# Antecedent Factors of Online Purchasing Decisions for Fashion Products in Millennial Generation in Indonesia

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**Abstract**

This study aims to determine the influence of lifestyle and perception in moderating the relationship between websites to the purchasing decisions of millennial generation online consumers for fashion products. In this study, the changes studied included online purchasing decisions, websites, lifestyles, perceptions. The respondents selected in this study were millennials who had bought fashion products. The sampling technique is a purposive sampling method. The data collection technique in this study used an online questionnaire, which was then tested with an instrument test, namely the validity and reliability test. The results of the analysis with SEM-PLS showed that the hypothesized model met the criteria of goodness of fit. The results of the analysis show that 1) lifestyle moderates the positive influence between the website and online purchase decisions, 2) perception moderates the positive influence between the website and online purchase decisions, 3) the website positively affects online purchase decisions. The findings of the study have also proven that lifestyle and perception are positive triggering factors for the influence between websites on online purchasing decisions.

*Keywords:* Purchasing Decision; Online; Website; Lifestyle; Perception.

## 1. Introduction

This introduction, begins with the background of the problems that reveal about the gaps of the phenomenon, the gaps of previous research, the gaps of the theories underlying the research and the research that has been carried out. Purchasing decisions are part of consumer behavior, where consumer behavior is a study of the behavior of individuals, groups, and organizations in choosing, buying, using goods, services, ideas, experiences to meet consumer needs and desires  [1].

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In Indonesia, internet content that is often visited by consumers is online stores, the age that often visits is 19 to 34 years old, which is a group of millennials. The tendency of consumer motivation for online shopping is lifestyle [2]. The millennial generation is a generation that is already literate in information technology. The uniqueness of millennial generation's online purchasing decisions is not based on the physical existence of the product, but on what the next generation perceives the product to be purchased. This online buying decision from the millennial generation is different from traditional purchases where the purchase decision is still based on the physical existence of the product. Online purchasing decisions from millennials are largely determined by the perception of the product.

Previous research studies on online consumer purchasing behavior are still an interesting phenomenon and the research findings have not been consistent and collapsed. 942 articles since

2012 on consumer behavior in online contexts and social media, and mapped the subject matter of online consumer research as follows [3]:

**Table 1:** Mapping the Subject Matter in Online Consumer Research and Social Media**.**

| Category | Incubation Era 1993-2004 | | Exploration Era 2005-2008 | | Explosion Era 2009-2012 | | Total 1993-2012 | |
|---|---|---|---|---|---|---|---|---|
| Cognitive issues | 65 | 30.0 | 86 | 29.6 | 103 | 23.7 | 254 | 27.0 |
| User-generated content | 6 | 2.8 | 41 | 14.1 | 95 | 21.9 | 142 | 15.1 |
| Internet Segmentation and Demographics | 27 | 12.4 | 44 | 15.1 | 51 | 11.8 | 122 | 12.9 |
| Online Usage | 37 | 17.1 | 32 | 11.0 | 32 | 7.4 | 101 | 10.7 |
| Cross-cultural | 28 | 12.9 | 29 | 10.0 | 37 | 8.5 | 94 | 10.0 |
| Online communities and networks | 17 | 7.8 | 21 | 7.2 | 42 | 9.7 | 80 | 8.5 |
| Strategic use and outcomes | 15 | 6.9 | 27 | 9.3 | 35 | 8.1 | 77 | 8.2 |
| Consumer Internet search | 22 | 10.1 | 11 | 3.8 | 39 | 9.0 | 72 | 7.6 |
| Total | 217 | 100.00 | 291 | 100.0 | 434 | 100.0 | 942 | 100 |

Source : [3]

A website is an Internet-based communication medium. Websites have an impact on consumer behavior [4]. On the website known as User Generated Content (UGC) is user-generated content in the form of photo, sound, text, animation, to video content uploaded by the website owner. User Generated Content (UGC) becomes a marketing stimulus [5]. Based on table 1, the subject matter about User Generated Content (UGC) is a research gap where there are still few researchers who research about User Generated Content (UGC). The study of User Generated Content (UGC) in the context of online consumer behavior has a strategic and operational meaning [3].

Strategically, there are several articles on consumer behavior in response to specific online marketing stimuli from websites [6], advertising [7], electronic coupons [8]. Operationally, the literature describes consumer perception and psychological reactions to image cues such as on the web [9]  and the speed of animation [10]. Studies on websites related to consumer behavior studies and based on advertising literature [11–13].

The study of User Generated Content (UGC) websites is still not widely discussed in research mapping by Cummins and his colleagues (2014), so the study of User Generated Content (UGC) websites on consumer behavior can be used as an interesting research opportunity about online marketing [14,15].

This research theory gap sees that there are still inequalities or inequality about consumer behavior. The theory about attitude models states that there are three components that shape attitudes that determine consumer behavior, namely cognitive, affective and conative [16]. Online consumers will behave affectively and then behave cognitively [5,17]. This attitude model theory is very supportive in explaining the influence of perception on consumer behavior in purchasing decisions.

Classical conditioning learning is one of the theories that emphasizes that stimuli in the form of sound, images, colors, design, interactive, speed, opinions can give meaning to the product. This learning theory is very supportive in explaining the influence of User Generated Content (UGC) websites on consumer behavior, including in purchasing decisions.

The novelty of this research is the theoretical concept that consumer behavior is formed from perception (internal factors) and lifestyle (external factors). Based on empirical phenomena, research gaps and theoretical gaps, the research problems are:

a. Does lifestyle moderate the positive influence between a user-generated content (UGC) website and online consumer perception ?
b. Does lifestyle moderate the positive influence between perceptions and purchasing decisions of online consumers ?
c. Does lifestyle moderate the positive influence between perceptions and purchasing decisions of online consumers ?
d. Does User Generated Content (UGC) websites affect consumers' online purchasing decisions?
e. Does User Generated Content (UGC) websites positively influence consumer perception ?
f. What is the influence of perceptions on online purchasing decisions ?

## 2. Theoretical Framework

In an effort to understand the influence of perception, lifestyle, User Generated Content (UGC) websites on the purchasing decisions of online consumers, a theoretical approach is needed.

**Model Sikap ABC (*Afective, Behavior, Cognitive*)**

The attitude model states that there is a sequence consisting of feelings (Affective), behavior (Behavior) and beliefs (Cognitive) [18]. Tricomponent model as ABC Attitude Model [18]. A expresses attitude (affect), B is behavior (behavior), C is trust (cognitive). Attitude expresses a person's feelings towards an object of attitude. Behavior is a person's tendency to do something, while cognitive is a person's belief in the object of attitude. The ABC model considers that affection, cognitive and behavioral are related to each other [19]. So a person's attitude towards an organic product is not only described by his knowledge of the attributes of the organic

product (cognitive), it is also described by his feelings (whether he likes the product) and his tendencies (whether he will buy the product) [20].

**Classical Conditioned Learning Theory**

Classical conditioning is a type of learning in which an organism learns to associate or associate a stimulus [21]. In classical conditioning a neutral stimulus (such as seeing a person) is associated with a meaningful stimulus (such as food) and gives rise to the capacity to generate the same response In classical conditioning theory there are 2 types of stimulus and 2 types of responses, which must be understood namely Unconditioned Stimulus (US), Unconditoned response (ER), Conditioned Stimulus (CS), and Conditioned Response (CR). Unconditioned Stimulus (US) is a stimulus that automatically generates a response without any learning first. In Pavlov's experiments the food was US. The Unconditioned Response is an unlearned response that is automatically generated by the US, in Pavlov's experiments the saliva of dogs that respond to food is UR. Conditioned Stimulus is a previously neutral stimulus that eventually produces a conditioned response after being associated with the US. In Pavlov's experiments some of the visions and sounds that occurred before the dog ate the food. Conditioned Response is a learned response that appears after a US –CS pairing occurs.

**Hypothesis Development**

Marketing stimuli will affect consumer psychology (motivation, perception, learning and memory) (Kotler & Keller 2007). Website content consisting of colors, music, images, designs influence consumers' purchases [5]. Human characteristics include ways of thinking, feelings (emotions), and doing [22]. Promotion has a significant impact on consumer learning [23]. Promotion has a significant impact on consumer behavior [24]. Online promotion has a significant influence on consumer learning [25]. Website characteristics including comfort, design, informative, security, communication have a significant impact on customer satisfaction [26]. The quality of the website has a positive and significant influence on the attitude and interest in buying online [27]. Website quality has a significant effect on customer satisfaction [28].

There are differences in the influence of online and offline marketing stimuli [29]. Perception is the result of responses from sight, feeling, hearing, smell and touch, to produce meaning [30]. Perception influences purchasing decisions [31]. Consumer risk perception has a positive and significant effect on online purchasing decisions [32]. Based on previous theories and research, the propositions that can be formulated in this study are:

Hypothesis 1 : Lifestyle moderates the positive influence between User Generated Content (UGC) websites on consumer perceptions

Hypothesis 2 : Lifestyle moderates the positive influence between perceptions of online purchasing decisions

Hypothesis 3 : Lifestyle moderates the positive influence of user generated content (UGC) websites on online purchasing decisions

Hypothesis 4 : User Generated Content (UGC) websites positively affect online purchasing decisions

Hypothesis 5 : User Generated Content (UGC) websites have a positive effect on perception

Hypothesis 6 : Perception positively affects online purchasing decisions
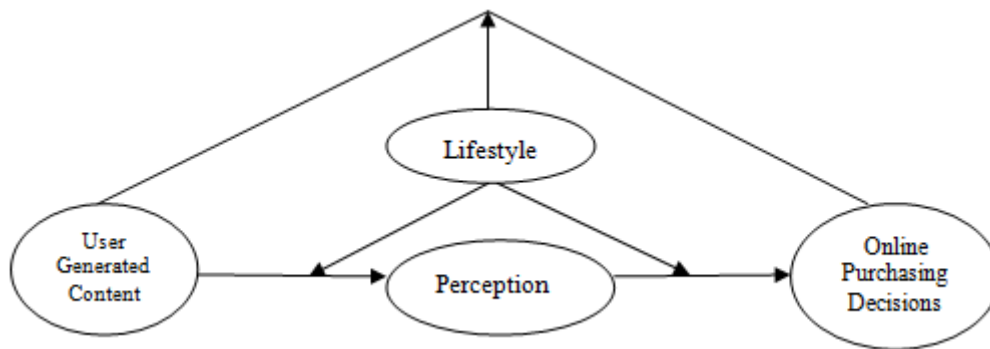
**Conceptual Design :**



**Figure 1:** The influence of User Generated Content (UGC) websites on online decisions that are lifestyle moderated and perceptually mediated.

## 3. Material And Methods

In this study, quantitative research design means a research design that will find out the influence of free changers on the changers (bound) that are influenced by mediation and moderation changers, and formulated first in theory, where theory is the basis of research.

**Research Methods**

The research method used in this study is a quantitative research method. Quantitative research is a type of research that basically uses a deductive approach.

**Research Design**

Research design is established based on research objectives and hypotheses [33]. The research design used in this study is a test research design, which aims to test propositions that are phenomena in the form of connectedness between changers. Propositions are developed on the basis of theories that are further tested on the basis of the collected data. Proposition testing is a study objective that has an influence on research design elements, especially in the selection of data testing methods [34]

**Location and Object of study**

The location of the study was conducted in Indonesia. This research was conducted on online consumers, and the intention of online consumers is consumers who make purchase decisions online. The subjects of the study

were the people observed in the study.

The characteristics of the object of research, namely online consumers in the study, are:

a. Consumers have made online purchases, namely Mataharimall, Bukalapak, Tokopedia, Shopee, Lazada.

b. Millennials born between the 1980s and 2000s or between the ages of 19 and 34, because this generation has more interest in visual content such as fashion [35],

c. Consumer groups for fashion products. A fashion product is a product that has the right special characteristics and represents a lifestyle (style) that is currently trending for a certain period of time. The types of fashion products are clothes, accessories, shoes, bags, cosmetics, other products (baby supplies, eating utensils, baby and child toys).

**Operational Definitions and Indicators**

A gayut changer is a changer who is influenced by the existence of a free changer. In research bound changers are online buying decisions. A free changer is an influencing changer, which causes the emergence or change of a gayut changer. In the study the free changer is the User Generated Content (UGC) website. In research the change in moderation is lifestyle. Changers who mediate perceptions.

**Population and Sample**

The population of this study is online consumers who have the following criteria: (1) have made online purchases at MatahariMall, Bukalapak, Tokopedia, Shoppe, Lazada, (2) millennial generation (aged between 19 to 34 years), (3) Consumer groups who shop online for fashion products. The types of fashion products are clothes, accessories, shoes, bags, cosmetics, other products (baby supplies, eating utensils, baby and children's toys).

The sampling method used is purposive sampling technique which is a non-random sampling where researchers determine sampling by determining special characteristics that are in accordance with the research objectives so that they are expected to answer research problems. In this study, the determination of the minimum sample size was 5 times the number of question items contained in the questionnaire [36]. The number of indicators in this study consists of 4 indicators, 10 indicators of free changers, 4 indicators of moderation changers, 3 indicators of perception mediation change. The total number of questions in this study is 21 questions, so the minimum sample size of this study is 21 x 5 = 110. So the number of samples taken in this study was at least 110 respondents.

**Data collection techniques**

The online research questionnaire is prepared by submitting a closed statement as well as a choice of answers to be submitted to the research sample. The medium used for the dissemination of questionnaires with the Internet via whatshap. The data collection journey is carried out through several stages, namely (1) initial survey to

prospective respondents to determine respondents who have special characteristics in accordance with the purpose of the study through providing questions submitted via whatsapp about the age and whether or not they have been shopping online for fashion products, (2) selected respondents, namely those who meet the research criteria, are given an online questionnaire via whatsapp, Where questionnaires are created with Google Form.

**Data Validity Testing**

The validity test is used to measure the validity of an indicator. An indicator is said to be valid if the questions in the questionnaire are able to reveal the content used will be measured by the questionnaire. If the loading factor > 0.50 then it can be said to be valid. Reliability tests are intended to measure the degree of collapse of research instruments. In this study, it was tested through confirmatory factor analysis, and if the Cronbach alpha value is greater than or equal to 0.60, it means that the instrument is said to be reliable.

**Data Analysis Techniques**

In the structural equation model (SEM), Amos is used as a general approach to data analysis. SEM is also known as the Analysis of Covariance Structures or often referred to as the causal model. Calculations in the Structural Equation Model will be much easier using WarpPls compared to other calculating tools. WarpPls is a special program used in structural equation analysis (Structural Equation Model)-PLS or better known as SEM-PLS [37].

**4. Result And Discussion**

**Respondent's Identity**

The data was taken based on an online questionnaire that had been shared with respondents. A description of the identity of the research respondents can be presented in Table 3 below:

**Table 3:** Description of the Identity of the Research Respondent.

| | Categories of Respondents by Gender | | | | | Jumlah |
|---|---|---|---|---|---|---|
| Gender | Man | | Woman | | | |
| | 30 | | 80 | | | 110 |
| Categories of Respondents by Employment Status | | | | | | |
| Status | Student | | Employees/Employees /Teachers | | Entrepreneur/ Entrepreneur | |
| | 70 | | 30 | | 10 | 110 |
| Categories of Respondents by Recent Education | | | | | | |
| Final Education | SD | SMP | SMA/SMK | D3 | S1 | S2 | |
| | 0 | 0 | 40 | 20 | 50 | 0 | 110 |

Source : Primary data 2021

The description of the identity of the respondents is in accordance with the prerequisites that are the purpose of the study, namely the millennial generation, where most of the respondents are women, have S1 higher

education, students.

**a. Description of Respondents' Response Characteristics according to Research Changers**

1) Descriptive statistics of respondents' responses to online purchasing decisions can be seen in Table 4. Below :

**Table 4:** Descriptive Statistics.

|  | N | Sum | Mean | Skewness | | Kurtosis | |
|---|---|---|---|---|---|---|---|
|  | Statistic | Statistic | Statistic | Statistic | Std. Error | Statistic | Std. Error |
| Y1 | 110 | 385 | 3,50 | ,312 | ,230 | -,199 | ,457 |
| Y2 | 110 | 345 | 3,14 | ,061 | ,230 | -,534 | ,457 |
| Y3 | 110 | 378 | 3,44 | ,157 | ,230 | -,513 | ,457 |
| Y4 | 110 | 362 | 3,29 | ,101 | ,230 | -,562 | ,457 |
| Valid N (listwise) | 110 |  |  |  |  |  |  |

Source : Primary data 2021

Table 4 shows that the average respondent's answer is between 3 and 4 which means that the respondent agrees with the indicators presented in the questionnaire question item.

2) Descriptive statistics of responses about User Generated Content (UGC) websites can be seen in Table 5 below :

**Table 5:** Descriptive Statistics.

|  | N | Sum | Mean | Skewness | | Kurtosis | |
|---|---|---|---|---|---|---|---|
|  | Statistic | Statistic | Statistic | Statistic | Std. Error | Statistic | Std. Error |
| X11 | 110 | 410 | 3,73 | -,398 | ,230 | ,141 | ,457 |
| X12 | 110 | 376 | 3,42 | ,068 | ,230 | -,504 | ,457 |
| X13 | 110 | 446 | 4,05 | -,446 | ,230 | ,674 | ,457 |
| X14 | 110 | 433 | 3,94 | -,504 | ,230 | ,462 | ,457 |
| X15 | 110 | 418 | 3,80 | -,146 | ,230 | -,380 | ,457 |
| Valid N (listwise) | 110 |  |  |  |  |  |  |

Source : Primary data 2021

Table 5 shows that the average respondent's answer is between 3 and 4 which means that the respondent agrees with the indicators presented in the questionnaire question item.

3) Descriptive statistics on responses about perception can be seen in Table 6 below :

**Table 6:** Descriptive Statistics.

| | N | Sum | Mean | Skewness | | Kurtosis | |
|---|---|---|---|---|---|---|---|
| | Statistic | Statistic | Statistic | Statistic | Std. Error | Statistic | Std. Error |
| X21 | 110 | 414 | 3,76 | -,897 | ,230 | 1,885 | ,457 |
| X22 | 110 | 456 | 4,15 | -1,325 | ,230 | 2,839 | ,457 |
| X23 | 110 | 447 | 4,06 | -1,077 | ,230 | 1,860 | ,457 |
| X24 | 110 | 442 | 4,02 | -,669 | ,230 | 1,966 | ,457 |
| X25 | 110 | 419 | 3,81 | ,358 | ,230 | -1,330 | ,457 |
| Valid N (listwise) | 110 | | | | | | |

Source : Primary data 2021

Table 6 shows that the average respondent's answer is between 3 and 4 which means that the respondent agrees with the indicators presented in the questionnaire question item

4) Descriptive statistics of respondents' responses to lifestyle can be seen in Table 7 below :

**Table 7:** Descriptive Statistics.

| | N | Sum | Mean | Skewness | | Kurtosis | |
|---|---|---|---|---|---|---|---|
| | Statistic | Statistic | Statistic | Statistic | Std. Error | Statistic | Std. Error |
| X31 | 110 | 423 | 3,85 | -,195 | ,230 | ,075 | ,457 |
| X32 | 110 | 422 | 3,84 | ,111 | ,230 | -,760 | ,457 |
| X33 | 110 | 424 | 3,85 | -,148 | ,230 | -,414 | ,457 |
| X34 | 110 | 403 | 3,66 | -,047 | ,230 | -,214 | ,457 |
| Valid N (listwise) | 110 | | | | | | |

Source : Primary data 2021

Table 7 shows that the average respondent's answer is between 3 and 4 which means that the respondent agrees with the indicators presented in the questionnaire question item

**Instrument and Data Quality Testing**

A validity test is a test that shows the extent to which the measuring device used is able to measure what you want to measure and not measure another.

The results of validity testing of all changers show that the magnitude of the loading factor value on the indicator of all changers has a value below 0.5 with a probability value of less than 0.05 on the regression weight. Reliability test is a test that shows the extent of the stability and collapse of the measuring device used.

**Table 8:** Indikator Loading Factor Results.

| | UGC | D_Buyin | Perseps | LifeSty | LifeSty | LifeSty | Type (a | SE | P value | VIF | WLS | ES |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| X11 | 0.279 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | Reflect | 0.089 | 0.001 | 1.391 | 1 | 0.199 |
| X12 | 0.221 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | Reflect | 0.090 | 0.008 | 1.193 | 1 | 0.125 |
| X13 | 0.303 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | Reflect | 0.088 | <0.001 | 1.707 | 1 | 0.235 |
| X14 | 0.315 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | Reflect | 0.088 | <0.001 | 1.800 | 1 | 0.253 |
| X15 | 0.271 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | Reflect | 0.089 | 0.001 | 1.361 | 1 | 0.188 |
| Y1 | 0.000 | 0.261 | 0.000 | 0.000 | 0.000 | 0.000 | Reflect | 0.089 | 0.002 | 1.481 | 1 | 0.187 |
| Y2 | 0.000 | 0.324 | 0.000 | 0.000 | 0.000 | 0.000 | Reflect | 0.088 | <0.001 | 2.619 | 1 | 0.289 |
| Y3 | 0.000 | 0.307 | 0.000 | 0.000 | 0.000 | 0.000 | Reflect | 0.088 | <0.001 | 2.223 | 1 | 0.260 |
| Y4 | 0.000 | 0.309 | 0.000 | 0.000 | 0.000 | 0.000 | Reflect | 0.088 | <0.001 | 2.108 | 1 | 0.263 |
| X21 | 0.000 | 0.000 | 0.438 | 0.000 | 0.000 | 0.000 | Reflect | 0.085 | <0.001 | 1.367 | 1 | 0.347 |
| X22 | 0.000 | 0.000 | 0.357 | 0.000 | 0.000 | 0.000 | Reflect | 0.087 | <0.001 | 1.189 | 1 | 0.231 |
| X23 | 0.000 | 0.000 | 0.315 | 0.000 | 0.000 | 0.000 | Reflect | 0.088 | <0.001 | 1.101 | 1 | 0.179 |
| X24 | 0.000 | 0.000 | 0.359 | 0.000 | 0.000 | 0.000 | Reflect | 0.087 | <0.001 | 1.200 | 1 | 0.233 |
| X25 | 0.000 | 0.000 | 0.071 | 0.000 | 0.000 | 0.000 | Reflect | 0.094 | 0.225 | 1.012 | 1 | 0.009 |
| X31 | 0.000 | 0.000 | 0.000 | 0.363 | 0.000 | 0.000 | Reflect | 0.087 | <0.001 | 1.565 | 1 | 0.291 |
| X32 | 0.000 | 0.000 | 0.000 | 0.334 | 0.000 | 0.000 | Reflect | 0.087 | <0.001 | 1.411 | 1 | 0.247 |
| X33 | 0.000 | 0.000 | 0.000 | 0.333 | 0.000 | 0.000 | Reflect | 0.087 | <0.001 | 1.373 | 1 | 0.246 |
| X34 | 0.000 | 0.000 | 0.000 | 0.313 | 0.000 | 0.000 | Reflect | 0.088 | <0.001 | 1.331 | 1 | 0.217 |
| LifeSty | 0.000 | 0.000 | 0.000 | 0.000 | 1.000 | 0.000 | Reflect | 0.074 | <0.001 | 0.000 | 1 | 1.000 |
| LifeSty | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 1.000 | Reflect | 0.074 | <0.001 | 0.000 | 1 | 1.000 |

Notes: P values < 0.05 and VIFs < 2.5 are desirable for formative indicators; VIF = indicator variance inflation factor;

WLS = indicator weight-loading sign (-1 = Simpson's paradox in l.v.); ES = indicator effect size.

Based on Table 8, the loading factor value shows below 0.50 which states that it is good validity

**Table 9:** Results of Loading Factor Indicators.

| Cronbach's alpha coefficients | | | | | | |
|---|---|---|---|---|---|---|
| UGC | D_Buyin | | Perseps | LifeSty | LifeSty | LifeSty |
| 0.757 | 0.846 | | 0.510 | 0.729 | 1.000 | 1.000 |

Source : Primary data 2021

Based on Table 9, the Cronbach'Alpha value shows above 0.60 which states that reliability is good.

**b. Model Test Results**

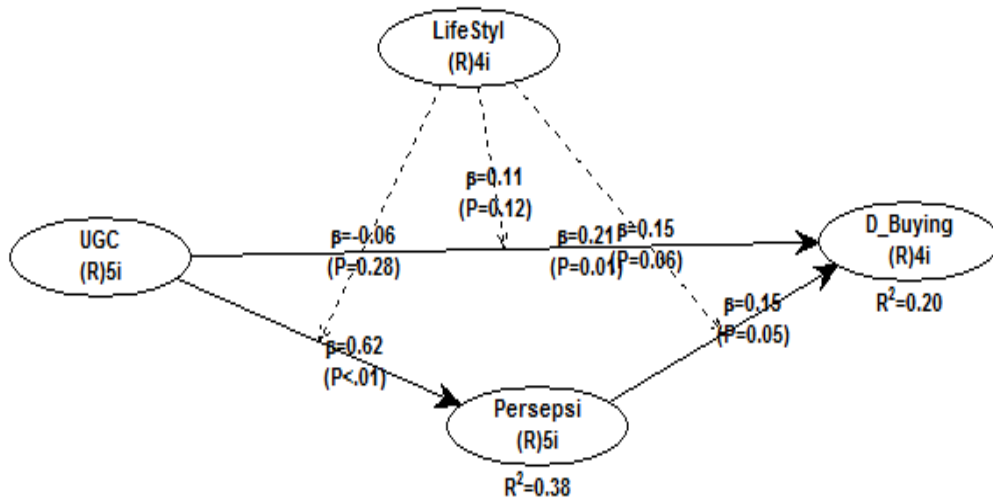The conceptual model with SEM-PLS with lifestyle moderation can be presented as follows :



**Figure 2:** Conceptual Model with Moderation and Mediation Changes.

**Table 10:** Path coefficients.

| Path coefficients | | | | | | |
|---|---|---|---|---|---|---|
| | UGC | D_Buying | Persepsi | LifeStyl | LifeStyl*UGC | LifeStyl*Persepsi |
| UGC | | | | | | |
| D_Buying | 0.211 | | 0.154 | | 0.112 | 0.148 |
| Persepsi | 0.617 | | | | -0.056 | |
| LifeStyl | | | | | | |
| LifeStyl*UGC | | | | | | |
| LifeStyl*Persepsi | | | | | | |

Source : Primary data 2021

**Table 10:** P values.

| P values | | | | | | |
|---|---|---|---|---|---|---|
| | UGC | D_Buying | Persepsi | LifeStyl | LifeStyl*UGC | LifeStyl*Persepsi |
| UGC | | | | | | |
| D_Buying | 0.011 | | 0.048 | | 0.116 | 0.055 |
| Persepsi | <0.001 | | | | 0.277 | |
| LifeStyl | | | | | | |
| LifeStyl*UGC | | | | | | |
| LifeStyl*Persepsi | | | | | | |

Source : Primary data 2021

Based on table 10 can be known :

1) User Generated Content (UGC) websites have a positive effect on online purchase decisions by 0.211, meaning that if the Generated Content (UGC) of the website increases, online purchase decisions also increase

2) User Generated Content (UGC) websites have a positive effect on perception by 0.617, meaning that if the Generated Content (UGC) of the website increases, consumer perception also increases

3) Perception has a positive effect on online purchase decisions by 0.154, meaning that if consumer perceptions increase, online purchase decisions also increase.

4) Lifestyle (life style) moderates the positive influence on the connectedness of user generated content (UGC) websites on online purchase decisions by 0.112 meaning that lifestyle is a factor that strengthens the relationship between User Generated Content (UGC) websites and online purchase decisions

5) Lifestyle (life style) moderates the negative influence on the connectedness of user generated content (UGC) websites on perception by -0.056 meaning that lifestyle is a factor that weakens the relationship between User Generated Content (UGC) websites and perceptions

6) Life style moderates the positive influence on the connectedness of perceptions to purchasing decisions by 0.148, meaning that lifestyle is a factor that strengthens the relationship between perceptions and online purchasing decisions

**Proposition Testing**

Subsequent testing is carried out against the proposed hypothesis. Hypothesis testing was performed using a t-value with a significance level of 0.05. The t-value in the AMOS program is the Critical Ratio (C.R) value in the Regression Weight of the fit model. If the Critical Ratio (C.R) value ≥ 1.967. The probability value (P) ≤ 0.05 then Ho is rejected (the research hypothesis is accepted). The results of processing by AMOS against the full model can be presented as follows:

**Table 11:** Hypothesis Testing Test Results.

| Hypothesis | Path Coefficient | Conclusion | Hypothetical Decisions |
|---|---|---|---|
| Lifestyle moderates the positive influence of User Generated Content (UGC) websites on perceptions | -0,056 | Negative | Rejected |
| Lifestyle moderates the positive influence between perceptions of online purchasing decisions | 0,148 | Positive | Accepted |
| Lifestyle moderates the positive influence of user generated content (UGC) websites on online purchasing decisions | 0,112 | Positive | Accepted |
| *User Generated Content (UGC) website* berpengaruh positif terhadap keputusan pembelian online | 0,211 | Positive | Accepted |
| *User Generated Content (UGC) website* berpengaruh positif terhadap persepsi | 0,617 | Positive | Accepted |
| Persepsi berpengaruh positif terhadap keputusan pembelian online | 0,154 | Positive | Accepted |

Source : Primary data 2021

## Coefficient of Determination

The coefficient of determination of the influence of website User Generated Content (UGC) changes on changes in lifestyle-moderated and perception-mediated online purchase decisions by 37.8% and other changes not studied influenced purchasing decisions by 62.2%.

## Discussion

a. This research proves that lifestyle positively influences (strengthens) the connection between User Generated Content (UGC) websites on perception-mediated online purchasing decisions. The results of this study enrich previous research. Marketing stimuli on social media have a positive influence on online consumer behavior [38]. Websites have a positive influence on online purchase interest [39]. Website quality (design, quality of information, trust, perception of risk and empathy) affects online purchase intentions [40].

b. This research has also succeeded in proving that perception has a positive effect on the connectedness of User Generated Content (UGC) websites to the purchasing decisions of online consumers. There are 4 things from websites that affect consumer behavior, namely graphics, ergonomics, information content and social interaction [41]. Website scenarios, website security, consumer communities on websites have a significant impact on consumer confidence in online purchases [42].

## Managerial Implications

This research has proven an important thing that lifestyle moderates the positive influence of User Generated Content (UGC) websites on online purchasing decisions. The management implication of the results of this study is that marketing managers can optimize the use of website marketing, by designing quality websites. This research has also proven that perception has positively mediated the influence of a website's User Generated Content (UGC) on online purchasing decisions. The managerial implication is that marketers need to optimize the use of websites that can influence consumers' perceptions of the product.

## 5. Conclusions and Suggestions

## Conclusion

The results of this study have provided evidence that lifestyle has a positive effect on the connectedness of User Generated Content (UGC) websites to online purchasing decisions. The results of this study also provide evidence that perceptions moderate the positive influence on the connectedness of User Generated Content (UGC) websites on online purchasing decisions.

## Suggestion

Based on the results of this study, the next research recommendation is the need to conduct research on other factors that affect online consumer behavior from communication approaches, media characteristics or other factors, ethics, law, culture. In addition, research on online consumer behavior can be carried out for other generations such as generations X, Z and in several other countries.

**Practical Implications**

Based on the results of this study, the implications of practice are for online businesses that rely on marketing with website media need to always pay attention to the dynamics of a lifestyle that develops among consumers and build marketing with website media that is based on the needs of.

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