

## Consumer Decisions toward Fashion Product Shopping in Indonesia: The effects of Attitude, Perception of Ease of Use, Usefulness, and Trust

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**Abstract.** *This study aims to analyze the relationship between perceived usefulness, perceived ease of use and trust in the attitudes and decisions of shopping for online fashion products. This study used purposive sampling in the survey method with a sample of 70 respondents from the city of Jakarta. The results of this study indicate that perceived ease of use has no effect on consumer purchasing decisions. While the factors of perceived usefulness and trust are factors that significantly influence consumers' decisions to shop online. The results of this study are used as a reference for entrepreneurs who conduct online marketing to increase their attention to trust and usability factors because this is what concerns consumers in their purchasing decisions, especially fashion products.*

**Keywords:** *purchasing decisions; attitudes; perceptions of usefulness; perceived ease of use; trustworthy; SEM PLS.*

### Introduction

The internet is a new era technology that has created a new marketing method called online marketing; this makes new discoveries and breakthroughs aimed at facilitating all activities in human life to begin to be created (Suleman, 2018). Shopping online is a process through which consumers buy products or services through the internet (Pi & Sangruang, 2011). With the growth of high internet users, Indonesia is a potential country for the online trading market (Suleman, Ali, Nusraningrum, & i Ali, 2019). The era of hybrid stores has taken place now when offline stores start entering online

stores, consumers can search for information on goods to be purchased and compare them from prices and convenience in choosing a place to shop at online stores and offline stores (S'to, 2019). The major changes that are taking place in life today are influenced by the use of internet technology that is growing very rapidly. The effect of this on changes in the marketing model in business is clearly seen where the internet and technology have become part of a new business model that is more choices for consumers to be able to get goods and services now with the emergence of online stores (Çelik, 2011).

The decision to shop is a situation where consumers want to participate in online transactions (Kwek, Tan, & Lau, 2010). Traditional shopping places (offline) and online shopping have the advantages and benefits of each of these things that are seen from the perspective of today's consumers (Liu et al., 2012). Online transactions are transactions that do not occur due to face-to-face, therefore consumers need information that is reliable and useful to better understand the product and further support their purchasing decisions (Hsu, Lin, & Chiang, 2013). Besides that, online shopping has advantages and benefits (Kim, Ferrin, & Rao, 2009). Consumer behavior is the process by which individuals or groups choose, buy and use goods, services, ideas or experiences to satisfy their needs and desires (Solomon, 2018). In this case, the behavior of consumers choosing a place of shopping can only utilize all functions for online and offline information sources as a complement before deciding to buy (Tagashira & Minami, 2016).

This study aims to understand consumer decisions in choosing a place to shop, it should be explained that the attitude of online shopping refers to the psychological condition of consumers in terms of making purchases on the internet (Javadi, Dolatabadi, Nourbakhsh, Poursaeedi, & Asadollahi, 2012). In measuring a person's decision on attitudes usually use three independent variables, namely perceptions of usability, perceived ease, and trust (Yadav, Sharma, & Tarhini, 2016). Perception of usability appears as the most powerful predictor of attitudes towards shopping online (Ha & Stoel, 2009). Whereas trust is also an important factor in influencing consumers' decisions to shop (Indarsin & Ali, 2017), whereas convenience perceptions perceived by consumers as a basis for predicting user acceptance of information technology, where perceived usefulness significantly influences decisions to shop online (Hsu et al., 2013).

One important thing that influences online purchases by consumers is a factor of trust (Pavlou & Fygenson, 2006). The advantages of online stores can reduce costs, time and energy in purchasing because shopping can all be compared between goods sellers from several sellers, but there are also many in the marketplace of fraud and other events that harm consumers online (Hong & Cho, 2011), this shows the need to build a trust (trust) between producers and consumers who make purchases online (Alwafi & Magnadi, 2016). When someone who wants to do an online transaction, then what he has to think about is that the money sent does not just disappear but gets a reply to the desired product according to what is displayed and explained at the online store (Aribowo & Nugroho, 2013).

This study will provide empirical validation of the decision of consumers to choose one place to shop. This research examines how perceived ease of use, perceived usefulness and trust in attitudes and purchasing decisions for fashion products.

Furthermore, this paper is organized as follows. Next followed by a review of the appropriate literature and the developed study model will be displayed, after that, will explain the research methodology in terms of research population and sample, measurement items, questionnaire design, construct validity and reliability, and finally structural models and hypothesis testing procedures. The results of later studies are reported to be followed by discussions and their implications for theory and practice. Finally, conclusions are presented, limits are reported, and the research path is next.

### Theoretical framework and hypotheses

The main objective of this study is to predict the decision to buy Indonesian consumers online. As written in the introduction, that the phenomenon of online shopping is still low in Indonesia even though the level of internet users is growing rapidly. Therefore, the following measures attitudes as the main predictors of online shopping decisions. As shown in Figure 1, this study proposes a model to explore the direct relationship between perceived ease of use, perceived usefulness and trust in consumers' attitudes to online shopping and decisions. We also explore the direct relationship between perceived ease of use, perceived usefulness and trust in the attitudes of consumers shopping online. And also the direct relationship between the attitudes and decisions of consumers buying online. We also explore the attitude of shopping online as an intermediary variable.

According to well-known theories such as reasoned action theory (TRA) and planned behavior theory (TPB) also show that individual behavior or decisions are influenced by his attitude towards the behavior in question. One of the decisions to behave is influenced by the determinants of attitudes towards the behavior itself (Azjen, 1985). Understanding of attitudes can be explained in two types of behaviors towards objects and attitudes toward behavior. The attitude intended in this study is the attitude towards behavior where attitudes toward this behavior are determined by beliefs about the consequences of behavior or briefly called behavioral beliefs of Indonesian consumers to shop online.

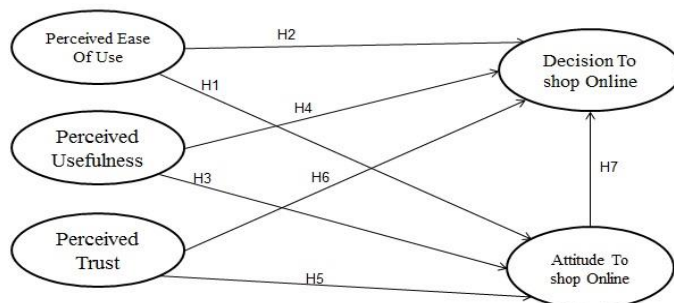


Figure 1. The study model

***Perceived ease of use shopping online***

The technology acceptance model (TAM) is an appropriate and theoretical and empirical model in explaining how a technology system is accepted by the user. In TAM it is determined by two constructs, namely: perceived usefulness and perceived ease of use (Davis, 1989). The research model incorporates key concepts from TAM, trust, and relational exchange, and integrates them through TRA. The results of the study show how the influence of attitude dimensions with the original TAM theory where there is a variable perceived usefulness and perceived ease of use, from the results of this study found that there is a very high and positive relationship and significant perceived usefulness and perceived ease of use towards attitudes (Indarsin & Ali, 2017) and decisions on consumer shopping behavior. So that it can be concluded, for the problem of online shopping, it is believed that consumers with perceived positive perceived ease of use will be more likely to have attitudes and decisions to shop online, therefore researchers hypothesize the first and second third that:

*H1. The perceived ease of use of shopping online has a positive effect on the attitude to buy.*

*H2. The perceived ease of use of online shopping has a positive effect on the decision to buy.*

***Perceived usefulness of online shopping***

In previous studies, it was found that proven perceived usefulness to have more influence on consumer attitudes toward online shopping (Hsu et al., 2013). The Perceived usefulness is very influential in predicting attitudes (Celik & Yilmaz, 2011; Hueros & Sánchez, 2010; Ozkan & Kanat, 2011) and perceptions of usability have also been studied and have a positive and significant influence on buying decisions. So that it can be concluded, for the matter of online shopping, it is believed that consumers with a perceived more positive perceived usefulness will be more likely to have the attitude and decision to shop online, therefore the researcher hypothesizes third and fourth that:

*H3. The usefulness of online shopping has a positive effect on the attitude to buy.*

*H4. The usefulness of online shopping has a positive effect on the decision to buy.*

***Trust in online shopping***

Definition of Trust can also be referred to as individual trust in other people's beliefs that can be determined by their perceived integrity, virtue, and competence (Lin, 2011). In online business, there are many parties whose interests are started by entrepreneurs themselves, then employees, suppliers or distributors of trust are important for the occurrence of transactions in online trading, therefore the importance of building trust from the consumer side.

Based on reasoned action (TRA) theory (Fishbein & Ajzen, 1975), trust directly influences attitudes, and the higher the level of trust, the better the attitude. Several empirical studies have also shown this positive relationship (Indarsin & Ali, 2017; Meng-Hsiang, Mi-Wen, & Cheng-Se, 2014; Ozkan & Kanat, 2011) and furthermore, it has also been investigated that trust is a very positive and significant influence on consumer purchasing decisions (Hsu et al., 2013). In accordance with the results of the same

research in terms of trust will affect the attitudes and decisions of customers towards online shopping. Therefore, the fifth and sixth hypotheses are proposed:

*H5. Trust online shopping has a positive effect on the attitude to buy.*

*H6. Trust online shopping has a positive effect on the decision to buy.*

### ***The attitude to online shopping***

Research (Wu & Chen, 2014) concluded that attitudes were significantly positively related to behavior. Own attitudes are defined as the tendency to learn to behave consistently in a favorable or unfavorable manner with respect to the object given (Schiffman, Kanuk, & Wisenblit, 2010). Attitudes act as associations between consumer background characteristics and consumption that meet their needs (Kotler & Armstrong, 2007). Consumers with more positive attitudes are more likely to have decisions to buy online (Meng-Hsiang et al., 2014). And next in research (Hsu et al., 2013) similarly argues that the attitude of consumers shopping online positively influences attitudes and decisions to re-visit and the decision to buy, therefore, in online shopping, it is believed that consumers with more positive attitudes will more likely for online shopping decisions. Therefore, the seventh hypotheses is proposed:

*H7. The attitude of online shopping has a positive effect on the decision to buy.*

***Table 1. Summarized definition of constructs***

<b>Construct</b>	<b>Definition</b>	<b>Reference</b>
Perceived Ease of Use	The level of consumers believes that online shopping can make them easier	Davis (1989)
Perceived Usefulness	It is a level where a person believes that a certain way will improve the work performance of that person	Indarsin and Ali (2017)
Trust	Positive expectations and a sense of trust for consumers to take risks	Indarsin and Ali (2017)
Attitude to shop online	The level of positive feelings consumers shop online.	Fishbein and Ajzen (1975)
Decision to shop online	The decision is the choice of two or more alternatives,	Schiffman and Kanuk (2008).

## **Research methods**

### ***Sample***

The population is a generalization area consisting of objects or subjects that have certain qualities and characteristics set by researchers to be studied and then conclusions drawn (Sugiyono, 2011). The population in this study are consumers of fashion products and it can be said that in this study, the population is large and the number is not known with certainty.

This technique was chosen based on a number of considerations, first based on previous research related to the decision to choose a place to shop with non-probability sampling. With the purposive sampling method is the technique of determining samples with certain considerations (Sugiyono, 2011). In the method, the sample is chosen

based on specific criteria found in the population. The criteria used include consumers shopping decisions on online fashion products, respondents with age ranging from 17 years.

Among the respondents, 24.2 percent were men and 75.7 percent were women; 54.1 percent under 20 years old; and 41.9 percent are private employees. Data also shows that 73 percent of respondents use smartphone devices to shop online. Table 2 summarizes the demographics of the respondents.

**Table 2. Demographic profile of respondents**

Measure	Items	Frequency	%
Gender	Male	17	24
	Female	53	76
Age	Under 20	40	54.1
	21- 50	33	44.5
	Over 50	1	1.4
Education Level	High school	37	50
	Diploma	20	27
	Bachelor's degree	15	20.3
	Graduate degree	2	2.7
Gadget	Handphone	54	73
	Laptop	11	14.8
	Tablet	5	6.8
	Pc computer	4	5.4

Statements in the questionnaire of the scale, length of instrument, and format of the questionnaire were corrected in the pre-test process to obtain the latest version for the survey. Finally, to reduce the possibility of ambiguity in items, a trial involving 70 respondents was chosen from the consumer population of online shopping for fashion products. The trial results show the reliability and validity of acceptable measurements.

## **Data analysis and result**

### ***Measurement items***

Most of the items that measured the chosen research construct were adapted from previous studies related to the field of online shopping behavior. Some measurements of word items have been modified to fit the context of this study. Ease perceptions are measured using a scale of six items derived from (Davis, 1989). usability is measured using a four-item scale that is partly derived from (Davis, 1989). Trust is measured using a scale of four items originating from (Indarsin & Ali, 2017) In relation to online buyer attitude, it was measured using a four-item scale from Meng-Hsiang et al. (2014) and buying decisions using a four-item scale.

research constructs were measured in five Likert type weighing points ranging from 5 "Strongly Agree" to 1 "Strongly Disagree." A small portion was also included in the questionnaire to study the characteristics of respondents. shows the item measurement construct and the item's source of operationalization.

To assess the internal consistency of each construction, composite reliability (CR) and Cronbach were calculated. Most scholars suggest that the generally accepted threshold for this test is 0.7 (Chin, 1998). As shown in Table 4, all CR and Cronbach values exceeded the benchmark 0.7, thus indicating adequate internal consistency (George & Mallery, 2003). In terms of validity, both convergent validity and discretionary validity tests are carried out. To show convergent validity of results that correspond to criteria loading factors from each dimension must exceed 0.7, and AVE must exceed 0.5.

As shown in Table 4, all factor loading ranged from 0.74 to 0.96 and AVE ranged from 0.62 to 0.91, all of which met the recommended criteria. Regarding discriminant validity, testing is carried out based on the criteria (Chin, 1998). If the square root of AVE is greater than its correlation with other constructs, discriminant validity is proven (Chin, 1998). As shown in Table 4, all the diagonal values exceed the inter-construction correlation, so that they meet the criteria to establish discriminant validity. The internal consistency of each construction, composite reliability (CR) and Cronbach are calculated. Most researchers suggest that the generally acceptable threshold level for this test is 0.7 (Chin, 1998). As shown in Table 3, all CR and Cronbach values exceed the benchmark 0.7, thus indicating internal consistency adequate (Chin, 1998).

In statistical analysis, using partial least square (PLS) regression because researchers feel they prefer to use this technique than other techniques because it places minimum limits on sample size, measurement scale, and residual distribution (Chin, 1998). It also combines the use of multiple linear regression and factor analysis to measure model parameters and model structure (Meng-Hsiang et al., 2014). Besides that, this is a powerful tool for analyzing complex relationships. Outer model is a model that specifies the relationship between latent variables and indicators or it can be said that the outer model defines how each indicator relates to its latent variables. Outer models are interpreted by looking at a number of things, including convergent values, discriminant validity, composite reliability, Average Variance Extracted (AVE) and alpha Cronbach's. The PLS Algorithm model is presented in the figure below (Figure 2).

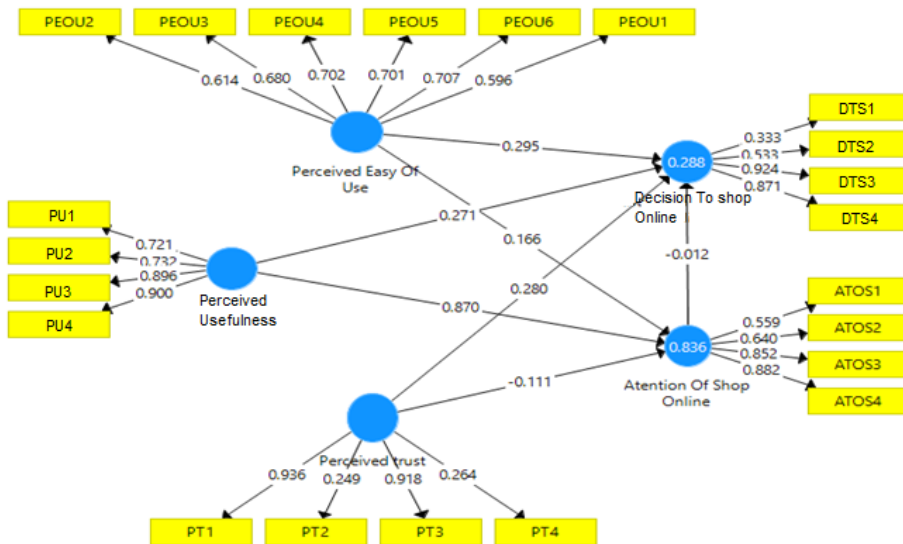


Figure 2. Early PLS algorithm model

Convergent value is to measure the magnitude of the loading factor for each latent variable. Loading factors above 0.70 are highly recommended, but loading factors above 0.60 can still be tolerated as long as the model is still under development. The results of the loading indicator complete are presented in table 2 below.

Table 2. Measurement scales and factor loadings

Constructs/items		Factor loadings
The decision to Shop Online		
DTS1	Will buy because the place is easy and comfortable	0.333
DTS2	Buying through this site is a complete product	0.533
DTS3	Buy through the site because of the complete payment method	0.924
DTS4	Buy through this site because it is safe from fraud	0.871
Attitude to Shop Online		
ATOS1	Shopping online is because it is a good idea	0.559
ATOS2	Shopping online is an intentional idea	0.640
ATOS3	Shopping online is a good thing	0.852
ATOS4	Online shopping is a wise idea	0.882
Perceived Ease of Use		
PEOU1	Online shopping because it's easy to do	0.596
PEOU2	Online Shopping Can cancel transactions	0.614
PEOU3	Online shopping orders are clear and easy to understand	0.680
PEOU4	Online shopping can change anything	0.702
PEOU5	Online shopping application is easy to use and simple	0.701
PEOU6	Easy online shopping in shopping	0.707
Perceived Usefulness		
PU1	Online Shopping places shorten the time	0.721



PU2	This shopping place is easier	0.732
PU3	The shopping process in this place is simple	0.896
PU4	Product specifications in this place are complete	0.900
Trust		
TR1	Online Shopping has never been a case of fraud	0.936
TR2	Good, useful business ethics shopping place	0.249
TR3	Handle complaints or problem solving	0.918
TR4	This shopping place will not abuse data	0.264

Reliability of internal consistency is tested using Cronbach alpha coefficient; alpha coefficient measures the extent to which various indicators for a construct become one. Cronbach's alpha score (see Table 2) has been calculated and found above the widely recommended level of adequacy of 0.70. It provides support for internal consistency between measurement items and clear evidence of acceptable reliability. From the results of table 2, it can be seen that there are still values below 0.60, so the indicator must be excluded so that the results are above 0.60 all.

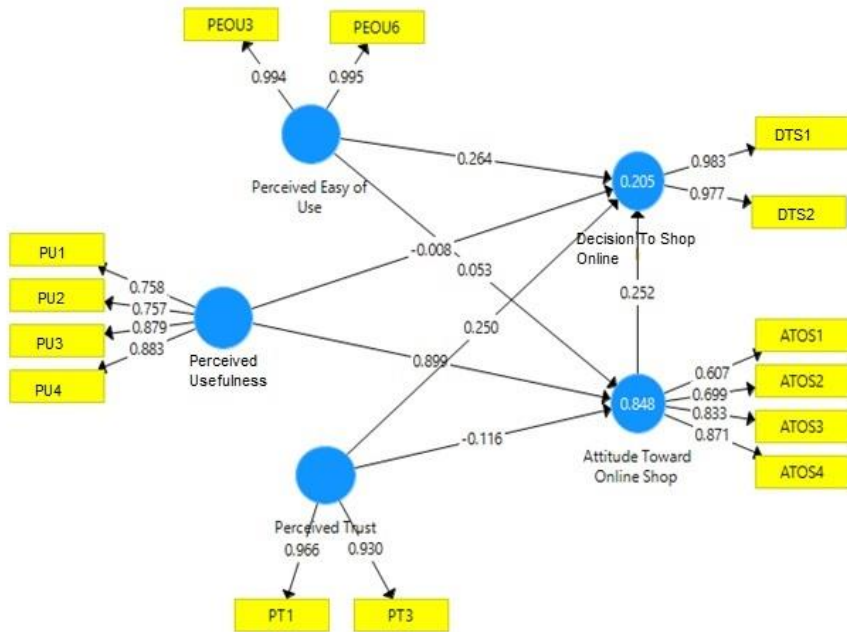


Figure 3. FIT PLS algorithm model

It was concluded that in Figure 3 above is after several indicators whose outliers are issued produce a FIT model, this can be proved by all the Outer Test values entered. This means that indicators have good reliability and can build the intended construct (variable). The number of indicators that can be used on FIT models is 14 indicators.

**Table 3. Construct reliability and convergent validity**

Constructs	Item Code	Factor loadings	Cronbach's Alpha	AVE	Composite Reliability
Decision to Shop Online	DTS3	0.983	0.960	0.961	0.980
	DTS4	0.977			
Attitude to Shop Online	ATOS1	0.607	0.756	0.677	0.843
	ATOS2	0.699			
	ATOS3	0.833			
	ATOS4	0.871			
Perceived Ease of Use	PEOU3	0.994	0.988	0.988	0.994
	PEOU6	0.995			
Perceived Usefulness	PU1	0.758	0.840	0.675	0.892
	PU2	0.757			
	PU3	0.879			
	PU4	0.883			
Trust	TR1	0.966	0.890	0.898	0.947
	TR3	0.930			

In table 3, it can be seen that all indicators have convergent values. Validity above 0.60 which indicates that indicators can build variables and show the value of cross loading, each indicator shows a greater value to each variable compared to other variables so that indicators can affect variables. and the CR values of all constructs and the value of Cronbach's Alpha are above 0.70 and the AVE values for each construct are now above 0.50, which means that now the model is FIT because each indicator in the variable can be captured more than variance caused by measurement errors.

### **Structural model evaluation**

PLS can technically compensate for this weakness by effectively utilizing a combination of rich R2 values, path coefficients, t-values, and significance levels. These processes and steps are estimated by PLS to evaluate the appropriate model. The value of R2 refers to the percentage for which the independent variable explains the variation in the dependent variable; used as an indicator of the predictive power of the entire model. Falk and Miller (1992) concluded that the value of R2 for independent variables should be more than 0.10 to be statistically feasible. The path coefficient shows the strength of the relationship between constructs. currently accepts t-values greater than or equal to 1.96 with a 0.05 level of significance (Keil, Tan, Wei, Saarinen, & Tuunaine, 2000).

To test the structural model is done by looking at the value of R2 which is a Goodness of fit test. The ATOS extract obtained an R2 value of 0.205 which can be interpreted that the ATOS variant was influenced by PEOU, PU and PT extracts of 20.50% while the rest (100% - 20.50% = 79.50%) was influenced by other variables beyond those studied.

Likewise, with the DTS extract with the R2 value obtained is 0.848 or 84.80%. This value indicates that the DTS extract variant is influenced by ATOS, PEOU, PU and PT extractions of 84.80% while the rest (100% -84.80% = 15.20%) is influenced by other variables not examined. The results of the full R-square value are presented in table 4 below.

**Table 4. Nilai R-Square**

Construct	R-Square
ATOS	0.205
DTS	0.848

The next test is to see the significance of the influence between independent extracts on dependent and answer what has been hypothesized. Testing with a significance level of 5% if the value of t-statistic > 1.96 then the null hypothesis (H0) is rejected and (H1) is accepted. The value of the T-statistic coefficient of influence from the latent extract obtained from PLS Bootstrapping can be seen in table 5 below.

**Table 5. Hypothesis test result**

Research Hypothesis	Original Sample (O)	Standard Error (STERR)	T Statistics (O/STERR)	P-value	t-value	Result
H1: PEOU → ATOS	0.053	0.046	1.152	0.250	1.152	Rejected
H2: PU → ATOS	0.899	0.320	28,128	0.000	28,128	Supported
H3: TR → ATOS	0.116	0.057	2.040	0.042	2.040	Supported
H4: ATOS → DTS	0.278	0.104	2.675	0.008	2.675	Supported
H5: PEOU → DTS	0.252	0.375	0.672	0.502	0.672	Rejected
H6: PU → DTS	0.219	0.120	1.992	0.047	1.992	Supported
H7: TR → DTS	0.221	0.097	2.281	0.023	2.281	Supported

In Table 5, we see that all hypotheses except the two hypotheses (H1 and H5) show significant results. It is shown in H2 that the T-Statistic Value of the Perceived Usefulness effect on Attitude to Shop Online is 1,992. Because the t-value of 1,992 > 1.96 means that there is a significant effect of Perceived Usefulness on Attitude to Shop Online, then H3 influences Perceived trust on Attitude to Shop Online of 2,040. Because of the value of t-value 2.040 > 1.96 means that there is a significant effect of Perceived trust on Attitude to Shop Online. Furthermore, H4 has a significant effect on Attitude to Shop Online on Decision to Shop Online t-value 2.675. H6 Perceived Usefulness to Decision to Shop Online t-value 1,992 and lastly H7 Perceived trust to Decision to Shop Online t-value 2,281 where there is a significant influence Perceived trust on Decision to Shop Online. H1 t-value 1.152 and H5 t-value 0.672 are found statistically insignificant

**Discussions and conclusion**

In this case it can be concluded that the importance of increasing trust and usability for consumers to be able to decide to shop online, the findings show how consumers perceive usability and trust as a consideration for decisions in online shopping, so the need for online marketing activities to pay attention to consumer attitudes the most important of the two things are usefulness and trust in shopping online.

First, the main focus of consumers is how to see the usefulness and trust of online marketers to shop online because this can develop a positive attitude towards online shopping activities. The two facilitation factors turned out to have no effect on consumers' attitudes and decisions for online shopping because currently it is facilitated by consumer gadgets, so it might not be the first choice when deciding to shop online but more thinking about how consumers can trust and reduce their risk when they will decide the decision to shop online.

Third Trust here is how consumers will choose to shop in an e-commerce place that has never been a case of fraud and will always be reliable in handling complaints in the consumer online transaction process because in this case, consumers feel they must be convinced that their transactions can go well according to consumer expectations. Trust also plays a direct role in being able to arouse consumer decisions to shop online, as evidenced by the results of this study that indeed trust influences consumers' attitudes and decisions in shopping online.

In further research, it will be continued with consumer perceptions of other products in online shopping in Indonesia. And maybe another factor can be added in terms of the attitude of consumers in deciding online shopping that will add to and complement the knowledge in the Theory of Planned Behavior which makes a whole and referral for further research in order to make a complete picture and become a reference in the internal consumer marketing world factors that influence them in making decisions.

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*Received: April 19, 2019*

*Accepted: May 22, 2019*