

**THE INFLUENCE OF LIFESTYLE, APPLICATION USABILITY, AND TRUST IN DIGITAL
PLATFORMS ON THE ONLINE SHOPPING BEHAVIOR OF UNIVERSITY STUDENTS**

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Abstract

This study aims to examine the effect of lifestyle, ease of application use, and trust in digital platforms on the online shopping behavior of university students in Surabaya. The research employed a quantitative method with an explanatory survey approach. The sample consisted of 100 university students in Surabaya selected using purposive sampling. Data were collected through an online questionnaire based on a Likert scale. The results show that, simultaneously, the three independent variables have a significant effect on online shopping behavior, with a contribution of 51.2 percent. Partially, lifestyle, ease of application use, and trust in digital platforms each have a positive and significant effect. Ease of application use was found to be the variable with the most dominant contribution. These findings indicate that an easy and comfortable user experience is the most important factor in driving university students' online shopping behavior. The managerial implications of this study are that e-commerce application developers must prioritize improving ease of application use, marketers need to formulate strategies aligned with students' digital lifestyle, and platforms need to continuously build trust through transparent security systems and reputation.

Keywords: lifestyle, ease of application use, trust in digital platforms, online shopping behavior.

Introduction

In today's digital era, online shopping behavior has become an inseparable part of everyday life, especially among university students. As a generation that grew up alongside the development of internet technology and e-commerce, university students tend to be more adaptive to various digital shopping platforms such as Shopee, Tokopedia, Lazada, and TikTok Shop. This phenomenon is reinforced by data from the Indonesian Internet Service Providers Association (APJII), which show that internet penetration among university students exceeds 90 percent, with online shopping as one of the main activities after social media. In Surabaya, the second-largest metropolitan city in Indonesia, the online shopping behavior of university students has shown an increasing trend from year to year. Consumers' purchasing decisions are also shaped by the values and social environment around them (Mardikaningsih et al., 2022). However, behind this positive trend, there is a fundamental question about which factors actually drive university students to shop online consistently. Is the decision to shop online influenced more by a consumptive lifestyle, ease of application use, or trust in the digital platform itself? This question is important to answer given its implications for the development of digital marketing strategies and financial literacy among young people. For business actors, the ability to read changes in consumer behavior and adjust strategies determines long-term competitiveness (Mardikaningsih & Darmawan, 2026).

Phenomena in the field show that not all university students have the same online shopping behavior even though they have equal access to digital technology. Some university students appear highly active in online shopping with high frequency, while others shop less often or even never do so. Based on initial observations and discussions with university students at several higher education institutions in Surabaya, it was found that this difference in behavior is not solely caused by economic factors, but is also closely related to lifestyle, perceptions of application ease of use, and the level of

trust in digital platforms (Solomon, 2020; Schiffman & Wisenblit, 2019). University students with a consumptive lifestyle who closely follow trends tend to shop online more often than those who are more thrifty. Likewise, university students who feel that online shopping applications are easy to use tend to be more comfortable shopping (Davis, 1989), while those who experience difficulty with navigation or feel that the application is slow tend to be reluctant to shop regularly (Venkatesh et al., 2003). The ease and practicality of online shopping systems can encourage consumers to make purchases more spontaneously (Darmawan & Gatheru, 2021). In addition, transaction security and platform reputation are important considerations that influence online shopping decisions (Gefen et al., 2003; Pavlou, 2003). Therefore, clear rules and user protection are important aspects in creating a sense of security and increasing consumer trust in digital platforms (Rahman et al., 2024).

Several factors are theoretically assumed to influence Online Shopping Behavior, including Lifestyle, Ease of Application Use, and Trust in Digital Platforms. The consumer behavior theory proposed by Engel, Blackwell, and Miniard (1995) explains that purchasing decisions are influenced by external factors such as marketing stimuli and internal factors such as lifestyle and consumer perceptions. Lifestyle in the context of online shopping refers to a consumptive orientation, a preference for a digital lifestyle, and a tendency to follow the latest shopping trends. The tendency to follow trends and use certain products or services can become part of a lifestyle that then drives consumption activity (Sinambela & Halizah, 2023). Social media content and the figures that users follow also help shape trends that are then imitated (Mardikaningsih & Essa, 2025). Constant exposure to digital media also influences consumers' outlook and consumption habits (Khayru et al., 2024). The higher a person's digital and consumptive lifestyle orientation, the greater the likelihood that the person shops online regularly (Kotler & Keller, 2016; Hawkins & Mothersbaugh, 2019). Previous studies show that lifestyle is a significant predictor of online shopping behavior among university students (East et al., 2017; Peter & Olson, 2021).

The second factor is Ease of Application Use, which is part of the technology acceptance model (TAM) developed by Davi (1989). This model states that perceived ease of use and perceived usefulness determine the extent to which individuals accept and use a technology. In the context of online shopping, ease of application use includes intuitive navigation, page loading speed, a user-friendly interface design, and ease of the checkout and payment process (Gefen et al., 2003; Cyr et al., 2009). Such an easy experience can help individuals become more familiar with understanding and using various applications or digital platforms (Darmawan, 2025). Well-directed technology development allows applications to be continuously improved according to user needs (Mardikaningsih & Hariani, 2023). User experience is also influenced by platform algorithms that regulate product displays and recommendations (Rohmawati & Mardikaningsih, 2023; Darmawan, 2024). University students who feel that online shopping applications are easy to use tend to shop more frequently and spend more time on those platforms (Koufaris, 2002; Lee & Kim, 2018). This finding is supported by various previous studies (Venkatesh et al., 2003; Pavlou, 2003; Alalwan et al., 2020).

The third factor is Trust in Digital Platforms. Trust is a crucial element in online transactions because buyers and sellers do not meet physically (Gefen & Straub, 2004). Trust in digital platforms includes perceptions of transaction security, personal data protection, platform reputation, the reliability of the payment system, and trust in reviews and ratings from other users (McKnight et al., 2002; Kim et al., 2008). Trust can increase consumers' sense of security when making transactions and support the continuity of trading activity in the digital ecosystem (Purnomo et al., 2025). Trust also depends on the belief that the goods received are genuine and match their descriptions (Purwanto et al., 2025), as well as on consistent product quality (Hariani et al., 2026). University students with a high level of trust in an online shopping platform tend to be more comfortable making transactions, cancel orders less often, and are more loyal to that platform (Chiu et al., 2014; Oliveira et al., 2017). Conversely, low trust can become a major barrier to online shopping behavior even when lifestyle and application ease of use are already favorable (Jarvenpaa et al., 2000). A lack of trust and certainty in online transactions can create doubt among consumers, so they tend to cancel or not proceed with a purchase (Darmawan, 2022). However, when consumers feel that the risks that may arise can be minimized, trust and the tendency

to make repeat transactions can increase (Fitri & Mardikaningsih, 2023). Previous studies consistently report that trust has a positive effect on online shopping intention and behavior (Gefen et al., 2003; Pavlou, 2003; Gefen & Straub, 2004). Similarly, Rofiqi, Khayru, and Darmawan (2025) also affirm that consumer trust in the security and convenience of using an application can build customer loyalty.

A research gap in the literature on the determinants of Online Shopping Behavior among university students is still found. Most previous studies tend to examine only one or two variables separately, for example only lifestyle or only application ease of use, without considering the simultaneous interaction among the three interrelated factors (van Laar et al., 2017; Oberländer et al., 2020). Research that integrates the lifestyle factor (Lifestyle), the technical factor (Ease of Application Use), and the psychological factor (Trust in Digital Platforms) in a single research model remains very limited, particularly in the context of university students in a large city such as Surabaya. In fact, Online Shopping Behavior is a multidimensional outcome shaped by the complex interaction among individual characteristics, perceptions of technology, and trust in the platform (Mohammadyari & Singh, 2015; Spante et al., 2018). Overlooking any one aspect in the analysis risks producing an incomplete understanding and strategic recommendations that miss the target.

The novelty of this study lies in combining three domains that have often been separated, namely the domain of individual lifestyle, the domain of technical perceptions of the application, and the domain of psychological trust in digital platforms, within a single research model. This approach makes it possible to identify which factor makes the most dominant contribution to the online shopping behavior of university students (Cetindamar et al., 2021; Malik et al., 2023). In addition, the use of a representative sample, namely 100 university students in Surabaya selected through purposive sampling, provides adequate statistical power to test the three independent variables simultaneously using multiple linear regression. This study also makes a practical contribution for e-commerce platform managers, digital marketers, and educational institutions in designing well-targeted interventions. Based on the description of the phenomenon, the research gap, and the novelty offered, the main objective of this study is to empirically examine the effect of Lifestyle, Ease of Application Use, and Trust in Digital Platforms on the Online Shopping Behavior of university students in Surabaya, both partially and simultaneously.

Method

This study used a quantitative approach with an explanatory research type, namely research that aims to explain the causal relationship between the independent variables and the dependent variable through hypothesis testing (Coe et al., 2025). The research design was cross-sectional, in which data were collected at a single point in time from a group of respondents who made up the research sample (Newby, 2014). This approach was chosen because it fits the research objective of examining the effect of Lifestyle, Ease of Application Use, and Trust in Digital Platforms on Online Shopping Behavior simultaneously. The population in this study was all active university students in the city of Surabaya who use online shopping platforms. The population size was unlimited because university students in Surabaya number in the tens of thousands across various public and private universities. The sampling technique used was purposive sampling, in which respondents were selected based on certain criteria relevant to the research objective. The inclusion criteria in this study were: (a) active university students enrolled at a university in Surabaya; (b) having shopped online at least twice in the past six months; and (c) willing to complete the questionnaire fully and voluntarily. Based on these criteria, a sample of 100 respondents was determined.

Data were collected online using the Google Forms platform. The questionnaire was distributed through WhatsApp groups and social media, with the help of university students from various universities in Surabaya as intermediaries. Distribution ran for one full week, with reminders every two days. A total of 127 respondents submitted questionnaires during the distribution period. After a data cleaning process to identify questionnaires that were incomplete, inconsistent, or did not meet the criteria (Arikunto, 2010), 100 valid questionnaires were obtained that were suitable for further processing. The

valid response rate was 78.7 percent of the total questionnaires submitted. The research instrument was a questionnaire based on a five-point Likert scale, in which 1 indicates strongly disagree, 2 disagree, 3 neutral, 4 agree, and 5 strongly agree (Coe et al., 2025). The Online Shopping Behavior variable was measured based on shopping frequency, number of purchases, types of products purchased, and average monthly spending on online shopping (Hawkins & Mothersbaugh, 2019). The Lifestyle variable was measured using a scale adapted from Engel, Blackwell, and Miniard (1995) covering consumptive orientation, preference for a digital lifestyle, and the tendency to follow trends. The Ease of Application Use variable was measured using a scale adapted from Davis (1989), covering ease of navigation, loading speed, interface design, and ease of the checkout process (Venkatesh et al., 2003). The Trust in Digital Platforms variable was measured using a scale adapted from Gefen, Karahanna, and Straub (2003) covering transaction security, personal data protection, platform reputation, and trust in user reviews (Pavlou, 2003; McKnight et al., 2002).

The collected data were then analyzed using SPSS version 26. Data analysis was carried out in several stages. The first stage was descriptive statistical analysis to describe the characteristics of the respondents and the score distribution of each variable. The second stage was the classical assumption tests, which included a residual normality test using Kolmogorov-Smirnov, with the criterion that residuals are normally distributed if the significance value is greater than 0.05. A linearity test was conducted using the deviation from linearity test to ensure that the relationship between each independent variable and the dependent variable is linear, with the criterion that the relationship is linear if the significance value of deviation from linearity is greater than 0.05. A heteroscedasticity test was conducted using the Glejser test, in which heteroscedasticity does not occur if the significance value between the independent variables and the absolute residual value is greater than 0.05 (Ghozali, 2018). A multicollinearity test was conducted by examining the Variance Inflation Factor (VIF) and tolerance values, in which multicollinearity does not occur if the VIF value is less than 10 and the tolerance value is greater than 0.10 (Tolmie et al., 2011).

The third stage was hypothesis testing using multiple linear regression analysis. This method was chosen because this study has more than one independent variable (three variables) and one dependent variable. The regression model used was $Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$, where Y is Online Shopping Behavior, X1 is Lifestyle, X2 is Ease of Application Use, X3 is Trust in Digital Platforms, a is the constant, b is the regression coefficient of each independent variable, and e is the error term. Partial hypothesis testing (t-test) was conducted to determine the significance of the effect of each independent variable on the dependent variable individually, with the criterion that the effect is significant if the significance value is less than 0.05. Simultaneous testing (F-test) was conducted to determine whether the three independent variables jointly have a significant effect on the dependent variable, with the criterion that the effect is significant if the significance value is less than 0.05 (Tolmie et al., 2011). The coefficient of determination (R Square) was calculated to determine how much of the variance in the dependent variable can be explained by the three independent variables simultaneously (Ghozali, 2018). To identify which variable has the most dominant contribution to online shopping behavior, the standardized coefficients beta of each independent variable were compared, in which the variable with the highest beta value is considered to have the most dominant contribution. All data analysis procedures were carried out at an alpha significance level of 0.05.

Results and Discussion

This study was based on questionnaires distributed to 100 university students in Surabaya who met the inclusion criteria. The questionnaire return rate reached 100 percent after the data cleaning process; from a total of 127 questionnaires submitted, 100 valid questionnaires were obtained that were suitable for further processing. The respondent profile shows that 56 respondents, or 56 percent, were female and 44 respondents, or 44 percent, were male. Based on university type, 35 respondents, or 35 percent, came from public universities, 40 respondents, or 40 percent, from private universities, and 25 respondents, or 25 percent, from polytechnics or institutes. Based on online shopping frequency in the

past six months, 42 respondents, or 42 percent, shopped 2 to 5 times, 38 respondents, or 38 percent, shopped 6 to 10 times, and 20 respondents, or 20 percent, shopped more than 10 times.

The descriptive overview of the research data shows that, in general, the three independent variables are in the moderate to high category. The Lifestyle variable has a mean of 3.78 with a standard deviation of 0.62 on a scale of 1 to 5. The highest score on this variable is on the item of the tendency to follow the latest trends, with a mean of 4.05, while the lowest score is on the item of shopping orientation for prestige, with a mean of 3.42. The Ease of Application Use variable has a mean of 3.95 with a standard deviation of 0.58, which is the highest among the three independent variables. The ease of navigation item is the highest with a mean of 4.18, while the application loading speed item is the lowest with a mean of 3.65. The Trust in Digital Platforms variable has a mean of 3.82 with a standard deviation of 0.60. The transaction security item is the highest with a mean of 4.02, while the trust in user reviews item is the lowest with a mean of 3.58. The dependent variable, Online Shopping Behavior, has a mean of 3.85 with a standard deviation of 0.63. The shopping frequency per month item is the highest with a mean of 4.12, while the average monthly spending item is the lowest with a mean of 3.48.

Table 1. Descriptive Statistics of Research Variables

Variable	Label	N	Minimum	Maximum	Mean	Std. Deviation
Lifestyle	X1	100	2.20	4.80	3.78	0.62
Ease of Application Use	X2	100	2.50	5.00	3.95	0.58
Trust in Digital Platforms	X3	100	2.30	4.90	3.82	0.60
Online Shopping Behavior	Y	100	2.40	4.90	3.85	0.63

The validity test was conducted using Pearson correlation between the score of each item and the total score of its variable. The criteria used were a minimum correlation coefficient of 0.30 and a significance value of less than 0.05. The validity test results show that all statement items for the four variables have corrected item-total correlation values above 0.30, so they were declared valid. The reliability test was conducted by calculating the Cronbach's Alpha coefficient for each variable. The Cronbach's Alpha value for the Lifestyle variable is 0.845, for Ease of Application Use 0.862, for Trust in Digital Platforms 0.851, and for Online Shopping Behavior 0.837. All four values are well above the minimum threshold of 0.70, so the instrument was declared reliable.

Table 2. Validity and Reliability Test Results

Variable	Number of Items	Range of r-count	r-table	Cronbach's Alpha	Description
Lifestyle (X1)	5	0.445 - 0.702	0.30	0.845	Valid & Reliable
Ease of Application Use (X2)	5	0.456 - 0.721	0.30	0.862	Valid & Reliable
Trust in Digital Platforms (X3)	5	0.438 - 0.698	0.30	0.851	Valid & Reliable
Online Shopping Behavior (Y)	5	0.423 - 0.684	0.30	0.837	Valid & Reliable

Before testing the hypotheses using multiple linear regression, the classical assumption tests were first conducted to ensure that the regression model was suitable for use. The residual normality test using Kolmogorov-Smirnov produced a statistic of 0.072 with a significance value of 0.142, which is greater than 0.05, so the residuals were declared normally distributed. The linearity test through the deviation from linearity test showed that the significance values for the relationship between each independent variable and the dependent variable were above 0.05, which means the relationships are linear. The heteroscedasticity test using the Glejser test showed significance values for the three independent variables against the absolute residual values of 0.287, 0.312, and 0.265, respectively, all greater than 0.05, so there was no heteroscedasticity problem. The multicollinearity test showed that the tolerance values for the three independent variables ranged from 0.512 to 0.678, and the VIF values ranged from 1.474 to 1.953. All tolerance values were greater than 0.10 and all VIF values were less than 10, so there was no multicollinearity among the independent variables.

Table 3. Classical Assumption Test Results

Assumption Test	Criterion	Result	Description
Normality (Kolmogorov-Smirnov)	Sig. > 0.05	Sig. = 0.142	Met
Multicollinearity	Tolerance > 0.10; VIF < 10	Tolerance: 0.512-0.678; VIF: 1.474-1.953	Met
Heteroscedasticity (Glejser)	Sig. > 0.05	X1: 0.287; X2: 0.312; X3: 0.265	Met

After all the classical assumption tests were met, multiple linear regression analysis was conducted to examine the effect of the three independent variables on Online Shopping Behavior. The results show that, simultaneously, the three independent variables have a significant effect on Online Shopping Behavior. The multiple correlation coefficient (R) of 0.715 indicates that the relationship between the three independent variables simultaneously and the dependent variable is in the strong and positive category. The R Square value obtained is 0.512, which means that 51.2 percent of the variance or change in the dependent variable, namely Online Shopping Behavior, can be explained simultaneously by the three independent variables, namely Lifestyle, Ease of Application Use, and Trust in Digital Platforms. Meanwhile, the remaining 48.8 percent is explained by other variables not examined in this study, such as price promotions, peer influence, or product quality. The Adjusted R Square of 0.497 indicates that, after correcting for the number of independent variables and the sample size, the predictive ability of the model remains around 49.7 percent, which is statistically fairly good.

Table 4. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.715	0.512	0.497	0.445

The results of the simultaneous test (F-test) show that the regression model is suitable for predicting Online Shopping Behavior. This is shown by an F value of 34.567 with a significance value of 0.000, which is far below 0.05. Thus, hypothesis H4, which states that Lifestyle, Ease of Application Use, and Trust in Digital Platforms simultaneously have a positive effect on Online Shopping Behavior, is accepted.

Table 5. Simultaneous Test Results (F-Test)

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	20.567	3	6.856	34.567	0.000
Residual	19.045	96	0.198		
Total	39.612	99			

Partially, the results of the t-test show that all three independent variables have a significant effect on Online Shopping Behavior. The Lifestyle variable has a regression coefficient of 0.287 with a significance value of 0.003, which means that Lifestyle has a positive and significant effect on Online Shopping Behavior. The Ease of Application Use variable has a regression coefficient of 0.342 with a significance value of 0.000, which is the largest effect among the three variables. The Trust in Digital Platforms variable has a regression coefficient of 0.215 with a significance value of 0.008, which means that it has a positive and significant effect on Online Shopping Behavior.

Table 6. Partial Test Results (t-Test) and Regression Coefficients

Variable	Coefficient B	Std. Error	Beta	t	Sig.	Description
Constant	0.845	0.245		3.449	0.001	
Lifestyle (X1)	0.287	0.094	0.284	3.053	0.003	Significant
Ease of Application Use (X2)	0.342	0.087	0.356	3.931	0.000	Significant
Trust in Digital Platforms (X3)	0.215	0.079	0.221	2.722	0.008	Significant

Dependent Variable: Online Shopping Behavior (Y)

Based on the standardized coefficients beta, the Ease of Application Use variable has the highest beta value, at 0.356, followed by Lifestyle with a beta of 0.284, and Trust in Digital Platforms with a beta of 0.221. This indicates that Ease of Application Use is the variable with the most dominant contribution to the Online Shopping Behavior of university students in Surabaya. The multiple linear regression equation resulting from this analysis is as follows:

$$Y = 0,845 + 0,287 X1 + 0,342 X2 + 0,215 X3 + e$$

where:

Y = Online Shopping Behavior

X1 = Lifestyle

X2 = Ease of Application Use

X3 = Trust in Digital Platforms

This equation can be interpreted as follows: each one-unit increase in Lifestyle will increase Online Shopping Behavior by 0.287 points, assuming the other variables are constant. Each one-unit increase in Ease of Application Use will increase Online Shopping Behavior by 0.342 points. Each one-unit increase in Trust in Digital Platforms will increase Online Shopping Behavior by 0.215 points. Thus, Ease of Application Use has the greatest effect on Online Shopping Behavior compared to Lifestyle and Trust in Digital Platforms.

Tabel 7. Summary of Hypothesis Testing Results

Hypothesis	Path	Beta Coefficient	Sig.	Result
H1	Lifestyle → Online Shopping Behavior	0.284	0.003	Accepted
H2	Ease of Application Use → Online Shopping Behavior	0.356	0.000	Accepted
H3	Trust in Digital Platforms → Online Shopping Behavior	0.221	0.008	Accepted
H4	Lifestyle, Ease of Application Use, Trust in Digital Platforms → Online Shopping Behavior	F = 34.567	0.000	Accepted

The first finding to be discussed is that Lifestyle was shown to have a positive and significant effect on Online Shopping Behavior. This result is consistent with the consumer behavior theory proposed by Engel, Blackwell, and Miniard (1995) as well as the findings of Solomon (2020) and Schiffman & Wisenblit (2019) that lifestyle is an important determinant of consumer purchase decisions. The values and habits that form within consumers also influence their purchase decisions (Mardikaningsih et al., 2022). University students with a consumptive lifestyle and a preference for a digital lifestyle tend to shop online more often. The higher a person's orientation toward a digital and consumptive lifestyle, the more likely that person is to shop online regularly (Kotler & Keller, 2016; Hawkins & Mothersbaugh, 2019). Scientifically, lifestyle functions as a filter that determines how individuals respond to marketing stimuli and new technology. A digital lifestyle is also influenced by the figures that students often follow on social media, so their shopping choices are easily directed (Mardikaningsih & Essa, 2025). The implication of this finding is that marketers need to develop content and promotions that are aligned with the digital lifestyle of university students, for example through social media campaigns that are relevant to current trends.

The second finding shows that Ease of Application Use has a positive and significant effect on Online Shopping Behavior, and is even the variable with the most dominant contribution among the three variables tested. This result strengthens the technology acceptance model (TAM) developed by Davis (1989) as well as the findings of Venkatesh et al. (2003) and Gefen, Karahanna, and Straub (2003). Ease of application use, which includes intuitive navigation, loading speed, user-friendly design, and a simple checkout process, was shown to be the most important factor in encouraging university students to shop online (Cyr et al., 2009; Lee & Kim, 2018; Alalwan et al., 2020). Scientifically, ease of application use reduces cognitive barriers and transaction costs in online shopping. University students who feel that the application is easy to use tend to develop more frequent shopping habits and spend more time on that platform (Koufaris, 2002). The managerial implication of this finding is that e-commerce application developers must prioritize simplifying the interface, speeding up loading time, and minimizing the number of steps in the checkout process.

The third finding shows that Trust in Digital Platforms has a positive and significant effect on Online Shopping Behavior. This result is consistent with the studies of Gefen, Karahanna, Straub (2003),

Pavlou (2003), and McKnight, Choudhury, & Kacmar (2002) which found that trust is a crucial element in online transactions. In transactions conducted online without direct meetings between the parties involved, trust becomes one of the important foundations for the continuity of digital transactions (Negara & Darmawan, 2023). Clear communication policies that are easy for all users to understand also make consumers more confident in a platform (Mardikaningsih et al., 2024). University students with a high level of trust in transaction security, personal data protection, platform reputation, and the reliability of user reviews tend to feel more comfortable and shop online more often (Kim et al., 2008; Chiu et al., 2014; Oliveira et al., 2017). Consumption tied to lifestyle and self-image keeps university students actively shopping, so a sense of security on the platform becomes an important determinant (Sinambela & Halizah, 2023). Consumer protection through adequate supervision and clear transaction rules can increase consumer trust in e-commerce platforms (Anugroh et al., 2023). Certainty about who is responsible and how violations are proven also affects consumers' sense of security when problems arise in digital transactions (Sutanto et al., 2023). Scientifically, trust functions as a mechanism that reduces perceived risk in online transactions in which buyers and sellers do not meet physically (Jarvenpaa et al., 2000; Gefen & Straub, 2004). The implication of this finding is that e-commerce platforms need to increase the transparency of their return policies, strengthen data encryption security systems, display clear security certifications, and manage reputation through authentic and unmanipulated user reviews. Automated systems that filter reviews or handle complaints must also operate fairly, because decisions perceived as biased can reduce user trust (Mardikaningsih & Oluwatoyin, 2023).

Conclusion

Based on the results of the analysis and discussion presented above, several important conclusions can be drawn. First, Lifestyle was shown to have a positive and significant effect on the Online Shopping Behavior of university students in Surabaya. The higher the consumptive and digital lifestyle orientation, the higher the frequency and intensity of online shopping. Second, Ease of Application Use was shown to have a positive and significant effect on Online Shopping Behavior, and it is the variable with the most dominant contribution. This shows that ease of application use is the most decisive factor in encouraging university students to shop online. Third, Trust in Digital Platforms was shown to have a positive and significant effect on Online Shopping Behavior. Trust in transaction security, platform reputation, and the reliability of user reviews increases comfort and the frequency of online shopping. Fourth, simultaneously, the three independent variables, namely Lifestyle, Ease of Application Use, and Trust in Digital Platforms, jointly have a significant effect on Online Shopping Behavior with a contribution of 51.2 percent, while the remaining 48.8 percent is explained by other variables outside this research model.

This study provides several important managerial implications for stakeholders. First, for e-commerce platform developers, the finding that Ease of Application Use is the most dominant factor indicates that the main priority of application development should be focused on improving user experience. This can be done by simplifying the checkout flow from the original 5 steps to a maximum of 2-3 steps, speeding up page loading time to under 2 seconds, and ensuring an intuitive and responsive interface design across various devices, especially smartphones. Developers also need to conduct usability testing regularly to identify features that confuse users. Second, for digital marketing managers, the finding that Lifestyle has a significant effect shows that segmentation and targeting strategies need to be based on the digital lifestyle of university students. Marketing content must be aligned with trends that are popular among university students, such as using slang, short video content, and collaborating with relevant micro-influencers. Loyalty programs such as cashback, free shipping, and reward points can also be designed to strengthen online shopping habits. Third, for platform managers in terms of risk management, the finding that Trust in Digital Platforms has a significant effect indicates the need for continuous investment in digital security systems. Platforms must transparently display security certifications (such as ISO 27001) and clear personal data protection policies, and provide a responsive complaint mechanism. Review and rating systems need

to be closely monitored to prevent fake reviews that can damage user trust. Fourth, for educational institutions, these findings can serve as input for financial and digital literacy programs for university students. Understanding the factors that influence online shopping behavior can help university students make wiser and less impulsive shopping decisions.

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