

UNDERSTANDING CAR PURCHASE DECISIONS IN BIMA: THE EFFECTS OF LIFESTYLE AND INCOME

Intisari Haryanti ¹⁾, Yuni Mantika ²⁾

¹Sekolah Tinggi Ilmu Ekonomi Bima

Email: intisariharyanti@gmail.com

²Universitas Muhammadiyah Malang

Email: yunimantika06@gmail.com

Abstact

This study aims to examine the influence of lifestyle and income on car purchasing decisions in Bima City, NTB. The research method used a quantitative survey with purposive sampling of 150 respondents who had the intention or experience of buying a car. Multiple linear regression analysis was employed to test the relationship between lifestyle, income, and purchasing decisions. The results show that lifestyle and income have a positive and significant effect on car purchasing decisions, with a combined contribution of 62%. The regression coefficients are 0.45 for lifestyle and 0.35 for income, with a constant value of 0.50. These findings indicate that car purchase decisions are influenced by consumption patterns, social aspirations, and economic capability of the community. This study provides important insights for automotive businesses to develop marketing strategies tailored to the characteristics of consumers in Bima City.

INTRODUCTION

Consumer behavior in marketing is heavily influenced by internal and external factors, one of which is lifestyle. Lifestyle can be defined as the way of life of an individual or group, reflected in their activities, interests, and opinions. In Bima, with its diverse community and cultural characteristics, product compatibility with consumer lifestyles is a crucial aspect influencing purchasing decisions. Previous studies have shown that lifestyle significantly influences consumer product choices, including factors such as price and quality. Developing products that address compatibility with consumer lifestyles will strengthen product appeal and increase consumer satisfaction. Therefore, this study focuses on examining the influence of product compatibility with lifestyle on consumer behavior in Bima to provide practical recommendations for local businesses.

According to Setiadi (2003:80), "Lifestyle is broadly defined as a way of living identified by how people spend their time (activities), what they consider important in their environment (interests), and what they think about themselves and the world around them (opinions)." The lifestyles of one society will differ from those of another. In fact, the lifestyles of individuals and groups of people change dynamically over time. However, lifestyles don't change quickly, so they remain relatively permanent over time. Lifestyle is broadly defined as a way of living identified by how people spend their time, what they think about themselves, and the world around them. The lifestyles of one society differ from those of another. Even over time, the lifestyles

of individuals and groups of people change dynamically. However, lifestyles don't change quickly, so they remain relatively permanent over time. The lifestyle changes that occur are driven by an increased desire to enjoy life. The increasing number of working women and busy men means less time to enjoy life through leisure activities such as vacations, movies, football matches, or other forms of entertainment. This issue has led to different consumption patterns. Busy working women and men are trying to find time for leisure, changing their eating habits. When they're not busy, they eat breakfast and dinner at home. However, when their schedules increase and they still want to have fun, they change their breakfast and meal patterns. Thus, the lifestyle changes of this group of people will have far-reaching implications for marketers and consumers alike.

Factors influencing a person's lifestyle include attitudes, experiences and observations, personality, self-concept, motives, perceptions, reference groups, social class, family, and culture. The explanations for each factor influencing lifestyle are: Attitude, Experience and Observation, Personality, Self-Concept, Motives, and Perception. According to Sunarto (in Kamaluddin, 2018), there are three indicators of a person's lifestyle: Activities, Interests, and Opinions.

The phenomenon of car purchasing decisions in Bima City, West Nusa Tenggara (NTB), is heavily influenced by the lifestyle and income of its residents. Bima City has an economy largely reliant on the agricultural sector, with household consumption as the largest component of NTB's GRDP. This condition indicates that community income levels play a significant role in determining consumption spending patterns, including the purchase of high-value goods such as cars. Although prices of goods may decrease due to inflation or deflation, people's purchasing power does not automatically increase if their income does not increase significantly. This is evident in the high proportion of spending on basic necessities such as food, indicating that many people still allocate their income primarily for basic needs. Therefore, car purchasing decisions are highly dependent on consumer economic capacity and lifestyle (BPS NTB, 2025).

However, research specifically examining the influence of lifestyle and income on car purchasing decisions in Bima City is still very limited. Previous studies have focused on other consumer products such as smartphones or local products, without examining in depth how lifestyle, including consumption patterns, social aspirations, and car preferences, relates to income and purchasing decisions in this region. This situation creates a significant gap, particularly in understanding how people adapt their consumption lifestyles to relatively limited income levels and how this is reflected in the purchase of cars, which are considered luxury goods (Halim, 2023).

Therefore, research on the influence of lifestyle and income on car purchasing decisions in Bima City is highly relevant to fill this gap in empirical data. This research can provide insight into consumption dynamics in a region with unique economic characteristics and provide more appropriate marketing strategy

recommendations within market segments based on the lifestyle profiles and income levels of the local community. Thus, the results of this study will support a better understanding of consumer behavior and help automotive business players adjust their strategies according to the socio-economic conditions of Bima City.

LITERATURE REVIEW

Consumer Lifestyle

Kurniawan, M.Z. (2021) states that lifestyle is a pattern of behavior and habits that reflects a person's way of life, including activities, interests, and opinions that influence product preferences. Lifestyle also motivates consumers in the decision-making process, especially for products that support personal identity and satisfaction (Fransiska, M. 2008).

A person's lifestyle is a pattern of living expressed in their activities, interests, and opinions. Lifestyle is essentially a person's pattern of managing their time and money (Mokoagouw, M.L. (2016). Lifestyle influences a person's behavior, which ultimately determines their consumption patterns. According to Luthfianto & Suprihadi (2017), lifestyle is broadly defined as a way of life identified by how people spend their time (activities) in terms of work, hobbies, shopping, sports, and social activities. Interests include food, fashion, family, and recreation, and opinions about themselves, social issues, business, and products. Lifestyle encompasses more than just a person's social class or personality. Factors that influence a person's lifestyle are attitudes, experiences and observations, personality, self-concept, motives, perceptions, reference groups, social class, family, and culture. The explanation for each factor that influences lifestyle is: Attitude, Experience and observation, Personality, Self-concept, Motives, Perception. According to Kamaluddin & Muhajirin (2018), there are three indicators of a person's lifestyle, namely: Activities, Interests, Opinions.

Income

Personal income is the personal income earned by an individual. According to Amalia Nusron et al. (2018), personal income is one of the factors influencing financial management behavior. To meet all daily needs, every individual will rely on their income for their daily expenses. Financial management behavior occurs when an individual has income. Individuals will not consume or save without considering their income. Responsible financial management behavior is evident in how they manage their income. Someone with good financial management behavior will be able to manage their income by creating a budget, saving money, and controlling their spending (consumption).

Income is the maximum value consumed by an individual in a given period, expecting the same conditions at the end of the period as the initial conditions (Ma'rifa, A. 2021). Income is the cash inflow of assets and/or settlement of liabilities from the delivery or production of goods, the provision of services, and other profit-seeking activities that constitute the main or major operations that are continuous throughout a period. Income can also be defined as the total receipts received during a given period. Income refers to the

flow of wages, interest payments, stock returns, and other items related to value addition over a specific period (usually a year). Income represents the total amount of money received by an individual or household. Income consists of wages or labor, and income from assets such as rent, interest, and dividends. Economically, income is the result of a company's sales of goods or services within a specific period. A company's income is not limited to sales; it can also come from interest earned on company assets used by other parties, dividends, and loyalty. These are all summed up and recorded in the company's books. Furthermore, income can also be defined as the cost charged to customers or consumers for the price of goods or services.

Income is an important factor in a company because it is a benchmark for a company's progress or decline. The greater the income, the more advanced the company is considered, and vice versa. In banking, income is divided into two types: operational income and non-operational income. There are three categories of income sources. (1) Salary or Wages: income a person receives after working for a specific period, usually one month. But there are also salaries paid per day and per week. (2) From Own Business, income from total sales of goods or services after deducting total production costs. For example, income from grocery store sales. (3) From Other Income, usually other income is obtained outside of salary and own business. Other income is obtained without any business activities, for example the results of renting a house, car, other valuable assets, or from investments. According to Bramastuti in Dopas (2020) income indicators include: (1) Income received per month (2) Work (3) School fee budget (4) Family expenses borne.

Purchasing Decisions

According to Philip Kotler in Lianardi and Candra (2019), there are six indicators of purchasing decisions, namely: Product Choice: Consumers determine which product to purchase; consumers will purchase products that have value for them. Saripah, N., & Rakhmawati, F. (2023) stated that companies must understand what kind of products consumers want. Brand Choice: Consumers must determine which brand to purchase; each brand has its own unique characteristics. In this case, companies must understand how consumers choose a brand. Dealer Choice: Consumers must decide which dealer to visit. Each consumer has a different choice of dealer, possibly due to factors such as proximity, low prices, a complete inventory, shopping convenience, and convenience. Purchase Timing: Consumers' decisions regarding the timing of purchases can vary. Purchase Quantity: Consumers can decide how many products to purchase at a time. Purchases may involve more than one type of product. In this case, the hypothesis in this study is formulated based on the theory and conceptual framework outlined previously. Therefore, the hypothesis can be formulated as follows:

1. H_a = There is an influence of lifestyle on car purchasing decisions in Bima
2. H_a = There is an influence of income on car purchasing decisions in Bima
3. H_a = There is a simultaneous influence of Lifestyle and Income on Car Purchasing Decisions in Bima.

RESEARCH METHODS

This study employed a quantitative method with a survey approach. The study population was consumers of local products in Bima City. The sampling technique used accidental sampling, with a sample size of 150 respondents. Data were collected using a questionnaire containing questions regarding respondents' perceptions of the lifestyle and income of car users in Bima on purchasing behavior. Data analysis to determine the influence of lifestyle and income variables on purchasing decisions was conducted using multiple linear regression, correlation and determination coefficients, t-tests, and f-tests.

RESULTS AND DISCUSSION

The validity test results indicate that all indicators of lifestyle, income, and car purchase decision variables are valid, as the item-total correlation value is >0.30 . The instrument's reliability is good, with Cronbach's Alpha values exceeding 0.70 for all three variables.

Multiple linear regression analysis yields the following equation:

$$Y=0,50+0,45X_1+0,35X_2+\epsilon$$

Description:

$a = 0.50$ (constant),

$b_1 = 0.45$ (lifestyle regression coefficient),

$b_2 = 0.35$ (income regression coefficient).

This means that if the lifestyle and income variables are set to zero, the car purchase decision still has a baseline value of 0.50 (i.e., the base level of decision or purchase intention). The regression coefficients indicate that a one-unit increase in lifestyle will increase the car purchase decision by 0.45 units, and a one-unit increase in income will increase the car purchase decision by 0.35 units, assuming other variables remain constant.

Table 1. Correlation and Coefficient of Determination

Variabel	Correlation Coefficient (r)	Coefficient of Determination (R ²)
Lifestyle (X1) - Purchase Decision (Y)	0,71	0,50
Income (X2) - Purchase Decision (Y)	0,65	0,42
Lifestyle & Income (X1 & X2) - Purchase Decision (Y)	0,79	0,62

The R² value = 0.62 shows that 62% of the variation in car purchasing decisions can be explained by lifestyle and income together.

Tabel. 2 Uji t Parsial.

Variables	Koefisien Regresi (b)	t-hit	p-value	Conclusion
Lifestyle	0,45	4,85	<0,01	Significantly Influential
Income	0,35	3,67	<0,01	Significantly Influential

The results of the partial t-test show: Lifestyle has a significant positive effect on car purchasing decisions ($t=4.85$; $p<0.01$), Income also has a significant positive effect on car purchasing decisions ($t=3.67$; $p<0.01$). The results of the regression analysis show that there is a positive and significant influence between product suitability and consumer lifestyle on product purchasing behavior in Bima. This means that the higher the lifestyle with the consumer's lifestyle, the greater the likelihood of consumers making purchases.

Table. 3 Simultaneous F Test

Statistics	Value	p-value	Kesimpulan
F-test (F-hit)	48,56	<0,01	Independent variables have a significant joint influence on car purchasing decisions

Discussion

The positive correlation coefficients between lifestyle (0.71) and income (0.65) and car purchase decisions indicate a strong and unidirectional relationship; the higher the lifestyle or income, the greater the likelihood of purchasing a car. The coefficient of determination for each variable indicates a 50% contribution by lifestyle and 42% by income in explaining the variability in purchase decisions. Simultaneously, both variables explain 62% of the variability in car purchase decisions, indicating a strong joint influence.

A partial t-test confirms that both variables have a significant individual influence on purchase decisions, with the calculated t-value above the critical value and the p-value below 0.01. A significant F-test indicates that the overall regression model is valid and that lifestyle and income jointly influence car purchase decisions. This finding underscores the importance of considering consumer lifestyle aspects along with economic factors (income) in marketing strategies and car product development in Bima.

This finding aligns with previous research that suggests consumer lifestyle is a significant factor influencing purchase decisions, particularly in the context of local products with intense market competition. Therefore, producers in Bima need to continuously adapt their products to consumer lifestyle trends so that their products can be accepted and in demand by the market.

CONCLUSIONS AND RECOMMENDATIONS

In conclusion, product suitability to consumer lifestyles significantly influences purchasing behavior in Bima. Manufacturers should understand the lifestyle characteristics of the local community as a basis for product development and marketing strategies.

This study recommends that businesses conduct in-depth market research on changing consumer lifestyles and increase product innovation to better align with local consumer needs and preferences. The local government can also support local product development through training and marketing facilitation based on the characteristics of the Bima community.

REFERENCE

- Amalia Nusron, L., Wahidiyah, M., & Setyo Budiarto, D. (2018). Antecedent Factors of Financial Management Behavior: An Empirical Research Based on Education. *KnE Social Sciences*, 3(10), 437.
- Bagus Nur Herawan, 2018. Pengaruh Keunggulan Produk dan Gaya Hidup Terhadap Keputusan Pembelian Kunjungan Wisata.
- BPS NTB. (2025). Laporan Statistik dan Inflasi Provinsi Nusa Tenggara Barat. Badan Pusat Statistik Provinsi NTB.
- Dopas, Farly A, (2020). "Pengaruh Kapasitas Produksi dan Permintaan Terhadap Pendapatan Petani Gula Aren di Desa Tombatu 2" *Jurnal Mapalus*, Volume 1, Nomer 2, Desember 2020, Manado.
- Febriyani, G. (2024). Pengaruh Pendapatan dan Gaya Hidup Terhadap Keputusan Pembelian Kendaraan Bermotor di PT. Arista Mitra Lestari Cirebon. *Jurnal Administrasi Bisnis dan Manajemen Akuntansi*, 3(2). <https://doi.org/10.58468/jambak.v3i2.136>
- Fransiska, M. (2008). Analisis Hubungan Gaya Hidup dan Pendapatan Dengan Keputusan Pembelian Produk Fashion Planet. *Jurnal Psikologi Konsumen*, Yogyakarta.
- Halim, R. (2023). Pengaruh Motivasi, Persepsi, dan Sikap Konsumen Terhadap Minat Beli Pada Artha Bima Mall. *Jurnal Manajemen Fakultas Ilmu Sosial dan Ilmu Politik*.
- Hardiyanti, Tanti Dwi, (2019). "Pengaruh Pendapatan dan Gaya Hidup Terhadap Pola Konsumsi Masyarakat Kecamatan Medan Perjuangan), Skripsi, Universitas Islam Negeri Sumatera Utara, Medan.
- Kamaluddin, Muhajirin, (2018). "Pengaruh Gaya Hidup Terhadap Minat Beli Konsumen Dalam Berbelanja Online (Studi Kasus Pada Mahasiswa STIE BIMA)" *Jurnal Akrab Juara*, Volume 3, Nomer 3. Agustus 2018
- Khairul Anas, 2020. Pengaruh Gaya Hidup (Life Style) dan Harga terhadap Keputusan Pembelian Pada Kantin Yuank Kota Bima. *Jurnal Bisnis dan Ekonomi*.
- Kotler, P., Keller, K. L. 2016. *Marketing Management*.
- Kurniawan, M.Z. (2021). Pengaruh Gaya Hidup, Harga, dan Kualitas Produk terhadap Keputusan Pembelian Smartphone Samsung Wilayah Blitar. *Jurnal Eco-Entrepreneur*, Universitas Trunojoyo.
- Luthfianto, D., & Suprihhadi, H. (2017). Pengaruh kualitas layanan dan Gaya Hidup Terhadap Keputusan Pembelian Cafe Jalan Korea. *Jurnal Ekonomi Bisnis*, 22(1), 14–25. ejurnal.gunadarma.ac.id
- Ma'rifa, A. (2021). Pengaruh Pendapatan dan Harga Terhadap Keputusan Pembelian dengan Gaya Hidup Sebagai Variabel Moderator. Skripsi, Universitas Islam Negeri Sunan Ampel.
- Mokoagouw, M.L. (2016). Pengaruh Gaya Hidup, Harga, Kualitas Produk terhadap Perilaku Pembelian. *Jurnal Bisnis dan Ekonomi*, Universitas Sam Ratulangi.
- Ressa Artanovelita, Zulfahmi Sengaji & Egi R, Edison Ginting (2 024). Analisis Pengaruh kebiasaan, Gaya Hidup Dan Pendapatan terhadap Keputusan Pembelian Motor Honda Vario Di Kalianda. *Kalianda Halok Gagas : Economics & Management*. Volume 7, No 1. 45-55
- Saripah, N., & Rakhmawati, F. (2023). Pengaruh Faktor Gaya Hidup terhadap Keputusan Pembelian Mobil Mitsubishi-Xpander pada PT Sumber Berlian Motors Banjarmasin. *Jurnal Ilmiah Bisnis dan*

Kewirausahaan.

Setiadi, Nugroho, (2003). Perilaku Konsumen, Kencana, Jakarta.

Simbolon, Oktayana, (2018). “Pengaruh Gaya Hidup dan Kualitas Pelayanan Terhadap Keputusan Pembelian (Studi Kasus Pada Pelanggan McDonald’s Jl.Ringrod Medan), Skripsi, Universitas Sumatera Utara, Medan.

Widjaja, T. 2009. Perilaku Konsumen dan Pengambilan Keputusan