Analysis of Personal Factors Which Affect the Purchase Decision of Products of Pt Harmoni Dinamik Indonesia (HDI) In Samarinda

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The development of health products, especially supplements to increase body immunity, has begun to increase due to the emergence of public awareness in maintaining their health. HDI products are health products that made from honey extract or bee products that are starting to be in demand by the public. Various factors that influence people to buy health products are consumer behaviors which are influenced by four factors, one of which is personal factor.

The purpose of this study is to examine the influence of personal factors consisting of Age and Life Cycle Stage, Occupation and Economic Condition Personality and Self-concept, Lifestyle and Values on purchasing decisions of products of PT Harmoni Dinamik Indonesia (HDI) in Samarinda. This study used the quantitative approach by method of Structural Equal Modeling – Partial Least Square (SEM-PLS) method with a total sample of 92 respondents in Samarinda.

The results of the study show that Occupation and Economic Condition, Lifestyle and Values have a significant positive influence on purchasing decisions. Meanwhile, Age and Life Cycle Stage have a positive but not significant influence on purchasing decisions. In addition, Personality and Self-Concept have a negative and insignificant influence on Purchase Decision. This study shows that personal factors influence the decision to purchase products of PT Harmoni Dinamik Indonesia in Samarinda. Therefore, PT Harmoni Dinamik Indonesia (HDI) must consider strategies and policies to maintain company performance and so that consumers continue to choose the products offered.

Keywords: *Purchase Decision, Personal Factors, SEM-PLS, HDI, Consumer behavior*

I.   Introduction

Everyone has their own needs and desires that are different from one another. People always try to fulfill their needs and desires in the life they live and it is impossible for everyone to have the same needs or desires. It happens due to there are many factors that affect their habits and purchases. Consumers always want to obtain products and services and meet their basic needs.

Consumers make purchase decisions every day. A person's decision to buy or use a product, of course, is also based on various factors. According to Kotler (2021: 94), marketers must fully understand both the theory and the reality of consumer behavior. Consumer buying behavior is influenced by four factors, namely cultural factors, social factors, personal factors, and psychological factors. According to Suharno (2020: 80), these four factors mutually affect consumers both during need recognition, purchase, and post-purchase behavior.

In recent years, people's consumption behavior patterns have changed by focusing on their health (Sheth, 2020). According to Mahbubah and Putri (2021), the trend of using online shopping has increased in recent years, one of the products that is in the spotlight of consumers is health products.

PT Harmoni Dinamik Indonesia or HDI is a social network marketing company that focuses on health nutrition products based on bee products. HDI originally started in Singapore in 1986 where apart from focusing on the network business, it is also a company that has other businesses such as Property Development and Investment, Advertising/Media, Stock Brokerage/Finance and Research and Development. After many years, HDI now has strong credibility and a good reputation. HDI is an international company with more than 200,000 Enterprises with 6 representative offices in America, Singapore, Malaysia, Hong Kong and the Philippines.

The phenomenon that occurs in purchasing the products of PT Harmoni Dinamik Indonesia (HDI) is that buyers are indirectly required to become members of HDI. In fact, the buyers don't want to become members because the buyers only want to obtain the products. Therefore, buyers use a method to obtain products by using

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the name or member ID of their family or friends who are HDI Distributors. The criteria for product purchases by consumers of HDI products as follows:

1.   Resellers or distributors as well as consumers of HDI products. It can happen because every product buyer must become a member and in the end these members become distributors as well as consumers. Thus, consumers who become distributors (resellers) of HDI products become sellers and buyers of products. In HDI itself, HDI Members are called Enterprisers. They obtain benefits in the form of product price discounts and bonus benefits or points if they sell HDI products.

2.   People or public. The people who buy HDI products are people who are not members but want to obtain the qualified HDI products at low prices or discounts and promos. Therefore, they buy through family or friends who are members of PT Harmoni Dinamik Indonesia or PT HDI. In obtaining these products, it is done by buying products through family or friends who are members of HDI. In addition, this is intended as a price comparison, because buying goods from members or sellers has a different price.

Purchasing HDI products at normal prices has a much different price comparison. The price of HDI products themselves is at the normal price or a selling price is more expensive than the price given to the member or distributor. Thus, to get an affordable price, buyers indirectly have to become HDI members. However, in fact the buyers don't want to be forced to become members, they just want to obtain these products at low prices or member prices. As a result, the buyers who do not want to become members buy through family or friends who are members or Enterprisers of HDI products to get products that are sold at member prices or get lower prices. In this case, multi-level marketing occurs, where in this marketing the seller is not bound by work time and marketing is performed in a tiered system.

Based on this phenomenon, it is known that in marketing HDI products there is no direct selling or selling directly to end-users or buyers because they have to become a sales force or distributor of these products. Buyers can obtain products if they are already HDI members and will acquire affordable and cheaper prices by using that member. Furthermore, the problem that occurs in product purchases is that if the consumer has become an official agent/reseller from HDI, he/she can obtain the product by getting a discount. The reseller agent can also sell products to other consumers using the direct selling method, which is done face to face or by placing online orders of Consumers to speed up access to digital purchase of HDI products such as honey (Clover Honey), propolis, royal jelly, propoelix which aims to develop the widest possible network so that more reseller agents join it. In general, in the HDI business, reseller agents or consumers who have succeeded in selling the products in great numbers and succeeded in developing their network will receive benefits, namely bonuses from product sales, product discounts to incentives and also rewards such as trips abroad from the company.

The problem is getting dissolved by the existence of competitors who offer cheaper prices and are easier to obtain so that it becomes a factor of behavior change. Competitiveness with other competitors that have easy and cheap products can reduce consumer buying interest or community economic factors that prioritize basic needs over nutritional supplements from HDI products, this can also influence consumer decisions in purchasing products.

Several recent studies have linked factors that influence purchasing decisions such as brand image (Hartono & Nikijuluw., 2017), brand loyalty (Naeem & Abdul Sami, 2020), satisfaction and trust (Muslikh et al., 2017), perceived service and quality (Satriawan & Setiawan, 2020)

However, previous studies have not discussed the effect of consumer behavior on purchasing decisions. According to (Armstrong et al., 2020: 99) states that consumer behavior is the study of how individuals, groups, and organizations select, buy, use, and dispose of goods, services, ideas, or experiences to satisfy their needs and wants. Consumer buying behavior is influenced by cultural, social, and personal factors. Several personal factors such as age and life cycle stage, work and economic circumstances, personality and self-concept and lifestyle and values become factors of driving purchase decisions (Pemani et al., 2017).

There are two different findings from previous research, on the one hand personal factors which are divided from age and life cycle stage, work and economic conditions, personality and self-concept and lifestyle and values have an influence on purchasing decisions (Pemani et al., 2017; Tarigan et al., 2022; Thifany et al., 2021; Herlina et al., 2021). On the other hand, personal factors do not have a significant influence on purchasing decisions (Santosa, 2021). Based on the above background, the purpose of study to analyze personal factors that influence purchasing decisions for HDI products in Samarinda.

II.   Literature Review

2.1 Theoritical Background

According to Kotler et al. (2021) stated that marketing is a series of activities carried out by individuals, groups and organizations about identifying and meeting human and social needs in a way that is aligned with organizational goals. Companies that have good marketing skills are when they can turn personal or social needs into profitable business opportunities.

According to Armstrong et al. (2020) defines marketing as a process by which companies engage customers, build strong customer relationships, and create customer value to capture value from customers as an imbalance. The marketing process consists of several processes, including:

1.   Understand the market and the needs and requirements of Customers

Companies strive to study and understand the needs, requirements and demands of customers. They conduct consumer research, analyze data compile of customers, and observe customers when they shop and interact both offline and online.

2.   Design a marketing strategy driven by customer value.

Once a company fully understands its consumers and market, it must decide which

customers who will be served and how it will provide them with value.

3.   Build an integrated marketing program that delivers superior value. In this step, the company develops an integrated program starting from the stages of product and service design: building a strong brand, Pricing: creating real value, Distribution: managing the demand and supply chain, and Promotion: communicating the value proposition.

4.   Involve customers in building profitable relationships and creating customer satisfaction.

5.   Doing a good job with the first three steps in the marketing process sets the stage for step four, building and managing customer relationships. Capture value from customers to create profits and customer equity.

In the initial four steps of the marketing process, companies create value for target customers and build strong relationships with them. If it is done well, it can capture value from customers as an imbalance, in the form of loyal customers who buy and continue to buy the company's brand.

2.2 Purchasing Decision

According to Armstrong et al. (2020) stated that purchasing decision is a process of consumer behavior which has several stages, namely problem solving which consists of analyzing or identifying needs and wants, information seeking, service to consumers, purchasing decisions and behavior after purchase.

Then, according to Armstrong et al. (2020:195) states that there are several stages in the buying process, including:

1.   Problem Recognition

The buying process begins when the buyer recognizes a problem or need that is stimulated by both internal and external marketers.

2.   Information Search

At this stage consumers search for information related to goods or services.

3.   Alternative Evaluation

Consumers see each product as a collection of attributes with various capabilities to provide benefits. Attributes of interest to buyers vary by product.

4.   Purchasing Decision

At this stage, consumers have filtered goods through the preferences of the brands they have collected and formed an intention to buy brands that are considered according to their wants and needs. Then, consumers make purchases using steps such as choosing a brand, dealer, quantity, time and payment method.

5.   Behavior after purchase (Post Purchase Behavior)

Finally, at this stage, after making a purchase, the consumer will evaluate the product that has been purchased. Then marketers need to build communication to convince consumers to stay comfortable with the brand. Therefore, marketers must also continue to monitor post-purchase satisfaction, post-purchase actions, and use and disposal of post-purchase products.

2.3 Consumer Behavior

According to Armstrong et al. (2020: 197) states that consumer behavior is an activity carried out by individuals in the process of choosing, buying, using goods and services so that they can fulfill their needs and desires.

According to Armstrong et al. (2020:197-199) states that there are several indicators of personal factors, including:

a.   Age and Life Cycle Stage

consumption of goods and services is often associated with age. The higher the age, the higher the consumption of health products.

b.   Occupation and Economic Condition

Occupation and economic condition are important factors in changing one's consumption pattern. For marketers, it is important to identify the type of work to offer a product.

c.   Personality and Self-Concept

Personality is a set of distinct human psychological traits that lead to relatively consistent and enduring responses to environmental stimuli including buying behavior.

d.   Lifestyle and Values

Lifestyle is an important factor in individuals determining their self-identity both formed from association, environment and family.

Based on the research results of Tarigan et al. (2022) found that individual factors have an influence on purchasing decisions. According to Pemani et al. (2017) states that individual factors which are indicated by age and life cycle stage, work and economic conditions, personality and self-concept, lifestyle and values have a positive influence on purchasing decisions. This is similar to the research conducted by Herlina et al (2021) which states that personal factors have a positive influence on purchasing decisions.

In addition, Sukmawati and Ekasasi (2020) state that a healthy lifestyle is a pattern of activity for each individual that leads to healthy activity and consumption patterns. A healthy lifestyle in recent years has become a requirement in everyday life, so the need for health products is increasing. According to Haryanto et al (2019) stated that a healthy lifestyle is a lifestyle that prioritizes health, both from a healthy diet, consumption of low-calorie foods and drinks, and active sports.

According to Megananda and Sanaji (2021) stated that health awareness is a description of a person's lifestyle that prioritizes the importance of health. Consumers who have healthy lifestyle preferences will tend to consume products with health brands (Haryanto et al., 2019).

Based on the description above, the hypothesis in this study is as follows:

H1   Age and Life Cycle Stage have a positive effect on Purchase Decision
H2   Employment and Economic Condition have a positive effect on purchasing decisions
H3   Personality and Self-Concept have a positive effect on purchasing decisions
H4   Lifestyle and Values have a positive effect on Purchasing Decisions

III.   Methodology

3.1 Population and Sample

The research population is the buyers of HDI products in Samarinda. According to Yahaya et al. (2020) states that determining the research sample using the Structural Equal Modeling- Partial Least Square (SEM-PLS) method which has several minimum sample standards adjusting for latent variables in this study, as follows:

Table 1 Determination of Sample Size

Minimum Sample Size	Number of Latent Variables
52	2
59	3
65	4
70	5

Source Yahaya et al. (2020)

Based on the table above, the number of latent variables in this study is 4 variables. The sample in this study was 92 respondents, so the respondents in this study fulfilled the requirements.

3.2 Variables

The research variables consist of Personal Factors of Consumer Behavior consisting of (1) Age and stage in the life cycle, (2) Occupation and Economic Condition, (3) Personality and Self-Concept, (4) Lifestyle and Values, and (5) Purchasing Decision; with operationalization as follows:

Table 2 Variabel Operationalization

Variable	Definition	Indicator	Scale
Personal Factors	Age and stage in the life cycle	Perceived age and stage in the life cycle at the time of research	Likert 10
	Occupation and economic conditions	Perceptions of work and economic conditions at the time of research	Likert 10
	Personality and self-concept	Personality perception and self-concept at the time of research	Likert 10
	Lifestyle and values	Perceptions and healthy lifestyles at the time of research	Likert 10
Purchasing decision (Sukmawati and Ekasasi, 2020)	The stages that buyers decide in making choices about the products and services they want to buy.	(1) The stability of a product; (2) Habits in buying products; (3). Provide recommendations to others	Likert 10

Source: Pemani et al. (2017) and (Sukmawati and Ekasasi (2020)

3.3 *Method*

This study uses a quantitative research approach. According to Sekaran & Bougie (2013) states that quantitative research is research that requires a lot of numbers, starting from data collection, interpretation of the data, and the appearance of the results. The aim of this study was to test hypotheses regarding the influence of age and life cycle stage, occupation and economic situation, personality and self-concept, lifestyle and values on purchasing decisions for HDI products in Samarinda. Retrieval of data with a questionnaire which was then conducted by statistical analysis using the Structural Equal Modeling -Partial Least Square (SEM-PLS) method.

IV.   Result and Discussion

4.1 Characteristics of Respondents

This study uses respondents who purchase HDI products in Samarinda. Sampling in this study used accidental sampling totaling 92 respondents presented in Table 5.1.

Table 3 Characteristics of Respondents

Characteristic		Frequency	Percentage
Gender	Male	36	37,9%
	Female	56	62,1%
	Total	**92**	100,0%
Age	Under 20 years	6	6,5%
	21 – 30 years	15	16,3%
	31 - 40 years	23	25,0%
	41 - 50 years	39	41,3%
	>50 years	9	10.9%
	Total	**92**	100,0%
Occupation	ASN/POLRI/ABRI	8	8,7%
	Private Employee	21	21,7%
	Businessman	15	16,3%
	Housewife	24	23.9%
	Student	9	9,8%
	Others	15	19,6%
	Total	**92**	100,0%
Income	1-5 million	30	33,0%
	5-10 million	32	35,0%
	11-15 million	29	31,0%
	15-20 million	1	1.0%
	> 20 million	0	0
	Total	**92**	100,0%
The time of using HDI products	New	34	37,0%
	1 – 5 year	35	38%
	6 – 10 year	11	12,0%
	Over 10 years	12	13,0%
	Total	**92**	100,0%

Source: Processed Data (2022)

Based on table 5.1 it shows that the majority of respondents in this study were female by 62.1% while male by 37.9%. Then the respondents in this study were dominated by 41-50 years of age at 41.3% followed by 31-40 years at 25.0%, 21-30 years at 16.3% and >50 years at 10.9%. In terms of work, it was dominated by housewives at 23.9%, then private employees at 21.7%, entrepreneurs 16.3%, students 9.8%, ASN (Civil Servant)/POLRI (Police)/ABRI (Armed forces) 8.7% and others 19.6 %. Furthermore, the income of the respondents in this study had the majority of upper middle income which was dominated by 5-10 million at 35.0%, followed by 1-5 million at 33.0%, 11-15 million at 31.0% and 15-20 million by 1.0%. In addition, the majority of respondents who used HDI products in this study were 1-5 years old at 38.0%, followed by new users at 37.0%, over 10 years at 13.0% and 6 -10 years at 12.0%.

4.2 Partial Least Square Data Analysis

In testing the level of significance of the influence of age and life cycle stage variables, work and economic conditions, personality and self-concept and lifestyle and values on purchasing decisions, PLS analysis is used. Through analysis with the PLS Algorithm method obtained the following results.
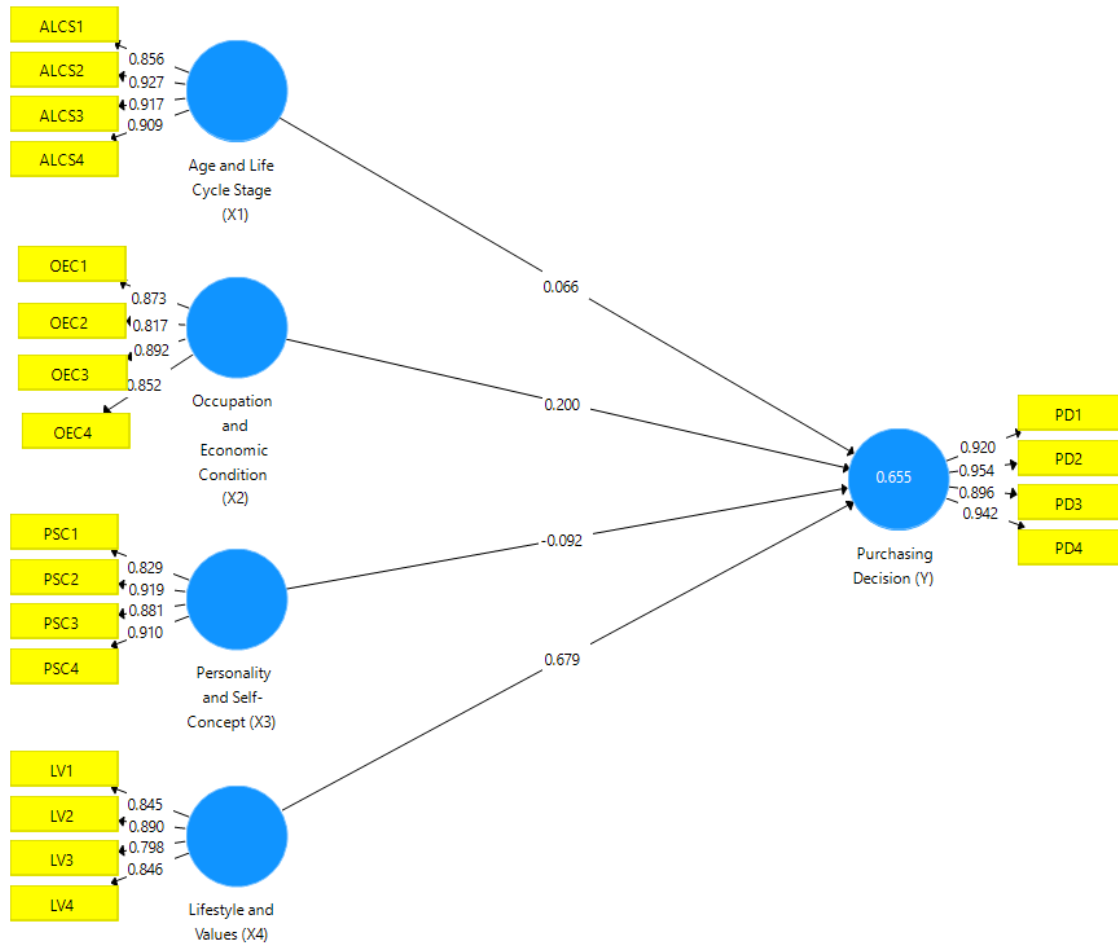

Figure 1 PLS Algorithm Model
Source: Processed Data (2023)

The figure above presents data regarding the loading factor value, the coefficient value and the R Square value, where the complete test is conducted by doing the two evaluation stages as follows.

1.   Evaluasi of Outer Model

a.   Convergent Validity Test

Convergent validity has the principle that the measurement of a construct should be highly correlated. This validity test is carried out using the loading factor value. The validity test in SMART PLS 3.0 is by looking at the loading factor (LF) value, which must be more than 0.7 (Yahaya et al., 2016). The test results are presented in the following table.

Table 4 Convergent Validity Test

Age and Life Cycle Stage (ALCS)		Occupation and Economic Condition (OEC)		Personality and Self-Concept (PSC)		Lifestyle and Values (LV)		Purchasing Decision (PD)	
Code	LF	Code	LF	Code	LF	Code	LF	Code	LF
X1.1	0.859	X2.1	0.880	X3.1	0.815	X4.1	0.845	Y1.1	0.920
X1.2	0.929	X2.2	0.804	X3.2	0.918	X4.2	0.890	Y1.2	0.954
X1.3	0.929	X2.3	0.889	X3.3	0.884	X4.3	0.798	Y1.3	0.896
X1.4	0.912	X2.4	0,849	X3.4	0.922	X4.4	0.846	Y1.4	0.942

Source: Processed Data (2023)

Based on table 5.7 it shows that the loading factor value in this study is the lowest 0.798 > 0.700. This indicates that the indicators in this study are declared valid.

a. Discriminant Validity Test

Discriminant validity is more related with principle in which the different construct measurements should not have a high correlation. Discriminant validity arises when two different instruments in measuring two constructs that are predicted to be uncorrelated do produce a final score that is not correlated, this can be seen from the Fornell-Larcker criteria where the squared correlation is compared to the correlations of other latent buildings (Zainurossalamia et al., 2022).

The test results are presented in the following table.

Tabel 5 Discriminant Validity Test

	Lifestyle and Values	Personality and Self-Concept	Purchasing Decision	Occupation and Economic Condition	Age and Life Cycle Stage
Lifestyle and Values	0.845				
Personality and Self-Concept	0.786	0.886			
Purchasing Decision	0.793	0.570	0.928		
Occupation and Economic Condition	0.700	0.585	0.656	0.856	
Age and Life Cycle Stage	0.673	0.640	0.575	0.597	0.908

Source: Processed Data (2023)

The results of the Fornell-Larcker test show that the correlation score of the same construct is greater than the correlation of other constructs. It indicates that the indicator meets the provisions of good discriminant validity.

b. Reliability Test

Reliability test can be done with the composite reliability formula. The composite validity value for each construct must be greater than 0.7 (Zainurossalamia et al., 2022). The test results are presented in table 5.10. The results of the reliability test show that the Composite Reliability and Cronbach's Alpha values are above the regulatory limit (>0.7), so that the indicators have a reliable level of consistency.

Tabel 6 Reliability Test

	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Lifestyle and Values	0.867	0.909	0.714
Personality and Self-Concept	0.908	0.936	0.785
Purchasing Decision	0.946	0.961	0.862
Occupation and Economic Condition	0.879	0.916	0.733
Age and Life Cycle Stage	0.930	0.949	0.824

Source: Processed Data (2023)

2. Evaluation of Inner Model

a. R Square Test

In testing the structural model with the PLS method, you can see the R Square value for each endogenous variable as the predictive power of the structural model. The test results are presented in the following table.

Table 7 R Square Test

	R Square	R Square Adjusted
Purchasing Decision	0,661	0,645

Source: Processed Data (2023)

The evaluation results show an R Square value of 0.661, which means that the variance of the variables Age and Life Cycle Stage, Occupation and Economic Condition, Personality and Self-Concept, Lifestyle and Values have been able to explain the variance of the Purchasing Decision variable by 66.1% while the remaining is 33. 9% is explained by the variance of the variables outside the model.

b.   Research Hypothesis Testing

In this section, analyzing PLS using SmartPLS version 3 analyzes bootstrapping to test the effect of the independent variables on the dependent variable, which are presented below.
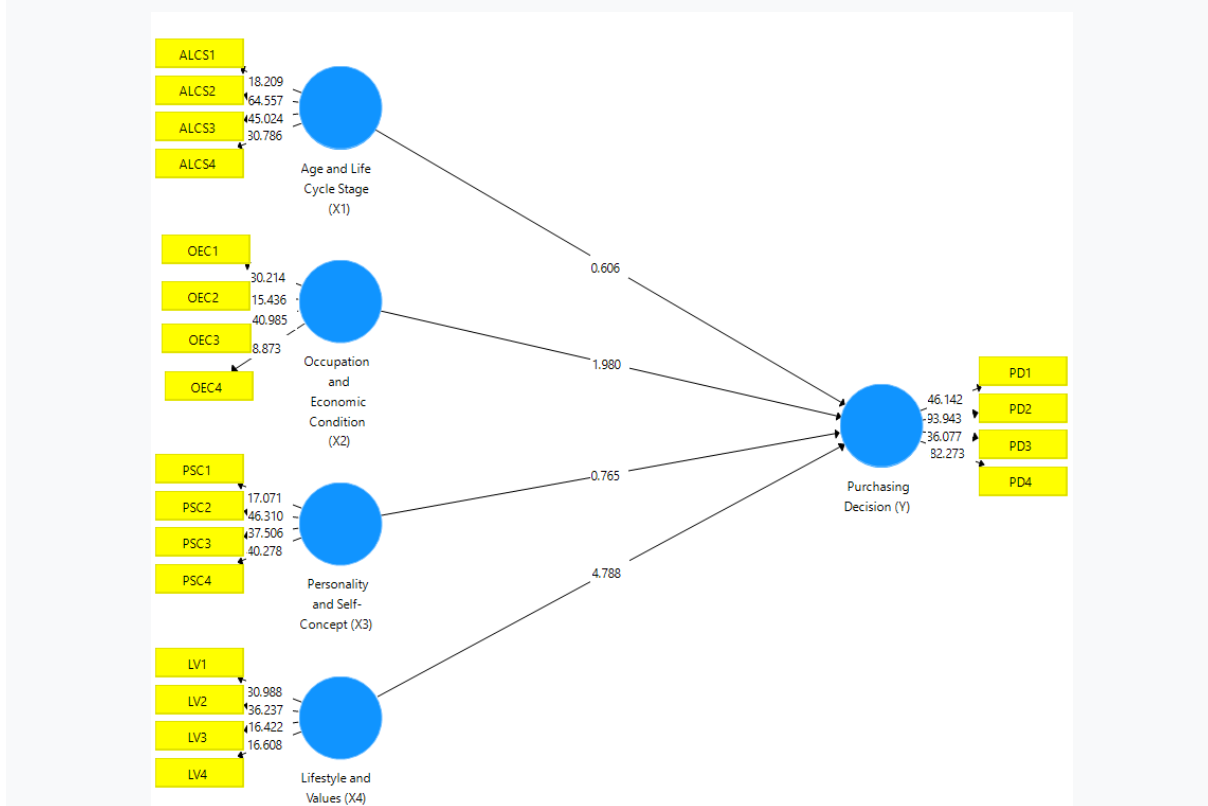

Figure 2 Bootstrapping PLS Model
Source: Processed Data (2023)

Figure 5.2 shows the results of data processing used as decision-making in research. The results of the analysis are detailed in the table below.

Table 8 Hypothesis Test Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics	P Values
H1: Age and Life Cycle Stage affect Purchasing Decision	0.068	0.062	0.118	0.576	**0.565**
H2: Occupation and Economic Condition affect Purchasing Decision	0.193	0.189	0.095	2.025	**0.043**
H3: Personality and Self-Concept affect Purchasing Decision	-0.177	-0.181	0.124	1.433	**0.152**
H4: Lifestyle and Values affect Purchasing Decision	0.751	0.766	0.119	6.290	**0.000**

Source: Processed Data (2023)

Based on the table calculations above, it shows that the p value in this research variable ($\alpha < 0.05$) means that the independent variables have a significant influence on the dependent variable (Zainurossalamia et al., 2022). This indicates that the influence of Occupation and Economic Condition and Lifestyle and Values each have a p value (0.043, 0.000) on purchasing decisions, meaning that **H2 and H4 are accepted**. Meanwhile, the influence of Age and Life Cycle Stage and Personality and Self-Concept has a p value of 0.565 or 0.152 on Purchase Decision, meaning **H1 and H3 are rejected**.

4.3 Discussion

Based on the results of the PLS analysis, the t-statistic value of 0.576 means that the t-statistic value is <1.96, so H1 is declared rejected. This result is strengthened by a p-value of 0.565 > 0.05, indicating that age and life cycle stage have a positive coefficient of 0.068 which is significant for purchasing decisions . These results

indicate that consumers who have entered the health care stage who tend to consume more supplements will increase their chances of buying HDI products, although this is not significant in this study. However, the direction of the results of this study is similar to Pemani et al. (2017) which states that age and life cycle stage have a significant positive influence on purchasing decisions. This indicates that consumer tastes for a product will be related to their age, they tend to choose this type of product. Similar to the research by Tarigan et al. (2021) found that age is a determining factor for a person in choosing the product to buy

Furthermore, based on the results of the PLS analysis, the t-statistic value of 2.025 means that the t-statistic value is > 1.96, so H3 is declared accepted. This result is strengthened by a p-value of 0.043 <0.05, indicating that employment and economic conditions have a positive coefficient of 0.193 which is significant for decisions purchase. These results indicate that occupations and economic conditions characterized by employment and higher income actually increase the chances of consumers buying HDI products. This indicates that the higher the income and the stable economic condition of a person, the more likely they are to start paying attention to their health by consuming supplements to increase their immunity. The results of this study are supported by research by Sheth (2020) which states that consumer behavior has changed in recent years. In the changing times, many consumers are starting to pay attention to their health at work, so they choose to consume health products to increase their immunity (Larios-Gómez et al., 2021).

Then, based on the results of the PLS analysis, the t-statistic value of 1,433 means that the t-statistic value < 1.96, then H2 is declared accepted. This result is strengthened by a p-value of 0.152 < 0.05. significant to the purchase decision. These results indicate that the higher the personality and self-concept marked by consumers who have a health view, the lower the purchase of HDI products. This is because those who have a healthy personality take better care of their bodies through exercise and a healthy diet than buying additional supplements. The results of this study are in contrast to that of Pemani et al. (2017) found that personality and self-concept had a significant positive effect on shoe purchasing decisions. This is because consumers will see their personality orientation in determining the type of shoes to choose, for example, consumers who have a sports-like personality will tend to buy sports shoes.

Furthermore, based on the results of the PLS analysis, the t-statistic value of 6,290 means that the t-statistic value > 1.96, then H4 is declared accepted. This result is reinforced by a p-value of 0.000 <0.05, indicating that lifestyle and values have a positive coefficient of 0.751 which is significant to buying decision. These results indicate that consumers who have a health-oriented lifestyle will encourage consumers to buy HDI products. This is due to consuming supplements included in their healthy diet. These results are in line with Azmi and Genoveva's research (2020) which analyzed the effect of lifestyle on purchasing decisions for food products during the Covid-19 period. The results of this study indicate that lifestyle has a significant positive influence on purchasing decisions. Similar to the research by Sukmawati and Ekasasi (2020), which analyzed the effect of a healthy lifestyle on purchasing decisions for health products. The results of this study found that a healthy lifestyle has a positive influence on purchasing decisions for health products.

V. Conclusion

This study aims to analyze personal factors that influence purchasing decisions for HDI products in Samarinda. The sample of this research is 92 respondents in Samarinda. This study uses the structural equal modeling partial least squares method. The results of this study found that Occupation and Economic Conditions, Lifestyle and Values have a significant positive influence on purchasing decisions. Meanwhile, Age and Life Cycle Stage have a positive but not significant influence on purchasing decisions. In addition, Personality and Self-Concept have a negative and insignificant influence on Purchase Decision.

The results of this study have implications for marketers that employment and economic conditions are important factors in this research. It turns out that when someone has entered the life cycle stage who cares about their health, they do not necessarily buy HDI products. In fact, high employment and income can increase purchases of HDI products. Therefore, Marketers can provide information about the benefits of HDI products in supporting potential consumers in carrying out work activities. In addition, one's lifestyle determines buying HDI products. This is because the healthier the lifestyle they adopt, the more likely they will see the benefits of consuming HDI products, so marketers need to highlight information about the ingredients in these products compared to other products to attract consumers to buy the product.

This research has limitations that only focus on discussing the influence of personal factors, further research can be developed to discuss factors such as social factors, cultural factors, brand image, brand awareness that affect purchasing decisions for health products, given post-Covid-19 consumption patterns and in This new era tends towards a healthy lifestyle and consumption of health supplements to meet the nutritional needs of the body and increase the body's immunity.

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