# The Influence of Internal & External Factors on Online Purchases through E-Commerce (Case Study on Accounting Students Class of 2019 at University in Surakarta)

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**Abstract:** Basically, purchasing decisions are an individual behavior (customers) to make a purchase or transaction, the number of consumers in making purchasing decisions is one of the benchmarks for achieving producer goals. Customers are often faced with several problems in buying an item that causes consumers to be smart in considering before making decisions in purchasing. This study aims to analyze the influence of *gender diversity*, shopping motivation, discounts, *electronic word of mouth* (E-WOM), and lifestyle considerations. Researchers use quantitative methods by distributing questionnaires to respondents using *Google Form*. The respondents in this study were active students of the Class of 2019 majoring in Accounting, Faculty of Economics and Business at universities in Solo. The data analysis method in this study uses multiple linear analysis methods. The results of the study proved that shopping is motivation. discounts, E-WOM, and lifestyle considerations influence *online purchasing decisions* through *e-commerce*. While *gender diversity* does not affect online purchasing decisions through *e-commerce*.

Keywords: Online purchasing decisions, shopping motivations, discounts, E-WOM, lifestyle considerations

#### 1. Introduction

The era of *the digital* industrial revolution 4.0 which is instant and sophisticated makes humans need technology in various aspects of life. Drastic changes in the world of communication and informatics greatly affect technological advances which are then used to facilitate aspects of human life, one aspect is trade. The development of trade aspects in line with the *digital* industrial revolution resulted in *an e-commerce system*.

*E-commerce* is supported by communication and information technology. The shift in the way businesses globally allows customers to interact with sellers *online*. The adoption of digital tools and processes in the business world is one of the significant progress to achieve strategic business goals (Maligan &; Althea, 2020). Shift in shopping methods from conventional to digital with *online* shopping.

*Online* shopping is the process of purchasing products or accessing services via the Internet (Maligan &; Althea, 2020). Various products and services are available to customers, *online* shopping makes it easy for customers to get goods or services. *Online* shopping helps in seeing consumer preferences for products and checking quality as well as reputation. Based on Kata Data (2021), in 2021 the growth of e-commerce in Southeast Asia reached 14.3%, sales through e-commerce reached US\$ 45.07 billion. of that amount, US\$ 20.21 billion came from Indonesia, and in 2022 the value of *Indonesia's e-commerce* reached US\$ 59 billion.

The development of *e-commerce* in Indonesia is very significant. The phenomenon of National Shopping Day or harblonas is one proof of the increasing awareness of the Indonesian people for *online* shopping. According to Kata data (2021), transactions during harbolnas in *e-commerce* jumped from IDR 6.5 trillion to IDR 18.1 trillion. This increase was caused by the increase in internet users, the Association of Internet Service Providers (APJII) recorded that the number of internet users in Indonesia reached 196.7 million per second quarter of 2020.

There are basically two factors that lead to *online* purchases by customers, namely internal and external factors. Internal factors come from within the customer consisting of the condition of the heart at the time of *online* purchase, namely gender and character (Iliah &; Aswad, 2022). Bressolles et al in Aqmarina and Wahyuni (2019) mentioned that there are two causes for individuals to make online purchases, namely, first, there are cheap offers from online shopping sites, which are related to *online* purchases. Second, *online* purchases relate to the emotions customers feel when making a purchase. *Online* purchases are also influenced by several factors, namely situational variables such as promotions, credit card ownership, time, and money. Then, *person-related* variable factors include gender, internet dependence, shopping motivation, and the nature

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of materialism (Aqmarina and Wahyuni, 2019).

One of the internal factors that comes from within the customer is gender. Gender is the difference in social status of society between men and women. Male customers are more likely to be influenced by product quality, while women are influenced by the quality of service provided. The author is interested in using the sex variable due to the presence of different tendencies. The next internal factor that drives customers to make *online* purchases is shopping motivation. Arnold & Reynolds in Iliah and Aswad (2022) stated that shopping motivation is an encouragement in traveling to be able to meet psychosocial needs because of the heart's desire to get pleasure when shopping, socialize between customers, find and follow the latest trends, and gain personal and social experiences, rather than just getting products (Iliah &; Aswad, 2022).

External factors that affect *online* purchases in terms of marketing characteristics are discounts. According to tjiptono in anjelika et al stated that karting price is a fragment of prices determined by salespeople to customers for appreciation of customer behavior that benefits salespeople (Anjelika et al., 2021). In general, a discount is a declaration of cost of goods as a form of appreciation to customers for helping to benefit salespeople. The form of promotion with discounted prices is felt to have a role in *online* purchase decisions. Some conditions show that customers who are initially not interested in buying then see items with discount promotions then unconsciously and unintentionally they make purchases.

Another external factor influencing *online* purchases is *electronic word of mouth (E-WOM)*. In general, *E-WOM* can be interpreted as a form of marketing by utilizing the internet to provide information related to a product. According to Rumodang in Hasim (2022), *E-WOM* is a statement that arises from prospective, actual, or former customers about a product or entity, aimed at many people through the internet (Hasim &; Lestari, 2022).Limited information related to the product causes customers to search for information related to the product through reviews made by customers who have purchased the product, so that potential customers get more information about the product.

Another external factor that affects *online* purchases is lifestyle. According to Sutisna in Intan (2020) states that lifestyle is a person's life pattern which is identified as the way individuals spend time (activities), what is considered important, and about their thoughts on themselves and their surroundings. According to Rhenald in Intan (2020), lifestyle is an approach that tends to group customers on variables of activity, interest, and opinion (Ayu, 2020).We often encounter consumptive lifestyles in everyday life today which shows people often buy a product without planning. Consumptive lifestyles can appear in anyone because of the high intensity of internet use that allows someone to see advertisements on social media. Consumptive lifestyle does not think too much about the main benefits of the product.

Shopping activities are activities that are widely carried out by the community. Today's shopping model is shifting and changing, purchasing activities are not only based on needs but because they want to fulfill personal desires. The shopping model has also shifted from conventional face-to-face to digital with online purchases via the internet. Purchasing decision is a problem-solving approach to activities to buy goods or services in order to meet desires and needs consisting of, among others, recognition of needs and wants, information search, evaluation of purchase alternatives, purchase decisions and behavior after purchase (Basu Swastha and T. Hani Handoko, 2000).

This research is a development of Hasim and Lestari's (2022) research entitled "The Effect of Discounts, Hedonic Shopping Motivation, E-WOM and Shopping Lifestyle on Impulse Buying on Tokopedia" The novelty of this first study is the addition of one independent variable, namely *gender diversity*, added to analyze differences in the intensity of internet browsing activities and *online* purchases. The second novelty, this study focuses the scope of observation on accounting study program students in Solo City.

# 2. Literature Review and Hypothesis

#### 2.1 Teori Technology Acceptance Model (TAM)

Technology Acceptance Model (TAM) is one of the theories about the use of information technology systems that is considered to have influence and is generally used to explain individual acceptance of the use of information technology systems Jogiyanto, (2007: 11).*Technology Acceptance Model* (TAM) was first introduced by Davis and began to be developed in 1989.TAM is used to review individual understanding continuously using information technology in its activities. The use of information systems in individuals to carry out activities and their use is still an important concern for researchers, although there are very significant advances in hardware and software processing.

#### 2.2 Theory of Planned Behavior (TPB)

Theory of Planned Behavior (TPB) aims to control the behavior of individuals who are limited by the shortcomings and limitations of the resources used to carry out their behavior (Chau &; Hu, 2002) in Jogiyanto (2007). According to Ramdhani (2011) the Theory of Planned Behavior model consists of three factors, namely

attitude towards the behavior, subjective norm, perceived behavior control.

#### 2.3 Social Learning Theory

Social learning theory states that individuals are capable of learning through direct observation and experience. Social learning theory assumes that behavior is a function of consequences, this theory recognizes the existence of observational learning (observation) and the importance of perception in learning. One can learn by observing what happens to another individual and simply telling something (Robbins and Judge. 2008: 74). Robbins and Judge (2008:7, 4)

## 2.4 Social Demographic Character

According to Sumarwan (2011) in (Hermawan, 2022) customers have diverse needs and desires can be viewed from their socio-demographic characteristics. Distinguishing characteristics can be differences in responses in marketing communication messages. Gender is one of the important factors for individuals to make decisions in their lives. In terms of economy, men and women have differences in decision making (Assyfa, 2020). Especially in terms of online shopping, men have differences in making shopping decisions .Gender becomes one of the important causes of impulse buying behavior. Gender is the difference in social status of the population between men and women (Iliah & Aswad, 2022). For example, women have a tendency that influences them in terms of the better quality of services provided that are perceived in the purchase of fashion products.

### 2.5 Purchasing Decision

Purchasing decisions are an integration process that brings together skills in evaluating two or more alternative behaviors and selecting one of them. Purchasing decision is a condition for a person in making decisions on two or more alternative options (Ilmiyah & Krishernawan, 2020).Purchasing decision is a condition for a person in making decisions on two or more alternative options (Ilmiyah & Krishernawan, 2020). According to Tjiptono in Ilmiyah & Krishernawan (2020), purchasing decisions are phases where buyers understand the problem, explore brand or product instructions, then consider several alternatives for problem solving which will later decide on the purchase (Ilmiyah & Krishernawan, 2020). Exposure to the theory above can be interpreted as that purchasing decisions are responses in which consumers recognize a problem, seek information, evaluate alternatives, decide to buy and take action after purchase.

 $\label{eq:H1:Gender} \textbf{H1:} Gender \ diversity \ influences \ online \ purchases.$ 

# 2.6 Shopping Motivation

According to Arnold &; Reynolds in Iliah (2022), "hedonic shopping motivation is a drive-in shopping to be able to meet psychosocial needs because of the desire to get a feeling of pleasure when shopping, socializing with other customers, following the latest trends, and feeling personal and social experiences, not just getting products" (Iliah & Aswad, 2022).Research conducted by Aqmarina and Wahyuni revealed a significant influence of shopping motivation on purchases (Aqmarina and Wahyuni, 2019). Research conducted by Winatha & Sukaatmadja significantly proves the nature of materialism has a positive influence on impulse purchases online for internet users in Indonesia (Winatha and Sukaatmadja, 2014). Utami (2017) Hedonic shopping motive is the customer's motivation to shop which is a pleasure so that it overrides the benefits of the product.

H2: Shopping motivation influences purchasing decisions.

#### 2.7 Discounts

According to Rahmawati et al. (2020), a discount is a decrease in the normal price of a product within a certain period. Discount discounts on products to other entrepreneurs but at a cheaper price. Discounts can change the customer's view on the product items offered to be more attractive and can affect the customer's view in terms of purchase decisions. According to (Calvin, 2022) discounts or discounts are given to customers as a form of appreciation for a certain behavior carried out by customers. For example, bulk purchases, or faster payments. Indicators in rebates were used in this study to assess the effect of rebates on purchasing decisions through e-commerce.

H3: Discounts affect purchasing decisions.

#### 2.8 Electronic word of mouth (E-WOM)

Electronic Word of Mouth (E-WOM) is a form of marketing by utilizing an internal network in providing information related to the product (Hasim & Lestari, 2022).Generally, information related to the product is limited, which results in consumers seeking more information through reviews made by customers who have

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purchased the product. According to (Rumondang et al., 2020) E-WOM is a statement made by actual prospects, or former customers about a product or company, that is available to many people and institutions through the internet. According to Goyette (2012) in Aditya (2016) Electronic Word of Mouth is a positive or negative statement made by potential customers, actual customers and former customers about products or companies through the internet. Conscientious consumers will tend to pay attention to reviews given by previous buyers available on e-commerce to reduce the risk of shopping.

H4: E-WOM influences purchasing decisions.

## 2.9 Lifestyle Considerations

Hasim & Lestari (2022) lifestyle is a form of activity how people will spend time and money. According to Kolter & Armstrong (2008) in Maligan & Althea (2021) states that lifestyle is a person's lifestyle that is expressed in his psychographic state (Maligan &; Althea, 2020).Lifestyle combined with attitude has an influence on online purchasing decisions. According to Maligan & Althea (2020), lifestyle is determined from past experiences, innate characteristics, and current situations (Maligan & Althea, 2020).By identifying lifestyle factors and their relationship to purchasing decisions, online businesses can prospectively forecast buyers more easily. According to Anggira & Nurfebiaranig (2020) revealed that a person's lifestyle is a person's lifestyle in the world, which is expressed in activities, interests, and opinions about products (Anggira & Nurfebiaraning, 2020).

**H5**: Lifestyle considerations influence purchasing decisions.

# 3. Methodology and Procedure

#### 3.1 Population and Sample

 Table 1: Research Sample Selection Process

No	Criterion	Sum		
1	Active Students Majoring in Accounting at Universities in Solo	1.498		
2	Respond	131		
Outlier data during processing time		(36)		
Number of research samples		95		
Source: Drososs Data 2022				

Source: Process Data, 2023

Based on the sample selection process in Table 1, the population used in this research is active students of class 2019 majoring in accounting, faculty of economics and business at universities in Solo, including Sebelas Maret State University (142 students), Raden Mas Sahid State University (329 students), Muhammadiyah Surakarta University (654 students), STIE Surakarta (287 students), and Slamet Riyadi University (86 students). The sampling technique used in this study used *convenience sampling*, meaning that the sample relied on collecting data from members of the available population and it was relatively easy to participate in the study. The method of calculating the number of samples to be used in this study uses the Slovin formula with an *error* rate of 10%, so that a sample number of 93.74 or 94 respondents is obtained. This study used measurements for each variable, as follows:

Table 2. Measurement of Oremetican I Variables

Variable	Indicator	Source
Gender Diversity	Perception	Iliah & Aswad (2020)
	Purpose	
Shopping Motivation	Adventure Shopping	Arnold & Reynold (2020)
	Social Shopping	
	Gratification Shopping	
	Idea Shopping	
	Role Shopping	
	Value Shopping	
Discounts	Discount Rate	Sutisna (2002)
	Discount Duration	
	Variety of Products Subject to	
	Discounted Prices	
E-WOM	Intensity	Hasim & Lestari (2022)
	Accounts	
	Opinion Valence	

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Lifestyle Considerations	Activities	Anggira & Nurfebiaranig (2020)	
	Interest		
	Opinion		
Purchasing Decision	Search for Information	Kotler dan Keller (2019)	
_	Evaluation of Alternatives		
	Making		
	Purchasing Decisions		
	Post-purchase behavior		

#### 3.2 Data Analysis Techniques

In this study, hypothesis testing used multiple regression analysis. The multiple linear regression method serves as a determinant of the correlation between the independent variable and the dependent variable.

# $\mathbf{KPO} = \alpha + \beta_1 \mathbf{GD} + \beta_2 \mathbf{MB} + \beta_3 \mathbf{PH} + \beta_4 \mathbf{E} + \beta_5 \mathbf{PGH} + e$

### 4. Results and Discussion

#### 4.1 Descriptive Statistical Analysis

A Descriptive Statistical Analysis						
Table 3: Descriptive Statistical Analysis Test Results						
Variable	Ν	Minimum	Maximum	Mean	Std. Deviation	
Gender Diversity	95	14	20	17,94	1,709	
Shopping Motivation	95	10	25	18,28	3,517	
Discounts	95	12	20	16,77	2,048	
E-WOM	95	20	25	22,60	1,587	
Lifestyle	95	8	20	14,34	2,995	
Purchasing Decision	95	58	95	76,08	7,951	

Source: Process Data, 2023

Based on the results of the descriptive statistical test in table 3, there is information about the minimum, maximum, average, and standard deviation values of each variable studied. The *gender diversity* variable consists of four statements, each statement item has the highest score of 5 and the lowest 1. The overall results of respondents' answers have a minimum value of 14, a maximum value of 25, a mean value of 17.94 and a standard deviation of 1.709. The average *gender diversity* score of the four statements was 4.48. This means that *gender diversity* activities carried out in *e-commerce* are high. Differences in interest from each gender in *e-commerce*, able to attract consumer attention due to differences in interest characteristics that are high, female customers are more interested in buying a product based on seller services and attractive promotions. Then, male customers are more interested in purchasing a product based on product specifications and current needs.

The variable of shopping motivation consists of five statements, each statement item has the highest score of 5 and the lowest 1. The overall results of respondents' answers have a minimum value of 10, a maximum value of 25, a mean value of 18.28 and a standard deviation of 3.517. The average value of the shopping motivation of the five statements was 3.65. This means that the motivation for shopping in *e-commerce* is high. Shopping motivation triggers customer satisfaction when shopping online through *e-commerce*, especially shopping with family or friends. In addition, customers are motivated to shop because it improves mood and follows ongoing trends. So that shopping motivation is a factor in the purchase decision-making process.

The rebate variable consists of four statements, each statement item has the highest score of 5 and the lowest 1. The overall results of respondents' answers have a minimum value of 12, a maximum value of 20, a mean value of 16.77 and a standard deviation of 2.04. The average discount value of the four statements was 4.19. This means that the frequency of discounts made in *e-commerce* is high. Discounts applied in *e-commerce*, can attract customer attention because the frequency of publicity of discounts carried out in *e-commerce* is high, the discounts carried out also provide a unique appeal in delivering their products, and the promotions carried out provide convenience in getting products.

The E-WOM variable consists of five statements, each statement item has the highest score of 5 and the lowest 1.The overall results of respondents' answers have a minimum value of 20, a maximum value of 25, a mean value of 22.60 and a standard deviation of 1.587.The average E-WOM score of the five statements was 4.52.This means that the frequency of E-WOM carried out in *e-commerce* is high. E-WOM acts as an alternative assistance to customers in choosing products through previous customer reviews so that it can help consumers when making purchases, E-WOM in *e-commerce* will influence purchasing decisions.

The lifestyle consideration variable consists of four statements, each statement item has the highest score of 5 and the lowest 1. The overall results of respondents' answers have a minimum value of 8, a maximum value

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of 20, a mean value of 14.34 and a standard deviation of 2.995. The average lifestyle judgment score of the four statements was 3.59. This means that the frequency of lifestyle considerations carried out in *e-commerce* is high. Lifestyle considerations become an influential reference for consumers as a benchmark for customers, customers always want to get products based on needs, income, and trends. Customers want a match between the ability to obtain the product and the benefits obtained from the product. So that the consideration of customer lifestyle in *e-commerce* can influence purchasing decisions.

The online purchase decision variable consists of nineteen statements, each statement item has the highest score of 5 and the lowest 1. The overall results of respondents' answers had a minimum value of 58, a maximum value of 95, a mean value of 76.08 and a standard deviation of 7.951. The average online purchase decision score of nineteen statements was 4.00. This means that the frequency of online purchase decisions made in *e-commerce* is high. Online purchasing decisions in *e-commerce* made by respondents of active students of the class of 2019 majoring in accounting, faculty of economics and business at universities in Solo can be influenced by many factors such as *gender diversity*, shopping motivation, discounts, *electronic word of mouth* (E-WOM), and lifestyle considerations.

#### Discussion

Statistical testing with multiple linear regression requires a classical assumption test before performing a multiple regression test. Where the first test is a normality test with a significance of 0.058 > 0.05 which can be concluded that the data are normally distributed. For the results of the multicollinearity test around the Inflation Factor Value (VIF) of 1.358-1.134 and the tolerance value of around 0.737-0.882, it can be concluded that the regression model is free from multicollinearity. For autocorrelation test results using *durbin watson* with DU tables < DW statistics < (4-DU tables); 1.82803 < 2.064 < 2.17197 it can be concluded that regression models are free from autocorrelation. The results of the heteroscedasticity test show that the *unstandardized residual* value has a significant value greater than 0.05 so that it can be concluded that the regression model is free from heteroscedasticity.

In this study, hypothesis testing was carried out using multiple linear regression analysis models. The following is a multiple linear regression analysis table:

Model	Unstandarized Coefficients		Standardized Coefficients		
, induct	В	Std. Error	Beta	t	Sig.
(Constant)	4.449	8.278		0.537	0.592
GENDER DIVERSITY	0.470	0.377	0.101	1.246	0.216
MOTIVASI BELANJA	0.640	0.221	0.283	2.894	0.005
POTONGAN HARGA	0.934	0.322	0.241	2.896	0.005
E-WOM	1.028	0.400	0.205	2.571	0.012
PERTIMBANGAN GAYA HIDUP	0.878	0.251	0.331	3.497	0.001
				29.060	0.000
Adjusted R Square					

Table 4: Multiple Linear Regression Analysis Test	Results
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Source: Process Data, 2023

Based on Table 4, the results of the F test simultaneously show a significance value of 0.000.The significance value produced by the F test is less than 0.05, so it can be concluded that all independent variables namely gender diversity, shopping motivation, discounts, E-WOM, and lifestyle considerations are qualified and can be said to be a fit regression model. The coefficient of determination shows an Adjusted R Square value of 0.599 or 59.9%.This shows that independent variables namely gender diversity, shopping motivation, discounts, E-WOM, and lifestyle considerations, discounts, E-WOM, and lifestyle considerations can explain the variation of the dependent variable, namely purchasing decisions by 0.599 or 59.9% while the remaining 40.1% is explained by other variables not included in this study.

Based on the results of multiple regression tests that the calculation results of each variable can describe the influence of each independent variable on the dependent variable, which is as follows:

The calculation results of each variable can illustrate the influence of each independent variable on the dependent variable, namely gender diversity has a significance value (sig t) of 0.216 which is greater than the

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significance level of 0.05 (0.216>0.05) and **H1is rejected**. Thus, it can be concluded that gender diversity does not influence purchasing decisions. The results of this study provide empirical evidence that *gender diversity* does not affect purchasing decisions through e-commerce. In this study, perceptions between women and men in getting seller services, details of goods, promotions from sellers, and current needs did not affect *online* shopping behavior. Because consumers buy products in the *marketplace* based on their needs. Sex differences must be able to provide information to the *e-commerce* in describing the needs of each *gender*, so that the application system can provide recommerce has not been able to influence purchasing decisions, this is because the perceptions of men and women in using *e-commerce* do not change their purchasing decisions. The results of this study are consistent with research conducted by N. Yasa &; B. Winawan (2021) which states that sex differences have no influence on a person's purchase decision.

The calculation results of each variable can illustrate the influence of each independent variable on the dependent variable, namely shopping motivation has a significance value (sig t) of 0.005 which is smaller than the significance level of 0.05 (0.005< 0.05) and **H2 is received**. Thus it can be concluded that shopping motivation influences purchasing decisions. The results of this study provide empirical evidence that gender diversity influences purchasing decisions through e-commerce. It can be interpreted that customers consciously have an interest in making purchases because of the urge from within themselves to shop. This is due to the condition of individuals who feel that shopping is an enjoyable experience. Customers prefer to shop to fulfill the desire of a pleasant and carefree shopping feeling than to fulfill a need. This can happen because of the variety of categories and products on e-commerce sites, it can trigger customers to browse e-commerce sites and increase the possibility for customers to make purchases online. The results of this study are consistent with the research of Poluan et al., (2019), Scarpi (2020), and L. Iliah &; M. Aswad (2022) which states that shopping motivation affects online purchase decisions through e-commerce.

The calculation results of each variable can illustrate the effect of each independent variable on the dependent variable, namely the rebate has a significance value (sig t) of 0.005 which is smaller than the significance level of 0.05 (0.005< 0.05) and H3is received. Thus it can be concluded that E-WOM influences purchasing decisions. The results of the study prove that the application of discounts affects online purchasing decisions through e-commerce, discounts in e-commerce are part of the revolution in the current digital era in essence the application of discounts is expected to introduce the goods sold, this shows that more discounts are offered to the public able to attract their attention to buy these goods. The intensity of applying different discounts in each e-commerce can affect purchasing decisions when discounts are made, so customers are more interested in buying the product. This creates a view in the customer that the product that gets a discount is in accordance with his needs at that time. This customer view is what makes the rebate successful to meet its target. The presence of discounts offered has a very big influence on business people, because they can communicate their products clearly and purposefully to the wider public, they think that current discounts have a unique appeal when delivering products in a language style and trustworthy public figures, it makes the presence of discounts can improve consumer purchasing decisions. The results of this study are consistent with research conducted by R. Anjelika, D. Suwito, H. Nurweni (2021), and M. Hasim &; R. Lestari (2022) which stated that discounts affect online purchase decisions through e-commerce.

The calculation results of each variable can illustrate the influence of each independent variable on the dependent variable, namely E-WOM has a significance value (sig t) of 0.012 which is smaller than the significance level of 0.05 (0.012 < 0.05) and **H4 is received**. Thus it can be concluded that rebates influence purchasing decisions. The results of this study provide empirical evidence that E-WOM influences online purchase decisions through e-commerce, meaning that customers make the review column of a product as the basis for making online purchase decisions through e-commerce. This is because the review criteria will determine the credibility of the seller and the product, it can also be interpreted that the better the review of the product, the more it can build a purchase decision. The role of E-WOM is very important for sellers, especially recommendations and criticisms through reviews are able to build the views of potential customers widely.Potential customers trust reviews more from former buyers of a product. This makes E-WOM able to become a promoter. When going to make a purchase, often customers will first see the review column to be used as a convincing picture and basis about the product purchased, so that the review column is able to influence the confidence of potential buyers to make online purchase decisions through e-commerce. The results of this study are consistent with the research of K. Ilmiyah &; I. Krishernawan (2020), D. Kinanti &; A. Afriani (2021), and M. Hasim &; R. Lestari (2022) which states that E-WOM influences online purchasing decisions through ecommerce.

The calculation results of each variable can illustrate the influence of each independent variable on the dependent variable, namely lifestyle considerations have a significance value (sig t) of 0.001 which is smaller than the significance level of 0.05 (0.001 < 0.05) and **H5is received**. Thus it can be concluded that lifestyle

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considerations influence purchasing decisions. The results provide empirical evidence that lifestyle considerations influence online purchasing decisions through e-commerce. Lifestyle is a pattern that is repeated in a person's life that is recognized through the way a person spends time (activities), how to understand important things around him (interests), and how to think about themselves (opinions). Today's lifestyle is different from the past, in this case it is shopping, there is no need to go to the seller, but can transact through gadgets, namely online shopping. Customers will spend time and money to shop online assuming the activity can satisfy their needs. Nowadays online shopping like this has become an important lifestyle for his life, especially with the ease of shopping today. People will sacrifice something voluntarily to fulfill their lifestyle and this affects online purchasing decisions through e-commerce. The results of this study are consistent with research conducted by A. Rini &; N. Sylvie (2020), Rumbiati (2021), and M. Hasim &; R. Lestari (2022) which states that lifestyle considerations can influence online purchasing decisions through e-commerce.

# 5. Conclusion

This study aims to empirically examine the influence of gender diversity, shopping motivation, discounts, E-WOM, and lifestyle considerations on active students of class 2019 majoring in accounting, faculty of economics and business at universities in Solo. Based on the results of testing and discussion obtained in the previous chapter, it can be concluded as follows:

- 1. Gender diversity has no influence on online purchasing decisions through e-commerce.Gender diversity has no influence on online purchasing decisions through e-commerce.Differences in gender perception have no influence on online purchasing decisions through e-commerce.H<sub>1</sub> rejected.
- 2. Shopping motivation influences online purchase decisions through e-commerce, H2accepted.
- 3. Discounts affect online purchasing decisions through e-commerce. H3 accepted.
- 4. E-WOM influences online purchasing decisions through e-commerce. H4 accepted.
- 5. Lifestyle considerations influence online purchasing decisions through e-commerce. H5 accepted.

Based on the conclusions of this study, the researcher provides the following suggestions:

- 1. The next research should be added interview research instruments, in addition to questionnaire instruments.
- 2. Researchers are then expected to add research variables in order to find out more about what factors can influence the decision of the election. For example, influencer factors, convenience, social, service quality, psychology, and changing gender independent variables into moderation variables.
- 3. Researchers are expected to focus on apps like Toko Pedia, Shope, and Lazada.

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