

The Influence of Trust, Price and Lifestyle on Purchasing Decisions for Herbal Products in the New Normal Era with Buying Interest as an Intervening Variable

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ABSTRACT

Currently a whole world is in a new normal era where Covid 19 cases can be reduced. While Indonesia's economic condition has not yet fully recovered due to the pandemic, makes herbal products as one of the choices for treating illness. The large number of herbal products available in the market makes it easier for consumers to choose before deciding buying herbal products. The purpose of this study was to empirically examine the influence between trust, price, lifestyle and buying interest on the purchase decision of herbal products and to empirically examine the positive relationship between buying interest in mediating trust, price and lifestyle on purchasing decision of herbal products in new normal era. The research method used is a survey with questionnaires as a data collection tool. The sample was selected by the non-probability sampling method, namely convenience sampling. The distribution of questionnaires was carried out electronically to 130 respondents. Based on the results of the direct influence hypothesis test, it can be proven that there is a positive and significant influence of lifestyle on buying interest and purchasing decisions. In addition, there is a positive and significant influence of buying interest on purchasing decisions. However, trust and price didn't show significant influence to buying interest. In addition, trust and price also showed no significant influence on purchasing decisions. For the indirect influence hypothesis test, lifestyle had a significant positive effect on purchasing decisions mediated by purchase interest. while price and confidence showed no significant influence on purchasing decisions mediated by buying interest.

Keywords: Trust, Price, Lifestyle, Buying Interest, Purchase Decision

1. Introduction

In 2019, almost the entire world was affected by the Covid-19 pandemic, including Indonesia. With various efforts made by the government, the covid pandemic has been suppressed and for now Indonesia is in the new normal era. However, the public is advised not to be careless because this virus is still there. According to 6.com coverage, the number of additional positive covid cases on January 19, 2023 was 310 people, which means that there have been 6,727,317 people infected with covid 19 and there are an additional 8 people who died which means that the total deaths due to covid are 160,764 people. With economic conditions that have not recovered due to the Covid-19 pandemic, herbal products are one of the options to treat diseases. According to Fahrudin in Marwati and Amidi (2018), the advantage of herbal medicine is that if used correctly and according to the rules, it will have lower side effects. In addition, herbal products have many benefits, are easy to use,

can cure diseases, are safe to use in the long term, and have an affordable price. In addition, according to Indonesian people have used spices or herbs as traditional medicine from along time ago. With a simple remedy, various diseases can be cured. From the beginning, there are some people who rely on this spice as medicine. Apart from being easy to obtain, also because it is more affordable.

WHO has made regulations by establishing herbal medicine as one that can be recommended for public health in addition to modern medicine. Even in some countries, doctors can give herbal remedies as prescriptions. The number of herbal products that exist today certainly makes people's choices also become more diverse. As of the end of 2021, the number of registered traditional medicines has reached 14,987 brands.

Before buying herbal products, consumers will go through several stages. Kotler and Armstrong

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(2008: 179) said that before reaching the stage of deciding to buy a product or service, consumers will go through several stages, namely recognizing needs, searching for information and evaluating alternatives. After going through these three processes, then consumers will make a decision whether to buy or not the product. The purchase decision is the buyer's decision about which brand to buy (Kotler and Armstrong, 2008: 179).

This study wanted to confirm the factors that influence the purchase decision of herbal products. This study adopts research conducted by Fakhrol (2022) which found that referral groups and brand trust have a positive and significant effect on purchasing decisions and buying interest. In addition, purchase interest has a positive and significant influence on purchasing decisions and purchase interest can mediate the relationship between referral groups and trust in purchasing decisions in HNI-HPAI consumers in Bone District. The results of research by Sofiana, et al (2021) show that the factors that influence consumer buying interest in herbal products increase body immunity during the Covid-19 pandemic. In order are trust, subjective norms, product price and product quality.

Research from Ningsih (2020) found that lifestyle and beliefs have a simultaneous influence on purchasing decisions on cosmetic products labeled halal wardah in the people of Tualang Village, Tualang District, Siak Regency, which is 52.8%. In addition, research from Marini, et al (2019) found that lifestyle has a significant effect on purchasing decisions for herbalife products in the city of Pontianak. Meanwhile, research conducted by Yuda (2021) found results that price and service quality have a positive and significant effect and product quality has a negative and significant effect on the purchase decision of TIENS herbal products. Therefore, this study also replicates these studies with modifications that include lifestyle and price into factors that influence purchasing decisions. This is considering Indonesia's economic condition which has not recovered after the Covid 19 pandemic and the Covid virus that still has to be watched out for so that people still have to choose a healthy lifestyle and one of the people's choices for treating illness is herbal products.

Based on the background, objectives of this research are to examine empirically the positive relationship between trust, price, lifestyle and interest in purchasing herbal products and to examine empirically the positive relationship between buying interest, trust, price, and lifestyle with purchasing decisions for herbal products in the new normal era.

2. Literature Review

2.1. Trust

According to Geven and Straub in Sutantio (2017: 92), trust is an assessment from customers that producers can be trusted. Without trust, business activities will be difficult to compete in the market. Definition of trust based

on conclusion from several expert by Sutantio (2017: 97), trust is a form of confidence between the two parties in order to establish a continuous and positive relationship. Research conducted by Fakhrol (2022) found that referral groups and brand trust have a positive and significant effect on purchasing decisions and buying interest.

The trust variables are measured by three indicators, namely the compatibility between the consumer's self-concept and their personality, consumers provide information about the superiority of the product to the brand and consumers trust the brand because of the reliability of the brand.

2.2. Price

Price is the most important element in determining the profit of a company. In general, price can be defined as an amount of money spent on purchasing a product or service. While in a broad meaning, price is the sum of all the value provided by customers to benefit from owning or using a product or service (Kotler and Armstrong, 2008:345). In addition, according to Sutantio (2017: 42), price is the most important element to determine consumer behavior in choosing or buying a good or service.

Price variables are measured by four indicators, namely affordability, price competitiveness, price suitability with product quality, and price suitability with product benefits

2.3. Life Syle

Life style is a person's life pattern expressed in activities, Interest and opinion. This lifestyle will display a profile of all patterns of action and interaction of a person in the world (Kotler and Armstrong, 2008: 170). In addition, Putri (2017: 38), explained that lifestyle is a pattern where a person lives and uses money and time. Lifestyle is often described by activities, interests and opinions of a person, temporary and quickly changing.

Lifestyle variables are measured by four indicators, namely activity, interests, opinions and demographics.

2.4. Buying Interest

When consumers decide to buy a product or service, they usually consider several aspects and based on the desire or interest in the product to be purchased. According to Schiffman and Kanuk in Sutantio (2017: 106) Buying interest is a model of a person's attitude towards objects of goods that is very suitable in measuring attitudes towards certain products or services and brands. Meanwhile, according to Durianto and Liliana in Sutantio (2017: 10), buying interest is the relationship between a consumer's plan and what he wants to buy in a certain period. In a study conducted by Hutri and Yuliviona (2018), it was found that buying interest and price negatively affect the purchase decision of Suzuki motorcycles in Padang City.

The buying interest variable are measured by four indicators, namely transactional interest,

referential interest, preferential interest and exploratory interest.

3. Research Methods

3.1. Type, Time and Place of Research

This research is a quantitative research, with surveys as data collection methods and questionnaires as the main instruments in collecting data. This questionnaire was developed from several previous studies adopted in this study. The questionnaire consists of closed-ended questions, where respondents can only choose from the available answer options. Data collection will be carried out during June to August 2023. The questionnaire sent electronically to the respondent and the unit of analysis will be carried out at the individual level.

3.2. Population and Sample

The population in this study is all buyers of herbal products in the new normal era. The number of populations is unknown so in this study the sample selection uses non-probability sampling using convenience sampling techniques. Based on considerations of maximum likelihood estimates, Hair et al. (2010) suggest appropriate sample sizes ranging from 100 to 200 people. With the above considerations, researchers uses sample of 130 respondents. The area of distribution of the questionnaire is in West Kalimantan.

3.3 Research Design

In this study, the hypotheses developed are research questions and to answer these research questions, hypotheses are used to test existing hypotheses so that the purpose of the research can be known.

Here's the model in this study.

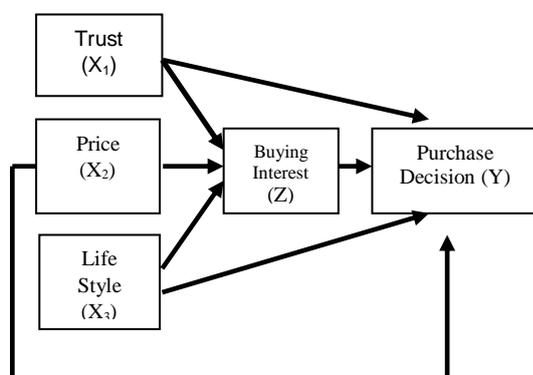


Figure 1. Research Model
Source: Development results for research, 2023

4. Results and Discussion

4.1. Data Collection Results

4.1.1. Respondent Characteristics

The questionnaire was distributed to 130 respondents who purchased and consumed herbal

products. The following is a profile of the respondent based on the identity of the respondent.

Table 1. Characteristics of Respondents

Variable	Quantity	Percentage
Sex		
• Male	31	23,08
• Female	99	76,92
Age		
• 18 - 25	38	29,23
• 26 - 32	8	6,15
• 33 - 40	15	11,54
• 41 - 48	44	33,85
• 49 - 56	22	16,92
• 57 - 64	3	2,31
Occupation		
• Housewives	10	7,69
• Civil Servants	28	21,54
• Lecture	15	11,54
• Mahasiswa/i	30	23,08
• Teacher/Guru Swasta	6	4,61
• Private employees	18	13,85
• Not working vet	1	0,77
• Entrepreneurial	7	5,38
• Contract labour	2	1,54
• Administration	3	2,30
• dll	7	5,38
• does not charge	3	2,30
Types of Herbal products purchased		
• Herbs	88	67,69
• Black seed	3	2,31
• Honey	39	30,00
Income		
• 100.000 sd 1.000.000	37	28,46
• >1.000.000 sd 3.000.000	23	17,69
• >3.000.000 sd 5.000.000	31	23,85
• >5.000.000 sd 10.000.000	28	21,54
• > 10.000.000	11	8,46

Source: Processed Data, 2023

4.2 Evaluation of the Measurement Model

4.2.1. Evaluation of the Measurement Model (Outer Model)

The data analysis used in this study is Structural Equation Modeling (SEM) with PLS approach, which is often also referred to as variant-based SEM. One of the advantages of the PLS approach is its flexibility in confirming existing models or even in developing new models. PLS also does not require normal distribution assumptions for data and is more tolerant of smaller sample sizes. PLS is more effective in samples of less than 100, but still powerful in samples exceeding 150, this condition is often considered less effective for the method of estimating Maximum Likelihood in conventional SEM (covariance based).

For the purposes of this analysis, SmartPLS software version 3.3.3 is used. The purpose of this study was to model how beliefs, prices, and lifestyles influence buying interest as well as purchasing decisions. In this context, the indicators used are of reflexive type, which means that these indicators are a reflection of the latent variable they measure.

This SEM model is a first-order model, which means that each latent variable is measured directly by its indicators in the absence of higher-order latent variables combining several latent variables. The exogenous latent variables in this model include confidence, which is measured by five indicators; price, measured with seven indicators; and lifestyle, as measured by four indicators. Meanwhile, endogenous latent

variables of purchase interest are contracted with seven indicators and purchasing decisions with nine indicators. The structure of this model is presented in the path diagram in Figure 2.

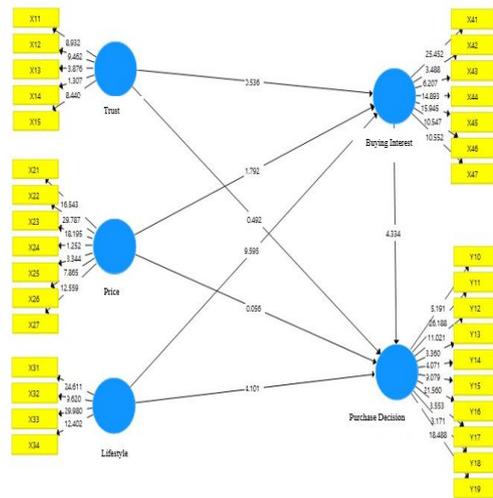


Figure 2. Early model SEM-PLS Path Diagram
Source : Processed data, 2023

The path diagram for the final model is presented in Figure 3. Modifications have been made to the initial model by removing nine indicators that have a negative loading factor value or less than the threshold of 0.7, namely; X13, X14, X24, X25, X42, Y13, Y14, Y17 and Y18. The purpose of this removal is to improve the reliability and validity of the model. Therefore, in Figure 2 the researcher presents a model that more accurately represents the relationship between the latent variables of trust, price, and lifestyle with the endogenous latent variables of purchase interest and purchase decision. This model is more suitable for advanced interpretation and hypothesis analysis.

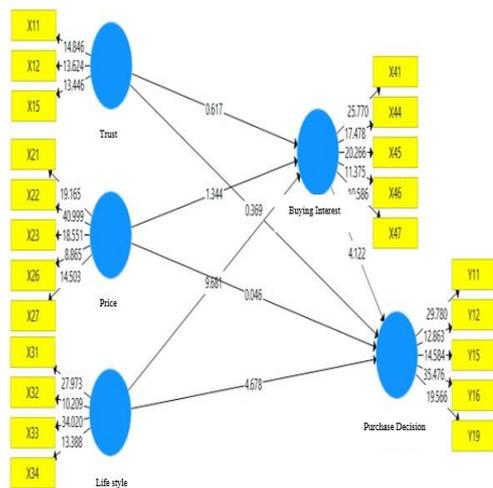


Figure 3. Final model SEM-PLS Path Diagram
Source : Processed data, 2023

a. Loading Factor

The loading factor in SEM-PLS analysis describes the extent to which an indicator

contributes to the latent variable it is measuring. The higher the value of the factor charge, the greater the contribution of that indicator to the latent variable. Usually, a threshold of 0.7 is often used to determine what the indicator is important in measuring the latent variable concerned (Hair et al., 2010).

Table 2. SEM-PLS Load Factor in Early and Final

Indicators	Early Model			Final Model		
	Lamda	T	P	Lamda	T	P
X ₁₁ = Trust	0.803	8.932	0.000	0.827	15.932	0.000
X ₁₂ = Trust	0.805	9.462	0.000	0.838	13.180	0.000
X ₁₃ = Trust	-0.595	3.876	0.000			
X ₁₄ = Trust	0.230	1.370	0.192			
X ₁₅ = Trust	0.777	8.440	0.000	0.812	12.030	0.000
X ₂₁ = Price	0.866	16.543	0.000	0.923	19.713	0.000
X ₂₂ = Price	0.905	29.787	0.000	0.853	40.514	0.000
X ₂₃ = Price	0.842	18.195	0.000	0.853	19.368	0.000
X ₂₄ = Price	-0.185	1.252	0.211			
X ₂₅ = Price	-0.448	3.344	0.001			
X ₂₆ = Price	0.705	7.865	0.000	0.714	8.871	0.000
X ₂₇ = Price	0.716	12.559	0.000	0.727	16.120	0.000
X ₃₁ = Life Style	0.827	24.611	0.000	0.833	8.455	0.000
X ₃₂ = Life Style	0.703	9.620	0.000	0.685	9.231	0.000
X ₃₃ = Life Style	0.849	29.980	0.000	0.852	29.964	0.000
X ₃₄ = Life Style	0.759	12.402	0.000	0.765	13.856	0.000
X ₄₁ = Interests Buy	0.815	25.452	0.000	0.826	25.642	0.000
X ₄₂ = Interests Buy	-0.444	3.488	0.001			
X ₄₃ = Interests Buy	-0.635	6.207	0.000			
X ₄₄ = Interests Buy	0.799	14.893	0.000	0.817	18.129	0.000
X ₄₅ = Interest Buy	0.770	15.945	0.000	0.796	22.470	0.000
X ₄₆ = Interest Buy	0.726	10.547	0.000	0.747	11.267	0.000
X ₄₇ = Interest Buy	0.719	10.552	0.000	0.732	10.599	0.000
Y ₁₁ = Purchase Decision	-0.532	5.191	0.000			
Y ₁₂ = Purchase Decision	0.851	26.188	0.000	0.862	28.723	0.000
Y ₁₃ = Purchase Decision	0.693	11.021	0.000	0.767	13.305	0.000
Y ₁₄ = Purchase Decision	0.429	3.360	0.001			
Y ₁₅ = Purchase Decision	0.523	4.071	0.000			
Y ₁₆ = Purchase Decision	0.722	9.079	0.000	0.790	13.448	0.000
Y ₁₇ = Purchase Decision	0.832	21.560	0.000	0.876	39.192	0.000
Y ₁₈ = Purchase Decision	-0.442	3.553	0.000			
Y ₁₉ = Purchase Decision	0.464	3.171	0.002			
Y ₁₀ = Purchase Decision	0.792	18.488	0.000	0.809	20.218	0.000

Source: Primary data processed using SmartPLS 3.3.3 software, 2023.

Based on Table 2, in the initial model, the Confidence latent variable shows that the indicators X11, X12, and X15 have a significant contribution, with a loading factor above 0.7. In contrast, X13 and X14 showed a loading factor below 0.7, indicating the need for revision or removal from the model. The latent variable Price is measured by indicators X21, X22, X26, and X27 which has a high factor charge, signifying a significant contribution to this latent variable. Indicators X24 and X25, showing low and negative factor loads, so they need to be revised or removed. The latent variables of Lifestyle are measured by indicators X31, X33, and X34 that have a factor loading above 0.7, while X32 approaches that threshold. The latent variable Buying Interest is mostly measured by indicators with a factor charge above 0.7, although X42 and X43 show negative and low factor charge. The latent variables of Purchase Decision have indicators Y11, Y12, Y15, Y16, and Y19 with a strong loading factor, but some other indicators require further attention.

While in the final model, the contribution of indicators to the latent variables Confidence,

Price, Lifestyle, Buying Interest, and Purchase Decision showed an increase, this was characterized by all factor loads that were more than 0.7. Indicators that previously had a factor load below the 0.7 threshold have been eliminated, providing greater clarity and focus on the indicators that most contribute to the latent variable they measure. Overall, the final model showed a stronger relationship between the indicators and the latent variables they measured. Indicators eliminated from the model show a lower contribution to the latent variables that it measures, thereby increasing the accuracy and effectiveness of the model.

b. Construct Validity

Construct validity is one of the crucial aspects of SEM-PLS analysis; it helps ensure that latent variables measure the concepts that are supposed to be measured. The two types of validity most often noticed are convergent validity and discriminant validity. Convergent validity refers to the extent to which indicators associated with a construct correlate with each other, while validity diskriminan mengindikasikan the extent to which constructs differ from other constructs in the same model.

1) Convergent Validity

Convergent validity in SEM-PLS analysis is an essential requirement to ensure that the indicators used in a latent variable measure the same concept. One method to test convergent validity is to use Average Variance Extracted (AVE) values. As a general rule, AVE values should be greater than 0.5 to indicate sufficient convergent validity, i.e. that more than half of the indicator variability can be explained by the construct (Hair et al., 2010).

Table 3. Average Extraction Variance

No	Variable	AVE
1	Life Style	0.619
2	Price	0.676
3	Trust	0.682
4	Purchase Decision	0.676
5	Buying Interest	0.615

Source: Primary data processed using SmartPLS 3.3.3 software, 2023.

Based on Table 3, all Lifestyle, Price, Trust, Purchase Decision, and Purchase Interest constructs—show AVE values above 0.5. Notably, Lifestyle had an AVE of 0.619, Price with an AVE of 0.676, Trust obtained an AVE of 0.682, Purchase Decision recorded an AVE of 0.676, and Buying Interest had an AVE of 0.615. Therefore all these AVE values are greater than 0.5, This suggests that each construct has sufficient convergent validity. In addition, the Trust and Price constructs obtain the highest AVE, indicating that the indicators in this construct have the highest power in explaining the variability of the constructs they measure.

2) Discriminant Validity

The validity of the discriminant in the SEM-PLS analysis is an important condition that guarantees that the latent variables are measured precisely and differ from each other. If the validity of the discriminant is met, then it will be easier to draw valid conclusions based on the results of the analysis. The Fornell-Larcker criterion is one of the commonly used methods for checking the validity of discriminants in SEM- analysisPLS. According to this criterion, the square root of the Average Variance Extracted (AVE) for each construct must be greater than the correlation between that construct and the rest of the constructs in the model. In other words, each construct must share more variants with its own indicator than with other construct indicators (Fornell & Larcker, 1981).

Table 4. Proof of discriminant validity using Fornell-Larcker criteria

	Life Style	Price	trust	Purchase Decision	Buying Interest
Life Style	0.787				
Price	0.691	0.822			
Trust	0.483	0.605	0.826		
Purchase Decision	0.797	0.570	0.391	0.822	
Buying Interest	0.805	0.632	0.463	0.772	0.784

Source: Primary data processed using SmartPLS 3.3.3 software, 2023

Table 4 shows that most of the diagonal values, which represent the square root of the Average Variance Extracted (AVE), are greater than their correlation with other latent variables. This generally indicates the validity of an adequate discriminant. However, there are notable exceptions to the Lifestyle variable, where its correlation with Purchase Decision (0.797) and Buying Interest (0.805) is higher than the square root of its own AVE (0.787). This suggests the possibility of a discriminatory validity problem of lifestyle variables with between these three variables.

However, this condition can be ignored in the context of this analysis because convergent validity has been met, as indicated by the AVE value for each construct greater than 0.5. In addition, all loading factor in the final model were above the threshold of 0.7, which confirms the reliability of the indicator in measuring latent variables that Concerned. The existence of strong indicators and convergent validity provided additional evidence corroborating constructive validity in the model, despite some concerns regarding discriminant validity. While there are indications that the validity of the discriminant between Lifestyle, Purchase Decision, and Buying Interest may need further review, evidence of convergent validity and strength of indicators In the final model provides enough confidence to continue the existing model.

c. Reliability Estimation

Construct reliability refers to the extent to which the indicators that make up a construct measure the same aspects of the construct. On the other hand, internal consistency assesses the degree to which items on a scale correlate with each other. Cronbach's Alpha, rho_A, and Composite Reliability measures are commonly used for evaluate internal reliability and consistency in SEM analysis. Thresholds for reliability metrics such as Cronbach's Alpha, rho_A, and Composite Reliability are often suggested by statisticians and psychometricians. Here are some general guidelines based on academic literature: Cronbach's Alpha: Cronbach's Alpha values above 0.7 are generally considered to indicate adequate reliability. Values above 0.8 or 0.9 are considered shows good to excellent reliability (Nunnally & Bernstein, 1994). rho_A: Like Cronbach's Alpha, rho_A is also considered adequate if the value is more than 0.7 (Fornell & Larcker, 1981). Composite Reliability: Values above 0.7 are generally considered to indicate adequate reliability, while values above 0.8 are considered good (Hair et al., 2010).

Table 5. Construc Reliability and internal Consistency

	Cronbach's Alpha	rho_A	Composite Reliability
Life Style	0.793	0.809	0.866
Price	0.877	0.885	0.912
Trust	0.767	0.768	0.865
Purchase Decision	0.880	0.889	0.912
Buying Interest	0.845	0.856	0.889

Source: Primary data processed using SmartPLS 3.3.3 software, 2023

Based on Table 5. Lifestyle: Cronbach's Alpha value of 0.793, rho_A of 0.809, and Composite Reliability of 0.866 indicate that this construct has good internal reliability and consistency. All values above the general threshold of 0.7, indicate that the indicators in this construct measure the same aspects of Lifestyle. Price: With Cronbach's Alpha of 0.877, rho_A At 0.885, and Composite Reliability at 0.912, the Price construct shows excellent internal reliability and consistency. This indicates that the indicators in the Price construct coherently measure the latent variable.

Confidence: Cronbach's Alpha value of 0.767, rho_A of 0.768, and Composite Reliability of 0.865 indicate sufficient internal reliability and consistency. Although These values are lower compared to other constructs, they remain above the threshold of 0.7. Purchase Decision: It has a Cronbach's Alpha of 0.880, a rho_A of 0.889, and a Composite Reliability of 0.912. All of these values indicate excellent internal reliability and consistency, indicating that these indicators measure the same aspects of the Purchase Decision. Buying Interest: With Cronbach's Alpha value at 0.845, rho_A at 0.856, and Composite Reliability at 0.889, the Buying Interest construct also shows good internal reliability and consistency.

All constructs in this analysis show good to excellent levels of internal reliability and consistency, with all metrics above the 0.7 threshold. This confirms the reliability and validity of the SEM-PLS model used in the study.

4.2.2. Evaluation of the Structural Model (Inner Model)

a. Model Accuracy

Model quality assessment in SEM-PLS analysis, often involves a variety of measures, including the size of the model fit and the coefficient of determination, also known as the R-Square, as well as effect size. SRMR, or Standardized Root Mean Square Residual, is one of the most commonly used match measures, where a smaller value, usually below 0.08, indicates a match better model. Other measures include d_ULS and d_G, both of which measure the difference between the observed and estimated matrix of variances; A smaller value usually indicates a better fit. NFI, or Normed Fit Index, is a match measure whose values range between 0 and 1, with values closer to 1 indicating a better model fit. In addition, R-Square is a measure which indicates the extent to which the dependent variable is explained by the independent variable in the model, with higher values indicating greater model power in explaining data variability. Effect size, or effect size, evaluates the strength of relationships between variables and offers further insight into the practical significance of the findings. Therefore, the combination of of these various measures provide a comprehensive picture of the quality and reliability of the SEM-PLS model in research (Henseler, Ringle, & Sarstedt, 2015; Hair, Black, Babin, & Anderson, 2010).

Table 6. Fit Size Model SEM-PLS

	Saturated Model	Estimated Model
SRMR	0.078	0.078
d_ULS	1.557	1.557
d_G	0.764	0.764
NFI	0.740	0.740

Source: Primary data processed using SmartPLS 3.3.3 software, 2023

Based on Table 6. the estimated model has an SRMR of 0.078, which meets the model accuracy threshold criterion (less than 0.08). Similarly, an NFI of 0.740 is above the general threshold of 0.7, indicating an adequate model fit. Although the academic literature has not set specific thresholds for d_ULS and d_G, its scores in this model are quite low, namely 1.557 and 0.764, which indicates a good fit of the model.

Overall, based on SRMR and NFI, the estimated models seem to match well with the data, in line with the guidelines suggested by statisticians (Henseler, Ringle, & Sarstedt, 2015; Hair, Anderson, & Black, 2010).

Furthermore, the Coefficient of determination, often symbolized as R^2 , is a statistical measure used to evaluate the extent to which the

dependent variable can be described by the independent variable in a model. In the context of SEM analysis-PLS, R^2 Provide an overview of the strength and relevance of the model in explaining the variability of the latent variables measured. ranges between 0 and 1, with higher values indicating greater model power in explaining data variability. Meanwhile, the adjusted, or Adjusted, R^2 provides a more conservative measure taking into account the number of predictors in the model.

Table 7. SEM-PLS Coefficient of Determination

	<i>R Square</i>	<i>R Square Adjusted</i>
Purchase Decision	0.685	0.675
Buying interest	0.660	0.652

Source: Primary data processed using SmartPLS 3.3.3 software, 2023

Table 7 shows the coefficients of determination and those that have been adjusted for the latent variables "Purchase Decision" and "Buying Interest". For "Purchase Decision", it is 0.685 and the adjusted one is 0.675, indicating that approximately 68.5% of the variability in Purchase Decision can be explained by independent variables in the model. For "Buy Interest", it is 0.660 and the adjusted one is 0.652, indicating that about 66% of The variability in Buying Interest is explained by the independent variables in the model. These two values indicate the considerable strength of the model in explaining the variability of the two latent variables, confirming the relevance and reliability of the SEM-PLS model used in this study.

"Effect size" serves to measure the strength or practical significance of a relationship or effect, more than statistical significance. This measure gives an idea of the extent to which the independent variable affects the dependent variable in a model. Effect measures in SEM-PLS analysis are often used to determine which variables have the most significant impact on other variables in the model. According to the criteria proposed by Cohen (1998), effect sizes in the context of statistics are generally categorized as small, medium, or large. If $f^2=0.02$: Efek kecil, $f^2=0.15$: Efek sedang, dan $f^2=0.35$: Great effect. This criterion is generally used as a guideline to assess the strength or significance of an effect in the context of empirical research.

Table 8. SEM-PLS Effect Size

	Purchase Decision	Buying Interest
Life Style	0.245	0.739
Price	0.000	0.017
Trust	0.001	0.006
Buying Interest	0.154	-

Source: Primary data processed using SmartPLS 3.3.3 software, 2023

Based on Table 8, it can be interpreted as follows: Lifestyle: With an effect size of 0.245 on

Purchase Decision and 0.739 on Buying Interest, Lifestyle has a significant impact. Notably, its effect on Buying Interest is very strong, close to 0.8, which is generally considered a large effect size. Price: With a near-zero effect size on Purchase Decisions and Buying Interest (0.000 and 0.017), the Price variable appears to have very little impact or not significant on both dependent variables.

Trust: Just like Price, Trust also has very small effect sizes on Purchase Decisions and Buying Interest, namely 0.001 and 0.006, indicating that their effects on these variables are not significant. Buying Interest: With an effect size of 0.154 on Purchase Decisions, Buying Interest has a relatively lower impact But still significant, considering that generally effect sizes above 0.1 are considered to have a small but significant effect.

Lifestyle appears to be the variables that most influence both Purchase Decision and Buying Interest, while Price and Trust do not seem to influence these variables in the estimated model.

b. The Predictive Power of the Model

There are three key measures to assess the predictive power of exogenous latent variables to the model, namely; Root Mean Square Error (RMSE), Mean Absolute Error (MAE), and can provide important insights into the predictive power of the model. RMSE and MAE provide a measure of prediction error; lower values indicate higher prediction accuracy (Hair, Hult, Ringle, & Sarstedt, 2017). Meanwhile, is a measure of predictive validity; values higher than zero indicate better predictive power (Shmueli, Ray, Velasquez Estrada, & Chatla, 2016).

Table 9. The Power of Model Prediction

	RMSE	MAE	Q ²
Purchase Decision	0.650	0.496	0.601
Buying Interest	0.630	0.451	0.630

Source: Primary data processed using SmartPLS 3.3.3 software, 2023

Based on Table 9, the RMSE for Purchase Decision is 0.650 and for Buying Interest is 0.630. Both of these values indicate a relatively low error rate, which indicates a fairly high accuracy of the prediction. MAE, with values of 0.496 for Purchase Decision and 0.451 for Buying Interest, also indicates sufficient accuracy of predictions. Furthermore, Q²_predict values for Purchase Decision (0.601) and Buying Interest (0.630) higher than zero, indicating good predictive power.

Relating this interpretation to the model, the exogenous latent variables—Lifestyle, Price, and Trust in model 1 (Buying Interest) and model 2 (Purchase Decision) seem to influence endogenous latent variables in a fairly linear way. This means that the relationship between the variables Exogenes and endogenous tend to follow a linear pattern, similar to the assumption of linearity in linear regression analysis. Thus, the model can be considered an effective predictive tool for Buying Interest and Purchase Decisions based on predetermined exogen variables.

c. Examination of the Inner Model Multicollinearity Assumption

Variance Inflation Factor (VIF) is a statistical measure used to assess multicollinearity between latent variables in the SEM-PLS model. Multicollinearity can impair the interpretation of results and affect the reliability of the model. As a general guideline, Inner VIF values above 5 are considered to indicate serious multicollinearity and require corrective action. Conversely, an Inner VIF value below 5 is generally considered to indicate the absence of serious multicollinearity problems.

Table 10. Inner VIF Value

	Purchase Decision	Buying Interest
Life Style	3.371498	1.939202
Price	2.383952	2.344788
Trust	1.605775	1.596405
Buying Interest	2.943216	

Source: Primary data processed using SmartPLS 3.3.3 software, 2023

Based on Table 10 of the Inner VIF presented, there is no indication of serious multicollinearity among the latent variables considered in this model. The Inner VIF for Lifestyle to Purchase Decision and Purchase Interest is 3.37 and 1.94, respectively. This is below threshold 5, suggesting that Lifestyle is not highly correlated with other variables in the model in the context of Purchase Decision and Buying Interest.

The price has an Inner VIF value of 2.38 to the Purchase Decision and 2.34 to the Buying Interest. It also shows that there is no multicollinearity problem between Price and other variables in the model. Trust, with an Inner VIF value of 1.61 for Purchase Decision and 1.60 for Buy Interest, also indicates the absence of multicollinearity.

Similarly, the latent variable Purchase Interest has an Inner VIF value of 2.94 to the Purchase Decision, which is also below the threshold of 5. This suggests that Buying Interest is not very correlated with other variables in the context of Purchase Decisions. The overall Inner VIF value indicates that the model is relatively free of multicollinearity problems.

d. Hypothesis Testing of Direct Influence

Indirect influence refers to the effect of one latent variable on another variable through one or more intermediate latent variables. That is, the variable does not affect the target variable directly but through other mechanisms described by the intermediate variable. The general criteria for rejection of the null hypothesis are T-Statistic values greater than 1.96 and P-values less than 0.05 at a confidence level of 5%. If a relationship meets this criterion, then the hypothesis about the influence between variables is supported empirically by the results of this study.

Table 11. Test the Direct Influence Hypothesis

	Beta	T	P
Life Style-> Purchase Decision	0.510	4.928	0.000
Life Style -> Buying Interest	0.698	9.805	0.000
Price-> Purchase Decision	-0.005	0.048	0.962
Price-> Buying Interest	0.115	1.378	0.169
Trust-> Purchase Decision	-0.027	0.359	0.720
Trust-> Buying Interest	0.056	0.608	0.543
Buying Interest -> Purchase Decision	0.378	4.072	0.000

Source: Primary data processed using SmartPLS 3.3.3 software, 2023

Based on Table 11 featuring the Direct Influence Hypothesis Test, several significant and insignificant findings were revealed from the results of this study. Lifestyle has a significant positive influence on Purchase Decisions and Buying Interest, with parameter coefficients of 0.510 and 0.698, and P-values of 0.000 for both. These findings suggest that improvements in Lifestyle are associated with improvements in Purchase Decisions and Buying Interest.

However, Price and Trust do not show significant influence on Purchase Decisions and Buying Interest. For example, Price has a parameter coefficient of -0.005 to the Purchase Decision with a P-values of 0.962, indicating that there is no significant relationship between the two. Similarly, Trust has a parameter coefficient of -0.027 to the Purchase Decision with a P-values of 0.720, which also indicates an insignificant relationship.

Furthermore, Buying Interest has a significant positive influence on Purchase Decisions, with a parameter coefficient of 0.378 and a P-values of 0.000. This suggests that Buying Interest significantly influences Purchase Decisions in this context.

e. Hypothesis Testing of Indirect Influence

Indirect influence refers to the effect of one latent variable on another variable through one or more intermediate latent variables. In this context, Purchase Interest serves as an intermediary variable that relates other variables to the Purchase Decision. Common criteria for evaluating whether a hypothesis is supported are T-Statisticians greater than 1.96 and P-values less than 0.05 at a 5% confidence level.

Table 12 Hypothesis Testing of Indirect Influence

	Beta	T	P
Life Style-> Buying Interest -> Purchase Decision	0.306	3.845	0.000
Price -> Buying interest -> Purchase Decision	0.066	1.515	0.130
Trust-> Buying interest -> Purchase Decision	0.022	0.557	0.578

Source: Primary data processed using SmartPLS 3.3.3 software, 2023

Based on Table 12, the relationship between Lifestyle, through Buying Interest, to Purchase Decision meets has a parameter coefficient of 0.306, T-Statistic is 3.845, and P-value is 0.000, which shows that this relationship is supported empirically by data. This means that Lifestyle has a significant positive effect on Purchase Decisions, mediated by Buying Interest.

In contrast, the relationship between Price and Purchase Decision through Buying Interest, as well as between Trust and Purchase Decision through Buying Interest, has a statistical T of <1.96 and a P-value of >0.05. For example, for Price, the parameter coefficient is 0.066, T-Statistic is 1.515, and P-value is 0.130, which does not meet the criterion of rejecting the null hypothesis. This is also true for Trust, where the parameter coefficient is 0.022, T-Statistic is 0.557, and P-value is 0.578.

These findings suggest that Lifestyle is the only variable that has a significant indirect effect on Purchase Decisions, mediated by Buying Interest. Meanwhile, the Price and Trust variables did not show a significant indirect effect on Purchase Decisions through Buying Interest. Both of these variables fail to meet the criterion of rejection of the null hypothesis, which indicates that they have no significant influence in this model when Buying Interest is considered a mediating variable. Therefore, in the context of this study, Lifestyle came into primary focus as a determinant of Purchasing Decisions through the mediating effect of Buying Interest, while Price and Trust seemed irrelevant in this study.

f. Dominant Influence (Total Effect)

Total Effect refers to the cumulative effect of a latent variable on the target variable, either directly or indirectly through the intermediate variable. It provides a comprehensive picture of the extent to which one variable influences other variables in the structural model. Its usefulness is to understand how important a variable is in the context of the overall model.

Table 13 Total Effect Size

	Beta	T	P
Life Style-> Purchase Decision	0.789	9.049	0.000
Life Style -> Buying Interest	0.679	9.595	0.000
Price-> Purchase Decision	0.061	0.608	0.543
Price-> Buying Interest	0.146	1.792	0.074
Trust-> Purchase Decision	-0.015	0.163	0.870
Trust-> Buying Interest	0.049	0.536	0.592
Buying Interest -> Purchase Decision	0.451	4.334	0.000

Source: Primary data processed using SmartPLS 3.3.3 software, 2023

Based on Table 13, Lifestyle has a very significant total influence on Purchase Decision and Buying Interest, with parameter coefficients of 0.789 and 0.679 and a P-value of 0.000 for both. With the criterion of rejection of the null hypothesis namely T-Statistic >1.96 and P-value <0.05, this shows that Lifestyle has a very

significant cumulative effect in influencing both target variables. Buying Interest also indicates significant total influence on Purchase Decision, with parameter coefficient 0.451 and P-value 0.000. This shows that Buying Interest also has a fairly strong total effect in influencing Purchase Decisions.

In contrast, Price and Trust do not show a significant total effect on Purchase Decision or Buying Interest. For example, for Price to Purchase Decision, the parameter coefficient is 0.061 with a P-value of 0.543, does not meet the criteria for rejection of the null hypothesis. Similarly, Trust in Purchasing Decisions has a parameter coefficient of -0.015 with a P-value of 0.870, which also indicates that the total effect is insignificant.

5. Conclusion and Suggestion

5.1. Conclusion

In this report there are several things that the research team can conclude, namely as follows: Based on the results of the direct effect hypothesis test, it can be proven that there is a positive and significant effect of lifestyle on buying interest and purchasing decisions, with parameter coefficients of 0.698 and 0.510 and P-values 0.000. In addition, there is a positive and significant effect of buying interest on purchasing decisions with a parameter coefficient of 0.378 and P-values of 0.000. However, trust and price show no significant effect to buying interest with parameter coefficients of 0.056 and 0.115 and P-values of 0.543 and 0.169. In addition, trust and price also showed no significant influence on purchasing decisions with parameter coefficients of -0.027 and -0.005 and P-values of 0.720 and 0.962. For the indirect influence hypothesis test, lifestyle had a significant positive effect on purchasing decisions mediated by buying interest with parameter coefficient values of 0.306, T-Statistic 3.845 and P-value 0.000. while price and trust showed no significant effect on purchasing decisions mediated by buying interest with parameter coefficient values of 0.066, and 0.022, T-Statistics 1.515 and 0.557 and P-values 0.130 and 0.578.

5.2. Suggestion

Based on the results of the study, suggestions that can be put forward by researchers are as follows:

1. For future research, the sample selection should be more varied and not dominated by respondents who live in the City where the research is carried out, but can also be distributed outside the City.
2. For further research, samples can also be addressed to producers, consumers and merchant communities of herbal products.

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