The Influence of Lifestyle, Religiosity, and Prizes on the Decision of Members to Choose Takop

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Abstract

This study aims to examine how much influence lifestyle, religiosity, and prizes for the decision of members of KSU Setia Hati , Buduran Sidoarjo in choosing Takop savings. The formulation of the problem in this study is does lifestyle partially influence the decision of cooperative members to choose Takop KSU Setia Hati Buduran, Sidoarjo?. Is religiosity partially significant to the decision of cooperative members to choose Takop KSU Setia Hati Buduran, Sidoarjo?. Does the prize partially influence the cooperative member's decision to choose Takop KSU Setia Hati Buduran, Sidoarjo?. Does lifestyle, religiosity, and prizes simultaneously have a significant effect on the decision of cooperative members to choose Takop KSU Setia Hati Buduran, Sidoarjo?. This study uses a quantitative approach. Data collection was carried out using questionnaires and documentation. The population of this study is members of the Cooperative savings (Takop) in 2020-2021, totaling 105 members. The sample used is saturated sampling using the entire population. The data analysis used is multiple regression analysis. The results of this study indicate that lifestyle has a positive effect on members' decisions, religiosity has a positive effect on members decisions, and rewards have a positive effect on members decisions. Meanwhile, lifestyle, religiosity, and prizes simultaneously affect the members decision to choose Takop in the Setia Hati Sidoarjo Multi-Business Cooperative (KSU).

Keywords: Lifestyle, Religiosity, Prizes, Cooperative Savings, Decision Makers.

1. Introduction

A Multi-Business Cooperative is a Cooperative whose activities are also running a business and its members with the aim of optimizing their income [1]. The purpose of the existence of Multi-Business Cooperatives is to provide assistance to its members, not only limited to materials or money, but assistance in personnel, training, socialization, and business management of its members. In terms of marketing, for example, the management of a joint cooperative with its members who have the same line of business work together in terms of marketing their goods/services for the purpose of increasing income, for example the merchandise of its members is assisted by the cooperative in trading with appropriate and agreed benefits [2].

Market segmentation plays an important role in the marketing process, such as in marketing a product, a marketer must know very well who his consumers will be [3]. Thus, after understanding who the target consumers are, they can determine how to reach them, what products are needed, provide appropriate prices, and steps to be taken in defending the market from competitors [4]. One of the concepts of market segmentation that is able to provide a specific description of potential consumers and is able to address the weaknesses of the demographic-based segmentation approach is consumer lifestyle segmentation [5]. Lifestyle analysis is used to determine market segments, where this lifestyle analysis is a consumer research that describes consumer life. Lifestyle factors will provide marketers with a deeper understanding of their consumers, making it possible to develop more specific and appropriate marketing strategies for the products being marketed [6].

In choosing a product, customers can also be influenced by religiosity [7]. Customers of Islamic financial institutions, especially Muslim customers, choose to transact at Islamic financial institutions because they view Islamic financial institutions as not containing usury which is prohibited by religion [8]. Gifts are not only used in personal gifts or bonuses for employees, but gifts are widely used as part of a marketing strategy within a company, especially banking, to attract customers. Because with prizes, customers can be interested in using the products offered by banks [9]. The existence of prizes can also make customers transfer their savings from the previous bank to another bank [10]. In its activities, the Multi-Business Cooperative (KSU) Setia Hati, has various products, including Cooperative Savings which only has 24 months term with quite a lot of prizes, there are Umrah, sugar, cooking oil, and other needs [11]. The cooperative savings product, which was inaugurated in February 2012, is in great demand by the public [12].

Given that people have different characteristics and behaviors and lifestyles, members of KSU Setia Hati

Sidoarjo tend to differ in making decisions in choosing a product, especially cooperative savings products, both from lifestyle factors, religiosity and gifts [13]. Of the various factors behind the members indirectly the members/prospective members consider several things before making a decision to choose a cooperative savings product [14]. Therefore, the authors want to further examine the factors behind the decision to choose a savings product whether it is caused by lifestyle, religiosity, or gifts [15].

2. Research Method

This study uses a quantitative approach to the type of associative research [16]. This research examines the influence of lifestyle, religiosity, and gifts on members decisions to choose Cooperative savings (TAKOP) in the KSU Setia Hati Buduran, Sidoarjo. The population of this study are members who have joined cooperative savings in 2020-2021 at the KSU Setia Hati Buduran, Sidoarjo, with a total of 105 members [17].

The sample of this research is all members of cooperative savings with a total of 105 members. The sampling technique used in this research is technique nonpropabability sampling with saturated sampling type [18]. Acquisition of this research data obtained by data collection techniques as follows:

    a.   Questionnaire

The use of this method is used to obtain primary data about the influence of lifestyle, religiosity, and gifts on members' decisions to choose cooperative savings, by asking questions to members who participate or play a role in KSU Setia Hati Buduran Sidoarjo [19].

    b.   Documentation Method

The use of the method is usually data in the form of being used to support other data that is related to KSU Setia Hati Buduran, Sidoarjo. can be in the form of organizational structure information data, vision and mission, profile, history of KSU Setia Hati Buduran, Sidoarjo.

To test multiple linear regression simultaneously, classical assumption testing is carried out because the independent variable is more than one variable, it is necessary to test the independence of the regression test results of each variable [20]. The independent variables in this study are lifestyle, religiosity, and gifts while the dependent variable is members' decisions. The multiple linear regression equation in this study is (1).

$$Y = a + B1X1 + B2X2 + B3X3 + e \qquad (1)$$

Where Y is Members' decision to choose savings, a is Constant, X_1 is Lifestyle, X_2 is Religiosity, X_3 is gift, B1 is lifestyle coefficient, B2 is Coefficient of religiosity, B3 is Reward coefficient, e is Standard error. Hypothesis testing is Partial Test (t test), Uji F.

3. Result and Discussion

The data in this study, namely The Influence of Lifestyle, Religiosity, and Gifts on Members' Decisions to Choose Cooperative Savings (TAKOP) KSU Setia Hati Buduran, Sidoarjo were obtained by distributing questionnaires to 105 members. Each respondent has different characteristics, so the authors group them according to certain characteristics. Following are the results of grouping respondents based on questionnaires that have been distributed with the following classifications: Classification of Respondents Based on Gender. Respondents taken in this study were as many as 105 members or respondents. The characteristics of respondents based on the gender of Cooperative savings (TAKOP) Table 1.

Table 1. Respondents Based on Gender

No.	Gender	Frequency
1	Man	2
2	woman	103
Amount		105

Based on the Table 1, it shows that the number of female respondents or members is greater than that of male members. This shows that there are 103 female members and only 2 male members. Classification of Respondents Based on Age In differentiating the ages of the respondents, the authors divide them into three age categories. Based on the research results from the primary data obtained that the age of the respondents can be seen in the following Table 2.

Table 2. Respondents Based on Age

No.	Age	Frequency
1	26-30	14
2	31-35	61
3	>36	30
Amount		105

Based on the Table 2 shows that the number of samples is 105 respondents with the highest number of respondents aged 31-35 namely 61 respondents. While the fewest respondents were respondents aged 26-30 years, namely 14 people. The rest aged > 36 years.

No.	Work	Frequency
1	Housewife	48
2	trader	54
3	teacher	2
4	ART	1
Amount		105

The characteristics of the respondents based on the jobs obtained in this study are presented in the following Table 3.

Table 3. Respondents Based on Jobs

Based on the Table 3, it shows that the highest number of respondents are housewives, namely 48 respondents, while the least are household assistant jobs, namely 1 respondent. There were 48 respondents whose work was housewives, 54 respondents were traders, 1 respondent was a teacher and 1 respondent was a household assistant. This multiple linear regression analysis is used to measure the effect of more than one independent variable on the dependent variable. The purpose of the multiple linear regression test is to determine the direction of the positive or negative relationship of each independent variable and predict the value of the dependent variable if the value of the independent variable increases or decreases.The results of multiple linear regression testing in this study can be seen in the table below Table 4.

Table 4. The Results of Multiple Linear Regression Testing

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	-18.221	3.084		-2.139	.001
Gaya Hidup	.310	.113	.425	2.557	.006
Religiusitas	.827	.092	.549	5.094	.000
Hadiah	.664	.112	.333	3.228	.000

Based on the Table 4, the multiple linear regression equations obtained in this study are as follows $Y = -18,221 + 0,310X1 + 0,827X2 + 0,664X3 + e$. From the linear regression equation, the following conclusions can be drawn a = -18.221, meaning that if Lifestyle, Religiosity and Gifts are constant or absent or -18.221 then the decision of the members will decrease by 18.221. $X_1 = 0.310$, meaning that each addition of 1 unit of lifestyle will increase the member's decision by 0.310 with the assumption of religiosity and fixed gifts. $X_2 = 0.827$, meaning that each additional 1 unit of individual religiosity will increase member decisions by 0.827 assuming lifestyle and fixed prizes. $X_3 = 0.664$, meaning each additional gift 1 unit will increase the member's decision by 0.664 with the assumption that lifestyle, religiosity, and prizes are fixed.

From the results of the regression equation Table 4, it can be seen that the coefficient value of each independent variable has a positive value, which means there is a positive relationship to the dependent variable. This shows that the independent variable is directly proportional or in the same direction as the dependent variable. Hypothesis testing. The t test is used to test how far the influence of the independent variables in individual studies explains the dependent variable. With the t test, you can find out whether the independent variable has an influence on the dependent variable. The basis for making decisions on the t test is if to count > t table or sig value <0.05 then H0 rejected and Ha accepted. Meanwhile, if t count < t table or sig value > 0.05, then H0 accepted and Ha rejected. Partial hypothesis testing can be seen in the following Table 5.

Table 5. Partial Hypothesis Testing

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	-18.221	3.084		-2.139	.001
Gaya Hidup	.310	.113	.425	2.557	.006
Religiusitas	.827	.092	.549	5.094	.000
Hadiah	.664	.112	.333	3.228	.000

Based on the Table 5, t test analysis The Effect of Lifestyle on Members' Decisions to Choose Savings Cooperative KSU Setia Hati, Buduran, Sidoarjo. Hypothesis is H_1 is Lifestyle partially has a significant effect on members decision to choose KSU Setia Hati cooperative savings, Buduran, Sidoarjo. Based on the results of the output above, it is known that the significance value (Sig) of the lifestyle variable (X_1) of 0.006<0.05 and the calculated t value of 2.557 > 2.001, it can be concluded that H1 accepted. That is, lifestyle (X_1) partially has a significant effect on Member Decisions (Y). The Influence of Religiosity on Members' Decisions to Choose Savings Cooperative KSU Setia Hati, Buduran, Sidoarjo. Hypothesis is H_2 is Religiosity partially has a significant effect on the members' decision to choose the savings cooperative at KSU Setia Hati, Buduran, Sidoarjo.

Based on the output results Table 5, it is known that the significance value (Sig) of the variableReligiosity (X_2) of 0.000 <0.05 and the calculated t value of 5.094 > 2.001, it can be concluded that H2 accepted. That is, Religiosity (X_2) partially has a significant effect on Member Decisions (Y). Effect of gifts on Members' Decisions to Choose KSU Setia Hati Cooperative Savings, Buduran, Sidoarjo. Hypothesis is H_3 Prizes partially have a significant effect on members' decision to choose KSU Setia Hati cooperative savings, Budruan, Sidoarjo. Based on the output results above, it is known that the significance value (Sig) of the prize variable (X_3) of 0.000 <0.05 and the calculated t value of 3.228 > 2.001, it can be concluded that H_3 accepted. That is, gifts (X_3) partially has a significant effect on Member Decisions (Y). The results Simultaneous Test (F Test) in this study can be seen in the table below Table 6.

Table 6. The results Simultaneous Test (F Test)

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	154.712	3	46.221	36.097	.000[a]
Residual	47.411	38	2.033		
Total	171.975	48			

Based on the Table 4, By hypothesis H4 is Lifestyle, religiosity, and gifts simultaneously influence members' decisions to choose cooperative savings at KSU Setia Hati, Buduran, Sidoarjo. Based on the output results above, it is known that the significance value (Sig) is 0.000 <0.05 and F count 36.097 > 2.759,

then according to the decision making in the F test it can be concluded that the hypothesis is accepted or in other words there is a significant influence between the independent variables (lifestyle , Religiosity, and Gifts) on the dependent variable (Members' Decisions) simultaneously. The coefficient of determination (R2). The purpose of this coefficient of determination test is to calculate the influence of the independent variable on the dependent variable, the higher the R value2 then the greater the proportion of the total variance of the dependent variable that can be explained by the independent variable. The results of the test for the coefficient of determination in this study can be seen in the following Table 7.

Table 7. Determination Coefficient Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.802[a]	.780	.806	2.880

Based on the Table 7 it can be seen that the value Adjusted R Square of 0.780 or 78%. So lifestyle (X_1), Religiosity (X2), Prizes (X_3) influences the member's decision (Y) by 78% and the remaining 22% is influenced by other variables outside of this study. Based on the research that has been done using the questionnaire distribution technique as a data collection method, then it is analyzed using multiple linear regression tests using the SPSS 17 application. The purpose of this study is to determine the effect of lifestyle, religiosity, and prizes on members' decisions to choose cooperative savings at KSU Setia Hati, Buduran, Sidoarjo, so this discussion will explain the results of the problem formulation in this study.

The research conducted by researchers obtained the following results is the Influence of Lifestyle on Members Decisions to Choose Cooperative Savings at KSU Setia Hati. Based on the research that has been done, it shows that lifestyle variables (X_1) has a positive influence on members' decisions to choose cooperative savings. This is indicated by a significance value of 0.006 < 0.05 and a value of tcount> ttableof 2.557 > 2.001, then to understand consumer lifestyle, consumer behavior is an interesting study to add insight in marketing as well as a basis for developing marketing strategies. Companies must be able to understand who, what, and how their consumers are, so that discussing the micro side of consumer behavior, especially regarding lifestyle, becomes very important to achieve company goals efficiently and effectively.

Lifestyle segmentation groups consumers into different groups based on social class characteristics and personality. Lifestyle can influence consumers in choosing a product, as stated by Kotler and Keller that one of the factors that influence consumer behavior is personal factors. Personal factors consist of age and life cycle stage, work and economic conditions, personality and self-concept, as well as lifestyle and values. This illustrates that lifestyle is one of the factors that can influence consumer decisions, namely personal factors.

Lifestyle partially has a significant effect on purchasing decisions, and research that.

The Influence of Religiosity on Members Decisions to Choose Cooperative Savings at KSU Setia Hati. Based on the research that has been done, it shows that the religiosity variable has a positive effect on the members decision to choose cooperative savings. This is indicated by a significance value of 0.000 <0.05 and t valuecount>ttableof 5.094>2.001, it can be concluded that H_2 accepted and H0 rejected. The results of this study are in their research which stated that religiosity influences the decision to choose an Islamic bank. Religiosity is one of the driving forces for someone to fulfill their needs, as it was found in this study that a person's decision to choose a cooperative savings product at KSU Setia Hati is influenced by religiosity. With religiosity in Muslim consumers, they will tend to consider consumption decisions in accordance with the teachings of their religion. The influence of gifts on members decision to choose cooperative savings at KSU Setia hati. Based on the research that has been done, it shows that the prize variable (X_3) has a positive influence on members' decisions to choose cooperative savings. This is indicated by a significance value of 0.000 <0.05 and tcount> ttableof 3.228 > 2.001, it can be concluded that H_3 accepted and H0 rejected.

The existence of prizes offered through the lottery process is able to attract consumers to make purchases. Thus, the lottery can be one of the incentives for consumers to make purchases. KSU Setia Hati offers various kinds of prizes for its members if they want to save or open a savings account in Cooperative Savings. Various prizes are offered with easy conditions, such as motorcycle prizes, household needs, umroh, and so on. So that this makes and attracts cooperative members to be diligent in saving in the savings of the KSU Setia Hati Buduran Sidoarjo. The Influence of Lifestyle, Religiosity, and Gifts on Members Decisions to Choose Savings at KSU Setia Hati, Buduran, Sidoarjo.

Based on the F test that has been carried out, it shows that lifestyle, religiosity, and prizes simultaneously influence the decision of members to choose cooperative savings. This is shown from the value of Fcount>Ftable = 36.097 > 2.001 and a significance value of 0.000 < 0.05, which means H_4 accepted. So the conclusion is that the variables of lifestyle, religiosity, and gifts together have a significant effect on the members' decision to choose cooperative savings at KSU Setia Hati. Level of religiosity for the lifestyle of Muslim consumers at artomoro shops in Ponorogo.

4. Conclusion

Based on the results of the research and discussion in this study, it can be concluded as follows For the influence of lifestyle on members' decisions to choose cooperative savings (TAKOP) at KSU Setia Hati, Buduran, Sidoarjo, it has a significance value of 0.006 <0.05, and tcount> ttableof 2.557 > 2.001. So it can be

concluded that there is a significant influence between lifestyle on the decision of members to choose cooperative savings (TAKOP). For the influence of religiosity on members' decisions to choose cooperative savings (TAKOP) at KSU Setia Hati, Buduran, Sidoarjo it has a significance value of 0.000 <0.05, and tcount> ttableof 5.094 > 2.001. So it can be concluded that there is a significant influence between religiosity on members' decisions to choose cooperative savings (TAKOP). For the influence of gifts on members' decisions to choose cooperative savings (TAKOP) at KSU Setia Hati, Buduran, Sidoarjo, it has a significance value of 0.000 <0.05, and tcount> ttableof 3.228 > 2.001. So it can be concluded that there is a significant influence between prizes on members' decisions to choose cooperative savings (TAKOP). Based on simultaneous testing of lifestyle, religiosity, and gifts have a significance value of less than 5% and a value of fcount> ftableof 36.097 > 2.001. So it can be concluded that there is a significant influence between lifestyle, religiosity, and gifts on the decision of members to choose cooperative savings (TAKOP).

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