

# Perceived Ease of Use, Trust and Risk toward Attitude and Intention in Shopping for Online Fashion Products In Indonesia

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## ABSTRACT

This study aims to analyze the partial influence of perceived ease, trust and risk on the attitudes and intentions of consumers shopping online. This study uses purposive sampling in the survey method to produce a sample of 74 respondents from the city of Jakarta in Indonesia. The findings of this study indicate that there is a perception of convenience does not affect the attitudes and intentions of consumers. While trust and risk factors are factors that significantly influence the attitudes and intentions of consumers to shop online. Shopping attitudes are influenced by constructs of perceived ease of use, risk and trust, because shopping attention is influenced by the construct of shopping attitudes, perceptions of ease of use, risk, and trust. The results of this study function for online shop entrepreneurs to develop effective strategies to make consumers believe and minimize risks when shopping online so that consumers have a positive attitude and then the intention to shop online.

**Keywords:** Intention, Attitude, perceived ease of use, trust, risk

**JEL Classification:** C3,M31,M39

## INTRODUCTION

The widespread growth of the Internet is information technology that is used in conjunction with progress, this internet not only has a revolutionary impact on people's lives, but also its impact on business operations is proven (Al-Debei, Akroush, & Mohamed Ibrahiem Ashouri, 2015) . In Indonesia, the use of the internet has begun to emerge and has increased sharply. The internet is making new discoveries and breakthroughs that aim to facilitate all activities in human life to begin to be created (Suleman, 2018). So that Indonesia is a big market for online stores itself, especially in Southeast Asia, with a large population and increasing internet users, one of the factors also along with the growth of smart phone users and the like which is an important part of Indonesian people to be able to transact on online shops (Julianti, 2017). The new trading method uses an online shop system that relies heavily on the internet and many other information technologies to support each of these processes (Widyadara, 2018). 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) .

Before shopping decisions, of course, begins with buying intention, where a customer wants and is intentioned in participating 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, M., Chu, Wong, & Zúñiga, 2012). Online transactions are transactions that do not occur because of face-to-face, therefore consumers need reliable and useful information to better understand the product and subsequently support their purchasing decisions (Hsu, Chuan Lin, & Chiang, 2013). Besides that online shopping has advantages and benefits (Kim, 2009) (Liu, 2012). Even so, the data shows that e-commerce consumers are still low and have not shown that consumers still haven't changed their shopping behavior from offline to online shopping. Consumer behavior is a process by individuals or groups to choose, buy and use goods, services, ideas or experiences to satisfy their needs and desires (Solomon, 2018).

This study aims to understand the forming factors of consumer attitudes in the intention 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, M., Dolatabadi, H., Nourbakhsh, M., Poursaeedi, A., Asadollahi, 2012) . In measuring one's satisfaction with attitudes usually use three independent variables, namely perception of usability, perceived ease and trust (Yadav, Rajan, Sharma, S., Tarhini, 2016) . Perception of usability, it is very important to determine the factors that influence consumer attitudes and intentions in choosing consumer shopping places (Shu-Hung Hsu & Erdene Bayarsaikhan, 2012) . The perception of usability emerged as the most powerful predictor of attitudes towards online shopping (ha, S., Stoel, 2009) . The results of previous studies concluded that intention is strongly influenced by attitude (Mohammad & Nik Mat, n.d.) Perception of usability and perceived ease are factors that influence attitudes (Ozkan, S., Kanat, 2011) . While trust is also a factor that is not less important in terms of influencing consumers' attitudes to shopping (Indarsin & Ali, 2017). While the ease of perception perceived by consumers as a conviction becomes the basis for predicting user acceptance of information technology, where perceived usefulness significantly affects consumer attitudes and intentions or intentions to shop online (Hsu et al., 2013)

One important thing that influences online purchases by consumers is a factor of trust (Pavlou, P., 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 also a lot in the marketplace of fraud and other events that harm consumers online (Hong, I., Cho, 2011), This shows that the need to build a trust (trust) between producers and consumers who make purchases online (Alwafi, F., Magnadi, 2016). When someone who wants to make an online transaction, then what he must have in mind is that the money sent does not just disappear but get the reply of the desired product according to what is displayed and explained at the intended online store (Aribowo, D., Nugroho, 2013).

This study will provide empirical validation of the antecedents of consumer attitudes to intention in choosing a place to shop. This research examines how perceived ease, perceived perceived usefulness and trust, attitudes and intentions in choosing a shopping place. We examined how perceptions of usability, perceived ease and trust in consumer attitudes in choosing a place to shop. We also examine and also explore the role of attitudes affecting intention.

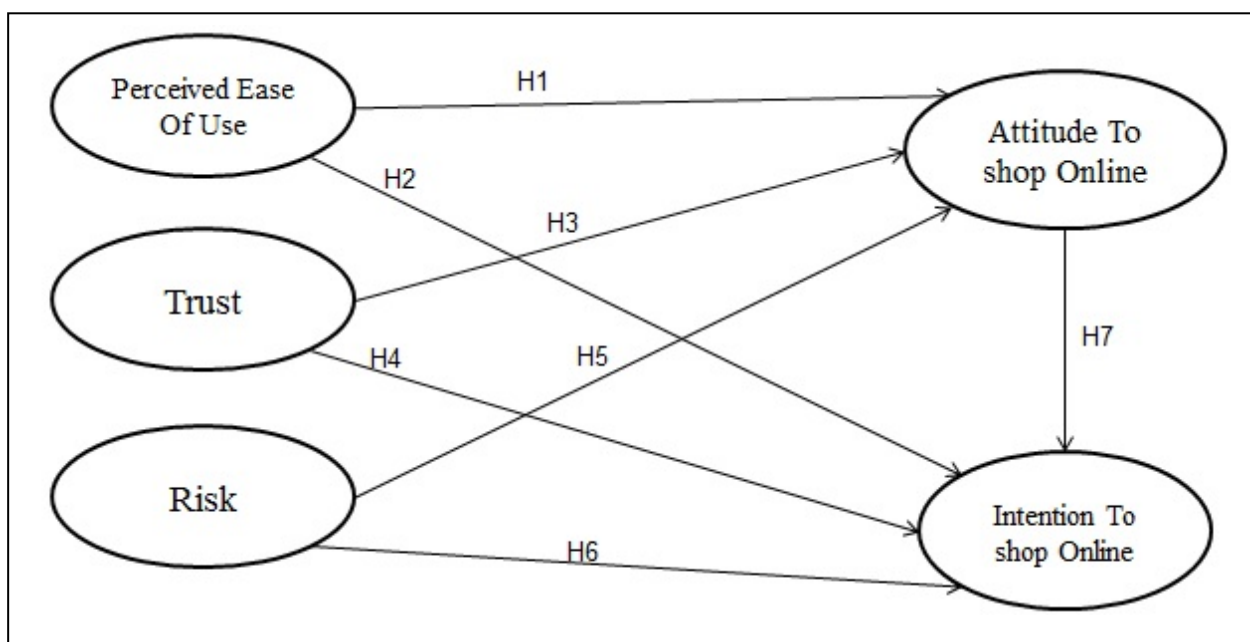
Furthermore, this paper is organized as follows. Next followed by a review of the appropriate literature and the developed study model will be displayed, after that, will explain the research methodology in terms of research population and sample, measurement items, questionnaire design, construct validity 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 intention in buying Indonesian consumers online. As noted in the introduction, that the phenomenon of online shopping is still low in Indonesia because the following measures attitudes as the main predictors of online shopping intention are very important. As shown in Figure 1, this study proposes a model to explore the direct relationship between convenience, trust, risk towards the attitude of consumers shopping online. We also explore the direct relationship between convenience, trust, risk to the intentions of consumers shopping online. And also the direct relationship between attitudes and intentions of consumers buying online. We also explore the attitude of shopping online as a mediating variable.

According to famous theories such as the theory of reasoned action (TRA) and the theory of planned behavior (TPB) also shows that the extent of individual behavior is influenced by his attitude towards the behavior in question. One of the intentions to behave is influenced by the determinants of attitude 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 in which attitudes towards this behavior are determined by beliefs about the consequences of a behavior or briefly called the behavioral beliefs of Indonesian consumers to shop online.

Figure 1. The study model



#### Perceived Ease of Use of Online Shopping

The technology acceptance model (TAM) is the right and theoretical and empirical model in explaining how a technology system is accepted by the user. In TAM determined by two

constructs, namely: perceived ease of use and perceived usefulness (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 are variable perceptions of usability and perceived benefits, from the results of this study found that there is a very high and positive relationship and significant perceived usefulness towards attitudes and intentions in consumer shopping behavior (Palvia, 2009) (ha, S., Stoel, 2009). In previous studies it was found that proven usefulness perception was very influential in predicting attitudes and intention (Ozkan, S., Kanat, 2011) (Celik, H. E., Yilmaz, 2011). Perception of usability seems to have more influence on consumer attitudes toward online shopping (Hsu et al., 2013). So that it can be concluded, for online shopping, it is believed that consumers with more positive perceptions of usability will be more likely to have an attitude and intention to shop online, therefore the researcher first hypothesized that:

**H1.** Perceived Ease of use of online shopping has a positive effect on the attitude to shop

**H2.** Perceived Ease of use of online shopping has a positive effect on the intention to shop

### **Risk of Online Shopping**

Risk is defined as a representation of trust relating to the existence of potential profits and losses regardless of other relationships, in online trading the risks that consumers get are often seen as obstacles to the occurrence of transactions, in fact a consumer is aware or will not risk when a product mismatch occurs on line (Hsu, M.-H., Chuang, L.-W., & Hsu, 2014). In online transactions there are always large risks and uncertainties, consumer attitudes to online shopping are usually less positive. Similarly, the same as the results of previous studies also stated that there was a negative relationship between risk perception and online shopping attitudes, among others, stating that the five aspects of risk did not have a positive effect on consumer behavior attitudes (Lee, 2009). Even the results of other studies show that perceptions of online risk are significant and negatively related to consumer attitudes and positive to intention in online purchases (Bianchi, C., Andrews, 2012) (Liu, M., Brock, J., Shi, G., Chu, R., Tseng, 2013) (Hsu, M.-H., Chuang, L.-W., & Hsu, 2014). therefore the researcher hypothesized that:

**H3.** The risk of online shopping has a negative effect on the attitude to shop

**H4.** The risk of online shopping has a positive effect on intention to shop

### **Trust of Online Shopping**

Definition of Trust can also be referred to as individual trust in other people's beliefs which can be determined by their perceived integrity, virtue, and competence (Lin, 2011). In the online business owned by several people who have an intention in starting employees, suppliers or distributors of trust are important things not only seen from the consumer side, trust issues that are often found in online trading (Hsu et al., 2013). Based on reasoned action theory (TRA) (Fishbein, M., Ajzen, 1975) trust directly influences attitudes and intention the higher the level of trust, the better the attitude. especially in research (ha, S., Stoel, 2009) attitudes towards e-shopping are explained by the belief in a significant trust factor. And in addition, the results of the study show that consumers who trust websites have positive attitudes and intentions towards online shopping (Limbu, Y., Wolf, M., Lunsford, 2012). Several empirical studies have also shown this positive relationship (Ozkan, S., Kanat, 2011) (Hsu, M.-H., Chuang, L.-W., & Hsu, 2014) (Al-Debei et al., 2015) (Indarsin & Ali, 2017) In accordance with the results of the same research in terms of trust will affect the attitudes and intentions of customers towards online shopping. Therefore, the next hypothesis is proposed:

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

**H6.** Trust online shopping has a positive effect on the intention to shop

## Attitude To Online Shopping

Attitudes can be interpreted as the level of one's positive feelings about participating in online shopping. Consumers with more positive attitudes are more likely to have an intention in buying online (Hsu, M.-H., Chuang, L.-W., & Hsu, 2014). For example Attitudes towards the system were found to be the main factor that determines future intentions to buy online. And next in research (Palvia, 2009) (Mohammad & Nik Mat, n.d.) (Hsu et al., 2013) similarly argued that the attitude of consumers of websites positively affects the intention to revisit and intention in buying, therefore, in online shopping, it is believed that consumers with more positive attitudes will be more likely to shop online. Therefore, the hypothesis is proposed:

**H7.** The attitude of online shopping has a positive effect on intention in buying

**Table 1. Summarized definition of constructs**

Construct	Definition	Reference
Perceived Ease Of Use	Levels of consumers believe that online shopping can make them easier	(Davis, 1989)
Trust	Positive expectations and a sense of trust for consumers to take risks	(Indarsin & Ali, 2017)
Risk	uncertainty faced by consumers when shopping online	(Matthew Tingchi Liu, Brock, Shi, Chu, & Ting-Hsiang Tseng, 2013)
Attitude to shop online	The level of positive consumer feelings shop online.	(Fishbein, M., Ajzen, 1975)
Intention to shop online	A decision as a choice of action from one or two alternatives,	(Hsu, M.-H., Chuang, L.-W., & Hsu, 2014)

## RESEARCH METHODS

### Population And Sample

Population is a generalization area consisting of objects or subjects that have certain qualities and characteristics set by the researcher to be studied and conclusions drawn later (Sugiono, 2012) . 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 intention in choosing a place to shop with non probability sampling. With purposive sampling method is the technique of determining samples with certain considerations(Sugiono, 2012). In this method the sample is chosen based on specific criteria found in the population. The criteria used include: consumers intentioned in shopping for fashion products online, respondents with age ranging from 17 years..

Among respondents, 27 percent were male and 73 percent female; 54.1 percent are 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 responden**

Measure	Items	Frequency	%
Gender	Male	20	27
	Female	54	73
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

The words in the questionnaire of scale, instrument length, and questionnaire format were corrected in the pre-test process to get the latest version for the survey. Finally, to reduce the possibility of ambiguity in items, a trial involving 74 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 DAN RESULTS

### Measurement Items

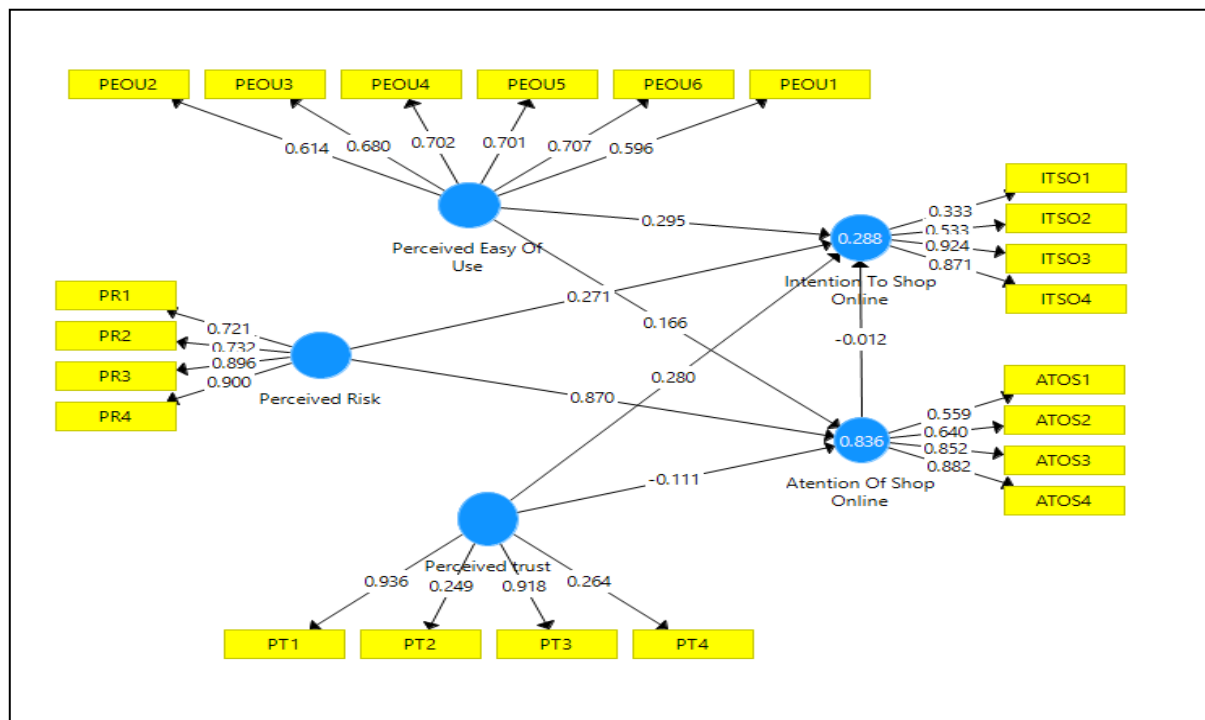
Most items that measure the chosen research construct are adapted from previous studies related to the field of online shopping behavior. Some measurements of word items have been modified to fit the context of this study. Ease perception is measured using a scale of six items from David and hapzi. The risk is measured using a four-item scale that is partly derived from Matthew Tingchi Liun 2013. Trust is measured using a scale of four items originating from (Indarsin & Ali, 2017) With regard to the attitude of online buyers, it is measured using a four-item scale derived from (Hsu, M.-H., Chuang, L.-W., & Hsu, 2014), and intention in buying using a scale of four items originating from (Limbu, Y., Wolf, M., Lunsford, 2012). All research constructs were measured in five Likert type weighing points ranging from 5 "Strongly Agree" to 1 "Strongly Disagree." A small part was also included in the questionnaire to study the characteristics of the respondents.

To assess the internal consistency of each construction, composite reliability (CR) and Cronbach were calculated. Most scholars suggest that the general acceptable 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, D., 2003). In terms of validity, both convergent validity and discriminatory validity tests are carried out. To show convergent validity of results that correspond to kritesia 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 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 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 adequate internal consistency (Chin, 1998).

In statistical analysis, using least square partial regression (PLS) because researchers feel they prefer to use this technique than other techniques because it places minimum limits on sample size, scale of measurement, and residual distribution (Chin, 1998) . It also combines the use of multiple linear regression and factor analysis to measure model parameters and model structure (Hsu, M.-H., Chuang, L.-W., & Hsu, 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 in the development stage. The results of the complete loading indicator are presented in table 2 below.

**Table 2. Measurement scales and factor loadings**

Constructs/items	Factor loadings
<b>Intention To Shop Online</b>	
ITSO1 Will buy products from this site in the near future	0.333
ITSO2 Buy through this site in the near future	0.533
ITSO3 Will buy through this site in the near future	0.924
ITSO4 To buy through this site in the near future	0.871
<b>Attitude To Shop Online</b>	
ATOS1 Shopping online is because it is a good idea	0.559
ATOS2 Shopping online is a good thing	0.640
ATOS3 Shopping online is an intentioning idea	0.852
ATOS4 Online shopping is a wise idea	0.882
<b>Perceived Easy Of Use</b>	
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
<b>Trust</b>	
TR1 Online Shopping has never been a case of fraud	0.936
TR2 Good, useful business-oriented shopping venues	0.249
TR3 Handle complaints or problem solving	0.918
TR4 This shopping place will not abuse data	0.264
<b>Risk</b>	
RS1 Security considerations in the payment process	0.721
RS2 Can estimate and assess product quality	0.732
RS3 Possibly the product does not match	0.896
RS4 Communication with the seller takes a lot of time	0.900

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.

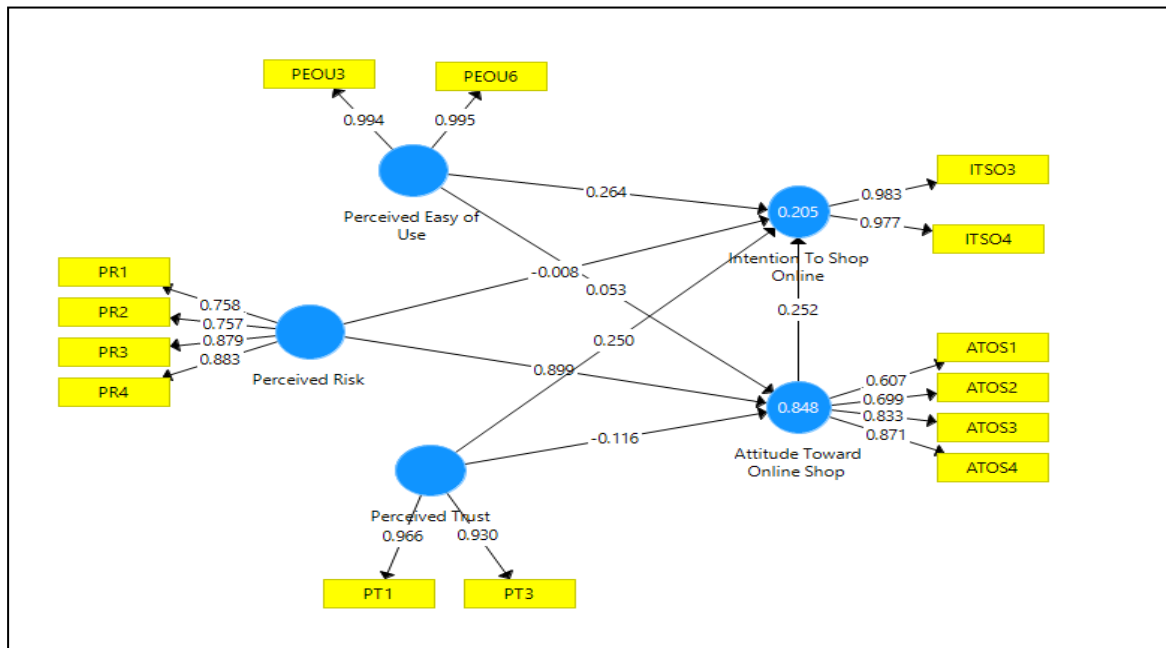
**Table 3. Construct Reliability and Convergent Validity**

Constructs	Cronbach's Alpha	AVE	Composite Reliability
Intention To Shop Online	0.689	0.502	0.780
Attitude To Shop Online	0.737	0.556	0.829
Perceived Easy Of Use	0.754	0.446	0.828
Trust	0.646	0.462	0.722
Risk	0.836	0.667	0.888

From the results of the Outer test, the model is still not FIT because there are still many tests whose values are below the minimum value. So that the outlier indicator must be removed and after that the Outer test is done again, the results are as follows:



**Figure 3. FIT PLS Algorithm Model**



It is concluded that in Figure 3 above is after several indicators whose outliers are issued produce a FIT model, this can be proven 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 the FIT model is 14 indicators

**Table 3. Construct Reliability and Convergent Validity**

Constructs	Item Code	Factor loadings	Cronbach's Alpha	AVE	Composite Reliability
Intention To Shop Online	ITSO3	0.983	0.960	0.961	0.980
	ITSO4	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 Easy Of Use	PEOU3	0.994	0.988	0.988	0.994
	PEOU6	0.995			
Trust	TR1	0.966	0.890	0.898	0.947
	TR3	0.930			
Risk	RS1	0.758	0.840	0.675	0.892
	RS2	0.757			
	RS3	0.879			
	RS4	0.883			

In table 3, it can be seen that all indicators have convergent values. Validity above 0.60, which indicates 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. the construct and CR values of all constructs and the value of Cronbach's Alpha is 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 R<sup>2</sup> values, path coefficients, t-values, and significance levels. These processes and steps are estimated by PLS to evaluate the appropriate model. The value of R<sup>2</sup> 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 & Miller, 1992) concluded that the value of R<sup>2</sup> for the independent variable should be more than 0.10 to be statistically feasible. The path coefficient shows the strength of the relationship between constructs. currently receives a t-value greater than or equal to 1.96 with a significance level of 0.05 (Keil, Tan, Wei, Saarinen, & Tuunaine, 2000).

To test the structural model is done by looking at the value of R<sup>2</sup> which is a Goodness of fit test. The extract of attitude to shop obtained an R<sup>2</sup> value of 0.205 which can be interpreted that the variance in Attitude to shop is influenced by Perceived ease of use, risk and Trust extracts of 20.50% while the rest (100% - 20.50% = 79.50%) is influenced by other variables outside of examined. Likewise with the conception of intention to shop with the value of R<sup>2</sup> obtained at 0.848 or 84.80%. This value indicates that the constructive variant of intention to shop is influenced by the Attitude to shop construct, Perceived ease of use, risk and Trust is 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
ITSO	0.848

The next test is to see the significance of the influence between independent extracts on dependents 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 (H<sub>0</sub>) is rejected and (H<sub>1</sub>) is accepted. The T-statistic value of the coefficient of influence of 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: RS → 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 → ITSO	0.278	0.104	2.675	0.008	2.675	Supported
H5: PEOU → ITSO	0.252	0.375	0.672	0.502	0.672	Rejected
H6: RS → ITSO	0.219	0.120	1.992	0.047	1.992	Supported
H7: TR → ITSO	0.221	0.097	2.281	0.023	2.281	Supported

In Table 5, we see that all hypotheses except the two hypotheses (H<sub>1</sub> and H<sub>5</sub>) show significant results. It is shown in H<sub>2</sub> that the T-Statistic Value of the effect of Perceived Risk on Attitude To Shop Online is 1,992. Because the t-value is 1992 > 1.96 which means that there is a significant effect of Perceived Risk on Attitude To Shop Online, then H<sub>3</sub> influences Perceived trust on Attitude To Shop Online of 2.040. Because the value of t-value 2.040 > 1.96 means that there is

a significant effect of Perceived trust terhadap Attitude To Shop Online. Selanjutnya H4 berpengaruh signifikan Attitude To Shop Online terhadap Intention To Shop Online t-value 2.675. H6 Perceived Risk terhadap Intention To Shop Online t-value 1.992 dan terakhir H7 Perceived trust terhadap Intention To Shop Online t-value 2.281 dimana ada pengaruh signifikan Perceived trust terhadap Intention To Shop Online. H1 t-value 1.152 and H5 t-value 0.672 are found statistically insignificant

## **DISCUSSIONS AND CONCLUSION**

Given the importance of increasing consumers to shop online, the current study investigates the effects of consumer attitudes on online shopping intentions. The findings show how consumers perceive trust and risk as one of the considerations for intention in online shopping, so the need for e-commerce companies to pay attention to the most important consumer attitudinal factors from two things include consumer trust and the risks faced in shopping online.

Intention to buy from consumers online. Because of theoretical models and empirical results, this research further contributes to understanding consumer perceptions of online consumer behavior and the effects on behavioral intentions. Given the increasing concerns of online online marketing, the current study investigates the effects of consumer attitudes towards online shopping intentions. The findings show how consumers see less convenience as the main factor for shopping online

The first consumers focus on trusting online companies and weighing risks to shop online because this can develop a positive attitude towards online shopping activities. How at the moment convenience turns out to have no effect on the attitudes and intentions of consumers to shop online because currently it is facilitated by gadgets owned by consumers so it might not be the main choice when deciding to shop online but more thinking about how consumers can trust and reduce their risk when they will decide your intention in shopping online.

Second 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 able to be relied upon 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 very direct role in being able to arouse consumers 'intention to shop online, as evidenced by the results of this study that indeed trust influences consumers' attitudes and intentions in shopping online.

Third, regarding the risks in shopping online, many cases occur in online transactions where consumers are always the losers, so before deciding to shop online, consumers will usually have high risk thinking so that they have a low impact on online transactions. Consideration of payment security risks, product quality, product incompatibility and consumer concerns about how to be able to communicate with sellers is one of the important factors that e-commerce owners must know and have examined that this is an influential factor to change consumers' attitudes and intentions transact online.

Finally, for further research, another factor can be explored from the attitude of consumers who can change consumer behavior to be able to transact online because there are several factors that have not been included in this study and can be used as references to make the successor of this research and complement the consumer attitudes and other constructs it

needs to be carefully examined from the intentions of consumers, and in the end it will give a full picture of the theory of planned of this theory and make it a contribution to science.

### LIMITATIONS AND SUGGESTIONS

Managerial implications, there are several limitations in this study. The first limitation concerns the data collected in this study, which is only from consumers in one urban area, therefore, the possibility of generalizing the results of this study into the context of the online trading industry is very small. Thus further research needs to be done to expand the respondents for consumers of online stores in urban areas and rural areas, this is done to find out whether the results will show the same thing about the obstacles consumers currently have not switched to online stores. From the methodological aspects in subsequent research, the validity test must be conducted on the attitude dimension with the indicators used in this study.

Further research can look for other variables that shape the construct of consumer attitudes to further develop the variable attitude of consumers. And also can develop other risk variables which are said in (ha, S., Stoel, 2009) that there are other variables of attitude that is enjoyment which according to his research influences consumer attitudes. And based on (Indarsin & Ali, 2017) stated that the perceived usefulness variable influences the attitudes of consumers who use it is one of the variables that are widely used in research attitudes so far. And further research is expected to be able to reveal other variables of attitude and test them together. and also use consumers in villages and cities. As well as using other products besides fashion to be the object of research.

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