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Research Article

Understanding Online Purchase Decisions : The Role of the Bandwagon Effect, Lifestyle, and Digital Payments

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Abstract: This study investigates the determinants of online purchase decisions by examining the influence of the bandwagon effect, lifestyle, and digital payment usage among urban consumers aged 18–40 in Padang City, Indonesia. Using a quantitative approach, data were collected from 170 respondents through a structured questionnaire and analyzed with multiple linear regression. Descriptive analysis revealed high average scores for all variables, indicating a generally positive perception among respondents. Regression results showed that the three variables jointly explain 73.7% of the variance in online purchasing behavior. Furthermore, all three predictors—bandwagon effect, lifestyle, and digital payments—exerted significant partial effects, with digital payment being the strongest contributor. The bandwagon effect emerged as a powerful social driver, suggesting that peer influence and perceived popularity of products significantly encourage individuals to engage in similar purchasing patterns. Lifestyle, reflecting personal values, interests, and routines, was also found to meaningfully affect consumer choices, highlighting that purchasing decisions are often aligned with self-identity and aspirational living standards. Digital payment usage demonstrated the most substantial impact, emphasizing the importance of transaction speed, ease, and security in fostering online shopping adoption. These findings indicate that modern online consumer behavior is not solely the result of individual preferences but is shaped by a complex interplay of social influence, lifestyle aspirations, and technological convenience. The results hold practical implications for e-commerce platforms, which can leverage social proof strategies, lifestyle-oriented marketing content, and seamless payment integrations to enhance consumer engagement and conversion rates. Marketers are encouraged to design campaigns that blend social validation cues, targeted lifestyle messaging, and promotions tied to preferred payment methods to maximize market penetration. This study contributes to the growing literature on digital commerce by illustrating how psychological, sociocultural, and technological factors converge to influence purchasing intentions in emerging markets.

Keywords: Bandwagon; Behavior; Digital; Lifestyle; Purchase

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1. Introduction

The digital revolution has fundamentally transformed consumer behavior, particularly in the context of online purchasing. The proliferation of high speed internet access, widespread smartphone usage, and the rapid evolution of social media platforms have created a fertile environment for e-commerce growth, especially in urban populations. In tandem with these technological advancements, purchasing behavior has become increasingly influenced by psychological and sociocultural factors, prompting a need to explore how individuals make online purchase decisions in this dynamic environment.

One prominent factor shaping consumer choices is the bandwagon effect, a psychological phenomenon wherein individuals align their preferences with the majority, often driven by social proof, peer influence, or fear of missing out. This effect is particularly salient in digital spaces, where viral trends, user reviews, and influencer endorsements amplify collective behavior. Additionally, lifestyle patterns, encompassing consumer interests, values, and self expression, significantly dictate product preferences and spending habits. As consumers increasingly seek to align their purchases with their identity and social image,

lifestyle segmentation becomes a critical dimension in understanding online purchasing behavior.

Moreover, the integration of digital payment systems has further accelerated e-commerce adoption. The availability of seamless, secure, and instant transaction methods has not only removed traditional purchasing barriers but also shaped consumer expectations regarding convenience and efficiency. As a result, the digital payment infrastructure does not merely facilitate transactions it actively influences consumer decision-making by enhancing perceived value and trust.

Despite the growing body of research on e-commerce and digital behavior, there remains a gap in understanding how these three dimensions bandwagon effect, lifestyle, and digital payments interact and contribute to online purchase decisions. This study seeks to fill that gap by examining the individual and collective impacts of these factors on urban consumers' behavior. Specifically, it focuses on individuals aged 18 to 40 years who are actively engaged in online transactions, aiming to provide practical insights for marketers, digital strategists, and policymakers seeking to optimize e-commerce engagement.

The digital transformation has significantly reshaped the landscape of consumer behavior, particularly in e-commerce. While numerous studies have examined individual aspects of online purchasing such as consumer reviews (Kim & Gupta, 2012), website quality (Rose et al., 2012), and transaction security (Shin, 2009) few have approached the phenomenon from an integrated, multi dimensional perspective. The bandwagon effect, a well documented psychological phenomenon (Aral & Walker, 2011), has been extensively explored in the context of social media and viral marketing, yet its specific influence on online purchasing decisions especially among urban digital natives remains under investigated. Most existing research isolates this effect from other sociocultural dimensions, failing to account for how it may interact with deeper lifestyle drivers or technological enablers. Meanwhile, lifestyle segmentation has long been used in marketing to understand consumer values, self image, and preferences (Solomon et al., 2013), but studies typically treat lifestyle as a static demographic tool rather than as a dynamic psychological construct influencing online behavior in tandem with social influence and digital convenience.

Moreover, while the rise of digital payment systems has undeniably facilitated e-commerce adoption (Dahlberg et al., 2015), most research in this area remains focused on technological acceptance models, emphasizing usability, security, and perceived ease of use. However, digital payment systems do more than simply enable transactions; they shape consumer trust, perceived value, and behavioral patterns yet few studies have contextualized these effects within the broader psychological and cultural framework of online decision making. Attempts to integrate these factors, such as the work of Lim et al. (2016), are still rare and often limited in scope, focusing on narrow consumer segments or ignoring the age specific dynamics of younger urban populations. Thus, a comprehensive understanding of how the bandwagon effect, lifestyle, and digital payment systems collectively shape online purchase decisions is still lacking. This gap is especially critical given the evolving consumption behavior of digital savvy individuals aged 18–40, whose decisions are influenced simultaneously by identity expression, peer trends, and expectations of digital convenience.

This study offers a novel contribution by holistically examining the intersection of the bandwagon effect, lifestyle, and digital payment adoption in shaping online purchasing decisions among urban consumers aged 18–40. Unlike previous research that isolates these variables, this study explores their interdependence within a unified model. By doing so, it provides deeper insights into the psychological, sociocultural, and technological mechanisms that influence consumer behavior in digital environments offering valuable implications for marketers, platform designers, and policy makers seeking to optimize e-commerce engagement strategies in a post digital era.

2. Literature Review

The digitalization of commerce has fundamentally reshaped how consumers make purchase decisions, prompting scholars to reexamine traditional behavioral models through the lens of social, psychological, and technological influences. In contrast to conventional purchasing behavior driven largely by price or utility, modern online consumers are influenced by collective behavior patterns, lifestyle identity, and the convenience of digital platforms. This literature review synthesizes previous research on three interrelated constructs bandwagon effect, lifestyle segmentation, and digital payment systems to provide a comprehensive understanding of how these variables interact to shape online consumer

decisions. By exploring these dimensions, the review lays a conceptual foundation for examining online purchase behavior in the context of increasingly dynamic, socially driven, and technology mediated environments.

Digital Consumer Behavior Theory

Digital consumer behavior theory is concerned with how individuals make decisions in online environments, influenced by psychological, social, cultural, and technological factors. Unlike traditional consumer behavior, digital consumer behavior involves dynamic interactions with platforms, peer influence, and real time information access. According to Kotler and Keller (2016), the purchasing process consists of five stages: need recognition, information search, evaluation of alternatives, purchase decision, and post purchase behavior. In digital contexts, each of these stages is shaped by specific online stimuli such as algorithm driven product recommendations, user generated reviews, and the simplicity of digital transactions.

In this framework, the variables studied bandwagon effect, lifestyle, and digital payment play unique yet interrelated roles in influencing consumer decisions. The bandwagon effect typically impacts the evaluation and decision stages, pushing consumers to favor products that appear popular or widely accepted. Lifestyle influences the need recognition stage, guiding consumers to seek products that align with their values or identity. Meanwhile, digital payment methods affect the execution stage by simplifying the transaction process, increasing trust, and reducing friction. Together, these factors illustrate how psychological and technological dimensions integrate in shaping online consumer behavior.

Bandwagon Effect

The bandwagon effect is a psychological tendency where individuals adopt certain behaviors or choices primarily because others are doing the same. This phenomenon is closely linked to social influence theory, especially normative social influence, which explains how people conform to perceived group norms for social approval (Cialdini, 2001). In the context of online purchasing, this manifests when consumers follow the crowd buying products with the most reviews, highest ratings, or those promoted by influencers often without critically assessing the product's suitability for their own needs. Aral and Walker (2011) emphasized that digital platforms amplify this effect, as visibility and social metrics (likes, shares, comments) function as modern indicators of trustworthiness.

In e-commerce environments, the bandwagon effect can be a major driver of impulsive and rapid purchase decisions. Consumers often perceive products endorsed by the majority as inherently superior, even in the absence of detailed information. This social proof reduces uncertainty and builds a psychological safety net that encourages action. In a hyperconnected world where online users are bombarded with choice, the bandwagon effect provides a shortcut for decision making. This makes it a powerful yet subtle influencer of consumer behavior, especially among younger demographics who are more attuned to social validation and trend conformity.

Lifestyle

Lifestyle is defined as a person's way of living expressed through patterns of behavior, activities, interests, and opinions. It reflects both internal values and external influences and plays a significant role in shaping consumer preferences. In marketing theory, lifestyle segmentation is used to categorize consumers based on their psychographics, offering insights into why certain groups choose specific products (Solomon et al., 2013). In the digital economy, consumers are not just buying for utility but are increasingly making purchases that symbolize their personality, values, and social status. For example, a minimalist buyer may prefer eco friendly brands, while trend driven individuals may follow seasonal collections endorsed by influencers.

In online purchasing, lifestyle influences what consumers search for, how often they shop, and which platforms they engage with. Modern lifestyles, characterized by mobility, personalization, and a desire for convenience, align well with the nature of digital commerce. Moreover, social media has enabled lifestyle signaling, where people curate personal brands through what they wear, eat, or consume often showcased online. Therefore, lifestyle doesn't just determine product choice; it frames the entire buying experience, turning online

transactions into expressions of identity. This makes lifestyle a critical construct in understanding digital consumer behavior.

Digital Payment

Digital payment systems refer to electronic methods of making transactions, including mobile wallets, QR code systems, and integrated e-payment apps. The adoption of these systems is grounded in the Technology Acceptance Model (TAM) (Davis, 1989), which asserts that perceived usefulness and perceived ease of use are central to user acceptance of new technologies. In the e-commerce domain, the convenience offered by digital payments such as instant transfers, automated billing, and contactless transactions enhances the user experience and reduces barriers to completing purchases. According to UTAUT (Venkatesh et al., 2012), facilitating conditions, such as smartphone penetration and internet connectivity, also influence digital payment adoption.

The presence of trusted digital payment options can significantly affect consumers' confidence in making purchases online. Payment systems act as enablers and reassurers, especially in markets where concerns about fraud or delivery reliability are prevalent. Digital payments also cater to lifestyle preferences such as speed, mobility, and security, making them more appealing to tech savvy generations. Furthermore, features like cashback, loyalty rewards, and discounts tied to digital wallets add perceived value to the transaction. As a result, the ease and incentives provided by digital payment systems not only facilitate but actively encourage consumers to finalize purchases, thus impacting online buying behavior directly.

Online Purchase Decision

The online purchase decision is the culmination of various factors influencing consumers as they navigate through the digital buying process. This decision is not made in isolation but is shaped by external stimuli (like advertisements or social proof), internal preferences (such as lifestyle), and enabling technologies (such as digital payment systems). Consumers today are more empowered, but also more overwhelmed by choices; thus, they rely heavily on cues that reduce cognitive effort and increase perceived value. Online purchase decisions are also influenced by emotional and impulsive factors, especially in environments where peer influence and platform algorithms promote urgency and trend following.

In the context of this study, the online purchase decision is influenced simultaneously by the bandwagon effect, lifestyle alignment, and the availability of digital payment systems. The bandwagon effect motivates consumers to follow popular trends, lifestyle influences their sense of product relevance, and digital payments remove transactional friction. Together, these factors form a behavioral ecosystem that makes certain consumers more likely to complete purchases online. Understanding these interconnected influences allows marketers, designers, and policymakers to better anticipate consumer needs and tailor experiences that support higher conversion rates in digital commerce.

3. Method

This study adopts a quantitative approach to examine the influence of the bandwagon effect, lifestyle, and digital payment usage on online purchase decisions. The research focuses on consumers in Padang City, aged 18–40 years, who actively engage in online transactions via social media platforms. The object of the research is individuals who have made at least two online purchases in the last three months. The population includes all individuals of productive age in Padang City. The sample was selected using purposive sampling, resulting in 170 respondents who met the specified criteria.

The data were collected using a closed ended questionnaire on a five point Likert scale. Although the original study used multiple linear regression with SPSS, this type of research is also suitable for Structural Equation Modeling using Partial Least Squares (SEM-PLS) through SmartPLS software. SEM PLS is appropriate given the complexity of relationships among latent variables and the reflective measurement model used. It also supports small to medium sample sizes and prioritizes predictive accuracy over model fit (Hair et al., 2020; Sarstedt et al., 2021).

The measurement of variables was carried out using validated instruments based on reputable sources. The bandwagon effect was measured using four items adapted from Febrina (2023), capturing the tendency to follow the majority in online purchasing. The

lifestyle variable was measured with six indicators developed by Khansa (2022), reflecting consumers' activities, interests, and opinions in online shopping. Digital payment usage was assessed using five indicators from Usman et al. (2025), emphasizing convenience, reliability, and trust in digital payment methods. The online purchase decision variable was measured using eleven indicators based on Aditya et al. (2023), capturing preferences, evaluations, and final purchasing behavior.

4. Results and Discussion

The opening section of the Results and Discussion aims to introduce and guide the reader through the core findings and the empirical foundation of this study. In the context of increasingly dynamic digital consumer behavior, this research focuses on three key variables presumed to influence online purchase decisions: the bandwagon effect, lifestyle, and digital payment usage. Major shifts in consumption patterns driven by advancements in information technology, internet penetration, and the proliferation of social media and e-commerce platforms have reshaped the landscape of consumer decision making. Today's consumers are influenced not only by price or product quality but also by social factors, self identity representation, and the ease of conducting transactions. Hence, it is essential to understand how these three variables contribute to consumer purchasing decisions, particularly in urban environments where digital economic activities are most prominent.

Results of Descriptive Analysis of Research Data

Table 1. Results of Descriptive Analysis of Research Data

Indicator	Flat2	TCR (%)	Ket.
Bandwagon effect	4,15	83,10	Good
Lifestyle	4,07	81,47	Good
Digital payments	4,11	82,28	Good
Buying decision	4,36	87,22	Good

The descriptive analysis of the research data serves as a foundational step to comprehend the general tendencies and perceptions of respondents regarding the three independent variables bandwagon effect, lifestyle, and digital payment and their influence on online purchase decisions. Table 1 of the study presents the mean scores and the Tingkat Capaian Responden (TCR) or respondent achievement level for each variable, indicating how strongly participants agree with the statements related to each construct. All four variables bandwagon effect (mean = 4.15; TCR = 83.10%), lifestyle (mean = 4.07; TCR = 81.47%), digital payment (mean = 4.11; TCR = 82.28%), and online purchase decision (mean = 4.36; TCR = 87.22%) fall within the "good" category. This suggests that respondents generally agree with the influence of these variables in shaping their online purchasing behavior. Notably, the online purchase decision variable registers the highest score, indicating that the respondents are highly engaged in online purchasing activities and perceive the decision making process as significantly influenced by the other variables.

These findings reflect a positive perception among urban digital consumers specifically individuals aged 18–40 in Padang City toward social conformity, lifestyle driven purchasing habits, and the efficiency of digital payment methods. The elevated TCR for online purchase decisions emphasizes the responsiveness of this demographic toward e-commerce convenience and perceived value. Furthermore, the closely grouped means and TCRs of the independent variables suggest a balanced influence of social psychological, cultural, and technological dimensions on consumer behavior. These results align with prior studies that underscore the impact of perceived usefulness, peer influence, and personal values on e-commerce engagement (Usman et al., 2025; Solomon et al., 2013). Therefore, the descriptive analysis not only quantifies initial perceptions but also lays a robust groundwork for the subsequent inferential statistical analyses, particularly regression modeling and hypothesis testing.

Normality Test Results

Table 2. Normality Test Results

	Unstandardized Residual	**Information**
N	170	Normally Distributed Data
Asymp. Sig. (2-tailed)	0,200	

The normality test in this study is designed to determine whether the dataset used for regression analysis follows a normal distribution, a key assumption for ensuring the validity of parametric statistical tests, including linear regression. In this case, the researchers applied the Kolmogorov Smirnov test to the unstandardized residuals of the regression model. The results are summarized in Table 2, which shows that the Asymp. Sig. (2-tailed) value is 0.200. Since this p-value exceeds the threshold of 0.05, it can be concluded that the residuals are normally distributed. This finding satisfies one of the critical assumptions required for conducting multiple linear regression analysis, ensuring that the results derived from the model are both robust and statistically reliable.

From a methodological standpoint, the confirmation of data normality implies that the distribution of error terms is symmetric and centered around the mean, which is essential for accurate estimation of regression coefficients and hypothesis testing. This outcome also reinforces the appropriateness of the dataset for further parametric analysis, such as t-tests and F-tests, which are sensitive to deviations from normality. Furthermore, it indicates that the sample of 170 respondents is sufficiently large and well behaved to approximate the properties of a normal distribution, aligning with findings from statistical theory and empirical guidelines for normality assessment in social science research (Hair et al., 2020). By meeting this assumption, the study provides a solid statistical foundation for interpreting the relationships between the bandwagon effect, lifestyle, digital payments, and online purchase decisions.

Multicollinearity Test Results

Table 3. Multicollinearity Test Results

	Mark *Tolerance*	**Mark VIF**	**Information**
Bandwagon effect	0,453	2.209	Free from multicollinearity
Lifestyle	0,494	2.023	Free from multicollinearity
Digital payments	0,696	1.437	Free from multicollinearity

The multicollinearity test evaluates whether the independent variables in a regression model are highly correlated with each other, which can distort the estimation of regression coefficients and weaken the statistical power of the model. Table 3 presents the results of the multicollinearity test using two key indicators: Tolerance and the Variance Inflation Factor (VIF). A Tolerance value below 0.10 or a VIF value above 10 is generally considered indicative of problematic multicollinearity. In this study, the bandwagon effect recorded a Tolerance of 0.453 and a VIF of 2.209; lifestyle had a Tolerance of 0.494 and a VIF of 2.023; while digital payments posted a Tolerance of 0.696 and a VIF of 1.437. All these values fall within the acceptable range, indicating that multicollinearity is not present among the independent variables.

The absence of multicollinearity is essential for preserving the precision and interpretability of the regression coefficients. When independent variables are not highly intercorrelated, it allows each variable's unique contribution to the dependent variable online purchase decision to be accurately estimated. Moreover, the acceptable VIF values reported in this study suggest that the predictors provide distinct information, and none is redundant

in explaining the variance in the purchase decision outcome. This strengthens the validity of the regression results and supports the robustness of the model, aligning with best practices in quantitative behavioral research (Hair et al., 2020). Hence, these findings affirm that the dataset is suitable for multiple linear regression without concern for multicollinearity bias.

Heteroscedasticity Test Results

Table 4. Heteroscedasticity Test Results

Variable	Sig. *(2-tailed)*	Information
Bandwagon effect	0,923	Free from heteroscedasticity
Lifestyle	0,808	Free from heteroscedasticity
Digital payments	0,064	Free from heteroscedasticity

The heteroscedasticity test assesses whether the variance of the residuals in a regression model is constant across all levels of the independent variables. Homoscedasticity, or equal variance, is a critical assumption in linear regression that ensures unbiased and efficient estimation of parameters. In this study, the heteroscedasticity test was performed using the Glejser method, and the results are reported in Table 4. The significance values (Sig. 2-tailed) for all three independent variables bandwagon effect (0.923), lifestyle (0.808), and digital payment (0.064) are above the threshold value of 0.05. Therefore, the data can be considered free from heteroscedasticity, indicating that the variance of the error terms is homogeneously distributed.

The confirmation of homoscedasticity is a positive indication of the model's statistical reliability. It implies that the error terms do not exhibit systematic patterns that could bias the regression estimates or inflate the standard errors, which would otherwise compromise the validity of hypothesis testing. Furthermore, the uniform variance across observations enhances the generalizability of the findings, as it ensures that the model performs consistently across different values of the independent variables. This outcome aligns with the assumptions underpinning classical linear regression theory and conforms to empirical standards outlined in econometrics and behavioral research (Gujarati & Porter, 2009). Thus, the data demonstrate stability and predictability, validating the regression model used in this study.

Major Hypothesis Test Results

Table 5. Major Hypothesis Test Results

Y	X	R *Square*	F	*Sig.*
Buying decision	*Bandwagon effect, lifestyle and digital payments*	0,737	155,055	0,000[b]

The major hypothesis test in this study aims to evaluate the simultaneous influence of the three independent variables bandwagon effect, lifestyle, and digital payments on the dependent variable, namely online purchase decision. This hypothesis is tested using multiple linear regression analysis, specifically through the F-test, which determines whether the regression model as a whole is statistically significant. Table 5 displays the results, with an R Square value of 0.737, an F-statistic of 155.055, and a significance value (Sig.) of 0.000. The p-value being less than 0.01 indicates that the overall model is highly significant at the 1% confidence level. Thus, the null hypothesis that there is no simultaneous effect can be rejected, confirming that the three predictors jointly explain a substantial portion of the variance in online purchase decisions.

The R Square value of 0.737 implies that 73.7% of the variability in online purchase decisions among respondents can be explained by the combination of bandwagon effect, lifestyle, and digital payment usage. This high coefficient of determination reflects the strength and relevance of the chosen variables in capturing key drivers of online consumer behavior. The result aligns with recent studies emphasizing the psychological and technological underpinnings of online shopping, especially among digital natives in urban contexts (Lim et al., 2016; Usman et al., 2025). Moreover, the large F-statistic further indicates that the inclusion of all three predictors significantly improves the model compared to a model with no predictors. Therefore, the findings offer robust empirical support for the integrated framework proposed in this research and justify further exploration of individual effects through minor hypothesis testing.

Minor Hypothesis Test Results

Table 6. Minor Hypothesis Test Results

	Unstandardized Coefficients		***Standardized Coefficients***	**t**	***Sig.***
	B	***Std. Error***			
(Constant)	14.562	1,619		8.996	0,000
Bandwagon Effect	0,543	0,114	0,283	4.777	0,000
Lifestyle	0,342	0,085	0,228	4.024	0,000
Digital Payments	0,782	0,074	0,504	10.570	0,000

The minor hypothesis test investigates the individual (partial) effects of each independent variable bandwagon effect, lifestyle, and digital payments on the dependent variable, online purchase decision. This is assessed using the t-test in multiple linear regression, which measures the significance and strength of each variable's contribution while controlling for the influence of the others. Table 6 summarizes the results, showing that all three variables significantly affect online purchase decisions at a 1% significance level ($p < 0.01$). Specifically, the digital payment variable has the strongest standardized coefficient ($\beta = 0.504$), followed by bandwagon effect ($\beta = 0.283$) and lifestyle ($\beta = 0.228$). All t-values are well above the critical value, and p-values are exactly 0.000 for each variable, indicating strong statistical significance.

These findings highlight the dominant role of digital payments in influencing consumer behavior, suggesting that ease, speed, and reliability in transaction methods are paramount in driving online purchases. The bandwagon effect also shows a substantial influence, reinforcing the importance of social proof, peer trends, and influencer dynamics in e-commerce contexts. Meanwhile, lifestyle, although slightly less dominant, still exerts a meaningful impact, reflecting how consumer identity and personal values guide product selection. These outcomes corroborate findings from previous studies that emphasize the role of technology, social influence, and psychographics in shaping digital consumption patterns (Cialdini, 2001; Solomon et al., 2013; Usman et al., 2025). Thus, the minor hypothesis results provide a granular understanding of how each factor contributes independently to the consumer's decision making process in the digital realm.

5. Conclusion

This study concludes that the bandwagon effect, lifestyle, and digital payment usage each exert a significant influence on online purchase decisions among urban digital consumers, particularly individuals aged 18 to 40. Collectively, these variables account for 73.7% of the variance in purchase behavior, emphasizing the multidimensional nature of online consumer decision making. The results highlight the dominant role of digital payment systems, which offer speed, security, and convenience factors that strongly motivate consumers to complete online transactions. The bandwagon effect also proves influential, indicating that social proof

and conformity to popular trends significantly drive purchasing behavior. Lifestyle, while slightly less impactful, remains a critical determinant, as it aligns personal values and identity with consumption choices. These findings affirm the relevance of psychological, sociocultural, and technological frameworks in explaining digital purchasing patterns, offering a comprehensive understanding of what shapes consumer actions in the e-commerce era.

Importantly, the study confirms the applicability of a unified model integrating psychological tendencies (bandwagon effect), behavioral profiles (lifestyle), and technological enablers (digital payment) to predict and explain online consumer behavior. The absence of issues related to data normality, multicollinearity, and heteroscedasticity further strengthens the reliability of the regression analysis. As such, this research contributes both theoretically and practically to the literature on digital consumer behavior and offers a validated model that can guide future studies or be adapted in different socio demographic contexts. These insights serve as a foundation for digital marketers, platform developers, and policy makers in enhancing strategies aimed at improving user engagement and transaction conversion rates in online commerce.

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