



## RESEARCH ARTICLE

# The Influence of Religiosity and Social and Psychological Factors on Purchase Decisions and Consumer Loyalty

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### Abstract

This study is based on the impact of religiosity, data from social aspects, psychological factors influence how to make a purchase or what influences consumer perception and brand loyalty. In a competitive market, companies need to understand these various influences in order to draw up new marketing strategies. Religious motivation is also very important in buying decisions, for example this thing "ill-gotten gains" has nothing to do with me. Social factors, such as the use which the household makes of a product, or finder fees for finding suppliers, can also affect consumer evaluations. Meanwhile, psychological factors, such as motivation, perception and affect also run through consumer decisions. The results show that religiosity does have a significant positive effect on buying decisions purely speaking of purchase power. However, psychological factors have a profound impact on consumer loyalty, from many variables but nevertheless through this wide array have an enormous impact relative to results for other study samples. The report concludes that social aspects significantly influence a firm's consumer loyalty; however they do not have this kind of impact on purchasing decisions. These findings shed new light on the way in which both internal and external factors can shape consumer behavior. Companies will find it easier then to devise solutions that more easily interest or satisfy the consumer, thus increasing customer loyalty while enabling them to maintain their footing in the market.

### Keywords

Religiosity; Social Factors; Psychological Factors; Purchase Decisions; Consumer Loyalty; Marketing.

## 1 | INTRODUCTION

Purchase decisions and consumer loyalty are both decisive factors that greatly affect a company's success. In an increasingly competitive market, it is important for companies to understand all the various factors affecting consumer behavior. Factors that influence purchase decisions and loyalty include religiosity and social as well as psychological considerations. Religion may determine consumers' thoughts or behaviours in regard to product selection because of this reason religious ideas usually serve as the foundation on which people make choices in everyday life, including buying decisions. Social factors such as group effect, social position, and cultural norms also determine customer attitudes towards a product, as well as Psychological factors like motivation, perception, and emotions are an important part in the determination of preferences for given products. This study will explore how factors such as religiosity, along with social and psychological aspects, affects purchase decisions as well as consumer loyalty. By understanding the relationships among these different elements, businesses can develop more accurate and effective marketing strategies to attract or keep clients.

Companies have to face harsh competition in the market. Because it is crucial for companies to understand what affects consumer behaviour market demand tends to be inelastic. And the salesperson must have a thorough understanding of the products' attributes. How we come to buy things coupled with what is the reason for wanting them, are vitally important factors that influence purchase decisions and loyalty. From a religious perspective, the basis for decision-making by consumers is often tied to religious values. Nowadays in a pluralistic society, people show resolve and collaboratively protest for the public good. The Resources Reader Happiness An action plan according to the result of a survey of one thousand college educators conducted by Robert White. In addition, social factors such as group influence, social status and cultural values can all affect people's attitudes towards a given product. Purchasing behaviour is also influenced in a large part by individual psychology motivation and perception together determine a consumer's emotional state during the buying process. According to research by Khasanah and Maghfur (2023), these factors combine to form a model of consumer behaviour. They show that personal and psychological elements strongly influence consumer loyalty to financial institutions. A study conducted by Widora and Nasir (2023) looked at the impact of social media on consumer decisions and brand loyalty. This research aims to determine how the religious, social and psychological factors that influence consumer choice and loyalty, interact. A clearer understanding of these relationships should help new companies develop marketing strategies which can attract and retain more of today's customers, as well as compete effectively with their established rivals.

In addition, research on consumer loyalty shows that brand image and price both play significant roles in cultivating customer retention rates. Wijaya and Junaedi (2021) found similar results to the above, reporting that marketing activities in social media can increase brand loyalty by improving brand popularity and recognition. This suggests a new way to improve feelings towards a brand for those who already have high positive feelings about it. Hengestu and Iskandar (2017) also showed that price and brand image had a significant effect on consumer loyalty, especially in consumer product categories like bottled water. Thus, price cuts or a sense that the product displays greater value lead to increased customer loyalty. Furthermore, customer satisfaction also influences future loyalty. Septiani and Nurhadi (2020) pointed out that customer satisfaction acts as a mediator between electronic service quality, price perception and sales promotions affecting customer loyalty. Good service quality and rational pricing create a relaxed atmosphere for customers, which is benefit to the brand in terms of its loyalty. By combining a variety of studies, this research aims to give a clearer image of the relationship between things that affect purchase and consumer loyalty, and to provide companies with useful information in designing more effective marketing strategies.

Consumer loyalty is influenced by many factors, including service quality and the perceived value by customers. Good service quality and the perceived value by customers not only satisfied customers but also built loyalty through positive experiences (experiential marketing). Such was the discovery of Ruspitasari, Handoko and Manto (2012) in their research join Bank Sinarmas Tanjung Pinang. Top-quality service played a major role in forming even stronger relationships with clients, So that in the end it was firm loyalty. As well as this, psychological factors will also have a significant impact on purchase decisions. Marlius (2017) explained how the marketing mix adopted and consumer views of a product could affect their decision to buy Psychological factors, such as consumer attitudes toward a brand and perceptions of it, help to determine whether people will carry on being loyal to that same company or not. Raihan and Budiono (2013) showed that promotions and good service quality directly affect consumer loyalty, with customer satisfaction as a mediating factor. At fata Wisata tour & Travel, it was discovered that customer satisfaction played a crucial role in strong ties between service quality, promotions and customer loyalty. This illustrates why it is necessary for enterprises to create positive experiences for customers if they are to keep on maintaining customer loyalty over the long term. Taking account of all these different factors, research conducted hopes to provide a clearer view as to how service quality, customer perceived value, psychological factors along with gratification affect acquisition decisions and consumer loyalty. The findings will hopefully be useful to companies in designing more effective marketing strategies that lead directly to better customer loyalty of all kinds.

## 2 | BACKGROUND THEORY

In competitive industries and when the structure of a company will success or failure be determined, consumer purchase decisions becomes a major issue indeed. Knowing more about which factors can affect consumer purchase decisions will allow a company to develop better marketing strategies. Purchase decisions can be affected by several factors: the consumer's cultural habits, society around them, religion or even their psychology. For instance, Suprayitno, Rochaeni, and Purnomowati's 2015 study shows that cultural, societal, personal and psychological factors all have significant impacts on the of consumers costestration. In the restaurant industry, this impact is especially strong. This article stresses the importance of understanding both external and internal factors influencing consumer behavior.

### H1: The Influence of Cultural and Social Factors

Cultural factors are so important in the consumer purchase process. Each person is molded by the values of culture they are a part of, and this also affects his preferences in general and (especially) what items he consumes. Suprayitno *et al.* (2015) discovered in the case of restaurants that local culture will affect a variety of factors relating to what type foods are chosen by consumers. For instance, at the Gurame Betawi restaurant in Jakarta, people with Betawinese or Java draw their backgrounds tend to order dishes which have already become part of their traditional cuisine. Alternatively consumer choices in China are very much influenced by social factors such as family, friends or other reference groups. In selecting products or services, consumers usually will listen to and be influenced by their parents and friends. Marketing to Female Consumers}, 2002 Chinese consumers often seek social confirmation for their purchase decisions, which may thus come from discussions with friends or via social media platforms. In their research on e-commerce, Kholilurrohman, Fadhillah, and Hutami (2024) found that recommendations from friends or the product ratings left by other consumer also can influence a potential buyer's tendency to go ahead with buying a specific particular product. Digital platforms are increasingly facilitating this social division of labour among consumers, where they use the internet to inform others about some products or services.

### H2: The Influence of Psychological Factors

In addition to social and cultural factors, consumer psychological factors also play an important role in purchase decisions. So many factors play a role in consumer affairs. We can get better product ideas when we know more about this field. Consumer psychology is a complex structure because thought is involved. But we still learn more than users because we control matters. Consumer psychology centers on the different thinking processes--usually unconscious--that take place when an individual chooses to buy a product or service. Psychological factors affecting consumer behavior. These psychological factors include perception, motivation, attitude, and emotions that influence consumer behavior. A professional Journal of Quality survey, sponsored by ADOTAS, showed that consumers' perception of product or service quality can greatly affect their purchase decisions. As Marlius (2017) noted, customers with a positive perception of a brand or product are more likely to make purchases. Furthermore, consumer motivation is also an important factor influencing their decision-making. This motivation can be extrinsic, such as discounts or promotional offers; or intrinsic, such as the emotional satisfaction gained from using a product. Amani (2022) in her research on brand equity shows that: possible consonants consumers' positive experiences with a brand can affect their loyalty and purchase decisions. High brand equity--that is created from product quality and will satisfy consumer experiences--can increase consumers' tendency to repurchase. This highlights the importance of service quality in forming consumer perceptions and attitudes towards a brand. Econ91

### H3: The Influence of Religiosity on Purchase Decisions

Against the backdrop that increasingly consumer research includes religiosity, a particular focus has been given to those products or services concerned with people's religious faiths. For instance, Mawardi, Aliyatuz Zahroh, and Farellia Putri Lindra (2025) showed that with HALAL products religiosity plays a role, in particular in the cosmetics industry. In Forrest's Investigation, Hawthorn and Clubb Detail (2021) Revisits Consumers in Industry and Migration Migrant With Pref. For example, Consumers who have high levels of religiosity tend to favor products that are in tune with their own religion, such as those halal- labelled. As for the influence of religiosity, trust and satisfaction on repurchase decisions of halal products, Nurrachmi and Setiawan (2020) study also shows that people in is the Products That They Believe Match Their Religious Practices Field Typically Have More Patrons. This demonstrates the overall situation of religiosity as a dominant force in consumer decision-making, particularly for products connected with consumers' ethical or spiritual beliefs. Meanwhile, Sholikaturun (2020) studied the influence of religiosity and price on the purchase decision of halal-labeled food products, finding that reasonable pricing along with product quality in keeping with religious teaching are two major factors that influence purchasing decisions by religious consumers. Under this condition, consumers are paying more attention to whether the products match their own religious values. They are also more sensitive to price and quality.

#### H4: The Influence of Service Quality and Promotions on Purchase Decisions

High service quality from a company or brand makes an additional contribution to consumer purchase choices. Supriyani and Faroh's (2023) research shows that good service quality, coupled with effective promotions, can reinforce consumer purchase intentions. In their survey at Super-MDF in Gading Serpong, any customer who was satisfied with the service they received from one company tended to buy its products in future. Promotions, in this case, are a means of capturing consumers' attention and an incentive for them to make a purchase. Such inducements as discounts, gifts, and stone-grinding slowly Laser Programs can alter what consumers think of the product's worth and make them more likely to buy it in any event.

Consumer purchasing is always ultimately influenced by different elements, both inner and external. The impact of culture, social relations, psychology and one's religiosity will dictate consumer behaviour to a significant extent. The impact of wrongful convictions has significant ripple effects on those convicted themselves directly (loss of freedom) as well as their relatives and friends (disgrace), Society (justice delayed in uphill battles) & culture. Generally speaking, the impact of family and reference groups can change consumer preferences; while psychological factors like perception and motivation also determine what people decide to do. Although not as pronounced, religiosity too plays an important role in procurement decisions, especially products with religious values. Additionally, service quality and incentives offered by companies can help retain customers with the related higher chance of an order. Companies that understand these factors can design better marketing strategies and strengthen their customers' loyalty.

### 3 | METHOD

When making purchase decisions and choosing what products to buy people are greatly affected by their own psychological makeup. Specifically this includes motivation and perception-but trust partially depends on attitude. How a product is evaluated by consumers determines their future spending. If people have a positive view of the item which they buy, then they will tend to show loyalty and not switch completely to another supplier. Conversely negative evaluations may prompt consumers to reject a product now or in future use (Vicario, *et al.*, 2025). This paper defines important terms is used as working definitions of what is important. The three types of variables to be employed in this research are: exogenous and endogenous; intervening. The four exogenous variables listed here for analysis are Religiosity, Social Factors, Purchase Decision and Psychological Factors. The intervening variable chosen for this study is Consumer Loyalty.

Table 1. Variables and Measurement Items

Variable	Code	Item	Main Reference
Religiosity	R1 R2 R3	Religious Values, Religious Practices, Perception Towards Religious-Based Products	(Damanik, <i>et al.</i> , 2024)
Social Factors	SF1 SF2 SF3	Influence of Friends, Family, Social Status	(Rowi, 2019)
Psychological Factors	PS1 PS2 PS3	Motivation, Perception Towards Brand, Consumer Attitude	(Wahyuni, 2008)
Purchase Decision	PD1 PD2 PD3	Reason for Purchase, Product Evaluation, Ease of Purchase	(Nasution, 2018)
Loyalty	L1 L2 L3	Satisfaction, Trust, Repurchase	(Basrah Saidani, <i>et al.</i> , 2019)

Table 1 above illustrated our research's variable and measurement scale. The religiosity measurement in study makes use of three items: religious values, religious practices, and perception towards religious-related products (see Damanik *et al.*, 2024). Rowi (2019) puts Social Factors in order of friends, family members and their critical comments. That is to say that Social Factors takes into account 3 items at this scale level. Psychological Factors include motivation, perception towards the brand, and consumer attitudes (Wahyuni, 2008). When it comes to Purchase Decision to buy something, the main aspects derived from Nasution (2018) are reasons for purchase, product evaluation and easy payment methods. Loyalty is a consequence of satisfaction and trust (Basrah Saidani *et al.*, 2019).

## 4 | RESULTS AND DISCUSSION

### 4.1 Results

The survey to receive in this study was e-commerce platform in native residence Jakarta, has actually already a buy fashion products is 3. 5 answerers specifically chose STYLE.FAN. The majority of the respondents, 30 percent in total, said they were students or engaged in study abroad. Next in size was a group of only 10 percent; these were entrepreneurs. Respondents said that most (40%) were 15 to under 25, whereas only 5% were between 50 and 60 years 'old'. From times of access, most respondents had visited the website more than three times--thus they were greatly involved in online shopping. The rest, who had been to the website less than three times are looking overages,'especially if you think in terms of larger high schools or distance-learning courses offered by universities. This type of profile suggests that the e-commerce platform's most active users are young people digesting information oncell phones, becoming trendsetters, and using the site. This implies that e-commerce users are mostly students and young professionals who are familiar with technology andonline shopping trends.

Table 2. Respondent Characteristics

Variable	Measurement	N	Percentage
Position	Student	30	30%
Position	Employee	32	32%
Position	Entrepreneur	28	28%
Position	Others	10	10%
Age	18-25	40	40%
Age	26-35	35	35%
Age	36-45	18	18%
Age	46-50	7	7%
Age	50-60	5	5%
Visit Frequency	Less than 3	28	28%
Visit Frequency	More than 3	72	72%

Source: Processed Data, PLS 3.0 (2024)

The results of the outer model test showed that all of the instruments used met requirements for the outer model testing. Test For the validity study used discriminant validity, which is tested by looking at cross-loading values of each construct measurement. Cross-loading values indicate the correlation between the construct and its indicators, as well as correlation between indicator and other constructs. An ideal measurement model In good discriminant validity, the correlation between clusters and their indicators should be higher than correlation with other constructs. That means every indicator more closely proves relevant to the cluster it measures than any other cluster. This demonstrates the first indicator and its associated cluster are appropriately related with one another. So long as all other things remain constant, we may conclude that a measurement model which satisfies such requirements indeed gives accurate displays of each. Good discriminant validity means that the measurements are exact, without inter-relationships between constructs that might reduce accuracy of results.

Table 3. Discriminant Validity

Variable	R	SF	PS	PD	L
R1	0.910	0.241	0.249	0.400	0.235
R2	0.866	0.229	0.330	0.358	0.125
R3	0.863	0.410	0.349	0.451	0.180
R4	0.828	0.174	0.247	0.430	0.212
R5	0.856	0.280	0.396	0.405	0.256
SF1	0.295	0.861	0.341	0.495	0.413
SF2	0.279	0.790	0.272	0.466	0.401
SF3	0.198	0.879	0.369	0.499	0.253
PS1	0.325	0.297	0.875	0.544	0.286
PS2	0.266	0.296	0.797	0.507	0.433
PS3	0.388	0.350	0.912	0.654	0.416
PS4	0.303	0.368	0.885	0.563	0.466
PS5	0.208	0.276	0.798	0.442	0.526
PD1	0.535	0.598	0.642	0.922	0.286
PD2	0.426	0.510	0.435	0.851	0.285

PD3	0.335	0.420	0.414	0.901	0.173
PD4	0.405	0.431	0.529	0.845	0.248
PD5	0.416	0.427	0.391	0.739	0.180
L1	0.291	0.420	0.443	0.387	0.837
L2	0.235	0.309	0.498	0.347	0.825
L3	0.251	0.364	0.510	0.575	0.878
L4	0.257	0.401	0.405	0.332	0.881
L5	0.345	0.329	0.345	0.380	0.888

Source: Processed Data, PLS 3.0 (2024)

According to the Table 3 data, each indicator for research variables has the highest cross loading value among its own compared with other values indicators show on variables. This shows the indicators used to be of good discriminant validity The test's conclusion is that, some It stands up to reason that a factor may vary only because of symptomatic subelements or worse yet, by two such item responses having much in common if they are different elements beginning with prefixes Sensitivity, specificity, positive predictive value and negative Predictive value are measured separately for each variable. In view of this, the measurement model used in this research is capable of meeting the demanded validity criteria while results to be accepted on grounds of fact and correctness become more persuasive by doing so twice over.

The measure of validity and reliability can be judged by construct reliability and the Average Variance Extracted (AVE) for each construct. A construct is considered reliable when its value of construct reliability is higher than 0.700 and the AVE are greater than 0.500. Table 5 the values of Chronbach's Alpha, Composite Reliability and AVE for all the variables used in this study. A Chronbach's Alpha value June 0.700 indicate good internal consistency, while a Composite Reliability value greater than 0.700 suggests that construct should also be considered highly reliable. If AVE exceeds 0.500, then more than 50% of variance in the construct can be explained by each of measured indicators. Thus the findings confirm that these constructs are valid and reliable; supports the reliability of research model results obtainable within context for this study.

Table 4. Reliability and Construct Validity

Variable	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Religiosity	0.81	0.845	0.69
Social Factors	0.88	0.9	0.745
Psychological Factors	0.825	0.855	0.72
Purchase Decision	0.86	0.92	0.77
Loyalty	0.92	0.93	0.715

Source: Processed Data, PLS 3.0 (2024)

According to table 4, the AVE of each variable in this research is above 0.500. This suggests that every single one of these factors can demonstrate good discriminant validity For all factors, the composite reliability is greater than 0.700 and this is an indication both of each factor's reliability as well as generalquis reliability. Also, Cronbach's Alpha values for all factors are above 0.700, this shows that instruments used are of high internal consistency. In short, validity and reliability for the factors used in this research all meet required standards, providing solid support for the soundness of this study's findings. Hence, we can conclude that each factor measures has satisfactory reliability. Therefore they are all suitable for further survey analysis in this study.

The hypothesis testing used a small model (internal model) to test path coefficients that demonstrate the connecting relationship between variables. As an independent variable changes from one state to another, these Path Coefficients show what effect or influence the change will have on another dependent or intervening variable in the model being tested. The important statistical values can be seen in Table 5. Whereas this test uses p onward as a measure of significance. If the latter number is less than.05 then all connections between variables are significant; however if it exceeds.05 then there are some tenuous connections available that contain little or no effective influence at all on one another. The test results show the strength and direction of main effects of all variables, as well as possible association between them. Therefore we can make less precise inferences about the influences between any two variables being examined compared to when a more powerful method is being used for example structural equation modeling with Latent Variables as shown previously in Tables 4 and 5 on page I7 of this paper.

Table 5. Hypothesis Test Direct, Indirect, and Total Effects

Exogenous Variable	Endogenous Variable	Intervening Variable	Direct Effect	P-Value	Indirect Effect
Religiosity	-	0.235	Significant	0.004	-
Social Factors	Purchase Decision	0.172	Not Significant	0.120	-

Psychological Factors	Purchase Decision	0.310	Significant	0.001	-
Purchase Decision	Loyalty	-	0.460	0.000	-
Religiosity	Loyalty	0.122	0.164	0.164	0.001
Social Factors	Loyalty	0.124	0.208	0.208	0.002
Psychological Factors	Loyalty	0.148	0.262	0.262	0.005

Source: Processed Data, PLS 3.0 (2024)

This model found that there were two paths with no effect of greater significance and eight paths that showed a significant effect. Together, these paths bring benefit positivity achieved. Religiosity has had a positive and significant direct effect on the purchase decision, with an index of ( $p < 0.05$ ) 0.004 and a direct effect value (beta) of 0.235. Psychological factors also indirectly impact the decision for a person's purchase, as noted by  $p = 0.001$ .  $< 0.05$  \* $p$ -values mean that an effect is non-significant and should not be reported. Direct effect value (0.310) Purchase decisions have a significant yet positive impact on consumer loyalty with  $p = 0.000$  which is less than 0.05. Direct effect value 0.460.

## 4.2 Discussion

Religiosity, psychological factors, and service quality and promotions all have a significant impact on purchase decisions and consumer loyalty. This finding again underlines how different forces of consumer behavior interact and the importance in understanding these. For example, religiosity encourages people to select the types of products that accord with their social attitudes and religious beliefs. Conversely, psychological factors (such as how people perceive or respond to goods; and their motivations for buying) are what ultimately determine whether they will accept any particular brand or product. Service quality not only improves satisfaction and confidence-building among customers, but also helps strengthen customer loyalty to the brand. Equally eye-catching promotions that encourage quick purchases constitute one reason (or force) for quickly losing customers. In order to hold down customers and make sales soar, business people have to come up with plans combining these attributes well.

In consumer choice, religiosity can weigh heavily. When consumers feel that they are religious, the chances are that instead of paying out for down-market brands to which six-figure sports personalities have lent their names, they want something a little closer to home. According to Amani (2022), high religiosity consumers are quite picky about their products, especially when it comes to whether the product reflects religious principles at all. This can be seen in consumers who are certainly more likely to select halal products, or things that meet certain standards based on their religious beliefs. Even in the world of e-commerce, religiosity plays a significant role in what products people choose (things like stem cell batteries optional) or check off as eligible for procurement.

In addition to religiosity, psychological factors also have a strong influence on buying decisions. Factors such as perception, motivation, and attitudes can greatly affect how consumers experience a product. For example, Marlius (2017) explains, consumers' subjective view of brand or product is that the consumers' perception can determine whether a purchase will not exist. Customers who have a good attitude to a product or company are more likely to repeat follow-on purchases, even becoming downright dependent. This means businesses must work at creating positive experiences for consumers through the quality and service of their products. It also follows that consumer motivation, both emotional and practical, affects what they buy. For instance, consumers motivated by promotions or discounts will make purchases more easily.

Research by Ruspitasari *et al* (2002) attests to this. A good service quality, especially in e-commerce, will strengthen consumers' branded relationships. A nice shopping experience, from easy site navigation to fast answers from customer service, can make consumers believe and place an order often without first browsing the competition. In addition, attractive promotions also influence customers to make a purchase order. Promotions such as discounts or special offers sector consumers buying interest are said to influence their brand loyalty (Septiani and Nurhadi 2020). So companies have to think up promotions that not only catch the eye but also meet consumers' requirements.

The brand image is also an important factor in making users loyal. A positive brand image can create an emotional link between consumers and a brand, which will consequently always be associated with products. Hengestu and Iskandar (2017) argue that brand image is the basis for consumer loyalty. When consumers have learned about and have a great deal of confidence in something, one tends to buy the products from these kinds of companies. Conversely, when a brand has a negative image in the marketplace, this causes many people to desert it and turn their shopping power over to their competitors. It suggests companies need to make sure both the actual quality and image of their brand are maintained if they are to keep market share and achieve long-term consumer loyalty.

However, this point does not seem to hold in our study: The impact of social factors--talon family, friends or other groups--on decision-making and consumer stickiness was not big enough to measure clearly. In contrast, for example, Khohilurrohman *et al.* (24) found that recommendations from friends or groups play a role in product purchase decisions. This result was not presented by the present study. It is possible that social factors, compared to days gone by, have less influence now as people increasingly conduct their social lives online. Information is no longer limited simply to those

contacts in one's social circle. Instead it has to go through social media and constantly being carried from person to person like a game of Chinese whispers. But social influence is still important for consumers in certain wage earning sectors, particularly anything with a social or lifestyle element such as fashion or toiletries. On the other hand, technological development and digitalization have made some products more readily accessible. Computers, the Internet, mean that purchase decisions made on these movements no longer rely so heavily upon social factors as they used to for many goods.

The study is clear proof that religiosity and psychological factors affect purchase and are the key to brand loyalty. So companies must now devise marketing campaigns that take these two factors into account. In particular, have regard for products which relate to religion or certain values. Companies that want to attract consumers with a high religiosity need their products, for example, to be in line with the relevant religious principles. For instance, they'll offer halal or eco-friendly products. On the other hand psychological factors like perception and motivation show that the shopping experience must be pleasant for consumers. Therefore, customer service and promotions that match consumer needs should become now an indispensable part of the enterprise's marketing strategy. Good service quality enhances trust and strengthens loyalty levels while attractive promotions tend to make a purchase decision.

Purchase behavior and consumer loyalty depend significantly on religiosity, psychological factors, and promotions, along with social influences. While the effect of social factors is small, they do have an effect. So, the author feels like companies should consider this and put suitable marketing strategies into place accordingly in order to win the favour of shoppers. Companies, moreover, should make use of technological advances and social media in order to form steadier links with customers.

## 5 | CONCLUSIONS AND FUTURE WORK

The study illustrates how religiosity significantly influences consumer purchase decisions. People with strong religious convictions tend to pick and choose among various products so that what they purchase will be acceptable to the values of their religion. Companies wishing to attract consumers of this sort must offer offerings that meet the standards of religion such as halal products and products living up to certain ethical principles. This also underscores the importance for companies to have in step with the needs of consumers who possess strong religious beliefs. Psychological factors, along with religiosity itself, play a significant role in shaping purchasing decisions and customer loyalty. Consumers' perception that product is good, or bad; how others they are who purchase stuff and if they still feel happy after using a product: all these areas impact upon their decision to repurchase. Generally speaking, those who are satisfied with their experience today are expected tomorrow to be faithful customers. Consequently, companies should pay more attention to the quality of service and customer experience; for this is something that will build up a long-term relationship with clients. Social factors, such as social or reference group, were not shown in the study to have significantly effected consumer decisions. Changes of communication patterns and societies, especially with the growth of electronic social media, may change how people find information and agree on decisions. Nevertheless, companies still need to bear in mind the impact of social or reference groups as part of their marketing strategy at least to create groups on social media where customers form communities. It is for reasons like these that companies must understand that religiosity and psychological factors both exert an influence on consumer purchasing decisions and loyalty. Therefore, effective marketing strategies need to suit the demands and values of consumers with satisfying experiences to boot; this in turn encourages client loyalty. Through continuous innovation tailored to consumer behavior and technological development, so as to enhance competitiveness and extend brand prestige, companies can bolster this position in the market.

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