

## Original Research Article

# The Influence of Customer Income, Price Discounts, and Fashion Product Shopping Lifestyle on Customer Loyalty on TikTok Social Media

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**Abstract:** Maintaining customer loyalty is the main focus for fashion product sellers. Many factors influence customer loyalty. The aim of this paper is to determine the influence of customer income, price discounts, and fashion product shopping lifestyle on customer loyalty. The objects of this research are factors that influence customer loyalty, namely customer income, product discounts and customer lifestyle. The data scale in this research is an ordinal scale. The number of respondents in the research was 200 customers. We use multiple regression models to determine the influence of independent variables on the dependent variable. The results of this research show that income, price discount and lifestyle have a significant influence and are positively related to customer loyalty, both simultaneously and partially.

**Keywords:** Income, price discounts, lifestyle, loyalty.

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## 1. INTRODUCTION

Customers will make decisions to maximize their utility with the limited resources they have. Human economic behavior will make the search for maximum profit or maximum satisfaction the main goal of decision making. However, customers often have limited information in making decisions, so that in making decisions they tend to be more influenced by past purchasing experiences, so they tend to make decisions based on loyalty or comfort in choosing a particular brand of product rather than choosing the product that offers the greatest utility, all of which result in irrational decision making. Research in Taiwan (Lo *et al.*, 2022) shows that under information search costs, high-income customers do not necessarily make decisions based on rationality but have higher customer loyalty towards certain theme park brands. Maintaining relationships with customers is an important factor for companies, because it can create customer loyalty to the company. Therefore, customer relationship management has a big role in loyalty. Companies must give maximum attention to customers in the form of quality products at competitive prices and adequate service delivery. Apart from creating customer loyalty, the company's relationship with customers can attract new customers through good information conveyed by loyal customers. Loyal behavior from customers can be reflected in repeat purchasing behavior and adjusted to client satisfaction.

Several factors influence customer loyalty. Brand uniqueness can influence loyalty. The more products available on the market, the lower customer loyalty, because they have many alternative products. Customer preferences also influence customer loyalty. Customers whose preferences are stable tend to be more loyal than customers whose preferences are unstable. There are other factors that also influence customer loyalty, namely changes in product prices. Customer loyalty can change if there is a change in product price and the customer has the same preferred product at a lower price. Demographic characteristics, such as age, gender, and education also play a large role in loyalty.

Customer loyalty is an important aspect for a company in a competitive market, because loyal customers provide benefits for the company in the long term, so companies must be able to retain their customers rather than replace them with new customers. Customer loyalty will increase the frequency of purchasing certain products or services, which means greater profits and can generate positive word of mouth. Therefore, there is no doubt that loyal customers are important and essential for any business to survive and thrive. The marketing process has been around for more than a millennium and has undergone various changes resulting in the development of different marketing techniques or strategies. E-stores follow various strategies to attract

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customers. One of the strategies they apply is price discounts. Customers change their preferences based on product prices. The demand for a product increase as the price decreases. Price discounts attract customers and they are deceived by various levels of discounts in purchasing products which can result in post-purchase dissonance at the last stage. Customer loyalty occurs when customers prefer a particular brand and their decision to buy that brand is not influenced by the presence of other brands on the market. Price discounts are one factor that helps in building customer loyalty because customers prefer cheaper products to expensive ones. Post-purchase dissonance can have a negative impact on customer loyalty, as if customers are not satisfied with a particular brand, they will switch to another brand. The marketing process has been around for more than a millennium and has undergone various changes resulting in the development of different marketing techniques or strategies. E-stores follow various strategies to attract customers. One of the strategies they apply is price discounts. Customers change their preferences based on product prices. The demand for a product increase as the price decreases. Price discounts attract customers and they are deceived by various levels of discounts in purchasing products which can result in post-purchase dissonance at the last stage. Customer loyalty occurs when customers prefer a particular brand and their decision to buy that brand is not influenced by the presence of other brands on the market. Price discounts are one factor that helps in building customer loyalty because customers prefer cheaper products to expensive ones. Post-purchase dissonance can have a negative impact on customer loyalty, as if customers are not satisfied with a particular brand, they will switch to another brand.

The fashion industry in Indonesia has experienced very significant development and clothing manufacturers continue to strive to improve their brand image through product and service innovation that provides added value to the products and services produced, so that companies can have a competitive advantage in the market and win the competition. There has been a change in the community's lifestyle, shifted to a society with a modern lifestyle. Lifestyle is the way a person lives including the person's individual attitude to the world (Anitha, 2016). The shift in lifestyle has also led to changes in consumer behavior that are more impulsive in making purchases and are happy to try new products. On the positive side, this consumer behavior has the potential to become loyal consumers (Pamungkas & Guridno, 2019).

An increase in the number of clothing products on the market can influence a person's attitude towards purchasing products. Purchasing a product is no longer to fulfill a need, but also to clarify and enhance one's identity so that it looks attractive and impressive in a particular community. If consumers feel that the product can fulfill their needs and improve their social status,

then they will definitely buy the product. Lifestyle is part of consumer behavior in making purchases with the aim of improving their self-image as a reflection of their social status. Lifestyle is a specific life desire and need regarding the customer's personality and identity. This lifestyle can provide a unique experience to customers by purchasing goods regardless of their lifestyle who want to get quality products that suit the lifestyle of modern society (Putra & Indriani, 2023). These lifestyle factors can influence a person's purchasing behavior and ultimately influence customer loyalty. Many factors can influence customer loyalty to a product, such as personal factors (lifestyle, customer values, customer experience), social factors, product quality, and product price.

There are a small number of studies that analyze the influence of income, price discounts and lifestyle on customer loyalty, especially in Indonesia. The main aim of this paper is to determine the influence of customer income, price discounts, and fashion product shopping lifestyle on customer loyalty.

## **2. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT.**

### ***Income and Loyalty***

Recent research on customers' loyalty mostly focuses on several indicators, such as price, income and promotion. The level of income has a significant influence on customers' attitude towards loyalty determinants in Croatia (Klopotek *et al.*, 2016). Lo *et al.*, (2022) find that income positively affects customer loyalty in choosing leisure parks. Specifically, high-income customers prefer to reduce the time cost of information collection. Therefore, they are more inclined to choose a specific resort or a leisure activity park of a particular brand rather than spend their time searching and planning for the most appropriate location of a leisure activity park. Under the cost of information search, high-income customers do not necessarily make decisions based on rationality but have higher customer loyalty to certain leisure park brands instead. Marketing scholars have shown growing interest in moderator variables, particularly in relation to the customer satisfaction construct and the satisfaction-loyalty relationship. Walsh *et al.*, (2008) show that income have a significant moderating effect on the satisfaction and loyalty relationship. They suggest that high income consumers will be less loyal than the low-income people. High income customer will be less sensitive to the price. Customer loyalty is the ultimate goal of the company, because loyal customers contribute to most of the company's profits. Loyal customers come from customers who feel satisfaction with the company's products and services. However, there are still customers who feel the satisfaction of switching to competing products. This means that there are variables that weaken and strengthen the relationship between satisfaction and loyalty. Sugianto (2017) concludes that age, income, expertise and critical Incident are relevant moderators that moderate the relationship between satisfaction and

loyalty. In times of severe competition and rising customer expectations, firms are highly interested in keeping existing customers. Homburg & Giering (2001) find that the strength of the relationship between customer satisfaction and loyalty is strongly influenced by characteristics of the customer, namely age and income. A customer's decision to purchase something is influenced by their personal characteristics, such as age, life cycle, job, income, economic situation, personality, and self-concept, as well as their values and lifestyle. Yusuf *et al.*, (2015) prove that the customers who get high income will respond more to the increasing satisfaction to be more loyal.

### **Price Discount and Loyalty**

Kendrick (1998) concludes that on the two dimensions of “loyalty” – purchase activity over time and spending – customers who received ad specialties had greater purchase activity in six or more of the eight months measured, had significantly higher spending levels per month and had higher overall spending than customers who were offered discounts. The relationship between loyalty, customer satisfaction, profitability, and customer retention are extensively explored within the framework of relationship marketing. While loyal customers significantly impact business profitability, achieving customer retention is challenging. Strategies like loyalty schemes and discount cards are commonly employed to retain customers, though their effectiveness is debated.

A case study of a New Zealand hotel highlighted customer reactions to a discount card promotion. It revealed that customers who purchased the cards exhibited traits akin to Morgan's "mercenary" type—they showed high satisfaction but low commitment to the company. Conversely, successful loyalty programs aim to cultivate "loyalists" who demonstrate both high satisfaction and loyalty, contributing to long-term support for the company. In the described hotel case study, efforts to build loyalty and retention through discount cards in Palmerston North did not significantly increase customer loyalty. Many customers purchased the cards primarily because they perceived them as good value, rather than out of a deep commitment to the hotel. This was reflected in survey responses, where few indicated they would continue as hotel customers after their card expired (McIlroy & Barnett, 2000). Hamdani (2022) finds that discounts have an effect on purchasing power; selling price, discount, and purchasing power affect customer loyalty. Discounts that companies give to customers with the aim of attracting customers' attention. Discounts given can affect business success, especially during a pandemic such as: nowadays where almost all businesses are competing to give discounts to consumers to attract their attention. Chandra *et al.*, (2022) find that there is a significant influence between the discount variable and consumer behavior on customer loyalty at PT. Masterban Berkas Indonesia. Price discounts are a strategy by

reducing the price of a product with the aim of increasing sales volume. Suryana *et al.*, (2022) find that partially discounted prices have a significant effect on customer loyalty. Marketplaces such as Tokopedia, Shopee and other marketplaces often provide discounts on certain products in order to increase product sales and ultimately increase profits. The more often the marketplace provides discounts, the more often students return to shop and loyalty will be formed. Students do not hesitate to recommend and invite their friends and those closest to them to shop at marketplaces that provide discounts. There is a significant positive influence on price discounts and consumer loyalty in online marketplace users (Aryatinigrum & Insyirah, 2020).

Loyalty and discount schemes, where customers are invited to sign up for a card and become members, often in exchange for providing some basic personal details, are a well-established feature of the retail and services landscape. Hobbs & Rowley (2008) conclude that Pub discount cards do not generate either behavioural or attitudinal loyalty directly, but indirectly through the issue of a discount card, whose associated discounts cause a “flocking” behaviour through which the atmosphere in the pub is enhanced and its popularity and patronage are increased. The relationship between the customer and the pub is then mediated by customer-to-customer interactions and, thereby, in turn the discount cards “add value” for both customers and businesses.

(Jang & Mattila, 2005) conclude that in the context of fast food, 83 percent (60/72) of respondents preferred direct rewards (immediate discounts or cash back) over point system rewards (once a customer's bonus points reach a predetermined requirement, the customer can earn higher-quality point rewards). Eighty-five percent (60/71) of respondents prefer immediate rewards. Ninety-three percent of respondents (66/71) in the fast-food sample preferred monetary rewards (discounts or cash back) over non-monetary rewards (special services or products, such as preferred seating, flower service, or luxury desserts) while the same number was slightly lower in the casual dining sample (86 percent, 62/71). Of the participants who preferred monetary rewards over non-monetary rewards for their reasons, “more choice and flexibility” was the most prominent reason (4.52 in fast food restaurants and 4.60 in casual restaurants on five Likert scales established from 0 strongly disagree, 3 no opinion, 5 strongly agree). The next closest option was “comfortable to redeem” (4.42 and 4.46 respectively).

### **Lifestyle and Loyalty**

Lifestyle is part of a person's behavior in spending their money and spending their time, including purchasing a product, because they consider lifestyle important in their life. Lifestyle is reflected in a person's way of dressing and habits and these factors can influence loyalty to certain products. Ting & Foong

(2014) find that values and lifestyles will significantly influence customer loyalty. Pamungkas & Guridno (2019) find that Lifestyle variables have a weak effect on customer loyalty. Lifestyle describes a whole person in interacting in their environment. Lifestyle or lifestyle of humans today grow in tandem with the history of economic globalization and the transformation of consumption capitalism which is characterized by the mushrooming of shopping centers. Lifestyle marketing, brand personality, brand image, and customer satisfaction have a positive and significant influence on customer loyalty (Pranantha & Subawa, 2019). Mafea *et al.*, (2023) find that lifestyle variables have a weak effect on customer loyalty. Lifestyle is having the positive impact over the consumer decision making process (Anitha, 2016 & Mahanani, 2018). Lifestyle factors can

also influence a person’s behavior or decisions because this factor is very influential in determining customer loyalty. Often a person chooses a product because he wants to show his status in society. Lifestyle has a significant positive effect on loyalty (Sinaga *et al.*, 2023).

Based on the discussion above, we propose 3 hypotheses and proposed frame work as follows:

H<sub>1</sub>. Customer income has a significant effect and is positively related to customer loyalty.

H<sub>2</sub>. Product price discounts have a significant effect and are positively related to customer loyalty.

H<sub>3</sub>. Customer lifestyle has a significant influence and is positively related to customer loyalty.

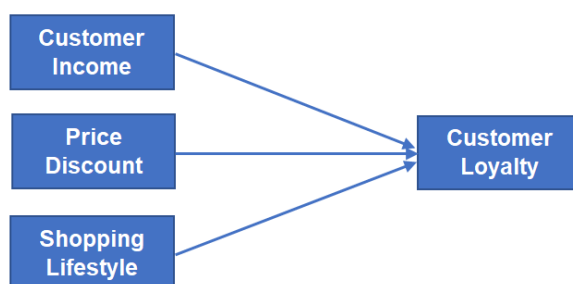


Figure 1: Proposed Framework

### 3. RESEARCH METHOD

The subjects of this research are customers who purchase fashion products through Tiktok media and the objects of this research are factors that influence customer loyalty, namely customer income, product discounts and customer lifestyle. The data scale in this research is an ordinal scale. The scale value for the price discount and lifestyle variables is 1 to 3 and the scale value for the income and customer loyalty is 1 to 5. The number of respondents in the research was 200 customers who bought fashion products through Tiktok media. The mathematical model of this research can be presented as follows:

$$CL_i = \beta_0 + \beta_1 CI + \beta_2 PD + \beta_3 SL + \epsilon_i$$

Where:

CL<sub>i</sub> : customer loyalty

CI<sub>i</sub> : customer income

PD<sub>i</sub> : product discounts

SL<sub>i</sub> : customer lifestyle

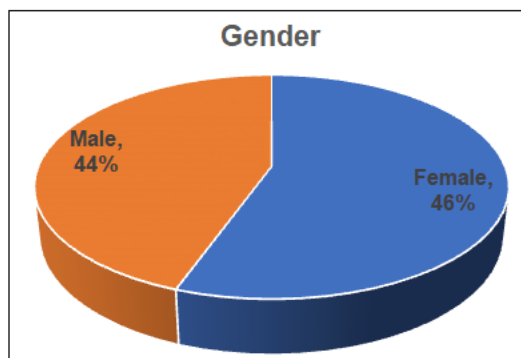
ε<sub>i</sub> : error

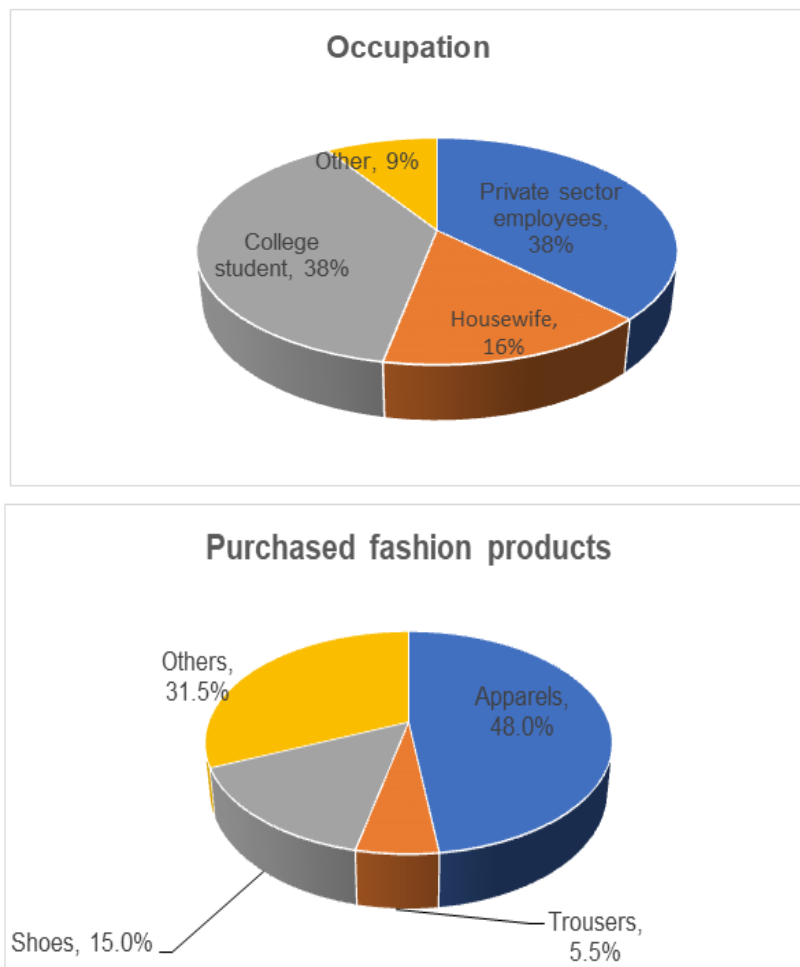
The classical assumption test is a statistical test used to determine the relation between variables, including: multicollinearity test, heteroscedasticity test, normality test, and linearity test. We did not carry out an autocorrelation test, because this research data is cross sectional data.

### 4. RESULTS AND DISCUSSION

#### Respondent Profile

The profile of respondents to this research is presented in Figure 2.





**Figure 2: Respondent Profile**

This research used 200 respondents who had purchased fashion products through Tiktok media. Based on gender, 56 percent of respondents were female and 44 percent male; Based on occupation, 38 percent of respondents were private sector employees, 16 percent were housewives, 38 percent were college students, and 9 percent were other. Based on fashion products

purchased, apparels accounted for 48 percent, trousers accounted for 5.5 percent, shoes accounted for 15 percent, and others accounted for 31.5 percent.

**Descriptive statistics**

Descriptive statistics of this research variable are presented in Table 1.

**Table 1: Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
Income (Million)	200	1.00	3.00	1.69	0.70
Price Discount	200	1.00	5.00	4.23	0.74
Lifestyle	200	1.00	5.00	3.88	0.80
Customer loyalty	200	1.00	3.00	1.57	0.65
Valid N (listwise)	200				

Table 1 shows that the price discount and lifestyle variables has a minimum value of 1 and a maximum of 5 with a mean value for price discount of 4.23 and a standard deviation of 0.74, and lifestyle with a value of 3.88 and a standard deviation of 0.80. The income and customer loyalty variables have a minimum

value of 1 and a maximum of 3 with a mean value for income of 1.69 and a standard deviation of 0.70, and customer loyalty with a value of 1.57 and a standard deviation of 0.65. The multiple regression output is presented in Table 2.

**Table 2: Output of Multiple Regression**

Model Summary <sup>b</sup>								
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson			
1	0.57 <sup>a</sup>	0.32	0.31	0.54	1.94			
a. Predictors: (Constant), LIFESTYLE, INCOME, PRICE_DISCOUNT								
b. Dependent Variable: CUSTOMER LOYALTY								
ANOVA <sup>a</sup>								
Model		Sum of Squares	df	Mean Square	F	Sig.		
1	Regression	27.32	3	9.11	30.94	.00 <sup>b</sup>		
	Residual	57.69	196	0.29				
	Total	85.02	199					
a. Dependent Variable: CUSTOMER LOYALTY								
b. Predictors: (Constant), LIFESTYLE, INCOME, PRICE_DISCOUNT								
Coefficients <sup>a</sup>								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-0.39	0.24		-1.66	0.09		
	Income	0.33	0.06	0.35	5.81	0.00	0.96	1.05
	Price Discount	0.13	0.07	0.15	1.99	0.04	0.59	1.68
	Lifestyle	0.22	0.06	0.27	3.46	0.00	0.59	1.69
a. Dependent Variable: CUSTOMER LOYALTY								

Table 2 shows an adjusted R square value of 0.31, which means that variations in customer loyalty can be explained by variations in income, price discount and lifestyle.

The significance value in Anova is 0.00, which means that simultaneously income, price discount and lifestyle have a significant effect and are positively related to customer loyalty. Partially, the significance value of the income, price discount and lifestyle variables is below the probability value of 0.05, which means that partially these variables have a significant influence and are positively related to customer loyalty. Increased customer income leads to increased customer loyalty. These results support research from Klopotan *et al.*, (2016), Lo *et al.*, (2022), Walsh *et al.*, (2008), Yusuf *et al.*, (2015). Customers prefer price discounts when purchasing fashion products. The bigger the price discount given by the seller, the more often customers buy the product. This shows increasing customer loyalty. These results support the research results of Kendrick (1998), McIlroy & Barnett (2000), Hamdani (2022), Chandra *et al.*, (2022), Suryana *et al.*, (2022), Aryatinigrum & Insyirah (2020), and Jang & Mattila, (2005). Likewise, customers who like the lifestyle can increase customer loyalty. If fashion products can improve customers' appearance on various occasions and locations, the more loyal customers will be to the product. These results support the research results of Ting & Foong (2014). Pranantha & Subawa, (2019), Mafea *et al.*, (2023), Anitha, (2016), Mahanani (2018), and Sinaga *et al.*, (2023).

To obtain the best linear, unbiased estimate of the equation, we carried out the classical assumption test which is presented in the appendix. Classical assumption testing aims to provide certainty that the regression equation obtained is definite and consistent. The classical

assumption testing is carried out before testing multiple linear regression using multicollinearity tests, heteroscedasticity, normality tests and linearity tests. We did not conduct an autocorrelation test in the study, because the study used cross sectional data. The results of the classical assumption test show that there are no symptoms of multicollinearity and heteroscedasticity, the research data is normally distributed, and income, price discount and lifestyle have a linear relationship with customer loyalty.

## 5. CONCLUSIONS AND IMPLICATIONS

The overall results of this research show that income, price discount and lifestyle have a significant influence and are positively related to customer loyalty, both simultaneously and partially. The research results have theoretical implications, namely the discovery of constructs related to income, price discount and lifestyle in maintaining customer loyalty. These results provide empirical support for the theoretical basis of consumer behavior in the context of customers who purchase fashion products online. Apart from that, this research also provides a practical contribution to fashion product manufacturers in marketing fashion products in order to maintain customer loyalty.

Overall research results are expected to provide information to fashion product sellers who sell via Tiktok media to target high-income customers, provide price discounts and pay attention to fashion products that provide customers with a high lifetime, so that sellers can maintain customer loyalty.

This research has limitations. The use of non-probability sampling techniques means that the results of this study cannot be generalized to the population. Future research should use probability sampling and consider

other factors that can increase customer loyalty who purchase fashion products online.

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**Appendix: The classical Assumption Test**

**1. Multicollinearity Test**

Coefficients <sup>a</sup>								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-0.39	0.24		-1.66	0.09		
	INCOME	0.33	0.06	0.35	5.8	0.00	0.96	1.05
	PRICE_DISCOUNT	0.13	0.07	0.15	1.99	0.04	0.59	1.68
	LIFESTYLE	0.22	0.06	0.27	3.46	0.00	0.59	1.69

a. Dependent Variable: CUSTOMER LOYALTY

The results of the multicollinearity test show a tolerance value > 0.1 and VIF < 10. This indicates that there are no symptoms of multicollinearity.

**2. Heteroscedasticity Test**

Coefficients <sup>a</sup>								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	0.22	0.15		1.49	0.14		
	Income	0.04	0.04	0.07	1.02	0.31	0.96	1.05
	Price Discount	0.09	0.04	0.21	2.31	0.02	0.59	1.68
	Lifestyle	-0.07	0.04	-0.16	-1.76	0.08	0.59	1.69

a. Dependent Variable: ABS\_RESID\_1

The heteroscedasticity test shows that all variables have a significance value of >0.05. This indicates that there are no symptoms of heteroscedasticity.

**3. Normality Test**

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		200
Normal Parameters <sup>a,b</sup>	Mean	0.00
	Std. Deviation	0.54
Most Extreme Differences	Absolute	0.09
	Positive	0.09
	Negative	-0.05
Kolmogorov-Smirnov Z		1.34
Asymp. Sig. (2-tailed)		0.06
a. Test distribution is Normal.		
b. Calculated from data.		

The results of the normality test using the One-Sample Kolmogorov-Smirnov Test show the Asymp value. Sig. (2-tailed) is above 0.05. This indicates that the data is normally distributed.

**4. Linearity Test**

ANOVA Table							
			Sum of Squares	df	Mean Square	F	Sig.
Customer loyalty*Income	Between Groups	(Combined)	15.62	2	7.81	22.17	0.00
		Linearity	15.58	1	15.58	44.23	0.00
		Deviation from Linearity	0.04	1	0.04	0.10	0.75



	Within Groups		69.40	197	0.35		
	Total		85.02	199			
<b>ANOVA Table</b>							
			Sum of Squares	df	Mean Square	F	Sig.
Customer loyalty*price_discount	Between Groups	(Combined)	15.53	20	0.78	2.00	.01
		Linearity	12.26	1	12.26	31.57	.00
		Deviation from Linearity	3.27	19	0.17	0.44	.98
	Within Groups		69.49	179	0.39		
	Total		85.02	199			
<b>ANOVA Table</b>							
			Sum of Squares	df	Mean Square	F	Sig.
Customer loyalty*Lifestyle	Between Groups	(Combined)	29.06	29	1.00	3.05	0.00
		Linearity	15.78	1	15.78	47.93	0.00
		Deviation from Linearity	13.29	28	0.48	1.44	0.08
	Within Groups		55.96	170	0.32		
	Total		85.02	199			

The results of the linearity test show that customer loyalty\*Income, customer loyalty\*Lifestyle, and customer loyalty\*price discount, have: deviation from Linearity with sig. >0.05. This indicates that all independent variables, namely income, price discount, and lifestyle have a linear relationship with customer loyalty.

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