

Effect of E-Marketing on Trust and Decision of Students at University of Respati Indonesia on Purchasing Fashion Products in Online Stores

Rochayati Febriarhamadini

Universitas Respati Indonesia
rochayati.febriarhamadini@gmail.com

Sylvia Sari Rosalina

Universitas 17 Agustus 1945 Jakarta
sylviarosalina83@gmail.com

Desmiwati

Universitas Respati Indonesia
desmimujari@yahoo.com

Abstract

The purpose of present study is to explain: 1) the effect of transactions / costs to student of University of Respati Indonesia feel trust in fashion products in online shop, 2) the effect of transactions / costs to the decisions of students of University of Respati Indonesia on the purchase of fashion products in online shop, 3) the effect of incentive programs to student of University of Respati Indonesia feel trust in fashion products in online shop, 4) the effect of incentive program to the decisions of students of University of Respati Indonesia on the purchase of fashion products in online shop, 5) the effect of site design to student confidence in fashion products in online shop, 6) the influence of site design to the decisions of students of University of Respati Indonesia on purchasing fashion products in online shop, 7) the effect of interactivity to student of University of Respati Indonesia feel trust in fashion products in online shop, 8) the effect of interactivity to the decisions of students of University of Respati Indonesia on the purchase of fashion products in online shop, 9) the effect of trust to the decisions of students of University of Respati Indonesia on the purchase of fashion products in online shop. This research is an associative descriptive research, which is a descriptive research goal to describe the object of research or research results while the purpose of associative research is to determine the relationship between two or more variables through empirical hypothesis testing. This research was conducted at University of Respati Indonesia. The population in this study were 1796 students. The sample in this study were 110 students. Statistical analysis instrument through generalized structured component analysis (GSCA) used to test hypotheses. The results of this study found there were nine (9) direct influence pathways, three (3) had a significant effect, and six (6) had no significant effect. Pathways that have a significant influence are, (1) the effect of site design on confidence of student of University of Respati Indonesia in the purchase of fashion products in online shop, (2) the effect of interactivity on confidence of student of University of Respati Indonesia in fashion products in online shops, and (3) the effect of trust in decisions of student of University of Respati Indonesia on the purchase of fashion products in the online shop. Furthermore, six (6) pathways that have no significant effect, namely (1) the effect of transactions / costs on student of University of Respati Indonesia confidence in fashion products in online shop, (2) the effect of transactions / costs on the decisions of students of University of Respati Indonesia on the purchase of fashion products in the online shop, (3) the effect of incentive program on student of University of Respati Indonesia feel trust in fashion products in online shop, (4) the effect of incentive program on the decisions of students of University of Respati Indonesia on the purchase of fashion products in online shops, (5) the effect of the site's design on the decisions of students of University of Respati Indonesia on the purchase of fashion products in online shop, (6) the effect of interactivity on the decisions of students of University of Respati Indonesia on the purchase of

fashion products in the online shop. In addition to these findings, there are two (2) indirect effects that all have a significant effect.

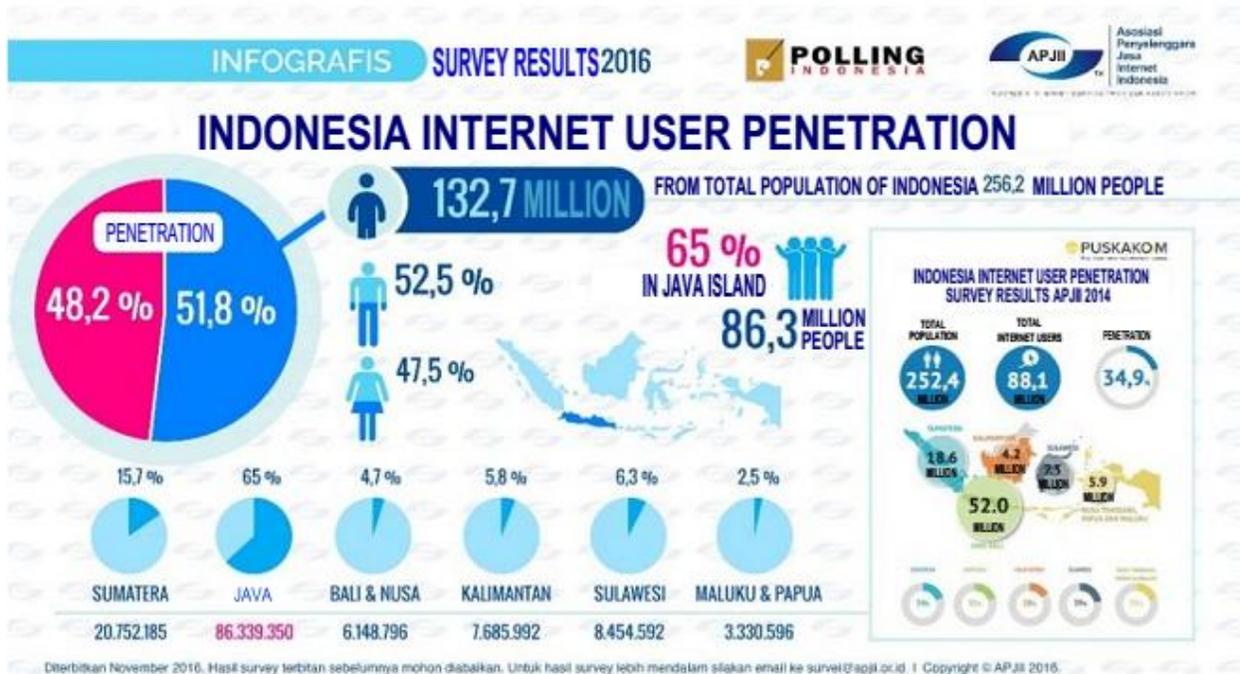
Keywords: *transactions / costs, incentive programs, site design, interactivity, trust, and purchasing decisions in the online shop.*

1. INTRODUCTION

Background

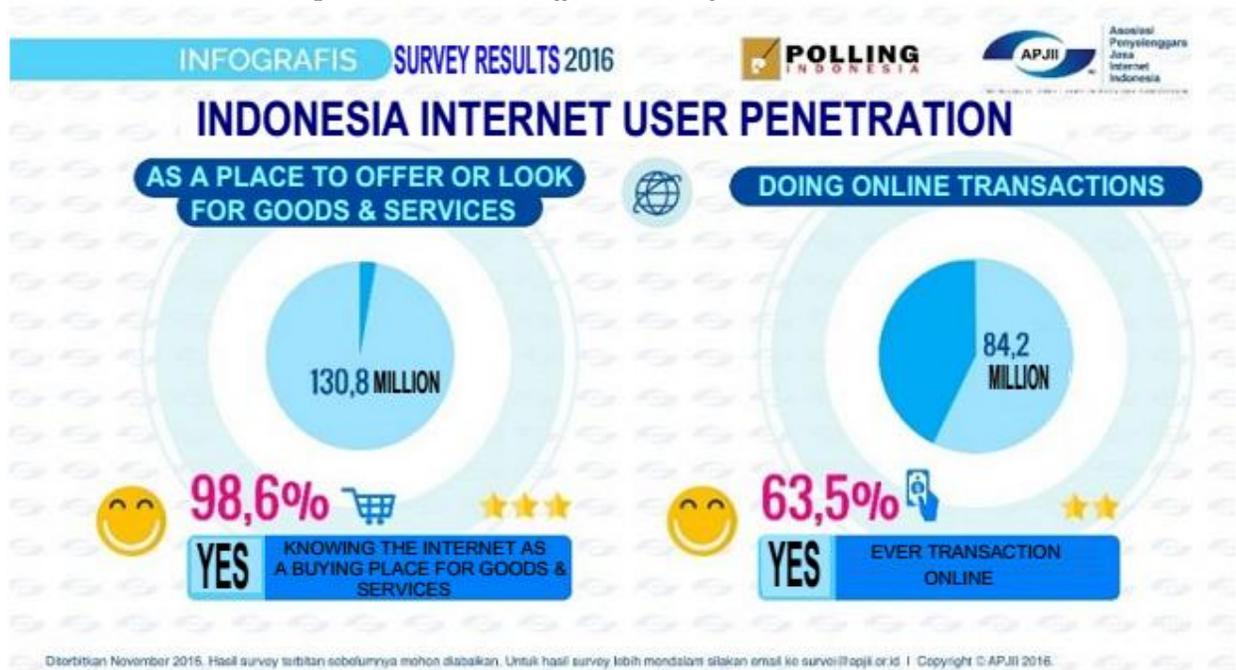
The development of the internet has experienced positive development from year to year, we can see these developments in Figure 1.1. The number of internet users in Indonesia in 2016 was 132.7 million users or around 51.8% of the total Indonesian population of 256.2 million. Most internet users are on the island of Java with a total user of 86,339,350 users or around 65% of the total internet usage. If seen in Figure 1.1 internet users are more accessible to men, which is 52.5% of women, which is 47.5%. Compared to internet usage in Indonesia in 2014 of 88.1 million users, there was an increase of 44.6 million in 2 years (2014-2016).

Figure 1. Penetration of Indonesian Internet Users



Source : (APJII, 2016)

Figure 2. As a Place to Offer or Search for Goods and Services

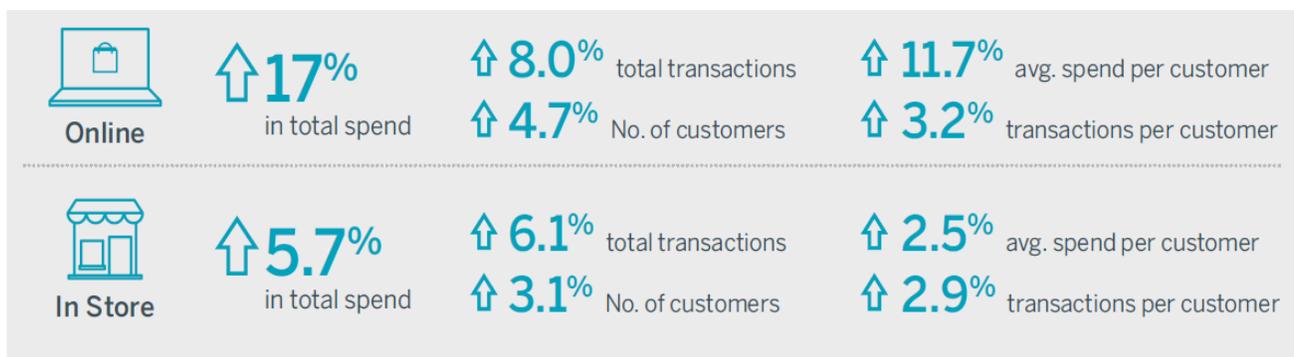


Source : (APJII, 2016)

The internet is growing so rapidly because it has benefits that can make it easier for us to find information, disseminate information and can save time and money. This is also used by business people or entrepreneurs as online marketing media. One of the functions of the internet that is the focus of this research is its ability to conduct online marketing or e-marketing activities. E-marketing is describing the company's efforts to inform, communicate, promote and market its products and services through the internet (Kotler & Armstrong, 2008).

Figure 2. shows that 98.6% or 130.8 million people from internet users know that the internet is a place to buy and sell goods and services. 63.5% or 84.2 million people said they had made online transactions. This was also supported by a survey conducted by American Express (Figure 1.3) that current spending trends were more dominated by online shopping by 17%, while shopping in stores was 5.7%.

Figure 3 Online Shopping Tendency Instead of Shopping in a Shop



Source: American Express(2016)

The most frequently purchased items online (Figure 4) are fashion products at 68%. Fashion is defined as the style that is accepted and used by the majority of members of a group at a certain time (Troxell & Stone, 1981). Based on these data, this study will focus on buying fashion products online.

However, the reality of online shopping has shortcomings as shown in Figure 5. of 29.7% or 39.7 million people feel insecure in online transactions. This means that there are still some internet users who are still not sure to shop online. The process of purchasing decisions that involve online transactions is very indirectly influenced by consumer confidence factors (Rachmawati dkk, 2016). This shows that consumer confidence in online shopping is still doubtful.

Consumer confidence in online shopping is consumers' willingness to expose themselves to possible losses experienced during shopping transactions via the internet, based on the expectation that the seller promises a transaction that will satisfy the customer and is able to deliver the promised goods or services (Lim et al, 2001), while purchasing decisions are a process of problem recognition, information seeking, evaluation (assessment) and selection of product alternatives, selection of distribution channels and implementation of decisions on products to be used or purchased by consumers (Munandar, 2001), so that in the process of finding information, consumers can assess whether the online shop can be trusted or not.

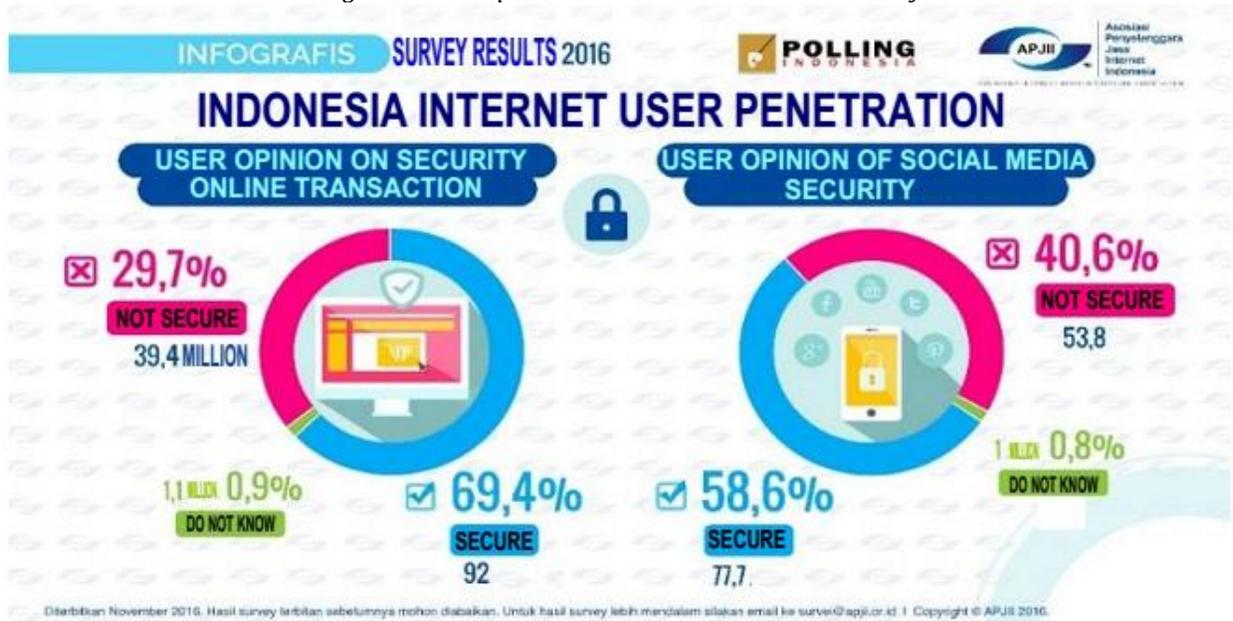
Figure 6 shows that internet access is the most accessed at the age of 19-34 years, which is 49.52%. Ages 19-34 are in productive age where the age is a student. This supports the population in this study, namely the S-1 students at Respati Indonesia University where the average age ranges from 19-34 years.

Figure 4. Warganet Indonesia's Online Shopping Trend



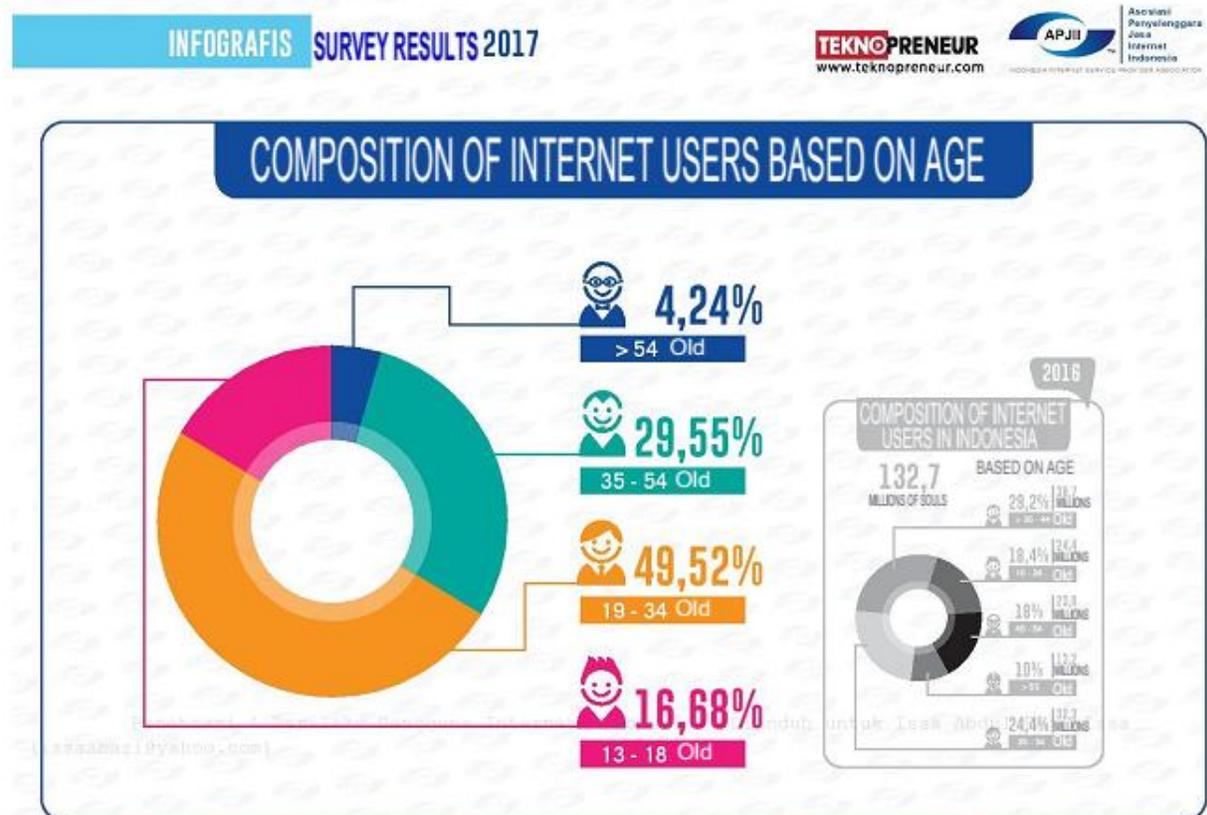
Source: (Indonesia Baik, 2017)

Figure 5. User Opinions on Online Transaction Security



Source : APJII, 2016

Figure 6. Internet Users by Age



Source : APJII, 2017

Based on the background of the above problems, purpose wants to examine the consumer behavior of students of student of University of Respati Indonesia on online purchases. This study examines the dimensions of e-marketing as an independent variable. Based on the description above, in this thesis research the researcher takes the title "Effect Of E-Marketing on Trust and Decision of Indonesian Respati University Students on Purchase of Fashion Products in Online Shop"

2. LITERATURE REVIEW

Marketing

Marketing is a total system of business activities designed to plan, determine prices, promote and distribute goods that satisfy desires and services, both to current consumers and potential consumers (Bassham, Fletcher, & Stanton, 1984), the planning process and the implementation of conception, pricing, promotion, and distribution of ideas, goods and services with the creation of exchanges with the aim of satisfying individuals and organizations (Schoell *et al.*, 1992), a social and managerial process in which individuals and groups get what they need and want by creating, offering, and exchanging valuable products with others (Kotler, 1999:7), a social process that involves important activities that allow individuals and companies to get what they need and want through exchanging with others and to develop exchange relationships (Boyd & Harper, 2000), the overall system of business activities aimed at planning, pricing, promoting and distributing goods and services that can satisfy the needs of both existing buyers and potential buyers (Swastha and Handoko, 2000:4), management process to identify, anticipate and satisfy customers profitably (Alma, 2007), a social and managerial process where individuals and groups get their needs and desires by creating, offering and exchanging something of value to each other (Daryanto, 2011), activities, a series of institutions, and the process of creating, communicating, conveying and exchanging valuable offers for customers, clients, partners and the general public (Tjiptono dan Diana, 2016).

So it can be concluded that marketing is a process for planning, pricing, promotion of goods or services to be given to consumers or other parties. One of the marketing media is the internet, as stated by Fauzi (2017) that the use of technologies such as the internet, website, email, sms includes various options and tools for marketing and achieving marketing goals (Chaffey & Smith, 2013) also supports that to achieve external and internal marketing objectives can use technology support or commonly called e-marketing.

E - marketing or Online Marketing

E-marketing or online marketing is a process to build and maintain relationships with customers through online activities as a means to exchange opinions, products and services so as to achieve the common goals of the two groups (Mohammed, Fisher, Jaworski, & Paddison, 2003), the process of marketing products and services to customers by using web media, promotions, advertisements, transactions, and payments can be made through the web page. Internet marketing users can easily access information anywhere with devices connected to the internet (Ling dan Lie, 2006), this e-commerce marketing side consists of the company's efforts to communicate, promote and sell products and services through the internet (Kotler & Armstrong, 2008), marketing methods part of e-business that utilizes electronic media to conduct marketing activities in an effort to achieve the marketing objectives of a commercial company, forms of internet marketing marketing are usually manifested in online banner ads, online activity sponsorships, product list classifiers on websites, email marketing, method marketing affiliation, search engine marketing, and social networking (Ahmadi dan Hermawan, 2013), provides marketers with great opportunities to reduce costs and increase customer satisfaction through faster services and more interactive, real-time and efficient marketing interactions. This potential is supported by a number of capabilities, such as global reach (able to reach anyone connected to the internet anywhere), personalization (creating products that meet individual customer specifications), interactive marketing (communication between marketers and consumers through channels such as the internet and interactive kiosks), right-time marketing (providing products when consumers need them), and integrated marketing (coordination between all promotional activities to produce consistent and customer-focused messages) (Tjiptono dan Diana, 2016). So it can be concluded that online marketing is part of marketing that uses internet media to help market products or services more effectively.

The element used as an online marketing dimension consists of four factors (Kim, 2004):

- a. Transactions or fees

Credit card security attributes, fast delivery times, lower prices from retail stores, no or low shipping costs, money back guarantee, privacy guarantee, access to credit cards and information on seller reliability.

b. Incentive program

Consists of points, obtained by visitors who frequently visit the website, free trials, entertainment, benefits of online membership and coupons that can be redeemed online.

c. Site design

Includes three-dimensional simulations, virtual tours, word of mouth support, toll-free complaints. These attributes can be utilized so that consumers can become interested in entering and having a pleasant experience when navigating on websites, which can create experiences that are similar to experience coming directly.

d. Interactivity

Interactivity is associated with interactions between buyers and sellers for product evaluations available online, including the ability to check merchandise, the ability to check and update information, find out what personal information is collected.

Consumer Trust

Consumer trust is a mental condition based on one's situation and social context(Moorman, Zaltman, & Deshpande, 1992), the willingness of one party to accept the risk from the actions of another party based on the expectation that the other party will take important action for the party who believes it, this is apart from the ability to supervise and control the actions of trusted parties(Mayer, Davis, & Schoorman, 1995), all the knowledge that consumers have and all conclusions consumers make about objects, attributes and benefits(Sunarto, 2006), a condition when one of the parties involved in the exchange process believes in the reliability and integrity of the other party, the definition explains that trust is a willingness or willingness to rely on partners involved in the exchanges believed. Willingness is the result of a belief that the parties involved in the exchange will provide consistent quality, honesty, responsibility, and good heart(Suhardi, 2006), this belief will create a close relationship between the parties involved in the exchange. Mental or verbal statements that reflect one's specific knowledge and judgment about some ideas or things (Utomo *et al.*,2011:17), perception from the consumer's perspective on the seller's reliability in the experience and fulfillment of customer expectations and satisfaction(Firdayanti, 2012), the power of knowledge possessed by consumers and all conclusions that consumers make that products have objects, attributes and benefits (Sangadji & Sopiah, 2013).So it can be concluded that consumer confidence is the willingness of someone to accept the risk of a colleague who believes that the parties involved in the exchange provide quality information that is true, honest and responsible.

Buying decision

Purchasing decision is a process of integration that combines knowledge to evaluate two or more alternatives and choose one of them, decision making encompasses all the processes through which consumers recognize problems, find solutions, evaluate alternatives, and choose among their choices(Peter, Olson, & Grunert, 1999), a person's decision where he chooses one of several alternatives, therefore, consumer purchasing decisions are a process of selecting one of several alternatives to solving problems with real follow-up. After that the consumer can do the evaluation of choice and then can determine the attitude to be taken next (Schiffman & Kanuk, 2000), the integration process that combines the attitude of knowledge to evaluate two or more alternative behaviors, and choose one of them(Nugroho & Setiadi, 2003),approach to solving problems in human activities to buy an item or service in meeting their wants and needs which consist of the introduction of needs and desires, information retrieval, evaluation of alternative purchases, purchasing decisions and behavior after purchase(Swastha, 2007), one of the main components of consumer behavior is the consumer purchase decision, which is the step by step that consumers use when buying goods and services(Lamb, Joseph and McDaniel, 2008), consumer understanding of the desire and need for a product by assessing existing sources by setting purchase objectives and identifying alternatives so that decisions to buy are accompanied by behavior after making a purchase(Swastha & Irawan, 2008), buy the most preferred brand from various alternatives, but two factors can be between purchase intentions and purchase decisions, the first factor is the attitude of others and the second factor is situational factors.

Therefore, purchase preferences and intentions do not always produce actual purchases (Kotler & Armstrong, 2008). Purchasing decisions can be concluded to be someone's decision in choosing goods or services from several choices, and choosing one of several alternative solutions to problems with real follow-up.

3. RESEARCH METHODS

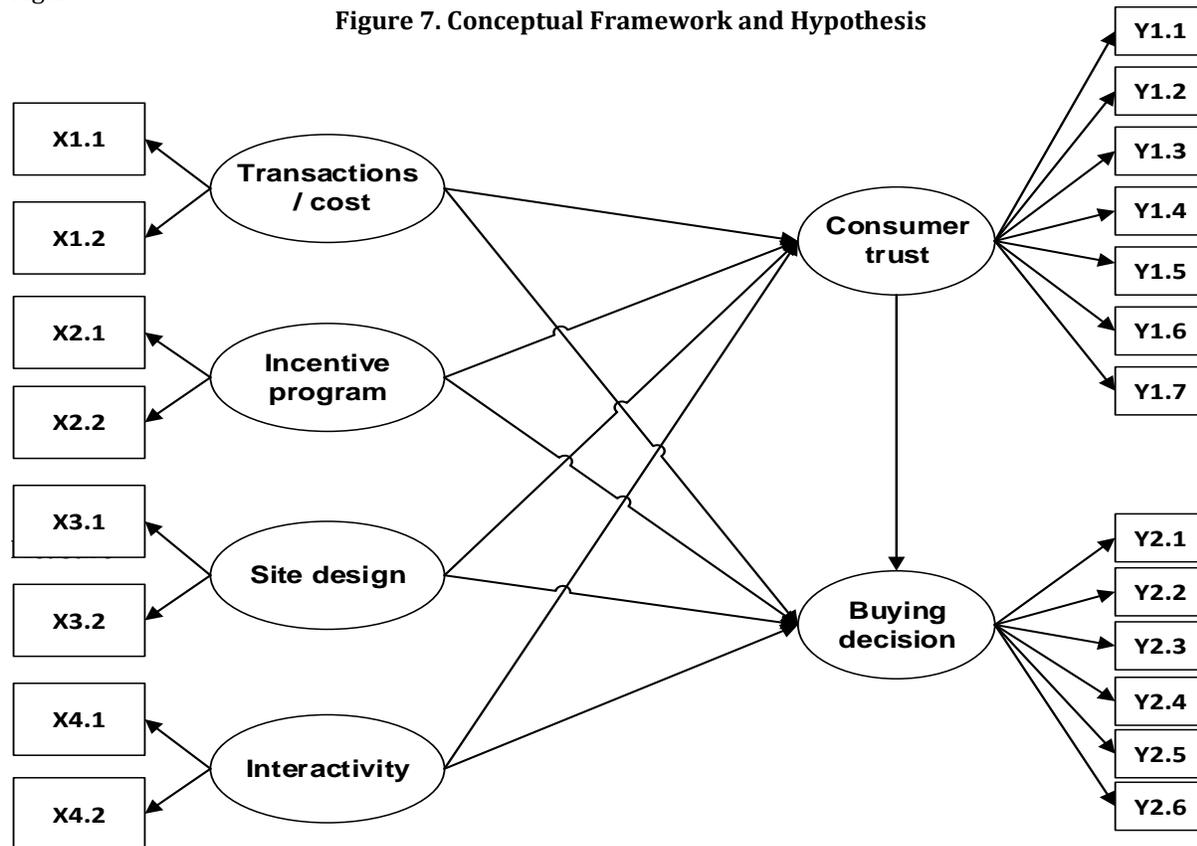
Population and sample

The population in this study were S-1 active students of Respati Indonesia University, amounting to 1796 students. 5% precision, the sample size was 325 people, but the questionnaire returned only 150 questionnaires but only 110 questionnaires were filled. The sampling technique using proportional random sampling technique is the sample calculated based on comparison.

Operationalization of Variables and Definitions of Variables

The independent variable is "E - marketing". E-marketing is part of marketing that uses internet media to help market products or services more effectively. The dimensions of e-marketing include transactions and costs, incentive programs, site design, interactivity. Consumer trust is the willingness of someone to accept the risk of a colleague whom he believes that the party involved in the exchange provides quality information that is true, honest and responsible. Conceptual framework and hypothesis of this research can be seen in Figure 7.

Figure 7. Conceptual Framework and Hypothesis



Techniques of collecting research data using interviews and questionnaire was measured with a five item scale (1 = poor, 5 = advanced). Test instrument using multiple regression test in analysis through SPSS version 16.0. Validity test in this research shows that all items in indicator of variable adjustment and buying decision are valid. Reliability test in this study indicate that each variable e-marketing, trust and performance are reliable. The classical assumption test in this study shows that the normality of data, no multi-colinearity, and no heteroscedasticity. All instruments contained in the questionnaire data are tested for validity and

reliability test. The data analysis tools used in this research are Structural Equation Modeling (SEM) with the help of Generalized Structured Component Analysis (GSCA) computer program. The research model can be seen in Figure 7.

Table 1. Variable Validity Test

| Variable | Item | Sig | Information |
|-------------------|---|-------|-------------|
| Transaction/costs | Prices are cheaper than retail stores (X1.1) | 0,000 | Valid |
| | Fast delivery time (X1.2) | 0,000 | Valid |
| Incentive Program | Discount shopping at an online shop(X2.1) | 0,000 | Valid |
| | Shopping voucher in the online shop(X2.2) | 0,000 | Valid |
| Site design | Site design attracts interest to buy (X3.1) | 0,000 | Valid |
| | Site design is easy to find the desired item (X3.2) | 0,000 | Valid |
| Interactivity | The seller is responsive in providing information (X4.1) | 0,000 | Valid |
| | Consumers can exchange goods if the product is defective (X4.2) | 0,000 | Valid |
| Consumer trust | Products ordered are in line with expectations (Y1.1) | 0,000 | Valid |
| | The product ordered according to the one is drawn (Y1.2) | 0,001 | Valid |
| | Testimony makes trust (Y1.3) | 0,000 | Valid |
| | Online shop manufacturers provide the best service (Y1.4) | 0,000 | Valid |
| | Online shop manufacturers provide detailed explanations (Y1.5) | 0,000 | Valid |
| | I often buy items in the online shop (Y1.6) | 0,000 | Valid |
| | Recommend to friends (Y1.7) | 0,003 | Valid |
| Buying Decision | Buying goods in an online shop saves search time (Y2.1) | 0,000 | Valid |
| | Buying items on the online shop makes searching easier (Y2.2) | 0,001 | Valid |
| | Online shop products are of high quality (Y2.3) | 0,004 | Valid |
| | Goods at the online shop vary in price (Y2.4) | 0,001 | Valid |
| | The information provided by the manufacturer is very helpful (Y2.5) | 0,000 | Valid |
| | Payment for shopping at the online shop is safe (Y2.6) | 0,000 | Valid |

Source: data processed, 2018

4. RESEARCH RESULT AND DISCUSSION

Based on the testing of variable models in the study grouped into two groups, namely exogenous variables and endogenous variables. Exogenous variables are transactions / costs, incentive programs, site design and interactivity. Endogenous variables are consumer trust and purchasing decisions in an online shop. The model is said to be good when the development of a hypothetical model is theoretically supported by empirical data. Testing the results of the GSCA analysis of the effect of exogenous variables on complete endogenous variable variables can be seen in Figure8.

Figure 8 Overall Model in GSCA

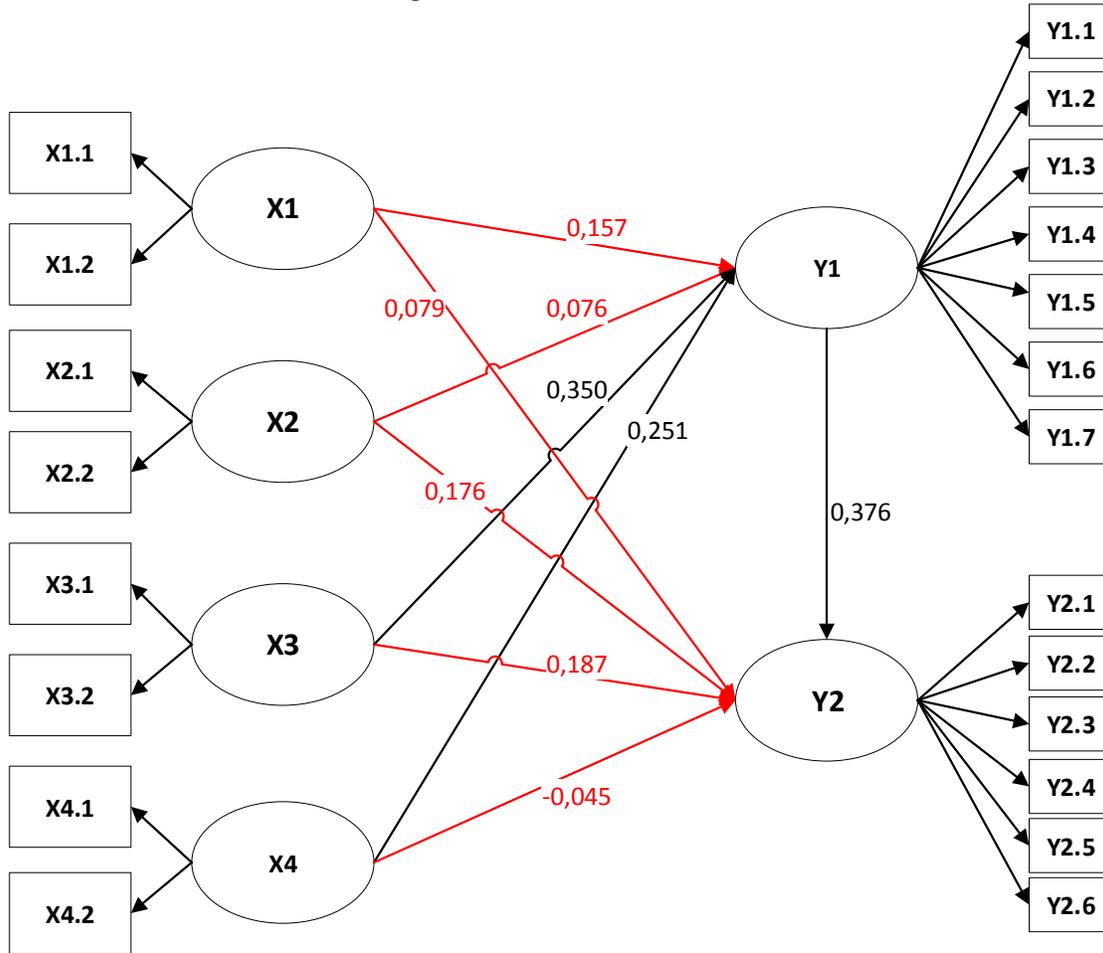


Table 2 FIT Model

| Model Fit | |
|-------------|-------|
| FIT | 0.434 |
| AFIT | 0.422 |
| GFI | 0.979 |
| SRMR | 0.129 |
| NPAR | 51 |

Sumber: data processed, 2018

a. FIT

FIT shows the total variant of all variables that can be explained by a particular model. FIT values range from 0 to 1. So, the model formed can explain all existing variables of 0.434. Transaction / cost diversity, incentive program, site design, interactivity, consumer trust and online shop purchasing decisions of 43.4% and the remaining 56.6% can be explained by other variables. Although the value of diversity is quite small, the model can be said to be quite good.

b. AFIT

Adjusted from FIT is almost the same as FIT. However, because there are only one variable that influences trust and online purchasing decisions, there are other variables so that it would be better if the interpretation of the accuracy of the model uses FIT that has been corrected using AFIT. Because more and

more variables affect the FIT value will be greater because the diversity proposition will also increase so that to adjust to the existing variables can use a corrected FIT. When viewed from AFIT, the diversity of transactions/costs, incentive programs, site design, consumer trust and purchasing decisions in the online shop that can be explained by the model is 42.2% and the remaining 57.8% can be explained by other variables. Although the value of diversity is quite small, the model can be said to be quite good.

c. GFI dan SRMR

(Unweighted least square) GFI and SRMR (standardized root mean square residual). Both are proportional to the difference between convants produced by estimating GSCA parameters. The GFI value is close to 1 and the SRMR values close to 0 can be taken as an indication of match. In this problem the value of SRMR = 0.129 so that the model formed can be said to be appropriate. Likewise, the value of GFI which shows the number 0.979 is close to the number 1 so it can be concluded that the model used for analysis of transactions / costs s, incentive programs, site design, interactivity with consumer trust and purchasing decisions in the online shop is suitable.

Hypothesis Testing

Table3 Hypothesis Testing

| No. | Hypothesis | Path Coefficients | | | Information | |
|-----|----------------|--|----------|-------|-------------|-----------------|
| | | | Estimate | SE | | CR |
| 1 | H ₁ | Transactions/costs(X1) → Consumer trust (Y1) | 0.157 | 0.086 | 1.81 | Not significant |
| 2 | H ₂ | Transactions/costs (X1) → Purchasing decisions (Y2) | 0.079 | 0.093 | 0.86 | Not significant |
| 3 | H ₃ | Incentive programs (X2) → Consumer trust (Y1) | 0.076 | 0.088 | 0.86 | Not significant |
| 4 | H ₄ | Incentive programs (X2) → Purchasing decisions (Y2) | 0.176 | 0.094 | 1.88 | Not significant |
| 5 | H ₅ | Purchasing decisions(X3) → Consumer trust (Y1) | 0.350 | 0.095 | 3.69* | Significant |
| 6 | H ₆ | Purchasing decisions(X3) → Purchasing decisions (Y2) | 0.187 | 0.100 | 1.86 | Not significant |
| 7 | H ₇ | Interaktivitas (X4) → Consumer trust (Y1) | 0.251 | 0.097 | 2.58* | Significant |
| 8 | H ₈ | Interaktivitas (X4) → Purchasing decisions (Y2) | - 0.045 | 0.081 | 0.56 | Not significant |
| 9 | H ₉ | Consumer trust (Y1) → Purchasing decisions (Y2) | 0.376 | 0.096 | 3.91* | Significant |

CR* = significant at .05 level, Source: appendix

Based on empirical data proposed in this study, testing of the proposed hypothesis can be carried out. Table 3 is testing the hypothesis by looking at the value of CR if there is a star symbol (*) then the relationship between the significant variables. The direct effect can be seen in Table 3, while the interpretation of Table 3 can be explained as follows:

- a) Transactions/costs (X1) → Consumer trust (Y1)
Transactions/costs have a not significant positive effect on consumer trust at a trust level of 95% with a CR value of 1.81, so transactions/costs do not affect consumer trust.
- b) Transactions/costs (X1) → Purchasing decisions inonline shop (Y2)
Transactions/costs have a not significant positive effect on purchasing decisions in the online shop at a trust level of 95%, with a CR value of 0.86, so transaction/fee do not affect purchasing decisions in the online shop.
- c) Incentive programs (X2) → Consumer trust (Y1)
Incentive programs have a not significant positive effect on consumer trust (Y1) at a trust level of 95% with a CR value of 0.86, so incentive programs do not affect consumer trust.
- d) Incentive programs (X2) → Purchasing decisions inonline shop (Y2)
Incentive programs have a not significant positive influence on purchasing decisions in the online shop at a trust level of 95% with a CR value of 1.88, so that incentive programs do not affect purchasing decisions in the online shop.
- e) Purchasing decisions(X3) → Consumer trust (Y1)
Purchasing decisions have a positive and significant effect on consumer trust at a trust level of 95%, with a CR value of 3.69 *, so purchasing decisions affect consumer trust.
- f) Purchasing decisions(X3) → Purchasing decisions inonline shop (Y2)

Purchasing decisions have a not significant positive effect on purchasing decisions in online shops at a 95% confidence level, namely a CR value of 1.86, so that purchasing decisions do not affect purchasing decisions in an online shop.

g) Interaktivitas (X4) → Consumer trust (Y1)

Interactivity has a positive and significant influence on consumer trust at a trust level of 95% with a CR value of 2.58 *, so interactivity affects consumer trust.

h) Interaktivitas (X4) → Purchasing decisions inonline shop (Y2)

Interactivity has a not significant positive effect on purchasing decisions in the online shop at a trust level of 95% with a CR value of 0.56, so interactivity does not affect purchasing decisions in the online shop.

i) Consumer Trust (Y1) → Purchasing decisions inonline shop (Y2)

Consumer trust has a positive and significant influence on purchasing decisions in the online shop at a trust level of 95% which is 3.91 *, so trust affects purchasing decisions in the online shop.

5. CONCLUSION

Based on the results of the research, discussion and interpretation described in the previous chapter regarding transactions / costs, incentive programs, site design, interactivity, consumer trust and purchasing decisions on fashion products in online shops for students in University of Respati Indonesia it can be concluded that:

- a) Transactions / costs have no significant positive effect on consumer trust, even though the price of fashion products is cheaper than at retail stores. This is because the average respondent feels dissatisfied because he cannot directly hold fashion products. Respondents also said they were afraid the items were not in accordance with what had been drawn and did not match the description.
- b) Transactions / costs have no significant positive effect on purchasing decisions in an online shop, some people are still afraid to shop for fashion products in online shops because they feel less confident even though prices are cheaper than in stores but they are more confident and satisfied to shop in retail stores for reasons of fashion products retail stores can be tried and according to their body size and they can hold material directly from these fashion products so they don't disappoint.
- c) Incentive programs have no significant positive effect on consumer trust, some consumers are afraid of unnatural discounts because they fear the goods are not qualified.
- d) Incentive program has no significant positive effect on purchasing decisions in online shops, because the price offered is not comparable to the quality of the goods, usually discounted items are old goods and online shopping vouchers usually have terms and conditions that apply so consumers are lazy to use shopping vouchers online.
- e) Site design has a significant positive effect on consumer trust. Attractive and easy site design to find desired fashion products that influence consumer confidence.
- f) Site design has a positive and insignificant effect on purchasing decisions but has an indirect effect through consumer trust, so it can be seen that consumer trust is very important for student in University of Respati Indonesia decisions in purchasing fashion products at online shops.
- g) Interactivity has a significant positive effect on consumer trust. Sellers who are responsive in giving feedback will make student in University of Respati Indonesia trust. Likewise, when consumers get in a state of disability, they can exchange these fashion products. This makes students in University of Respati Indonesia trust.
- h) Interactivity has no significant positive effect on purchasing decisions in the online shop but has an indirect effect through consumer trust, so that it can be seen that consumer trust is very important for purchasing fashion products in an online shop.
- i) Consumer trust has a significant effect on purchasing decisions on fashion products in an online shop. This shows that when consumers believe in the feedback given by the seller so that consumers make the decision to purchase fashion products at the online shop.

Suggestion

Based on the results of the research described, there are several suggestions that can be followed up for both science developers, for other researchers, and for the interests of online shop owners:

- a) Online shop owners must be able to increase consumer confidence in transactions / costs by displaying testimonials and ratings from previous consumers.
- b) Online shop owners must be able to increase purchase decisions online in transactions / costs by increasing consumer confidence, if consumers already believe in the products we sell they will buy them.
- c) Online store owners are expected to provide incentive programs such as discounts and reasonable shopping vouchers that can still compete, Price benchmark is very important in the process of online transactions so that consumers can trust the incentive program.
- d) Discount shopping for fashion products in online shops and shopping vouchers for fashion products in online shops without consumer trust will not increase purchasing decisions at online shops. Online shop owners must first increase consumer confidence in incentive programs to increase consumer purchasing decisions on purchasing fashion products at online shops.
- e) Attractive and easy site design to find the desired fashion product makes a good first impression so that consumers feel confident, the online shop owner must be able to maintain and increase consumer trust through site design.
- f) Attractive and easy site design to find the desired item without consumer trust will not increase the purchasing decision of fashion products in the online shop. The process of consumer trust through attractive site design and site design that is easy to find the desired fashion product is very important, because with that trust, consumers will purchase fashion products online.
- g) Sellers who are responsive in providing information and consumers can exchange fashion products when they arrive in a state of disability have made consumers feel confident, for online shop owners must be able to maintain and increase consumer confidence through interactivity.
- h) Sellers who are responsive in providing information and consumers can exchange desired fashion products without consumer trust will not increase purchasing decisions at online shops. The process of consumer trust through sellers who are responsive in providing information and consumers can exchange desired fashion products is very important, because with that trust, consumers will purchase fashion products at the online shop.
- i) Products ordered in accordance with expectations, products ordered in accordance with existing ones are drawn, testimonials make sense of trust, online shop manufacturers provide the best service, online shop manufacturers provide detailed explanations, often buy items in the online shop, recommend to friends have made consumers make purchasing decisions, online shop owners must maintain consumer confidence through these items and must be able to increase trust so that consumers trust more to purchase fashion products online.

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