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THE INFLUENCE OF PRICE ON THE DECISION TO PURCHASE PERCARD WHICH IS MEDIATED BY CONSUMER BEHAVIOR

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Abstract. This research aims to determine the effect of price on the decision to purchase starter cards, by considering the moderation of consumer behavior. Although many studies have highlighted the relationship between price and consumer purchasing decisions, this study explores whether consumer behavioral factors moderate this relationship in the context of the telecommunications industry. The survey method is used to collect data from respondents who are potential starter card users. The data analysis technique used is the t test with the Moderated Regression Analysis interaction test. This test meets the requirements of instrument testing, classical assumption testing, and model suitability testing. Based on the test results, it is known that price has a significant effect on purchasing decisions with a regression coefficient of 0.879 with a significance of 0.004 < 0.05 and consumer behavior has a significant effect on purchasing decisions with a regression coefficient of 0.684 with a significance of 0.013 < 0.05. Meanwhile, price which is moderated by consumer behavior has no significant effect on purchasing decisions with a regression coefficient value of -0.023 and a significance of 0.112 > 0.05. Thus, consumer behavior variables have not been able to moderate the influence of price on purchasing decisions.

INTRODUCTION

The telecommunications industry has become a sector that is growing rapidly along with advances in information and communication technology (Widana, 2020). Rapid technological developments, regulatory changes and increasing competition encourage telecommunications companies to continue to adapt and adapt their strategies to meet increasingly complex consumer demands (Jayantika & Namur, 2022). One of the main products of this industry is the starter card which is the main entry point for consumers to access telecommunications services, including telephone and internet. A starter card is one of the media that can be used to activate telecommunications services provided or offered by network operators and telecommunications service providers (Adianto Mardijono et al., 2020). In this context, the price factor plays an important role in consumer purchasing decisions. When the price of a product falls or rises, this can affect consumers' perceived value, and therefore, their decision to purchase a starter pack. However, consumer purchasing decisions are not only determined by price factors, but are also influenced by various psychological, social and economic factors that mediate the relationship between price and consumer behavior.

Consumer behavior theory states that consumer purchasing decisions are influenced by various factors, including perceived product value, personal preferences, previous experiences, and environmental factors (Schiffman & Wisenblit, 2015). Consumer behavior is also influenced by demographic factors such as age, gender and income (Solomon, 2020). Psychological factors such as perception, attitude and motivation also play an important role in shaping purchasing decisions (Kotler & Armstrong, 2018). In addition, social factors such as culture, reference groups, and the influence of family and friends can also mediate the relationship between price and consumer behavior (Kotler & Keller, 2016).

Consumer behavior often begins with recognition of a problem or need. When consumers realize there is a need or problem that needs to be solved, they tend to look for solutions or products that can meet the need or solve the problem. After identifying a need or problem, consumers tend to look for information about available products or services. They can research online, read product reviews, or consult with friends and family to get the information they need before making a purchasing decision. Consumers usually evaluate several alternatives before making a purchasing decision. They consider various factors such as price, quality, brand, features, and other advantages of each product or service under consideration (Nurmini, 2021). After evaluating alternatives, consumers make purchasing decisions based on their preferences, values, and personal preferences. Purchasing decisions can be influenced by many factors including price, quality, brand, previous experience, and other psychological factors. After making a purchase, consumer behavior can also influence post-purchase follow-up, such as customer satisfaction, brand loyalty, and repeat purchase behavior.

These post-purchase experiences can influence brand reputation and future purchasing decisions. Make repeat purchases, be loyal to the product or loyal to the store where the customer buys the goods, and carry out indirect promotions for the product (Novansa & Ali, 2017). Dimensions or indicators of repurchase according to (Ferdinand, 2002)namely suitability to needs, benefits, accuracy in purchasing products and repurchasing.Consumers who are happy and satisfied with the goods or services they have purchased will think about buying the goods or services again (Abdullah & Tantri, 2013). Understanding consumer behavior helps manufacturers and marketers design more effective marketing strategies, such as setting appropriate prices, relevant promotions, and developing products that suit consumer needs and preferences.

Consumer behavior also plays an important role in determining the success of a telecommunications company's pricing strategy. Consumer behavior is influenced by a variety of factors, including personal preferences, previous experiences, social influences, perceived value, and price sensitivity. Understanding how consumers respond and react to various price dimensions can help companies design more effective and relevant pricing strategies.The application of promotional prices is often associated with indicators of reducing prices or increasing the number of products or services obtained at the same price in order to satisfy satisfaction, increase sales and attract interest in repeat purchases (Ghezelbash & Khodadadi, 2017).

The influence of price on purchasing decisions has become an important research subject in the field of marketing. Previous research shows that pricing can influence consumer perceptions of product value, perceived quality, and purchasing intensity (Zeithaml et al., 2018). However, it is important to remember that the influence of price does not always have a direct influence on purchasing decisions. Other factors such as product quality, brand image, promotions, and consumer preferences can also play an important role in shaping purchasing decisions. Therefore, the relationship between price and purchasing decisions is often mediated by consumer behavior. In the context of the telecommunications industry, especially in the decision to purchase starter packs, it is important to understand how price factors influence consumer behavior and ultimately influence their purchasing decisions. By understanding this relationship, mobile operators can develop effective pricing strategies and optimize their marketing to increase competitiveness and win in an increasingly competitive market.

Pricing policy is the main indicator used by buyers in deciding on a product (Praseto et al., 2021). Price plays an important role in decisions to purchase products from starter card providers, as well as in decisions to purchase products or services from other companies. In the highly competitive mobile communications market, price is often the primary factor consumers consider when selecting a SIM card or service plan. Affordable prices are one of the main factors influencing consumers. Consumers tend to look for packages or offers that provide the best value at a price that fits their budget. Consumers want to make sure they are getting their money's worth. They will compare the price with the benefits received, such as the amount of data, credit or other additional services offered by the starter pack and its competitors. Special offers, discounts or special promotions can often influence consumer purchasing decisions. For example, offering additional data packages or bundle offers with the purchase of certain telephone devices can attract consumer interest.

Although low prices may be attractive to some consumers, prices that are too low can also give the impression that the product or service lacks quality. Therefore, prices that are too cheap can also be a negative signal for some consumers. Consumers can also consider the long-term costs of using a starter card, such as monthly subscription fees or additional costs that may arise from using certain services. In the context of purchasing products from starter card providers, price can be a significant differentiator between their services and those of other competitors. Therefore, the right pricing strategy is very important for starter card providers to retain and attract new customers. The pricing policy strategy must take into account the capabilities or purchasing power of the target market, so that when the product is introduced to the market (introduction stage), the product offered can reach the target and provide income for the company (Sari & Mahanani, 2017).

Purchasing decisions are one of the important stages in the consumer purchasing process where consumers choose products or services that are considered to best suit their needs, preferences and budget. Although price is often the main factor that consumers consider, it is important to remember that purchasing decisions are not based on price alone.Purchasing decisions are a purchasing decision making process which includes determining what to buy or not to carry out a purchasing transaction and this decision is obtained from previous activities (Assauri, 1987). Purchasing decision, according to Sutsina (2001), is a decision taken by consumers to buy a product that begins with awareness of the fulfillment of needs and desires which Assael calls need stimulation.

Purchasing decisions in the context of starter cards are about how consumers choose starter cards as their choice among the various options available. Consumers compare starter card prices with offers from other providers. Competitive prices can be a determining factor in choosing a starter card. Consumers consider data packages, voice services, SMS, and other additional features offered by starter cards (Sumandya & Widana, 2022). Large data plans at reasonable prices or services that meet user needs can also influence purchasing decisions. The quality of the signal and network in the area where the consumer lives or works can be an important factor. Consumers will choose a starter card if they are sure they will get good signal quality and a stable network. The user's previous experience with SIM cards or experiences heard from friends or family can also influence purchasing decisions. Positive experiences will make consumers more likely to choose a starter card. Emotional factors such as trust in the brand or emotional connection with the brand can influence purchasing decisions. Consumers may choose starter packs because of the brand's good reputation or the emotional connection they have with the brand. These providers can design more effective marketing strategies to attract consumers and maintain their market share. This includes competitive pricing, attractive package offers, good customer service, and efforts to build a strong and positive brand image in the eyes of consumers.

Researchers chose students from the Economic Education Study Program, Faculty of Social Sciences, PGRI Mahadewa Indonesia University as respondents in this research because students are one of the consumers who have the greatest influence on the development of technology and various internet providers today. The phenomenon of developing technology and internet providers, especially among students, makes researchers want to conduct further research.

METHOD

This research is quantitative descriptive research. Qualitative data is data in the form of words or verbal statements, not in the form of numbers. Qualitative data was obtained through interviews and observations of each respondent from the economic education study program, Faculty of Social Sciences, PGRI Mahadewa Indonesia University. Quantitative data is data in the form of numbers or qualitative data which is summarized using Sugiyono (2017). Quantitative data includes the results of questionnaire answers from each respondent. Data comes from primary data and secondary data. Primary data is data obtained directly from the source, either by observing or recording it for the first time. Secondary data comes from indirect data, namely providing data to data collectors, for example through other people or through documents. The data collection methods used were observation, interviews, documentation and questionnaires. The data analysis technique used is the Moderated Regression Analysis (MRA) Test, in the Moderated Regression Analysis (MRA) Test.

RESULTS AND DISCUSSION

This research explains moderating variables in strengthening or weakening the relationship between independent and dependent variables. Statistical calculations are considered if the test value is outside the critical area (the area where Ho is rejected). On the other hand, if the test value is outside the critical area (Ho is accepted), then the statistical calculation is not significant. The regression model equation in this research:

$$Y = a + \beta 1\ X1 + \beta 2\ Z + \beta 3\ X1\ Z + e \quad (1)$$

The model feasibility test consists of the Coefficient of Determination Test (R2), measuring the Goodness of Fit of the regression equation, namely measuring how far the model's ability to explain variations in the dependent variable. Meanwhile, if the Adjusted R2 is small, it means that the ability of the independent variable to explain the dependent variable is very limited (Ghozali, 2018). F Test This test aims to assess the feasibility of the regression model formed. To find out the results of the F test, you can do it by looking at the results of the regression carried out with the SPSS program, namely by comparing the significance level of each independent variable with $\alpha = 0.05$. If the significant level $F \leq \alpha = 0.05$ then the relationship between independent variables is able to influence purchasing decisions as a dependent variable, so the model is said to be feasible. Hypothesis testing where the t test basically shows how far the influence of an independent variable individually is in explaining the dependent variable (Ghozali, 2011). The significance level (α) used was 5% (0.05). If the significant level t is greater than $\alpha = 0.05$ then H_0 is accepted and Ha is rejected, then it can be concluded that the independent variable in the model has no partial effect on the dependent variable. Likewise, if the significance level of t is smaller or equal to $\alpha = 0.05$, then H_0 is rejected. Ha is accepted, meaning that the independent variable in the model influences the dependent variable.

MRA analysis. This analysis is used to calculate consumer behavior as a moderator of the influence of price on purchasing decisions. The analysis results are expressed in the form of a line equation:

Table 1. MRA Test Results

Model 1		Unstandardized Coefficients		Standardized Coefficient	Q	Sig.
		B	Std. Error	Beta		
	(Constant)	-6.856	3.761		-1.823	.077
	Price	.879	.288	1.037	3.056	.004
	Consumer behavior	.684	.263	.716	2.599	.013
	The interaction of price and consumer behavior	-.023	.014	-.818	-1.629	.112

a. Dependent Variable: Purchase Decision

Based on Table 1 above, a regression equation model can be created, namely as follows.

$Y = -6.856 + 0.879X + 0.684Z - 0.023X*Z$

The interpretation of the above equation is as follows: (1) the coefficient value (b1) is 0.879. A positive regression coefficient value means that the higher the price, the more it increasesBuying decision, and vice versa; (2) the coefficient value (b2) is 0.684. A positive regression coefficient value means that the higher consumer behavior, the better it will beBuying decision, and vice versa; (3) the coefficient value (b3) is –0.023. The value of this regression coefficient is negative, meaning that the higher the interaction between price and consumer behavior, the lower bmake decisionsand vice versa.

Coefficient of determination test (R2)
The coefficient of determination is used to measure the extent to which the model is able to explain variations in the dependent variable:

Table 2. Determination Test Results

Model	R	Rsquare	Adjusted R Square	Std. Estimation Error
1	.915a	.837	.824	1.18732

a. Predictor: (Constant), Interaction of Price and Consumer Behavior, Consumer Behavior, Price
b. Dependent Variable: Purchase Decision

Based on table 2 above, the Adjusted R Square value is 0.824, which means that variations in price variables and consumer behavior as well as the interaction of price with consumer behavior are able to explain 82.4% of purchasing decision variables and the remaining 17.6% is explained by other factors outside the model.

F test
The model feasibility test (F test) aims to test whether all independent variables have an effect on the dependent variable and to find out whether the regression model used in this research is suitable to be tested or not.

Table 3. ANOVAa

Model		Sum of Squares	df	Means Square	F	Sig.
1	Regression	260.850	3	86.950	61.679	.000b
	Remainder	50.750	36	1.410		
	Total	311.600	39			

a. Dependent Variable: Purchase Decision
b. Predictor: (Constant), Interaction of Price and Consumer Behavior, Consumer Behavior, Price

Based on Table 3, the significance value of 0.000 is smaller than 0.05. This means that there is an influence between price variables, consumer behavior, price interactions and consumer behavior simultaneously on purchasing decision variables. Thus the model can be said to be feasible.

T-test

This test is used to test the significance of each regression coefficient. The T test can be seen in Table 4.

Table 4. T-test

	Model	Unstandardized Coefficients		Standardized Coefficient		
		B	Std. Error	Beta	Q	Sig.
1	(Constant)	-6.856	3.761		-1.823	.077
	Price	.879	.288	1.037	3.056	.004
	Consumer behavior	.684	.263	.716	2.599	.013
	The interaction of price and consumer behavior	-.023	.014	-.818	-1.629	.112

a. Dependent Variable: Purchase Decision

Based on the regression results, the t test results were obtained to determine the effect of the independent variable on the dependent variable as follows: (1) price influences the purchasing decisions of economic education study program students, Faculty of Social Sciences, PGRI Mahadewa Indonesia University. The calculation results show that the regression coefficient is 0.879, the calculated t1 value is 3.056 and the sig value is 0.004 which is smaller than $\alpha = 0.05$, so Ho is rejected. Ha is accepted, meaning that price influences purchasing decisions; (2) consumer behavior influences purchasing decisions for students of the economics education study program, Faculty of Social Sciences, PGRI Mahadewa Indonesia University. The calculation results show that the regression coefficient is 0.684, the calculated Q value is 2.599 and the sig value is 0.013 which is smaller than $\alpha = 0.05$ so that Ho is rejected. Ha is accepted, meaning consumer behavior influences purchasing decisions.

Consumer behavior moderates the influence of price on purchasing decisions among Economic Education, Faculty of Social Sciences, PGRI Mahadewa Indonesia University students. For the interaction variable price with consumer behavior, the regression coefficient value is -0.023, giving a calculated t value of -1.629 and a significance level of 0.112 which is greater than $\alpha = 0.05$. So it can be concluded that the third hypothesis is that price and consumer behavior have no influence on purchasing decisions (Y). So it can be concluded that consumer behavior has not been able to moderate the influence of price on purchasing decisions (Y).

CONCLUSION

Based on the research results presented, it can be concluded that price and consumer behavior both have a significant influence on purchasing decisions. The test results show that the price regression coefficient is 0.879 with a significance of 0.004, while consumer behavior is 0.684 with a significance of 0.013. These two significance valuessmaller than the commonly used significance level (0.05), which indicates that it has a statistically significant influence on purchasing decisions.

However, if we consider the interaction between price and consumer behavior as a moderating variable, the results show that there is no significant influence on purchasing decisions. The regression coefficient for the interaction of price with consumer behavior is -0.023 with a significance of 0.112 which is greater than the significance level of 0.05. This shows that consumer behavior variables have not been able to moderate the influence of price on purchasing decisions in the context of this research.

Thus, although price and consumer behavior individually have a significant influence on purchasing decisions, the interaction of these two variables does not produce a significant influence. This suggests that in the context of this study, other factors may also play a role in moderating the relationship between price and purchasing decisions, which needs to be considered in further analysis.

Additionally, these results demonstrate the importance of understanding the various factors that influence purchasing decisions, including price and consumer behavior, as well as the interactions between the two. The implications of this research can be used as a basis for formulating more effective marketing strategies, taking into account the role of price and consumer behavior in influencing consumer purchasing decisions.
The advice that can be given is that cellular operators need to consider diversifying their marketing strategies by not only focusing on price, but also other factors that can influence consumer purchasing decisions. This can include improving service quality, attractive promotions and building a strong brand image. Improving service quality can be an effective strategy for attracting and retaining customers, especially if price is not a major factor in purchasing decisions. Investments in network infrastructure, responsive customer service and product innovation can help mobile operators to increase customer satisfaction and win market competition.

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