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## Healthy Lifestyle Determines the Purchase of a Bicycle in Indonesia

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**Abstract:**

**Purpose:** This research was conducted to seek clarity, and find the right solution to answer the problem of why product sales declined while the promotion strategy was carried out intensively.

**Design/methodology/approach:** A sample of 399 respondents was taken proportionally from users of 4 types of polygon bicycles in Indonesia. The sampling method uses proportional random sampling, and the criteria for respondents are bicycle users who are at least 15 years old. The structural equation model used WarpPLS.

**Findings:** The proposed model shows that a healthy lifestyle is the main determinant of consumers in deciding to buy a bicycle. It can also prove that the product attribute as a moderating variable and make a positive contribution to the purchase decision.

**Practical Implications:** Companies should be more inclined to build brand popularity to enhance brand image, so it becomes a reason for consumers to choose. A healthy lifestyle is the main determinant of consumers in deciding to buy a bicycle in Indonesia. Bike to work activities will have a positive impact on reducing air pollution, and improving public health.

**Originality/value:** The new idea proposed is the use of product attributes as moderator variables, and activity, interest, opinion as indicators of a healthy lifestyle. Product attribute is one that consumers consider in deciding to purchase a bicycle.

**Keywords:** Healthy lifestyle, price perception, brand image, effect moderation, product attributes, purchasing decisions.

**JEL code:** M31, I12.

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## **1. Introduction**

A healthy lifestyle with the slogan “*bike to work*” has become a tradition of modern society, including Indonesia. Almost every activity carried out by the community can be done by using a bicycle. This has a positive impact on reducing air pollution, and improving public health. Polygon as an international class national bicycle brand, which also supports the positive movement of the bike to work by encouraging people to increase the use of bicycles in their daily activities. Brand image creation continues to be done by creating high quality products, various types, at competitive prices. This healthy lifestyle trend in the community, should be an opportunity and have a positive impact on bicycle sales. But the reality that happens is that bicycle product sales in the last four years continue to decline.

This research was conducted to look for clarity, and find the right solution to answer the problem of why product sales declined while the promotion strategy was carried out intensively. Some things that can affect the decline in bicycle sales that will be raised in this study include a healthy lifestyle, price perceptions, brand image, product attributes, and consumer purchasing decisions. The use of product attributes as moderator variables are of particular concern in this study.

## **2. Literature Review and Hypotheses**

### **2.1 Relationship of Healthy Lifestyle with Buying Decision**

Lifestyle describes how a person's behavior, namely how he lives using his money and use the time he has. Consumer lifestyles can change, but these changes are not caused by changing needs. The change occurs because the values adopted by consumers can change due to environmental influences. Consumers tend to look for and evaluate alternatives with product attributes that promise to fulfill their lifestyle needs (Silvya, 2009; Listyorini, 2012). Consumers develop a set of conceptions that minimize mismatches or inconsistencies in their values and lifestyles. This conception system is not only personal, but is also constantly changing in response to the need for people to conceptualize the direction of a changing environment to be consistent with their own values and personalities. Understanding consumer lifestyles will be very beneficial for marketers. Lifestyle is a pattern in daily life expressed in the form of activities, interests and opinions of a person.

Pandey and Pandey (2013), state that changes in consumer lifestyles can be influenced by prices, places, attributes, advertisements, favorite programs, attributes that are preferred. Wijaya *et al.* (2018) and Amanah (2013), in their studies concluded that lifestyle influences purchasing decisions while Listyorini (2012) shows that social factors and identity factors influence purchasing decisions. Cheah (2014), states that social-demographic and health factors play an important role in influencing the use of goods and services that promote health. Krishnan (2011), asserts that there is a significant relationship between the lifestyle of consumers and the brand of products

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used by them. Tabassum *et al.* (2018), shows that the social-demographic profile of consumers, product attributes, market attributes and psychological factors are more likely to influence consumer health and fitness purchasing decisions. Yunita (2014), proves that lifestyle and price influence purchasing decisions. Based on the description above, the hypothesis is as follows:

*H1: There is a significant positive relationship between healthy lifestyles with buying decisions.*

## **2.2 The Relationship between Price Perception and Purchasing Decisions**

Price perception is a way for consumers to see prices as high, low and fair prices. This has a strong influence on buying interest and satisfaction in purchasing (Nagle *et al.*, 2006). According to Lee *et al.* (2011), price perception influences consumer buying interest for a product in the buying process. Of course, before buying a product or service, consumers will consider the price of the product with the benefits to be gained in the future, whether profitable or detrimental.

Consumer price perceptions are influenced by prices offered by other stores with the same goods. While Sari (2016), Faith and Edwin (2014), Al-Salamin and Al-Hassan (2016), Hustić and Gregurec (2015), and Alfred (2013) also proves that price perceptions and competitor prices influence purchasing decisions. Based on the description above, the hypothesis is as follows:

*H2: There is a significant positive relationship between price perception and purchasing decisions.*

## **2.3 The Relationship between Brand Image and Purchasing Decisions**

Brand image is a perception and belief held by consumers, as reflected by the association embedded in the consumers' memories. So if a brand has a strong and positive image in the minds of consumers, the brand will always be remembered and the possibility of consumers to buy the brand is very large (Fianto *et al.*, 2014; Foster, 2016). It can be concluded that marketers must have the ability to know which strategies must be carried out so that the products produced can obtain a good image in the eyes of consumers. Marketers can continuously survey users of their products to find out whether the company's activities are able to improve and make the image of their products even better.

Purchasing decisions are also influenced by brand image, because a brand with a good image will provide a guarantee of superior quality (Hastuti *et al.*, 2018). While Suarjana and Suprapti (2018) prove that the perception of price, image, and knowledge about the product influences the purchase decision. Wang and Tsai (2014), showed that brand image increases purchase intention, and purchase intention is influenced by

perceived quality. Yasmin (2017) also shows that brand image has a positive impact on purchasing decisions. Based on the description above, the hypothesis is as follows:

*H3: There is a significant positive relationship between brand image and purchasing decisions.*

## **2.4 The Relationship between Product Attribute, Price Perception, and Buying Decision**

Product attributes are product elements that are considered important by consumers and are used as the basis for purchasing decisions. Product attributes are characteristics of products or services that produce the ability to satisfy expressed or implied customer needs, including brands, packaging, guarantees, services (Ribhan, 2006). A person's satisfaction with the goods and services purchased actually lies not in the goods or services themselves, but from the characteristics or attributes attached to the goods in question. Consumers will give different weights for each product attribute according to their interests.

Rachim and Setiawan (2014), prove the influence of product attributes on purchasing decisions. Zia (2017), shows that taste, cleanliness, manufacture and expiry date, as well as nutritional information have priority in making purchasing decisions. Akpoyomare *et al.* (2012), proving a positive correlation between product attributes and purchasing decisions. Diaz and Cataluña (2011), found that shopping enjoyment, and brand loyalty affects price. Brijball (2003), shows that quality and price are important evaluative criteria. John (2012) also shows the influence of product attributes on purchase preferences and decisions. While Nunes *et al.* (2018), states that considerations made by consumers when making purchasing decisions can be processed by consumers from an economic point of view, their relationship with others as an impact on social relations, the results of the rational cognitive analysis or more than emotional uncertainty. Based on the description, the surface hypothesis is as follows:

*H4: Product attributes play a positive moderating in the relationship of price perception with buying decisions.*

## **3. Research Methods**

This research is causal research with the population of 199,077 users of polygon bicycle products in Indonesia. The analysis technique uses SEM, with the WarpPLS analysis tool. Adequacy of the sample using the Slovin formula (Bungin, 2011), and the number of samples studied was 399 respondents. Furthermore, the sample size for each type of bicycle is determined by the Taro Yamane formula (Bungin, 2011), thus the sample distribution is seen in Table 1 while the sampling method uses proportional random sampling, and the criteria of respondents are bicycle users who are at least 15 years old.

**Table 1.** *Distribution of research samples*

No.	Type of bicycle	Population	Sample
1	City Bike	34,688	70
2	MTB Dual Susp	15,672	31
3	MTB Hardtail	144,038	289
4	Road Bike	4,679	9
Total		19,9077	399

Source: MTB, mountain bike.

### 3.1 Instrument and Indicator Variables

This study uses a questionnaire instrument with a 5 level Likert scale. The healthy lifestyle variable uses 3 indicators adopted from Silvy (2009), Peter and Olson (2014), namely activity, interest, and opinion. Price perception uses 4 indicators adopted from Leonardo *et al.* (2012), namely quality perception, perceived cost incurred, perceived price differences, and reference prices. Brand Image uses 4 indicators adopted from Fianto *et al.* (2014), and Foster (2016), namely corporate image, user image, product image, and the strength of brand associations. The product attributes are used 4 indicators adopted from Ribhan (2006) namely product quality, product features, product style, and product design. The purchase decision uses 3 indicators adopted from Hastuti *et al.* (2018) namely the purpose of buying products, processing of brand information selection, and stability of the product.

## 4. Results Presentation and Analysis

### 4.1 Descriptive Data Analysis

Descriptive data analysis of 399 respondents showed that characteristics of respondents according to gender were dominated by men, namely 60.4% compared to women 39.6%. Characteristics of respondents based on age, appeared that respondents aged 15-25 years by 21.8%, ages 26-35 years by 18.6%, respondents aged 36-45 years by 26.0% and dominant in the age range  $\geq 46$  years by 33.6%. Educational degrees of the majority of respondents were Bachelor who reached 38.6%, while the remainder at Diploma degrees were 24.6%, High school at 18.3%, and Not graduating from high school by 3.5% (Table 2).

**Table 2.** *Characteristics of respondents (N = 399)*

Characteristics		Amount	Percent
Gender	Men	241	60.4
	Women	158	39.6
Age of respondents (years)	15-25	87	21.8
	26-35	74	18.6
	36-45	104	26.0
	$\geq 46$	134	33.6
Degree of Education	Not grad. from high school	14	03.5
		73	18.3

	High school	98	24.6
	Diploma	154	38.6
	Bachelor		
Type of work	Student	102	25.6
	Government employees	104	26.0
	Private employees	118	29.6
	Entrepreneur	75	18.8
Monthly income (Rp. Million)	< 2	107	26.8
	2-5	113	28.3
	6-10	80	20.0
	11-15	67	16.8
	> 15	32	08.0

Source: Bio data processed.

#### 4.2 Instrument Validity and Reliability Test

From the result of Pearson product moment correlation, it is known that all questionable items in the questionnaire have a significant correlation at the error rate of 5%, so it can be said all the questionable items are valid (Table 3). With Cronbach alpha test ( $\alpha$ ) in this research it indicates that all research variables are reliable, because all of the alpha coefficient values of each research variable are bigger than the standardized (0.5), so that each question item in measurement instrument can be used. The value of correcting total correlation items of all question items is greater than 0.3 (Table 3).

Table 3. Test for validity and reliability

Research variables	Indicator	Question number	Pearson correlation	Cronbach alpha ( $\alpha$ )
Healthy lifestyle	Healthy1	01-03	0,667**	0,832
	Healthy2	04-06	0,712**	
	Healthy3	07-10	0,814**	
Price perception	Price1	11-14	0,672**	0,754
	Price2	15-17	0,806**	
	Price3	18-20	0,683**	
	Price4	21-24	0,794**	
Brand image	Brand1	25-27	0,722**	0,782
	Brand2	28-30	0,714**	
	Brand3	31-33	0,721**	
	Brand4	34-36	0,677**	
Product attribute	Product1	37-39	0,824**	0,729
	Product2	40-43	0,776**	
	Product3	44-46	0,843**	
	Product4	47-49	0,796**	
Buying decision	Buying1	50-53	0,826**	0,834
	Buying2	54-57	0,847**	
	Buying3	58-61	0,846**	

Note: \*\*. Correlation is significant at the 0.01 level (2-tailed).

Source: Own study, WrapPLS output.

### 4.3 Measurement of Fit Overall Model

Measurement of fit overall model is performed to show the overall outer model and inner research model. Measurement of the outer model (Table 4), informs that all indicators of the research variable are significant and have a value greater than 0.5. Thus, each indicator can explain the constraints of variables.

**Table 4.** Measurement results of the outer model

Research variables	Relationship	Loading Factor ( $\lambda$ )	SE.	Probability
Healthy lifestyle	Healthy $\rightarrow$ Healthy1	0.702	0.047	0,000
	Healthy $\rightarrow$ Healthy2	0.834	0.047	0,000
	Healthy $\rightarrow$ Healthy3	0.806	0.047	0,000
Price perception	Price $\rightarrow$ Price1	0.845	0.048	0,000
	Price $\rightarrow$ Price2	0.877	0.048	0,000
	Price $\rightarrow$ Price3	0.845	0.048	0,000
	Price $\rightarrow$ Price4	0.638	0.048	0,000
Brand image	Brand $\rightarrow$ Brand1	0.890	0.048	0,000
	Brand $\rightarrow$ Brand2	0.871	0.049	0,000
	Brand $\rightarrow$ Brand3	0.850	0.049	0,000
	Brand $\rightarrow$ Brand4	0.785	0.048	0,000
Product attribute	Product $\rightarrow$ Product1	0.636	0.047	0,000
	Product $\rightarrow$ Product2	0.782	0.050	0,000
	Product $\rightarrow$ Product3	0.602	0.050	0,000
	Product $\rightarrow$ Product4	0.838	0.048	0,000
Buying decision	Buying $\rightarrow$ Buying1	0.779	0.047	0,000
	Buying $\rightarrow$ Buying2	0.726	0.047	0,000
	Buying $\rightarrow$ Buying3	0.699	0.048	0,000

*Source:* Own study, WrapPLS output.

#### 4.3.1 Test the validity and reliability of research variables

Validity test Variable in this study was carried out with the convergent validity test and the discriminant validity test. Table 5, informs that the average variances extracted (AVE) for healthy lifestyle variables, price perception, brand image, product attributes, and buying decisions shows that all AVE values are greater than 0.5. This shows that all the values of the research variables meet the AVE requirements, so it can be concluded that all the measures of convergent validity of the research variables are good.

**Table 5.** AVE, Correlations among latent variables, and Cronbach's Alpha

Variable	AVE	Healthy lifestyle	Price perception	Brand image	Product attribute	Buying decision	Cronbach's Alpha
Healthy lifestyle	0.574	(0.569)	0.192	0.149	-0.052	-0.022	0.625
Price perception	0.576	0.189	(0.558)	0.079	0.396	-0.084	0.753
Brand image	0.586	0.149	0.361	(0.769)	0.097	-0.106	0.760
Product attribute	0.583	0.189	0.396	0.070	(0.718)	0.0148	0.636

Buying decision	0.693	0.149	0.097	-0.106	-0.252	(0.684)	0.612
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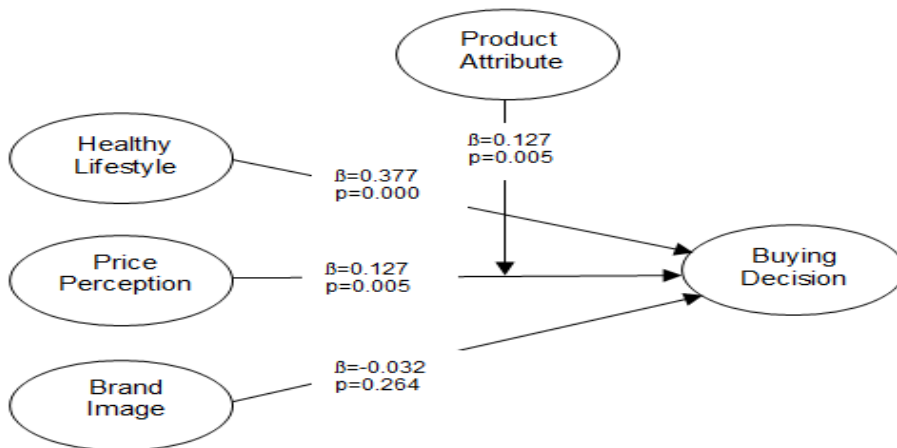
Source: Own study, WarpPLS output.

Discriminant validity is indicated by the value of AVEs (square roots of average variance extracted), where the value of AVE is in a diagonal position in correlations among latent variables in WarpPLS output, and the expected value is greater than the correlation value in the same block. As shown in Table 5, where the overall value on the diagonal block is greater than the value on the same block. This shows that all variables meet the expected discriminant validity criteria. The reliability test of the research variable was measured by Cronbach's alpha. A variable is declared reliable if the Cronbach alpha value is above 0.6. Based on the results of the output in Table 5, it shows that all research variables have a Cronbach's alpha value greater than 0.6 so that it can be concluded that the structural model used is good.

**4.3.2 Evaluate the model's goodness of fit**

The results of data processing using a sample of 399 indicate the APC value is 0.161, the ARS value is 0.212, the AARS value is 0.204 with a significance <0.001 which means the model fit. From the values obtained, it can be interpreted that the model is good enough to explain the phenomenon under study. The results of measurements of AVIF values in the model amounted to 1.171 and AFVIF values of 1.599, and this value is smaller than 3.3, which means there is no collinearity problem in the research model, so the research model can be accepted. The path coefficient of the research model is shown in Figure 1.

Figure 1. Coefficient of research model path



**4.3.3 Hypothesis testing**

Hypothesis testing is based on the estimated value of the significance of the parameters of the research model shown in Table 6.



**Table 6.** Hypothesis Testing

H	Relationship	Standardized Coefficient	SE	P	Decision
H1	Healthy → Buying	0.377	0.048	0.000	accepted
H2	Price → Buying	0.107	0.049	0.016	accepted
H3	Brand → Buying	-0.032	0.050	0.264	reject
H4	Product * Price → Buying	0.127	0.049	0.005	accepted

*Source:* Own study, WrapPLS output.

There is a significant positive relationship between variable moderation (Product\* Price) to buying decisions, with a path coefficient of 0.127 and a p-value of 0.005. This shows that the product attribute can moderate the relationship between price perception and buying decision. Thus hypothesis 4 is accepted.

## 5. Conclusions

A healthy lifestyle is a person's long-term commitment to overall health benefits for the body and life. Increased physical, mental and emotional health will help improve the quality of life and bring a positive influence on the people around.

Empirical results show that healthy lifestyle influences and can shape and increase consumers' buying decisions. These results give the meaning that if a healthy lifestyle that occurs in the community, can be directed and developed it will be able to trigger and raise people's decision to buy a polygon bicycle. The dominant indicators that make up the healthy lifestyle variable are the interest indicator, followed by the opinion indicator, and finally the activity indicator. The dominance of interest indicators informs that management deserves to prioritize the problem of consumer interest by knowing more about what interests, likes, interests and priorities are in the lives of consumers. By knowing more deeply the interests of consumers, the company will be able to create, and produce products that are in accordance with consumer desires. This can be done by offering a variety of polygon bicycle products, quality product specifications, attractive designs, according to consumer tastes and always innovating.

Empirical results also show that consumers' perceptions about prices influence purchasing decisions. The results of this proof give, meaning that, when consumers want to buy a bicycle, the price offered for each type of bicycle becomes one of the consumers' considerations. Therefore, the company is supposed to produce quality bicycles, according to the wishes of consumers at reasonable prices. From the factor analysis, it is known that the biggest factor that shapes price perception is the indicator of perceived cost incurred, meaning that if consumers need bicycles for the benefit of a healthy lifestyle, then prices become the first and foremost consideration of consumers. This proves that consumers are very sensitive to the price of bicycles offered. Thus, the company deserves to provide benefits greater than the price paid, and the price paid is in accordance with the expectations of consumers. Consumers will be satisfied, brand loyalty will increase, which will further repurchase.

Many research results have shown that brand image has a positive effect on consumer purchasing decisions, but in this study found different conclusions. The results showed that brand image had no effect on consumer purchasing decisions. This shows that when consumers decide to buy a bicycle, the product brand image is not the main factor that consumers consider. Thus, it can be interpreted that under certain conditions where consumers decide to buy a bicycle, will prioritize the more important needs of health, not because of the brand. Dominant indicators that form the brand image variable are corporate image indicators, followed by user images, product images, and the strength of brand associations. This means that the corporate image of a company that manufactures polygon bicycles has not become the brand of choice for consumers when deciding to buy a bicycle.

Therefore, management still needs to fight even harder to raise the company's brand image, by building brand popularity. Brand popularity is one of the keys that can create, and increase brand image to consumers. This can be done by carrying out several activities on a regular and ongoing basis. For example doing a healthy bicycle race, a bicycle ornamental contest, becoming a sponsor of sports activities.

The relationship between product attributes and purchasing decisions has been widely studied in the literature, but using product attributes as a moderating variable has not been widely discussed. This study found something new, and proved that the product attribute as a moderating variable made a positive contribution to the purchase decision. The empirical results indicate that the product attribute is able to moderate the relationship of price perception to purchasing decisions. This has become one of the new findings in this study. Product attributes are product elements that consumers consider important and serve as the main basis for deciding to buy a product. Product attributes are also characteristics of products or services that produce the ability to satisfy consumer needs. With the significant product attribute as a positive moderator in the relationship of price perception to the purchase decision of polygon bikes, this explains that the product attributes that exist on polygon bikes at this time, have been responding positively to consumers, so when consumers decide to choose a bicycle, in addition to the price factor then the product attribute has to be one that consumers consider when deciding to buy a bicycle. The dominant indicators that make up the product attribute variable are product design indicators, followed by product features, product quality, and product style. This means that product design is of concern to consumers when choosing a bicycle. Thus, it is appropriate for companies to innovate product designs, and always produce bicycles with up-to-date designs.

This research is able to offer and produce concepts about product attributes as moderator variables. It also shows the theoretical implications that a healthy lifestyle is the main determinant of consumers in deciding to buy a polygon bicycle in Indonesia. Polygon bicycle brand image has no effect on consumer purchasing decisions. This study is also able to explain the role of product attributes as a moderating variable in the relationship between price perception and purchasing decisions. That product attributes also provide additional reinforcement to the

attainment of consumer purchasing decisions. This means that when consumers decide to buy polygon bicycle products, in addition to product prices, consumers will also consider the product attributes of these bikes, which are based on four attributes product quality, product features, product style, and product design.

This finding carries practical implications that companies should pay attention and enhance brand image, which until now has not yet had a maximum impact on consumer purchasing decisions. This can be done by building brand popularity, building competitive advantages which can be used as an excuse for consumers to choose polygon bikes. Also a permanent sponsor of sports events. For future research, development, this research contributes to the challenge of insignificant influence of brand image on purchasing decisions.

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