

THE INFLUENCE OF PRODUCT QUALITY, BRAND IMAGE, AND LIFESTYLE ON THE DECISION TO PURCHASE IPHONE 12 AMONG BRI BANK EMPLOYEES AT THE JAKARTA REGION I OFFICE

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ABSTRACT

This study aims to test and prove the effect of Product Quality, Brand Image, and Lifestyle on the decision to purchase an iPhone 12 for Bank BRI employees in the Jakarta Regional Office I. The sampling technique used is nonprobability, namely convenience sampling. The research respondents used were 65 respondents with qualifications, namely employees who work at Bank BRI Regional Office I Jakarta and iPhone 12 users. Data was collected using the digital questionnaire method, namely the Google form. The research method used is the Quantitative Research Method. The analytical method used is PLS (Partial Least Square) with the SmartPLS version 3 program. The results of the study conclude that Product Quality, Brand Image, and Lifestyle have a positive and significant influence on Purchase Decisions.

Keywords: *product quality, brand image, lifestyle, purchase decision, SmartPLS*

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INTRODUCTION

Currently, the development of communication media in various sectors is moving very quickly. Various kinds of new inventions and qualities have been developed to meet the demands of the times. The current needs of modern humans and the business competition of producers are certainly two interrelated factors. So modern and sophisticated communication tools can be used by humans to make life easier (Sumarwan et al., 2011).

The development of mobile phones cannot be separated from the development of the telephone itself. The telephone itself was invented by a scientist named Alexander Graham Bell in 1876. Since then, various developments have begun to be made to answer needs. The first cell phone was created in 1938 by the US ARMY Signal Corps Engineering Laboratories in Mort Monmouth, New Jersey, United States. The cell phones with the names SCR-194 and SCR-195 are considered the ancestors of today's cell phones (Tjiptono & Candra, 2012).

Consumers' decisions to buy iPhone products can be influenced by factors inherent in the product itself such as quality, brand, features, etc. Apart from that, consumer behavior is also influenced by each individual's psychological factors in accepting new technology as well as each individual's preferences. One of the factors that consumers consider is brand image. Brand image is a requirement for a strong brand (Adha, 2022; Ardani, 2022). A good brand image will influence buyers in determining their choice to buy the product continuously. Another factor is lifestyle which is also often used as a reason why consumers decide to use a product. Lifestyle is a person's pattern that can be expressed in activities, interests, and opinions (Trihudiyatmanto, 2021).

The quality of iPhone products is one of the main factors for consumers in purchasing decisions. Since 2007 until now, the iPhone has come in various versions and qualities. Apple is known as a company that does a lot of product quality. Revolutionary quality covers iPod,

iMac, iPhone, and iPad. Even though the price of the iPhone is quite expensive, this is quite comparable to the various qualities that have been released by the iPhone itself. Apple achieved impressive market dominance through a combination of smart product quality and smart marketing (Kotler & Keller, 2021).

According to (Kotler & Keller, 2021) Product quality: An innovation is any good, service, or idea that someone perceives as new, no matter how long its history, the spread of a new idea from its source of invention or creation to its ultimate users or adopters. This is also what the iPhone has done for 15 years since its appearance in 2007. Various ideas and qualities have been embedded in iPhone products to maintain their quality. This quality is what ultimately places the iPhone as a premium product.

According to (Kotler, Philip & Armstrong, 2018), Brand Image describes the extrinsic properties of a product or service, including how the brand seeks to meet customers' psychological or social needs. From this definition, it can be interpreted that a brand image can represent its users. A product with a good brand image guarantees a good user image too. Smartphones iPhone has a very good image in the global market. Apart from quality and brand image, consumers' considerations in buying iPhone products are lifestyle. Lifestyle factors are related to the existence of consumers in society as social creatures (Siregar, 2019). Consumers who own luxury and expensive items can certainly improve the owner's image. iPhone products have relatively premium prices which nowadays have become an inseparable part of the user's lifestyle. Lifestyle is a consideration for someone when deciding to buy and own a product, including an iPhone. Lifestyle is a pattern of life expressed in oneself or a person's activities, interests, and opinions. In the economic aspect, lifestyle is an important part for someone to buy a product. Consumers don't just buy products, they buy the values and lifestyle that those products represent (Armstrong & Kotler, 2018).

METHOD

In this research, the object of research is the iPhone 12 smartphone, while the subjects of this research are BRI Bank employees at the Regional I Jakarta Office who buy and use the iPhone 12. The research method used in this research is a questionnaire. The unit of analysis in this research is individuals who work at Bank BRI Regional Office 1 Jakarta and who have purchased an iPhone 12. Meanwhile, for the time dimension of this research, the Cross-Sectional method is used, namely research carried out by taking a certain, relatively short time and a certain place.

In this study, the population is around 160-180 employees who work at Bank BRI Regional Office 1 Jakarta. Researchers will take samples to study and draw conclusions to apply to the population. Based on sample calculations using the Slovin formula, the research sample was rounded up to 65 respondents.

In this research, the sampling technique that will be used is a nonprobability sampling technique. This is because nonprobability sampling can provide very useful information in a population. In this research, the author chose a purposive sampling technique with certain types of considerations (judgment sampling) (Sugiyono, 2018). So the sample in this research is only limited to certain people and can provide the information the researcher hopes for. In this research, the sample criteria that will be determined by the researcher are as follows:

- a. The sample is employees who work at Bank BRI Regional Office 1 Jakarta

- b. The sample is employees who purchased or used an iPhone 12

This research uses the Partial Least Square (PLS) data processing technique using the SmartPLS version 3 software program. The PLS analysis technique can explain the relationship between variables and the ability to carry out analysis in one test. The purpose of the PLS analysis technique is to help researchers confirm theories and explain whether or not there is a relationship between latent variables. Another consideration in using the PLS analysis technique is that the number of respondents is not large. According to Ghozali, (2016); Lantan, (2015), the PLS analysis technique does not require a large number of samples. The recommended sample using the PLS analysis technique is 30 to 100 respondents.

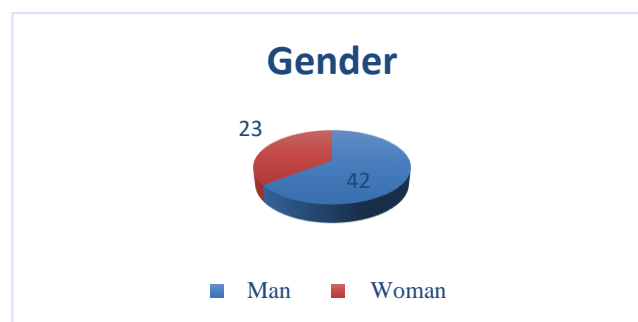
RESULTS AND DISCUSSION

This research will test the influence of 4 variables, each of which consists of dimensions measured by several indicators. The following is data on the variables, dimensions and indicators studied:

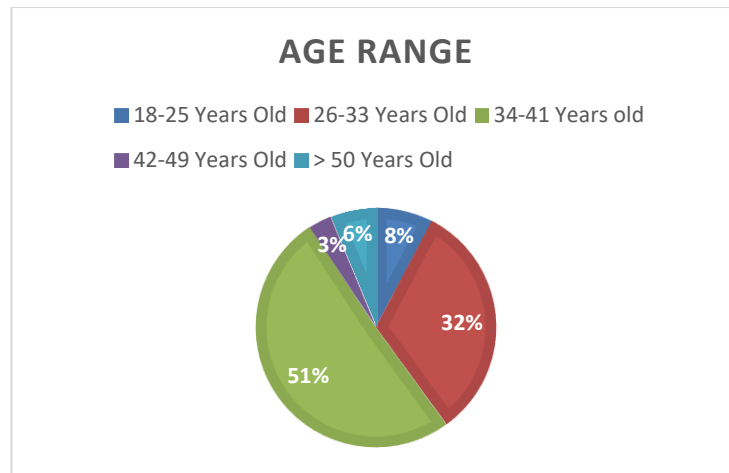
Descriptive Analysis

This data description describes the condition of the respondent's data which is explained in statistical form. The condition of the respondents in this study is described through several pieces of information such as gender, age range, marital status, education, and wage range.

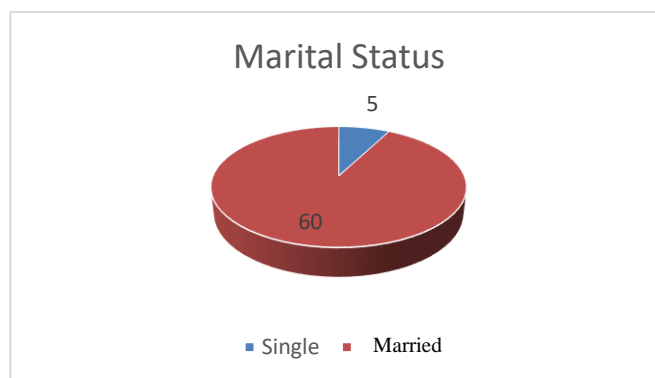
In the table data below, it can be seen that the majority of respondents were male, 42 (65%) while 23 (35%) were female.



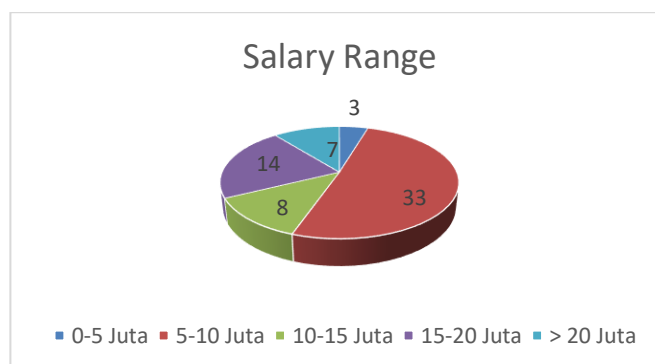
In the table data below, it can be seen that the majority of respondents have an age range of 34-41 years as many as 33 people (51%), while the fewest respondents have an age range of 42-49 years as many as 2 people (8%).



In the table data below, it can be seen that the majority of respondents' marital status was married, 60 people (92%) while 5 people (8%) were single.



In the table data below, it can be seen that the majority of respondents have a salary range of 5-10 million, 33 people (51%) while the wage range of 0-5 million is the lowest number, 3 people (5%).



Factor Loading

Factor loading is the loading value of indicators to determine whether the questionnaire data is valid or not (convergent validity). The basic assessment of convergent validity or factor loading testing is if the factor loading value of an indicator is > 0.7 .

Factor Loading of Product Quality Variables

Indicator	Factor Loading Value
KP3	0,758
KP5	0,751
KP6	0,843
KP7	0,750
KP9	0,807
KP11	0,710
KP12	0,771
KP13	0,779
KP14	0,761
KP15	0,731
KP16	0,745
KP17	0,801

Factor Loading of Brand Image Variables

Indicator	Factor Loading Value
CM1	0,747
CM2	0,769
CM3	0,789
CM4	0,749
CM5	0,764
CM6	0,824
CM7	0,746

Factor Loading of Lifestyle Variables

Indicator	Factor Loading Value
GH1	0,816
GH3	0,785
GH4	0,832
GH5	0,787
GH6	0,813

Factor Loading of Purchase Decision Variables

Indicator	Factor Loading Value
KEP1	0,776
KEP2	0,754
KEP3	0,820

Indicator	Factor Loading Value
KEP4	0,816
KEP6	0,825
KEP9	0,736
KEP10	0,793

Based on the results of calculating the factor loading values above, it can be seen that all indicators in this research variable are valid and suitable for further processing.

Cross Loading

Cross loading is a test to find out whether a variable has adequate discriminant by comparing the loading value on the target variable which must be greater than the loading value of other variables.

Indicator	Product Quality	Brand Image	Lifestyle	Purchasing Decisions
KP3	0,758	0,789	0,707	0,715
KP5	0,751	0,764	0,740	0,654
KP6	0,843	0,824	0,781	0,787
KP7	0,750	0,746	0,658	0,816
KP9	0,807	0,748	0,816	0,825
KP11	0,710	0,697	0,785	0,576
KP12	0,771	0,708	0,832	0,736
KP13	0,779	0,737	0,787	0,793
KP14	0,761	0,681	0,813	0,663
KP15	0,731	0,629	0,595	0,776
KP16	0,745	0,674	0,649	0,754
KP17	0,801	0,711	0,666	0,820
CM1	0,624	0,747	0,597	0,589
CM2	0,647	0,769	0,629	0,601
CM3	0,758	0,789	0,707	0,715
CM4	0,672	0,749	0,652	0,599
CM5	0,751	0,764	0,740	0,654
CM6	0,843	0,824	0,781	0,787
CM7	0,750	0,746	0,658	0,816
GH1	0,807	0,748	0,816	0,825
GH3	0,710	0,697	0,785	0,576
GH4	0,771	0,708	0,832	0,736
GH5	0,779	0,737	0,787	0,793
GH6	0,761	0,681	0,813	0,663
KEP1	0,731	0,629	0,595	0,776

Indicator	Product Quality	Brand Image	Lifestyle	Purchasing Decisions
KEP2	0,745	0,674	0,649	0,754
KEP3	0,801	0,711	0,666	0,820
KEP4	0,750	0,746	0,658	0,816
KEP6	0,807	0,748	0,816	0,825
KEP9	0,771	0,708	0,832	0,736
KEP10	0,779	0,737	0,787	0,793

The table above can conclude that all indicators for each variable have successfully reflected the variable

Average Variances Extracted (AVE)

The value of Average Variances Extracted (AVE) shows the large variance of the manifest variable that can be contained by the latent construct. The basis for the Average Variances Extracted test is if the AVE value is > 0.5 .

Variable	Average Variance Extracted (AVE)
Product Quality	0,590
Brand Image	0,593
Lifestyle	0,651
Purchase Decision	0,623

This shows that each variable in this research is declared to have good discriminant validity or has met feasibility.

Composite Reliability (CR)

The basis for testing composite reliability is if the composite reliability value is > 0.6

Variable	Composite Reliability
Product Quality	0,945
Brand Image	0,911
Lifestyle	0,903
Purchase Decision	0,920

It can be concluded that the measuring instrument used in this research can be trusted and relied upon.

Cronbach Alpha

The basis for testing the Cronbach alpha value is if the Cronbach alpha value is > 0.7

Variable	Cronbach's Alpha
Product Quality	0,937
Brand Image	0,886
Lifestyle	0,867
Purchase Decision	0,899

This can mean that the measuring instrument used in this research has a high-reliability value

Inner Model Evaluation

Q Square Test

A Q Square value greater than 0 (zero) indicates that the model is said to be good enough.

Q ² (=1-SSE/SSO)	
Purchase Decision	0,529

F Square Test

The F Square test is used to determine the goodness of the model formed in the research.

Variable	Product Quality	Brand Image	Lifestyle	Purchase Decision
Product Quality				3,102
Brand Image				0,211
Lifestyle				0,255
Purchase Decision				

- Product quality has a big influence on purchasing decisions
- Brand Image has a moderate/sufficient influence on Purchasing Decisions.
- Lifestyle has a moderate/sufficient influence on purchasing decisions.

R Square Test

The output value from R Square can be used to assess the influence of certain independent variables in explaining the dependent variable.

	R Square	R Square Adjusted
Purchase Decision	0,966	0,964

This value can be interpreted to mean that the influence of Product Quality, Brand Image, and Lifestyle variables on Purchasing Decisions is 96.6%. The difference between 96.6% and 100% is 3.4%, which is another variable outside of this research.

Research Hypothesis Testing

In this research hypothesis testing is used to determine the significance of the direct influence between variables. The basis for testing this hypothesis is that the T statistic value must be \geq the T value (1.96) and the P value < 0.05 . The results of testing the direct influence hypothesis of this research are as follows:

Hipotesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics	P Values
KP -> KEP	1,518	1,493	0,149	10,191	0,000
CM -> KEP	-0,260	-0,265	0,078	3,326	0,001
GH -> KEP	-0,312	-0,283	0,106	2,942	0,003

Based on the table above, the significance between the variables in this study can be seen, namely:

1. The hypothesis for the influence of product quality on purchasing decisions is a statistical T value of 10,191 or $>$ the T value (1.96) and the P values are 0.000 or < 0.05 . The conclusion is that product quality has a significant influence on the decision to purchase an iPhone 12 among BRI Bank employees in the Regional Office in Jakarta.
2. The hypothesis for the influence of Brand Image on Purchasing Decisions is the T Statistical Value of 3.326 or $>$ the T Value (1.96) and the P Values are 0.001 or < 0.05 . The conclusion is that brand image has a significant influence on the decision to purchase an iPhone 12 among BRI Bank employees in the Regional I Jakarta office.
3. The hypothesis of the influence of Lifestyle on Purchasing Decisions is the T Statistical Value is 2.942 or $>$ the T Value (1.96) and the P Values are 0.003 or < 0.05 . The conclusion is that lifestyle has a significant influence on the decision to purchase an iPhone 12 among BRI Bank employees at the Regional Office I Jakarta

Discussion

iPhone products in general and the iPhone 12, in particular, are known for their strong durability. This quality is always maintained by Apple as a manufacturer so it can be one of the considerations for consumers when deciding to buy an iPhone product. With relatively premium prices, the quality of iPhone products must be strictly maintained. This was also confirmed by the author when conducting interviews with respondents regarding their considerations when deciding to buy an iPhone 12 product (Cahyati, 2018). Product quality was the first list of considerations that respondents took into consideration when deciding to buy an iPhone 12. iPhone products are considered to be of good quality and have strong durability. With the power of the iPhone 12, respondents think it can help them carry out various activities (Anggitasari & Wijaya, 2016).

In terms of brand image, the iPhone is synonymous with premium or expensive products. Apple as a manufacturing company is seen to be building its Brand Image as an exclusive product. The iPhone product was built as an elegant and modern product which of course will

have a positive impact on its users. This was also found by the author that someone bought an iPhone product because it was considered a quality brand. This excellent brand image has an impact on every iPhone user, giving a luxurious impression. This is not found in Chinese or Korean products (Cintya, 2015).

The iPhone also influences the social status of its owner. This is illustrated by the answers of respondents who thought the iPhone 12 could improve their social status. Someone who uses an iPhone 12 feels they have a different status compared to people who use another brand of smartphone. Respondents generally stated that they were considered contemporary and in the upper middle class economically when using an iPhone 12. This is something that respondents did not get when they used other brands of smartphones.

CONCLUSION

Product quality has a positive and significant influence on the decision to purchase an iPhone 12 among BRI Bank employees at the Regional I Jakarta office. Brand Image has a positive and significant influence on the iPhone 12 Purchase Decision for BRI Bank Employees in Regional Office I Jakarta. Lifestyle has a positive and significant influence on the decision to purchase an iPhone 12 among BRI Bank employees at the Regional Office in Jakarta.

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