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## The effect of decision to purchase on shop fashion product in Indonesia mediated by attitude to shop

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### ABSTRACT

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This research examines the relationship between consumer attitudes and decisions. By examining the attitude forming variables, among others, usefulness, ease of use and risk which directly influence attitudes and the direct influence of consumer attitudes on consumer decisions. The population in this study is a large number of consumers and the amount is not known with certainty, the researchers, for the sample using a random sampling method which is part of the non-probability sampling technique with the criteria of respondents who have shopped in offline retail and online retail, over 17 years old and domiciled in Jakarta. Sample taken amounted to 160 with 32 questions for each respondent. The results show that usefulness and ease of use affect consumer attitudes. While ease of use is the most powerful variable and has the biggest contribution that influences attitude. In this research hypothesis there is one hypothesis that is rejected, namely the effect of risk on attitude attitudes, the results of the study found that risk has no effect on attitude.

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## 1. Introduction

Changes in consumer behavior have occurred because of the technological advances which exist and consumers may shop at various shopping venues (Suleman, 2018) and coupled with the covid-19 outbreak that hit the world especially Indonesia recently. Covid 19 plays a major impact on consumer activity and behavior. Changes in shopping behavior from traditional to digital become faster since consumers are forced into circumstances and the availability of devices that are easier for consumers to use in transactions (Kotler et al., 2019). Consumers are freer to choose to shop in places that they think are easier and have benefits (Suleman et al., 2019). Certain types of consumers will choose a particular shopping place according to their generation (Winasis et al., 2018). This is where the important role of marketers must be able to see in terms of consumer attitudes before consumers decide to buy (Suleman et al., 2020a). Of course, many things are considered by consumers in deciding to buy since there are processes to go through and it becomes longer to process in several places and consumer decisions can be more complex. Attitude is important to learn since it can be a supporting factor for consumers to decide to shop at a shopping place (Suleman et al., 2020b). With the first attempt a marketer can persuade consumers to have a positive attitude towards a shopping place which is the first step and then goes into the consumer decision process. Attitude is an internal side of consumers which gives rise to feelings that need to be supported by certain factors and even become a research model (Ajzen, 1985). Attitudes consist of three parts namely influence, take action and trust (Solomon, 2018). More appropriate feeling to be defined in this study is the attitude which measures the positive level of consumers in seeing a shopping place before making any decision (Hsu et al., 2014). Attitude is also a combination of consumer background characteristics and consumption in meeting needs (Kotler & Armstrong, 2016). Usefulness influences the attitude of consumers where consumers will choose a shopping place that has a useful meaning that consumers will prefer to shop at a shopping place that is easier to shop simpler (Indarsin & Ali, 2017). The usefulness can also be interpreted as how the decision-making process may

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make shopping work faster (Zuniarti et al., 2020). With the presence of technology, there is a competition where fast and simple words depend on the consumers preferences and the meaning of the word translated by consumers will be one of the determinants of consumers having a positive attitude towards a shopping place (Suleman et al., 2019). This is important for marketers to make a place where they market their products to be the fastest way for consumers to shop in the 4.0 era now. Another important role is the ease of use factor which is part of influencing consumer attitudes that need to be changed to change the attitudes. Ease of use is to see how existing shopping processes can be felt by consumers and the easiest process to do compared with other shopping places (Davis, 1989). It is easy to see here from the sequence of processes that consumers must go through in making transactions. The more understandable, the more consumer's positive attitude (Cho & Son, 2019). A shopping place can be abandoned because consumers find it difficult in the transaction process. Ease of use must be created in a shopping place in various consumers in various generation today (Tao & Xu, 2018). Furthermore, there are deciding factors, such as risk factors, which also need to be investigated. Many studies do not include risk into consideration that could affect consumer attitudes. Risk is defined as how consumers are aware of the uncertainty that will be obtained in choosing a shopping place (Abrar et al., 2017). In making transactions, it is unavoidable that a loss opportunity will be obtained by consumers (Aman, 2014). Consumers who can see the small risk may have a positive attitude. But uncertainty will also be in their decision to buy at one shopping place (Schiffman et al., 2010). So, the influence of this risk also needs to be known by marketers and its influence on consumer attitudes for shopping.

The final process of improving consumer attitudes is one of the efforts to help consumers decide for shopping at the place (Suleman et al., 2019). The decision comes from the choices (Schiffman et al., 2010), the decision becomes the main point of attention of marketers who need to know how to make good marketing strategy. Decisions are consumer behavior which is something that marketers need to recognize (Suleman et al., 2019). The purpose of this study is to provide a description of whether positive consumer attitudes will ultimately make consumers decide to shop at the place and also to see the effect of usefulness, ease of use and risk factors on consumer attitudes. This is a basis for marketers to create a positive attitude which begins by paying attention to the factors that influence it.

## 2. Theoretical framework and hypotheses

Here, we describe the effects of usefulness, ease of use and risk on consumer attitudes, as well as consumer attitudes towards consumer decisions in choosing a shopping place of their choice. Fig. 1 shows the research framework.

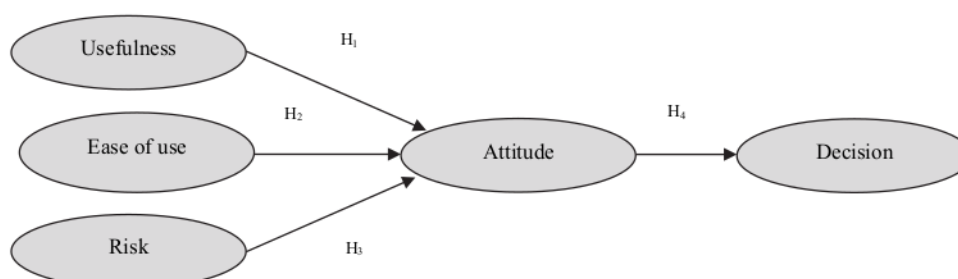


Fig. 1. Research Framework

### 2.1 Usefulness

Usefulness is how consumers believe that a technology will improve the performance of their work (Davis, 1989). Various studies have found that usefulness influences consumer attitudes (Hsu et al., 2013). Results in several other studies have also found that usefulness is the construct that has the most significant effect on consumer attitudes (Suleman et al., 2019). Also, there is a positive relationship between perceived usefulness and attitude (Dachyar & Banjarnahor, 2017). Therefore,

H<sub>1</sub>: Usefulness of a shopping place influences consumer attitudes.

### 2.2 Ease of Use

Ease of use is a determinant of attitude since consumers will choose a shopping place that is easy to do in the shopping process. The results of the study found that ease of use affects attitude (Wardoyo & Andini, 2017). Studies conducted by Cho and Son (2019) and Tao and Xu (2018) also state that ease of use has a positive attitude on consumers. Other research results also state that ease of use is the most influential variable in influencing consumer attitudes (Yadav et al., 2016). Therefore, the hypothesis in this study is:

H<sub>2</sub>: Ease of use of a shopping place influences consumer attitudes.

### 2.3 Risk

Risk affects the consumers' attitude (Tingchi Liu et al., 2013; Suleman, Ali, et al., 2019). Therefore,

H<sub>3</sub>: Risk of a shopping place influences consumer attitudes.

## 2.4 Attitude

Attitude is a key step to enter the next stage where consumers decide, with a positive attitude towards a shopping place, there will be a great opportunity to enter the decision process to choose the shopping place. Attitude is a factor that influences consumer decisions (Fortes & Rita, 2016). It is also strengthened by other studies which state the same thing (Arora & Aggarwal, 2018). Therefore,

H4: Consumer attitudes influence on consumer decisions

## 3. Research methods

In this study the total population is all consumers who make purchases of fashion products in offline retail and online retail. Therefore, it can be said that the population in the study is large and unknown. The respondents are people who have shopped at offline and online retail stores with a minimum age of 17 years and residing in Jakarta. The number of respondents to be taken is 160 respondents with a reference that the required sample is five times the number of variables (Ferdinand, 2018). Each respondent will be asked 32 questions which will be answered and the results will be tabulated. The study will use data analysis with SEM AMOS. According to Sugiyono, (2013) the ideal number of samples is 100-200. The researcher uses three dimensions with six indicators for the ease of use and usefulness taken from the theory (Difenderfer, 1989). As for risk researchers use 4 dimensions with eight indicators taken from a combination of previous studies (Al-Debei et al., 2015; Suleman et al., 2019). For attitude variables we use three dimensions and six indicators adapted from research (Suleman et al., 2019) and for decision variables use three dimensions with six indicators obtained from (Kotler & Armstrong, 2016). 32 indicators are measured using a scale of 1 "Strongly Disagree" to 5 "Strongly Agree". Next, we present the results of goodness of fit in Table 1.

**Table 1**  
The results of goodness of fit

Measure GOF	Good Fit	Marginal Fit	Measurement Result
<b>Absolute fit Model</b>			
Goodness of fit Index (GFI)	$\geq 0.90$	0.80 - <0.90	0.82
Root Mean Square Error (RMSEA)	$< 0.08$		0.042
<b>Incremental Fit Model</b>			
Comparative Fit Index (CFI)	$\geq 0.90$	0.80 - <0.90	0.961
Normal Fit Index (NFI)	$\geq 0.90$	0.80 - <0.90	0.844
Incremental Fit Index (IFI)	$\geq 0.90$	0.80 - <0.90	0.962
Relative fit Index (RFI)	$\geq 0.90$	0.80 - <0.90	0.830
<b>Parsimonious Fit Model</b>			
Parsimonious normed fit index (PNFI)	$\geq 0.90$	0.80 - <0.90	0.775

As seen in Table 1, the data aims to determine the prediction level of the whole model (structural and measurement models) for the suitability of the data consisting with RMSEA = 0.042 < 0.08 (model fit) and GFI value of 0.82. It can be concluded that the whole model tested approaches the absolute fit model test criteria at a fairly good level of testing criteria. In addition, for other criteria of model fit, the Incremental Fit Model consists of several instruments in compatibility, namely the CFI value = 0.961; NFI = 0.844; IFI = 0.962 and RFI = 0.830. The results state that the structural equation model is suitable because it is at the level of sufficiently good testing criteria and is in compliance with the requirements of the Incremental Fit Model. On the size of the fit, the stingy fit model yields PNFI = 0.775; from the output it was concluded that the model was said to be at the level of the test criteria quite well and met the requirements of the parsimonious fit model.

### 3.1 Measurement Model

The results of the data received from respondents were then tabulated and analyzed with tools using AMOS 22 (Structural Equation Modeling). According to Sugiyono (2013) composite reliability as a measurement model is said to be a good reliability for measuring each latent variable if the value of its construct reliability (CR)  $\geq 0.7$  or more than its extracted variance (VE) value is greater than 0.05, stating that in exploratory research, reliability between 0.5 - 0.6 is acceptable and then In SEM AMOS testing is conducted in one direction with confidence level of 95%, the other commonly used critical value (CR) > 1.96 which means that the normality assumption is rejected at the significance level (P) < 0.05 (5%).

**Table 2**  
Construct reliability and variance extracted

Constructs	Item Code	Factor Loadings	(Error)	CR	VE
Usefulness	PU1	0.822	0.68	0.90	0.50
	PU2	0.797	0.63		
	PU3	0.721	0.52		
	PU4	0.766	0.59		
	PU5	0.704	0.5		
	PU6	0.745	0.56		

**Table 2**

Construct reliability and variance extracted (Continued)

Constructs	Item Code	Factor Loadings	(Error)	CR	VE
Ease of Use	PE7	0.747	0.56	0.90	0.50
	PE8	0.815	0.66		
	PE9	0.763	0.58		
	PE10	0.763	0.53		
	PE11	0.725	0.59		
	PE12	0.767	0.52		
	RS13	0.727	0.52		
Risk	RS14	0.728	0.57	0.90	0.50
	RS15	0.748	0.61		
	RS16	0.782	0.56		
	RS17	0.753	0.53		
	RS18	0.719	0.53		
	RS19	0.781	0.61		
	RS20	0.724	0.53		
	ATS21	0.797	0.63		
Attitude to shop	ATS22	0.771	0.59	0.90	0.50
	ATS23	0.752	0.57		
	ATS24	0.789	0.62		
	ATS25	0.731	0.53		
	ATS26	0.781	0.61		
	DTS27	0.782	0.59		
Decision to shop	DTS28	0.762	0.52	0.90	0.50
	DTS29	0.736	0.67		
	DTS30	0.818	0.54		
	DTS31	0.724	0.58		
	DTS32	0.77	0.61		

### 3.2 Hypothesis testing

Table 3 presents the summary of the hypotheses testing.

**Table 3**

The results of hypotheses testing

No		Hypotheses	SLF1)	t-value	Conclusion
1	H1	Usefulness → Attitude	0.256	2.0	Supported
2	H2	Ease of use → Attitude	0.491	5.2	Supported
3	H3	Risk → Attitude	0.248	1.8	Not Supported
4	H4	Attitude → Decision	0.784	7.9	Supported

As can be seen from the results of Table 3, the results support H1, H2, and H4. However, the hypothesis (H3) is not supported which indicates that the risk does not significantly influence consumer attitudes. Test results for usefulness (H1) affect positively and significantly on Attitude to Shop Online when the level of significance is five percent.

## 4. Discussion and conclusion

According to the results of the study, researchers can draw conclusions that usefulness and ease of use are things that influence consumer attitudes in choosing where to shop and attitude maintains the biggest effect on consumer decisions in choosing where to shop. While the risk factor did not affect consumers' attitudes in choosing where to shop either in offline retail or online retail. Some things will be discussed in more detail as follows.

First, usefulness was found in the results of this study and also other studies such as Suleman et al. (2019) which was proven to have an effect on consumers' attitudes in choosing a shopping place. This is because in choosing where to shop consumers will choose a place that can accelerate them in doing their shopping and this is where the place that can provide that value will be the choice of consumers to shop there. Therefore, both offline retailers and online retailers need to create and perceive their shopping places so that the way to shop is easier so consumers will choose there.

Second, ease of use is the most powerful predictor influencing consumer attitudes in choosing where to shop rather than usefulness. This variable talks about how the process in the shopping place can make consumers easily understand from the noble steps of the process until the transaction is completed since this is a shopping place, especially for online retailers, which needs to pay attention to this in creating sequence of processes on their website or ecommerce.



Third, there are interesting things to learn that risk had not affect consumer attitude. The four tested attitudes influence consumer decisions in choosing where to shop in this case certainly reinforce the previous theory which states the same thing that predictors of decision is attitude.

## 5. Limitation

Researchers realize that with limited time and food resources there are some things that cannot be studied as a whole as they should be explored more deeply about differences in generation and also the place of residence of the respondent that might change the results of research that can be done by future researchers to be able to provide a complement to this research.

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