

## The Effect Of Trust, Perceived Risk, And Lifestyle On Online Purchase Decisions In E-Commerce

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### Abstract

*This causal research aims to determine and explain the effect of Trust, Perceived Risk, and Lifestyle on Online Purchase Decisions in E-Commerce among college students. The research using a sample size of 100 active college students as respondents, with purposive sampling method. Sample criteria is active college students in Kuantan Singingi Regency and having made online purchases on E-Commerce at least three times. Data collected with questionnaires and analyzed used Multiple Linear Regression with SPSS Statistics Version 26 software to test hypothesis in this study. The results revealed that Trust and Lifestyle have a positive and significant effect, while Perceived Risk has a negative and significant effect on Online Purchasing Decisions among college students of Kuantan Singingi Regency. Based on the coefficient of determination, Trust, Perceived Risk, and Lifestyle had 75.1% effect on Online Purchasing Decisions, while the remaining 24.9% were influenced by other variables outside of regression that were not examined in this research.*

**Keywords:** Trust, Perceived Risk, Lifestyle, Online Purchase Decisions

### INTRODUCTION

Nowadays, the internet has become an inseparable necessity from people's lifestyles. This technology is phenomenal because it offers the speed of exchanging information anytime and anywhere, so that space and time are no longer an obstacle. The development of the increasingly advanced internet has had a huge impact on the worldwide marketing environment and internet has given companies the ability to expand their business reach through *E-Commerce* (Masoud, 2013).



The trend of online shopping is starting to be in demand because the *online* purchase decision process is not as complicated as offline purchase decisions. In making online purchasing decisions, more information searches are carried out through the internet media. The information sought can be in the form of testimonials from consumers who have shopped or made purchases at the *online* store (Setyariningsih, 2019). This makes *online* stores in *E-Commerce* increasingly popular, in demand and used as a place for trading activities or buying and selling goods on the internet network.

Online purchasing decisions are the process of using internet media conducted by consumers in order to make purchases of services or products, which begins with the rise of a person's *awareness* of a service or product information that can be generated from internet media (Lestari & Widyastuti, 2019). According research of Pavlou (2003), one of the very important factors that influence the online interest and purchasing decisions of a consumer is Trust. Trust is a key factor in any online trade, because in online buying and selling, all transactions are online so that there is no direct face-to-face between sellers and buyers. Therefore, if there is no foundation of Trust between sellers and buyers, there will be no transactions in the world of *e-commerce*. This is also emphasized through the results of research that proves that trust has a positive and significant influence on online purchasing decisions in students of the Faculty of Economics and Business, University of Muhammadiyah North Sumatra (Iskandar & Nasution, 2019).

The next factor influencing *online* purchasing decisions is Perceived Risk. Online shopping has a higher risk than offline or conventional shopping where sellers and buyers meet directly in making transactions. Risks that are often encountered, for example: goods not in accordance with orders, credit card fraud, the quality of goods not in accordance with the informed, problem delivery, misuse of consumer personal data, and much more. In his research about the effect of perceived risk on consumers *online* purchases in Jordan, Masoud (2013) states, Perceived Risk that include aspects of financial risk, product risk, delivery risk, and information security risk have a negative and significant effect on online shopping decisions. Thus, perceived risk is important to understand when consumers make purchases online.

Furthermore, a factor that is no less important in influencing *online* purchasing decisions is Lifestyle. Lifestyle is a basic concept to understand consumer behavior, and shows characteristics that are more modern than personality, as well as more comprehensive than personal values (Anitha, 2016). Research conducted shows that lifestyle has a positive and significant influence on consumers *online* purchasing decisions in the city of Padang (Sari & Elsandra, 2022). The results of this study are also supported by research Rahayu et al (2015) that proves the significant influence



of lifestyle on online purchasing decisions in students of Private Universities in Palembang.

Students are closely related to the development of technology, science and information, especially the internet. Therefore, it is undeniable that students are also included in the group of consumers who have made purchases online. In this case, *online* stores come into play to help them fulfill their desired lifestyle. Based on the description above, this study aims to examine the influence of trust, perceived risk, and lifestyle on online purchasing decisions in e-commerce among college students of Kuantan Singingi Regency.

## LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

### Online Purchase Decisions

Purchase Decision is consumers several stages before making purchase of a product (Kotler & Keller, 2016). Schiffman & Kanuk (2009) defines a purchasing decision as the selection of two or more alternative options. In other words, consumers who want to make a choice must make a choice from the various alternatives. Meanwhile, online purchase decisions are purchases made by consumers through an alternative process using internet media that have a higher value of benefits (Wahyuni & Irfani, 2019).

Based on the description above, the indicators are used to explain purchase decisions include the following (Kotler & Keller, 2016):

1. Decision about the Product  
Consumers can make decisions about purchasing a product or using their money for other purposes.
2. Decisions about Brands  
Consumers must make decisions about which brand to buy. Each brand has its own differences.
3. Decisions about the Channel  
Consumers must make decisions about channels / distributions in purchasing a product or service.
4. Decision about When to Buy  
The consumer can make a decision about when he should make a purchase. This issue concerns the availability of money to purchase products.
5. Decision about Purchase Amount  
The consumer can make a decision about how much of the product he will buy at some point.

### Trust



Trust is the belief that the company can establish long-term relationships with customers, as well as the willingness or confidence of partners to establish long-term relationships to produce positive work (Iskandar & Nasution, 2019). Trust is the consumer's knowledge of an object, its attributes, and its benefits. Trust depends on a number of interpersonal and interorganizational factors, such as company competence, integrity, honesty and kindness (Kotler & Keller, 2016). Trust is a psychological situation of a person or organization that is believed that the transaction partner (company) will be right on its promise. Thus, trust has a very useful function in influencing a promise. The higher the popularity of the online shopping site, the higher the level of consumer confidence in the shopping site. Customers will also have more trust and confidence in the reliability of the site (Lestari & Widyastuti, 2019).

Online transactions has a level of certainty and unsymmetrical information. Therefore, if a consumer gets a good experience when transacting online, he will feel confident and trust in security when making *online* transactions on an online shopping site, so consumers tend to make higher purchase decisions on the online shopping site (Wahyuni & Irfani, 2019). The confidence indicators in this study consist of 3 components :(Setyariningsih, 2019)

1. *Integrity* is the perception of consumers that the company follows acceptable principles such as keeping promises, behaving according to ethics and being honest.
2. *Benevolence*, is the seller's willingness to provide mutually beneficial satisfaction between himself (the seller) and the consumer.
3. *Competence* is the ability to solve problems faced by consumers and meet all their needs.

Based on a review of previous research, there are several studies that examine the effect of trust on *online* purchasing decisions. Research of Wahyuni & Irfani (2019) reveals that there is a positive and significant influence of 21.5% of trust variables on purchasing decisions at online clothing stores among housewives in Lubuk Begalung District, Padang City . Furthermore, in the research of Sari & Elsandra (2022) also proved that trust has a positive and significant effect of 32.4% on online purchase decisions Padang City. Iskandar & Nasution (2019) who conducted research on students of the Faculty of Economics and Business, University of Muhammadiyah North Sumatra, also stated that trust has a positive and significant effect on online purchasing decisions. Thus, the following hypothesis can be formulated in this study:

H<sub>1</sub> : Trust has a significant effect on Online Purchase Decisions

### Perceived Risk

Schiffman & Kanuk (2009) defines Perceived Risk as the uncertainty faced by consumers when they cannot foresee the impact of their purchasing decisions. Perceived Risk is also defined as a subjective assessment by a person of the likelihood of an accident and how worried the individual is about the consequences or impacts that the event causes. High risk perception will limit innovation. Consumers who have little or no fear in terms of risk will be more innovative in making purchases than consumers who have a fear of risk (Aziz, 2015). According to Pavlou (2003), perceived risk is assessed as the level of consumer perception of the negative results obtained from online transactions. Through good communication, consumers will feel comfort and reduce consumers' perception of risk in transactions, and this will ultimately influence consumers in making online purchase decisions. This is in accordance with research conducted by Haryani (2019) who state that perceived risk has a significant impact on online purchasing decisions.

In *e-commerce* or online trading transactions, there are six types of risks that shape risk perception, including: Financial risk, Product risk, Time risk, Delivery risk, Social risk, and Information security (Masoud, 2013). In this study perceived risk indicators used include: There are certain risks, Experiencing losses, and Thinking that risks (Pavlou, 2003).

Research conducted by Arshad et al. (2015) states that risk perceptions consisting of financial risk, security risk, time and convenience, as well as psychological risk have a significant impact on online buying behavior. Perceived risk is an important factor for online shoppers and it needs to be studied further to know the buyer's decision-making criteria. Furthermore, Masoud (2013) in his research revealed that perceived risk consisting of financial risk, product risk, delivery risk, and information security risk all have a negative and significant effect on online purchasing decisions in consumers in Jordan. Research of Haryani (2019) also proves that perceived risk has a significant effect on online purchasing decisions in the people of Tanjungpinang city. Based on the results of previous research, the hypothesis can be formulated as follows:

H<sub>2</sub> : Perceived Risk has a significant effect on Online Purchase Decisions

### Lifestyle

According to Kotler & Keller (2016), Lifestyle is a person's lifestyle in the world that is reflected in activities, interests, and opinions. According to Kanserina et al., (2015), Lifestyle is a person's pattern in the world that is expressed in his activities, interests, and opinions in the sense that in general a person's lifestyle can be seen from the routine activities he does, what they think of everything around him and how



far he cares about it. Wahyuni & Irfani (2019) states that lifestyle describes a person's overall self in interacting with their environment. Lifestyle describes the whole pattern of a person in action and interaction in the world. Lifestyle is a more contemporary, comprehensive, and more useful concept than personality.

In this study, there are three indicators used to explain a person's lifestyle variables (Setyariningsih, 2019) :

1. Activities, are what things are done by consumers, related to what products are purchased or will be used, what activities are carried out to fill free time.
2. Interest, is anything that is interesting for consumers related to products to meet their needs and desires. Interest can be in the form of likes, passions and priorities in the life of the consumer.
3. Opinion, means the views and feelings of consumers in responding to or describing interpretations of products that are global or local.

Research reveals that lifestyle has a positive and significant effect on consumers' purchasing decisions in India (Anitha, 2016). Consumer's lifestyle and its influence on consumer purchasing behavior can help companies to gain a better understanding of strategic benefits. Furthermore, Rahayu et al. (2015) in the research revealed that lifestyle has a positive and significant effect on online purchasing decisions in private university students in Palembang. Research also states that lifestyle has a big influence on people's online buying decisions in Mojokerto (Setyariningsih, 2019). Referring to the results of the study, the hypothesis was formulated as follows:

H<sub>3</sub> : Lifestyle has a significant effect on Online Purchase Decisions

## RESEARCH METHODOLOGY

### Research Design

This research is associative or causal research with a quantitative approach, where in this study will be tested the effect of independent variables (Trust, Perceived Risk, and Lifestyle) on dependent variables (Online Purchase Decision).

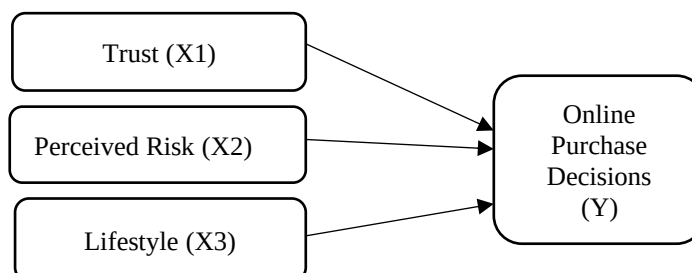


Figure 1. Research Models

### Population and Sample

The population in this study is all college students of Kuantan Singingi Regency who have ever made online purchases or or online shopping in *E-Commerce*. Because the number of this population is scattered and difficult to know for sure, the determination of the samples size used in this study conducted by Rao Purba formula with a 95% confidence level, so that a sample of 100 students was obtained. Use the *Purposive Sampling* method, considerations used for sample selection are:

1. Active college student at Kuantan Singingi Regency
2. Have made an *online* purchase in *E-Commerce* at least three times.

### Data Collection Methods

The data collection method in this study was conducted using questionnaire with Likert Scale 5 points, which has 5 alternatives / levels of answers : point 1 = Strongly Disagree to point 5 = Strongly Agree.

### Data Analysis Methods

Data analyzed using Multiple Linear Regression method, with the following regression equation :

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

Data analysis process begins with instruments validity test using *Bivariate Pearson Correlation* technique (Product Moment Pearson). If the significance value of the *Pearson* correlation coefficient of the item < 0.05 then the item is declared valid. Instruments reliability test was conducted using *Cronbach's Alpha* method. If the *Alpha Cronbach* value of each variable in the research instrument is greater than 0.6 then the instrument is declared reliable. The next stage is a classical assumption test which includes a data normality test using *Kolmogorov-Smirnov Test (K-S test)*, multicollinearity test by looking at the *value of variance inflation factor (VIF)*, and heteroskedasticity test using Glejser method. The final stage is to test hypothesis with t-test, F-test and determination coefficient test.

## RESULTS AND DISCUSSION

### Descriptive Statistical Analysis

The results of respondents' assessment of the variables Trust, Perceived Risk, Lifestyle, and Online Purchase Decisions can be seen in Table 1 below.

**Table 1. Results of Descriptive Statistical Analysis**

| Variable                      | Variable Mean | Categories |
|-------------------------------|---------------|------------|
| Trust (X1)                    | 3,70          | Good       |
| Perceived Risk (X2)           | 3,61          | Good       |
| Lifestyle (X3)                | 3,43          | Good       |
| Online Purchase Decisions (Y) | 3,71          | Good       |

Source : Data Processed, 2022

Referring to Table 1 above, it can be seen that the average respondent's assessment of independent and dependent variables is 3.70 each; 3,61; 3,43; and 3.71. Thus it can be concluded that the respoendent assessment of all variables in this study is good.

### Validity and Reliability Test

The results of validity test of the instrument using *Bivariate Pearson* Correlation technique revealed that all items in the questionnaire had a significance value  $< 0.05$ , so that the data on this research instrument were stated Valid.

**Table 2. Reliability Test Results**

| Variable                      | Cronbach's Alpha | Reliability Criteria | Results  |
|-------------------------------|------------------|----------------------|----------|
| Trust (X1)                    | 0,781            | 0,60                 | Reliable |
| Perceived Risk (X2)           | 0,756            | 0,60                 | Reliable |
| Lifestyle (X3)                | 0,859            | 0,60                 | Reliable |
| Online Purchase Decisions (Y) | 0,875            | 0,60                 | Reliable |

Source : Data Processed, 2022

Based on the reliability test results shown in Table 2, it can be concluded that all variables used in this study have a value of Cronbach's Alpha  $> 0.60$ . Thus all variables in this study are stated to be Reliable.

### Normality Test

To test whether in the regression model, dependent or independent variables have a normal distribution or not, conducted by Kolmogrof-Smirnov Test (K-S Test) The results of normality test are shown in Table 3 below.



**Table 3. Normality Test Results**

|                                               |           | Unstandardize<br>d Residual |
|-----------------------------------------------|-----------|-----------------------------|
| <b>N</b>                                      |           | 100                         |
| <b>Normal<br/>Parameters<sup>a,b</sup></b>    | Mean      | .0000000                    |
|                                               | Std.      | 3.13915344                  |
|                                               | Deviation |                             |
| <b>Most Extreme<br/>Differences</b>           | Absolute  | .075                        |
|                                               | Positive  | .052                        |
|                                               | Negative  | -.075                       |
| <b>Test Statistic</b>                         |           | .075                        |
| <b>Asymp. Sig. (2-tailed)</b>                 |           | .183 <sup>c</sup>           |
| <b>a. Test distribution is Normal.</b>        |           |                             |
| <b>b. Calculated from data.</b>               |           |                             |
| <b>c. Lilliefors Significance Correction.</b> |           |                             |

Source : Data Processed, 2022

Based on the normality test results shown in Table 3, it can be seen that the Kolmogorof-Smirnov Test (K-S) Calculated Value is 0.075 with a significance level of  $0.183 > 0.05$ . Thus the regression model in this study was stated to be normally distributed.

### Multicollinearity Test

Multicollinearity test results are shown in Table 4 below.

**Table 4. Multicollinearity Test Results**

| Variable               | VIF   | VIF Value<br>Criteria | Results              |
|------------------------|-------|-----------------------|----------------------|
| Trust (X1)             | 1,927 | 10                    | No Multicollinearity |
| Perceived Risk<br>(X2) | 1,166 | 10                    | No Multicollinearity |
| Lifestyle (X3)         | 1,949 | 10                    | No Multicollinearity |

Source : Data Processed, 2022

Based on the multicollinearity test results shown in Table 4, it can be seen that all independent variables in this study have VIF value  $< 10$ . It can be conclude that the regression model in this study was free from multicollinearity.

### Heteroskedasticity Test

In this research, heteroskedasticity test was conducted using Glejser method. If the significance value of all variables in this study  $> 0.05$ , there are no symptoms of heteroskedasticity. The results of the heteroskedasticity test can be seen in Table 5 below.

**Table 5. Heteroskedasticity Test Results**

| Variable            | Significance Value | Results               |
|---------------------|--------------------|-----------------------|
| Trust (X1)          | 0,769              | No Heteroskedasticity |
| Perceived Risk (X2) | 0,259              | No Heteroskedasticity |
| Lifestyle (X3)      | 0,418              | No Heteroskedasticity |

Source : Data Processed, 2022

Based on the results of the heteroskedasticity test shown in Table 5, it can be seen that all independent variables in this study have Significance value  $> 0.05$ . Thus the regression model in this study was conclude that free of heteroskedasticity.

### Multiple Linear Regression Analysis

The results of Multiple Linear Regression analysis are shown in Table 6 below.

**Table 6. Results of Multiple Linear Regression Analysis**

| Model |                     | Unstandardized Coefficients |            | Standardized Coefficients |
|-------|---------------------|-----------------------------|------------|---------------------------|
|       |                     | B                           | Std. Error | Beta                      |
| 1     | (Constant)          | 1,152                       | 4,368      |                           |
|       | Trust (X1)          | 0,689                       | 0,101      | 0,474                     |
|       | Perceived Risk (X2) | -0,220                      | 0,080      | -0,150                    |
|       | Lifestyle (X3)      | 0,534                       | 0,093      | 0,401                     |

Source : Data Processed, 2022

Based on the results of the multiple linear regression analysis, the Regression Equation is obtained as follows :

$$Y = 1,152 + 0,689X_1 - 0,220X_2 + 0,534X_3 + e$$

From the regression equation above, it can be explained as follows :

1. The value of the constant (a) is 1,152. If the variables Trust, Perceived Risk, and Lifestyle are 0, then the value of the Online Purchase Decision is constant by 1,152.
2. The value of the regression coefficient of the variable X<sub>1</sub> is 0,689. This means that if Trust variable increases by 1 unit, the value of Online Purchase Decision will increase by 0,689.
3. The value of the regression coefficient of the variable X<sub>2</sub> is -0,220. This means that if Perceived Risk variable increases by 1 unit, the value of Online Purchase Decision will decrease by 0,220.
4. The value of the regression coefficient of the variable X<sub>3</sub> is 0,534. This means that if Lifestyle variable increases by 1 unit, the value of Online Purchase Decision will increase by 0,534.

### Hypothesis Test (t-test)

**Table 7. t Test Results**

| Model                            | t       | Sig. Value | Results                      |
|----------------------------------|---------|------------|------------------------------|
| 1 (Constant)                     | 0,264   | 0,793      |                              |
| Trust (X <sub>1</sub> )          | 6,802   | 0,000      | Significant<br>(H1 Accepted) |
| Perceived Risk (X <sub>2</sub> ) | - 2,760 | 0,007      | Significant<br>(H2 Accepted) |
| Lifestyle (X <sub>3</sub> )      | 5,723   | 0,000      | Significant<br>(H3 Accepted) |

Source : Data Processed, 2022

Based on the results of the t test in Table 7, it can be seen that the Significance value of all independent variables studied in this study is less than 0,05. It means that the variables Trust, Perceived Risk, and Lifestyle partially have significant effect on Online Purchase Decisions. Trust has a positive and significant effect on Online Purchasing Decisions with a regression coefficient of 0,689. Perceived Risk has a

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negative and significant effect on Online Purchase Decisions with a regression coefficient of 0,220. Lifestyle also has a positive and significant effect on Online Purchase Decisions with a regression coefficient of 0,534. It can be concluded that the entire Hypothesis proposed in this study is Accepted.

### F-Test

The results of F-test with SPSS are shown in Table 8 below.

**Table 8. F-Test Results**  
**ANOVA<sup>a</sup>**

| Model        | Sum of Squares | df | Mean Square | F       | Sig.              |
|--------------|----------------|----|-------------|---------|-------------------|
| 1 Regression | 3062.616       | 3  | 1020.872    | 100.457 | .000 <sup>b</sup> |
| Residual     | 975.574        | 96 | 10.162      |         |                   |
| Total        | 4038.190       | 99 |             |         |                   |

a. Dependent Variable: Online Purchase Decision

b. Predictors: (Constant), Lifestyle, Perceived Risk, Trust

Source : Data Processed, 2022

The results of F-test in Table 8 show that the significance value is  $0.000 < 0.05$ . Thus, all independent variables in this study (Trust, Perceived Risk, and Lifestyle) had a simultaneous and significant effect on the dependent variables (Online Purchase Decisions).

### Coefficient of Determination Test

The results of coefficient of determination test in the regression model of this study can be seen in Table 9.

**Table 9. Coefficient of Determination Test Results**  
**Model Summary<sup>b</sup>**

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | .871 <sup>a</sup> | .758     | .751              | 3.188                      |

a. Predictors: (Constant), Lifestyle, Perceived Risk, Trust

b. Dependent Variable: Online Purchase Decision

Source : Data Processed, 2022

From the table, it can be seen that the coefficient of determination in this study is 0,751. This means that the variables Trust, Perceived Risk, and Lifestyle had an influence of 75.1% on Online Purchase Decisions among college students of Kuantan Singingi Regency, while the remaining 24.9% were influenced by other variables outside of regression that were not studied in this research.

### **The Effect of Trust on *Online Purchase Decisions***

Based on the results concluded that Hypothesis 1 (H1) is accepted. This means that Trust has a positive and significant effect on Online Purchase Decisions among college students of Kuantan Singingi Regency, with an influence of 0,689 or 68.9%. This shows that if student trust increases, Online Purchase Decisions among students will also increase. To increase student trust, it can be done by increasing the indicators that form the Trust variable : *Integrity*, *Benevolance*, and *Competence*. It means that sellers / online stores must be able to behave honestly and ethically towards consumers, guarantee consumer satisfaction, and be competent in solving problems faced by consumers to be able to increase consumer trust.

The results of this study are supported by research of Iskandar & Nasution (2019) which proves that partially trust has a positive and significant effect on purchase decisions in *the Online Shop* on students of the Faculty of Economics and Business, University of Muhammadiyah North Sumatra, with an influence of 11.3%. Furthermore, the results of this study are also supported by research of Wahyuni & Irfani (2019) which proves that there is a positive and significant influence of 21.5% of the trust on purchasing decisions of housewives consumers at online clothing stores in Lubuk Begalung District, Padang City. The research of Anjani & Siregar (2021) and Lestari & Widyastuti (2019) also prove that Trust has a positive and significant effect on consumers' Purchasing Decisions.

### **The Effect of Perceived Risk on *Online Purchase Decisions***

Based on the results concluded that Hypothesis 2 (H2) is accepted. This means that Perceived Risk has a negative and significant effect on Online Purchase Decisions among college students of Kuantan Singingi Regency, with an influence of 0,220 or 22%. This shows that if students' Perceived Risk decreases, Online Purchase Decisions will increase. In order to improve their online purchasing decisions, students must have perception that the risk of online shopping is low, so that they are not afraid or hesitant to make online shopping decisions. To minimize Perceived Risk, it can be done by lowering the indicators that form the Perceived Risk, including : There are certain risks, experiencing losses, and thinking that it is risky.

The results of this study are supported by research Arshad et al. (2015) that shows a positive relationship between Perceived Risk and Online Purchasing Behavior. Research conducted in Jordan also proved that of the 6 dimensions of Perceived Risk studied, 4 of them had a negative and significant effect on online shopping behavior (Masoud, 2013). Furthermore, Haryani (2019) the research in Tanjungpinang proved that 37.1% of online purchase decisions are influenced by Perceived Risk. Research conducted by Aziz (2015) also shows that there is a negative and significant influence between Perceived Risk and online clothing buying decisions on students.

### **The Effect of Lifestyle on *Online* Purchase Decisions**

Based on the results concluded that Hypothesis 3 (H3) is accepted. This means that Lifestyle has a positive and significant effect on Online Purchase Decisions among college students of Kuantan Singingi Regency, with an influence of 0,534 or 53,4%. This shows that if the student's Lifestyle increases, Online Purchase Decisions among students will also increase. In order to improve their online purchasing decisions, students must have a good lifestyle, so when their lifestyle is getting higher, the student's online purchase decision will increase. To increase lifestyle variables can be done by increasing the indicators that form it, including : Activities, Interests, and Opinions.

The results of this study are supported by research of Anitha (2016) in India which proves that Lifestyle has a positive and significant influence on the consumer decision-making process. In addition, the results of Sari & Elsandra (2022) also proved a positive and significant influence of 0,593 lifestyle variables on Online Purchase Decisions on the marketplace in the city of Padang. Furthermore, research of Rahayu et al. (2015) shows that a positive and significant influence of lifestyle on students' Online Purchasing Decisions in Palembang City. Similarly, research of Setyariningsih (2019) has proved that lifestyle has a positive and significant effect on the Online Purchasing Decisions of the Mojokerto community.

### **CONCLUSION**

Based on the results and hypothesis testing that has been conducted, it can be concluded that Trust and Lifestyle have a positive and significant effect on *Online* Purchase Decisions among college students of Kuantan Singingi Regency, with an influence value of 0,689 and 0,534. Meanwhile, Perceived Risk have a negative and significant effect on Online Purchase Decisions among college students of Kuantan Singingi Regency, with an influence value of 0,220. Thus, to increase Online Purchase

Decisions, the level of Trust and Lifestyle must be increased. Meanwhile, the Perceived Risk factor must be minimized to improve Online Purchase Decisions.

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