

Analysis of Personal and Psychological Factors Influencing Consumer Purchasing Behavior of Flavored Pasteurized Milk Among Universitas Padjadjaran Students

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ABSTRACT

The growth of the dairy industry in Indonesia has been followed by an increasing variety of flavored pasteurized milk products available in the market, yet studies examining the influence of personal and psychological factors on the purchasing behavior of these products, particularly through a Structural Equation Modeling-Partial Least Squares (SEM-PLS) approach, remain limited. This study used a quantitative descriptive survey method. The research location was purposively determined at the Universitas Padjadjaran Jatinangor campus, while 170 active students aged 18-24 years were selected as respondents using proportional random sampling. Data were analyzed using SEM-PLS. The results show that personal factors had no significant effect on purchasing behavior, whereas psychological factors had a significant and dominant effect. Simultaneously, personal and psychological factors influenced purchasing behavior with a contribution of 40.1%, while the remaining 59.9% was influenced by other factors outside the scope of this study. Psychological factors, particularly motivation, perception, and attitude, were the primary drivers of purchasing behavior for flavored pasteurized milk among Universitas Padjadjaran students.

Keywords: Flavored Pasteurized Milk, Consumer Personal Factors, Consumer Psychological Factors, Purchasing Behavior.

INTRODUCTION

Indonesia's dairy industry has grown alongside the expanding population of dairy cattle in the country. Data from the Central Statistics Agency (Badan Pusat Statistik, 2025) recorded 499,360 dairy cows in Indonesia in 2025, an increase of 2.79% from the previous year, with milk production reaching 808,352.84 tons. This growth in domestic production has been accompanied by a rising level of liquid milk consumption, which reached 17.76 liters per capita per year in 2025, an increase of 7.64% from the previous year. This increase has been driven largely by the diversification of dairy products offered to consumers, making the market increasingly varied.

Milk is a highly nutritious food that is nevertheless susceptible to rapid microbial growth, which can cause spoilage and quality deterioration. Pasteurization is one processing method used to extend shelf life while preserving the nutritional quality of milk. Flavored pasteurized milk, produced by adding flavoring agents to pasteurized milk, has become one of the most widely circulated dairy products in the market, offering consumers an appealing variety of flavors. This variety has made consumer behavior more complex, as consumers must weigh multiple factors before making a purchasing decision.

Young people, particularly university students, represent one of the potential consumer segments for flavored pasteurized milk. Students generally show greater attention to health and nutrition and tend to be more critical and selective in choosing products that match their needs and preferences. As most students are between 18

and 25 years old, a stage in which thought patterns and behavior are still forming, their purchasing decisions tend to be strongly shaped by internal factors, namely personal factors (economic condition and lifestyle) and psychological factors (motivation, perception, and attitude).

Universitas Padjadjaran, with 40,172 active undergraduate students, is the university with the largest active student population in the Jatinangor area, Sumedang Regency, making its students a substantial and potentially lucrative market segment for flavored pasteurized milk businesses in the area. A larger consumer group is generally associated with greater aggregate consumption expenditure (Muhammad & Rachmawati, 2026), and understanding the size, purchasing power, and preferences of a market segment is essential in determining an appropriate marketing strategy (Agustim, 2015).

Despite this potential, specific studies on the influence of internal factors, particularly personal and psychological factors, on the purchasing behavior of flavored pasteurized milk remain scarce, especially studies that examine these factors simultaneously using a Structural Equation Modeling-Partial Least Squares (SEM-PLS) approach. This study was therefore conducted to analyze the influence of personal and psychological factors, both partially and simultaneously, on the purchasing behavior of flavored pasteurized milk among Universitas Padjadjaran students, in order to fill this research gap.

METHODOLOGY

This study used a quantitative descriptive approach with a survey method. The object of this study was personal and psychological factors in relation to the purchasing behavior of flavored pasteurized milk, while the subjects were active Universitas Padjadjaran students aged 18-24 years. The research was conducted from May to June 2026 at the Universitas Padjadjaran Jatinangor campus, Sumedang Regency.

Research Location and Respondents

The research location was determined purposively at the Universitas Padjadjaran Jatinangor campus, considering that the area is an education hub and the location of the university relevant to the research objectives. The population consisted of 40,172 active undergraduate students in the 2025/2026 academic year, distributed across 17 faculties. Based on the number of indicators used in the research instrument (34 indicators) and the recommendation of a sample size five to ten times the number of indicators for SEM analysis (Hair et al., 2022), a minimum sample of 170 respondents was determined. Respondents were selected using proportional random sampling, in which the number of respondents from each faculty was proportional to the faculty's share of the total active student population.

Data Collection

Primary data were collected through a questionnaire measured using a five-point Likert scale (1 = strongly disagree to 5 = strongly agree), distributed through Google Forms both online and offline. Secondary data supporting the study were obtained from the Central Statistics Agency (BPS), previous research, journal articles, and other relevant literature.

Observed Variables

Two exogenous latent variables were examined: personal factors (X1), measured through economic condition and lifestyle attributes, and psychological factors (X2), measured through motivation, perception, and attitude attributes. The endogenous latent variable was purchasing behavior (Y), measured through purchase frequency, purchase volume, and repeat purchase attributes.

Data Analysis

Data were analyzed descriptively using a scale-range technique to describe respondents' tendencies on each attribute and variable, and analytically using Structural Equation Modeling-Partial Least Squares (SEM-PLS) with the aid of SmartPLS 4.0 software. The SEM-PLS analysis consisted of an evaluation of the measurement model (outer model), covering convergent validity (outer loading and Average Variance Extracted/AVE),

discriminant validity (cross loading, Heterotrait-Monotrait Ratio/HTMT, and the Fornell-Larcker criterion), and reliability (Cronbach's alpha and composite reliability); and an evaluation of the structural model (inner model), covering the coefficient of determination (R-Square), predictive relevance (Q-Square), collinearity (Variance Inflation Factor/VIF), effect size (F-Square), and Goodness of Fit (GoF). Hypothesis testing was conducted using the bootstrapping method, with a path considered significant when the t-statistic exceeded 1.96 and the p-value was below 0.05 at a 95% confidence level. Two hypotheses were tested: (1) personal factors have a positive effect on purchasing behavior, and (2) psychological factors have a positive effect on purchasing behavior.

RESULTS

Respondent Characteristics

The 170 respondents were spread across 17 faculties, proportional to each faculty's share of the total student population, with the largest share coming from the Faculty of Economics and Business (10.98%) and the smallest from the Faculty of Geological Engineering (1.91%). Respondents were dominated by the 2022 cohort (41%), reflecting students in their third to fourth year of study. The majority of respondents (84%) resided in Jatinangor, Sumedang, close to the campus. In terms of economic condition, 53% of respondents reported a monthly allowance below IDR 1,500,000, and 82% allocated a relatively low amount (below IDR 1,000,000) to monthly food and beverage consumption, indicating that most student respondents operate under a fairly limited budget.

Descriptive Tendencies of Personal and Psychological Factors

Based on the scale-range analysis, the economic condition attribute was dominated by the moderate category (57%), while the lifestyle attribute was dominated by the moderate-to-high categories (46% and 44%, respectively), together placing the personal factors variable (X1) in the moderate category overall (42%). In contrast, the psychological factors variable (X2) tended toward the high category: motivation was dominated by the moderate-to-high categories (39% and 36%), perception by the high category (71%), and attitude by the high category (58%), placing the psychological factors variable in the high category overall (47%). For the purchasing behavior variable (Y), purchase frequency and purchase volume tended to be low, whereas the repeat purchase attribute was dominated by the high-to-very-high categories (47% and 36%, respectively), placing the overall purchasing behavior variable in the moderate category (46%).

Measurement Model (Outer Model) Evaluation

Convergent validity testing showed that several indicators had outer loading values below the ideal threshold of 0.70 but above the acceptable minimum of 0.50, and were therefore retained in the model (Leon et al., 2025). The Average Variance Extracted (AVE) values obtained were 0.461 for personal factors (X1), 0.435 for psychological factors (X2), and 0.663 for purchasing behavior (Y); values between 0.4 and 0.5 were considered acceptable given composite reliability values above 0.60 (Fornell & Larcker, 1981, in Albloush et al., 2020). Discriminant validity was confirmed through cross-loading values, an HTMT ratio below 0.90 for all construct pairs, and Fornell-Larcker criterion values in which the square root of AVE for each construct exceeded its correlation with other constructs. Reliability testing showed Cronbach's alpha and composite reliability values above 0.70 for all constructs, indicating good internal consistency (Table 1).

Table 1. Measurement Model (Outer Model) Evaluation Summary

Latent Variable	AVE	Composite Reliability	Cronbach's Alpha	Description
Personal Factors (X1)	0.461	0.809	0.712	Valid & Reliable
Psychological Factors (X2)	0.435	0.841	0.791	Valid & Reliable
Purchasing Behavior (Y)	0.663	0.852	0.739	Valid & Reliable

Structural Model (Inner Model) Evaluation

The coefficient of determination (R-Square) for purchasing behavior was 0.401, categorized as moderate, indicating that personal and psychological factors jointly explained 40.1% of the variance in purchasing behavior, while the remaining 59.9% was explained by factors outside the scope of this study. The Q-Square value of 0.367 indicated strong predictive relevance. All indicator VIF values were below 10, indicating the absence of multicollinearity. The effect size (F-Square) of personal factors on purchasing behavior was 0.019 (weak), while that of psychological factors was 0.272 (moderate). The Goodness of Fit (GoF) value, calculated as the square root of the product of the mean AVE (0.520) and R-Square (0.401), was 0.456, categorized as high and indicating good overall model fit.

Hypothesis Testing

Hypothesis testing using the bootstrapping method showed that personal factors (X1) had a path coefficient of 0.141 with a t-statistic of 1.674 and a p-value of 0.094, which did not meet the significance criteria (t-statistic > 1.96; p-value < 0.05). Accordingly, H0 was accepted and H1 was rejected for personal factors, indicating no significant effect on purchasing behavior. Psychological factors (X2) had a path coefficient of 0.532 with a t-statistic of 5.854 and a p-value of 0.000, meeting the significance criteria and indicating a significant and dominant positive effect on purchasing behavior (Table 2).

Table 2. Hypothesis Testing Results

Path	Path Coefficient	T-Statistics	P-Values	Description
Personal Factors (X1) → Purchasing Behavior (Y)	0.141	1.674	0.094	Not Significant
Psychological Factors (X2) → Purchasing Behavior (Y)	0.532	5.854	0.000	Significant

DISCUSSION

Overall, purchasing behavior toward flavored pasteurized milk among Universitas Padjadjaran students falls into a moderately favorable category, with personal and psychological factors together explaining 40.1% of this behavior. The remaining 59.9% is likely attributable to external factors such as social and cultural influences, which, together with internal factors, jointly shape consumer purchasing decisions (Kotler & Armstrong, 2016).

Personal factors did not show a significant effect on purchasing behavior. Although the lifestyle attribute tended toward the moderate-to-high category, the economic condition and consumption budget allocation attributes were relatively low, limiting students' ability to translate lifestyle-related interests into actual purchases. This finding is consistent with Asri et al. (2025), who noted that students' limited economic resources constrain their consumption patterns, and with Mankiw (2021), who observed that budget constraints prevent lifestyle aspirations from being realized as actual purchasing action. This is further reflected in the relatively low purchase frequency and purchase volume observed in this study, consistent with Hanum and Ramdhani (2024), who found that the amount of a student's monthly allowance affects both purchasing decisions and purchasing power.

In contrast, psychological factors had a significant and dominant effect on purchasing behavior. This is consistent with the relatively high scores observed for motivation, perception, and attitude, indicating that students' internal drives, evaluations of product quality and benefits, and favorable dispositions toward the product strongly encourage purchasing decisions. Notably, although purchase frequency and volume were low, the repeat purchase attribute was high, suggesting that psychological drivers are particularly influential in shaping repeat-purchase loyalty rather than frequent or high-volume buying, consistent with Maruto et al. (2015), who found that consumer motivation, perceived quality, and attitude significantly influence repeat purchasing behavior.

Taken together, these findings indicate that Universitas Padjadjaran students exhibit a purchasing pattern characterized by infrequent, low-volume purchases constrained by limited economic resources, but with a strong tendency toward repeat purchases once a purchase decision is made, driven primarily by psychological factors.

CONCLUSION

Personal factors do not have a significant effect on the purchasing behavior of flavored pasteurized milk among Universitas Padjadjaran students; although students' lifestyle tends toward the moderate-to-high category, limited economic condition and consumption budget allocation prevent this from translating into purchasing behavior. Psychological factors have a significant and dominant effect on purchasing behavior, driven by strong motivation, positive perception, and favorable attitude toward the product. Simultaneously, personal and psychological factors explain 40.1% of the variance in purchasing behavior, with psychological factors contributing the dominant share and personal factors contributing only marginally, while 59.9% of the variance is attributable to factors outside the scope of this study, such as social and cultural factors.

These findings suggest that future research should incorporate additional variables, such as social and cultural factors, to more comprehensively explain purchasing behavior. For business practitioners, strategies that strengthen positive perceptions of product quality and benefits, combined with pricing and promotional approaches tailored to students' limited purchasing power, may be more effective in encouraging both initial and repeat purchases within this market segment.

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