

FACTORS AFFECTING PURCHASE INTENTION OF ONLINE SHOPPING IN ZALORA INDONESIA

ABSTRACT

The purpose of the study examined the relationship between ease of use and consumer attitudes, the relationship between usefulness and consumer attitudes, the relationship between perceived risk and consumer attitudes, and the relationship between consumer attitudes and intention to buy Zalora. The data collection used convenience sampling technique and the execution using questionnaire to collect the data. This method is used because the chosen sample must understand about the research problems. Questionnaire spreaded to 150 online consumers who has intention to buy Zalora at Paragon Mall in Surakarta. The geographical selection based on practical reasons where Surakarta has many online consumers. The 150 usable questionnaires were analyzed with SPSS. In this study, Structural Equation Modeling (SEM) is used to analyze the hypothesis of the research. The result showed positive relationship and all of the hypothesis is supported.

Keywords : Ease of Use, Usefulness, Perceived Risk, Consumer Attitudes, Intention to Buy

1. Introduction

1.1. Background Issues

Electronic commerce has become one of the essential characteristics in the Internet era. According to UCLA Center for Communication Policy (2001), online shopping has become the third most popular Internet activity, immediately followed by e-mail, instant messaging and web browsing. Internet users made 48.9 percent of online purchases in 2001, with three-quarters of purchasers indicating that they make 1-10 purchases per year (UCLA Center for Communication Policy, 2001). When segmented into very experienced users versus less experienced Internet users, the very experienced users average 20 online purchases per year, as compared to four annual purchases for new users (UCLA Center for Communication Policy, 2001).

Online shopping behavior (also called online buying behavior and Internet shopping/buying behavior) refers to the process of purchasing products or services via the Internet. The process consists of five steps similar to those associated with traditional shopping behavior (Liang and Lai 2000): (1) Problem identification, (2) Information search, (3) Alternatives evaluation, (4) Purchasing decision, (5) Post-purchase behavior. Goldsmith and Goldsmith (2002) found that experienced online shoppers have more trust and better feeling on online service than non-experienced shoppers who have no online shopping experience before.

There are many online shop offered in the internet. Consumers are usually looking for what they need before make a purchase decision. Consumers choose online shop by their

47 experience of shopping behavior, moreover they feel which websites are offering
48 discounts and favorable products. Among products can be purchased online, fashion is
49 the most popular due to the advantage of easy checking, reviewing and being offered
50 price compared to traditional shopping method (Hau, 2013).

51 ZALORA Indonesia is one of online shopping web sites that provide a complete
52 fashion products needs consisting of clothing, bags, and accessories from various brands,
53 both locally and internationally. Zalora is a newly established business in e-commerce
54 and online shopping. Starting its business in the early of 2012, it has adopted strategies
55 and technologies from its parent company, Rocket Internet GmbH, the largest, fastest and
56 most successful international online venture builder located in German (Hau, 2013).

57 Zalora offers a broad selection of international and local brands at best prices and with
58 compelling customer care. All orders are delivered at home. Customers who shop through
59 this site does not charge shipping to all over indonesia and guarantee the return of goods
60 if the customer was not satisfied with the product received. This site has a simple and
61 intuitive navigation to speed up and simplify the process of shopping. Payment methods
62 offered through diverse as Visa and Master card credit cards, bank transfer, customers
63 can also settle transactions through the pay in place system (Cash On Delivery).

64 Intention to use Zalora Indonesia as an online shopping is interesting issue to be
65 studied, because this study is hoped to explain the phenomenon on the object of the
66 research which is the consumers who has intention to buy through Zalora. In the other
67 hand, the result of this research is expected to give insight to marketer, that can impact
68 individual intention to use Zalora.

69 In the behavioral process, intention to use influenced by ease of use, usefulness, and
70 perceived risk, and relation among of these variabels will be explained below. This model
71 consists of five variables, namely ease of use, usefulness, perceived risk, consumer
72 attitudes, and intention to buy Zalora. The first variable is ease of use. It is important
73 considered by consumer in influencing consumer attitudes toward Zalora. At first Rogers
74 (1962) affirmed perceived ease of use is the term that represents the degree to which an
75 innovation is perceived not to be difficult to understand, learn or operate. He further
76 stated that perceived ease of use is the degree to which consumers perceive a new product
77 or service as better than its substitutes (Rogers, 1983). So, in this research, variable ease
78 of use can be influencing consumer attitudes toward tention to buy Zalora.

79 The second variable is usefulness. This variable can be influencing consumer attitudes
80 toward Zalora. According to Davis et al. (1992), perceived usefulness refers to
81 consumers's perceptions regarding the outcome of the experience. Davis (1993) defined
82 perceived usefulness as the individual's perception that using the new technology will
83 enhance or improve her/his performance. So, it can influence customer attitudes toward
84 intention to buy online shopping product by its usefulness.

85 The next variable is perceived risk. it is also important variable which can influencing
86 consumer attitudes toward Zalora. Bhatnagar, Sanjog & Rao (2000), found that online
87 customers are more concerned with risks involved in buying on the web such as misuse
88 of credit card, fraud and not receiving the right products after ordering. Risk in
89 purchasing at non-store is higher than store at traditional store. Therefore, risk related
90 to these conditions affects consumer attitudes towards intention to buy online shopping
91 product on Zalora.

The dependent variable of this research is Intention to buy Zalora. Based on Schiffman & Kanuk (2000), Purchase intention indicates that consumers will follow their experience, preference and external environment to collect information, evaluate alternatives, and make purchase decision. Purchase intention can measure the possibility of a consumer to buy a product, and the higher the purchase intention, the higher a consumer's willingness is to buy Zalora.

The independent variable of this research is consumer attitudes toward Zalora. Ajzen and Fishbein (1980) defined, Attitude correlates positively with behavioral intention that is finally the antecedent from the actual behavior. The more positive of individual belief caused by an object attitude, the more positive of individual attitude towards the object, and vice versa (Fishbein & Ajzen, 1975). Hence, it can be used as moderation variable that affects the direction of the relation between ease of use, usefulness, perceived risk and intention to buy Zalora.

Based on the variable relation, it can be defined the research problems related to the variable proposition on the models. Following are the formulated problem of this research.

1.2. Research Purpose

This study aims to design an alternative model that suitable to consumer attitudes toward intention to buy of online shopping phenomenon on Zalora online store. Because, the model in preview study has a limitation related to the sampling method, so it impacted on the limit of generalitation (Margaritha B. Guilabert, 2005).

Specifically, this study aims to explain the correlation among of the observed variables. First, the influence of ease of use, usefulness, and perceived risk on consumers attitude. Second, the influence of consumers attitude on intention to buy. Third, the mediation analysis of consumer attitudes in this reaserch.

2. Theoritical framework and hypothesis

2.1. Consumer Attitude toward Zalora

Consumer attitudes towards online shopping in Zalora is a prominent factor affecting actual buying behaviour. In classical attitudinal theory, the importance of studying attitudes rests on the connection between the attitude toward the particular object and the consequent behavior toward the object that this attitude will produce (Allport, 1935; Eagly & Chaiken, 1993; Fishbein & Ajzen, 1975; Rosenberg, Hovland, Abelson, McGuire & Brehm, 1960; Staw & Ross, 1985). If attitudes and behavior are highly correlated, then the behavior of consumer can be predicted of their attitude that is established (Ajzen & Fishbein, 1977).

The previous study indicated that consumer attitudes will affect intention to shop online in Zalora and eventually whether a transaction is made (e.g., Fishbein and Ajzen 1975). This is multidimensional construct that has been conceptualized in several different ways in the existing literature. First, it refers to the consumers acceptance of the Internet as a shopping channel (Jahng et al. 2001). Secondly, it refers to consumer attitudes toward a specific Internet store (i.e., to what extent consumers think that shopping at this store is appealing).

Consumer attitudes toward Zalora refers to their willingness to make purchases in an Internet store. Consumers guided by Zalora to make transactions smoothly and attract them to revisit this Internet store. Based on the literature, the antecedents of consumer attitudes toward Zalora will be explained below.

2.2. Ease of Use

The importance of the perceived usefulness and perceived ease of use of different types of systems has been well documented and studied. Usefulness can be explained as a perceive of usage that consumer's feel from the benefit of using Zalora. The other explanation, ease of use considered as performance of online shop that Zalora shows by its usage on web page to the payment system.

At first Rogers (1962) affirmed perceived ease of use is the term that represents the degree to which an innovation is perceived not to be difficult to understand, learn or operate. He further stated that perceived ease of use is the degree to which consumers perceive a new product or service as better than its substitutes (Rogers, 1983). Similarly, Zeithaml et al. (2002) stated that the degree to which an innovation is easy to understand or use could be considered as perceived ease of use.

Perceived ease of use (PEOU) discusses the customer's awareness that consuming this technology is unrestricted of efforts. As the PEOU of the original cooperative media, intensifications attitude towards media becomes additional positive. PEOU positively affects attitude towards online shopping. The PEOU acts as a mediator among technological structure and the possible electronic shopper (Ramayah and Ignatius, 2010). Therefore suggest that the control of the online buyer facility on online shopping goal be influenced by the electronic purchase system, which is tension free and easy to access. The reading of Koufaris, (2002) gave an improved understanding of customer attitude on the net. PEOU is also described as outspread to which an individual discovers a work free of effort. Effort is a limited source that is to be paid to several actions by somebody answerable for the actions (Radner and Rothschild, 1975). This phenomenon lead to formulated hypothesis as follow :

H1 : Ease of use has positive influence on Consumer Attitude toward Zalora.

2.3. Usefulness

Usefulness states to the acuity that using these fresh tools will expand or boost his or her performance. Perceived usefulness (PUSF) has an indirect relation with future online shopping intention. According to Davis et al. (1989), individual form behavioral intention to online shopping based mainly on a reasoned evaluation of how it will increase their shopping enactment. Past studies have shown that PUSF positively affects online shopping intention. Although, online shopping sites also purpose to offer people with a pleasurable experience, they also deliver functional benefits to them. The websites used in this way or the source to shop online so that customers may use this technology and perceived a positive effect of it. These websites increase the chances of online shopping and people seemed to be more inclined towards it. PUSF towards online shopping is positive due to convenience and satisfaction of people.

Teck (2002) noted that usefulness refer to the utility of the online transaction on the World Wide Web. It attempts to measure the degree to which individuals perceive the benefits and advantages of performing web-based online transaction. Davis (1989) found

that the relative strength of the usefulness to usage relationship compared to the ease of use to usage relationship, in other hand, usefulness was significantly more strongly associated to usage than was ease of use. Based on the explanation, Usefulness is considered as a variable that have positive correlation on consumer Attitude toward Zalora. This condition underlie the following hypothesis :

H2 : Usefulness has positive influence on Consumer Attitude toward Zalora.

2.4. Perceived Risk

It is common that the individual are anxious about the possible risk linked with a new type of shopping through internet. In case of online shopping, the perception of risk significantly affects the customer intention (Lee and Clark, 1996). Forsythe et al. (2006) revealed that "the Internet tends to magnify some of the uncertainties involved with any purchase process and consumers perceive a high of risk when purchasing on the Internet compared with traditional retail." Perceived risk has been evidenced as a major barrier to online shopping (Joaquin et al., 2009). Therefore, when perceived risk can be increased through using online shopping for consumers, perceived risk may be decreasing the relationships between perceived trust and purchase intention.

Through the years, most research has built toward the consensus that there are five different types of perceived risk: social, psychological, economic, performance, and time. The possibility of being embarrassed, disappointed, or suffering from status loss from family or friends by making a poor choice describes social risk, whereas psychological risk is the danger to an individual's ego for making a poor choice (Herrero, et. al., 2009; Jacoby and Kaplan, 1972). Perceived economic risk is when an individual may sense that there is financial harm or loss in the initial purchase price of a product or service as well as future costs due to maintenance and/or loss due to potential fraud (Herrero, et. al, 2009). Performance risk can be defined as the perception that a product or service may not perform as needed or expected and suffering from the loss of the desired benefits (Stone and Gronhaug, 1993).

Perceived time risk is experienced by consumer when faced with the potential time lost from researching or making a purchase. In addition to the five previously mentioned types of perceived risk, an additional dimension of risk, that of privacy, has been identified in numerous studies relating to Internet shopping adoption (Herrero, et. al., 2009; Jarvenpaa and Todd, 1997; Featherman and Pavlou, 2003; Forsythe and Shi, 2003; Miyazaki and Fernandez, 2006). Privacy risk is the "potential loss of control over personal information" (Herrero, et. al., 2009), such as the invasion of privacy or the potential of retailers to sell information about you to unknown others (Miyazaki and Fernandez, 2006). This condition underlie the following hypothesis :

H3 : Perceived risk has positive influence on Consumer Attitude toward Zalora.

2.5. Intention to Buy Zalora

Purchase intention can be defined as individual's intention to buy specific brand which they have chosen for themselves after certain evaluation (Imran Khan, 2012). According to Pavlou (2003), online purchase intention is the situation when a customer is willing and intends to become involved in online transaction. Online transactions can be considered an activity in which the process of information retrieval, information transfer, and product purchase are taken place. Purchase intention is also classified as one of the

components of customer cognitive behavior on how an individual intends to buy a specific brand or product (Hosein, 2002).

Making the purchase intention reflects the customer's desire to buy a brand in particular. Online purchase intention, an important predictor of actual buying behavior, refers to an outcome of criteria assessment of customers regarding website quality, information search, and product evaluation (Poddar, 2009; Hausman and Siekpe, 2009). There are many variables used to measure purchase intention toward a brand in future. Porter in his research (1974) found that constructs like considering something purchasing a brand and anticipating to purchase a brand aids to scope the intentions of purchasing. He also indicated that customers' intention to purchase a focused brand is not merely by his same brand attitude, but also by his attitudes leading to other brands in choice of set considered. Hence, the last hypothesis is formulated as follow :

H4 : There is a significant relationship between Consumer Attitude and Intention to Buy Zalora.

The Research Model

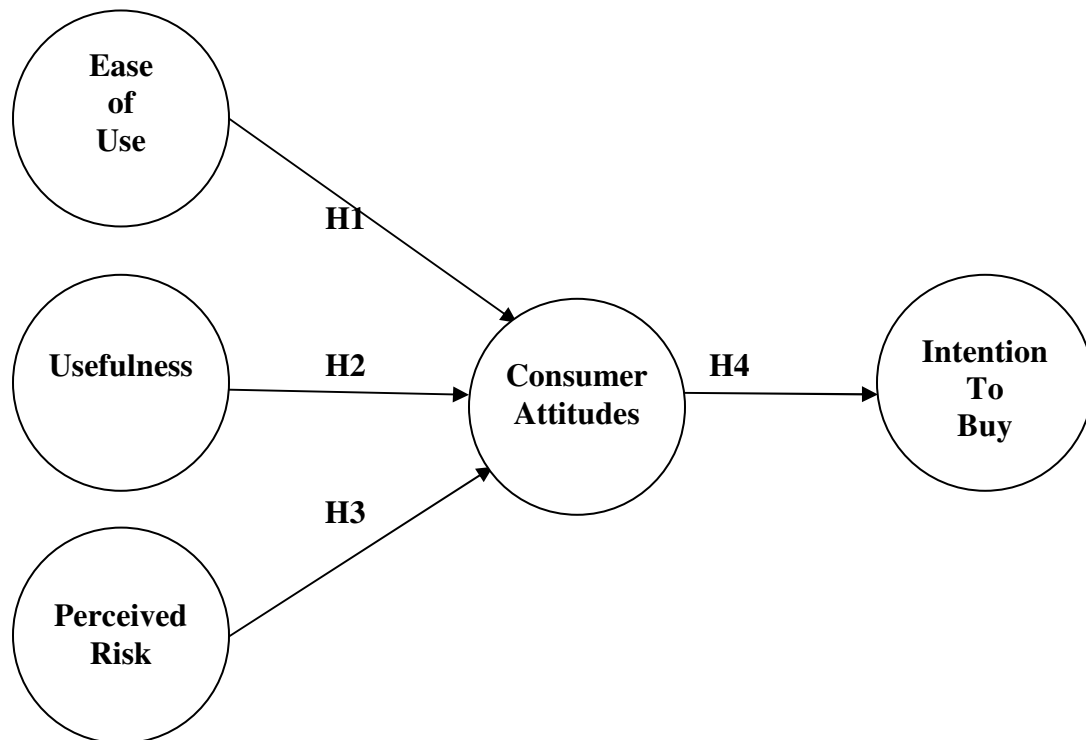


Figure 1. The model of Consumer Attitudes toward Intention to Buy Zalora

3. Research Method

3.1. Sampling and data collection method

Population of this study is consumer who has intention to buy online in Zalora. This study focused on individual intention of the fashion products in Zalora online store. The data is collected by using convenience sampling method. This method is used because the chosen sample must understand about the research problems. The data collected in

Paragon Mall at Surakarta, the geographical selection based on the aspect of representation of the Indonesian consumers, it is also based on practical reasons where Surakarta has many online consumers, so it can represent online shopping market in Surakarta. These requirements are needed in this study to avoid the respond biases that may caused by respondent misunderstanding related to the questionnaire that must be answered. The data are collected through meet the respondents directly that is guided by questionnaire toward 150 respondents who has online shopping experience. This quota size is considered to represent the population above. Furthermore, it also fulfilled the minimum criteria of statistical tool that was used in this study.

3.2. The Definition

3.2.1. Ease of use

Ease to use is the degree to which a person believes that using a particular system would be free of effort. This variable consists of four indicators, there are simple, fast, friendly, flexible.

3.2.2. Usefulness

Usefulness is the expectation of consumer about convenience, quality and service of a product to be available at anytime and at any place (Yelkur, 2000). The indicators of this variable are useful, beneficial, effective, productive.

3.2.3. Perceived Risk

Perceived risk has been evidenced as a major barrier to online shopping (Joaquin et al., 2009). The Internet tends to magnify some of the uncertainties involved with any purchase process and consumers perceive a high of risk when purchasing on the Internet compared with traditional retail (Forsythe et al., 2006). Hence, the indicators of this variable are risky, insecure, anxious, uncertain.

3.2.4. Intention to buy

Intention to buy is used to a measure of intention or likelihood or propensity to buy in the future. This variable consists of four indicators, there are probability, likely, propensity, preference.

3.2.5. Consumer Attitude

Attitude is an overall persistent evaluation towards people, things, or goods. It is a consistent positive or negative reaction towards certain things through learning, which includes favorable or unfavorable evaluation, emotional feeling, and behavioral tendency (Kotler and Keller, 2008). The indicators of this variable are happy, like, pleasant, enthusiastic.

4. Results

4.1. Relationship between ease of use and consumer attitudes

The test results indicated a significant and positive relationship between Ease of use and consumer attitude ($\beta = 0.265$, $SE = 0.088$, $CR = 3.013$). This explains that the higher perceived ease of use, the higher consumer attitude. This phenomenon could happen

because PEOU positively affects attitude towards online shopping. The PEOU acts as a mediator among technological structure and the possible electronic shopper (Ramayah and Ignatius, 2010). The reading of Koufaris, (2002) gave an improved understanding of customer attitude on the net. PEOU is also described as outspread to which an individual discovers a work free of effort.

Base on the previous study that was made on the Technology Acceptance Model, there are relationship between perceived ease and purchase intention when buying online. (Guimaraes & Davis, 1995; Davis, Bagozzi, & Warshaw,1989). So, this study is provide support for the previous research that the higher ease of use, the higher consumer attitudes toward intention to buy. This research is expected to improve understanding of the academics associated with the relationship of ease of use toward consumer attitudes. Specifically, it is expected to provide an understanding of online store marketers associated with the concept of consumer attitudes toward intention to buy, especially for fashion product. So the marketer can enhance the perceived ease of use of their web design and buying process to improve the sales of the product.

This research is focused in Zalora Indonesia that provides online sales services in the field of fashion products. The research sites in surakarta that impact on limitation of the model generalization. So, the perceived ease of use of other place can not be equated. This condition gives an opportunity for continues study, especially in developing the model on wider context.

4.2. Relationship between usefulness and consumer attitude

The test results indicated a significant and positive relationship between usefulness and consumer attitude ($\beta=0.144$, $SE=0.060$, $CR= 2.410$). This explains that the higher usefulness, the higher consumer attitudes. This phenomenon could happen because online shopping sites purpose to offer people with a pleasurable experience, they also deliver functional benefits to them. The websites used in this way or the source to shop online so that customers may use this technology and perceived a positive effect of it.

Teck (2002) noted that usefulness refer to the utility of the online transaction on the World Wide Web. It attempts to measure the degree to which individuals perceive the benefits and advantages of performing web-based online transaction. PUSF towards online shopping is positive due to convenience and satisfaction of people. Therefore, usefulness is considered that have positive correlation on consumer Attitude. This study is provide support for the previous research that the higher usefulness, the higher consumer attitudes toward intention to buy.

This research is expected to improve understanding of the academics associated with the relationship of usefulness toward consumer attitudes. Specifically, it is expected to provide an understanding of online store marketers associated with the concept of consumer attitudes toward intention to buy, especially for fashion product. So the marketer can enhance the perceived usefulness of their online services to give warranty and convenience to improve the sales of the product. This research is focused in Zalora Indonesia that provides online sales services in the field of fashion products. The research sites in surakarta that impact on limitation of the model generalization. So, the perceived usefulness of other place can not be equated. This condition gives an opportunity for continues study, especially in developing the model on wider context.

4.3. Relationship between perceived risk and consumer attitude

The test results indicated a significant and positif relationship between perceived risk and consumer attitude ($\beta = 0.252$, $SE = 0.108$, $CR = 2.334$). This explains that the higher usefulness, the higher consumer attitudes. This phenomenon could happen because the individual are anxious about the possible risk linked with a new type of shopping through internet. Forsythe et al. (2006) revealed that “the Internet tends to magnify some of the uncertainties involved with any purchase process and consumers perceive a high of risk when purchasing on the Internet compared with traditional retail.” In case of online shopping, the perception of risk significantly affects the customer intention (Lee and Clark, 1996). This study is provide support for the previous research that the higher perceived risk, the higher consumer attitudes toward intention to buy.

This research is expected to improve understanding of the academics associated with the relationship of perceived risk toward consumer attitudes. Specifically, it is expected to provide an understanding of online store marketers associated with the concept of consumer attitudes toward intention to buy, especially for fashion product. So the marketer can enhance the perceived risk of their payment security and originality of the product to improve the sales of the product. This research is focused in Zalora Indonesia that provides online sales services in the field of fashion products. The research sites in surakarta that impact on limitation of the model generalization. So, the perceived risk of other place can not be equated. This condition gives an opportunity for continues study, especially in developing the model on wider context.

4.4. Relationship between consumer attitude and intention to buy

The test results indicated a significant and positif relationship between consumer attitude and tention to buy ($\beta = 1.048$, $SE = 0.242$, $CR = 4.338$). This explains that the higher consumer attitude, the higher intention to buy Zalora. This phenomenon could happen because making the purchase intention reflects the customer’s desire to buy a brand in particular. According to Pavlou (2003), online purchase intention is the situation when a customer is willing and intends to become involved in online transaction. Online transactions can be considered an activity in which the process of information retrieval, information transfer, and product purchase are taken place. Online purchase intention, an important predictor of actual buying behavior, refers to an outcome of criteria assessment of customers regarding website quality, information search, and product evaluation (Poddar, 2009; Hausman and Siekpe, 2009).

This study is provide support for the previous research that the higher consumer attitudes, the higher intention to buy. This research is expected to improve understanding of the academics associated with the relationship of consumer attitudes toward intention to buy. Specifically, it is expected to provide an understanding of online store marketers associated with the concept of consumer attitudes toward intention to buy, especially for fashion product. So the marketer can enhance the consumer attitudes of their website design, promotion program, and warranty to improve the sales of the product.

This research is focused in Zalora Indonesia that provides online sales services in the field of fashion products. The research sites in surakarta that impact on limitation of the model generalization. So, the consumer attitudes toward intention to buy of other place can not be equated. This condition gives an opportunity for continues study, especially in developing the model on wider context.

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(Group number 1 - Default model)

			Estimate	S.E.	C.R.	P
Consumer Attitudes	<---	Ease of Use	.265	.088	.013	.003
Consumer Attitudes	<---	Perceived Risk	.144	.060	2.410	.016
Consumer Attitudes	<---	Usefulness	.252	.108	2.334	.020
Intention to Buy	<---	Consumer Attitudes	1.048	.242	4.338	***

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<i>x²chi square</i>	368.446	199.566	Expected Small
<i>x²significance probability</i>	.000	.191	≥ 0,05
<i>GFI</i>	0.825	0.900	≥ 0,90
<i>RMSEA</i>	0.074	0,025	≤ 0,80
<i>AGFI</i>	0.781	0.861	≥ 0,90
<i>TLI</i>	0.832	0.982	≥ 0,95
<i>CFI</i>	0.853	0.985	≥ 0,90
<i>CMIN/DF</i>	1.824	1.091	< 2,00 – 5,00

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Table 1. Regression Weights Toward Consumer Attitudes

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4.5. The Mediation of Consumer Attitudes Toward Intention to Buy Zalora

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Based on the analysis in the examination on structural equation analysis, fully mediated model and partial mediated model on four criteria showed that the partial mediated model is a model that better represents the data. Value for both models is almost equivalent to the overall fit statistics. However, the value of the fit statistics of the partial mediated model is higher when compared with fully mediated. In a fully mediated model has a value of CFI = 0,985 and GFI = 0,900 and for partial mediated model of the value of CFI = 0,990 and GFI = 0,902. Furthermore, the ability of the model to explain the variance in the results measured by the squared multiple correlations (SMC). In a fully mediated model, the SMC consumer attitude is 0.445, SMC intention to buy is 0.370. As for partial mediated model, the consumer attitude 0.374 SMC, SMC for intention to buy is 0.385.

Structural Equation Analyses

	Fully Mediated Model	Partially Mediated Model	Direct-effect-only Model
Dependent variable: Ease of use			
<i>Ease of use → Consumer attitudes</i>	0,369*** (0,088)	0,334*** (0,095)	

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<i>Ease of use → Intention to buy</i>		0,175** (0,132)	0,187** (0,121)
Dependent variable: Usefulness			
<i>Usefulness → Consumer attitudes</i>	0,241*** (0,108)	0,219** (0,113)	
<i>Usefulness → Intention to buy</i>		0,215** (0,165)	0,241*** (0,163)
Dependent variable: Perceived risk			
<i>Perceived risk → Consumer attitudes</i>	0,283*** (0,060)	0,269*** (0,066)	
<i>Perceived risk → Intention to buy</i>		-0,165* (0,091)	-0,004* (0,083)
Dependent variable: Consumer Attitudes			
<i>Consumer attitudes → Intention to buy</i>	0,608*** (0,242)	0,390*** (0,226)	0,354*** (0,167)
X^2	199,566	191,804	211,506
df	183	180	182
GFI	0,900	0,902	0,895
CFI	0,985	0,990	0,974
PNFI	0,854	0,860	0,845
PCFI	0,985	0,990	0,974
SMC for Consumer attitude	0,445	0,374	
SMC for Intention to buy	0,370	0,385	0,380
Notes: * $p < 10\%$; ** $p < 5\%$; *** $p < 1\%$			

Table 2. Structural Equation Analysis

Value parsimony (parsimony-adjusted NFI and CFI parsimony-adjusted) in Table 2 between partially mediated model and the fully mediated model of a little bit different. In the partially mediated model of generating value PNFI slightly higher at 0.860 and for PCFI value of 0,990. While the fully mediated model of PNFI value of 0.845 and 0.985 for PCFI.

Based on four criteria, showed that the model is a partial mediated model that more accurately describes the relationship between the constructs. Thus, it can be concluded that the variable of consumer attitudes mediate the relationship between ease of use, usefulness, perceived risk, and intention to buy in fully. Furthermore, the test can be followed by testing the causal relationship between the constructs/ hypotheses with the research model partially mediated models.

5. Conclusions and Implications

5.1. Conclusions

The purpose of this study explained the correlation among of the observed variables. In this section provide an overview of the research results. Test results indicate the model of the study is mediation that showed the research model in this study is partial mediated models, but value for the three mediated models are good to represent the data of the research. First, the influence of ease of use with consumer attitude, (2) usefulness with consumer attitude, (3) the perceived risk with consumer attitude, and (4) consumer attitude with intention to buy.

The results of this study can be concluded that the variable ease of use, usefulness, and perceived risk influence consumer attitudes towards intention to buy in the services of fashion online products in Zalora Indonesia. This provides an understanding for the Zalora Indonesia to observe an increase in ease of use, usefulness and improvement of services to reduce the risks in order to deliver a positive attitudes toward consumers that will lead to an interest in buying.

5.2. Implications

This study is expected to provide theoretical implications, practical, methodological and implications for further study. Through these four aspects is expected to provide a scientific understanding of related responsibilities in an effort to develop theories according to field of study which are the responsibility of the researcher. Moreover, the implications of this study are also expected to provide advice to marketers regarding efforts should be linked with the problems studied.

Theoritically, this research is expected to improve understanding of the academics associated with the concept of consumer attitudes toward intention to buy Zalora. It is based on the uniqueness in this research that gives a different perspective than previous studies. The uniqueness can be known from the observations variables that being modeled and adjusted to research setting in Indonesia. Furthermore, this research is also expected to be discussed further, so it can be developed and tested in different research settings.

Practically, this study is expected to provide insight to marketers associated with the concept of consumer attitudes toward intention to buy Zalora. Understanding the concept of consumer attitudes can provide a broader perspective on the Zalora that can be used to design strategies to increase sales in Indonesia. This study can be used as a reference to innovate on what customers want for online marketers. Moreover this research can be used as reference in discussing the theory on marketing area, especially on consumer attitudes toward intention to buy in online. Moreover, this study is hoped could enrich theoretical understanding in marketing study.

For future study, the object observation in this study is focused on selling services of online shopping, so the impact on the study is limited generalizability. This provides opportunities for advanced study to develop a model in a broader context. However, caution is needed in scrutinizing the inherent characteristics of the object of study.

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