

Purchases Decision Making Inventory: Measurement Validation in Indonesia

Sella Ishak¹, Honey Wahyuni Sugiharto Elgeka^{*1}

¹*Faculty of Psychology, Universitas Surabaya, Indonesia*

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Abstract. The empirical limitations of the Consumer Styles Inventory (CSI) the formation of dimensions from this measuring tool-less relevant. Purchase Decision Making Inventory (PDMI) measuring tool to answer cognitive and emotional processes in decision-making. This research examined the validity of the internal structure of the Purchase Decision Making Inventory (PDMI) measuring device in the Indonesian context. PDMI has two main dimensions, namely emotional and reasoned. The emotional dimension has five sub-dimensions: impulsivity, indebtedness, negative emotions, frustration, and hedonism. The reasoned dimension has three sub-dimensions: saving, reasoning, and information seeking. The main dimensions explain the differences in cognitive and affective processes that occur in consumers when making decisions. The internal structure of PDMI was evaluated using Confirmatory Factor Analysis (CFA) and reliability analysis. The population of this study was Indonesian people aged 18-25 years ($M = 20.3$ years, $SD = 1.55$). The sample in this study was 588. The results of the CFA analysis showed that the results fit the data. The model accuracy indices used are the Comparative Fit Index (CFI), Tucker-Lewis index (TLI), and Root Mean Square Error of Approximation (RMSEA). The CFI value is 0.932, the TLI value is 0.921, and the RMSEA is 0.046. The results of this research are supported by the reliability results of each sub-dimension and the primary dimension of the PDMI measuring instrument, which has a Cronbach's alpha value ≥ 0.6 with a Corrected Item-Total Correlation (CITC) ≥ 0.3 the PDMI measuring device is valid based on internal structure and reliable evidence sources.

Keywords: confirmatory factor analysis (CFA); purchases decision-making style; reliability; validity

The result of a consumer survey conducted by Bank Indonesia (BI) in 2022 revealed that the average expenditure of the Indonesian population from 2021 to 2022 exceeded their monthly income by more than 67%. Consequently, it can be inferred that Indonesians are more inclined towards consumptive behavior than saving behavior with the latter averaging at a maximum of only 17.6% of their total monthly income. The decision-making process comes into play when consumers are making purchases or saving. During the purchasing process, consumers are compelled to select one among a variety of product or service options and decide where to make the purchase (Lysonski et al., 1996). Additionally,

*Address for correspondence: honeywahyuni@staff.ubaya.ac.id



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they must choose one from various available brands (Anguiano et al., 2018).

The activities involved in selecting, purchasing, evaluating, and using specific products or services to satisfy consumer needs and desires entail emotional and mental processes (Anguiano et al., 2018). Gutnik et al. (2006) explained in their research that the decision-making process under risk encompasses emotional and cognitive aspects, with social influences (family, peers, etc.) and group norms playing a significant role. Neurophysiologists describe two central processes in decision-making, namely emotions (e.g., enthusiasm) and cognition (e.g., beliefs, past experiences, assumptions, and perceptions) (Anguiano et al., 2018). In her research, Wahyuni (2008) also described two motivations underpinning individual purchasing behavior: rational motivation and emotional motivation. Rational motivation is grounded in product attributes such as product quality, price, and product usage efficiency. On the other hand, emotional motivation is rooted in the feelings and gratification that arise post-purchase, such as achieving social or economic status. This concept aligns with the two systems of thinking that determine the occurrence of decision-making, namely intuitive (easily invoked and characterized by impulsive and emotional behavior) and rational (emerging slowly, deliberately, and logically) (Tversky & Kahneman, 1981).

Anguiano et al. (2019), Anguiano et al. (2018) found in their research that consumers exhibit different behaviors when making purchasing decisions, namely impulsive or reasoned. The consumer decision-making style is a concept first introduced by Sprotles and Kendall (1986). Consumer decision-making style is "a mental orientation that characterizes a consumer's approach to making choices, having both cognitive and affective characteristics (e.g., quality consciousness and fashion consciousness). It can be seen as analogous to personality in psychology." Sprotles and Kendall (1986) developed the Consumer Styles Inventory (CSI) as a tool to measure consumer decision-making characteristics or "personality," which comprises eight dimensions (perfectionism, brand consciousness, novelty-fashion consciousness, recreational and hedonistic shopping consciousness, price consciousness, impulsiveness, confusion from over choice, and habitual or brand-loyal orientation). However, this measurement tool has some limitations, including being solely based on literature rather than empirical research, which means it may miss relevant dimensions not identified in the literature (Anguiano et al., 2019). For instance, affective items are only described within the hedonism and pleasure dimensions, neglecting negative emotions that can influence consumer decision-making (Chuang & Lin, 2007). Additionally, some earlier studies found that CSI yielded inconsistent results across diverse populations in various countries (Chaudhary & Dey, 2016; Lysonski et al., 1996; Shim, 1996).

Sprotles and Kendall (1986) explained that the purpose of creating the CSI measurement tool was to understand consumer styles' characteristics in general and establish a standard for consumer decision-making styles. However, due to the various limitations of the CSI tool, Anguiano et al. (2019), Anguiano et al. (2018) developed the Purchase Decision-Making Inventory (PDMI) based on previous research (Bachkirov, 2015; Kahneman, 2011; Laros & Steenkamp, 2005; Shiv & Fedorikhin, 1999; Sprotles & Kendall, 1986; Watson & Spence, 2007) which explains that the decision-making process involves cognitive and emotional processes described as emotional and rational. Emotional aspects of

the purchase decision-making style are explained in two conditions namely impulsive (pleasure and excitement) and negative (sadness). In contrast, the rational aspect is described regarding product quality, economics, and outcomes (value) (Anguiano et al., 2019). The PDMI consists of dimensions: emotional (with five sub-dimensions: impulsivity, indebtedness, negative emotions, frustration, and hedonism) and reasoned (with three sub-dimensions: saving, reasoning, and information search). The emotional dimension acknowledges the influence of emotions on economic transactions and consumer decisions (Anguiano et al., 2019; Cui, 2018; Garg et al., 2018; Guven, 2012; Laros & Steenkamp, 2005; Lee & Yi, 2008; Palacios & Soler, 2017; Watson & Spence, 2007), while the reasoned dimension is characterized as a slow, logical, and deliberate system (Anguiano et al., 2019; Kahneman, 2011).

This study aims to evaluate construct validity based on internal structure evidence to assess how well PDMI items measure purchasing decision-making styles in the Indonesian population, especially when the decision-making process is viewed based on cognitive and emotional processes. Construct validity is fundamental to determine how much a measurement tool measures the latent construct it wants to measure. Construct validity ensures that the items effectively measure the construct according to theory (Netemeyer et al., 2003). Therefore, this research is expected to provide empirical or statistical evidence regarding the validity of the PDMI construct in Indonesian samples. The PDMI measuring instrument had not been translated into Indonesian, so the researchers translated it for this research.

Methods

Participants

The participants in this study consisted of 588 individuals (446 females and 142 males) aged 18-25 years ($M = 20.3$ years, $SD = 1.55$) who had previously made purchases based on personal decisions. The study adopted an accidental sampling due to its convenience in gathering respondents with relevant criteria (Neuman, 2014). Data collection took place over 26 days from October 2, 2021, to October 27, 2021, during which all participants provided informed consent before completing the questionnaire. Participants in the study were from various islands in Indonesia, including Java, Sumatra, the Nusa Tenggara Islands, Kalimantan, Sulawesi, the Maluku Islands, and Papua.

Instruments

The PDMI consists of two main dimensions: emotional and reasoned. These two primary dimensions of the PDMI differentiate between the cognitive and affective processes that occur in consumers when making decisions. These emotional-affective styles influence product purchases. The emotional dimension comprises five sub-dimensions. The first sub-dimension is impulsivity, an emotional decision style involving purchases made without considering financial conditions and acquiring products or services desired at that moment. Second, indebtedness is an emotional decision style involving purchases made on credit, using money not owned, or borrowing money to fulfill desires. Third, the sub-dimension of negative emotions involves negative emotions during the purchase process. Fourth, frustration is an emotional decision-making style involving feelings of sadness,

frustration, and anxiety when choosing different products. Fifth, hedonism involves a purchasing decision-making style for pleasure and enjoyment.

The second dimension of the PDMI is the reasoned dimension, which consists of three sub-dimensions: saving, reasoning, and information search. The saving sub-dimension is a purchase decision style that analyzes every expenditure to save money. Reasoning is the second sub-dimension of the reasoned dimension, which involves being analytical, calm, and conscious when deciding on each purchase. The final sub-dimension of the reasoned dimension is information search, involving consultation, critical thinking, and seeking information about products before purchasing.

Confirmatory factor analysis of the PDMI indicates a good fit with the dimensions derived from exploratory analysis (Anguiano et al., 2019). These two main PDMI dimensions align with Sprotles and Kendall (1986) empirical propositions, which identified affective and cognitive elements. Additionally, these two dimensions are consistent with the theory developed by Kahneman regarding intuitive and logical elements (Anguiano et al., 2019).

Procedure

The PDMI was translated from English to Indonesian using the standards outlined in the International Test Commission Guidelines for Test Adaptation (International Journal of Testing, 2017). The translation process from English to Indonesian involved two translators, both instructors at the University of Surabaya and an English literature graduate from a university in Indonesia. After the measurement tool was translated, a back translation was performed by a professional Indonesian language translator back into English, who did not understand the intended meaning of the translated tool. Finally, the first author and two lecturers familiar with the context of decision-making reviewed the original version of the measurement tool (in English), the first translation (in Indonesian), and the second translation (back into English) to produce the final translation of the measurement tool for use.

The measurement tool, ready for use, was then checked with several research subjects before being operationalized in a process referred to as pilot testing or measurement tool trial. The reliability results of the trial measurement tool yielded an overall Cronbach's alpha of 0.753. The Cronbach's alpha for the emotional dimension was 0.810, and for the reasoned dimension, it was 0.773. Furthermore, the range of Cronbach's alpha values per sub-dimension ranged from 0.334 to 0.890. Items with Corrected Item-Total Correlations (CITC) below 0.3 were revised, and these revised items were subsequently presented to respondents who had completed the trial questionnaire. The pilot testing was done to reevaluate the items that needed clarification. Table 1 shows the results of normality tests and factor loadings for each PDMI item. Item Factor Analysis (IFA) using the Diagonally Weighted Least Squares (DWLS) estimator was conducted, allowing for skewness violations (outside the range of -1 to +1) and not assuming normality.

The PDMI consists of 30 items with a 5-point response scale ranging from 1 "never" to "always" used to measure purchasing decision-making styles. The PDMI comprises two dimensions and eight sub-dimensions. The two main dimensions of the PDMI are emotional and reasoned. These two dimensions differentiate between the cognitive and affective processes when purchasing

decisions, ultimately influencing the final decision-making (Anguiano et al., 2019). The emotional dimension consists of 5 sub-dimensions: impulsivity, indebtedness, negative emotions, frustration, and hedonism. The reasoned dimension comprises three sub-dimensions: saving, reasoning, and search of information.

Table 1
Normality and Factor Loading of PDMI Scale Items

Items	Descriptive		Factor loading
	Skewness	Kurtosis	
Item 1	-0.200	-0.305	0.501
Item 2	0.419	-0.331	0.630
Item 3	0.482	-0.691	0.564
Item 4	1.928	3.255	0.313
Item 5	1.763	2.734	0.431
Item 6	2.088	4.694	0.244
Item 7	0.326	-1.081	0.840
Item 8	1.007	0.069	0.795
Item 9	-0.069	-0.888	0.814
Item 10	0.765	-0.297	0.811
Item 11	0.152	-1.040	0.666
Item 12	0.027	-1.147	0.737
Item 13	0.060	-1.050	0.589
Item 14	-0.543	-0.087	0.457
Item 15	-0.241	-0.618	0.571
Item 16	-0.457	-0.386	0.253
Item 17	-0.698	0.380	0.426
Item 18	-0.666	0.113	0.487
Item 19	-1.128	0.758	0.438
Item 20	-0.830	0.419	0.588
Item 21	-0.486	-0.353	0.591
Item 22	-1.837	3.092	0.399
Item 23	-0.845	0.134	0.524
Item 24	-0.807	0.317	0.587
Item 25	-0.656	-0.110	0.580
Item 26	-0.422	-0.445	0.450
Item 27	-0.376	-0.515	0.548
Item 28	-0.755	0.309	0.452
Item 29	-0.733	0.366	0.343
Item 30	-0.857	0.292	0.415

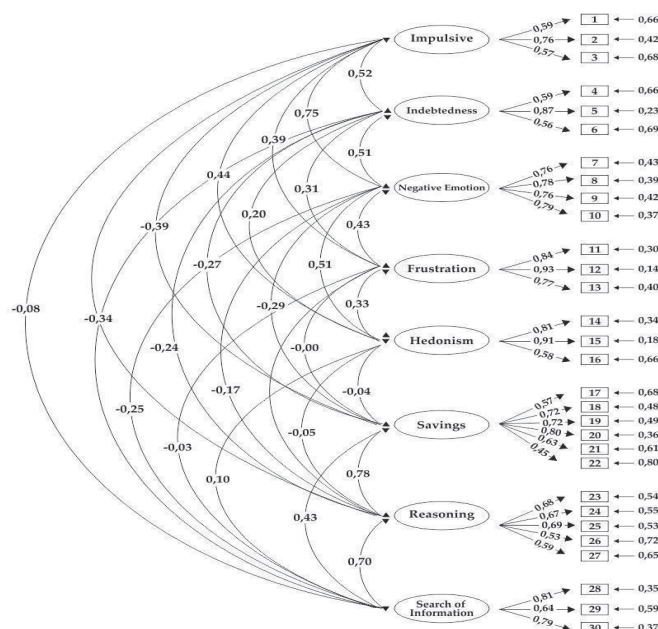
Confirmatory Factor Analysis

The factor analysis test helps analyze relationships among variables and explain variable relationships through variable groups known as factors (Azwar, 2012). The factor analysis procedure used in this

study is Confirmatory Factor Analysis (CFA). CFA confirms whether the measurement tool's design aligns with the theory and whether the items are appropriately grouped (Natalya & Purwanto, 2018). In CFA, there are latent variables and indicators or observed variables (Efendi & Purnomo, 2012). Latent variables are statistical terms for factors, while the items that measure latent variables are called observed variables/indicators (Budiastuti & Bandur, 2018). Anguiano et al. (2019) research shows that the PDMI has two dimensions: emotional and reasoned. The emotional dimension has five sub-dimensions, while the reasoned dimension has three. When conducting confirmatory analysis, there are two things to report: model fit indices and individual parameter indices, which involve examining the item-to-dimension relationships using factor loadings (Azwar, 2012).

This research aims to conduct validity testing based on internal evidence using the method of confirmatory factor analysis and reliability testing. Confirmatory factor analysis is conducted to test the hypothesized factor model (see Figure 1) against empirical data (Netemeyer et al., 2003), while reliability testing is done to assess the consistency of the measurement tool's results or the level of confidence in the results (Azwar, 2012). The chi-square is the most commonly reported model fit index when evaluating the model. The chi-square indicates the fit of the model with the data. Additionally, there are several other model fit indices, such as the Tucker-Lewis Index (TLI), Normed Fit Index (NFI), Comparative Fit Index (CFI), Goodness of Fit Index (GFI), Adjusted Goodness of Fit (AGFI), and Root Mean Square Error of Approximation (RMSEA) (Hu & Bentler, 1999).

Figure 1
PDMI Measurement Model



Confirmatory factor analysis and reliability testing were conducted using JASP version 0.18 (September 1, 2023) with the Diagonally Weighted Least Squares (DWLS) estimator. This research was carried out through several preparations. They were first obtaining permission to use the PDMI measurement tool second, translating the items of the PDMI measurement tool from English to Indonesian and third, preparing the online questionnaire. The questionnaire was created as a Google Form, including informed consent, respondent demographics, and open-ended and closed-ended questions.

Result

Based on the results obtained from the open-ended questionnaire, most respondents, accounting for 47.6%, shop based on their needs. Promotion, trends, and peer influence also underlie the shopping behavior of university students aged 18-25. Most respondents, totaling 534 individuals (90.8%), stated that they set a budget when making personal decisions to purchase products/services, typically ranging from 100,000 to 500,000 Indonesian rupiahs. Most respondents' primary source of funds for personal decision-making shopping is parents' money (38.4%). When making purchasing decisions, most respondents in this study influenced by others. The most significant influence comes from friends, accounting for 45.2%, followed by the influence of parents at 36.1%.

The evaluation of the PDMI model shows a good fit with the data showing three model fit indices: CFI, TLI, and RMSEA. The evaluated model has a CFI value of 0.932, a TLI value of 0.921, and an RMSEA value of 0.046 (see Table 2). The PDMI model, with its eight sub-dimensions and two main dimensions, fits the data well because it has CFI and TLI coefficients greater than 0.9 and an RMSEA less than 0.05. All items in the PDMI measurement tool have z-scores greater than 1.96, are statistically significant (<0.001), have factor loadings greater than 0.3, and are positively loaded (see Table 3). The 30 items in the PDMI can positively predict impulsiveness, indebtedness, negative emotions, frustration, hedonism, saving, reasoning, and information search in the decision-making style.

Table 2
Results of The Model Fit Indices

Model Fit Indices	Acceptance Rate	Result	Conclusion	Information
CFI	>0.90	0.932	Good fit	Approved
TLI	>0.90	0.921	Good fit	Approved
RMSEA	<0.05	0.046	Close fit	Approved

Table 3
Results of Factor Loadings

Sub-dimension	Item	Factor loadings	SE	z	p
Impulsive	IMP_1	0.563	0.0409	13.36	<.001
	IMP_2	0.750	0.0413	18.11	<.001
	IMP_3	0.658	0.0507	11.46	<.001
Indebtedness	IND_1	0.518	0.0393	10.56	<.001
	IND_2	0.760	0.0402	15.17	<.001
	IND_3	0.424	0.0329	11.48	<.001
Negative emotion	NE_1	0.919	0.0442	21.02	<.001
	NE_2	0.879	0.0395	22.39	<.001
	NE_3	0.872	0.0435	18.17	<.001
	NE_4	0.887	0.0401	20.64	<.001
Frustration	F_1	1.054	0.0439	23.31	<.001
	F_2	1.195	0.0429	27.05	<.001
	F_3	0.962	0.0441	21.96	<.001
Hedonism	H_1	0.778	0.0367	21.07	<.001
	H_2	0.995	0.0409	23.57	<.001
	H_3	0.454	0.0312	15.42	<.001
Saving	S_1	0.463	0.0323	15.95	<.001
	S_2	0.545	0.0278	20.92	<.001
	S_3	0.504	0.0264	19.67	<.001
	S_4	0.653	0.0294	22.95	<.001
	S_5	0.610	0.0395	13.51	<.001
	S_6	0.439	0.0416	9.98	<.001
Reasoning	R_1	0.543	0.0314	17.12	<.001
	R_2	0.602	0.0348	18.79	<.001
	R_3	0.598	0.0341	17.55	<.001
	R_4	0.466	0.0362	12.93	<.001
	R_5	0.554	0.0387	13.51	<.001
Search of information	SOI_1	0.721	0.0347	20.54	<.001
	SOI_2	0.560	0.0353	16.76	<.001
	SOI_3	0.663	0.0329	19.56	<.001

Table 4 shows the results of correlations between sub-dimensions and the reliability of PDMI. There is a significant positive correlation between sub-dimensions in the emotional dimension and the reasoned dimension. The reliability test results indicate that the primary dimension of PDMI, the emotional dimension, has Cronbach's alpha value of 0.854 with a CITC range from 0.238 to 0.629. There are two items with CITC values below 0.3, namely items IND_1 and IND_3. The CITC value for item IND_1 is 0.273, and the CITC value for item IND_3 is 0.238.

On the other hand, the other primary dimension, the reasoned dimension, obtained Cronbach's alpha value of 0.871. The CITC values range from 0.370 to 0.637. Each sub-dimension has a Cronbach's alpha value greater than or equal to 0.6, with CITC values greater than 0.3. Overall, all the principal dimensions and sub-dimensions of PDMI demonstrate good consistency in measuring the purchasing decision-making style.

Discussion

The confirmatory factor analysis results indicate that the model with eight sub-dimensions and two main dimensions fits the data from the fulfillment of three model fit indices. Hair et al. (2010) explain that using 3 to 4 model fit indices can provide adequate evidence regarding model fit. The model fit indices used in this study are the Comparative Fit Index (CFI), Tucker-Lewis Index (TLI), and Root Mean Square Error of Approximation (RMSEA). According to Hu and Bentler (1999), CFI and TLI values greater than 0.90 indicate a good fit with the data, while an RMSEA value less than 0.05 suggests a close fit. The results of this study obtained a CFI of 0.932, a TLI value of 0.92, and an RMSEA value of 0.05. At the item level, the threshold for factor loading values with a sample size of more than 350 is < 0.3 (Hair et al., 2010). All items in each sub-dimension have factor loading values > 0.3 , significantly contributing to their respective factors.

The correlations conducted on each sub-dimension within the PDMI scale indicate that all sub-dimensions (impulsivity, indebtedness, negative emotion, frustration, hedonism) have significant positive relationships in the emotional dimension. In contrast, in the reasoned dimension, all sub-dimensions (saving, reasoning, and searching for information) also have significant positive relationships, thus fulfilling divergent validity. In Anguiano et al. (2019) study, similar results were reported, although the correlation values between sub-dimensions obtained in Indonesia were more significant than in previous research. Subsequently, an examination of discriminant validity was conducted. Anguiano et al. (2019), in their research, showed that the Average Variance Extracted (AVE) compared to the correlation values between sub-dimensions had higher values (value of AVE $>$ the square correlations inter-factor), indicating that discriminant validity was met. However, in this study, the AVE values for negative emotion, frustration, hedonism, and search for information were higher than the correlation values between sub-dimensions. In contrast, impulsivity, indebtedness, saving, and reasoning sub-dimensions had lower AVE values. Therefore, discriminant validity in the Indonesian study has yet to be met.

The reliability results of the PDMI measurement tool also support this study. Each sub-dimension and primary dimension of the PDMI measurement tool has a Cronbach's alpha value ≥ 0.6 with CITC ≥ 0.3 . Although there are two items with CITC values below 0.3, they were not removed because removing these two items did not improve Cronbach's alpha value. Abubakar et al. (2020) stated that CITC values below 0.2 are considered a cut-off point for removing an item from a measurement tool. Sub-dimensions and main dimensions of the PDMI measurement tool have Cronbach's alpha values and CITC values that meet the criteria for reliable measurements.

The main dimensions of the PDMI measurement tool are emotional and reasoned. The emotional dimension explains that emerging adults are involved in emotional purchasing decisions, while the reasoned dimension relates to rational purchasing decisions. The two main dimensions of PDMI explain the differences in cognitive and affective processes that occur when purchasing decisions and ultimately influence the decisions made by individuals (Anguiano et al., 2019). The results of this study align with decision-making theories, namely, Kahneman's System 1 and System 2. System 1/intuitive system is characterized by being fast and emotional (Kahneman & Klein, 2009), and this characteristic can be found in the factor structure of the emotional dimension (Anguiano et al., 2019). On the other hand, System 2/logical system is slow and cautious (Kahneman & Klein, 2009), reflected in the reasoned dimension's factor structure (Anguiano et al., 2019).

The impulsivity sub-dimension explains that emerging adults make purchases without considering the economic aspect and buy products they desire at that moment (Anguiano et al., 2019). The impulsive nature of individuals can influence purchasing decisions. Individuals tend to make quick decisions (Gangai & Agrawal, 2016), as supported by responses to open-ended questions that revealed that emerging adults' shopping behavior is primarily influenced by friends (13.6%), trends (19.5%) and promotions (26.5%). Promotions, such as product advertisements, can trigger impulsive purchases (Santoso & Triwijayati, 2018). Anguiano et al. (2019) explained that decision-making is a process of choosing products/services based on cognitive or emotional influences, such as impulses, family, friends, and advertisers. Previous research conducted by Sokang (2019) regarding the description of university student decision-making in Indonesia, especially in Jakarta, explains that students have impulsive decision-making styles. Students need to plan and buy products/services before knowing their benefits. The indebtedness sub-dimension explains that emerging adults make purchases with debt, spend money they do not have, and borrow money to satisfy their desires. The frustration sub-dimension explains that emerging adults experience sadness, frustration, and anxiety when choosing between different products during a purchase. The negative emotion sub-dimension describes negative emotions that affect decisions during a purchase. The hedonism sub-dimension explains that emerging adults purchase for pleasure and enjoyment (Anguiano et al., 2019). Previous research conducted by Sokang (2019) explains that students aged 18-24 in Jakarta emphasize hedonic aspects when buying products/services. Students shop for emotional satisfaction and pleasure.

The saving sub-dimension explains that emerging adults make purchasing decisions with awareness, aiming to analyze every expenditure to save money (Anguiano et al., 2019). Based on the initial questions given to respondents, individuals set price limits when buying a product, typically around 100,000 - 500,000 Indonesian Rupiah. Setting price limits is one way to save money when making purchases. According to Amanah et al. (2017), the price of products/services influences individual purchasing decisions. Individuals tend to make decisions that allow them to spend less (Scandura, 2018). The reasoning sub-dimension explains that emerging adults make rational decisions that involve analytical processing, calmly and consciously deciding on each purchase. Scandura (2018) explains that individuals who use analytical techniques in decision-making will make more effective and beneficial decisions. The information-seeking sub-dimension explains that emerging adults make

purchasing decisions involving consultation, critical thinking, and seeking information about products before purchasing. Consultation and seeking information about products can be done in various ways.

Based on the open-ended questions provided, most respondents in this study answered that they were influenced by others when making purchasing decisions. Most respondents stated that the most considerable influence came from friends (45.2%), followed by parents with a percentage of 36.1%. According to Singh and Medhavi (2018), social factors are one of the factors that influence individual purchasing decisions. Examples of social factors include family and friends (Kumar, 2019). Family and friends are the closest environment to individuals. Family is where individuals develop values, attitudes, and opinions, while friends are individuals' closest circle, often spending time discussing with friends. The opinions of friends influence purchasing decisions (Kumar, 2019). The results of this study support the information-seeking sub-dimension, indicating that emerging adults make purchasing decisions by consulting, being critical, and seeking information about products before making a purchase.

Table 4

Correlation between Aspects and Reliability

Aspects	Imp	Ind	N-E	Frs	Hed	Sav	Rea	SoI	Emotional	Rational
Indebtedness	0.529**									
Negative emotion	0.733**	0.529**								
Frustration	0.383**	0.314**	0.416**							
Hedonism	0.437**	0.218**	0.513**	0.332**						
Savings						0.735**				
Reasoning						0.414**	0.706**			
Search of information										
α	0.661	0.724	0.858	0.885	0.805	0.797	0.770	0.789	0.854	0.871
CITC	0.439	0.524	0.787	0.789	0.674	0.727	0.698	0.679	0.238	0.370
	0.635	0.572	0.830	0.860	0.821	0.814	0.754	0.752	0.629	0.637
AVE	0.405	0.469	0.606	0.725	0.641	0.412	0.410	0.558		

* $p<0,05$; ** $p<0,01$

Conclusion

This study evaluated the internal structure of the PDMI measurement tool using confirmatory factor analysis. Confirmatory factor analysis was conducted on the model with eight sub-dimensions and two main dimensions, meeting three criteria for model fit: CFI, TLI, and RMSEA. The Purchases Decision-Making Inventory (PDMI) in Indonesia can measure five emotional decision-making styles and three sub-dimensions of rational decision-making styles. Reliable measurement criteria support the results of the model fit. The Purchase Decision Making Inventory measurement tool is reliable and valid based on the evidence of internal structure. Therefore, the PDMI measurement tool can be used to measure the purchasing decision-making styles of Indonesian individuals aged 18-25 and contribute to knowledge about purchasing decision-making styles.

Recommendation

Future research can use other sources of valid evidence to expand the research findings, such as content validity, response process validity, and correlations with other variables. The criteria for the research sample can be specified based on socioeconomic status because differences in socioeconomic status can influence individual decision-making. In addition, items with corrected item-total correlation values below the criteria must be checked for their definitions because existing items must align with the defined criteria.

Declaration

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Contributions Authors'

The author, SI, designed this research as a prerequisite for obtaining a Bachelor of Psychology degree. SI and HWSE conducted the writing and data analysis. Furthermore, all authors have read and approved the final results of this research manuscript.

Conflict of Interest

The authors declare no potential conflict of interest in this research.

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Orcid ID

Sella Ishak  <https://orcid.org/0009-3208-6893>

Honey Wahyuni Sugiharto Elgeka  <https://orcid.org/0000-0002-0875-1613>

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