

The Influence of Psychological Factors in Purchase Decision among College Students: Empirical Evidence from Electronic Product Market in Jakarta, Indonesia

Bagus Nurchahyo

Department of Management, Faculty of Economics
Gunadarma University, Indonesia

Abstract

Psychological factors are very important because it is a central activity that affect the consumer in making the decision to choose a product. Psychological factors thought to affect purchasing decisions is motivation, perception, learning, belief, and attitude. This study aims to analyze the influence of psychological factors of motivation, perception, learning, beliefs, and attitudes in purchase decision for electronic product among the students college. The data used are primary data that was measured using a questionnaire statement. Total questionner predetermined 200 respondents. The results of these studies show that psicological factor consist of motivation, perception, and learning influence consumers in the form of beliefs, belief affects the attitude of a consumer in purchase decision among the college students.

Keywords: Motivation, Perception, Learning, Belief, Attitude, Purchase Decision

RESEARCH BACKGROUND

The increasing in technology and industry had implications for human life, especially in today's business world. Indonesia's market is currently flooded with various types of goods and services both domestically and abroad which consists of a wide range of brand products.

Consumers are free to choose and purchase various products and/or all brands they wanted. Consumers use a variety of criteria in making a purchase, such as buying a product according to the needs, tastes and purchasing power. It is one of the many consumer behavior.

Consumer behavior bring the foundation, insight and knowledge about what the needs , the reasons of make purchases, where to buy, who has the role in the purchase and the factors that influence consumers in the purchase decision.

Based on the research background, know that purchase decisions made by consumers involved psychological factors such as motivation, perception, learning, beliefs and attitudes. Relay on this, the questions of this research are:

1. Does the motivation, perception and learning will influence consumer believe in their purchasing decisions?
2. Does consumer believe has influence on his attitude in their purchase decision?
3. Does consumer attitude has influence on his purchase decision?

The aim of this research is to examine those psychological factors, such as consumer motivation, consumer perception, consumer learning, consumer believe, and consumer attitude on consumer purchase decision among student college

LITERATURE REVIEWS

The Concept of Consumer Behavior

Understanding consumer behavior according to Mowen and Minor (2002: 28) is a field of study that investigates the exchange process through which individuals and groups obtain, consume, and mendisposisi goods, services, ideas, and experiences.

While understanding consumer behavior according to Engel, Roger D Blackwell, and Paul W. Miniard (1995: 2) are measures taken by a person in the purchase and use of goods and services including thought processes and social processes that precede and follow the action.

Schiffman and Kanuk (2004) defines consumer behavior is a process through which someone in search, purchase, use, evaluate, and act after consumption of a product, service or idea that is expected to meet his needs. Thus, it can be said that consumer behavior is the study of how the decision-maker (decision units), whether individuals, groups, or organizations make decisions to buy or make a purchase of a product or service and consume it.

Theory of reasoned action (TRA) developed by Martin Fishbein and Ajzen Icek (1975), derived from previous research that began as a theoretical attitude, which led to the study of attitudes and behavior. This theory was born largely out of frustration with the traditional attitude-behavior research, many who found a weak correlation between the size of the attitudes and behavior performance will. Key applications of the theory of reasoned action predictive behavioral intention, which includes prediction of attitude and behavior prediction. Subsequent separation of behavioral intentions of behavior allows for an explanation of the limiting factors to influence the attitude (Ajzen, 1975).

Fishbein and Ajzen say that attitudes and norms are not weighted equally in predicting behavior. Indeed, depending on the individual and the situation, these factors may be very different effects on behavioral intentions,. Thus the weight associated with each of the factors in the formula of the theoretical prediction For example, you might be the type of person who cares little what others think. If this is the case, subjective norms will carry little weight in predicting the behavior of your decisions (Miller, 2005: 127).

Table 1 Theory of Reasoned Action

ANTECEDENT	PROCESS	ACTION	
Belief toward an outcome	Evaluation of the outcome	Attitude	Behavior
Attitude toward an outcome			
Beliefs of what others think	Subjective norm		
What experts think			
Motivation to comply with others			

Source: Ajzen, (1980)

This theory has even been revised and expanded by Ajzen into the theory of planned behavior. This development involves adding one main predictor, with the addition of the model was created to explain the times when people have the intention of carrying out the behavior, but the behavior is actually thwarted because they lack confidence or control over behavior (Miller, 2005: 127). Revised from Ajzen's conceptual model, control over the behavior shown in the following table:

Tabel 2 Theory of Planned Behavior

ANTECEDENTS	PROCESS	ACTION	
Behavioral Beliefs	Attitude Toward the Behavior	Intention	Behavior
Normative Beliefs	Subjective Norm		
Control Beliefs	Perceived Behavioral Control		
	Actual Behavioral Control		

Source: Miller, (2005)

Theory of planned behavior proposed by Icek Ajzen in 1975 through his article. This theory was developed from the theory of reasoned action, proposed by Martin Fishbein along with Icek Ajzen in 1975 based on different theories such attitude learning theory, theory of expectation-value, consistency theory, and the theory of attribution. According to the theory of reasoned action, if the evaluated behavioral suggested as positive (attitude), and if they think the other person they want them to perform the behavior (subjective norm), this resulted in goodwill is higher (motivation) and they are more likely to do so. A high correlation of the attitudes and behavior of subjective norm against interest, and then to behavior has been confirmed in many studies.

The development of the theory of consumer behavior here is more focused on the works of John Howard which has a considerable contribution in the history of consumer research. The early literature on consumer behavior written by Howard and Sheth (1969) entitled *The Theory of Buyer Behavior*, and has become a masterpiece. They use the paradigm: cognitive, affective, konative. The paradigm was applied as information retrieval, predisposition, purchase, which was first used by Howard in 1963. Then Howard and Sheth (1969) developed the application of the paradigm to the concepts of consumer behavior.

John Howard (1963) in Schiffman and Kanuk (2004) has formulated a model of consumer behavior as a chapter in the book *marketing management*. The model uses a flow chart that inspiration comes from economists who introduced a model of human behavior with a logical flow charts and computer-oriented, ie Hebert Simon. Then Howard adapting the diagram arrows and boxes to the research that explains the behavior of customers in.

Conceptual Definition of Variables

Motivation

The passion to direct a person to seek the satisfaction of needs. Based on Maslow's theory, a person is controlled by a necessity at a time. Human needs organized according to a hierarchy, from the most urgent to least urgent (physiological needs, safety, social, esteem, self-actualization).

When the most urgent needs had been satisfied, the requirement ceases to be a motivator, and that person would then try to satisfy the needs of the next most important (Kotler, Bowen, Makens, 2003:214).

Perception

Perception is the process by which a person chooses, organize, and interpret information to form a meaningful picture of something. People can form a wide variety of different perceptions of the same stimuli (Kotler, Bowen, Makens, and 2003: 215).

Perception is the process used by the individual to select, organize and interpret information input in order to create an image of the world that has meaning (Kotler: 2007: 228). In marketing, perception is more important than reality, because of the perception that will memepengaruhi actual behavior of consumers. Perception is the process by which a person chooses, organize and interpret information to form a meaningful picture of the world know. According Kusumayanto and Wahyu S (2009: 53) the perception is closely related to processing and filtering information.

The tendency of people to interpret information in a way that will support what they believe in. With the information the consumer will understand a meaning. Something meaningful will produce an interpretation of a particular product or service in order to meet needs through purchasing decisions. Samuel and Novia (2007) concluded that the perception is very significant in a consumer's decision process.

Learning

Learning is a process, which is always evolving and changing as a result of the latest information received (may be obtained from reading, discussion, observation, thinking) or from actual experience, both the latest information received as well as personal experiences serve as a feedback for the individual and provide basic for the future behavior in the same situation (Schiffman and Kanuk, 2004: 207).

Something that is learned through encouragement, stimulation, guidance, feedback, and reinforcement of mutual influence on purchase decisions (Kotler, 2007: 172). The process of learning the knowledge obtained from the consumer and the consumer's personal experience, where consumers have been consuming such products. Learning illustrate changes in individual behavior arising from experience (Kotler, 2007: 215). Learning has a significant influence on the purchase decision, reinforced by Kusumayanto and Wahyu S (2009) with significant results of the influence of learning on purchasing decisions.

Belief

Belief is a descriptive thought that someone believe in something. Belief can be based on indigenous knowledge, opinions, and faith (Kotler, Armstrong, 2006: 144).

Belief is a descriptive one's thinking about a pattern which is organized through the knowledge which is then held by an individual as a truth in his life. Kotler (2007: 218) argues that belief is a descriptive thought someone about something. The conviction can be based on knowledge, motivation, perception and learning. Kusumayanto and Wahyu S (2009: 55), a more powerful influence of belief in the consumer decision making process.

Attitude

Attitude is the evaluation, the feeling of like or dislike, and relatively consistent tendency of a person to an object or idea (Kotler, Armstrong, 2006: 145). Attitude encourages a person to behave consistently, and to change the attitudes that may require major adjustments to the other attitude, evaluation, feelings and one's tendency toward an object or idea. Attitude can be defined as a person's readiness to perform an action or activity. Attitude can also be defined as a form of evaluation or reaction of one's feelings toward an object positive attitude and negative attitude that feeling supports or does not support.

Kusumayanto and Wahyu S (2009: 54) says that the attitude greatly affects the beliefs determine one's attitude, there are significant results in their research, proving that attitudes

influence on purchasing decisions. These factors describe the relationship with a product purchase decisions by consumers.

Purchase Decision

Purchasing decision process in order to formulate a variety of alternative actions settled on one particular alternative to make a purchase (Engel et.all, 1994).

The consumer purchase decision is influenced by motivation, perception, learning, beliefs and attitudes have proven with significant results, so it can be said that the four variables have impact on purchasing decisions. Kusumayanto and Wahyu S (2009: 55) suggests the same thing that all four of these factors have a significant influence on it. Based on this conceptual framework, motivation, perception, learning and bring consumers the confidence in the product, where such beliefs will determine the attitude of the consumer, and the consumer will take the final decision to buy the product.

Research variables consisted of motivation, perception, learning, beliefs and attitudes will be the main reference as an independent variable in the framework of this study and will be formed among other things:

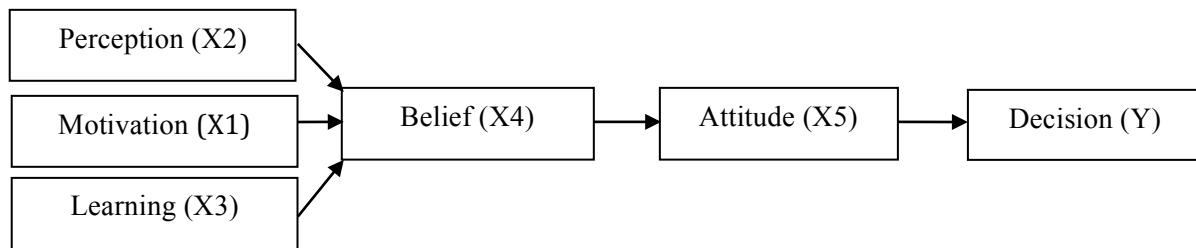


Figure 1 Research Paradigm

According to the research paradigm, the hypothesis of this research can be structured as follows:

1. Motivation, perception and learning will influence consumer believe in their purchase decision.
2. Consumer believe has influence on his attitude in their purchase decision.
3. Consumer attitude has influence on their purchase decision.

RESEARCH METHOD

Population and Sample

Population

Population is the generalization region consisting of, object or subject that has certain qualities and characteristics defined by the researchers to learn and then be deduced (Sugiyono, 2009: 115). The population in this study were all students' college in Jakarta area.

Sample

Samples are part of the population. The sample consisted of a number of selected members of the population. In other words, some, but not all, elements will form the sample population (Sekaran, 2006).

Sampling is the process of selecting a sufficient element of the population, sampling technique used in this research was simple random sampling. This is because all individuals in the

population are given equal opportunity to participate become members of the sample (Sekaran, 2006).

According to Roscoe (1975) in Sekaran (2006) there are some guidelines for determining the amount of sample. A representative number of samples used in the study are in accordance with SEM analysis techniques in Hair, et al (1995) is about 100-200 respondents.

Data Analysis

Test of Validity

Testing to show how well the instrument is made to measure a particular concept to be measured (Sekaran, 2006: 39). Construct Validity is to show how well the results obtained from the use compatible with the size of the underlying theory test design (Sekaran, 2006: 44).

There are several ways in which forms of validity can be met is through the analysis of CFA (Confirmatory Factor Analysis), which is to find a relationship a number of variables that are independent from one another so that it can be made of one or several sets of fewer variables than the number of variables early (Maholtra, 2005).

Test of Reliability

Test of Reliability is a tool to measure a questionnaire which is an indicator of the variables or constructs. Reliability necessary to obtain the data in accordance with the purpose of measurement. A questionnaire said to be reliable if someone answers on the statement is consistent or stable over time. To achieve this, the test of reliability measured by Cronbach's Alpha 0 to 1.

Analysis of the data

The analysis technique used in this research is the analysis of Structural Equation Modelling, using a statistical software package AMOS. SEM is a merger between the two statistical concepts, namely the concept of factor analysis were entered in the measurement model and the concept of regression through the structural model.

Measurement model to explain the relationship between the variables with the indicators and structural models to explain the relationship between variables. Excess SEM applications in research management is the ability to confirm the dimensions of a concept or factor (which is very commonly used in management) as well as its ability to measure the effect of the relationship - the relationship theoretically (Ferdinand, 2002: 7).

RESULTS AND DISCUSSION

Result

Subject Characteristic

From Table 3 below shows that males dominated by 149 persons or 74.5%, while the female are fewer in number by 51 people or 25.5% of the total. It seems that there are differences in the proportion of subjects by gender.

Table 3 Subjects Characteristic by Gender

Gender	Number of Subjects	(%)
Male	149	74.5
Female	51	25.5
Total	200	100

Source: Questionnaire processed, 2015

Based on Table 4 below it can be seen that for most subjects age between 20-24 years as many as 192 people or 96%, followed by subjects aged between 13-19 years as many as 7 people or 3.5% and the age of the subjects between 25-29 years as many as 1 or 0.5%. Thus the proportion showed striking age distribution in the range of 20s or younger relative. This is because the college students are relatively young age more than someone who is younger and older aged person.

Tabel 4 Subjects Characteristic by Age

o Ages	o Number of subjects	o (%)
o 13 – 19	o 7	o 3.5
o 20 – 24	o 192	o 96
o 25 – 29	o 1	o 0.5
o Total	o 200	o 100

Source: Questionnair processed, 2015

Table 5 below shows that the student of faculty of economics dominated the survey as many as 108 people or 54%, followed by the faculty of computer science and IT as much as 70 or 35%, the faculty of psychology as much as 5 people or 2.5%, the faculty of civil engineering as many as 5 people or 2.5%, faculty of industrial engineering as much as 4 or 2%, the faculty of letter as much as 3 or 1.5% and the other for 5 people or 2.5%. This descriptive shows the Faculty of Economics and Computer Science and IT is more dominant than the other faculties, due to the activity and the need at the Faculty of Economics and the Faculty of Computer Science and IT more than other faculties.

Tabel 5 Number of subjects by Faculty

Faculty of	Number of respondents	(%)
Economics	108	54
Computer Science and IT	70	35
Psychology	5	2.5
Civil Engineering	5	2.5
Industrial Engineering	4	2
Letter	3	1.5
Lainnya	5	2.5
Total	200	100

Source: Questionnair processed, 2015

Descriptive Analysis

Motivation

Motivation is an urgent need to direct a person to seek the satisfaction. An explanation of the motivation in the buying decision is 38% of respondents strongly agreed, 41% of respondents agreed, 17.9% answered quite agree, 3.1% of respondents disagreed. This shows that in making purchase decision, strengthen by their motivation.

Perception

Perception is the process by which a person chooses, organize, and interpret information to form a meaningful picture of the phenomenon. People can form a wide variety of different perceptions of the same stimuli. Explanation of perception is 27.9% of respondents strongly agreed, 49.4% of respondents agreed, 21.6% answered quite agree, 1.1% of respondents disagreed. This shows that the consumer purchasing decisions boosted by his perception.

Learning

Learning is a process, which is always evolving and changing as a result of new information received or from actual experience, both the latest information received as well as personal experiences serve as a feedback for the individual and provide the basis for future behavior in the same situation. An explanation of the study was 22.2% of respondents strongly agreed, 46.4% of respondents agreed, 26.3% answered quite agree, 4.8% of respondents disagreed and 0.3% answered strongly disagree. This shows that the consumer purchase decisions are formed by learning does.

Belief

Belief is a descriptive thought that a person believe in something. Confidence can be based on indigenous knowledge, opinions, and faith. Explanation of belief is 35.2% of respondents strongly agreed, 22.9% of respondents agreed, 31.6% answered quite agree, 10% of respondents disagreed and 0.3% answered strongly disagree. This shows that consumer belief will strengthen purchasing decisions does.

Attitude

Attitude is the evaluation, the feeling of like or dislike, and relatively consistent tendency of a person to an object or idea. An explanation of the attitude in purchasing decisions is 29.6% of respondents strongly agreed, 39.8% of respondents agreed, 25.7% answered quite agree, 4.8% of respondents disagreed and 0.1% answered strongly disagree. This shows that a person's attitude will strengthen their purchasing decisions.

Purchase Decision

Purchasing decision is a process in order to formulate a variety of alternative actions settled on one particular alternative to make the purchase. An explanation of the buying decision is the 33.3% of respondents strongly agreed, 45.1% of respondents agreed, 19.4% answered quite agree, and 2.2% of respondents disagreed. This shows that purchase decision-making is conducted by problem recognition, information search, evaluation of alternatives, and the purchase decision, and post-purchase behavior.

Path Analysis

In statistics, a mediation model is one way to identify and explain the mechanisms underlying the observed association between independent variables and the dependent variable through the inclusion of a third explanatory variables, known as a mediator variable. Of a direct relationship hypothesis (Direct Effects) between the independent variables and the dependent variable, the model of mediation explained that the independent variable that causes the mediator variable, which then creates a dependent variable. Variable mediator serves to clarify the nature of the relationship between independent and dependent variables. The path analysis model is show in figure 2.

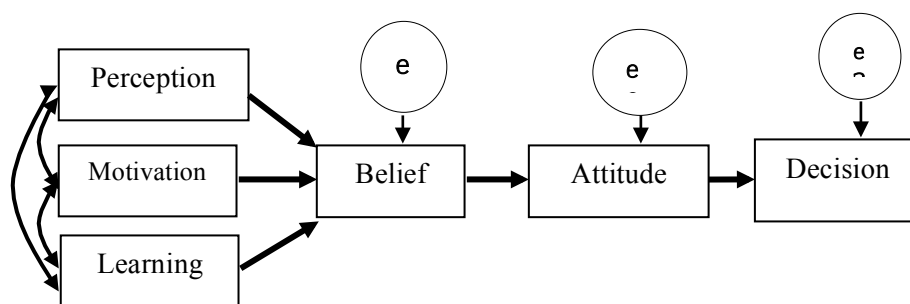


Figure 2 Path Analysis Model
Source: Data processed, 2015

Figure 2 shows that the independent variables (motivation, perception, and learning) related to the dependent variable (the decision) through the variable mediator (beliefs and attitudes), indirectly (Indirect Effects) three variables (motivation, perception, and learning) take effect through the mediator in the dependent variable (purchase decision).

Direct Effect

In Figure 2 above, there are three variables (motivation, perception, and learning) that directly influence (Direct Effects) on belief, followed by beliefs directly affect the attitude, and the attitudes that directly affect on the decision variables.

Table 6 Direct Effects

	Learning	Motivation	Perception	Belief	Attitude
Belief	.538	.602	.572	.000	.000
Attitude	.000	.000	.000	.641	.000
Decision	.000	.000	.000	.000	.717

Source: Data processed, 2015

Table 6 shows that there is a direct relationship between learning and belief of 0.538, followed by a direct connection between motivation with belief for 0602, while the direct relationship between perception and belief amounted to 0.572, then a direct relationship between beliefs with attitude for 0641, and direct relationship between attitude with decision of 0.717.

Indirect Effect

Indirect effects are used to measure how much the relationship of a variable with another variable indirectly. Table 7 below show the value indicate the indirect effect.

Table 7 Indirect Effects

	Learning	Motivation	Perception	Belief	Attitude
Belief	.000	.000	.000	.000	.000
Attitude	.345	.386	.367	.000	.000
Decision	.247	.277	.263	.460	.000

Source: Data processed, 2015

In Table 7 shows that there is a relationship indirectly between learning and attitude of 0.345 and the relation indirectly with the decision of 0.247, the relationship is not direct between motivation with attitude variables for 0.386 and relation indirectly with the decision of 0.277, indirect relationship between perception and attitudes of 0.367, indirect relationship between perception with the decision of 0.263, and indirectly relationship between belief with the decision is equal to 0.460.

Hypothesis Testing

Based on the results of hypothesis testing: motivation, perception, and learning have effect on beliefs (hypothesis number 1); belief has an effect on attitude (hypothesis number 2); and attitude has an effect on purchase decision (hypothesis number 3) by comparing the value of the probability (P) is said to be significant if the critical ratio (CR) > 1.96 (Ferdinand, 2002). Here are the results of all hypothesis is shown in the following table:

Table 8 Result of Hypothesis Testing using Path Analysis

			Estimate	S.E.	C.R.	Description	Hypothesis
Belief	<---	Motivation	.602	.088	6.875	Significan	Accepted
Belief	<---	Perception	.572	.067	8.593	Significan	Accepted
Belief	<---	Learning	.538	.085	6.305	Significan	Accepted
Attitude	<---	Belief	.641	.026	24.954	Significan	Accepted
Decision	<---	Attitude	.717	.034	21.321	Significan	Accepted

Source: Data processed, 2015

DISCUSSION

Based on descriptive analysis and hypothesis testing said that first hypothesis testing shows that the motivation, perception, learning have effect on consumer belief directly. The second hypothesis testing showed that belief has significant effect on consumer attitude in making purchase decisions. The third hypothesis showed that attitude has significant effect on consumer purchase decision. These result found that psychological factors have an important role in consumer decision process.

The results are consistent with previous research that has been done by Kusumayanto and Wahyu S (2009), Marhaini (2008), Bobi A D (2011) and Sari and Wahyuni (2008).

The result also inline with the Theory of Reasoned Action (Fishbein and Ajzen, 1975) and the Theory of Planned Behavior (Fishbein and Ajzen, 1975) , while it is support the Theory of Buyer Behavior by Howard and Seth (1969).

CONCLUSION

Based on the results of research and discussion, the conclusion that the psychological factors which consist of motivation, perception, and learning influence a consumer in the form of belief himself and belief to the product will influence their attitude in making a purchase decision for electronic product among Students College in Jakarta, Indonesia.

In a subsequent study, especially for those interested to wrestle back the analysis of psychological factors in order to further develop or modify the model of this research for better results. In addition it is suggested for further research in order to add a number of research samples, and expand the object under study in order to produce a better study.

ACKNOWLEDGEMENT

The authors are grateful to the comments of the editor and the anonymous referees on our paper. This work has benefited from the assistance of Bobi A D in conducting the empirical study reported here.

List of References

- Angel, J.F., Blackwell, R.D., Miniard, P.W., 1995, Consumer Behavior, International Edition, Eight Edition, the Dryden Press Harcourt Brace College Publisher.
- Bobi A D, 2011, "Pengaruh Faktor Psikologis Dalam Keputusan Pembelian Laptop Di Kalangan Mahasiswa" Program S1, Universitas Gunadarma, Jakarta (Tidak Dipublikasikan)
- Engel, J.F., Roger, D.B., & Paul, W.M., 1994. Perilaku Konsumen Jilid 1, Edisi Keenam, Terjemahan, Binarupa Aksara, Jakarta.
- Ferdinand, A., 2002, Structural Equation Model Modeling dalam Penelitian Manajemen, Jilid 2, Badan Penerbit UNDIP, Semarang.

- Fishbein, M., & Ajzen, I., 1975, *Belief, Attitude, Intention, dan Behavior: An Introduction to Theory and Research*, Addison-Wesley Publishing Company, Massachusetts.
- Hair, J.F., Anderson, R.E., Tatham, R.L., & Black, W.C., 1995, *Multivariate Data Analysis*, Fourth Ed. New Jersey: Prentice Hall.
- Howard, J.A., and Sheth J.N., 1969, *The Theory of Buyer Behavior*, Edisi cetak ulang, John Wiley and Sons, New York.
- Kotler, P., & Keller, K.L., 2007, *Manajemen Pemasaran*, Edisi 12, Alih bahasa; Benyamin Molan, PT. Indeks, Jakarta
- Kotler, P., 2002, *Manajemen Pemasaran Edisi Milenium*, Jilid satu, PT. Prehalindo, Jakarta.
- Kotler, P., Bowen, J., Makens, J., 2003. *Marketing for Hospitality & Tourism*. 3th edition. Prentice Hall. New Jersey.
- Kotler, P., dan Armstrong, G., 2006, *Prinsip-prinsip Pemasaran*, Jilid 1, Erlangga, Jakarta.
- Kusumayanto, D.D., dan DWI, D., Wahyu, S., 2009, "Pengaruh Faktor Psikologis terhadap Keputusan Konsumen dalam Membeli Notebook ACER", *Jurnal Manajemen Pemasaran*, Vol 6(1), hal.45-57.
- Malhotra, N.K., 2005, *Riset Pemasaran*, PT INDEKS Kelompok Gramedia, Jakarta.
- Marhaini, 2008, "Analisis perilaku kosumen dalam pembelian komputer merek Acer. (Studi kasus: mahasiswa falkutas ekonomi Universitas Sumatera utara)", *Jurnal Manajemen Bisnis*, Vol 1(3), Hal 89-96.
- Miller, A.G., 2005, *the social psychology of good and evil*, Guilford Press, New York.
- Mowen, J.C., & Minor, M., 2002, *Perilaku Konsumen*, alih bahasa Lina Salim, Erlangga, Jakarta.
- Schiffman, L.G., and Kanuk, L.L., 2004. *Consumer Behavior*, 8th Ed, New Jersey: Prentice-Hall.
- Sekaran, U., 2006. *Metodologi Penelitian untuk Bisnis*. Edisi Keempat: Salemba Empat, Jakarta.
- Semuel, H., Veronica, A.K., dan Novia.,H., 2007, "Perilaku dan Keputusan Pembelian konsumen Restoran Melalui Stimulus 50% Discount di Surabaya", *Jurnal Manajemen Pemasaran*, Vol 2 (2), hal. 73-80.
- Sugiyono. 2009. *Metode Penelitian Bisnis*. Cetakan Ketujuh. ALFABETA, Bandung