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Psychological Factors as Mediators of Cultural, Social, and Personal Influences on Purchase Decisions among Miniso Consumers in Malang City

Article	Abstract
<p>Author Yosanda Zata Aman*, Syahva Audia Zulfania Pratiwi, Aditya Budi Krisnanto, Andik Pratama, Diah Widiawati</p> <p>Affiliation Universitas Merdeka Malang</p> <p>Corresponding Author: yosanda.aman@unmer.ac.id</p> <p>Data: Received: 1 April 2026; Revised: 13 Mei 2026; Published: 17 Mei 2026</p> <p>DOI: 10.32764/margineco.v10i1.7088</p>	<p>The growth of modern lifestyle retail has changed consumer behavior patterns. This study examines the influence of cultural, social, and personal factors on the purchasing decisions of Miniso consumers in Malang City, with psychological factors as a mediating variable. A quantitative explanatory–predictive approach was applied using data from 100 respondents selected through purposive sampling. Data were collected through Likert-scale questionnaires distributed via Google Forms and analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM). The findings reveal that cultural and social factors have positive but insignificant effects on purchasing decisions, while personal factors significantly influence purchasing decisions. Social and personal factors also significantly affect psychological factors, whereas cultural factors do not. In addition, psychological factors significantly influence purchasing decisions and mediate the effects of social and personal factors. These results support the Stimulus–Organism–Response (S-O-R) theory, emphasizing that purchasing decisions are shaped through consumers’ internal psychological processes before resulting in behavioral responses.</p> <p>Keywords: Cultural Factors; Social Factors; Personal Factors; Psychological Factors; Purchasing Decisions.</p> <p>Abstrak Perkembangan ritel lifestyle modern mendorong perubahan perilaku konsumen yang semakin kompleks. Penelitian ini bertujuan menganalisis pengaruh faktor budaya, sosial, dan pribadi terhadap keputusan pembelian konsumen Miniso di Kota Malang dengan faktor psikologis sebagai variabel mediasi. Penelitian menggunakan pendekatan kuantitatif eksplanatori-prediktif dengan sampel 100 responden yang dipilih melalui purposive sampling. Data dikumpulkan menggunakan kuesioner berbasis Google Form dan dianalisis dengan Partial Least Squares–Structural Equation Modeling (PLS-SEM). Hasil penelitian menunjukkan bahwa faktor budaya dan sosial berpengaruh positif tetapi tidak signifikan terhadap keputusan pembelian, sedangkan faktor pribadi berpengaruh positif dan signifikan. Faktor sosial dan pribadi juga berpengaruh signifikan terhadap faktor psikologis, sementara faktor budaya tidak. Faktor psikologis terbukti berpengaruh signifikan terhadap keputusan pembelian serta memediasi pengaruh faktor sosial dan pribadi. Temuan ini memperkuat teori Stimulus–Organism–Response (S-O-R) bahwa keputusan pembelian terbentuk melalui proses psikologis konsumen sebelum menghasilkan respons pembelian.</p> <p>Kata Kunci: Faktor Budaya; Faktor Sosial; Faktor Pribadi; Faktor Psikologis; Keputusan Pembelian.</p>

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INTRODUCTION

The development of modern retail shows that stores no longer function only as transaction spaces, but also as experiential environments that influence consumers' perceptions, emotions, and behavior. In today's competitive retail industry, consumers consider not only product price and functionality, but also shopping experiences created through store atmosphere, layout, visual merchandising, service quality, and shopping comfort. Kotler (1973) explained that store atmosphere can generate emotional effects on consumers, while Bitner (1992) emphasized that the physical environment influences consumer responses. Recent studies also show that lighting, product displays, store layout, and sensory stimuli can shape affective responses and increase purchase intention (Bues et al., 2017; Coskun et al., 2019). Therefore, the success of modern retail depends greatly on creating valuable shopping experiences.

This phenomenon is relevant to Miniso, a lifestyle retail brand that has rapidly expanded in Indonesia. Miniso offers affordable daily products with attractive designs and a modern minimalist concept, making it not only a shopping destination but also part of consumers' lifestyles, especially among younger generations. Verhoef et al. (2009) stated that retail customer experience involves cognitive, emotional, social, and physical responses to the shopping environment. In Malang City, which is dominated by students and young urban consumers, Miniso is an interesting context because consumers are highly responsive to trends, shopping experiences, and product aesthetics. Purchasing decisions in lifestyle retail stores are also often formed through in-store visual stimuli and emotional shopping experiences (Larsen et al., 2019).

Consumer purchasing decisions result from interactions between external and internal factors. Kotler and Keller (2016) explained that consumer behavior is influenced by cultural, social, personal, and psychological factors. Cultural factors relate to values and consumption habits, social factors involve family and reference groups, while personal factors include lifestyle and economic conditions. Psychological factors such as motivation, perception, emotions, and attitudes also play important roles in decision-making. Previous studies show that modern consumers seek experiences, self-expression, convenience, and emotional satisfaction, meaning purchasing decisions are shaped not only rationally but also psychologically and emotionally (Chen et al., 2018; Zhou et al., 2020).

Although many studies have examined purchasing decisions, most focus on the direct influence of cultural, social, and personal factors, while psychological mechanisms remain underexplored, particularly in lifestyle retail contexts such as Miniso. Modern consumer behavior approaches emphasize that external stimuli are first processed through consumers' internal conditions, including perceptions, attitudes, motivations, and emotions, before generating purchasing responses (Sangari & Mashatan, 2023). Therefore, this study positions psychological factors as a mediating variable in explaining the influence of cultural, social, and personal factors on purchasing decisions.

This study adopts the Stimulus–Organism–Response (S-O-R) theory developed by Mehrabian and Russell (1974). In this framework, cultural, social, and personal factors act as stimuli; psychological factors represent the organism; and purchasing decisions represent the response. The S-O-R framework is relevant because it explains how external influences and individual characteristics are psychologically processed before resulting in purchasing decisions. Therefore, this study aims to analyze the influence of cultural, social, and personal factors on the purchasing decisions of Miniso consumers in Malang City, with psychological factors as a mediating variable

LITERATUR REVIWEW

Stimulus–Organism–Response (S-O-R) Theory

The Stimulus–Organism–Response (S-O-R) theory is a theoretical framework explaining how environmental stimuli influence individuals' internal conditions and ultimately generate behavioral responses. Developed by Mehrabian and Russell (1974) in environmental psychology, the model has been widely applied in consumer behavior studies to explain how external stimuli shape cognitive and affective reactions before leading to specific actions. In the S-O-R framework, stimulus refers to external factors triggering individual reactions,

organism refers to internal processes such as perception, emotion, motivation, attitude, and evaluation, while response represents the resulting behavior (Sangari & Mashatan, 2023).

In consumer behavior research, the S-O-R theory is highly relevant because purchasing decisions rarely occur as direct responses to marketing or environmental stimuli. Instead, they are formed through psychological processes within consumers. Li et al. (2024) explained that external stimuli can influence consumers' cognition and emotions, which then affect responses such as satisfaction, purchase intention, and purchasing behavior. Similarly, Hsiao and Tang (2024) argued that external stimuli influence internal processes including perception, cognition, affection, and emotion, which subsequently determine behavioral responses. Therefore, the S-O-R theory helps explain why consumers exposed to the same stimulus may produce different decisions due to variations in psychological processing.

Cultural, Social, and Personal Factors as Stimuli

Within the S-O-R framework, stimuli refer to external environmental factors and individual characteristics that influence consumers' internal processes before generating behavioral responses. In this study, cultural, social, and personal factors are positioned as stimuli because they shape how consumers evaluate products, respond to brands, and make purchasing decisions. Consumer behavior literature shows that purchasing decisions are influenced by a combination of internal and external factors, including culture, social class, reference groups, family, age, occupation, lifestyle, personality, and individual perceptions of products (Lemos et al., 2015; Uhlig et al., 2019).

Cultural factors reflect the values, norms, habits, and consumption orientations that develop within society and influence consumer preferences. Culture shapes what consumers perceive as attractive, appropriate, valuable, or aligned with their identity. In modern consumption contexts, cultural influences often appear through preferences for products associated with urban lifestyles, visual aesthetics, trends, and self-identity symbols. Nangia et al. (2023) emphasized that socio-cultural values and norms influence consumption patterns because social standards determine what is considered desirable or valuable. Bedard and Tolmie (2018) also showed that cultural dimensions can shape purchase intentions, especially when consumption decisions relate to values, identity, and social orientation.

Social factors relate to the influence of family, friends, reference groups, communities, social media, and trends surrounding consumers. Social influence may operate through recommendations, validation, normative pressure, or the desire to conform to groups. Sobhanifard and Hashemi Apourvari (2022) explained that reference groups influence consumer behavior through informational, utilitarian, and value-expressive influences. Likewise, Mehmood et al. (2025) highlighted the importance of social motivation in consumer behavior, as consumers often seek advice and validation from family, friends, and social networks during decision-making.

Personal factors refer to individual characteristics that differentiate consumers' responses to the same stimulus. These factors include age, occupation, economic condition, lifestyle, personality, personal preferences, and individual needs. Halli et al. (2023) stated that purchasing decisions are shaped by internal factors such as character, mindset, and lifestyle, as well as external factors including culture, social status, reference groups, and product attributes. Yu et al. (2017) also found that personal preferences, such as color preference and product suitability with consumer expectations, can influence purchasing decisions, although the effects may vary across product categories.

Psychological Factors as the Organism

In the S-O-R framework, psychological factors are positioned as the organism, representing consumers' internal conditions that process stimuli before generating behavioral responses. The organism includes cognitive and affective processes such as perception, emotion, motivation, attitude, perceived value, and product or brand evaluation. Sangari and Mashatan (2023) described the organism as individuals' feelings, emotions, and thoughts that shape consumer judgments and decisions. Similarly, Hsiao and Tang (2024) explained that the organism includes internal psychological processes such as perception, cognition, affection, and emotion that determine how individuals respond to external stimuli.

Psychological factors are important in consumer behavior because purchasing decisions are rarely formed immediately after consumers receive stimuli. Instead, consumers first conduct subjective evaluations based on perceived benefits, suitability with their needs, emotional appeal, personal motivation, and attitudes toward products or brands. The role of psychological factors as the organism is also reflected in their ability to explain indirect relationships between stimuli and purchasing decisions. Zeng et al. (2025) showed that contextual stimuli can influence purchasing responses through psychological conditions such as trust and attitude. Jin et al. (2025) further argued that the S-O-R model effectively captures psychological reactions mediating the influence of external stimuli on consumer behavior, including moral, emotional, and evaluative reactions. In the retail context, Shen et al. (2024) found that shopping environment quality and marketing stimuli can influence consumers' cognitive and affective conditions, such as trust, perceived value, and perceived risk, before shaping purchase intentions. This indicates that psychological factors play a critical role in explaining why the same stimulus may lead to different purchasing decisions among consumers.

Purchasing Decision as the Response

In the S-O-R framework, purchasing decisions are positioned as the response, representing consumer behavior after receiving stimuli and processing them psychologically. Responses may appear in the form of purchase intention, purchase decisions, repurchase behavior, recommendations, satisfaction, or approach and avoidance behavior toward products and brands. Sangari and Mashatan (2023) explained that response in the S-O-R model refers to actual behavior resulting from stimuli and consumers' internal processes. Similarly, Tian et al. (2025) noted that responses may include behavioral intention, purchase intention, and continuance use intention.

Purchasing decisions are not isolated spontaneous actions independent of prior processes. From the S-O-R perspective, purchasing behavior results from interactions between external stimuli, internal psychological processes, and behavioral responses. Xie et al. (2025) emphasized that purchasing behavior is not driven by a single factor, but by multiple stimuli processed by the organism before manifesting as behavioral responses. Zhou et al. (2020) also demonstrated that environmental stimuli can influence behavioral responses through consumers' internal evaluations, such as perceived merchandise value and shopping value. In retail settings, positive responses may be reflected in willingness to purchase, spending more time in stores, recommending products, repurchasing, and experiencing shopping satisfaction.

Hypothesis Development and Conceptual Framework

In the S-O-R model, external stimuli and individual characteristics affect consumers' internal conditions, which then produce behavioral responses in the form of purchase intentions or purchasing decisions (Hu et al., 2022; Sangari & Mashatan, 2023). Purchasing behavior is also shaped by multiple stimuli processed cognitively and emotionally by consumers (Xie et al., 2025). Therefore, the following hypotheses are proposed:

H1: Cultural factors positively influence purchasing decisions.

H2: Social factors positively influence purchasing decisions.

H3: Personal factors positively influence purchasing decisions.

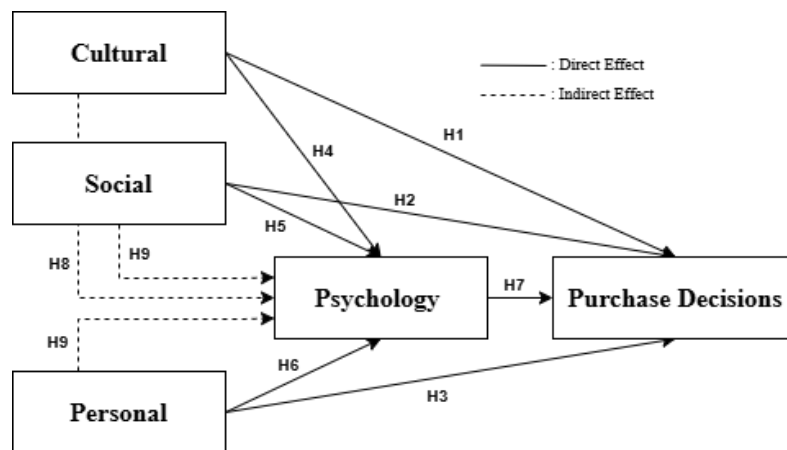
Previous studies show that cultural, social, environmental, and personal stimuli can activate psychological conditions such as attitudes, trust, motivation, perceived value, and emotions (Hsiao & Tang, 2024; Nguyen & Tran, 2025; Simonetti et al., 2026; Zeng et al., 2025). Therefore, the following hypotheses are proposed:

H4: Cultural factors positively influence psychological factors.

H5: Social factors positively influence psychological factors.

H6: Personal factors positively influence psychological factors.

Previous studies indicate that psychological conditions such as perceived value, attitude, trust, brand preference, and internal consumer experiences can encourage purchase intention, repurchase intention, and other purchasing responses (Armutcu et al., 2026; Hu et al., 2022; Hue & Le, 2026; Zeng et al., 2025). In addition, the organism in the S-O-R model also functions as a mediator between stimuli and responses (Bai & Lai, 2025; Hoque et al., 2025). Therefore, the following hypotheses are proposed:



Figur 1. Conceptual Framework

Source: Analysed from the primary source.

H7: Psychological factors positively influence purchasing decisions.

H8: Psychological factors mediate the influence of cultural factors on purchasing decisions.

H9: Psychological factors mediate the influence of social factors on purchasing decisions.

H10: Psychological factors mediate the influence of personal factors on purchasing decisions.

Based on these hypotheses, the conceptual framework of this study positions cultural, social, and personal factors as stimuli, psychological factors as the organism, and purchasing decisions as the response.

RESEARCH METHODS

Population and Sample

The population of this study consists of all consumers who have purchased Miniso products in Malang City. This research employs a quantitative approach with an explanatory–predictive design to analyze the influence of cultural, social, and personal factors on purchasing decisions, with psychological factors serving as a mediating variable. Malang City was selected as the research location because it is known as an educational city dominated by students and young consumers who tend to exhibit lifestyle-oriented, trend-driven, and personally motivated consumption behavior, making it highly relevant to the context of modern lifestyle retail such as Miniso.

The sampling technique used in this study is non-probability sampling with a purposive sampling approach, where respondents are selected based on specific criteria aligned with the research objectives. The respondent criteria include: (1) having purchased Miniso products at least once within the last three months, (2) being at least 17 years old, and (3) voluntarily agreeing to complete the questionnaire. A total of 100 respondents participated in the study. This sample size is considered adequate for Partial Least Squares–Structural Equation Modeling (PLS-SEM) analysis, as it meets the minimum requirements based on model complexity and the number of structural paths tested (Hair et al., 2019; Sarstedt et al., 2022).

Data Collection Method

Primary data were collected through a closed-ended questionnaire distributed via Google Forms during the period of June–August 2025. The questionnaire was distributed online through social media platforms and direct messaging applications, particularly WhatsApp and Instagram, as well as student communities and young consumer networks in Malang City. At the beginning of the questionnaire, respondents completed screening questions to ensure they met the research criteria, especially having purchased Miniso products within the last three months.

All questionnaire items were measured using a five-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree. The research instrument was developed based on indicators adapted from consumer behavior literature and the Stimulus–Organism–Response (S-O-R) framework. To minimize the potential for common method bias (CMB), this study also implemented respondent anonymity procedures and statistical testing using Harman’s Single Factor Test (Podsakoff et al., 2003).

Table 1. Operational Definition of Variables

Variable	Operational Definition	Indicators	Adapted Sources
Culture (X1)	Values, norms, habits, and symbolic meanings influencing consumer preferences in purchasing Miniso products.	<ul style="list-style-type: none"> • Consumption cultural values • Consumption habits • Cultural/lifestyle trends • Symbolic meaning of products 	Kotler & Keller (2016); Huang et al. (2015); Sharma & Kushwah (2024)
Social (X2)	The influence of family, friends, reference groups, social status, and social media on Miniso purchasing behavior.	<ul style="list-style-type: none"> • Family influence • Reference groups • Social status • Social media 	Kotler & Keller (2016); Tengilimoglu et al. (2015); Halli et al. (2023); Mehmood et al. (2025)
Personal Factors (X3)	Individual consumer characteristics influencing evaluations of Miniso products.	<ul style="list-style-type: none"> • Lifestyle • Personality • Self-concept • Individual preferences 	Kotler & Keller (2016); Halli et al. (2023); Tajdini et al. (2021); Mehmood et al. (2025)
Psychological Factors (Z)	Internal consumer processes including motivation, perception, attitudes, and emotions in evaluating Miniso products.	<ul style="list-style-type: none"> • Motivation • Perception • Attitude • Emotion 	Kotler & Keller (2016); Huang et al. (2015); Hu et al. (2022); Sangari & Mashatan (2023); Hsiao & Tang (2024)
Purchasing Decision (Y)	The process of selecting, purchasing, and evaluating Miniso products after considering needs and alternatives.	<ul style="list-style-type: none"> • Purchase intention • Product selection decision • Repurchase behavior • Decision satisfaction 	Kotler & Keller (2016); Hao et al. (2022); Lee et al. (2019); Raza et al. (2023); Wei et al. (2025)

Source: Analysed from the primary source.

Data Analysis Method

The collected data were analyzed using quantitative descriptive statistics to describe respondent characteristics and the distribution of responses for each research indicator. Furthermore, inferential analysis was conducted using Partial Least Squares–Structural Equation Modeling (PLS-SEM) to examine the relationships among variables in the research model. PLS-SEM was chosen because it is suitable for predictive and exploratory research, involves multiple latent constructs simultaneously, and can be applied to relatively small sample sizes without strict data normality assumptions (Hair et al., 2019).

The research model illustrates the relationships between cultural, social, and personal factors as independent variables, psychological factors as the mediating variable, and purchasing decisions as the dependent variable. Each construct was operationalized through indicators developed based on consumer behavior and purchasing decision theories. The analysis was conducted through measurement model evaluation to assess indicator validity and reliability, as well as structural model evaluation to test causal relationships among variables within the research framework. This approach enables simultaneous analysis of latent variable relationships and evaluation of research instrument quality.

RESULT AND DISCUSSION

Respondent Characteristics

This study was conducted by distributing questionnaires through Google Forms containing a series of statements addressed to respondents. The sample consisted of 100 consumers who had purchased Miniso products in Malang City and had made at least three repeat purchases.

Table 2. Respondent Characteristics

Characteristics	Category	Frequency (n)	Percentage (%)
Gender	Male	36	36.0
	Female	64	64.0
Age	18–25 years	64	64.0

	25–30 years	32	32.0
	> 30 years	4	4.0
Education	Senior High School /Vocational High School	35	35.0
	Diploma/Bachelor's Degree	54	54.0
	Postgraduate Degree	11	11.0
Occupation	Student	60	60.0
	Employee	31	31.0
	Others	9	9.0

Source: *Analysed from the primary source.*

Measurement Model

The measurement model evaluation was conducted to ensure that each indicator in this study accurately and reliably measures its latent construct. In the Partial Least Squares–Structural Equation Modeling (PLS-SEM) approach, the evaluation of reflective constructs includes tests of convergent validity, discriminant validity, and construct reliability (Hair et al., 2019).

Convergent Validity

Convergent validity testing was conducted to ensure that the indicators within each latent construct are highly correlated and adequately represent the same construct. Based on Table 3, all constructs in this study achieved AVE values above the minimum threshold of 0.50, namely Culture (0.626), Social (0.672), Personal (0.525), Psychological (0.644), and Purchasing Decision (0.514). These results indicate that each construct explains more than 50% of the variance in its indicators and therefore satisfies the convergent validity requirement. Most indicators also showed loading factor values above 0.70, indicating strong contributions to their respective constructs. Several indicators, including X3.2 (0.667), X3.3 (0.673), M2 (0.691), Y2 (0.664), and Y3 (0.612), were slightly below 0.70 but still within the acceptable range for social and consumer behavior research, particularly because the AVE values and overall construct quality met the recommended criteria (Hair et al., 2019). Therefore, no indicators needed to be eliminated. Overall, these findings confirm that all indicators used in this study meet the criteria for convergent validity and adequately represent their latent constructs. Thus, the measurement model can proceed to discriminant validity and construct reliability testing.

Table 3. Convergent Validity

Variable	Indicator	AVE	Loading Factor	Description
Culture	X1.1	0.626	0.802	Valid
	X1.2		0.819	Valid
	X1.3		0.751	Valid
Social	X2.1	0.672	0.871	Valid
	X2.2		0.876	Valid
	X2.3		0.699	Valid
Personal	X3.1	0.525	0.720	Valid
	X3.2		0.667	Valid
	X3.3		0.673	Valid
	X3.4		0.828	Valid
Psychological	M1	0.644	0.824	Valid
	M2		0.691	Valid
	M3		0.824	Valid
	M4		0.860	Valid
Purchasing Decision	Y1	0.514	0.711	Valid
	Y2		0.664	Valid
	Y3		0.612	Valid
	Y4		0.821	Valid
	Y5		0.757	Valid

Source: Analysed from the primary source.

Discriminant Validity**Table 4. Fornell–Larcker Result**

Variable	Culture	Social	Personal	Psychological	Purchasing Decision
Culture (X1)	0.791				
Social (X2)	0.596	0.820			
Personal (M)	0.600	0.632	0.725		
Psychological (X4)	0.537	0.714	0.675	0.802	
Purchasing Decision (Y)	0.599	0.663	0.773	0.819	0.717

Source: Analysed from the primary source.

Discriminant validity testing was conducted to ensure that each construct in the research model is conceptually and empirically distinct from the others. In the PLS-SEM approach, discriminant validity can be evaluated using the Fornell–Larcker criterion and cross-loading analysis (Hair et al., 2019).

The results of the discriminant validity test using the Fornell–Larcker criterion indicate that most constructs have square root AVE values higher than their correlations with other constructs. However, the correlation between psychological factors and purchasing decisions was found to be 0.819, which is slightly higher than the square root AVE values of both constructs. This indicates a very strong relationship between the two variables. Nevertheless, this condition remains theoretically acceptable because, within the Stimulus–Organism–Response (S-O-R) framework, psychological factors as the organism are expected to directly influence purchasing decisions as the response. In addition, both constructs remain conceptually distinct, where psychological factors represent consumers' internal processes, while purchasing decisions represent behavioral outcomes.

Reliability Test

The reliability test results indicate that all research variables meet the reliability criteria based on Cronbach's Alpha and Composite Reliability values. Cronbach's Alpha values ranged from 0.697 to 0.812, while Composite Reliability values ranged from 0.815 to 0.878. Cultural factors obtained Cronbach's Alpha and Composite Reliability values of 0.700 and 0.833, respectively; social factors scored 0.756 and 0.861; personal factors scored 0.697 and 0.815; psychological factors scored 0.812 and 0.878; and purchasing decisions scored 0.763 and 0.839. Although the Cronbach's Alpha value for personal factors was slightly below 0.70, it is still considered acceptable in exploratory research and is supported by a Composite Reliability value above the recommended threshold. Overall, these findings indicate that all constructs demonstrate good internal consistency and are suitable for further analysis.

Structural Model

The structural model evaluation in this study was conducted through the assessment of the coefficient of determination (R^2) and predictive relevance (Q^2) and hypothesis testing.

Table 5. Reliability Test Result

Variable	Cronbach's Alpha	Composite Reliability
Cultural Factors	0.700	0.833
Social Factors	0.756	0.861
Personal Factors	0.697	0.815
Psychological Factors	0.812	0.878
Purchasing Decision	0.763	0.839

Source: Analysed from the primary source.

Table 6. Determination (R^2) and Predictive Relevance (Q^2) Result

Variable	R Square	R^2 Category	Q^2	Q^2 Category
Purchasing Decision	0.766	Strong	0.367	Large
Psychological Factors	0.594	Moderate	0.364	Large

Source: Analysed from the primary source.

Based on the analysis results, the Purchasing Decision variable obtained an R^2 value of 0.766, indicating that 76.6% of the variance in purchasing decisions can be explained by cultural, social, personal, and psychological factors, while the remaining variance is influenced by variables outside the model. Meanwhile, the Psychological Factors variable achieved an R^2 value of 0.594, meaning that cultural, social, and personal factors explain 59.4% of the variance in consumers' psychological factors. Furthermore, the Q^2 values for Purchasing Decision (0.367) and Psychological Factors (0.364) indicate strong predictive relevance, as both values exceed the recommended threshold of 0.35. Overall, these findings suggest that the structural model not only has strong explanatory power but also demonstrates good predictive capability for the endogenous variables in this study.

Hypothesis Testing

Hypothesis testing in the structural model was conducted through path coefficient analysis using the bootstrapping procedure in PLS-SEM. This evaluation aims to determine the direction, strength, and significance of the relationships among variables based on the proposed hypotheses.

The results indicate that personal factors and psychological factors have a positive and significant effect on purchasing decisions. Personal factors showed a path coefficient of 0.359 with a p-value of 0.000, while psychological factors had the strongest influence on purchasing decisions with a coefficient of 0.518 and a p-value of 0.000. These findings suggest that Miniso consumers' purchasing decisions are primarily influenced by individual characteristics such as lifestyle and personal preferences, as well as psychological conditions including motivation, perception, attitudes, and emotions. In contrast, cultural and social factors did not have a significant direct effect on purchasing decisions, as their p-values exceeded 0.05. Cultural factors also showed no significant effect on psychological factors. However, social and personal factors were found to positively and significantly influence psychological factors, indicating that social environments and individual characteristics shape consumers' motivation, perception, and attitudes toward Miniso products.

Regarding mediation effects, psychological factors were not able to mediate the relationship between cultural factors and purchasing decisions. However, psychological factors significantly mediated the effects of social and personal factors on purchasing decisions, with p-values of 0.001 and 0.005, respectively. These findings imply that the influence of social and personal factors on purchasing decisions occurs not only directly, but also indirectly through consumers' psychological processes as the organism within the Stimulus–Organism–Response (S-O-R) framework.

Table 7. Direct and Indirect Effects Result

Correlation	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-Statistics	P-Values
Culture → Purchasing Decision	0.102	0.106	0.061	1.667	0.096
Social → Purchasing Decision	0.005	0.000	0.089	0.060	0.952
Personal → Purchasing Decision	0.359	0.358	0.078	4.620	0.000
Psychological → Purchasing Decision	0.518	0.521	0.095	5.422	0.000
Culture → Psychological	0.051	0.049	0.104	0.491	0.624
Social → Psychological	0.460	0.462	0.082	5.581	0.000
Personal → Psychological	0.353	0.357	0.107	3.298	0.001
Culture → Psychological → Purchasing Decision	0.026	0.025	0.055	0.480	0.631
Social → Psychological → Purchasing Decision	0.238	0.242	0.070	3.421	0.001
Personal → Psychological → Purchasing Decision	0.183	0.185	0.064	2.840	0.005

Source: Analysed from the primary source.

Discussion

The Influence of Cultural, Social, and Personal Factors on Purchasing Decisions

The results show that cultural factors have a positive but insignificant effect on the purchasing decisions of Miniso consumers in Malang City. This indicates that cultural values, consumption habits, lifestyle trends, and symbolic product meanings are positively associated with purchasing decisions, but are not strong enough to become direct determinants. In lifestyle retail such as Miniso, consumers tend to prioritize practical needs, aesthetics, and personal preferences over broader cultural values. According to the Stimulus–Organism–Response (S-O-R) theory, external stimuli do not always directly generate purchasing responses because consumers first process them through internal conditions such as perception, emotion, attitude, and motivation (Sangari & Mashatan, 2023; Hsiao & Tang, 2024). Nguyen and Tran (2025) also emphasized that cultural values influence consumption behavior only when they strengthen consumers' internal attitudes and norms. Therefore, culture has not become a dominant stimulus directly driving Miniso purchasing decisions.

Social factors also showed a positive but insignificant effect on purchasing decisions. This suggests that family, friends, reference groups, social status, and social media do not directly determine consumers' purchasing decisions. Among young consumers, social recommendations and social media exposure may increase interest and attention, but they do not automatically lead to purchases without internal evaluation. From the S-O-R perspective, social stimuli must first be internalized by the organism before generating purchasing responses (Bai & Lai, 2025; Hsiao & Tang, 2024). Shetu (2023) found that social content and digital influencers encourage purchasing behavior through information-seeking processes, while Maharani et al. (2025) showed that social communicator characteristics in live commerce influence purchasing behavior through cognitive and emotional mechanisms. Thus, social influence in this study is better understood as an initial stimulus requiring psychological processing before leading to purchasing behavior.

In contrast, personal factors were found to have a positive and significant effect on purchasing decisions. This indicates that stronger alignment between Miniso products and consumers' lifestyles, personalities, self-concepts, and preferences increase the likelihood of purchasing decisions. This finding is consistent with the respondent profile, which was dominated by young consumers and students who tend to select products based on taste, design, practicality, self-expression, and lifestyle image. Within the S-O-R framework, personal factors can be viewed as stimuli closely connected to consumers' evaluation systems because they directly relate to personal needs, identity, and preferences. Simonetti et al. (2026) argued that consumer choices are formed through interactions between stimuli, attention, personal preferences, and psychological conditions. Similarly, Nguyen and Tran (2025) found that lifestyle orientation can become an important stimulus shaping consumption behavior, while Sharma and Kushwah (2024) emphasized that consumption values, attitudes, context, and personal characteristics contribute to consumer decision-making.

The Influence of Cultural, Social, and Personal Factors on Psychological Factors

The results show that cultural factors have a positive but insignificant effect on psychological factors. This means that cultural values, consumption habits, and symbolic product meanings are positively related to consumers' motivation, perception, attitudes, and emotions, but are not strong enough to directly shape the psychological conditions of Miniso consumers. In lifestyle retail contexts, young consumers tend to respond more strongly to personal and social stimuli than to broader cultural values. According to the Stimulus–Organism–Response (S-O-R) theory, external stimuli such as culture do not always directly influence the organism unless they are closely related to consumers' experiences, needs, or internal evaluations (Sangari & Mashatan, 2023; Hsiao & Tang, 2024). Nguyen and Tran (2025) also explained that cultural factors influence consumer behavior when they strengthen attitudes, subjective norms, or perceived behavioral control. Therefore, cultural stimuli are not yet dominant in shaping the psychological responses of Miniso consumers.

In contrast, social factors were found to have a positive and significant effect on psychological factors. This indicates that stronger influences from family, friends, reference groups, social status, and social media increase consumers' perceptions, motivations, attitudes, and emotions toward Miniso products. Among young consumers, peer recommendations, social media trends, shared shopping experiences, and digital content exposure can create interest, trust, and positive product perceptions. This finding supports the S-O-

R framework, which positions social factors as stimuli influencing consumers' internal conditions before generating behavioral responses (Bai & Lai, 2025; Zhang et al., 2023). Hsiao and Tang (2024) further emphasized that external stimuli and social influence can affect attitudes, trust, and hedonic value, while Ayalew et al. (2022) identified social influence, trust, perceived value, attitudes, and perceived enjoyment as important factors shaping consumer behavior.

Furthermore, personal factors have a positive and significant effect on psychological factors. This means that lifestyle, personality, self-concept, and individual preferences strongly shape consumers' motivation, perception, attitudes, and emotions toward Miniso products. Miniso's simple design, aesthetics, practical functionality, and affordable prices are closely aligned with the personal needs and self-image of young consumers. Within the S-O-R framework, personal factors can be viewed as stimuli closely connected to the organism because they directly influence how consumers evaluate product compatibility with themselves. Nguyen and Tran (2025) found that lifestyle orientation can strengthen consumer attitudes and behavioral control, while Lemos et al. (2015) explained that perception, motivation, attitude, lifestyle, personality, and self-image are essential in understanding consumer behavior. Sharma and Kushwah (2024) also emphasized that consumption values and personal characteristics shape consumer perceptions and decision-making patterns.

The Role of Psychological Factors on Purchasing Decisions and Mediation Effects

The results show that psychological factors have a positive and significant effect on purchasing decisions. This means that stronger motivation, positive perceptions, attitudes, and emotions toward Miniso products increase consumers' likelihood of making purchases. These findings reinforce the role of psychological factors as the organism in the Stimulus–Organism–Response (S-O-R) theory, where internal conditions process stimuli before generating behavioral responses. Sangari and Mashatan (2023) explained that the organism includes consumers' feelings, thoughts, and evaluations, while Hsiao and Tang (2024) emphasized that behavioral responses depend on how consumers cognitively and affectively process stimuli. Thus, Miniso purchasing decisions are influenced not only by external stimuli, but mainly by consumers' psychological evaluations.

This finding is consistent with previous studies showing that perceived value, trust, attitudes, motivation, satisfaction, and emotions play important roles in shaping purchase intentions and purchasing decisions. Zeng et al. (2025) found that contextual stimuli influence purchase intention through trust and attitudes, while Ng et al. (2023) showed that perceived value and motivation contribute to green purchase intention. Shen et al. (2024) also explained that perceived functional and affective value mediate the relationship between social stimuli and behavioral responses. In the context of Miniso, attractive designs, affordable prices, and compatibility with consumer preferences can create positive perceptions, pleasant emotions, and stronger purchase motivation.

The mediation results indicate that psychological factors do not significantly mediate the relationship between cultural factors and purchasing decisions. Although the relationship is positive, cultural values and consumption habits are not strong enough to influence purchasing decisions through psychological conditions. This suggests that cultural factors are not the primary stimuli shaping consumers' motivation, perceptions, or attitudes toward Miniso products. From the S-O-R perspective, cultural stimuli only generate responses when they strongly activate consumers' psychological conditions (Bai & Lai, 2025; Sangari & Mashatan, 2023).

In contrast, psychological factors significantly mediate the influence of social factors on purchasing decisions. Family, friends, reference groups, social media, and social environments do not directly encourage purchasing behavior, but first shape consumers' perceptions, motivations, attitudes, and emotions. This supports the S-O-R framework, which suggests that social stimuli become more effective after being processed by the organism. Hsiao and Tang (2024) showed that social influence and content-based stimuli affect attitudes, trust, and hedonic value before generating behavioral responses, while Shen et al. (2024) emphasized that social stimuli shape perceived value that encourages purchase intention.

Furthermore, psychological factors also significantly mediate the relationship between personal factors and purchasing decisions. This indicates that lifestyle, personality, self-concept, and individual preferences influence purchasing decisions by first creating positive psychological conditions. Consumers who perceive Miniso products as aligned with their tastes, needs, and self-image tend to develop stronger motivation, better perceptions, and more positive attitudes. This finding is consistent with Lemos et al. (2015), who argued that purchasing behavior is shaped by psychological factors such as motivation, attitudes, and perceptions, as well as personal factors including lifestyle, personality, and self-image. Costa Pacheco et al. (2025) also emphasized that consumer behavior is formed through emotional and cognitive processes rather than mechanical responses.

CONCLUSION

This study found that cultural, social, personal, and psychological factors all have positive relationships with purchasing decisions among Miniso consumers in Malang City. However, only personal and psychological factors showed positive and significant effects, while cultural and social factors had positive but insignificant effects. In addition, social and personal factors positively and significantly influenced psychological factors, whereas cultural factors showed a positive but insignificant relationship.

Psychological factors also had a positive and significant effect on purchasing decisions and significantly mediated the relationships between social and personal factors and purchasing decisions. However, psychological factors did not significantly mediate the relationship between cultural factors and purchasing decisions. These findings support the Stimulus–Organism–Response (S–O–R) theory, indicating that purchasing decisions are mainly formed through consumers’ internal psychological processes, including motivation, perception, attitudes, and emotions.

Practically, Miniso should strengthen marketing strategies that align with young consumers’ lifestyles, preferences, and self-image through attractive product designs, engaging store atmospheres, and social media content that creates positive emotional experiences.

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