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Lifestyle On Purchase Decisions In Marketplaces Among Students Perwira Purbalingga University With Price Perception As a Mediation Variable

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Abstract

This study examines the influence of lifestyle on purchase decisions in marketplace platforms, with price perception as a mediating variable among university students. The research adopts a quantitative approach with an associative design, involving 238 students selected through proportional stratified random sampling. Data were collected using structured questionnaires and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4. The results indicate that lifestyle has a positive and significant effect on purchase decisions and price perception. Furthermore, price perception significantly influences purchase decisions and serves as a mediating variable in the relationship between lifestyle and purchase decisions. The findings suggest that students with a more active digital lifestyle tend to have more positive price perceptions, which subsequently strengthen their purchasing decisions. The model demonstrates strong explanatory power, particularly for purchase decisions. This study contributes to understanding consumer behavior in digital marketplaces by integrating psychological and cognitive factors. The results also provide practical implications for marketplace platforms in developing pricing strategies aligned with consumer lifestyles.

Keywords: Lifestyle; Price Perception; Purchase Decision; Students.

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INTRODUCTION

The rapid development of digital technology has significantly transformed various aspects of human life, particularly in the economic and business sectors (A. Ahmed et al., 2022). The internet, as one of the most prominent technological advancements, has become an essential component in facilitating daily activities and business operations. Its accessibility and efficiency enable businesses to reach consumers more effectively and expand their market scope (Hasibuan, 2024). As a result, business actors increasingly rely on digital platforms to sustain competitiveness and improve operational performance. This transformation has also reshaped consumer behavior, especially in how individuals search for information and make purchasing decisions (W. Ahmed et al., 2019).

The increasing use of the internet has led to substantial changes in consumer purchasing patterns, shifting from conventional transactions to online shopping (Gao & Xing, 2023). This phenomenon has driven the rapid growth of marketplace platforms, which provide convenience, efficiency, and a wide variety of product options. In Indonesia, the expansion of marketplaces such as Shopee, Tokopedia, TikTok Shop, and Lazada reflects the increasing consumer preference for digital transactions (Wulandari et al., 2025). The high number of visitors to these platforms indicates that online shopping has become part of modern lifestyle practices. Consequently, consumers are now faced with numerous alternatives, which influence the complexity of their purchasing decisions (Hasanah et al., 2025).

Purchasing decision is defined as a process of selecting one option from several available alternatives, involving cognitive evaluation and consideration of perceived benefits (Andri et al., 2021). This process begins with need recognition, followed by information search, evaluation of alternatives, and ends with the final purchase decision. Consumers are not only influenced by functional needs but also by psychological and personal factors that shape their preferences (Mohammad Farraas Salsabiil & Nuruni Ika Kusuma W, 2023). In the context of online marketplaces, these decisions become more dynamic due to the abundance of information and promotional stimuli. Therefore, understanding the determinants of purchasing decisions is essential in explaining consumer behavior in digital environments.

One of the key factors influencing purchasing decisions is lifestyle, which refers to an individual's pattern of activities, interests, and opinions in daily life (Rahayu, 2020). Lifestyle evolves dynamically in response to social interaction, digital exposure, and environmental changes. In the digital era, especially among university students, lifestyle tends to reflect a preference for practicality, speed, and convenience, which aligns with

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online shopping behavior (Chatterjee et al., 2021). Empirical studies have shown that lifestyle significantly influences purchasing decisions, particularly in the context of online consumption. However, other findings indicate that lifestyle does not always have a direct significant effect, suggesting the presence of inconsistent results across studies.

Another important factor is price perception, which reflects how consumers interpret the value of a product relative to its price (Farmiati & Ismail, 2021). Price perception is not merely based on nominal value but also on the perceived benefits, quality, and affordability of a product. In online marketplaces, various promotional strategies such as discounts, flash sales, and vouchers play a crucial role in shaping consumer perceptions (Mukaromah et al., 2019). These strategies can influence whether consumers perceive a product as valuable or not. Consequently, price perception becomes a critical variable that can directly affect purchasing decisions.

From a theoretical perspective, this study is grounded in consumer behavior theory proposed by Philip Kotler, which explains that purchasing decisions are influenced by cultural, social, personal, and psychological factors (Kotler & Keller, 2015). Lifestyle is categorized as a personal factor, while price perception is closely related to psychological processes. This theory emphasizes that consumer decision-making is a complex process involving both internal and external influences. Therefore, integrating lifestyle and price perception into a single framework provides a more comprehensive understanding of purchasing behavior. This theoretical foundation supports the assumption that price perception may act as a mediating variable between lifestyle and purchasing decisions.

The phenomenon observed among university students shows that they are highly active in online shopping activities and are easily influenced by evolving lifestyle trends. Students, particularly those belonging to Generation Z and millennials, represent a dominant segment in e-commerce usage, with a significant proportion of users aged between 18 and 25 years (Hasibuan, 2024). At Universitas Perwira Purbalingga, students from various study programs actively engage in online shopping through marketplaces due to convenience and accessibility. Products commonly purchased include fashion items, cosmetics, and daily necessities, which are often associated with lifestyle expression. This condition indicates that purchasing decisions among students are not solely driven by needs but also by lifestyle and perceived value.

Despite the growing relevance of lifestyle and price perception, previous studies show inconsistent findings regarding the influence of lifestyle on purchasing decisions, indicating a phenomenon gap. Furthermore, there is still limited research examining the role of price perception as a mediating variable in this relationship, which constitutes a

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research gap. Based on these gaps and the observed phenomenon, this study aims to analyze the effect of lifestyle on purchasing decisions, examine the influence of lifestyle on price perception, and evaluate the impact of price perception on purchasing decisions. Additionally, this study seeks to investigate the mediating role of price perception in the relationship between lifestyle and purchasing decisions among students of Universitas Perwira Purbalingga. The findings are expected to contribute to the development of consumer behavior literature and provide practical insights for digital marketing strategies in marketplace environments.

LITERATURE REVIEW

Theory of Planned Behavior (TPB)

The Theory of Planned Behavior, introduced by Icek Ajzen (1991), explains that human behavior is driven by behavioral intention, which is influenced by three main determinants: attitude toward behavior, subjective norms, and perceived behavioral control (Ajzen, 1991). This theory posits that individuals act rationally by considering available information and evaluating the consequences of their actions before engaging in a particular behavior. Behavioral intention reflects the motivational factors that influence a behavior, indicating how strongly an individual is willing to perform a specific action. In the context of consumer behavior, TPB is widely applied to understand how individuals make purchasing decisions based on internal evaluations and external influences. Therefore, TPB provides a comprehensive framework for explaining decision-making processes in digital consumption environments (Ajzen, 1991).

The development of TPB originates from the Theory of Reasoned Action proposed by Martin Fishbein and Ajzen (1975), which initially focused on the relationship between attitude, intention, and behavior. However, TRA was considered limited because it assumed that individuals have complete volitional control over their actions (Ajzen, 1991). To address this limitation, Ajzen extended the model by incorporating perceived behavioral control, which reflects an individual's perception of their ability to perform a behavior despite potential constraints. This addition enhances the predictive power of the theory, particularly in situations where individuals face limitations such as financial resources or access to information (Ajzen, 1991). Consequently, TPB has become one of the most influential theories in explaining consumer decision-making in complex and dynamic environments, including online marketplaces.

In this study, TPB serves as the grand theoretical foundation to explain the relationships between lifestyle, price perception, and purchasing decisions among

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university students (Ajzen, 1991). Lifestyle reflects the attitude component, as it represents individuals' patterns of activities, interests, and opinions that shape their evaluation of online shopping behavior. Price perception is closely associated with perceived behavioral control, as it reflects how consumers assess their ability to afford and justify a purchase. Meanwhile, purchasing decision represents the actual behavior resulting from intention formation (Ajzen, 1991). By integrating these constructs, TPB provides a robust explanation of how internal psychological factors and external marketplace conditions interact to influence consumer decisions in digital contexts.

Purchasing Decision

Purchasing decision is defined as a process in which consumers select one option from several alternatives based on the evaluation of benefits and expected outcomes. According to Philip Kotler and Keller (2015), purchasing decision involves a series of stages, including problem recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behavior (Kotler & Keller, 2015). This process reflects a cognitive and psychological mechanism in which consumers integrate information and experiences to determine the most suitable product. In online marketplaces, this process becomes more complex due to the abundance of product choices, price variations, and promotional stimuli (Utami et al., 2024). Therefore, purchasing decision is not only influenced by rational evaluation but also by emotional and contextual factors.

Within the TPB framework, purchasing decision represents the actual behavior that results from behavioral intention. The intention to purchase is shaped by attitude toward the behavior (e.g., lifestyle alignment), subjective norms (e.g., peer influence), and perceived behavioral control (e.g., affordability and price perception) (Ajzen, 1991). This indicates that purchasing decisions are not made spontaneously but are the result of a structured evaluation process influenced by both internal beliefs and external conditions. In the context of online marketplaces, perceived ease of transaction, promotional strategies, and digital exposure further strengthen the role of these factors (Ajzen, 1991). Thus, TPB provides a strong theoretical basis for explaining how purchasing decisions are formed.

Empirical studies support the determinants of purchasing decisions in digital contexts. (Andri et al., 2021) found that lifestyle and price perception significantly influence purchasing decisions both partially and simultaneously. Similarly, (Rahayu, 2020) demonstrated that price perception has a significant effect on purchasing decisions,

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particularly when consumers evaluate product value relative to cost. These findings indicate that both personal and psychological factors play crucial roles in shaping consumer decisions. Based on this reasoning, the following hypothesis is proposed:

H1: Lifestyle has a positive and significant effect on purchasing decisions.

Lifestyle

Lifestyle refers to an individual's pattern of living as expressed through activities, interests, and opinions. It reflects how individuals allocate their time, spend their money, and interact with their environment. According to Kotler and Keller (2015), lifestyle is a comprehensive concept that captures behavioral patterns influenced by social, cultural, and psychological factors. In the digital era, lifestyle is increasingly shaped by technology, social media, and online interactions, which influence consumption patterns (Kotler & Keller, 2015). Among university students, lifestyle often reflects a preference for convenience, efficiency, and digital engagement, making online shopping a natural extension of daily activities.

From the perspective of TPB, lifestyle is closely related to the attitude toward behavior component (Ajzen, 1991). Individuals with a modern and digitally oriented lifestyle tend to develop positive attitudes toward online shopping, as it aligns with their values and daily habits. This positive attitude increases the likelihood of forming strong behavioral intentions, which ultimately lead to purchasing decisions. Lifestyle also interacts with subjective norms, as peer influence and social trends can reinforce consumption patterns (Ajzen, 1991). Therefore, lifestyle plays a fundamental role in shaping consumer behavior within digital marketplaces.

Previous studies provide empirical support for the relationship between lifestyle and consumer behavior. (Chatterjee et al., 2021) found that lifestyle has a positive and significant effect on purchasing decisions in online shopping contexts. Similarly, (Dewi & Gunanto, 2023) reported that lifestyle significantly influences purchasing decisions among marketplace users. These findings indicate that lifestyle is a critical determinant of consumer behavior, particularly in digital environments. Based on this evidence, the following hypothesis is proposed:

H2: Lifestyle has a positive and significant effect on price perception.

Price Perception

Price perception refers to how consumers interpret and evaluate the price of a product in relation to its perceived value, quality, and benefits. It is not merely the objective

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price but the subjective judgment of whether the price is fair, affordable, and reasonable (Mukaromah et al., 2019). According to Schiffman and Kanuk, price perception influences consumers' evaluation of products and their willingness to purchase (Kotler & Keller, 2015). In online marketplaces, price perception is shaped by various factors such as discounts, promotions, price comparisons, and reviews. These elements create a dynamic pricing environment that directly affects consumer decision-making.

In the TPB framework, price perception is associated with perceived behavioral control, which reflects an individual's perception of their ability to perform a behavior (Ajzen, 1991). When consumers perceive prices as affordable and aligned with product value, they feel more capable of making a purchase. This perception strengthens behavioral intention and increases the likelihood of actual purchasing behavior. Conversely, negative price perception can reduce perceived control and discourage purchasing decisions (Ajzen, 1991). Therefore, price perception plays a mediating role in linking psychological evaluation with actual behavior.

Empirical evidence supports the role of price perception in influencing purchasing decisions. (Mukaromah & Anggraini, n.d.) found that price perception significantly affects purchasing decisions in major online marketplaces. Additionally, (Mukaromah et al., 2019) demonstrated that price perception mediates the relationship between lifestyle and purchasing decisions, highlighting its importance as an intervening variable. These findings suggest that price perception not only directly influences decisions but also acts as a mechanism that explains how lifestyle affects purchasing behavior. Based on this reasoning, the following hypotheses are proposed:

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H3: Price perception has a positive and significant effect on purchasing decisions.

H4: Price perception mediates the relationship between lifestyle and purchasing decisions.

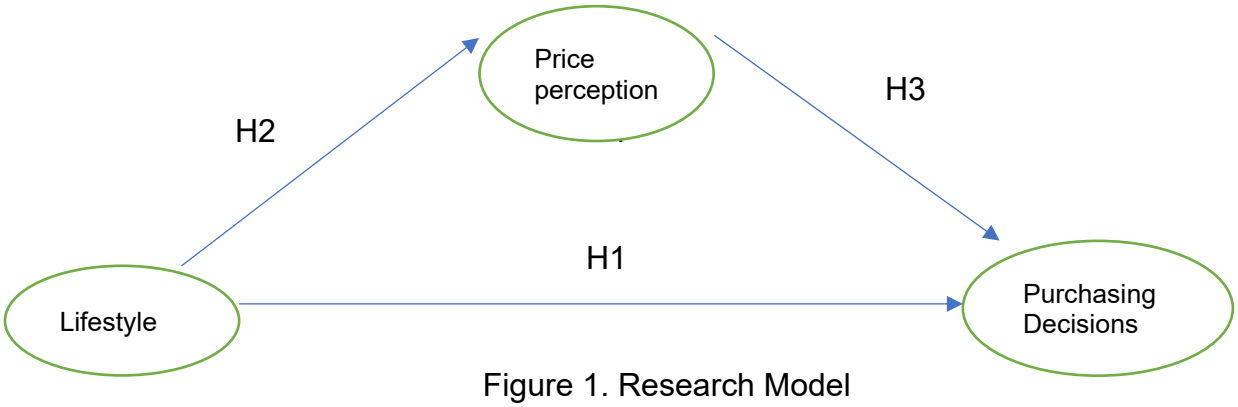


Figure 1. Research Model

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METHOD

Research Design

This study employs a quantitative research approach aimed at examining the relationships among variables through statistical analysis (Hair et al., 2022). A quantitative approach is selected because it enables objective measurement, systematic data collection, and empirical hypothesis testing based on numerical data. This study is categorized as associative research, which focuses on identifying and analyzing the relationships between two or more variables. The variables analyzed in this study include lifestyle as the independent variable, purchasing decisions as the dependent variable, and price perception as the mediating variable. This design allows the researcher to assess both direct and indirect effects among variables within a structured analytical framework.

Population and Sample

The population in this study consists of 588 students of Universitas Perwira Purbalingga from the 2022 to 2025 cohorts. The population is defined as a group of individuals who possess specific characteristics relevant to the research objectives. The sample is a subset of the population selected to represent the entire group accurately. This study applies a proportional stratified random sampling technique, which divides the population into strata based on cohort year and selects samples proportionally from each group (Hair et al., 2022). This method ensures that all subgroups are adequately represented and improves the accuracy of the findings.

The sample size is determined using the Slovin formula with a margin of error of 5%. Based on the calculation, the required sample size is 238 respondents. The distribution of samples across cohorts is proportionally allocated as follows: 37 respondents from the 2022 cohort, 55 respondents from the 2023 cohort, 90 respondents from the 2024 cohort, and 56 respondents from the 2025 cohort. This proportional allocation ensures balanced representation across different academic cohorts, thereby enhancing the generalizability of the results (Hair et al., 2022).

Data Sources

This study utilizes both primary and secondary data sources to ensure comprehensive data collection. Primary data are obtained directly from respondents through the distribution of online questionnaires using Google Forms shared via WhatsApp. This method allows for efficient data collection and ensures that the data

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reflect respondents' actual perceptions and experiences. Additionally, the researcher collects institutional data from the academic administration office to determine the population size and sampling framework (Hair et al., 2022).

Secondary data are obtained from various relevant sources, including academic journals, books, and scientific articles related to marketing, consumer behavior, and online purchasing decisions. These sources provide theoretical and empirical support for the research framework and help in developing hypotheses. The use of both primary and secondary data enhances the validity and reliability of the research findings.

Data Collection Technique

The data collection technique used in this study is a questionnaire method. The questionnaire consists of structured statements designed to measure the variables under study (Hair et al., 2022). The questionnaire is distributed online using Google Forms, allowing respondents to complete it conveniently. The measurement of responses is based on a Likert scale, which captures the level of agreement or disagreement of respondents toward each statement.

The Likert scale used in this study consists of five levels, ranging from strongly disagree to strongly agree. Each response is assigned a score from 1 to 5, where higher scores indicate stronger agreement with the statements. This scaling method allows the researcher to quantify subjective perceptions and attitudes into measurable data. The use of the Likert scale ensures consistency and facilitates statistical analysis (Hair et al., 2022).

Data Analysis Technique

The data analysis in this study is conducted using Structural Equation Modeling (SEM) based on Partial Least Squares (PLS) with the assistance of SmartPLS 4.0 software. This method is selected because it is suitable for analyzing complex models involving mediating variables and does not require strict assumptions such as multivariate normality (Hair et al., 2022). PLS-SEM is also appropriate for studies with moderate sample sizes and predictive research objectives.

The analysis consists of two main stages: the evaluation of the measurement model (outer model) and the structural model (inner model). The outer model evaluation assesses the validity and reliability of the constructs. Convergent validity is evaluated using factor loadings and Average Variance Extracted (AVE), where acceptable values are above 0.5. Discriminant validity is assessed using cross-loadings and the Fornell-

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Larcker criterion. Reliability is measured using Cronbach's Alpha and Composite Reliability, with threshold values above 0.7.

The inner model evaluation examines the relationships among latent variables. The coefficient of determination (R^2) is used to assess the explanatory power of the model, with values categorized as weak, moderate, or strong. The effect size (F^2) is used to determine the magnitude of the influence of exogenous variables on endogenous variables. Hypothesis testing is conducted using bootstrapping procedures to obtain t-statistics and p-values. A hypothesis is accepted if the t-statistic is greater than 1.96 and the p-value is less than 0.05, indicating a significant relationship between variables.

RESULT AND DISCUSSION

RESULT

Measurement Model (Outer Model Evaluation)

The evaluation of the measurement model was conducted to assess the validity and reliability of the constructs used in this study. The assessment included convergent validity, discriminant validity, and reliability testing using SmartPLS 4. The results indicate that all indicators and constructs meet the required statistical criteria, confirming that the measurement model is adequate for further analysis. The use of multiple validation approaches ensures that the constructs are measured accurately and consistently. Therefore, the outer model evaluation provides a strong foundation for testing the structural relationships in this study.

Convergent Validity

Convergent validity was assessed using outer loading values and Average Variance Extracted (AVE). The results show that all indicators have loading factors greater than 0.70, indicating that each indicator significantly contributes to its respective construct. High loading values demonstrate that the indicators are reliable in measuring the latent variables. Additionally, the AVE values for all constructs exceed the minimum threshold of 0.50, confirming that each construct explains more than half of the variance of its indicators. These findings indicate that the constructs have good convergent validity and are suitable for further analysis.

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Table 1. Outer Loading Results

Indicator	Lifestyle	Purchase Decision	Price Perception
GH1	0.787	-	-
GH2	0.863	-	-
GH3	0.767	-	-
GH4	0.790	-	-
GH5	0.838	-	-
GH6	0.808	-	-
KP1	-	0.768	-
KP2	-	0.752	-
KP3	-	0.732	-
KP4	-	0.746	-
KP5	-	0.784	-
KP6	-	0.818	-
KP7	-	0.810	-
KP8	-	0.790	-
PH1	-	-	0.842
PH2	-	-	0.888
PH3	-	-	0.824
PH4	-	-	0.831
PH5	-	-	0.855
PH6	-	-	0.794
PH7	-	-	0.817
PH8	-	-	0.847

Source: Process Data, 2026

Based on Table 1, all indicators have loading factor values above 0.70, indicating that each item strongly reflects its corresponding construct. This result confirms that all indicators are valid and contribute significantly to measuring the latent variables. The high loading values also indicate strong correlations between indicators and constructs. Therefore, it can be concluded that all indicators meet the requirements of convergent validity.

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Convergent Validity (Average Variance Extracted / AVE)

The Average Variance Extracted (AVE) is used to evaluate the extent to which a construct explains the variance of its indicators. An AVE value greater than 0.50 indicates that the construct explains more than half of the variance of its indicators. This measure complements the outer loading analysis in assessing convergent validity. The AVE values for each construct are presented in Table 2.

Table 2. Average Variance Extracted (AVE)

Variable	AVE
Lifestyle	0.655
Purchase Decision	0.601
Price Perception	0.701

Source: Process Data, 2026

As shown in Table 2, all constructs have AVE values exceeding 0.50, which confirms that convergent validity has been achieved. The lifestyle variable has an AVE of 0.655, purchase decision has 0.601, and price perception has the highest value at 0.701. These values indicate that each construct is capable of explaining a substantial portion of the variance in its indicators. Therefore, the constructs used in this study are considered valid in terms of convergent validity.

Discriminant Validity (Cross Loadings)

Cross-loading analysis is conducted to ensure that each indicator loads higher on its associated construct than on other constructs. This step is important to confirm that the constructs are distinct and do not overlap conceptually. A higher loading on the intended construct indicates good discriminant validity. The results of the cross-loading analysis are presented in Table 3.

Table 3. Cross Loading Results

Indicator	Lifestyle	Purchase Decision	Price Perception
GH1	0.787	0.603	0.551
GH2	0.863	0.711	0.695

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Indicator	Lifestyle	Purchase Decision	Price Perception
GH3	0.767	0.630	0.561
GH4	0.790	0.699	0.652
GH5	0.838	0.685	0.671
GH6	0.808	0.616	0.614
KP1	0.631	0.768	0.629
KP2	0.637	0.752	0.653
KP3	0.603	0.732	0.575
KP4	0.599	0.746	0.569
KP5	0.613	0.784	0.612
KP6	0.628	0.818	0.645
KP7	0.678	0.810	0.684
KP8	0.656	0.790	0.612
PH1	0.645	0.651	0.842
PH2	0.728	0.774	0.888
PH3	0.598	0.700	0.824
PH4	0.627	0.649	0.831
PH5	0.654	0.658	0.855
PH6	0.651	0.613	0.794
PH7	0.564	0.624	0.817
PH8	0.704	0.701	0.847

Source: Process Data, 2026

Based on Table 3, each indicator shows the highest loading on its respective construct compared to other constructs. This indicates that the indicators are well discriminated and measure distinct constructs. The results confirm that there is no significant cross-loading issue in the model. Therefore, the discriminant validity requirement based on cross-loading analysis is satisfied.

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Discriminant Validity (Fornell-Larcker Criterion)

The Fornell-Larcker criterion is used as an additional method to evaluate discriminant validity. This approach compares the square root of AVE for each construct with the correlations between constructs. A construct is considered valid if its square root of AVE is higher than its correlations with other constructs. The results are presented in Table 4.

Table 4. Fornell-Larcker Criterion

Variable	Lifestyle	Purchase Decision	Price Perception
Lifestyle	0.809	-	-
Purchase Decision	0.814	0.775	-
Price Perception	0.774	0.804	0.838

Source: Process Data, 2026

Based on Table 4, the square root of AVE for each construct is greater than its correlation with other constructs. This indicates that each construct has stronger relationships with its own indicators than with other constructs. Therefore, the discriminant validity of the model is confirmed using the Fornell-Larcker criterion.

Reliability Test

Reliability testing is conducted to evaluate the consistency and stability of the measurement instruments. This study uses Cronbach's alpha and composite reliability to assess internal consistency. Values above 0.70 indicate that the constructs are reliable. The results of the reliability test are presented in Table 5.

Table 5. Reliability Test Results

Variable	Cronbach's Alpha	Composite Reliability	Description
Lifestyle	0.894	0.898	Reliable
Purchase Decision	0.905	0.906	Reliable
Price Perception	0.939	0.941	Reliable

Source: Process Data, 2026

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As shown in Table 5, all constructs have Cronbach's alpha and composite reliability values above 0.70. This indicates that the measurement instruments have strong internal consistency. The results confirm that all variables are reliable and suitable for further analysis. Therefore, the measurement model meets the reliability criteria.

Structural Model (Inner Model Evaluation)

R-Square (R^2)

The R-square value is used to evaluate the predictive power of the structural model. It indicates the proportion of variance in the endogenous variables explained by the exogenous variables. Higher values indicate better explanatory power. The results are presented in Table 6.

Table 6. R-Square Results

Variable	R-Square
Purchase Decision	0.739
Price Perception	0.600

Source: Process Data, 2026

Based on Table 6, the R-square value for price perception is 0.600, indicating a moderate level of explanatory power. This means that lifestyle explains 60% of the variance in price perception. Meanwhile, the R-square value for purchase decision is 0.739, indicating a strong explanatory power. This implies that lifestyle and price perception jointly explain 73.9% of the variance in purchase decisions.

F-Square (Effect Size)

The F-square value measures the effect size of exogenous variables on endogenous variables. It indicates whether the influence is small, medium, or large. The results are presented in Table 7.

Table 7. F-Square Results

Variable	Purchase Decision	Price Perception
Lifestyle	0.351	1.498
Price Perception	0.288	-

Source: Process Data, 2026

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Based on Table 7, lifestyle has a large effect on purchase decision with a value of 0.351. Lifestyle also has a very strong effect on price perception with a value of 1.498. Meanwhile, price perception has a medium effect on purchase decision with a value of 0.288. These findings indicate that lifestyle is the most dominant variable in the model.

Path Coefficient (Hypothesis Testing)

The path coefficient analysis is conducted to examine the significance of relationships between variables using bootstrapping. The results are evaluated based on t-statistics and p-values. The findings are presented in Table 8.

Table 8. Path Coefficient Results

Relationship	T-Statistics	P-Values	Description
Lifestyle → Purchase Decision	6.717	0.000	Significant
Lifestyle → Price Perception	22.835	0.000	Significant
Price Perception → Purchase Decision	5.685	0.000	Significant
Lifestyle → Price Perception → Purchase Decision	5.341	0.000	Significant

Source: Process Data, 2026

Based on Table 8, all relationships have t-statistics greater than 1.96 and p-values less than 0.05, indicating statistical significance. Lifestyle significantly influences purchase decision and price perception. Price perception also significantly affects purchase decision. Additionally, price perception significantly mediates the relationship between lifestyle and purchase decision. These results confirm that all hypotheses in this study are supported.

DISCUSSION

The Effect of Lifestyle on Purchase Decisions

The findings indicate that lifestyle has a positive and significant effect on purchase decisions in the marketplace among students. This result is supported by the statistical evidence, where the t-statistic value exceeds the critical threshold and the p-value indicates strong significance. The validity and reliability tests also confirm that all lifestyle indicators accurately measure the construct, as reflected by high loading factors and satisfactory AVE values. This suggests that lifestyle is a robust predictor in explaining

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variations in purchase decision behavior. Therefore, an increase in students' lifestyle orientation is associated with a higher likelihood of making purchasing decisions in online marketplaces.

From a theoretical perspective, this finding can be explained using the Theory of Planned Behavior (TPB), which emphasizes that behavior is influenced by intention shaped by attitudes, subjective norms, and perceived behavioral control (Ajzen, 1991). In this study, lifestyle reflects students' attitudes toward online shopping activities. Students with a modern and digitally oriented lifestyle tend to perceive online shopping as convenient, efficient, and aligned with their daily needs. These positive attitudes subsequently form strong purchase intentions, which are realized in actual purchasing decisions (Ajzen, 1991). Thus, lifestyle acts as an important psychological driver that shapes consumption behavior in digital environments.

Empirically, the phenomenon among students shows that marketplace usage has become an integral part of daily activities. Students do not only engage in online shopping to fulfill basic needs but also to follow trends and social influences within digital platforms. Their consumption behavior is influenced by interests, preferences, and ease of access provided by marketplace platforms. Additionally, the integration of technology into their lifestyle reinforces habitual online purchasing behavior. This indicates that lifestyle transformation in the digital era significantly contributes to consumer decision-making processes.

Furthermore, students tend to adopt practical and efficient consumption patterns due to their familiarity with technology. They prefer marketplaces because of features such as product comparison, promotional offers, and accessibility. These factors strengthen the relationship between lifestyle and purchase decisions. The findings are consistent with previous studies that confirm the significant role of lifestyle in influencing consumer behavior. Hence, lifestyle can be considered a key determinant in understanding purchasing decisions in the context of digital marketplaces.

The Effect of Lifestyle on Price Perception

The results demonstrate that lifestyle significantly influences price perception among students. Statistical analysis shows strong significance, indicating that lifestyle plays a crucial role in shaping how individuals evaluate prices in the marketplace. The measurement model confirms that all indicators meet the required validity and reliability criteria. This implies that the construct of lifestyle is capable of explaining variations in

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students' price perception. Consequently, students with a higher level of lifestyle orientation tend to develop more positive perceptions of price.

This relationship can be explained through the Theory of Planned Behavior, particularly the concept of perceived behavioral control (Ajzen, 1991). Price perception reflects an individual's evaluation of whether they are capable of making a purchase based on price considerations. Students who actively engage with digital platforms tend to have better knowledge and experience in evaluating product prices (Ajzen, 1991). They are more capable of assessing whether a price is reasonable and aligned with the benefits received. As a result, lifestyle enhances their ability to interpret price information more effectively.

In practice, students demonstrate a tendency to compare prices across different sellers and platforms. They also take advantage of promotions such as discounts and free shipping. This behavior reflects a rational evaluation process influenced by their lifestyle. Moreover, students are not solely focused on low prices but also consider perceived value, including quality and convenience. This indicates that lifestyle contributes to both rational and subjective dimensions of price perception.

The findings align with previous research that highlights the relationship between lifestyle and price perception. Individuals with a more active and consumption-oriented lifestyle tend to evaluate prices based on perceived benefits rather than absolute cost. This suggests that lifestyle not only influences purchasing behavior but also shapes cognitive evaluations of price. Therefore, lifestyle serves as an important antecedent in forming positive price perceptions in digital marketplaces.

The Effect of Price Perception on Purchase Decisions

The analysis reveals that price perception has a significant and positive effect on purchase decisions. Statistical results confirm that the relationship is strong and meaningful, indicating that price perception is a critical determinant of consumer behavior. The validity and reliability of the measurement model further support the robustness of this finding. This means that students' evaluations of price play an essential role in influencing their purchasing decisions. As price perception improves, the likelihood of making a purchase decision also increases.

From a theoretical standpoint, this finding is consistent with the Theory of Planned Behavior, particularly the concept of perceived behavioral control (Ajzen, 1991). When students perceive that the price of a product is affordable and justified by its benefits, they feel more confident in their ability to make a purchase. This perceived control strengthens

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their intention, which ultimately leads to actual purchasing behavior (Ajzen, 1991). Therefore, price perception acts as a facilitating factor in the decision-making process.

In the marketplace context, students engage in careful price evaluations before making a purchase. They compare prices, review product ratings, and consider promotional offers. These activities reflect a rational decision-making process influenced by perceived value. Additionally, students' limited financial resources make them more selective in evaluating whether a product is worth its price. This reinforces the importance of price perception in determining purchasing decisions.

The findings are consistent with prior studies that identify price perception as a key factor influencing consumer decisions. Consumers tend to make purchases when they perceive prices as fair and aligned with product benefits. This indicates that price perception is not merely an economic factor but also a psychological determinant. Consequently, improving consumers' price perception can significantly enhance purchase decisions in online marketplaces.

The Mediating Role of Price Perception

The results show that price perception significantly mediates the relationship between lifestyle and purchase decisions. The indirect effect is statistically significant, indicating that lifestyle influences purchase decisions through price perception. This suggests that price perception serves as an important mechanism that explains how lifestyle translates into purchasing behavior. Therefore, the relationship between lifestyle and purchase decisions is not only direct but also indirect through price perception.

The mediating role can be explained through the Theory of Planned Behavior, where lifestyle represents attitude and price perception reflects perceived behavioral control (Ajzen, 1991). Lifestyle shapes individuals' preferences and consumption tendencies, while price perception determines their perceived ability to execute purchasing behavior. When students have a positive lifestyle orientation, they are more likely to develop favorable price perceptions (Ajzen, 1991). These perceptions, in turn, strengthen their intention to purchase, leading to actual purchasing decisions. Thus, price perception acts as a bridge connecting lifestyle and behavior.

Empirically, students demonstrate that although lifestyle encourages them to follow trends and engage in online shopping, their final decisions are still influenced by price considerations. They evaluate whether the price is affordable, reasonable, and aligned with the benefits received. This indicates that price perception balances the

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influence of lifestyle and financial capability. Therefore, even when lifestyle drives consumption desire, price perception determines the feasibility of the purchase.

The findings are supported by previous studies that highlight the mediating role of perceived value or price perception. These studies suggest that individuals' consumption patterns are influenced by how they evaluate the relationship between cost and benefit. In this context, lifestyle influences how students perceive value, while price perception determines their purchasing decisions. Consequently, price perception strengthens and clarifies the relationship between lifestyle and purchase decisions.

CONCLUSION

The findings of this study confirm that lifestyle plays a significant and positive role in shaping purchase decisions among university students in marketplace contexts. Empirical results demonstrate that lifestyle not only directly influences purchase decisions but also significantly affects price perception, which in turn contributes to purchasing behavior. Furthermore, price perception is proven to have a direct and significant effect on purchase decisions, indicating that students' evaluation of price fairness, affordability, and value alignment is a critical determinant in their decision-making process. The mediation analysis also reveals that price perception serves as an important intervening variable, strengthening the relationship between lifestyle and purchase decisions. These results highlight that consumer behavior in digital marketplaces is influenced by a combination of psychological (lifestyle) and cognitive (price perception) factors, which collectively shape purchasing outcomes.

Despite these contributions, this study has several limitations that should be acknowledged. First, the research focuses solely on students from a single university, which limits the generalizability of the findings to broader populations with different demographic and socio-economic characteristics. Second, the use of a quantitative approach with structured questionnaires restricts the depth of insight into respondents' subjective experiences and underlying motivations. Third, the cross-sectional design of the study does not capture behavioral changes over time, particularly in the context of rapidly evolving digital consumption patterns. Additionally, the explanatory power of the model indicates that there are still other variables outside the study that may influence purchase decisions and price perception.

These limitations imply that the interpretation of the findings should be conducted with caution, particularly when applying them to different contexts or populations. The reliance on self-reported data may also introduce response bias, which could affect the

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accuracy of the results. Moreover, the absence of longitudinal analysis limits the ability to understand causal dynamics and behavioral evolution over time. Therefore, while the study provides meaningful insights into the relationships among lifestyle, price perception, and purchase decisions, it does not fully capture the complexity of consumer behavior in digital marketplaces.

53 Based on these considerations, future research is recommended to expand the scope and methodological approach of similar studies. Researchers are encouraged to include more diverse and representative samples across different regions and demographic groups to enhance generalizability. The inclusion of additional variables, such as trust, promotion, product quality, ease of use, and social influence, may provide a more comprehensive understanding of purchase behavior. Furthermore, the adoption of mixed-method or qualitative approaches could offer deeper insights into consumer perceptions and motivations. Longitudinal studies are also suggested to examine behavioral changes over time, particularly in response to the continuous development of digital technology and marketplace platforms.

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