THE INFLUENCE OF PRICE AND INCOME ON PURCHASE DECISIONS AMONG FAST-FOOD CONSUMERS: THE MEDIATING EFFECT OF LIFESTYLE

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Abstract

Individual, social, economic, and psychological factors contribute to purchase decisions among consumers. This study examined the effects of price perception, income, and lifestyle on purchase decisions and specifically analysed the degree to which lifestyle mediates the effect of income on purchase decisions. A total of 200 respondents: 100 of KFC and 100 of McDonald's consumers participated in this study. They were to fill out a questionnaire containing some demographic information and Likert scale items. Descriptive and hierarchical regression analyses were performed to examine the effects of predictors on purchase decisions. Results show that married consumers have higher purchase decisions than non-married consumers. Then, price perception, income, and lifestyles directly and significantly affect purchase decisions. However, lifestyle completely mediated the effect of income on purchase decisions. This study contributes to predictors of purchase decisions by providing empirical evidence using a mediation mechanism.

Keywords:

Income, Lifestyle, Price, Purchase Decisions

1. INTRODUCTION

Food is one of the basic needs related to efforts to survive and must be met by humans. It is one of the reasons why many culinary businesses have sprung up. One of the culinary businesses that many people favour is a fast-food restaurant which usually sells one of the staple foods of the Indonesian people in the form of rice and side dishes as well as other complementary foods. The menus offered by fast-food restaurants are considered prestigious foods that can be served anytime in a short time while maintaining hygiene and can reduce the time consumers have in completing their orders.

Fast food restaurants included in the top five best fast-food restaurants in the world in the 2018-2020 Top Brand Index include Kentucky Fried Chicken (KFC) and McDonald's. Quoted from CNBC Indonesia, it shows that KFC suffered a net loss of IDR61.47 billion in the first quarter of 2021 (Sandria, 2021). In contrast, McDonald's can reach a profit of IDR32.1 trillion in the first quarter of 2021(Sorongan, 2021). This profit results from the company's strategy to attract consumers' attention by launching a new menu collaborating with public figures and artists. The increasingly fierce competition has led to various alternative products so that consumers have a changing attitude towards their choices.

1.1 AIM OF THE STUDY

Four main factors are most often associated with purchasing decisions for both food and non-food products: cultural (e.g., eating habits), personal (e.g., economy and lifestyle), social (e.g., family status), and psychological factors (e.g., perception) (Rizal, 2020, pp. 80–85). Several studies have shown the positive effects of price (Sari & Yuniati, 2016b), Income (Fautngiljanan et al., 2014), and lifestyles (Fahimah et al., 2020) on purchase decisions. Yet, how these factors interact to affect purchase decisions is under researched. Therefore, this study examines a model of food purchasing decisions at fast-food restaurants in Indonesia by

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offering the mediation effect of lifestyles. The results are expected to provide strong field evidence regarding the factors influencing people to buy fast food.

2. CONCEPTUAL MODEL OF FAST-FOOD PURCHASE DECISION

2.1 PURCHASE DECISION

Kotler et al. (2018, p. 177) state that purchasing decisions are steps taken by consumers in buying products with the most desired brand through the attitudes of others and unexpected conditions as factors that can arise between purchasing interest and purchasing decisions. Firmansyah (2018, p. 27) suggests that purchasing decisions mean selecting the most appropriate alternative regarding purchasing activities through the stages of the decision-making method. Kotler and Keller (2016, p. 161) propose that several aspects can be used in measuring purchasing decisions, namely: product determination, brand determination, purchase place determination, purchase timing, purchase quantity, and payment methods.

Four factors are commonly associated with purchase decisions (Rizal, 2020, pp. 80–85; Saleh & Said, 2019, pp. 33–38), namely: (1) Cultural factors include main and sub-culture; (2) social factors include reference groups, family, roles, and status; (3) personal factors include age and life cycle processes, profession, economic conditions, personal lifestyle and self-concept; and (4) psychological factors include motivation, perception, consumer knowledge, beliefs, and attitudes. Figure 1 depicts a fast-food purchase decision model, where lifestyle is a mediator.
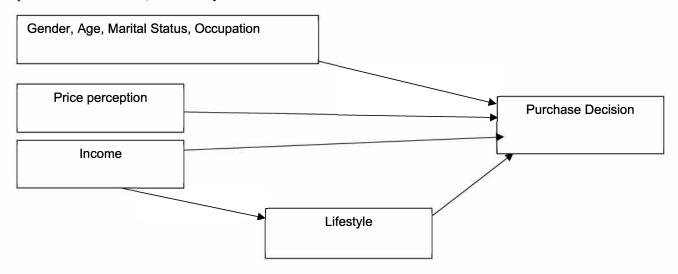

Figure 1. Mediating effect of lifestyle on the association of Income and purchase decision

2.2 PRICE AND PURCHASE DECISION

Many people who experience a decrease in income, especially during the COVID-19 pandemic, will limit spending to get the expected products. Consumers will choose the desired product price according to their ability. The right price will encourage consumer buying interest in selecting a particular product. If the selling price accords to the products offered, consumers will consider this when buying a company. Price is the amount of money paid and can be exchanged for a combined quantity of products and services (Supriatna et al., 2019, p. 55). Supriadi (2018, p. 26) argues that price determines a calculation of money or products and product prices so that sellers can offer products at acceptable prices to consumers.

Price plays a vital role in purchasing activities, and consumers will consider it before making a purchase decision. The price offered describes the quality of a product or service. According to Kotler and Armstrong (2018, p. 308), one considers the price before buying its affordability, consistency with product quality, competitiveness, and suitability for benefits.

Previous research has consistently found that price has a significant effect on one's purchasing decisions on almost all types of goods and services, daily necessities (Akbar & Haryoko, 2020), property (Daud, 2018; Wariki et al., 2015), motor vehicles (Supriyanto et al., 2021), cosmetic products (Habibah & Sumiati, 2016), food such as Panties Pizza (Sari & Yuniati, 2016b), healthy food (Suharso, 2020), and sewing products (Hasmiati et al., 2021). In general, competitive prices affect the decision to buy an item. Therefore, in this research, the hypothesis is formulated that:

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H1: Price has a significant direct effect on purchasing decision

2.3 INCOME AND PURCHASE DECISION

Income is the reward received by each individual in return for what has been given. Yadewani, Syafrani, and Ikhsan (2020, pp. 75–76) state that income is the total earning by each individual in a certain period in return for what has been given. Meanwhile, Hantono and Rahmi (2018, p. 17) argue that income is a reward offered by the company for the services received. Generally, Indonesian people's income is categorized into four groups, namely higher income, if the income earned is more than IDR10 million per month; upper-middle Income, if the income is between IDR5 to IDR10 million per month; lower middle Income from IDR3 to IDR5 million; and lower-Income, if the income is less than IDR 3 million per month (Deloitte, 2015, p. 5).

One of the main factors that influence purchasing decisions is income. Statistical data shows that 41.91% have experienced a decrease in income, especially during the covid-19 pandemic (Putranto et al., 2020, p. 14). The decline in earnings significantly affects consumer purchasing decisions, which will change the demand for a product. The level of individual income can indicate the product's size they will consume.

Research on the consequence of income has been carried out, which shows that consumers with higher income would make purchasing decisions more often than those with lower income earners (Fautngiljanan et al., 2014; Hartini & Inggriani, 2020; Muzdalifah & Syafi'i, 2020; Waidah, 2019). Similarly, studies found that income substantially determines the goods consumers can afford (Chrisanty et al., 2018; Piyapromdee & Spittal, 2020). The hypothesis to be proposed is:
H2: Income has a direct effect on purchasing decisions

2.4 LIFESTYLE AND PURCHASE DECISION

Suyanto and Sutinah (2015, p. 246) state that lifestyle is an enthusiastic attitude towards self- habituation which aims to meet the needs and socialize with other people. Lifestyle is a person's way of applying the contents of the individual concept through the character that has been owned since birth and develops with social interaction (Rossanty et al., 2018, p. 70). Meanwhile, Kriyantono (2014, p. 333) stated that lifestyle is a cycle of individuals using their money and time. Lifestyle has four dimensions, namely: (1) activities are activities to obtain information from consumers about the activities they do daily; (2) interest, namely the attitude of interest shown by consumers in professions, tourism, fashion, food, and the like; (3) opinions, namely thoughts that are more focused on the economy, business, education, culture, and products (Prayitno & Harjanto, 2021, p. 13). A person's lifestyle is shown by how the person's life is concerned, such as activities, interests, and income.

Lifestyle is one of the essential factors in purchasing considerations, including consumption activities. Considering increasingly modern developments, people tend to prefer instant things because they save time to get. Likewise, consumers who have an upper-middle lifestyle will have intelligent and reasonable thoughts because they will always consider whether or not well-known brands provide equal quality (Widjaja et al., 2016, pp. 4–5). Moreover, people who live in urban areas will have a more modern lifestyle, making it difficult to avoid fast food. Past research consistently reports that lifestyle affects purchase decisions on various goods, including food (Ardista & Wulandari, 2020; Fahimah et al., 2020; Lomboan et al., 2020; Mokoagouw, 2016; Sahir et al., 2016). These findings suggest that consumers' urban and modern lifestyles would increase the likelihood of high purchase decisions. The proposed hypothesis is:
H3: Lifestyle has a direct effect on purchasing decisions

2.5 INCOME AND LIFESTYLE

Every consumer has a different Income, which leads them to have a divergent point of view on a product. These differences lead to the division of various lifestyles according to tastes and needs that must be completed. Busra et al. (2020) describe that if a person's income increases, his expenses will also be higher, suggesting that individual income is very influential on their lifestyle. The higher the income received by a person, the higher the budget spent to meet his needs or desires. This condition is due to the ability they have enough to buy what they need and want.

The common findings show that low income is closely related to a person's poor health and leads to a higher risk of disease and early death (Woolf et al., 2015). High and low income affects a person to choose a healthy and unhealthy lifestyle. For example, a lifestyle of maintaining physical health is more likely to be found for men with higher Income (Stelmach et al., 2004). Consumption patterns are also closely related to changes in a person's Income (Auzina & Počs, 2010), which means that a person's high income will cause him to consume food of higher value and according to his choice (desire). A person's income

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determines his behavior in following the teachings of his religion, for example, paying zakat (Indika et al., 2020), consuming halal goods, and living modestly. It proposed that:

H4: Income has a direct effect on lifestyle.

2.6 INCOME, LIFESTYLE, AND PURCHASING DECISIONS

A person's income is one of the powerful considerations for each individual in buying a product. Rationally, consumers will estimate their financial ability before making a purchase activity to balance expenses and income. Under certain circumstances, however, people buy something to fulfill their lifestyle regardless of whether their income is high. In other words, people's lifestyles will force them to carry out purchasing activities without or with little thought about their income. The hypotheses formulated is:

H5: Lifestyle mediates the effect of income on purchase decisions

3. RESEARCH METHODS

3.1 SAMPLES AND PROCEDURES

The population of this study is consumers of KFC and McDonald's located in one district in Indonesia, whose number is unknown. In this study, the sampling used is non-probability sampling which is the absence of opportunity for each component in the population, even the probability of the selected member is unknown (Anshori, 2020, p. 109). The researcher uses the accidental sampling technique, where this technique is used as a sample determination based on chance, which means that the researcher uses anyone met by chance and can be used as a sample if the target found is suitable as a source of data or the closest people chosen if the target is met, someone who is qualified to be a data source (Anshori, 2020, p. 113).

Sarwono (2011, p. 92) states that a good sample size for advanced analysis such as multiple linear regression analysis is between > 100 to 500 respondents. The sample taken by the researchers in this study amounted to 100 respondents who had bought KFC products and 100 respondents who had bought McDonald's products so that the total sample used in this study amounted to 200 respondents.

The data collection technique applied in this study was a questionnaire. Questionnaires are data collection techniques carried out by asking several statements or questions to be filled in by the respondents and then processed to obtain information (Herlina, 2019, pp. 1–2). The questionnaires were distributed to respondents who had purchased products from KFC and McDonald's restaurants.

3.2 VARIABLE MEASUREMENT

Respondents were asked to state their Gender (1 = Male, 2 = Female), Marital Status (1 = not married, 2 = Married), and give their age in years. For Occupation, they were asked to indicate the variety of employment provided, including student, entrepreneur, staff, and unemployed. For income, respondents were asked to indicate their average monthly earning (1 = Less than 3 million, 2 = 3 – 5 million, 3 = 5 – 10 million, and 4 = more than 10 million). Respondents were also asked to indicate the frequency with which they made purchases to KFC and McDonald's restaurants (1 = 1-2 times, 2 = 3-4 times, 3 = more than 4 times).

Price perception is measured by seven items, for example, "the price offered by KFC and McDonald's is affordable" and "the price of KFC and McDonald's products accords to the portion of food served." Lifestyle was measured with five items, for example, "fast-food restaurants such as KFC/McDonald are places that I like it" and "I prefer to live a practical life by buying fast food that serves quite fast such as KFC and McDonald's." While purchasing decisions are measured by seven items, for example, "before buying, I look for information about the products provided by KFC and McDonald's" and "with various considerations I always choose KFC and McDonald's." The statement items in the questionnaire were developed for this study based on the literature. All of these scales use 5-point answers ranging from 1 = Strongly disagree to 5 = Strongly agree.

3.3 DATA ANALYSIS

Descriptive statistics, i.e., measures of central tendency, percentages, and correlations, were utilized to describe and examine inter-correlations among the variables under analysis. For answering hypotheses, hierarchical regression analyses were employed. All demographic variables (Gender, Age, Marital Status, and Occupation) were entered (Model 1) as control variables. Then, the

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price was added in Model 2, Income in Model 3, and Lifestyle in Model 4. It was essential to investigate the standardized regression coefficients of the separate equations because they reveal the degree of change in the dependent variable with each unit change in the predictor variable (Cohen & Cohen, 1975; Louis Cohen et al., 2007). This process revealed the contributing variables to the outcome variables. The standardized beta weight of significant independent variables was used to explain the relative contribution to the dependent variables.

In addition, four conditions of mediation offered by Baron and Kenny (1986) were applied for examining the mediation of lifestyle on the relationship between Income and Purchase decisions. First, the independent variable should be associated with dependent variables; second, the independent variable should be correlated with the mediator; third, the mediator should affect the independent variables. Finally, when the mediator is entered into the regression analysis, the association between independent and dependent variables should disappear (complete mediation) or significantly diminish (partial mediation). The data analyses were performed using IBM SPSS Statistics v.25 for Windows.

4. RESULTS

4.1 DEMOGRAPHIC INFORMATION

Table 1 shows that the total number of respondents is 200 people (Men = 40.5%, Women = 59.5%), the majority was in the age between 18-29 years (74.5%), and their age between 30-41 years 42-53 years make up 20.5%, and about 5% were above 54 years. Most respondents are unmarried (64%), followed by married 34.5%. The majority of respondents are civil servants or private employees (49.5%), followed by entrepreneurs/entrepreneurs (27%), and students as much as 10.5%). The majority of respondents (57%) admitted buying products from KFC or McDonald's more than four times. The majority of their income is less than 3 million per month (54%), followed by those who earn between 3 million and 5 million (32%). Those who earn between 5 million and 10 million make up 10%, and those over 10 million make up 3.5%.

Table 1. Characteristics of respondents (N = 200)

Variables	Items	Percentage
Gender	Men	40.5
	Women	59.5
Age	18-29 years	74.5
	30-41 years	10.5
	42-53 years	10.0
	54-65 years	4.5
	> 60 years	.5
Marital Status	Married	34.5
	Single	64.0
	Divorce	1.5
Occupation	Student	10.5
	Entrepreneur	27.0
	Workers	49.5
	Not working	4.5
	Others	8.5
Buying frequency	1-2 times	21.5
	3-4 times	21.0
	> 4 times	57.5
Income	< IDR3 mil.	54.0
	IDR3 to IDR5 mil.	32.5
	IDR5 to IDR10 mil.	10.0
	> IDR10 mil.	3.5

4.2 DESCRIPTIVE STATISTICS

Table 2 presents the summary of basic statistics and inter-correlation of variables. Comparison of their means confirmed that Marital Status is positively correlated with age, indicating that the older respondents tend to be married. Occupation is associated

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with Age and Marital Status, meaning that older respondents tend to have a career and be married. Income is related to Gender, being women has a lower income than men, and age indicating that male respondents are older than female respondents. Price is associated with income, meaning that respondents with higher income see KFC and McDonald's products' prices as fair. Lifestyles are associated with Income and Price, suggesting that people who are urban and have a modern lifestyle tend to have higher Income and regard products' prices as fair. Finally, Marital Status (married person has more often made purchase decision of KFC and McDonald's products), income (higher income led to greater buying desire of KFC and McDonald's products), price (people who more often decided to buy view the Price of KFC and McDonald's products as not an issue), and lifestyle, suggesting that people with high Purchase Decision more often have modern lifestyle) are associated with Purchase decisions.

Table 2. Descriptive statistics

	N	M	SD	Gender	Age	Marital status	Employment	Income	Price	Lifestyle	Purchase decision
Gender	200	1.60	0.49	-							
Age	200	2.23	1.86	-0.08	-						
Marital Status	200	1.67	0.50	-0.14	$-.65^{**}$	-					
Employment	200	2.74	1.00	0.02	$.14^{*}$	$-.14^{*}$	-				
Income	200	1.63	0.80	$-.177^{*}$	$.18^{*}$	-0.09	-0.09	-			
Price	200	3.49	0.53	-0.04	0.10	0.01	0.05	$.33^{**}$	-		
Lifestyle	200	2.54	0.80	0.01	-0.07	0.07	0.01	$.29^{**}$	$.42^{**}$	-	
Purchase decision	200	3.21	0.41	0.01	-0.04	$.14^{*}$	0.03	$.17^{*}$	$.25^{**}$	$.49^{**}$	-
*. Correlation is significant at the 0.05 level (2-tailed).											
**. Correlation is significant at the 0.01 level (2-tailed).											

4.3 EFFECTS OF INCOME, PRICE, AND LIFESTYLE ON PURCHASE DECISION

The results of hierarchical analyses are reported in Table 3. Gender, Age, Marital Status, and Occupation explained 0.03% of the variation in Purchase Decisions (Model 1), and when the Price perception was added in Model 2, the percentage of variance explained increased relatively small (0.08%). In Model 3, income contributes to 0.2% of the variance in Purchase Decisions (0.10%). Then, when lifestyle was added (Model 4), the percentage of variance explained increased dramatically to 26%. As shown in Table 3, in Model 1, Marital Status was associated with Purchase decisions ($\beta = 0.18$, $p = 0.03$), indicating that married people tend to purchase for their needs from KFC and McDonald's products more often than non-married individuals. Price perception also affects Purchase Decisions ($\beta = 0.24$, $p = 0.00$) in Model 2, indicating that people who perceive that the prices of KFC and McDonald's products are fair tend to decide to buy their products. Therefore, H1 (Price directly affects Purchase Decisions) was accepted.

Table 3. Regression analyses of predictors on purchase decision

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	R	R^2	F	F.Sig
		B	Std. Error	Beta						
1	(Constant)	2.78	0.24		11.76	0.00				
	Age	0.03	0.04	0.07	0.78	0.44	0.16	0.03	1.30	0.27
	Gender	0.03	0.06	0.04	0.55	0.59				

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Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	R	R^2	F	F.Sig
		B	Std. Error	Beta						
	Occupation	0.02	0.03	0.05	0.69	0.49				
	Marital status	0.16	0.08	0.20	2.11	0.04				
2	(Constant)	2.17	0.29		7.55	0.00	0.29	0.08	3.59	0.00
	Age	0.02	0.04	0.05	0.52	0.60				
	Gender	0.04	0.06	0.05	0.66	0.51				
	Occupation	0.02	0.03	0.04	0.54	0.59				
	Marital status	0.15	0.07	0.18	1.96	0.05				
	Price perception	0.19	0.05	0.24	3.53	0.00				
3	(Constant)	2.11	0.29		7.34	0.00	0.32	0.10	3.54	0.00
	Age	0.02	0.04	0.04	0.46	0.65				
	Gender	0.06	0.06	0.07	0.97	0.33				
	Occupation	0.02	0.03	0.05	0.77	0.44				
	Marital status	0.16	0.07	0.19	2.13	0.04				
	Price perception	0.15	0.06	0.20	2.75	0.01				
	Income	0.07	0.04	0.13	1.77	0.08				
4	(Constant)	2.07	0.26		7.92	0.00	0.51	0.26	9.71	0.00
	Age	0.05	0.04	0.10	1.18	0.24				
	Gender	0.04	0.05	0.05	0.69	0.49				
	Occupation	0.02	0.03	0.04	0.65	0.52				
	Marital status	0.15	0.07	0.18	2.20	0.03				
	Price perception	0.03	0.06	0.03	0.48	0.63				
	Income	0.02	0.04	0.04	0.60	0.55				
	Lifestyle	0.23	0.04	0.46	6.50	0.00				
a. Dependent Variable: Purchase Decisions										

In Model 3, income not strongly influenced Purchase Decisions ($\beta = 0.13$, $p = 0.08$), indicating that people who have high income would decide to purchase a KFC and McDonald's product more often than those with low income, also accepting H2 (Income directly affects purchase decisions). In Model 4, lifestyle was strongly and positively associated with Purchase decisions ($\beta = 0.46$, p = 0.00), suggesting that people with modern Lifestyles decide to purchase KFC and McDonald's products more often than those with non-modern lifestyles. Thus, the proposition that lifestyle directly affects purchase decisions (H3) was accepted.

For testing mediation, we conducted separate regression tests to comply with the guidelines of Baron and Kenny (1986), that is, regressing Lifestyle on Income to examine the direct effect of Income on Lifestyle. The result shows that income positively and significantly affects lifestyle ($\beta = 0.29$, p = 0.00), indicating that people with high income tend to adopt modern Lifestyles. H4 (Income has a direct effect on lifestyle) was accepted. Table 3 shows that the positive impact of Income on Purchasing Decision ($\beta = 0.13$, $p = 0.08$) in Model 3 disappears in Model 4 ($\beta = 0.04$, $p = 0.55$) due to the lifestyle being entered in the model, suggesting that lifestyle entirely mediated the effect of Income on Purchase Decision. Thus, H5 (Lifestyle mediates the influence of income on purchasing decisions) was accepted. This finding suggests that people with high income would not necessarily purchase KFC and McDonald's products unless they adopt modern lifestyles.

5. DISCUSSION
The primary purpose of this study is to test several hypotheses on the correlates of purchase decisions among consumers of fast-food restaurants such as KFC and McDonald's. Some demographics were examined in terms of their effects on purchase decisions. More specifically, this study tests some predictors of purchase decisions, including Income, Price, and Lifestyles. A further analysis was intended to examine Lifestyles mediate the relationships of income and purchase decisions.

This study found that the perception of price determines the extent to which consumers decide to purchase from fast-food restaurants, i.e., KFC and McDonald's. This finding follows a simple logical understanding that most consumers would consider the prices of the goods or services before deciding to buy them. Previous studies repeatedly affirm that consumers use price as

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an essential consideration before purchasing a product to fulfill their basic or extended needs (see, e.g., Habibah & Sumiati, 2016; Hasmiati et al., 2021; Murwatiningsih & Apriliani, 2013; Sari & Yuniati, 2016; Suharso, 2020). It sounds rather odd to suggest that one does not consider price as a foundation of purchase decisions. Perhaps, the non-consideration may link to the fact that one is too wealthy to purchase anything wanted without considering the price. One might encounter the case happening in the real world despite being very rare. TV news occasionally shows how affluent people buy costly food, such as caviar, yet they seem not to care about the price. Another case might be related to the addicted persons to a product so that they did pay attention to the price when they were badly in need of immediate consumption, for example, cigarettes (Mandey, 2013).

This study also found that people who have high income tend to increase their purchase decisions. This finding confirms previous studies' results suggesting that Income influences the extent to which people decide to spend their money to purchase goods and services they need and want (see, e.g., Fautngiljanan et al., 2014; Hartini & Inggriani, 2020; Saleh & Said, 2019). Rationally, consumers will consider economic capabilities before entering into transactions to make income and expenditure balance. Income and purchasing capabilities have a harmonious relationship. When consumers earn a higher income, their purchase decisions will also increase. This finding suggests that the stagnancy of purchase decisions among those having high income would link to a specific need to fulfill, for example, for an expansive saving. For this individual, saving for the future is more important than merely buying consumable goods. The opposing view would be that such individuals may mean to themselves by leaving their consumption needs unfulfilled.

The study found that people with modern or urban lifestyles tend to have higher purchase decisions. People who live in contemporary lifestyles or urban neighbourhoods need more necessities than traditional living, such as education, health care, transportation, and other entertainment. This condition urges them to spend more money. Thus, it is logical to suggest that the modern lifestyle affects the purchase decision. Previous studies consistently found a significant effect of lifestyle on purchase decisions (see, e.g., Ardista & Wulandari, 2020; Laksono & Iskandar, 2018; Lomboan et al., 2020). It is almost inescapable to spend less by living modern lifestyles. The Indonesian Global Economy (2021) identified several characteristics of contemporary society, and all are connected with spending; for example, individualism would force individuals to fulfill their needs individually; social status would urge the individual to spend more to show their status; luxury lifestyles would drive the individuals to spend on luxury goods; advanced technology would force the individual to catch up with newer products, and the outfit fashion would lead the individual to have a pile of items of clothing. Leaving the necessity of modern life unmet would lead people outdated quickly.

This study found that lifestyles completely diminished the effect of income on purchase decisions, meaning that people with high income would not have high purchase decisions if they lived traditionally. In other words, people with a modern lifestyle would have an increased desire to purchase goods or services regardless of their income. It is realized now that many people, even with lower earnings, show considerable purchase behavior. For these people, borrowing or loan might be a strategy for fulfilling their ever-requested living in modern lifestyles. This finding suggests that lifestyle is a more powerful predictor of purchase decisions than income.

6. CONCLUSION

This study analyses contributing factors of purchase decisions among fast-food restaurants, such as KFC and McDonald's. Some essential findings include, first, before deciding to purchase products of fast-food providers, individuals use price as a necessary consideration. Once the price condition is met, they proceed to buy. Second, lifestyle is a robust predictor of the decision to purchase the product of fast-food restaurants. Regardless of their earnings, people with a modern lifestyle tend to continue purchasing fast food to fulfill contemporary society's physical and psychological needs. This study implies that opening fast-food restaurants in urban and contemporary culture will achieve a successful business. This study contributes to factors predicting purchase decisions by offering the mediating effect of lifestyle. Generally, this study provides empirical evidence on consumers behavior theory. However, this study is confined to limited samples both in number and place, leading to an unwarranted conclusion. Retesting the mediation effect with a larger population from various fast-food stalls may strengthen the results.

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