotler & Keller., 2017). Additionally, pricing strategies play a vital role, with affordability, competitiveness, and value alignment influencing purchase decisions (Kotler, Philip dan Keller, 2019). Furthermore, lifestyle, which reflects a consumer's psychographic attributes, affects preferences and buying behavior (Marghianto & Wijyantini, 2017). Product knowledge, shaped by past experiences and consumer perceptions, also plays a significant role in decision-making (Febrianawati, 2023).

Table 1. List of Electronic Store Names in Ambulu District in 2025

No	Store Name	Address
1	Thomas	Jl. Raya Suyitman No.72, Sumberan, Ambulu, Ambulu District, Jember Regency, East Java
2	Murni	Jember Regency, East Java
3	Banyuwangi	Jl. Diponegoro No.57, Krajan, Ambulu, Ambulu District, Jember Regency, East Java
4	Jawa Timur	Jl. Diponegoro, Krajan, Ambulu, Ambulu District, Jember Regency, East Java
5	Aneka	Jl. Raya Suyitman, Sumberan, Ambulu, District. Ambulu, Jember Regency, East Java

Source : Ambulu District, 2025

In the competitive landscape of Ambulu District, Jember Regency, TG Electronics Store faces challenges from multiple retailers offering similar products, including Cosmos brand electronics. A pre-survey conducted at TG Electronics Store revealed that consumers prefer this store for several reasons. The store provides a diverse range of up-to-date electronic products at competitive prices, ensuring affordability. Additionally, its friendly and professional customer service enhances the shopping experience. A well-defined warranty policy and reliable after-sales support contribute to consumer trust and satisfaction. The store's strategic location and accessibility further strengthen its appeal among local buyers. Despite these strengths, TG Electronics Store faces intense competition, with six major electronic retailers operating in the area. While the store has a loyal customer base, recent challenges in sales performance indicate the need for a deeper understanding of consumer purchase behavior and strategic improvements. This study aims to analyze the influence of product diversification, service quality, price, lifestyle, and product knowledge on consumer purchasing decisions in the electronics retail sector, with a particular focus on financial perspectives. By providing empirical insights, this research seeks to assist retailers in formulating effective strategies to enhance consumer engagement, satisfaction, and business performance.

Method of Study

This study explores factors influencing consumer purchases at TG Electronics Store, providing insights for store owners to improve marketing strategies, pricing, and service quality. The findings aim to enhance customer satisfaction and loyalty. According to Sugiyono, (2018), research variables are characteristics or conditions that vary and can be measured in a study. This research examines:

a. Independent Variables

Product Diversification (X1): Based on price, appearance, and availability.

Service Quality (X2): Includes responsiveness, assurance, empathy, and tangible aspects.

Price (X3): Covers affordability, competitiveness, and price-benefit fit.

Lifestyle (X4): Measured through consumer activities, interests, and opinions.

Product Knowledge (X5): Assessed based on product attributes, functional benefits, and psychological benefits.

b. Dependent Variable

Purchase Decisions (Y): Includes product selection, brand choice, and purchase timing.

Sugiyono, (2018) defines operational variables as measurable attributes that allow researchers to analyze and draw conclusions systematically. This study adopts a quantitative descriptive approach (Ghozali, 2018a), collecting numerical data analyzed statistically. The sample is selected through purposive sampling, ensuring relevance to the research objectives. With Data Collection Primary Data: Obtained through interviews and questionnaires and Secondary Data: Sourced from journals and articles related to the research topic. The targets of this study are TG Electronics Store consumers in Ambulu, Jember. A sample of 190 respondents who have purchased electronic products from the store is selected. For Sampling Technique, The study applies non-probability sampling using a purposive sampling approach. Respondents must have made a purchase between January 12 and February 12, 2025.

For Measurement and Analysis data, (Ferdinand, 2014) states that questionnaires are effective for data collection. A Likert scale (1 = strongly disagree, 10 = strongly agree) is used to measure consumer perceptions. The data is analyzed using a quantitative and descriptive approach to understand purchasing behavior.

a. Instrument Testing

Validity Test: Ensures the questionnaire accurately measures the intended variables.

Reliability Test: Uses Cronbach's Alpha, where a value >0.06 indicates the instrument is reliable.

b. Classical Assumption Tests

Normality Test: Uses probability plots to check data distribution.

Multicollinearity Test: Assesses correlation between independent variables using Variance Inflation Factor (VIF), where $VIF < 10$ indicates no multicollinearity.

Heteroscedasticity Test: Uses scatter plots to determine variance consistency.

c. Hypothesis Testing

T-Test: Examines the significance of each independent variable's effect on purchase decisions ($\alpha = 0.05$)

d. Coefficient of Determination (R^2): Measures how well independent variables explain variations in purchase decisions. An R^2 value close to 1 indicates a strong model (Ghozali, 2018b).

Results

The result from measurement analysis data from 190 respondents are in this table below :

Table 2. Validity Test

Variables	R table	R count	Sig	Information
X1.1	0.142	0.972	0.001	Valid
X1.2	0.142	0.963	0.001	Valid
X1.3	0.142	0.957	0.001	Valid
X2.1	0.142	0.968	0.001	Valid
X2.2	0.142	0.958	0.001	Valid
X2.3	0.142	0.957	0.001	Valid
X2.4	0.142	0.950	0.001	Valid
X3.1	0.142	0.929	0.001	Valid
X3.2	0.142	0.899	0.001	Valid
X3.3	0.142	0.926	0.001	Valid
X4.1	0.142	0.978	0.001	Valid
X4.2	0.142	0.960	0.001	Valid
X4.3	0.142	0.966	0.001	Valid
X5.1	0.142	0.966	0.001	Valid
X5.2	0.142	0.950	0.001	Valid
X5.3	0.142	0.969	0.001	Valid
Y1.1	0.142	0.962	0.001	Valid
Y1.2	0.142	0.942	0.001	Valid
Y1.3	0.142	0.956	0.001	Valid

Data Source: Primary Data Processed, 2025

Table above shows that all variables are valid, because the value of the calculated r is greater than the r table, namely 0.142 and the significant value is less than 0.05, so the instrument in this study is said to be valid.

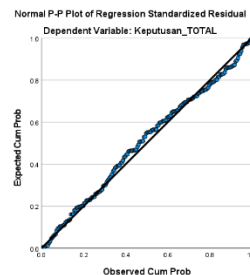
Table 3 Reliability Test

Variables	Cronbach Alpha	Reliability	Information
Product Diversification (X1)	0.60	0.965	Reliability accepted
Service Quality (X2)	0.60	0.970	Reliability accepted
Price (X3)	0.60	0.954	Reliability accepted
Lifestyle (X4)	0.60	0.967	Reliability accepted
Product Knowledge (X5)	0.60	0.960	Reliability accepted
Decision (Y)	0.60	0.958	Reliability accepted

Data Source: Primary Data Processed, 2025

Table above shows that the results of SPSS data for all variables from the reliability test, show a value of more than 0.60 is said to be reliable or consistent. This is in accordance with the statement (Ghozali, 2018a). If the Cronbach's Alpha value > 0.60 then the questionnaire is declared reliable or consistent.

Figure 4 Normality Test



Source: SPSS 27 Software

Based on the results of the PP Plot normality test in Figure 4.25 above, it is known that the residual values tend to be spread around the diagonal line and follow the direction of the diagonal line or histogram graph which identifies that the data used in this study is normally distributed.

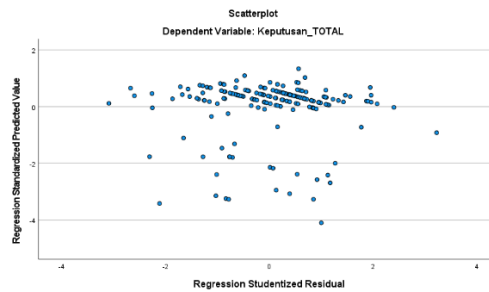
Table 5. Multicollinearity Test

Variables	Collenarity Statistical Tolerance	VIF	Information
Product Diversification (X1)	0.189	0.965	no multicollinearity
Service Quality (X2)	0.194	0.970	no multicollinearity
Price (X3)	0.294	0.954	no multicollinearity
Lifestyle (X4)	0.165	0.967	no multicollinearity
Product Knowledge (X5)	0.214	0.960	no multicollinearity

Data Source: Primary Data Processed, 2025

Based on the results of the multicollinearity test shown in table above, it can be concluded that there are no symptoms of multicollinearity among the independent variables in the regression model of this study. This is evidenced by the Variance Inflation Factor (VIF) value for each variable, namely Product Diversification (X1), Service Quality (X2), Price (X3), Lifestyle (X4), Product Knowledge (X5). Thus, this regression model meets the assumption of being free from multicollinearity according to the criteria referred to (Ghozali, 2018b).

Figure 6. Heteroscedasticity Test



Source: SPSS 27 Software

Based on Figure above, the results of the heteroscedasticity test above using the scatterplot graph that has been carried out show that the data distribution does not form a clear pattern (irregular), and the distribution is both above and below the number (0) zero on the Y axis. So it can be concluded that there are no symptoms of heteroscedasticity in the residual value (assumptions are met).

Table 7 Multiple Linear Regression Test
Coefficient

Model	Unstandardized B	Coefficients Std Error	Standardized Coefficients Beta
Constant	2,331	0.857	
Product Diversification (X1)	0.118	0.064	0.137
Service Quality (X2)	0.005	0.052	0.007
Price (X3)	0.194	0.065	0.178
Lifestyle (X4)	0.178	0.071	0.199
Product Knowledge (X5)	0.408	0.064	0.441

Source: Data processed by researchers, 2025

The regression analysis reveals that product knowledge (X5) has the most significant impact on consumer loyalty (0.408), followed by price (X3) at 0.194 and lifestyle (X4) at 0.178. Product diversification (X1) at 0.118 also contributes positively, while service quality (X2) at 0.005 has the least influence. The constant value (2.331) suggests that even if all independent variables remain unchanged, consumer loyalty is still present at a baseline level. These findings indicate that enhancing product knowledge, competitive pricing, and aligning with consumer lifestyles are key strategies to improve loyalty in the electronics retail sector.

Table 8. Hypothesis Testing

Variables	Significant Count	Significant Level	t count	T table	Hypothesis Statement
Product Diversification (X1)	0.067	0.05	1,846	1,652	Accepted
Service Quality (X2)	0.924	0.05	0.096	1,652	Rejected
Price (X3)	0.003	0.05	2,998	1,652	Accepted
Lifestyle (X4)	0.013	0.05	2,513	1,652	Accepted
Product Knowledge (X5)	0.001	0.05	6,332	1,652	Accepted

Source: Data processed by researchers, 2025

The t-test results indicate varying degrees of influence among the independent variables on purchase decisions :
 Product Diversification (X1) has a positive but not significant effect on purchase decisions ($t = 1.846$, $\text{sig} = 0.06$), meaning it contributes to consumer choices but is not a key determining factor.

Service Quality (X2) does not significantly affect purchase decisions ($t = 0.096$, $\text{sig} = 0.92$), suggesting that other factors play a more dominant role.

Price (X3) has a significant positive effect ($t = 2.998$, $\text{sig} = 0.00$), highlighting its strong influence on consumer decision-making.

Lifestyle (X4) also significantly impacts purchase decisions ($t = 2.513$, $\text{sig} = 0.01$), indicating that consumer preferences and habits shape their buying behavior.

Product Knowledge (X5) has the strongest positive influence ($t = 6.332$, $\text{sig} = 0.00$), emphasizing the importance of consumer awareness and understanding of product attributes in purchasing decisions.

Overall, price, lifestyle, and product knowledge are the most significant drivers of purchase decisions, while service quality has little influence in this context

Table 9. Determination Test (R^2)

Model Summary			
Model	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.808	0.802	1.98330

Source: Data processed by researchers, 2025

The regression analysis results indicate a strong relationship between the independent variables (Product Diversification, Service Quality, Price, Lifestyle, and Product Knowledge) and Purchase Decision (Y), as shown by the R value of 0.899. The R Square value of 0.808 suggests that 80% of the variation in Purchase Decision is explained by these independent variables, while the remaining 20% is influenced by other factors outside the model. The Adjusted R Square of 0.802 confirms the model's stability and strong predictive ability, even with multiple independent variables. Additionally, the Standard Error of Estimate (1.98330) indicates a relatively low prediction error, suggesting that the model effectively explains the relationship between the variables.

Discussion

The findings of this study indicate a strong relationship between Product Diversification, Service Quality, Price, Lifestyle, and Product Knowledge with Purchase Decision as evidenced by the high R-value of 0.899. This suggests that these factors collectively play a crucial role in shaping consumer purchasing behavior. The R Square value of 0.808 further confirms that 80% of the variations in Purchase Decisions can be explained by the independent variables, while the remaining 20% is influenced by external factors beyond the scope of this model.

Product Diversification and Purchase Decision

The results show that Product Diversification (X1) has a significant but weak effect on Purchase Decision (t -value = 1.846, $\text{sig} = 0.06$). This aligns with previous research by Kotler & Keller (2016), which suggests that while product variety can attract consumers, its impact may be overshadowed by other factors such as pricing and brand perception. However, studies like Istifada et al., (2022) emphasize that a diverse product range can enhance customer inisatisfaction and loyalty, particularly in competitive markets.

Service Quality and Purchase Decision

Service Quality (X2) did not show a significant effect on Purchase Decision (t -value = 0.096, $\text{sig} = 0.92$), contradicting prior findings by (Zakhra et al., 2023) which highlight service quality as a critical determinant of customer behavior. One possible explanation is that consumers at TG Electronics may prioritize tangible factors such as price and

product availability over service experience. Similar findings were reported by M. Nazri et al.,(2018)), where service quality was found to be less influential in price-sensitive retail sectors.

Price and Purchase Decision

The Price variable (X3) exhibited a strong and significant effect on Purchase Decision (t-value = 2.998, sig = 0.00), reinforcing the theory that pricing strategies play a major role in consumer choices. This is consistent with Bachtiar, (2018)that perceived price fairness and affordability are key drivers in purchase decisions. Moreover, Astuti,(2021); Nihayah & Rosyidi, (2024; Sandra & Prawoto, (2024) assert that consumers often associate price with value, making it a crucial factor in decision-making.

Lifestyle and Purchase Decision

The Lifestyle variable (X4) also had a significant influence on Purchase Decision (t-value = 2.513, sig = 0.01), supporting the findings of (Fitrayassa et al., (2024), who suggest that consumer lifestyle—comprising activities, interests, and opinions—strongly influences brand preference and purchasing behavior. Research by Oktavia et al., (2023) further emphasizes that modern consumers make purchase decisions that align with their personal identities and social values.

Product Knowledge and Purchase Decision

Among all independent variables, Product Knowledge (X5) had the strongest impact on Purchase Decision (t-value = 6.332, sig = 0.00). This supports previous studies, such as Candra & Nisa,(2023), which state that consumers with greater product knowledge tend to make more informed and confident purchasing decisions. Furthermore, (Febrianawati, 2023) highlights that well-informed consumers rely less on external influences and are more likely to make autonomous, rational choices.

Conclusion

The findings suggest that price and product knowledge are the most influential factors affecting consumer purchase decisions in this context. This highlights the need for businesses to focus on competitive pricing strategies and enhancing consumer education about their products. Meanwhile, the relatively lower impact of service quality suggests that in price-sensitive markets, consumers may prioritize tangible product attributes over service experience.

Future research could explore additional variables such as brand reputation, promotional strategies, and online reviews, which have been identified as critical influencers in contemporary consumer decision-making (Chevalier & Mayzlin, 2006). Moreover, conducting qualitative research could provide deeper insights into consumer motivations and preferences. Overall, this study reinforces the idea that pricing strategies and consumer knowledge are key drivers of purchase decisions. While product diversification and lifestyle factors also play a role, service quality appears to be less significant in this particular market. By leveraging these insights, businesses can tailor their marketing strategies to enhance consumer engagement and drive sales more effectively.

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