

Discriminant Factors Influencing Consumer Decision in Choosing Prepaid Cards in Mataram City

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ABSTRACT

The swift evolution of telecommunication technology has significantly influenced telecommunications service providers in Indonesia. Amidst intense competition in the prepaid card market, only two companies, PT. Telkomsel and PT. Indosat, have successfully dominated the market share. This research aims to identify variables related to marketing mix factors, internal factors, and external factors that differentiate consumer decisions in choosing prepaid cards from PT. Telkomsel and PT. Indosat in Mataram City. The research was conducted in Jember City with 155 respondents using prepaid cards from both companies. The sampling method employed was Purposive Sampling, and data analysis utilized Discriminant Analysis. Based on the simultaneous significance test, it is concluded that there is no difference between the two groups in selecting prepaid GSM cards from PT. Indosat and PT. Telkomsel, as evidenced by a Chi-Square value of 17.001 with a significance level of 0.199. However, the partial significance test, as seen from the computed F-value and the significance level below 0.05, reveals that only the attitude variable significantly differentiates the selection of prepaid GSM cards from PT. Indosat and PT. Telkomsel by consumers. In conclusion, variables related to marketing mix factors, internal factors, and external factors do not differentiate consumer behavior in choosing prepaid GSM cards from PT. Telkomsel and PT. Indosat.

Keywords : Marketing Mix, Internal Factors, External Factors, Consumer Decisions, Discriminant Analysis

I. INTRODUCTION

As communication technology continues to advance, the consumer need for effective communication

becomes crucial, with mobile phones serving as a vital tool for communication between parties. Mobile phones are the preferred choice, as they are considered versatile and can be used anytime,

anywhere (1). As the world's largest archipelagic country, Indonesia holds a substantial market share in the telecommunications sector in Southeast Asia. This presents opportunities for mobile operators to expand their services to various regions, including remote areas (2).

The telecommunications industry in Indonesia has displayed positive trends in the first quarter of 2023, with mobile operators experiencing significant growth in the number of subscribers (1). This growth reflects societal enthusiasm for embracing evolving telecommunication services in the digital era (2).

According to a survey conducted by the Association of Indonesian Internet Service Providers (APJII) in the second semester of 2023, Telkomsel, as the largest mobile operator in Indonesia, reported a subscriber base of 156.8 million, showcasing Telkomsel's dominance in the domestic telecommunications market. Indosat, another mobile operator, also demonstrated growth, reaching a subscriber base of 98.5 million during the same period. Following suit, XL Axiata and Smartfren achieved commendable results in the first quarter of 2023. XL Axiata recorded a subscriber base of 57.9 million, while Smartfren attracted the attention of 38 million subscribers with appealing offers. The data is presented in the table below:

Table. 1. The percentage of mobile users in 2023

No	Operator name	Number of users
1	Telkomsel	156,8 million
2	Indosat Ooredoo	98,5 million
3	XL Axiata	57,9 million
4	Smartfren	38 million

Source: data.goodstats.id

The swift evolution of communication technology has made telecommunication services an integral part of everyday life for Indonesian society. It is anticipated that mobile operators will continue to innovate and enhance service quality to meet customer needs and

expectations, thereby driving the overall development of the Indonesian telecommunications sector (3). This condition has a significant impact not only on consumers but also on telecommunications producers in Indonesia. Amid fierce competition, manufacturers strive to offer superior products in terms of both quality and services, leading to consumer confusion in selecting a brand.

To achieve optimal marketing activities, companies need to consider internal and external factors to attract consumer interest, with the marketing mix being one of the elements influencing consumers. According to Lupiyoadi & Hamdani (2019), the marketing mix comprises the traditional 4Ps (Product, Price, Promotion, and Place). However, when applied to companies offering primarily services, such as prepaid cards, three additional elements need to be incorporated for a more suitable business strategy in the service industry. Thus, the seven components become the marketing mix elements for service-oriented businesses: Product, Price, Place, Promotion, People, Process, and Physical evidence (4).

External factors influencing consumers include cultural, social, family, experiential, personality, attitude, and belief factors (5). Additionally, consumers' internal factors, such as motivation, perception, attitude, and learning, play a crucial role in their purchasing decisions (Suryani, 2017). In the context of prepaid card providers in Indonesia, companies like PT. Telkomsel with flagship products such as Kartu AS and Simpati, and PT. Indosat Ooredoo with prominent brands like M3 and Mentari, have long dominated the market. With the emergence of PT XL Axiata Tbk and PT Smartfren Telecom Tbk, offering products like Smartfren, the competition has intensified. As consumers become more selective, companies respond with product innovations, improving features and adding services to attract prepaid card users. The two major cellular operator groups, PT. Telkomsel and PT. Indosat, continue to

dominate the market in Indonesia, including Mataram City.

This research aims to explore why these two large companies maintain their market share in Mataram City and identify the factors that differentiate consumer decisions in choosing products from Telkomsel and Indosat. By conducting discriminant analysis, we aim to determine which variables, including marketing mix components, internal factors, and individual factors, distinguish consumers' choices between the two companies. Understanding these variables will help companies devise effective marketing strategies to retain their customers. The outlined background leads to the formulation of the following research questions:

1. Can the marketing mix variables differentiate consumer decisions in choosing prepaid cards from PT. Telkomsel and PT. Indosat in Mataram City?
2. Do internal factor variables differentiate consumer decisions in selecting prepaid cards from PT. Telkomsel and PT. Indosat in Mataram City?
3. Can external factor variables differentiate consumer decisions in selecting prepaid cards from PT. Telkomsel and PT. Indosat in Mataram City?

Relationships between variables

This research aims to analyze how the variables of the marketing mix, internal/individual factors, and environmental factors influence consumer decisions. Discriminant analysis will be employed to determine which variables differentiate the reasons for consumers choosing prepaid GSM cards from PT Telkomsel and PT. Indosat.

The theoretical foundation reveals that the marketing mix is an alternative considered by consumers when

making purchasing decisions, thus making it a variable that can be controlled by producers, ultimately aiming to influence consumers. According to Lupiyoadi & Hamdani (2019), the marketing mix consists of 4Ps (Product, Price, Promotion, and Place). However, the 4Ps are less suitable when applied to companies producing primarily services such as prepaid cards. To align with service products, three additional elements need to be incorporated as a business strategy. Thus, these seven components become elements of the marketing mix in the service sector, including product, price, place, promotion, physical evidence, process, and people.

Consumers also consider internal/individual factors, as expressed by Suryani (2017). Individual factors such as motivation, perception, attitude, and learning influence consumer decisions. Marketing mix variables, internal factors, and environmental factors have a significant impact and are primary considerations for consumer decisions, as evidenced by Bravendi's (2017) research, which found that the marketing mix significantly influences decisions. Similar findings are echoed in other studies (8).

Environmental factors, including the consumer's social class, socioeconomic status (income level, education, and occupation), significantly influence consumer decisions in choosing prepaid GSM cards. Additionally, consumers rely on reference groups such as friends and family when making purchasing decisions

Theoretical Research Model

From the elaboration and depiction of the theoretical framework, the following conceptual framework is derived for this research:

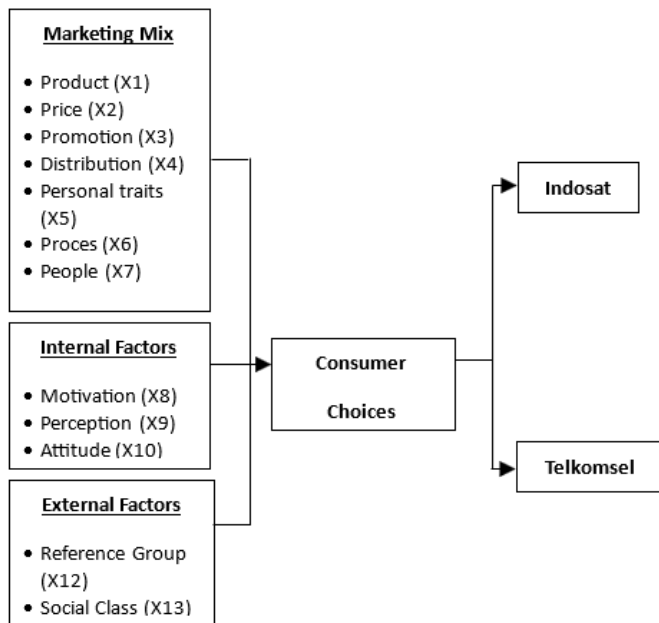


Figure 1. Theoretical Research Model

Research Hypothesis

1. There are differences in consumer behavior in choosing prepaid cards between PT. Telkomsel and PT. Indosat caused by marketing mix variables.
2. Differences in consumer behavior in selecting prepaid cards between PT. Telkomsel and PT. Indosat are influenced by internal factors
3. Variations in consumer behavior in the selection of prepaid cards between PT. Telkomsel and PT. Indosat are caused by variables from external factors.

II. METHODS AND MATERIAL

Types of Research

This research is an explanatory-research, intending to elucidate the positions of the variables under investigation and their relationships with other variables (9). The research aims to explore the factors that differentiate consumers in deciding the selection of Prepaid cards from PT. Telkomsel and PT. Indosat.

Population and Sample

The research population comprises a combination of all elements with similar characteristics that

form the universe for the purposes of the research problem (10). The population targeted in this research consists of prepaid card customers from PT. Indosat and PT. Telkomsel in the city of Mataram. As the exact number of prepaid card users from both PT. Telkomsel and PT. Indosat in Mataram is unknown, to ensure that the sample taken is considered representative, the number of observed samples in this research is a minimum of four or five times the number of specified variables (11).

The sampling technique employed in this research utilizes purposive sampling (targeted sampling based on specific criteria). According to Sugiyono (2018), purposive sampling involves selecting samples based on specific considerations. Respondents selected for this research must meet the following criteria:

1. Users of prepaid card services residing in the city of Mataram.
2. Users of prepaid cellular card services with a minimum age of 17; this is to ensure that the obtained data can be scientifically justified.
3. Respondent status is limited to students and professionals, divided into two categories: office workers and business professionals.
4. Users of one of the two major prepaid cellular operators in Mataram, namely PT. Telkomsel and PT. Indosat, who have been using their cards for more than one year.

The number of indicators used in this research is 31, thus the established sample size is 155 respondents.

Method of Data Collection

1. Questioner

A questionnaire was distributed to obtain data relevant to the variables under investigation, namely marketing mix, internal variables, and

environmental factors influencing consumers in deciding to choose Prepaid cards from PT. Telkomsel and PT. Indosat.

2. Interview

Interview is a data collection technique involving posing a series of questions orally to the respondents. The interview is conducted with respondents using a guided questionnaire.

Types of Data

The required data for this research include:

1. Primary Data of this research was obtained directly from the source by administering questionnaires and conducting interviews with research respondents.
2. Secondary Data of this research was obtained indirectly, through intermediary media or from other parties. In this research, secondary data consists of research journals, literature reviews, and other sources related to this research.

Variable Identification

The variables in this research are as follows:

1. Dependent Variable (Y), Consumer decision in selecting Prepaid cards from PT. Telkomsel and PT. Indosat, with the criteria:
 - a. Group 1: for users of Prepaid cards from PT. Telkomsel,
 - b. Group 2: for users of Prepaid cards from PT. Indosat.
2. Independent Variables (X) consist of:
 - a. Marketing Mix Factors, including:
 - 1) Product Variable (X1),
 - 2) Price Variable (X2),
 - 3) Sales Promotion Variable (X3),
 - 4) Distribution Variable (X4),
 - 5) Personal Traits Variable (X5),
 - 6) Service Process Variable (X6), and
 - 7) People Variable (X7).
 - b. Internal Variables include:
 - 1) Motivation in choosing the card (X8),
 - 2) Perception of card quality (X9),

- 3) Attitude towards the product (X10), and
- 4) Learning (X11).
- c. External Factors, including:
 - 1) Social Class (X12), and
 - 2) Reference Groups (X13).

Method of Data Analysis

Validity dan Reliability Test

Validity Test

This test is employed to determine the validity of an instrument, and it can be assessed using Confirmatory Factor Analysis (CFA). The validity of an item can be ascertained through the calculation of the Kaiser-Meyer-Olkin measure of sampling adequacy (KMO) and Bartlett's test during CFA. The instrument is considered valid if the KMO value is greater than 0.500, and the Bartlett's test value is below 0.05 (12).

Reliability Test

Reliability testing of the instrument involves examining item scores using the Cronbach's alpha formula, which is suitable for interval data. The instrument is considered reliable if it demonstrates a reliability coefficient of 0.6 or higher (9).

Discriminant Analysis

Discriminant analysis aims to categorize each object into two or more groups based on criteria involving a set of independent variables. Discrimination is achieved by assigning weights to each variable to maximize the variance between groups relative to the variance within groups. This linear combination is referred to as the discriminant function, derived in an equation as follows:

$$Z_{jk} = a + W_1X_{1k} + W_2X_{2k} + \dots + W_nX_{nk}$$

in which:

Z_{jk} = The discriminant score for discriminant function j for object k .

A = intercept

W_i = Discriminant quality for independent

variable i.

Xik = Independent variable i for object

III. RESULTS AND DISCUSSION

Respondent Characteristics

Table. 1. Table of Respondent Characteristics

No	Respondent Characteristics	Frequency	Presentage
1	Gender		
	Male	67	43,6%
	Female	88	56,8 %
2	Age		
	17 – 20 yo	31	20%
	21 – 25 yo	79	51%
	26 – 30 yo	29	14,8%
	31- 35 yo	10	6,2%
	>35 yo	11	7%
3	Highest Education Attainment		
	High School (SMU) and Diploma	67	43,2%
	Bachelor's Degree (S1)	57	36,8%
	Master's Degree (S2)	31	20%
4	Occupation		
	Student/colleger	70	45,2%
	Private Employee	31	20%
	Entrepreneur	16	10,3%
	Civil Servant (PNS)	18	11,6 %
	Other	19	13,1%

Source: Primary data processed, 2023

From the table above, it is evident that the number of female respondents is higher than the number of male respondents. There are 88 female respondents, constituting 56.8%, while there are 67 male respondents, accounting for 43.6%. When examining the characteristics of respondents based on age, the majority fall within the 21-25 age range, totaling 79

respondents with a percentage of 51%. Additionally, in terms of the highest education attainment, respondents with a high school and diploma background dominate, comprising 67 respondents or 43.2%. Regarding occupational characteristics, the majority of respondents are students, totaling 70 respondents or 45.2%.

Method of Data Analysis

Validity dan Reliability Test

The questionnaire used in this research must undergo validity and reliability analysis first. An instrument is considered valid if it can measure what it intends to measure and can consistently reveal data from the examined variables (10). The validity criteria for a variable can be assessed by looking at the Kaiser-Meyer-Olkin (KMO) value, which should be > 0.500, and the significance value of Bartlett's test should be below 0.05 (13). Reliability testing is used to determine whether indicators of a variable are considered reliable or consistent. It is considered good or reliable if it has a Cronbach's alpha value > 0.60 (10).

The results of the analysis yield the reliability and validity test results as follows:

Table. 2. Validity Test

No	Variable	KMO	ρ (Barllet's test)	Status
1	X1	0,703	0,000	Valid
2	X2	0,629	0,000	Valid
3	X3	0,588	0,000	Valid
4	X4	0,500	0,000	Valid
5	X5	0,500	0,000	Valid
6	X6	0,699	0,000	Valid
7	X7	0,500	0,000	Valid
8	X8	0,500	0,001	Valid
9	X9	0,500	0,000	Valid
10	X10	0,500	0,000	Valid
11	X11	0,500	0,000	Valid
12	X12	0,500	0,003	Valid
13	X13	0,500	0,000	Valid

Upon examining the reliability analysis, all variables can be considered reliable or consistent as the alpha values are greater than 0.60. Therefore, it can be concluded that the questionnaire in this research is deemed suitable as an instrument for measuring and investigating the variables.

Significance Test of Simultaneous Determination Coefficients

Table. 4. Significance Test of Simultaneous Determination Coefficients

Test of Function(s)	Wilks' Lambda	Chi-square	df	Sig.
1	.890	17.001	13	.199

Source: Primary data processed, 2023

From the Wilk's Lambda table, the Chi-square value is observed to be 17.001 with a significance level of 0.199. This indicates that simultaneously, there is no significant difference between the two groups that choose to use prepaid cards from PT. Indosat and PT. Telkomsel.

The test of significance partial of coefficient determination

Table. 5. Tests of Equality of Group Means

	Wilks' Lambda	F	Df1	Df2	Sig.
Product (X1)	.990	1.495	1	153	.223
Price (X2)	.993	1.104	1	153	.295
Promotion (X3)	.993	1.018	1	153	.315
Distribution (X4)	1.000	.021	1	153	.886
Personal Traits (X5)	.991	1.322	1	153	.252
Proces (X6)	.994	.880	1	153	.350
People (X7)	.997	.463	1	153	.497
Motivation (X8)	.998	.236	1	153	.628
Perception (X9)	.992	1.294	1	153	.257
Attitude (X10)	.967	5.183	1	153	.024

Table. 3. Reliability Test

No	Variable	Alpha Cronbach	ρ (Barlett's test)	Status
1	X1	0,699	0,000	Reliable
2	X2	0,740	0,000	Reliable
3	X3	0,685	0,000	Reliable
4	X4	0,806	0,000	Reliable
5	X5	0,626	0,000	Reliable
6	X6	0,825	0,000	Reliable
7	X7	0,682	0,000	Reliable
8	X8	0,897	0,001	Reliable
9	X9	0,731	0,000	Reliable
10	X10	0,758	0,000	Reliable
11	X11	0,849	0,000	Reliable
12	X12	0,891	0,003	Reliable
13	X13	0,803	0,000	Reliable

Source: Primary data processed, 2023

Learning (X11)	.992	1.173	1	153	.280
Reference Groups (X12)	.999	.180	1	153	.672
Social Class (X13)	1.000	.025	1	153	.875

Source: Primary data processed, 2023

Table. 5 presents the results of the Test of Equality Group Means, examining whether there is a significant difference between groups for each independent variable. The Wilk's Lambda values, ranging from 0 to 1, indicate that the data tends to be similar or shows no significant differences. From the table, it can be observed that the Wilk's Lambda values range from 0.967 to 1, suggesting that the data tends to be similar.

The significance column reveals that, with a significance level of 5%, the criteria for the test are as follows:

1. If Sig > 0.05, it means there is no difference between groups.
2. If Sig < 0.05, it means there is a difference between groups.

Among the variables, only the attitude variable has a significance level of 0.24, indicating a difference in this variable. In this context, it can be interpreted that only the attitude variable is the differentiating factor in influencing consumers in choosing prepaid cards between PT. Telkomsel and PT. Indosat. When considering the F-test values for each variable, each variable can be explained as follows:

1. Product Variable: The significance value is above 0.05 (0.223). This implies that there is no difference between the two groups choosing prepaid cards from PT. Telkomsel and PT. Indosat. Therefore, indicators such as SIM card appearance, company brand name, coverage area, and offered features cannot differentiate consumers' decisions between the two.
2. Price Variable: The significance value is above 0.05 (0.315). This indicates no difference between the two groups using Prepaid Cards from PT. Telkomsel and PT. Indosat. It can be concluded that the price variable, consisting of SMS rates, call rates, and minimum recharge amounts, cannot differentiate consumers' decisions between the two.
3. Sales Promotion Variable: The significance value is above 0.05 (0.886). This means there is no difference between the two groups using prepaid cards from PT. Telkomsel and PT. Indosat. Therefore, the sales promotion variable cannot differentiate consumers' decisions between the two.
4. Distribution Variable: The significance value is above 0.05 (0.886). This implies no difference between the two groups using prepaid cards from PT. Indosat and PT. Telkomsel. The distribution variable cannot differentiate consumers' decisions between the two.
5. Personal Traits Variable: The significance value is above 0.05 (0.252). This indicates no difference between the two groups using prepaid cards from PT. Indosat and PT. Telkomsel. Therefore, the personal traits variable cannot differentiate consumers' decisions between the two.
6. Service Process Variable: The significance value is above 0.05 (0.350). This means there is no difference between the two groups using prepaid cards from PT. Indosat and PT. Telkomsel. The service process variable cannot differentiate consumers' decisions between the two.
7. People Variable: The significance value is above 0.05 (0.497). This implies no difference between the two groups using prepaid cards from PT. Indosat and PT. Telkomsel. The people variable cannot differentiate consumers' decisions between the two.
8. Motivation Variable: The significance value is above 0.05 (0.628). This means there is no difference between the two groups using prepaid cards from PT. Indosat and PT. Telkomsel. Therefore, the motivation variable cannot differentiate consumers' decisions between the two.
9. Perception Variable: The significance value is above 0.05 (0.257). This indicates no difference between the two groups using prepaid cards from PT. Indosat and PT. Telkomsel. The perception variable cannot differentiate consumers' decisions between the two.
10. Attitude Variable: The significance value is below 0.05 (0.024). This means there is a difference between the two groups using prepaid cards from PT. Indosat and PT. Telkomsel. Therefore, the attitude variable becomes a differentiating factor in consumers' decisions between the two.
11. Learning Variable: The significance value is above 0.05 (0.280). This indicates no difference between the two groups using prepaid cards from PT. Indosat and PT. Telkomsel. The learning variable cannot differentiate consumers' decisions between the two.
12. Reference Group Variable: The significance value is above 0.05 (0.672). This implies no difference between the two groups using prepaid cards from

PT. Indosat and PT. Telkomsel. The reference group variable cannot differentiate consumers' decisions between the two.

13. Social Class Variable: The significance value is above 0.05 (0.875). This indicates no difference between the two groups using prepaid cards from PT. Indosat and PT. Telkomsel. Therefore, the social class variable cannot differentiate consumers' decisions between the two.

Standardized Explicit Discriminant Function

Table.6. Canonical Discriminant Function Coefficients

	Function
	1
Product (X1)	.292
Price (X2)	.566
Promotion (X3)	.314
Distribution (X4)	-.175
Personal Traits (X5)	-.208
Proces (X6)	-.393
People (X7)	.015
Motivation (X8)	-.095
Perception (X9)	-.500
Attitude (X10)	.643
Learning (X11)	.402
Reference Groups (X12)	-.526
Social Class (X13)	.026
(Constant)	.000
Source: Primary data processed, 2023	

From Table 6, the discriminant function is formulated as follows:

$$Z = 0,000+0,292X1+0,566X2 + 0,314X3 - 0,175X4 - 0,208X5 - 0,393X6 + 0,015 X7 - 0,095X8 - 0,500 X9 + 0,643 X10 + 0,402X11 - 0,526 X12 + 0,026X13$$

From the equation, it is evident that the average ratio values most dominant in predicting the differences between users of prepaid cards from PT. Indosat and PT. Telkomsel is the attitude variable, with the highest coefficient value of 0.643. Meanwhile, the variable with the lowest differentiating coefficient is the reference group, with a coefficient value of -0.526.

From the Table of *Standardized Canonical Discriminant Function Coefficients*, it is used to determine which discriminant variables are most important in differentiating the two groups of prepaid card users. It can be concluded that the most crucial discriminant variable in predicting differences is the attitude variable, while the lowest value is attributed to the reference group.

Model Adequacy Test

		Predicted Group Membership			
		KARTU	1	2	Total
Original	Count	1	66	29	95
		2	21	39	60
	%	1	69.5	30.5	100.0
		2	35.0	65.0	100.0
Cross-validated ^a	Count	1	58	37	95
		2	34	26	60
	%	1	61.1	38.9	100.0
		2	56.7	43.3	100.0

Source: Primary data processed, 2023

This table indicates the accuracy of predictions from the discriminant model. Generally, accuracy above 50% is considered adequate or valid (14). From the table, in the original section, the number of respondents in the initial data belonging to group 1 (Telkomsel users) is 95, and the number of respondents who remain in the Telkomsel user group is 82. Similarly, for group 2 (Indosat users), the respondents who remain in the group 2 are 39.

Out of the 155 prepaid card users, the model was only able to explain the classification accuracy to a level of:

$$\frac{66 (\text{Telkomsel}) + 39 (\text{Indosat})}{155 \text{ Respondent}}$$

$$= 105/155$$

$$= 0,677 \text{ or } 67,7 \%$$

The discriminant analysis's ability to classify groups is 67.7%.

Data Interpretation

As stated in the introduction, the aim of this research is to identify the variables in the marketing mix, internal factors, and external factors that differentiate consumers' decisions in choosing prepaid cards from PT. Telkomsel and PT. Indosat.

The results of this research do not strongly support the theory presented by (4), which states that the marketing mix is a tool for marketers consisting of variables and elements of marketing programs that need to be considered by the company to ensure the successful implementation of marketing strategies.

Furthermore, as expressed by (4), the marketing mix is an inseparable series, as it serves as a useful stimulant to influence consumer behavior in purchasing.

Similar views are expressed by (15), stating that the marketing mix is an alternative choice that consumers need to consider when making decisions about products.

In the research conducted by (16) on the factors considered by consumers in choosing prepaid GSM cards at STIE Dewantara, it is found that the marketing mix is a determinant factor in consumer decisions in selecting prepaid cards among students at STIE Dewantara.

Several marketing experts and previous research studies affirm that the marketing mix is a crucial way and tool for marketers to make their products known to consumers and ultimately influence them to make a purchase. It can be said that the marketing mix is an

essential factor in the decision-making process for users of prepaid cards from PT. Telkomsel and PT. Indosat. However, this research found that consumer decisions in choosing a card cannot be distinguished based on marketing mix factors.

For the second hypothesis, which states that there is a simultaneous difference in consumer behavior caused by internal factors in choosing prepaid cards between PT. Telkomsel and PT. Indosat, it is not accepted. This is evidenced by almost all variables showing significance levels above 0.05, except for the attitude variable with a significance value below 5% of 0.24, indicating that the attitude variable is a differentiating factor in influencing consumer decisions between groups using prepaid cards from PT. Telkomsel and PT. Indosat.

This research does not align with Suryani (2017), who stated that motivation needs to be understood by marketers because by knowing consumers' motives and motivations, marketers can make efforts that encourage consumers to be interested and buy the products produced.

Suryani (2017) further emphasizes that understanding perceptions and related processes is crucial for marketers in forming accurate perceptions. The formation of accurate perceptions leads consumers to have impressions and make accurate judgments. Based on these perceptions, consumers decide to make a purchase.

Only the attitude variable supports the theory presented by Hamdat et al., (2020), stating that consumers who have a positive attitude toward a liked product tend to have a strong desire to choose and purchase that product. Conversely, if consumers have a negative attitude toward a product, they will not consider that product, and the purchase will not occur. As for the variable of consumer learning, it represents a change in behavior resulting from past experiences. Consumers gain various experiences in purchasing products and brands they like, and they will adjust their behavior based on their past experiences (18).

Several previous studies have concluded that internal factors influence consumer decisions, such as in the research by Prastiwi Alienda, stating that individual consumer factors have a significant influence on consumer decisions in choosing prepaid cards in the city of Mataram.

The results of the research conducted by Satio Alfianto reveal that internal variables, specifically consumer perceptions, significantly influence consumer decisions in choosing CDMA mobile phones.

From various expert opinions and previous research, it is concluded that internal variables strongly influence consumers in decision-making. However, in this research, internal variables are declared not to be differentiating factors in consumer decisions.

As for the third hypothesis, which states that there is a difference in consumer behavior caused by external factors in choosing prepaid cards between PT. Telkomsel and PT. Indosat, it is not accepted. This is because all variables from external factors, consisting of reference groups and social class, have significance values above 0.05.

In theory, this research contradicts (6), which states that people in different social classes tend to have different attitudes and behaviors. Conversely, those in the same social class tend to have similar patterns in purchasing behavior and decision-making in choosing products according to their class.

Another theory that does not align with this research is the reference group, which serves as a measure for forming personality and behavior. Reference groups influence potential consumer decisions by providing information and are often used as a guide by consumers in their behavior (19).

Implications of Research Findings

The factors examined in this research comprise three main categories: the Marketing Mix factor, which includes variables such as product (X1), price (X2), promotion (X3), distribution (X4), personal traits (X5), people (X6), and process (X7). The second factor is the

individual internal factor, consisting of motivation (X8), perception (X9), attitude (X10), and learning (X11). The third factor is the external factor, which includes reference groups (X12) and social class (X13). The aim is to identify which variables differentiate between the two consumer groups using prepaid services from PT. Indosat and PT. Telkomsel.

This research is highly valuable for stakeholders in the cellular service industry, particularly for the two companies under investigation: PT. Indosat and PT. Telkomsel. The research reveals that almost all variables, except for attitude, do not significantly differ between the two groups of consumers using GSM Prepaid cards. In other words, all variables, except for attitude, do not serve as differentiators in the decision-making process of using GSM cards from PT. Telkomsel and PT. Indosat.

The analysis of the marketing mix factors indicates that the variables within the marketing mix factor, such as product, price, promotion, location, personal traits, process, and people, do not differentiate significantly between consumers in choosing GSM Prepaid cards from PT. Telkomsel and PT. Indosat. Price and promotion, although influencing consumer decisions, do not act as significant differentiators in this research. This suggests that the pricing policies set by the companies do not have a substantial impact on consumer decisions.

Despite the ongoing price wars, the enticing prices and advertisements often appear deceptive and may lack transparency. Promotional offers, touted as inexpensive, may only be valid for a few minutes after returning to normal rates, or they may be restricted to late-night and early-morning hours. Consumers may no longer genuinely compare prices set by cellular companies.

Each operator adjusts its pricing, which is then communicated to the public on a large scale. In this fierce competition, the extensive coverage that was once a unique selling point for operators is no longer a significant attraction for customers. Consequently,

this advantage is widespread among almost every operator, except for new entrants.

It is observed that only the attitude variable distinguishes consumers in deciding to use Prepaid cards between the two groups of companies. This attitude variable comprises two indicators: the image of the product and the famous brand of the card. Building a positive image is challenging and requires strategic innovation in the product, such as adding new features, improving existing features, maintaining product quality, and providing convenience to consumers. Companies can adopt these strategies to shape a positive image in the minds of consumers, fostering loyalty to the brand.

In conclusion, this research emphasizes that a positive product image and a well-known brand significantly differentiate consumers in choosing GSM Prepaid cards from PT. Indosat and PT. Telkomsel. Given the higher number of respondents using GSM Prepaid cards, particularly from PT. Telkomsel, it can be inferred that consumers perceive Telkomsel as superior to Indosat. For PT. Indosat to retain or increase its customer base, the company needs to focus on consumer attitudes toward its corporate image.

On the other hand, for PT. Telkomsel as the market leader, it is crucial not to remain complacent in the face of competitors. Continuous innovation and improving service quality are necessary to maintain a positive brand image in the minds of consumers.

IV. CONCLUSION

Based on the results and discussions of the discriminant analysis in this research on the factors influencing consumers in choosing prepaid cards in the city of Mataram, the following conclusions can be drawn:

1. Marketing Mix Factors: The variables within the marketing mix factor, which includes product, price, promotion, distribution, personal traits, people, and process, are declared to be

significantly unable to differentiate consumer decisions in selecting Prepaid cards from PT. Telkomsel and PT. Indosat. This is supported by the non-significant values in the Test of Equality of Group Means table, which are above 0.05.

2. Internal Factors: The majority of variables within the internal factor are declared non-significant in differentiating consumer decisions in selecting Prepaid cards from PT. Telkomsel and PT. Indosat, except for one significant variable, which is the attitude variable. This is evidenced by the significant value below 0.05.
3. External Factors: Variables within the external factor are declared non-significant in differentiating consumer decisions in selecting Prepaid cards from PT. Telkomsel and PT. Indosat. This is supported by the non-significant values in the Test of Equality of Group Means table, which are above 0.05.

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