

THE INFLUENCES OF CULTURAL FACTOR, SOCIAL FACTOR, PERSONAL FACTOR, AND PSYCHOLOGICAL FACTOR TOWARDS STUDENTS' BEHAVIOR IN CHOOSING OPTIONAL STUDIES

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Abstract

The purpose of this study saw a significant factor influencing student behavior when choosing concentration courses.

Methods / Design This study used a descriptive method survey with saturated samples, analyzed with multiple regression, the goal to be more effective in explaining permasalahan there.

Analytical results from the study are social factors, psychological factors shown to significantly influence student behavior in the decision to choose the course of concentration. Also from this study proves that cultural factors, social factors, personal factors and psychological factors together significantly influence student behavior in the decision to choose the course of concentration. The study also proves that cultural factors, personal factors, no significant effect on student behavior in the decision to choose the course of concentration.

Keywords: *Islamic Economics Education, Concentration Options Islamic Economics, Consumer Behavior.*

INTRODUCTION

Islamic Economy Study Program is a favorite choice among students and the biggest motivation suspected behind it is the chance of job vacancy in shari'a finance industries that are developing in Indonesia. This study program tries to produce students with excellent abilities and skills suitable for finance industries and shari'a business. In the process of learning, there is an interesting phenomenon being the concentration placement when the students enter their final years of study. This concentration placement isn't something trivial for students as quite a lot of them haven't even discovered their own interests or abilities yet. This resulted in students place their concentration on whatever is decided by their environment.

On the other hand, Study Program as the unit inside the Faculty mostly interacted with the students, must have the academic data and few policies in correlation with concentration placement. Concentration Placement of a student obviously didn't stray off from how much understanding that student has for the study which would be the center of their concentration. The biggest hope of a Study Program and the students is that they can finish the study perfectly and reach an understanding suitable with the study chosen. With lots of concentration studies offered, it mostly confuses the student when it's time for them to pick one, therefore there is a need for deeper digging for how the factors influenced the student to choose the studies they're interested with. Hopefully the students can finish their studies on time and with highest abilities to suit the needs of the market.

The purposes of this research, in correlation with the present problem, are as follows: 1). To understand and analyze the significant influences of cultural factor towards the student's behavior in choosing their concentration studies. 2). To understand and analyze the significant influences of social factor towards the student's behavior in choosing their concentration studies. 3). To understand and analyze the significant influences of personal factor towards the student's behavior in choosing their concentration studies. 4). To understand and analyze the significant influences of psychological factor towards the student's behavior in choosing their concentration studies. 5). To understand and analyze

the significant influences of all of the above factors simultaneously towards the student's behavior in choosing their concentration studies.

LITERATURE REVIEW

Asep Rizal (2013) expressed that consumer might refer to an individual or organization, they have their own role in consumption behavior. They can be initiator, influencer, buyer, payer or user. In the effort to understand more about their consumer to fulfil the consumer's needs and desires, a company should categorized their consumers based on their similarity, such as geographical, demographical, psychographical, and behaviors. Consumer's behaviors according to Griffin in Sopiah and Sangadji (2013:8), are all activities, actions, and psychological process that pushes the actions moments before purchasing, while purchasing, using and finishing the product and service after all of the above acts or while evaluating. Meanwhile Hasan (2013:161), expressed that consumer's behavior is a study of process that was involved when an individual or group is choosing, purchasing, using, or sorting product, service, idea, or experience to satisfy their needs and desires. Consumer's behaviors are all kinds that pushes the consumer to purchase something. For the low-involvement goods, this process is done easily. While for the high-involvement goods, the process is done through steps carefully.

From both definitions above, it can be concluded that a consumer's behaviors are all activities, actions, and psychological process that pushes the actions moments before purchasing, while purchasing, using and finishing the product and service after all of the above acts or while evaluating.

Every marketer should understand the similarities of consumers or their behavior so that that these marketer can sold their product well. Marketer should also understand why and how the consumers decide their consumption, so that marketer can devise a better marketing strategy. A marketer who can understand the consumers' behavior might be able to predict how a consumer will react towards the information given to them, then the marketer can decide the best and suitable marketing strategy. There is no doubt that a marketer who understood all this has a stronger competitive ability.

Marketing Stimulus	Other Stimulus	Consumer Characteristics	Decision - making Process	Purchasing Decision
Product	Economy	Culture	Problem Understanding	Picking a Product
Price	Technology	Socia	Information Research	Picking a Brand
Channel	Politic	Personal	Alternatives Choice	Picking a Channel
Marketing Promotion	Cultural	Psychology	Purchasing Act	Purchasing
			Post-purchasing Behavior	Picking a Purchasing Moment
				Total of Purchases

Source : Kotler

Image 2.1 : Consumer's Behavior Model

According to Philip Kotler and Gary Armstrong, the decision of a purchase made by a consumer is strongly influenced by cultural, social, personal, and psychological factor of that consumer, which are:

Cultural Factor

Cultural Factor has a huge and deeper influence towards the consumer's behaviors. A company should understand the role played by cultural, subcultural and consumer's social standing. Culture is considered the basic influence from one's behavioral patterns. Culture is a compilation of basic values, perceptions, wishes, and actions learned by a member of society from their family or other form of institutions.

Every form of culture consists of their subculturals that gives it identification and more specific form of socialization towards its members. Sub-culture can be categorized into four types: nasionalist,

religious, race, and geographical. Many sub-cultures form important market segments and the marketers often design and offered their products to match their consumer's needs.

Social standing is people who relatively lived inside a society permanently and for a long time, structured by hierarchy and its members have the similar views, interests, and behaviors. It wasn't decided by 1 single factor, such as income, but measured from the combination of income, profession, education, and other variables.

Social Factor

Consumer's behavior is also influenced by social factor, such as small group, family, and their role according to their social standing. Consumer's behavior is influenced with many small groups. Groups that have direct influenced towards it. The definition of group is a gathering of two or more people to interact and reach the same goal.

Family could influence the act of purchasing something. Family is an organization that is most essential for purchasing inside a society. The decision for purchasing inside a family is influenced by the products, advertisements, and situation / condition.

Generally, someone would participate inside groups all their life-family, clubs, or organizations. Their position inside those groups can be identified by their role and status. Every role brings the status that reflects the award given by the society.

Personal Factor

The decision for a purchase is also influenced by personal characteristics such as age / the stage of life cycle, job (profession), economic situation, lifestyle, and personality or personal concept of the buyer.

Personal consumption also being shaped by the cycle of family life. Recent researches have identified the steps in psychological life cycle. Adults usually went through change or transformation during their life. Their job also influenced the types of product and services that they should acquire. Marketers usually tried to identified the working groups that have interest in particular products or services at the level above of average people.

Personal economic situation influence their choice of products. Their situation usually involved shopping income (the level, stability, and patterns), saving, and overall wealth (Including the percentage that could be monetized).

Personal lifestyle is a pattern someone do in life that are expressed by activities, interests, and opinion. It 'draws' a person entirely who interacts with their environment. Lifestyle also reflects somebody's social standing in the society.

Personality is psychological characteristics inside every person and view their relatively consistent response towards the environment. Personality could be a variable very useful in analysing consumer's behavior. Types of personality can be classified and had a strong correlation with several choice of products or brands.

Psychological Factor

Somebody's choice of products moreover are influenced by 4 psychological factors, which is motivation, perception, education, and trusts.

Motivation is a pressing need to direct a person to find a way to satisfy their needs. Several needs are biogenic, which means they appear from particular condition such as hunger, thirst, and non-comfortability.

Decision making is also considered an art as the activity itself is always faced with several events with their own unique characteristics. Rizky Dermawan (2013), expressed that decision making was a knowledge as the activity involved methods or approaches which are systematic, in order, and directed. Thus, decision making can be called a knowledge and an art of choosing an alternative solution or alternative action from several choices of alternatives to solve a problem. On the other hand, Peter dan Olson (2000:160) stated that decision making was a process of integrating which combined knowledges to evaluate 2 or more alternative behaviors and sides with one of them.

In understanding consumer's behavior, one of the approaches used is the process of decision making. Decision making can be defined as a process of evaluating and choosing from several alternatives that matched with particular needs to decide a choice that has the most benefits. Peter and

Olson (2000:160), stated that “decision making was a process of integrating which combined knowledges to evaluate 2 or more alternative behaviors and sides with one of them”. Sciffman and Kanuk (2000:437), states that “decision process is basically choosing an alternative among all alternatives”. In the context of consumer’s behavior, a decision making can be concluded as a process in which a consumer evaluate all of the alternatives present, then choosing one or more alternatives needed based on particular reasons. This definition strongly implied that a decision is not just about choosing one or more alternatives among other alternatives, but also must be relevance with the problem and the target. Consumer’s behavior will influenced the decision in purchasing products.

Management experts and organizational theorists generally divided decision makers into 2 categories: programmed / structured decision and vice versa. Programmed decision is a decision that is done as routine and repeated. The means to make a decision are habits, tradition, routines, routine principles, and guides. The opposite of that is a decision that is connected deeply with the state of present business environment which is unstable and dynamic. (Rizky Dermawan; 2013.)

The table below, shows the comparison of types of decision.

Table 2.1
Types of Decision Comparison

Comparing Unit	Structured	Unstructured
Characteristics	Routine, Repeated	New, not repeated, seldom
Variables Correlation	Clearly visible	Hard to make connection
The Presence of SOP	Always presents	Seldom
Decision Making Technic	Habits, traditions, routines	Creativity, Innovation, Intuition
Environmental Assumption	Relatively stable, static	Dynamic, waving
Human Assumption	<i>Perfectly rational man</i>	<i>Bounded rationality man</i>
Risk Level	Low / short, nearly invisible	Tend to be high / huge
The Nature of Events	Easy to predict	Harder to predict
Views followed	Usually <i>rational</i>	Usually <i>bounded rationality</i>
The Value of Judgement	Nearly accurate	Unable to be valued correctly

Source: Rizky Dermawan, (2013; 9)

Table 2.2
Types of Decision Based On “Impulse and Attraction”

Thesis	New Type of Decision	Basic Questions	State of Decision
<i>Rational & bounded rationality</i>	<i>Achievement pushed/driven decision making</i>	<i>What, why, how, when</i>	Structured
	<i>Environtmental pulled decision making</i>		Unstructured
		<i>Why, how, who</i>	Structured
			Unstructured

Source : Rizky Dermawan, 2013; 11

Moreover Rizky Demawan (2013) also expressed that there were two types of decision making models, which is:

1. Decision making for the sake of fulfilling needs

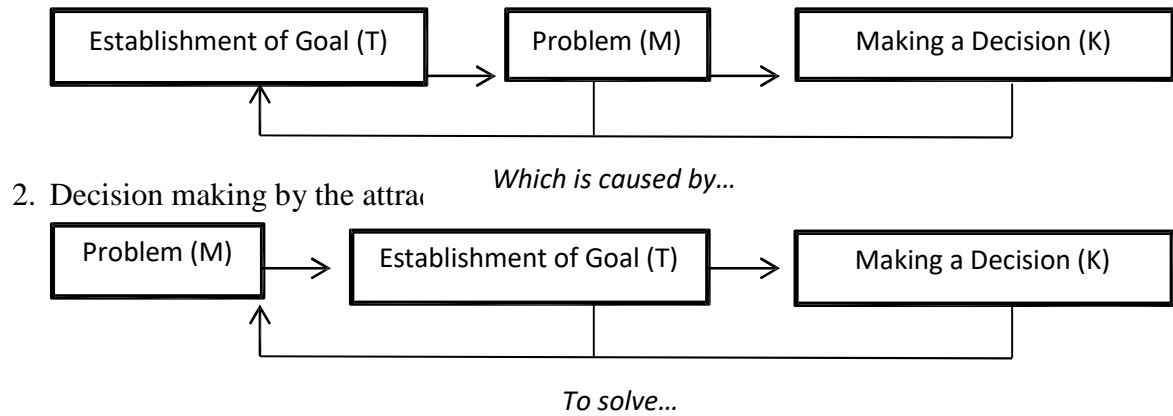


Table 2.3
Technic Used in Decision Making

Situation for Decision	Solution	Technic
The presence of certainty	Deterministic	✓ Linear programming ✓ Transportation model
The presence of risk	Probabilistic	✓ Tasking model ✓ Inventory model ✓ Queue model
No presence of certainty	Unknown	✓ Network model ✓ Probabilistic decision model ✓ Probabilistic inventory model ✓ Probabilistic queue model
The presence of conflict	Depending of the opponent's action	✓ Analysis of decision in the event of uncertainty ✓ Game theory

Source: Supranto, (2005;13)

Table 2.4
The Use of Exact Science for Decision Making

Science Method	Management Decision Process
1. Formulation / Defining Problem	1. Formulating the problem for the decision
2. Experimentation	2. Gathering information
3. Developing Hypothesis	3. Finding alternative(s)
4. Hypothesis Testing	4. Analysing visible alternative(s)
5. Analysing Results	5. Choosing the most suitable alternative
6. Conclusion	6. Executing the decision and evaluate the result

Source: Supranto, (2005;17)

Meanwhile, the hypothesis of this research are as follow:

1. There is a significant cultural factor towards the student's behaviour in deciding their concentration studies;
2. There is a significant social factor towards the student's behaviour in deciding their concentration studies;
3. There is a significant personal factor towards the student's behaviour in deciding their concentration studies;
4. There is a significant psychological factor towards the student's behaviour in deciding their concentration studies;
5. All of the significant factors above work simultaneously towards the student's behaviour in deciding their concentration studies;

RESEARCH METHOD

This research is done descriptively with the approach of surveys, using double regression as a guide line for analysing data, with hope that it helps to focus in explaining the present problems. Survey method dissected and skinned the problems right down to their core to help understanding them and confirm the truth about the practices that are happening today.

Researchers gather data by distributing questioner directly to the respondents, so that the data gathered are first-hand.

The sampling technique used is a non-probability sampling with the samples taken using snowball sampling, as this technique is used when the researchers feel that even with 30 samples the data still are not enough. That's why they will frantically search for other samples which is deemed more worthy, more knowledgeable to complete the data they needed.

The population double-acting as the samples in this research are the students in Islamic Economy Study Program, Economy and Business Faculty, UMJ (Jakarta Muhammadiyah University).

Analysis of double regression is an analysing tool to predict the value of two free variables or more towards tied variables in order to prove the presence of functional bond or causal bond between those variables. The equation with 3 predictors is as follows:

$$Y = a + b_1X_1 + b_2X_2 + \dots + b_nX_n$$

Where:

$$a = \frac{Y(\sum X^2) - \sum X \cdot \sum XY}{n \sum X^2 - (\sum X)^2}$$

$$b = \frac{n \sum XY - \sum X \cdot \sum Y}{n \sum X^2 - (\sum X)^2}$$

Y = Student's Decision in Choosing Their Concentration

X1 = Cultural Factor

X2 = Social Factor

X3 = Personal Factor

X4 = Psychological Factor

a = Constant Number

b = Coefficient of Regression

n = The Total of Samples

To find the double correlation, use the formula below:

$$(R_{X_1, X_2, X_3, Y}) = \sqrt{\frac{b_1 \sum X_1 Y + b_2 \sum X_2 Y + b_3 \sum X_3 Y}{Y^2}}$$

The result of correlation analysis calculation are as follows:

- If the value of $r > 0$ it means that there's been a positive linear bond which is when the value of X is larger so does the value of Y with the vice versa also occurs.
- If the value of $r < 0$ it means that there's been a negative linear bond which is when the value of X is smaller, the value of Y becomes larger. The vice versa also occurs in this way
- If the value of $r = 0$ it means that there's no bond appearing between variable X and Y.

THE RESULT OF THE EXPERIMENT

In the research, the effectiveness of the research instruments (validity and reliability) is the most important thing in gathering data, because the correct data really determine the quality of the result(s).

Validity test is done in correlation with the accuracy of the measuring unit towards the concept measured, so it will really measure what should be measured. According to Riduwan (2004:109-110), validity is a measurement that shows the level of accuracy for a measuring unit. While a reliability test is done to get the accuracy level of data gathering instruments that were used. This research also make use of SPSS 2.0 as help in processing the data. Double regression analysis done to determine the influences of cultural, social, personal, psychological, and behavioural factors from the calculation by SPSS 2.0, had shown result as follows:

Table 4.1
Double Regression Analysis Result

Model	Unstandardized Coefficients		Standardized Coefficients	
	B	Std. Error	Beta	
1	(Constant)	12.313	1.897	
	X4	.191	.111	.169
	X3	.095	.079	.118
	X2	.075	.057	.143
	X1	-.068	.062	-.121

The equation for double linear regression is:

$$Y = 12.313 - 0.068 X_1 + 0.075 X_2 + 0.095 X_3 + 0.191 X_4 + e$$

From the equation above, we can break down the estimated result as follows:

$$a = 12.313$$

When the constant value reached 12.313, it showed that if the variable of cultural factor (X_1), social factor (X_2), personal factor (X_3), and psychological factor (X_4) is zero (0), then the student's behaviour in choosing their concentration studies is 12.313.

$$b_1 = -0.068$$

When the coefficient value of cultural factor regression reached -0.068, it showed that culture had negatively influenced the student's behaviour in choosing their concentration studies. The result also implied that if the value rise to 1%, then the student's behaviour in choosing their concentration studies will drop to -0.068.

$$b_2 = 0.075$$

When the coefficient value of social factor regression reached 0.075, it showed that social had positively influenced the student's behaviour in choosing their concentration studies. The result also implied that if the value rise to 1%, then the student's behaviour in choosing their concentration studies will rise to 0.075.

$$b_3 = 0.095$$

When the coefficient value of personal factor regression reached 0.095, it showed that personal factor had positively influenced the student's behaviour in choosing their concentration studies. The result also implied that if the value rise to 1%, then the student's behaviour in choosing their concentration studies will rise to 0.095.

$$b_4 = 0.191$$

When the coefficient value of psychological factor regression reached 0.191, it showed that psychology had positively influenced the student's behaviour in choosing their concentration studies. The result also implied that if the value rise to 1%, then the student's behaviour in choosing their concentration studies will rise to 0.191.

b. Determinant Coefficient (R^2)

To find out how far the ability of regression model in explaining the dependent variables or how far the ability of cultural, social, personal, and psychological factors in explaining the student's behaviour in choosing their concentration studies, we shall use Determinant Coefficient with Adjusted R Square. The result can be seen below:

Table 4.2
 The Result of Determinant Coefficient

Model	R	R Square	Adjusted R Square
1	.266 ^a	.071	.652

Correlation (R) that was done together between the variables cultural, social, personal, and psychological factors towards the student's behaviour in choosing their concentration studies resulted in the value $R = 0,266$ which implied a weak connection / bond. The contribution given is only 0,652 or 65% and the remaining 35% is influences given by other variables outside this study.

Hypothesis Test

a. Individual Parameter Significance Test

The significance test is done to answer whether the independent variables (cultural, social, personal, and psychological factors) individually had a significant influence towards the dependent variables (student's behaviour in choosing their concentration studies). The assumptions are:

- 1) Apabila nilai signifikansi < 0.05 maka dapat disimpulkan terdapat pengaruh yang signifikan secara individual masing-masing variabel.
- 2) Apabila nilai signifikansi > 0.05 maka dapat disimpulkan terdapat pengaruh yang tidak signifikan secara individual masing-masing variabel.

The result of Statistic Test could be seen below:

Table 4.3
The Result of Statistic Test (t)
Coefficients^a

Mode	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	12.313	1.897		6.491	.000
X4	.191	.111	.169	1.712	.043
X3	.095	.079	.118	1.203	.231
X2	.075	.057	.143	1.322	.023
X1	-.068	.062	-.121	-1.102	.273

Taken from the output shown by SPSS 2.0 above, we got following result:

-) The value of cultural factor variable significance is $0.273 > 0.05$, means that there is an insignificant influence of cultural factor towards the student's behaviour in choosing their

concentration studies.

-) The value of social factor variable significance is $0.023 < 0.05$, means that there is a significant influence of social factor towards the student's behaviour in choosing their concentration studies.
-) The value of personal factor variable significance is $0.231 > 0.05$, means that there is an insignificant influence of personal factor towards the student's behaviour in choosing their concentration studies.
-) The value of psychological factor variable significance is $0.043 < 0.05$, means that there is an insignificant influence of psychological factor towards the student's behaviour in choosing their concentration studies.

b. Simultaneous Significance Test (F Statistic Test)

F Statistic Test is done to answer whether cultural, social, personal, and psychological factors simultaneously had a significant influence towards the student's behaviour in choosing their concentration studies. The assumptions are:

- 1) If the significance value is < 0.05 , then H_0 is rejected and will receive H_a . This means the cultural, social, personal, and psychological factors simultaneously had a significant influence towards the student's behaviour in choosing their concentration studies.
- 2) If the significance value is > 0.05 , then H_0 is accepted and will reject H_a . This means the cultural, social, personal, and psychological factors simultaneously didn't had a significant influence towards the student's behaviour in choosing their concentration studies.

The result of F Statistic Value can be seen below:

Table 4.4
The Result of F Statistic Test
ANOVA^a

		Sum of		Mean		
	Model	Squares	df	Square	F	Sig.
1	Regression	25.665	4	6.416	2.184	.004 ^b
	Residual	337.802	115	2.937		
	Total	363.467	119			

From the result of ANOVA test or F test, it was discovered the value of significance is 0.004 ($0.004 < 0.05$). This means that H_0 is rejected and will receive H_a . Thus, the cultural, social, personal, and psychological factors simultaneously had a significant influence towards the student's behaviour in choosing their concentration studies.

CONCLUSION

1. There is an insignificant influence from the cultural factor towards the student's behaviour in choosing their concentration studies.
2. There is a significant influence from the social factor towards the student's behaviour in choosing their concentration studies.
3. There is an insignificant influence from the personal factor towards the student's behaviour in choosing their concentration studies.
4. There is a significant influence from the psychological factor towards the student's behaviour in choosing their concentration studies.
5. There is a significant influence from the cultural, social, personal, and psychological factors simultaneously towards the student's behaviour in choosing their concentration studies.

DISCUSSION

1. This research can be done by looking at the suitability of the concentration studies chosen with the choice of jobs lay ahead, whether there will be an influence or not.
2. The interesting point of this study is the validation time. There might be inconsistency of results, if this research is done in different time period with different situations and different respondents.
3. This research can be developed by also examining the educational background of the students from the time they were in highschool or something of that level.

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