

Research Article

Dissecting the Role of Personality, Lifestyle, and Trust in Shaping Consumer Purchasing Decisions

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Abstract

This study aims to analyze the influence of personality, lifestyle, and trust on online fashion product purchasing decisions on Shopee e-commerce, viewed from an Islamic perspective. The research sample consisted of 170 students of the Management Study Program, Faculty of Economics and Business, YARSI University, batch 2017 who had purchased fashion products on Shopee. The sampling technique used purposive sampling with a survey method through a questionnaire, while data analysis was conducted using Partial Least Square-Structural Equation Modeling (PLS-SEM). The results showed that personality had a positive but insignificant effect on purchasing decisions, lifestyle had a positive and significant effect, and trust had a positive and significant effect. In addition, personality, lifestyle, and trust together had a high level of model fit (GoF 0.582) with good predictive ability (Q^2 0.512). These findings confirm that lifestyle and consumer trust are dominant factors in driving purchasing decisions, while the Islamic perspective emphasizes the importance of honesty, transparency, and responsibility in online transactions.

Keywords: Personality, Lifestyle, Trust, Purchasing Decisions

JEL Classification: M31, D12, Z12

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1. Introduction

The world is currently facing the Industrial Revolution 4.0 era, marked by rapid technological developments in various countries, including Indonesia. According to Ryan (2018), the Industrial Revolution 4.0 was initially based on the emergence of computers and robots. Technological developments in computer networks have also led to rapid growth in telecommunications, marked by the emergence of the internet. The Industrial Revolution 4.0 has led many industries to enter the virtual world, in the form of human, machine, and data connectivity, known as the internet of things.

In Indonesia, internet usage is no longer unfamiliar, according to the Indonesian Internet Service Providers Association (APJII), the number of internet users in Indonesia in the second quarter of 2019-2020 was 196.71 million internet users out of the total population of Indonesia, an increase of 73.7 percent. This number increased compared to the APJII Survey in 2018, which was 64.8 percent. In addition, the chairman of the Indonesian Internet Service Providers Association (APJII), Jamalul Izza, also said to *teknologibisnis.com*, "the increase was driven by the presence of increasingly widespread fast internet infrastructure and the transformation due to the COVID-19 pandemic since March 2020."

The COVID-19 outbreak has shifted consumer behavior, shifting from free offline business transactions (visiting stores) to online transactions in response to government recommendations to stay at home. As time goes by, more people understand and are educated about online commerce, giving e-commerce companies a significant opportunity to grow rapidly in Indonesia. This is evident in the numerous online business programs like Shopee, Tokopedia, and Lazada, which are examples of online commerce, also known as e-commerce.

E-commerce is an activity of distributing, purchasing, marketing products (goods and services), by utilizing telecommunications networks such as the internet and computer networks (Hadion Wijoyo, et al: 2020) E-commerce (electronic commerce) can also be defined as the activity of using digital management information and communication technology in conducting business transactions to create, change, and redefine relationships between sellers and buyers.

Consumer behavior provides the basis, insight, and knowledge about what consumers need, why consumers make purchases, where consumers buy, who plays a role in the purchase, and the factors that influence consumers in making a purchase. Several factors influence consumer purchasing behavior. Nur (2020) states that the decision-making process is influenced by cultural, social, personal, and psychological factors. From each of these factors, it can be explained that the residential environment will support a person in making a purchase, especially now that online purchases are widespread. This can be motivated by the fact that most people in the current environment use the internet. However, making a purchase remains a personal decision for each individual.

2. Literature Review and Hypothesis

Buying decision

Firmansyah (2018) explains that the decision-making process is a basic psychological process that plays a crucial role in understanding how consumers actually make purchasing decisions. Hemanth et al. (2019) defines a purchasing decision as a process that refers to a customer's actions in ordering and paying, selecting several key steps in the online shopping process. The first step is the purchase amount and value, and the second step is an unplanned online store purchase.

Personality

Personality is an internal psychological characteristic that determines and reflects how a person responds to their environment (Fandy Tjiptono & Anastasia Diana: 2019). According to Joko R. W & Donni JP (2019) Personality comes from the word persona. The word persona refers to a mask commonly used by actors in Roman times. Sudirno (2018) Personality is the overall form or way in which an individual reacts and interacts with others. In Joko RW & Donni JP (2019) states that personality is a person's typical pattern of thinking, feeling and behaving that is relatively stable and predictable.

Lifestyle

Lifestyle is the way a person lives their life, including the products they buy, how they relate to products, what they think about themselves, and how they feel about themselves. Lifestyle is influenced by past experiences, personal characteristics, and current situations. (Fandy Tjiptono & Anastasia Diana: 2019). An independent lifestyle is a popular phenomenon in urban life. Therefore, companies must understand the needs and desires of consumers with an independent

lifestyle. This type of consumer usually has an adequate level of education and adequate financial support.

Trust

Donni (2019) states that trust is a belief in one party towards another in conducting a transactional relationship based on the belief that the person trusted will fulfill all their obligations properly as expected. Joko RW (2019) states that trust is an assessment of a person's relationship with another person who will carry out a certain transaction according to expectations in an environment full of uncertainty. Trust is built before certain parties get to know each other through interactions or transactions (Bachman and Zaheer, 2006) in Joko RW (2019).

Research Conceptual Framework

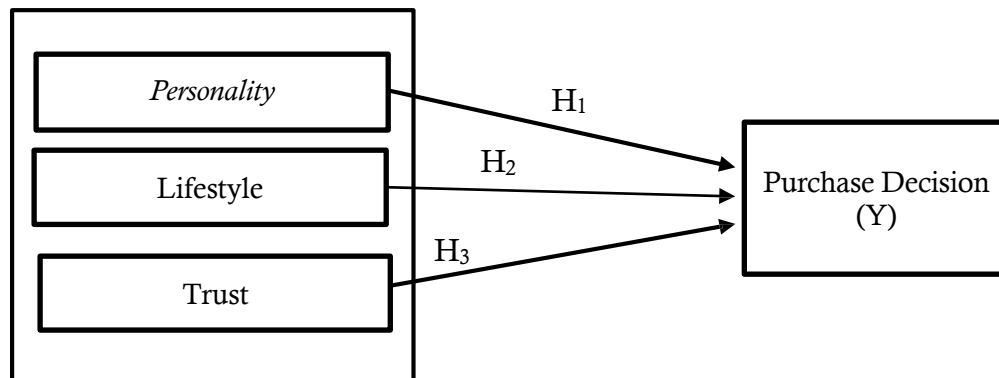


Figure 1. Research Concept Framework

Research Hypothesis

The Influence of Personality on Purchasing Decisions

Sudirno (2018) Personality is the overall form or way in which an individual reacts and interacts with others. Personality has several factors, one of which is the cultural factor which can influence the development and formation of personality, cultural factors in personality also have an aspect, namely materialism, meaning that the more advanced the materialism owned by a society, the more modern the society is. For example, consumer behavior that makes transactions in web stores or online store applications. The hypothesis of the personality variable in this study was taken from research by Haris Abdul et al. (2018),) and Shing Yung Chou et al. (2013) whose research results show that personality has a positive and significant influence on purchasing decisions. However, this is different from the research studied by Reski Amalia (2017) which stated that personality does not have a significant influence on purchasing decisions. By referring to the theory and also supported by previous research, the following hypothesis can be formulated.

H1: Personality has a positive and significant influence on purchasing decisions.

The Influence of Lifestyle on Purchasing Decisions

Joko (2019) states that lifestyle is the way people live, spend their money, and allocate time. According to Joko RW (2019), lifestyle has several types, one of which is a modern lifestyle, related to a digital lifestyle. Digital lifestyle is a term often used to describe the modern lifestyle of consumers, who in their lives will use digital technology and information, where the use of today's technology is an alternative to online purchases. The lifestyle variable hypothesis in this study was taken from research by Erdawati (2020), Rand Al Dmour (2017), and Melissa Paendong and Maria VJ (2016) stating that lifestyle variables have a positive and significant effect on purchasing decisions. By referring to the theory and also supported by previous research, the following hypothesis can be formulated.

H2: Lifestyle has a positive and significant influence on purchasing decisions.

The Influence of Trust on Purchasing Decisions

Joko RW (2019) states that trust is an assessment of a person's relationship with another person who will conduct a certain transaction according to expectations in an environment full of uncertainty. Transactions full of uncertainty can be taken from how transactions pass through the online system. The hypothesis of the trust variable in this study was taken from research by Yenni Yuniarti (2016), Penia and Putu (2016) and Lita Limpo (2015) stating that the trust variable has a positive and significant effect on purchasing decisions based on their respective case studies. By referring to the theory and also supported by previous research, the following hypothesis can be formulated.

H3: Trust has a positive and significant influence on purchasing decisions.

3. Data and Method

Types of research

The type of research used in this study is quantitative. For each answer to the questionnaire item, an ordinal scale is determined. An ordinal scale is a scale that provides information about the relative number of different characteristics possessed by a particular object or individual. This level of measurement has nominal scale information plus a certain relative ranking tool that provides information on whether an object has more or less of a characteristic, but not how many weaknesses or strengths it has.

Data Types and Data Sources

The type of subject data used in this study is a cross-section using primary data sources. The primary data was obtained directly from respondents through a questionnaire. This study was conducted on Management Students of the Faculty of Economics and Business, YARSI University, Class of 2017 who had purchased fashion products online at the e-commerce shopee as the subjects of the research. The questions and answers of respondents were conveyed in writing through a questionnaire based on each individual's experience. The data collection technique used in this study was a primary data collection technique through an online questionnaire.

Population and Sample

The population is not only people but also objects or things related to other natural objects. In this study, the population is the students of the Faculty of Economics and Business, Management Study Program, YARSI University, Class of 2017, totaling 281 students. The data source was obtained from the administration of the Faculty of Economics and Business, YARSI University. Based on the calculation of the Slovin formula, the sample size is at least 165.05. However, in practice, the sample used is 170 students. The sampling technique used is purposive sampling.

4. Results

Evaluation of the Purchase Decision Measurement Model

Table 1. Evaluation of the Purchase Decision Measurement Model

Indicator	Item	Loading Factor	P-Value
Attention	KP_1	0.852	<0.001
Interest	KP_2	0.860	<0.001
Desire (Suggestion Value)	KP_3	0.744	<0.001
Action (Taking Action)	KP_4	0.675	<0.001
Composite Reability 0.791 >0.7			
Source: Processed Data (2021)			

The evaluation results of the measurement model indicate that the purchasing decision variable has met the reliability and validity criteria. This is evidenced by the composite reliability value of 0.791, which is higher than the minimum limit of 0.7, and all statement items have a p-value

<0.005 , thus it can be declared valid in forming the purchasing decision construct. In addition, the highest loading factor is found in statement item KP_2, which means that this indicator has the greatest contribution in explaining the purchasing decision variable. These findings strengthen the instrument used is appropriate and reliable for measuring consumer purchasing decisions.

Structural Model Evaluation Results

Table 2. Structural Model Evaluation Results

Evaluation Measures	Criteria Rules	Model Test Results
R2 (Personality, Lifestyle, Trust in Purchasing Decisions)	≤ 0.25 weak, 0.26-0.45 moderate, 0.46-0.70 strong, ≥ 0.70 very strong	R2 = 0.52
Q2 Prediction Relevance	Q2 < 0 = model has less predictive power Relevance	Q2 = 0.512
Tenenhaus Goodness of FIT (GOF)	Small if ≤ 0.1 , medium ≥ 0.25 , large ≥ 0.36	0.582

Source: Processed Data (2021)

Based on the table above, the Q2 result of 0.512 means that the model has a predictive relevance evaluation measure because it is >0 . And the Tenenhaus Goodness of FIT (GoF) result is 0.582 which means it has a high level of suitability because it is included in the criteria ≥ 0.36 .

Research Hypothesis Testing

Table 3. Results of Research Hypothesis Testing

Variable Relationship	Coefficient	P-Value	Information
Personality-> Purchase Decision	0.0888	0.123	Not Significant
Lifestyle -> Purchase Decision	0.486	<0.001	Significant
Trust -> Decision Purchase	0.274	<0.001	Significant

Source: Processed Data (2021)

Based on the table above, personality has a direct and positive influence with a coefficient value of 0.0888 and a p-value of 0.123, meaning the influence is not significant. Thus, hypothesis 1, which states that personality has a positive and significant influence on purchasing decisions, cannot be accepted. Lifestyle has a direct and positive influence with a coefficient value of 0.274 and a p-value <0.001 , meaning it has a significant influence. Thus, hypothesis 2, which states that lifestyle has a positive and significant influence on purchasing decisions, can be accepted. Trust has a direct and positive influence with a coefficient value of 0.486 and a p-value <0.001 , meaning it has a significant influence.

5. Discussion

Personality has a positive but insignificant effect on purchasing decisions.

Based on table 3, personality has a direct and positive influence, which states that personality has a positive and significant influence on purchasing decisions is unacceptable. This means that personality does not influence purchasing decisions for 2017 Management students at YARSI University. Haris Abdul et al. (2018), and Shing Yung Chou et al. (2013) have research results that personality has a positive and significant influence on purchasing decisions.

Lifestyle has a positive and significant influence on purchasing decisions.

Based on Table 3, lifestyle has a direct and positive influence. Therefore, Hypothesis 2, which states that lifestyle has a positive and significant influence on purchasing decisions, can be accepted. These results suggest that the higher the influence of a person's lifestyle, the higher the purchasing decisions, especially among YARSI University Management students of the Class of 2017. Conversely, if a person's lifestyle is low, the purchasing decisions will decrease. The results of this study are consistent with previous research conducted by Erdawati (2020), Rand Al Dmour (2017), and Melisa (2017) which stated that lifestyle has an influence on purchasing decisions.

Trust has a positive and significant influence on purchasing decisions

Based on table 3, trust has a direct and positive influence. Thus, hypothesis 3 which states that trust has a positive and significant influence on purchasing decisions can be accepted. This result suggests that the higher the level of trust given by e-commerce shopee, the higher the purchasing decisions of YARSI University students majoring in management 2017. The results of this study are in accordance with previous studies conducted by Yenny Yuniarti (2016), Penia Anggraeni (2016), and Lita Limpo (2015) which stated that trust has an influence on purchasing decisions.

6. Conclusion

This study concluded that personality has a positive but insignificant influence on purchasing decisions for fashion products on the e-commerce platform Shopee. Meanwhile, lifestyle proved to have a positive and significant influence on purchasing decisions. Similarly, trust demonstrated a positive and significant influence on purchasing decisions. Overall, lifestyle and trust were the dominant factors influencing students' behavior in making online fashion purchasing decisions.

Managerial Implications

The findings of this study provide implications for e-commerce managers, particularly Shopee, to emphasize marketing strategies tailored to the lifestyles of young consumers, such as presenting the latest fashion trends, product personalization, and creative promotions through social media. Furthermore, it is crucial for companies to continuously build and maintain consumer trust through information transparency, product quality assurance, transaction security, and responsive after-sales service. By optimizing these two aspects, companies can increase consumer satisfaction and loyalty, thereby strengthening future purchasing decisions.

Recommendation

Based on the research results, it is recommended that Shopee continuously improve the quality of service in every transaction to build and strengthen customer trust. Furthermore, Shopee needs to maintain the superiority of its product offerings by ensuring quality and differentiation compared to competitors to maintain customer loyalty. Shopee must also continue to innovate, both in app features, promotions, and fashion product range, to remain relevant to evolving consumer trends and lifestyles and prevent customers from switching to other e-commerce platforms.

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