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The Influence of Risk Perception and Lifestyle on Future Purchase Intention (A Survey of Online Fashion Consumers of Celosia Etnik in Bandung)

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Abstract

Fashion e-commerce in Indonesia has grown rapidly, yet local batik micro, small, and medium enterprises (MSMEs) such as Celosia Etnik report that strong consumer interest does not consistently translate into purchase conversion. This study examines the extent to which risk perception and lifestyle, both partially and simultaneously, influence future purchase intention toward Celosia Etnik's online fashion products among existing customers, defined as consumers who had purchased from the brand through e-commerce within the preceding six months. An explanatory quantitative approach through a cross-sectional survey was employed, involving 339 existing customers as respondents through a Likert-scale questionnaire. After data cleaning removed 15 outliers identified through univariate z-scores exceeding ±3.0, 324 responses were analyzed using multiple linear regression, with results confirmed robust to the outlier-removal decision through a before-after sensitivity comparison. The findings reveal three results: first, risk perception has a negative and significant effect on future purchase intention (B = -0.206, 95% CI [-0.284, -0.128], β = -0.217, $p < .001$); second, lifestyle has a positive and significant effect on future purchase intention (B = 0.549, 95% CI [0.480, 0.618], β = 0.671, $p < .001$), with lifestyle proving more dominant than risk perception; and third, risk perception and lifestyle simultaneously affect future purchase intention, jointly explaining 70.1% of its variance ($R^2 = 0.701$, $p < .001$). Based on these findings, Celosia Etnik is advised to clarify product information to reduce consumer risk perception and to strengthen lifestyle-oriented marketing strategies to encourage repurchase conversion.

Keywords: risk perception; lifestyle; future purchase intention; online fashion; e-commerce

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INTRODUCTION

Indonesia's e-commerce growth has been among the most significant in Southeast Asia, driven by digital infrastructure development, including rising internet penetration, mobile-device adoption, and advances in digital payment systems (Bao et al., 2025). Indonesia's e-commerce transaction value rose from USD 44 billion in 2020 to more than USD 90 billion in 2024, and with a CAGR of 15.5% is projected to reach USD 194.20 billion by 2030 (e-Conomy SEA, 2024; Research and Markets, 2025). The fashion industry is one of the main drivers of this growth, contributing 48.2% of total e-commerce transactions and projected to generate revenue of USD 12,592 million in 2024 (Sanny et al., 2021), with millennial and Gen Z consumers as the largest online fashion buyers.

Prior literature nonetheless documents that high consumer interest does not always translate into actual purchases, a pattern conceptualized as the intention-action gap (Oliveira et al., 2017). Šimek and Sadílek (2024) show that consumers, particularly Gen Z, tend to apply uncertainty-avoidance strategies when shopping for fashion online, especially for products that require direct physical assessment, including uncertainty about material quality, size suitability, colour discrepancies between photographs and actual products, transaction security, and delivery risk. Meanwhile, consumers today buy clothing not merely for functional needs but also for self-expression, social status, and identity formation, and digital lifestyle patterns and social media exposure have been shown to strongly influence online fashion purchase decisions (Bertrandias & Goldsmith, 2006; Ong et al., 2021; Park & Chun, 2025; Yang et al., 2024).

A comparable pattern of unconverted interest is reported by Celosia Etnik, a local batik MSME that markets ready-to-wear batik through Shopee, Tokopedia, Instagram, and TikTok. A preliminary interview with the business owner and an open questionnaire distributed to 30 prospective consumers indicated that price consideration (80%) and shipping-cost-induced purchase postponement (75%) were the most frequently cited barriers, while on the driver side, 90% of respondents reported actively exploring the brand's products across digital platforms and expressing a positive attitude toward online shopping; among this latter group, roughly 80% self-reported that this interest had not yet led to an actual purchase. Because this evidence is preliminary and self-reported rather than measured through the main study's instrument, it is treated here strictly as a motivating business observation rather than as empirical proof of an intention-action gap; the present study measures purchase intention only, and any behavioural gap is not formally tested.

Although price and shipping cost were the most frequently mentioned barriers in the preliminary study, both are largely transactional and operational in nature, already well documented in the e-commerce literature, and comparatively less actionable for a resource-constrained MSME in the short term. In contrast, the same preliminary responses also surfaced recurring concerns about product authenticity and quality uncertainty, and a strong self-reported identification with local and modern ethnic-fashion style, corresponding conceptually to risk perception and lifestyle, respectively. Batik products, characterised by motif, colour accuracy, material quality, and cut precision, entail a comparatively high level of uncertainty when purchased online, since fashion items are experiential and aesthetic and therefore difficult to evaluate without direct physical inspection (Dai et al., 2014; Sutinen et al., 2022). At the same time, prior studies on risk perception and lifestyle have generally focused on large e-commerce platforms or international mass-fashion brands, while research jointly examining both psychological mechanisms among the existing-customer base of a local

ethnic-fashion MSME in Indonesia remains scarce, representing a theoretical and contextual gap that this study addresses.

This study offers three points of novelty: first, it jointly models risk perception and lifestyle as, respectively, avoidance- and approach-oriented motivational mechanisms within a single explanatory framework; second, it focuses on a local ethnic-fashion (batik) MSME and its existing online customer base, a context underexamined relative to large-scale e-commerce platforms and international mass-fashion brands; and third, because all respondents are existing customers who had previously purchased from the brand, the outcome variable is explicitly conceptualized as future purchase intention rather than first-time purchase intention, a distinction rarely made explicit in prior consumer-behaviour research. Accordingly, this study aims to analyze the partial and simultaneous effects of risk perception and lifestyle on future purchase intention among Celosia Etnik's existing online customers, providing an empirical basis for more targeted digital marketing and customer-retention strategies for local ethnic-fashion MSMEs.

THEORITICAL REVIEW AND HYPOTHESIS DEVELOPMENT

Overarching Theoretical Foundation

This study is grounded in the Theory of Planned Behavior (TPB; Ajzen, 1991), an extension of the Theory of Reasoned Action (Fishbein & Ajzen, 1975), which posits that behavioural intention is jointly shaped by attitude toward the behaviour, subjective norm, and perceived behavioural control. Within this framework, risk perception is conceptually positioned as a barrier that lowers perceived behavioural control and increases the perceived cost of transacting online, while lifestyle is positioned as an antecedent of attitude, reflecting the extent to which fashion-oriented activities, interests, and opinions generate a favourable predisposition toward the brand's offerings. TPB therefore provides a single behavioural-intention framework within which both an inhibiting, control-related mechanism (risk perception) and a driving, attitudinal mechanism (lifestyle) can be theoretically integrated and empirically tested as joint antecedents of future purchase intention.

Theory and Concept of Risk Perception

Mitchell (1999) defines risk perception as consumers' assessment of uncertainty and the possible negative consequences of an action, and in an online shopping context it reflects consumers' belief that they may experience an undesired and unexpected outcome when conducting online transactions (Alrawad et al., 2023). Risk-perception dimensions in e-commerce generally include performance, financial, time, privacy, psychological, and social risk, all of which can hinder purchase intention (Phamthi et al., 2024). Fashion is a high-involvement product category with a comparatively high level of perceived risk in online shopping because of its experiential and aesthetic nature, which prevents consumers from directly inspecting product attributes before purchase (Sutinen et al., 2022); risk perception has been shown to negatively affect purchase intention in e-commerce, with a stronger effect on experience products such as fashion than on search products (Phamthi et al., 2024). This study operationalizes risk perception using four indicators adapted from Featherman and Pavlou (2003) and confirmed by Phamthi et al. (2024) and Alrawad et al. (2023): performance risk (product-quality and appearance uncertainty), financial risk (potential monetary loss), time risk (delivery and return-process delay), and privacy risk (personal-data misuse concerns).

Theory and Concept of Lifestyle

Plummer (1974) operationalizes lifestyle through the psychographic AIO framework (Activities, Interests, Opinions), which measures individual activity patterns, perceived significant interests, and opinions toward the self and environment. Lifestyle reflects the way individuals allocate time, resources, and values in daily life, including in fashion consumption (Ong et al., 2021; Yang et al., 2024), and digital-era developments, particularly social media use, have shaped distinctive consumption lifestyles marked by greater brand awareness and more intensive online product exploration (Park & Chun, 2025). Fashion-oriented lifestyle has been shown to positively affect consumer involvement in the product category, which subsequently affects purchase behaviour (Nguyen et al., 2023), and consumers who are more active on social media tend to show greater interest in fashion items (Yang et al., 2024). This study operationalizes lifestyle using four AIO-based indicators (Ong et al., 2021; Plummer, 1974; Yang et al., 2024): activities (browsing, price comparison, and interaction with sellers), interests (attention toward fashion trends and influencers), opinions (views on the efficiency, convenience, and safety of online shopping), and fashion involvement (the extent to which fashion is a meaningful part of one's life).

Theory and Concept of Future Purchase Intention

Fishbein and Ajzen (1975) define behavioural intention as an individual's subjective probability of performing a given behaviour, later formalized within TPB (Ajzen, 1991) as the direct antecedent of actual behaviour. In a marketing context, purchase intention refers to consumers' likelihood and willingness to choose a product relative to alternatives (Spears & Singh, 2004), measured through the likelihood of buying, the probability of consideration, and willingness to buy (Dodds et al., 1991). Because every respondent in this study is an existing Celosia Etnik customer who had purchased from the brand within the preceding six months, the outcome construct is conceptualized specifically as future purchase intention, i.e., an existing customer's subjective likelihood of purchasing from the brand again, rather than a first-time purchase intention. This study measures future purchase intention using Zeithaml et al. (1996) multidimensional behavioural-intentions battery as adapted for fashion e-commerce by Sanny et al. (2021) and Ong et al. (2021), which treats repurchase readiness, word-of-mouth, brand preference, and continued brand engagement as interrelated facets of the same underlying post-purchase behavioural-intention construct rather than as separate outcomes. Four indicators are accordingly used: transactional intention (willingness to purchase again in the near future), referential intention (willingness to recommend the product to others, a word-of-mouth facet of repurchase-related intention), preferential intention (preference for the brand over alternatives and repurchase intention), and engagement intention (willingness to continue exploring the platform and seeking product information, reflecting sustained interest as a precursor to repurchase).

Previous Research

Prior studies consistently show that risk perception negatively affects online purchase intention and behaviour, with performance, financial, time, and privacy risk emerging as the most salient dimensions (Alrawad et al., 2023; Phamthi et al., 2024), while shopping lifestyle and fashion involvement consistently show a positive effect on online fashion purchase behaviour (Ong et al., 2021; Yang et al., 2024). However, within Indonesia's local ethnic-fashion MSME sector, few studies have jointly examined how risk perception and lifestyle

affect purchase intention; Yang et al. (2024) come closest by modelling both variables together, but in a general e-commerce context rather than a local ethnic MSME fashion setting. The distinctive characteristics of ethnic fashion products, such as motif, material quality, and size precision, may generate different risk-perception dynamics that remain unexplored, motivating the present study on Celosia Etnik.

The Impact of Risk Perception on Future Purchase Intention

Within the TPB framework adopted in this study, risk perception operates primarily through the perceived-behavioural-control pathway: consumer concerns regarding product performance, finances, time, and privacy increase the perceived difficulty and cost of transacting with the brand, thereby lowering behavioural intention even when attitude toward the brand remains favourable (Ajzen, 1991). Empirically, concerns about product quality, potential financial loss, delivery reliability, and personal-data security are consistently associated with lower purchase intention (Phamthi et al., 2024; Alrawad et al., 2023; Lăzăroiu et al., 2020). Accordingly, it is hypothesized that: H1: Risk perception has a negative effect on future purchase intention (Alrawad et al., 2023; Lăzăroiu et al., 2020).

The Impact of Lifestyle on Future Purchase Intention

Beyond TPB, this study additionally draws on approach-avoidance motivation theory (Elliot, 1999; Higgins, 1997), which posits that behaviour is jointly regulated by two functionally distinct and simultaneously operating motivational systems: an avoidance system oriented toward minimizing negative outcomes, and an approach system oriented toward pursuing positive outcomes. In the present model, risk perception represents an avoidance-oriented, inhibiting mechanism, while lifestyle represents an approach-oriented, driving mechanism; because the two systems are theorized to operate concurrently rather than sequentially or substitutively, their joint contribution to future purchase intention is a theoretically meaningful prediction in its own right, and not merely an artifact of testing two separate hypotheses together. This dual-system view is consistent with evidence that driving and inhibiting factors operate jointly in shaping online consumers' purchase decisions (Yang et al., 2024; Lăzăroiu et al., 2020). The omnibus F-test (Table 7) is used as the statistical procedure to test this theoretical prediction of joint, simultaneous influence. Accordingly, it is hypothesized that: H3: Risk perception and lifestyle simultaneously affect future purchase intention.

The Simultaneous Impact of Risk Perception and Lifestyle on Future Purchase Intention

Beyond TPB, this study additionally draws on approach-avoidance motivation theory (Elliot, 1999; Higgins, 1997), which posits that behaviour is jointly regulated by two functionally distinct and simultaneously operating motivational systems: an avoidance system oriented toward minimizing negative outcomes, and an approach system oriented toward pursuing positive outcomes. In the present model, risk perception represents an avoidance-oriented, inhibiting mechanism, while lifestyle represents an approach-oriented, driving mechanism; because the two systems are theorized to operate concurrently rather than sequentially or substitutively, their joint contribution to future purchase intention is a theoretically meaningful prediction in its own right, and not merely an artifact of testing two separate hypotheses together. This dual-system view is consistent with evidence that driving and inhibiting factors operate jointly in shaping online consumers' purchase decisions (Yang et al., 2024; Lăzăroiu et al., 2020). The omnibus F-test (Table 7) is used as the statistical procedure to test this

theoretical prediction of joint, simultaneous influence. Accordingly, it is hypothesized that: H3: Risk perception and lifestyle simultaneously affect future purchase intention.

Conceptual Framework

Integrating TPB (Ajzen, 1991) with approach-avoidance motivation theory (Elliot, 1999), the research model theorizes two functionally distinct factors influencing existing customers' future purchase intention toward Celosia Etnik: risk perception, an avoidance-oriented factor reflecting consumers' assessment of possible negative consequences, and lifestyle, an approach-oriented factor referring to consumers' pattern of activities, interests, opinions, and fashion involvement (Ong et al., 2021; Yang et al., 2024). This study considers not only the partial effect of each variable, but also their simultaneous effect on future purchase intention, consistent with prior evidence that risk perception and lifestyle jointly shape online purchase decisions (Yang et al., 2024; Lăzăroiu et al., 2020). The conceptual framework of this study is presented in Figure 1.

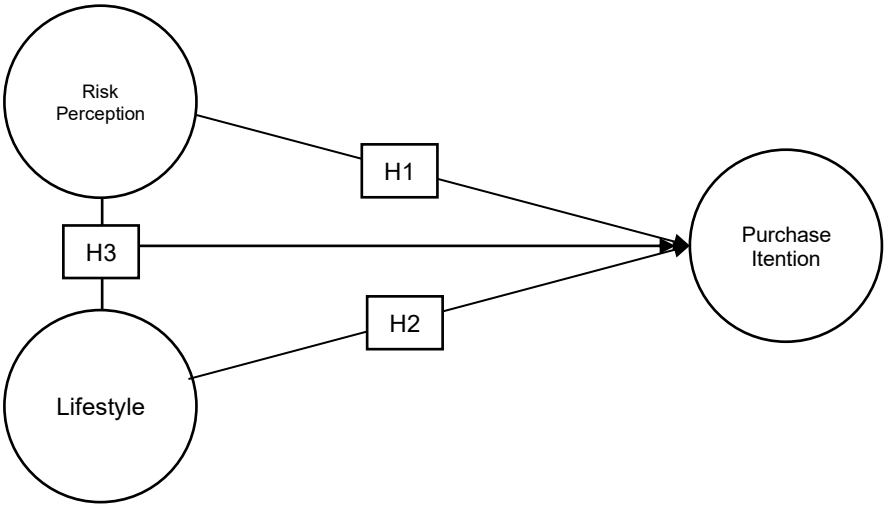


Figure 1 Conceptual Framework

RESEARCH METHODS

This study applies an explanatory quantitative approach, in which risk perception (X1), lifestyle (X2), and future purchase intention (Y) are measured through a Likert-scale questionnaire to test the hypotheses formulated in the theoretical review (Sekaran & Bougie, 2020). The explanatory nature of the design serves a dual function: describing the condition of each variable while simultaneously identifying the causal relationship between the independent and dependent variables (Sugiyono, 2019). A cross-sectional (one-shot) design was applied because data were collected once within a specific time period without repeated measurement, consistent with prior consumer-behaviour studies employing a similar design (Creswell & Creswell, 2018; Yang et al., 2024; Sanny et al., 2022).

The population comprises Celosia Etnik's existing online customers, defined as consumers who had purchased at least one Celosia Etnik product through e-commerce within the preceding six months and who follow the brand's official social media accounts. Because every respondent meets this purchase-history criterion, the sample is explicitly a population of existing customers rather than general online fashion consumers, and the dependent variable is accordingly conceptualized throughout as future purchase intention (repurchase-

oriented) rather than first-time purchase intention (see Theoretical Review). Because the population size could not be identified precisely, a non-probability, purposive sampling technique was applied, requiring respondents to be at least 18 years old, to meet the purchase-history criterion above, to have interacted with the brand's online content or catalogue, and to voluntarily complete the questionnaire in full.

Sample-size adequacy was evaluated using G*Power 3.1 (Faul et al., 2009) for a fixed-model multiple linear regression with two predictors: assuming a medium effect size ($f^2 = 0.15$), $\alpha = .05$, and statistical power = .95, the minimum required sample size was 123 respondents (Cohen, 1988). As a supplementary, more conservative check, the 5-10 times indicator rule (Hair et al., 2019) was also applied; with 31 indicator items (9 for risk perception, 12 for lifestyle, 10 for future purchase intention), this rule suggested a minimum of 310 respondents. The study collected 339 valid responses, exceeding both benchmarks.

Data were collected through a closed-ended, five-point Likert-scale online questionnaire (Google Forms), ranging from Strongly Disagree (1) to Strongly Agree (5). A pilot test involving 30 respondents was conducted prior to full distribution to assess item validity (Pearson product-moment correlation, r-table = 0.361 at n = 30) and reliability (Cronbach's alpha > 0.70); all items were retained. After full data collection, validity and reliability were re-verified on the complete sample.

Data were analyzed through descriptive analysis, instrument-quality testing (validity and reliability), a Harman's single-factor test for common method bias, classical assumption testing (normality via the one-sample Kolmogorov-Smirnov test, multicollinearity via tolerance and VIF, and heteroscedasticity via a scatterplot of standardized predicted values against studentized residuals), and multiple linear regression to test the hypotheses, using the following model (Ghozali, 2021; Gujarati & Porter, 2018):

$$Y = \alpha + \beta 1X1 + \beta 2X2 + \varepsilon$$

Where Y is future purchase intention, X1 is risk perception, X2 is lifestyle, α is the constant, β1 and β2 are the regression coefficients, and ε is the error term. Hypotheses were tested at a 5% significance level ($\alpha = .05$); consistent with contemporary reporting standards, exact p-values and 95% confidence intervals for the regression coefficients are reported in place of critical (table) values, alongside the simultaneous F-test and the coefficient of determination (R^2) to assess the proportion of variance in future purchase intention explained by the two independent variables (Sugiyono, 2019; Sekaran & Bougie, 2020).

Table 1 Demographic participants

Age	Male	Female
18-22 years	40	143
23-27 years	37	70
28-34 years	16	17
> 35 years	5	13

Source: Primary data, processed 2026.

RESULTS AND DISCUSSION

Respondent Demographics

This study involved 339 respondents who had used e-commerce to purchase fashion products within the last six months. As shown in Table 1, the majority of respondents were female (71.1%) and aged 18-22 years (53.7%), followed by the 23-27-year age group (31.3%),

consistent with Celosia Etnik's product focus on ready-to-wear batik for women and with prior evidence that young, female consumers are the most active online fashion buyers (Yang et al., 2024). In terms of platform use, Shopee (82.3%) and TikTok Shop (58.4%) were the most frequently used, reflecting consumers' preference for practical, interactive shopping experiences supported by social-commerce features (Lee et al., 2025).

Descriptive Analysis of Research Variables

Descriptive analysis of the research variables, summarized in Table 2, is reported for the full valid sample (n = 339) prior to outlier removal; because the 15 removed cases were extreme on the composite study variables rather than systematically different in demographic composition (Table 4), the descriptive profile of the retained analytical sample (n = 324) is materially unchanged. Risk perception obtained a grand mean of 4.14 (high category), with 84.1% of respondents in the high category; the financial-risk item (concern over loss from defective products) recorded the highest mean (4.28), consistent with Alrawad et al. (2023), who identify performance and financial concerns as consumers' primary worries in online transactions. Lifestyle obtained a grand mean of 4.24 (very high category), with 88.8% of respondents in the high category; the item on interest in local/modern ethnic fashion products recorded the highest mean (4.33), indicating a strong link between respondents' lifestyle identity and Celosia Etnik's product characteristics. Future purchase intention obtained a grand mean of 4.30 (very high category), with 85.8% of respondents in the high category; the referential-intention item (willingness to give a positive review) recorded the highest mean (4.44), consistent with this facet's role within Zeithaml et al.'s (1996) behavioural-intentions battery as a word-of-mouth expression of repurchase-related intention that helps spread product information virally on digital platforms (Sanny et al., 2021).

Table 2 Descriptive Statistics of Research Variables

Variable	Grand Mean	Category	High-category (%)
Risk Perception (X1)	4.14	High	84.1
Lifestyle (X2)	4.24	Very High	88.8
Future Purchase Intention (Y)	4.30	Very High	85.8

Source: Primary data, processed with SPSS, 2026.

Validity, Reliability, and Common Method Bias

Instrument-quality testing confirmed that all items were valid and reliable. In the pilot test (n = 30), all corrected item-total correlations exceeded the r-table value of 0.361, and Cronbach's alpha exceeded 0.70 for all three variables (risk perception = 0.891; lifestyle = 0.912; purchase intention = 0.879). On the full sample, all items again exceeded the r-table value of 0.107, and Cronbach's alpha remained above 0.70 for all variables (risk perception = 0.851; lifestyle = 0.802; purchase intention = 0.783), as summarized in Table 3. Harman's single-factor test showed that the first unrotated factor explained only 22.6% of total variance, well below the 50% threshold (Podsakoff et al., 2003), indicating no serious common method bias.

Table 3 Summary of Validity and Reliability Test (n = 324)

Variable	Items	r-count range	Cronbach's Alpha	Conclusion
Risk Perception (X1)	9	0.495 - 0.622	0.851	Valid & Reliable
Lifestyle (X2)	12	0.376 - 0.493	0.802	Valid & Reliable
Future Purchase Intention (Y)	10	0.372 - 0.565	0.783	Valid & Reliable

Source: Primary data, processed with SPSS, 2026.

Classical Assumption Test

All items across the three variables, including risk perception, were worded in a consistent direction (a higher score corresponds to a stronger presence of the construct being measured, e.g., a higher risk-perception score reflects a higher level of perceived risk) and were analyzed on this same original scale throughout the descriptive, reliability, and inferential procedures. Initial normality testing on the full 339 responses indicated non-normal residuals (Asymp. Sig. < 0.05). Following Hair et al. (2019), multivariate outliers were identified by computing univariate z-scores for the composite (summed) scores of risk perception, lifestyle, and future purchase intention; the 15 cases with an absolute z-score exceeding 3.0 on at least one of the three composite variables were treated as outliers and removed, leaving 324 respondents for the main analysis. Because outliers were not removed solely to force normality, a sensitivity analysis compared the regression results before removal (n = 339) and after removal (n = 324), summarized in Table 5a; the sign, approximate magnitude, and statistical significance of both predictors were consistent across the two samples, indicating that the substantive conclusions are not an artifact of the outlier-removal decision. After outlier removal, the one-sample Kolmogorov-Smirnov test indicated normally distributed residuals (K-S statistic = 0.038; Monte Carlo Sig. (2-tailed) = 0.314), and the standard deviations of all three variables decreased (Table 4), indicating a more homogeneous data distribution without materially changing the variable means. The multicollinearity test (Table 5) showed a tolerance value of 0.516 and a VIF of 1.937 for both independent variables, well within the accepted thresholds (tolerance > 0.10; VIF < 10), indicating no multicollinearity. The heteroscedasticity test (Figure 2) showed data points scattered randomly above and below zero on the Y-axis without forming a discernible pattern, indicating that the homoscedasticity assumption was satisfied. Overall, the classical assumption tests confirm that the multiple linear regression model, estimated on the original scale for all variables, is appropriate for further analysis.

Table 4 Descriptive Comparison Before and After Outlier Elimination

Description	Before Outlier Removal	After Outlier Removal
N	339	324
Mean X1 (Risk Perception)	37.28	37.96
Mean X2 (Lifestyle)	50.94	51.23
Mean Y (Future Purchase Intention)	42.98	43.20
SD X1	5.358	3.795
SD X2	5.241	4.405
SD Y	4.152	3.601

Source: Primary data, processed with SPSS, 2026.

Table 5a Sensitivity Analysis: Regression Coefficients Before (n=339) and After (n=324) Outlier Removal

Variable	B (n=339)	Std. Error	Beta	Sig.	95% CI for B
Risk Perception (X1)	-0.198	0.042	-0.204	< 0.001	-0.281 to -0.115
Lifestyle (X2)	0.516	0.037	0.678	< 0.001	0.488 to 0.634
R^2	0.688	-	-	-	-

Source: Primary data, processed with SPSS, 2026. Coefficients for n=324 (after removal) are reported in Table 6.

Table 5 Multicollinearity Test Results

Variable	Tolerance	VIF	Conclusion
Risk Perception (X1)	0.516	1.937	No multicollinearity
Lifestyle (X2)	0.516	1.937	No multicollinearity

Source: Primary data, processed with SPSS, 2026.

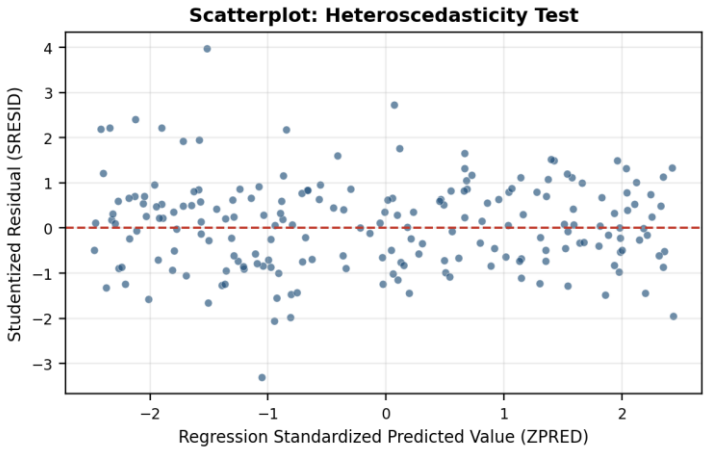


Figure 2 Scatterplot of the Heteroscedasticity Test

Multiple Linear Regression and Hypothesis Testing

Table 6 presents the results of the multiple linear regression analysis, yielding the equation Y = 18.405 - 0.206X1 + 0.549X2. The negative coefficient for risk perception (B = -0.206, 95% CI [-0.284, -0.128]) indicates that, holding lifestyle constant, a one-unit increase in risk perception decreases future purchase intention by 0.206 units, while the positive coefficient for lifestyle (B = 0.549, 95% CI [0.480, 0.618]) indicates that a one-unit increase in lifestyle increases future purchase intention by 0.549 units, holding risk perception constant; because neither confidence interval crosses zero, both effects can be considered statistically reliable at the 95% confidence level. Based on the standardized beta coefficients, lifestyle (β = 0.671) exerts a more dominant influence on future purchase intention than risk perception (β = -0.217).

Table 6 Multiple Linear Regression and Partial (t) Test Results

Model	B	Std. Error	Beta	t	Sig.	Conclusion
(Constant)	18.405	2.280	-	8.071	< 0.001	-
Risk Perception (X1)	-0.206	0.040	-0.217	-5.117	< 0.001	H1 supported
Lifestyle (X2)	0.549	0.035	0.671	15.792	< 0.001	H2 supported

Source: Primary data, processed with SPSS, 2026.

As shown in Table 6, the partial test (df = 321) indicates that risk perception has a significant negative effect on future purchase intention (t = -5.117, p < .001, 95% CI [-0.284, -0.128]), supporting H1, and lifestyle has a significant positive effect on future purchase intention (t = 15.792, p < .001, 95% CI [0.480, 0.618]), supporting H2. The omnibus F-test (Table 7), used here as the statistical procedure for the theoretically grounded joint-influence prediction described in H3, shows that risk perception and lifestyle simultaneously and significantly affect future purchase intention (F(2, 321) = 375.833, p < .001), supporting H3. The coefficient of determination (Table 8) shows a strong relationship between the independent and dependent variables (R = 0.837), with risk perception and lifestyle jointly explaining 70.1% of the variance in future purchase intention (R^2 = 0.701; Adjusted R^2 = 0.699), while the remaining 29.9% is attributable to factors outside the model, such as trust, price perception, or shipping experience, which the preliminary study identified as additional salient concerns.

Table 7 Simultaneous (F) Test Results (ANOVA)

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	2935.113	2	1467.556	375.833	< 0.001
Residual	1253.443	321	3.905	-	-
Total	4188.556	323	-	-	-

Source: Primary data, processed with SPSS, 2026.

Table 8 Coefficient of Determination (Model Summary)

Model	R	R Square	Adjusted R Square	Std. Error of Estimate
1	0.837	0.701	0.699	1.976

Source: Primary data, processed with SPSS, 2026.

Discussion

The negative and significant effect of risk perception on future purchase intention (H1) supports Sutinen et al. (2022), who argue that fashion is an inherently high-risk product category in online shopping because consumers cannot directly inspect attributes such as texture, size, and colour before purchase. Interpreted through TPB's perceived-behavioural-control pathway, this finding suggests that even existing, previously-satisfied customers do not treat risk as resolved by prior purchase experience; each repurchase decision appears to reintroduce some perceived transactional cost, echoing Alrawad et al. (2023) and Phamthi et al. (2024). This is theoretically notable precisely because the sample consists of existing customers: risk perception's persistence despite prior positive experience implies that trust built through a single transaction does not fully offset the structural uncertainty of online

experience-good purchases (Dai et al., 2014), a nuance that is easy to overlook when risk perception is studied only among first-time or prospective buyers. The high grand mean for risk perception (4.14; 84.1% in the high category) suggests that Celosia Etnik's customers, despite their digital activeness, remain concerned about product quality, size and colour accuracy, return-process duration, and data privacy, with financial-loss concerns being most salient.

The positive and significant effect of lifestyle on future purchase intention (H2), and its substantially greater standardized effect relative to risk perception (β = 0.671 versus β = -0.217), supports Yang et al. (2024) in showing that consumers' daily activities, interests, opinions, and fashion involvement strongly shape online fashion purchase intention. This dominance may be specific to this sample of young (18-27 years), digitally active, existing customers: because every respondent had already purchased from the brand, lifestyle fit functions less as an initial trust signal and more as an ongoing identity-congruence mechanism that sustains repurchase interest once basic trust has been established through a first transaction, a distinction unlikely to hold as strongly among first-time or prospective buyers. Substantively, the very high grand mean for lifestyle (4.24; 88.8% in the high category), particularly the strong interest in local/modern ethnic fashion, suggests that Celosia Etnik's ethnic-batik identity resonates closely with consumers' lifestyle orientation, consistent with Ong et al. (2021) and Park and Chun (2025), who link fashion involvement and social-media-driven lifestyle to stronger purchase intention; ethnic-fashion identity may thus function as a lifestyle-congruence anchor that is less available to non-ethnic or purely functional fashion brands, a mechanism that extends prior lifestyle-purchase-intention findings, which were mostly derived from general or international mass-fashion contexts, to the local ethnic-fashion MSME setting.

The significant simultaneous effect of risk perception and lifestyle on future purchase intention (H3), jointly explaining 70.1% of its variance, supports the approach-avoidance motivational framing adopted in this study: an avoidance-oriented inhibitor (risk perception) and an approach-oriented driver (lifestyle) operate concurrently rather than one simply cancelling the other out, consistent with Yang et al. (2024) and Lăzăroiu et al. (2020). This joint operation also helps explain an apparent paradox in the descriptive results: risk perception (grand mean 4.14, high) and future purchase intention (grand mean 4.30, very high) are simultaneously high. Under a single-mechanism view this would seem contradictory, but under the dual-system view, the two constructs are not opposing poles of one continuum; rather, lifestyle-driven approach motivation appears strong enough to sustain very high intention even while avoidance-related risk concerns remain salient, consistent with the relatively modest standardized weight of risk perception (β = -0.217) compared to lifestyle (β = 0.671). Theoretically, this contributes evidence that, for existing customers of a local ethnic-fashion MSME, repurchase-oriented behavioural intention is better explained as the net outcome of two concurrently operating motivational systems than as the product of a single risk-benefit trade-off, extending TPB- and approach-avoidance-based accounts of purchase intention to a context, local ethnic-fashion e-commerce, in which they have rarely been jointly tested. Given that respondents were predominantly young (18-27 years) and digitally active on Shopee and TikTok Shop, future purchase intention toward Celosia Etnik appears to be driven more strongly by lifestyle fit than by risk avoidance, although financial, product-fit, and return-related concerns remain relevant and should not be dismissed. Managerially, these findings suggest that Celosia Etnik should reduce perceived risk through complete and

accurate product information, representative photographs, clear sizing guidance, trustworthy customer reviews, and a transparent return policy (Alrawad et al., 2023), while simultaneously strengthening lifestyle-based marketing that highlights local and modern ethnic fashion values through active social media presence and collaboration with relevant fashion influencers (Lee et al., 2025).

CONCLUSION

This study demonstrates that risk perception has a significant negative effect on future purchase intention among Celosia Etnik's existing online customers, while lifestyle has a significant positive effect that is substantially more dominant than risk perception; both variables also significantly and simultaneously affect future purchase intention, jointly explaining 70.1% of its variance, consistent with the theoretical prediction that avoidance-oriented (risk) and approach-oriented (lifestyle) motivational systems operate concurrently. These findings indicate that existing customers' future purchase intention toward local ethnic-fashion MSME products online is shaped by the interplay between persistent perceived risk, particularly concerning financial loss and product fit, and lifestyle-driven engagement with fashion, particularly interest in local and modern ethnic products.

The preliminary business observation that motivated this study, namely that strong consumer interest in Celosia Etnik does not always convert into actual purchases, remains a relevant practical concern; however, because this study measured future purchase intention rather than actual repurchase behaviour, these results should not be read as empirical confirmation of an intention-action gap. Establishing whether high future purchase intention among existing customers actually translates into repeat transactions would require a behavioural or longitudinal measure, which is beyond the scope of the present design.

Practically, Celosia Etnik is advised to reduce customers' perceived risk by improving product-information clarity, sizing guidance, and return-policy transparency, while strengthening lifestyle-oriented marketing that emphasizes local ethnic identity through active social media and influencer collaboration; these implications are equally relevant for other local ethnic-fashion MSMEs seeking to convert existing-customer interest into repeat purchases. This study is limited by its focus on a single MSME object and its purposive sampling of existing brand followers, which restricts generalizability to first-time or prospective customers. Although the two-predictor model already explains a substantial 70.1% of the variance in future purchase intention, the remaining 29.9% suggests room for incorporating additional constructs, such as trust, price perception, or shipping experience, the latter two of which emerged as salient barriers in the preliminary study but were not formally modelled here. Future research could extend the model accordingly, broaden the object to multiple local ethnic-fashion MSMEs for greater generalizability, and consider mixed-methods, probability-sampling, or longitudinal designs capable of directly testing the intention-action gap by measuring actual repurchase behaviour.

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