

Increasing Online Purchase Intention by Learning Consumer Trust

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Abstract:- The purpose of this study is to determine the company's strategy for increasing the customers' online transactions on fashion products through e-commerce. The measurement method uses a survey through a questionnaire by using trust factors, electronic word of mouth (e-wom), perceived risk, and perceived technology in influencing customer's online purchase intention. The sample was collected 105 respondents by answering 21 statements on the questionnaire. The data processing method uses Structural Equation Modeling (SEM). The results found that the customer trust factor positively influences online purchase intention.

Keyword:- Online Purchase Intention, Online Trust, E-WOM, Perceived Risk, Perceived Technology.

I. INTRODUCTION

In 2018 Indonesia will become the country with the highest growth of internet users in Southeast Asia [1]. Total internet users in Indonesia at the end of 2018 reached 171.17 million people or equal to 64.8% of the total population of Indonesia[2]. The author finds interesting facts behind the increasing growth of internet users and online shoppers in Indonesia. The author makes a comparison between internet users and online shoppers from 2012 to 2018. This comparison is to see how big is the realization of the growth of e-commerce users in Indonesia. The results of the comparison can be seen in Figure 1 [2]–[4].



Fig 1:- Penetration of E-commerce Users in Indonesia

Figure 1 presents the results of the penetration of e-commerce users in Indonesia, a significant increase only in 2016. Then towards 2018, e-commerce users tend to show a downward trend. Figure 1 also shows that the number of e-commerce users in Indonesia has never been more than 20% of total internet users. This indicates that it turns out that the

use of the internet to transact online is considered not to have reached an ideal position. This condition is supported by the APJII survey which says that there are 56% of internet users who have never shopped online [3]. The general chairperson of the Indonesian E-commerce Association said that the number of e-commerce users in Indonesia was still very low [5].

Consumer interest to transact online is influenced by many factors. Some research states that online transaction interest is influenced by consumer trust itself [6]. Many consumers who are not interested in conducting online transactions for reasons of lack of trust in their online trading system Whereas consumer's trust can be a factor in the survival of online sellers in the industry [7].

In this study, the trust variable is used to measure customer's online purchase intentions. Then the variable risk perception (perceived risk), technological perception (perceived technology), and e-wom are used to measure the level of consumer trust that is adjusted from previous studies [8], [9].

II. THEORETICAL REVIEW

➤ E-commerce

E-Commerce refers to the use of the internet and the web to conduct business transactions and is a commercial transaction that is digitally activated between organizations and individuals [10]. According to the Kalakota in Dewi Irmawati, e-commerce is defined from several perspectives, namely (1) communication perspective, which means sending product or service information and payment via telephone lines, computer networks, or other electronic devices. (2) Business process perspective which is the application of technology towards automation and corporate workflows. (3) Service perspective is a tool that meets the desires of companies, consumers, and management in cutting service costs when improving the quality of goods and service accuracy. (4) The online perspective is related to the buying and selling capacity of products and information on the internet and other online services [11].

➤ E-WOM

E-WOM is a product reference related to opinions and experiences originating from previous consumers which are disseminated through digital platforms [12]. E-WOM communication can be done in various ways such as posting opinions, comments, and product reviews on weblogs, discussion forums, websites, e-bulletin board

systems, newsgroups, social networking sites, and others [13]. E-WOM is derived from the theory of Word of Mouth (WOM) which has been widely known which means information from word of mouth. E-WOM is also defined as negative or positive statements made by influential people [14].

The basic difference between WOM and e-WOM is in the media of information dissemination and who does it [14]. WOM is sourced from people who might be known by the recipient of the information and received without going through digital media or the internet, while e-WOM is sourced from people we don't know and disseminating through the digital world or the internet. These differences are presented in Figure 2.

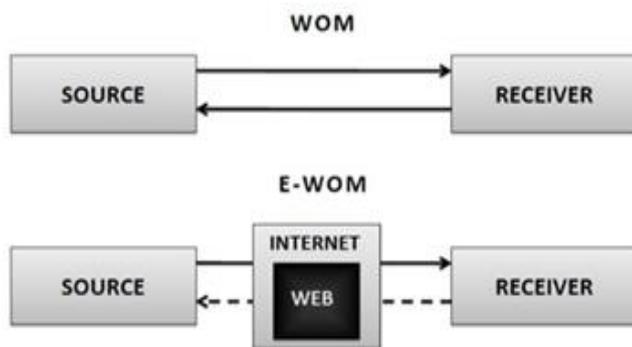


Fig 2:- WOM vs E-WOM

Previous research states that E-WOM influences trust until people's decisions occur in making transactions. Khan (2017) found that E-WOM influenced consumer's trust in buying footwear products in Pakistan [15]. Likewise, Hirzianto (2019) found that E-WOM influenced customer's trust to transact on Instagram [9]. From the discussion above, the author carries the first hypothesis, namely:

H1. E-WOM has a positive effect on consumer's trust

➤ *Perceived Risk*

The activity of shopping for goods in e-commerce is a buying and selling process between consumers and sellers that occurs in cyberspace, meaning there is no face-to-face between the two [10]. There is a potential risk arising when shopping online and then customer anxiety arises about the possibility of the risk that will occur [16]. Risk perception is defined as the potential for losses incurred in online transactions resulting from a combination of uncertainty and other serious matters [17]. Risk perception can also mean consumer awareness of insecurity and conflicting consequences resulting from purchasing products or services online [18].

Wijoseno and Ariyanti (2017) found risk perceptions to have a negative influence on customer trust [6]. But another study from Choon Ling (2011) found that risk perception has a positive effect on customer trust [8]. Likewise, research from Sfenrianto stated the same thing, because what was meant in his research was the consumer's way of assessing risk which turned out to have a positive

effect on consumer confidence [19]. For this correlation, researchers used the concept of risk assessment on risk perception variables, so the second hypothesis is:

H2. Perceived Risk has a positive effect on consumer trust.

➤ *Perceived Technology*

In the digital era, a company or person can sell and promote their products with a very broad range without being hampered by distance and time by using e-commerce. However, it must be realized that not all consumers can adapt to it because of the technological factors in it. Technology perception is derived from the Technology Acceptance Model (TAM) theory put forward by Davis (1989). TAM theory has two important dimensions namely perceived usefulness and perceived ease of use [20].

One of the factors that consumers consider in shopping online is the ease of doing the transaction, whether it is using the seller's platform, ease of payment, and so on [21].

Perception of convenience refers to someone who believes that the use of a system can eliminate the need for the effort so that by definition it can be called a perception of avoiding all difficulties in doing something [20]. Indicators of perceived ease are divided into three, namely ease of features, ease of navigation, and ease of shopping [19].

Usability perception is defined as the extent to which a person believes that using a particular system can improve performance in doing something [20]. In this study, it was concluded that the perception of usefulness is the perception of a consumer that he will get various kinds of benefits in conducting online transactions. Perception of usability has several indicators, namely the use of reliability of content, the effectiveness of shopping, and productivity [19].

Research from Edwar et al (2018) found the ease of use negatively affecting consumer trust. However, other studies, ease of use of technology were found to influence consumer trust in online transactions [19], [22], [23]. In this variable, the researcher proposes a third hypothesis, namely:

H3. Perceived Technology has a positive effect on consumer trust.

➤ *Trust (Consumer Trust)*

Context of this research, the intended trust is from the perspective of the consumer. Trust in the online world has an important role because no consumers will be interested in shopping if they do not get the trust of the seller. Trust is very important in many transactional relationships that contain elements of risk, such as transactions with sellers on the internet [24]. Trust is defined as the context of consumers' willingness to depend on sellers and take action in situations where it makes consumers vulnerable to sellers [19]. However, building trust is believed to be able to

maintain the sustainability and competitive advantage of a business [25].

McKnight divides trust into three dimensions, namely Benevolence, Integrity, and Competence. Virtue is the extent to which business partners focus on consumer welfare and for mutual benefit. Integrity is one's belief that a company or seller agrees in good faith about the quality of the products and services provided to its customers. Competence is the ability of the seller to do what is needed by consumers [26].

Previous researchers have found that if consumers already feel confident and trust in online transactions, it will affect their interest in making transactions [8], [27], [28].

H4. Consumer trust has a positive effect on online purchase intention.

➤ *Online Purchase Intention*

Online purchase intention is one of the psychological aspects that has a considerable influence on consumer behavior. Interest is also a source of motivation that will direct someone to do what will be done.

Online purchase intention is the stage of the respondent's tendency to act before the buying decision is made. According to Pavlou (2003), interest in online transactions is a situation where consumers are willing to conduct transactions digitally in cyberspace [29]. Online purchase intention can also be interpreted as consumer interest in building relationships and making transactions on a web retailer [8].

➤ *Conceptual Framework*

From the description of thoughts that have been presented, the researcher translates them into a conceptual framework diagram that will be tested. The figure diagram can be seen in Figure 3.

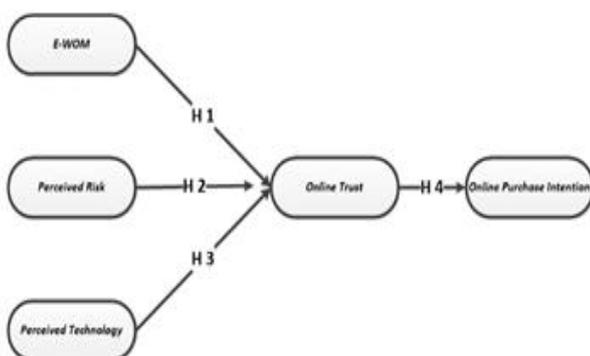


Fig 3:- Research Conceptual Framework

III. RESEARCH METHOD

➤ *Types of Research*

This research was conducted to analyze the effect of customer trust on consumer interest in conducting fashion product transactions online, as well as looking at the factors that influence trust itself. This research is a quantitative verification study with explanatory survey research methods conducted to examine the population of Indonesian internet users with a certain number of samples. Data obtained using survey instruments with questionnaires and structured interviews with respondents who purchased fashion products online. Quantitative data analysis using Structural Equation Modeling (SEM) statistics so that testing the hypothesis of the influence of independent variables on predetermined dependent variables.

➤ *Definition of Operational Concepts*

Based on the theoretical studies that have been reviewed, the operational variables and dimensions of the variables and attributes used in this study are described as follows;

- E-WOM is defined as comments, testimonies, and reviews of fashion products that are sold electronically either through marketplace websites, social networks, and other digital media [14]. The dimensions of E-WOM in this study are the comments of other buyers, comments of famous people, the number of comments, and comments from relatives or family.
- Perceived risk is consumer awareness of insecurity and conflicting consequences resulting from purchasing products or services online [18]. But in this study using the definition of risk assessment from consumers by using dimensions of financial risk, product risk, comfort risk, and shipping risk in making online fashion product purchases adjusted from [19] dan [8].
- The technological perception in this study is defined as how capable consumers are using technology in buying fashion products online. The dimensions of technological perception used in this study are perceived usefulness and perceived ease of use. Adapted from the theory of TAM (Technology Acceptance Model) [20].
- Trust is defined as the context of consumers' willingness to depend on sellers of fashion products and take action in situations where such actions make consumers vulnerable to sellers of this statement consisting of 5 items, which are used in the adoption of Online Trusts [6]. In this study, the trust variable has 5 indicators that will be tested.
- Online Purchase Intention is the interest of consumers in building relationships and making transactions online on a web retailer or e-commerce to buy fashion products [8]. The statement on this variable consists of three indicators.
- Population and Sample

The population in this study is e-commerce customers in Jakarta who have made online fashion product purchases on e-commerce, social networks, or other digital media. The number of samples used as research objects as many as 105 respondents.

➤ *Data Collecting Method*

The data in this study are primary data obtained from respondents through a survey using a questionnaire using a Likert scale. The respondent's character is determined at the beginning who purchased fashion products online. Other data is secondary data obtained from various related institutions and sources.

➤ *Data Analysis Method*

The data obtained in this study were analyzed using Structural Equation Modeling (SEM) with Lisrel software program. SEM is a common and very useful multivariate analysis technique that includes special versions in several other analytical methods as special cases. This statistical technique is also used to construct and test statistical models in the form of cause and effect. In this study, a Goodness of Fit Test was conducted. SEM is a statistical modeling technique that is very cross-sectional, linear, and general. SEM enables analysis between several dependent and independent variables directly.

IV. RESULT AND DISCUSSION

A. Respondent Characteristics

The number of respondents in this study was 105 people. The survey results found the characteristics of respondents with the following exposure. The male gender is 47 people (44.76%) while the female is 58 people (55.24%).

Age of respondents between 10-24 years were 4 people (4.76%), between 25-34 years were 51 people (48.57%), between 35-44 years were 38 people (36.19%), and 11 people aged between 45-54 years (10.48%).

The average income of respondents per month is 1-5 million rupiahs as many as 39 people (37.14%), 6-10 million rupiahs as many as 47 people (44.76%), and more than 10 million rupiahs as many as 19 people (18, 10%).

Based on the products that have been bought, 18 people have bought shirts (17.14), 23 people have bought

undershirts (21.90%), 3 people have bought a jacket (2.86%), 1 person has bought a suit (0.95%), 32 people bought pants (30.48%), 15 people bought shoes/sandals (14.29), and 13 people bought hijab (12.38%).

Based on the e-commerce platform that was used, 15 respondents (14.29%) used Lazada, 23 respondents (21.90%) used Tokopedia, 19 respondents (18.10%) used Bukalapak, 21 respondents (20,00%) used Shopee, 3 respondents (2.86%) used JD.ID, 7 respondents (Zalora%) used Zalora, 5 respondents (4.76%) used Berrybenka, and 12 respondents (11, 43%) use Blibli.com.

B. Analysis Result

To evaluate the model formed in this study, several tests were conducted to answer whether the latent variables studied were E-WOM, Perceived Risk, Perceived Technology, Online Trust, and Online Purchase Intention consistently and accurately explained by each construct indicator. For this reason, 3 (three) testing phases are carried out, namely the measurement match test, the overall model match test, and the structural equation match test. Hypothesis testing proposed in this study was carried out using a structural equation model (SEM), with the confirmatory factor analysis (CFA) measurement analysis method in the first stage using the LISREL program.

Testing the measurement model in SEM analysis is used to test the validity of the indicators in each construct. The construct validity test can be done by looking at the loading factor value of each indicator in the construct. In this test the indicator is declared valid if it has a loading factor value > 0.5 and T-value > 1.96, while the construct reliability test is performed by calculating the AVE and CR values of the construct, the construct is declared reliable if the AVE model > 0.5 and the CR model > 0,7 [31]. According to Ghazali (2016) the formula used to calculate construct reliability (CR) is as below:

$$\text{Variance Extracted} = \frac{\sum_i^2 \text{Standardized Loading Factor}^2}{\sum_i^2 \text{Standardized Loading Factor}^2 + (\sum \text{Standard Errors})^2}$$

$$\text{Construct Reliability} = \frac{(\sum_i^2 \text{Standardized Loading Factor})^2}{(\sum_i^2 \text{Standardized Loading Factor})^2 + (\sum \text{Standard Errors})^2}$$

From the results of the validity and reliability test, the test values are presented in Table 1.

Indicators Code	SLF	Standard Errors	Reliability		Status
			CR ≥ 0,70	VE ≥ 0,5	
X1.1	0.89	0.18	0.94	0.81	Valid
X1.2	0.92	0.13			Valid
X1.3	0.88	0.18			Valid
X1.4	0.85	0.25			Valid
X2.1	0.89	0.21	0.94	0.79	Valid
X2.2	0.90	0.15			Valid
X2.3	0.91	0.15			Valid
X2.4	0.83	0.30			Valid

X3.2	0.95	0.07	0.96	0.86	Valid
X3.3	0.92	0.11			Valid
X3.4	0.91	0.16			Valid
X3.5	0.86	0.20			Valid
Y1.1	0.95	0.06	0.97	0.88	Valid
Y1.2	0.94	0.07			Valid
Y1.3	0.95	0.07			Valid
Y1.4	0.85	0.18			Valid
Y1.5	0.84	0.20			Valid
Y2.1	0.93	0.10	0.96	0.88	Valid
Y2.2	0.92	0.11			Valid
Y2.3	0.89	0.14			Valid

Table 1:- Validity and Reliability Test Results
Source: *Output Lisrel* by Researcher (2019)

Table 1. shows the results of the validity and reliability test of the variables used in this study, namely E-WOM, Perceive Risk, Perceived Technology, Trust, and Online Purchase Intention. The test results in table 1. show the results that all indicators of each variable used as the instrument of this study were declared to have passed the test of validity and reliability. The validity test in all indicators has met the minimum weight value that is loading factors > 0.50. Then test the validity of all variables also meet the weight value of Construct Reliability (CR) > 0.7, and the value of Variance Extracted (VE) > 0.50. Thus the measurement instrument can be used in this study.

After calculating and analyzing the Confirmatory Factor Analysis (CFA), an analysis is carried out in the form of a structural equation model measurement variable to analyze the relationship between matches and hypotheses on the research variables. The overall model suitability test is conducted to see how well the model is produced and can describe the actual conditions. Research data processing is performed using the maximum likelihood method in the Lisrel application. Based on data processing, the goodness of fit of the structural equation is described in Figure 4.

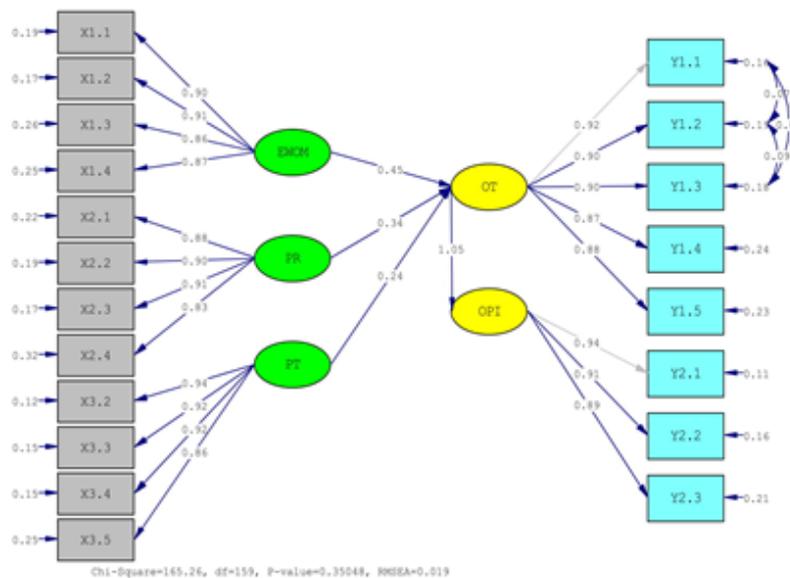


Fig 4:- Overall Model Variable

The path diagram is shown in Figure 4. It provides an overview of the relationship between latent variables E-WOM (X₁), Perceived Risk (X₂), Perceived Technology (X₃), Online Trust (Y₁), and Online Purchase Intention (Y₂). All variables in this study were measured using 20 observable indicators/variables in the form of statements, namely each latent variable consists of E-WOM with 4 indicators, Perceived Risk with 4 indicators, Perceived Technology with 4 indicators, Online Trust with 5

indicators, and Online Purchase Intention with 3 indicators. Significant relationships will be marked with a black t-value on the path diagram with a value ≥ 1.96.

After obtaining the structural model specifications, the next step is to analyze the Goodness of Fit (GoF) statistics on the overall model. This test evaluates whether the resulting model is a fit model or not. The goodness of Fit test results from the whole model is presented in Table 2.

Dimensions Goodness Of Fit	Measurement Match		Measurement Results	
	Good Fit	Marginal Fit		
Normed Chi-Square (χ^2/df)	< 2.0		1.039	Fit
P Value	$0.05 \leq p \leq 1.00$	$0.01 \leq p \leq 0.05$	0.35	Fit
Root Mean Square Error (RMSEA)	< 0.08		0.019	Fit
Root Mean Square Residual (RMR)	< 0.05		0.024	Fit
Goodness of Fit Index (GFI)	≥ 0.90	$0.70 < 0.90$	0.86	Marginal Fit
Normal Fit Index (NFI)	≥ 0.90	$0.80 - < 0.90$	0.98	Fit
Non-Normed Fit Index (NNFI)	≥ 0.90	$0.80 - < 0.90$	1.00	Fit
Comparative Fit Index (CFI)	≥ 0.90	$0.80 - < 0.90$	1.00	Fit
Incremental Fit Index (IFI)	≥ 0.90	$0.80 - < 0.90$	1.00	Fit
Relative Fit Index (RFI)	≥ 0.90	$0.80 - < 0.90$	0.98	Fit

Table 2:- The Goodness of Fit Full Model
Source: *Output Lisrel* by Researcher (2019)

The SEM analysis results in Table 2 illustrate the GFI value of 0.86 approaching 0.90 (marginal fit), RMSEA value of 0.019 < 0.08 (model fit), this shows that the structural equation model meets the absolute fit measure requirements which means the structural equation model in this study as a whole compatible with the data. In the incremental fit measure requirements NNFI / TLI value $1.00 \geq 0.90$ (model fit), CFI value $1.00 \geq 0.90$ (model fit), RFI value $0.98 \geq 0.90$ (model fit), NFI value $0.98 \geq 0.90$ (model fit), and IFI $1.00 \geq 0.90$ (model fit), shows that the structural equation model meets the incremental fit measure requirements. Then for the parsimonious fit measure requirement, the normed chi-square value is $1.039 < 2.0$ (model fit), and the p-value is $0.35 > 0.05$ (model fit), indicating that the structural equation model meets the parsimonious fit measure requirement which means overall structural equation models in this study have comparative suitability with the baseline model (null model).

Based on the results of the SEM analysis of structural equation models, the causal relationship between the independent and dependent latent variables is shown in Figure 5.

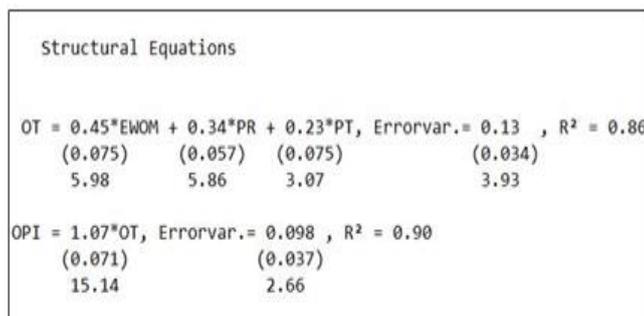


Fig 5:- Output Structural Equation Model

The coefficient of determination (R^2) is used to measure how well the regression line matches its actual (Goodness of Fit). This coefficient of determination measures the percentage of the total variation of the dependent variable, from the calculations, performed the determination coefficient obtained from Figure 5 can be seen that the dependent variable Online Purchase Intention of 0.90 means that the variations that exist can be explained by the independent variable Online Trust while the remaining 0.10 explained by other variables outside the variables used in the study. In other words, Online Trust has a significant positive relationship to Online Purchase Intention. This is indicated by the coefficient value 1.07 which is positive. That is, if you want to increase interest in online transactions, it must first be increased customer confidence in online transactions.

Whereas the Online Trust dependent variable is 0.86, meaning that variations can be explained by the independent variables E-WOM, Perceived Risk, and Perceived Risk while the remaining 0.14 or explained by other variables outside the variables used in the study. E-WOM, Perceived Risk, and Perceived Risk are indicated to have a significant positive relationship to Online Trust (Y_1) with each coefficient value of E-WOM of 0.45, Perceived Risk of 0.34, and Perceived Risk of 0.23 which is positive. From the three X variables used in this study, it was found that the E-WOM variable has the most significant weighting effect on the trust variable. In other words, if you want to increase customer trust in online transactions, you can do this by increasing E-WOM.

C. Hypothesis Testing

Based on the results of the structural model compatibility test conducted previously, four research hypotheses have been proven to have a significant relationship with t value > 1.96. In general, the conclusions of the results of the hypothesis test, and the estimated regression coefficients are shown in Table 3.

Hypothesis	Relationship Between Constructs	Estimates > 0.0	T-Values > 1.96	Status	Results
H 1	<i>E-WOM-> Online Trust</i>	0.45	5.98	Significantly positive effect	Approved
H 2	<i>Perceived Risk-> Online Trust</i>	0.34	5.86	Significantly positive effect	Approved
H 3	<i>Perceived Technology -> Online Trust</i>	0.23	3.07	Significantly positive effect	Approved
H 4	<i>Online Trust -> Online Purchase Intention</i>	1.07	15.14	Significantly positive effect	Approved

Table 3:- Hypothesis Test Results
Source: Researcher's analysis results

D. Discussion

➤ Effect E-WOM on Online Trust

The research hypothesis (H1) states that E-WOM has a positive and significant direct effect on Online Trust. The test results with SEM show that E-WOM is proven to have a positive and significant influence on Online Trust, it is seen from the t-value 5.98 greater than 1.96, and the estimated value of 0.45 influence on Online Trust. The influence of E-WOM as the X variable is the biggest one on the trust variable. The E-WOM variable is also influenced by several indicators such as comments from other buyers, comments from famous people, the number of comments from other buyers, and comments from families.

From the four indicators that explain E-WOM in this study, it was found that the indicators of comments from famous people had the most influence. This can be seen based on the results of data processing that have been presented in Table 1 with a loading factor value of 0.92.

This means that if a company intends to increase customer confidence can be done by increasing the application of E-WOM, namely using the services of famous people to make reviews or comments on e-commerce websites. As is the case that occurs today that many online sellers use electronic media as an advertising tool using testimonials or reviews provided by others. Sometimes the seller uses the services of famous people or experts in the fields related to a product to review (review) the product being sold. In other words, if E-WOM has increased it will affect the Online Trust. The results of this study also confirm the results of research from [9] which states that the trust of customers to use online media as a place to buy a product is influenced by E-WOM factors.

Based on these empirical facts and supported by the results of previous studies it can be concluded that the research hypothesis (H₁) can be accepted that E-WOM has a positive and significant effect directly on the Online Trust.

➤ Effect of Perceived Risk on Online Trust

Research hypothesis (H₂) states that Perceived Risk has a positive and significant effect directly on Online Trust. The test results with SEM show that Perceived Risk influences positively and significantly on Online Trust, this can be seen from the t-value 5.86 that is greater than 1.96, and the estimated value of 0.34. influence on Online Trust. The results of the demographic analysis of respondents stated that the majority of respondents have income per month under 10 million rupiah. This indicates that respondents are still very concerned about the risks that can occur if they purchase fashion products online. It can be concluded that the minimum risk offered by sellers in e-commerce will affect customer confidence in shopping for fashion products.

The results of this study also confirm the results of research from [19] and [8] that customer risk perception can significantly affect customer trust. The condition of customers, especially in Indonesia is still very worried about the risk of shopping online, so it becomes an important factor that can affect the customer's trust itself. It can be said that good risk management will have a positive impact on consumer confidence [19].

Based on these empirical facts and supported by the results of previous studies it can be concluded that the research hypothesis (H₂) can be accepted that Perceived Risk has a positive and significant effect directly on the Online Trust.

➤ Effect Perceived Technology on Online Trust

Research hypothesis (H₃) states that Perceived Technology has a positive and significant direct effect on Online Trust. The test results with SEM show that Perceived Technology influences positively and significantly on Online Trust, this can be seen from the t-value 3.07 greater than 1.96, and the estimated value of 0.23 effect on Online Trust. Consumer perceptions of e-commerce technology in the form of conveniences and offers of efficiency in online transactions prove that it can affect customer confidence to be willing to make purchases of fashion products in Indonesia. In other words, if

Perceived Technology has increased it will affect the Online Trust.

The results of this study also confirm the results of research from [8] that technology perception can significantly influence consumer confidence. Sfenrianto (2018) also stated the same thing, even according to him the perception of the technology offered well would be able to bring consumer confidence to be willing to shop online.

Based on these empirical facts and supported by the results of previous studies it can be concluded that the research hypothesis (H₃) can be accepted that Perceived Technology has a positive and significant effect directly on the Online Trust.

➤ *Effect Online Trust on Online Purchase Intention*

The research hypothesis (H₄) states that Online Trust has a positive and significant direct effect on Online Purchase Intention. Test results with SEM show that Online Trust influences positively and significantly on Online Purchase Intention, this can be seen from the t-value 15.14 greater than 1.96, and the estimated value of 1.07 influence on Online Purchase Intention. These results indicate that the Online Trust can build consumer interest to buy fashion products online because, with the emergence of trust from consumers, it will also form the willingness of consumers in terms of purchase interest [28]. In other words, if the Online Trust has increased it will affect the Online Purchase Intention. So if an e-commerce company wants to increase the transaction of buying and selling fashion products, it can be done by first increasing the trust of its customers.

The results of this study also confirm the results of research from Sfenrianto (2018) and Choon Ling (2011) which states that consumer confidence in Indonesia greatly influences interest in online transactions [8], [19]. The same thing also reinforces Laudon (2017) statement that many consumers who are not interested in online transactions due to their lack of trust [30].

Based on these empirical facts and supported by the results of previous studies it can be concluded that the research hypothesis (H₄) can be accepted that Online Trust has a positive and significant effect directly on Online Purchase Intention.

V. CLOSING

A. Conclusion

After doing research and discussion in this study, I found a way to increase interest in online fashion product transactions for customers. The trust factor is the thing that most influences the customer in making his choice to use online transaction media as the main choice for shopping for fashion products. This is based on the results of the analysis of this study with the highest value of all variables, namely Estimates of 1.07 and T-Values of 15.14. This value proves that there is a significant effect of the trust factor in influencing someone's interest to trade online.

Furthermore found also factors that can influence customer trust, namely E-WOM, Perceived Risk, and Perceived Technology. In the results of this study, of these three factors, it has been proven that the E-WOM factor has the highest value, namely Estimates of 0.45 and T-Values of 5.98. This means that E-WOM is the one who can most influence people's trust in trading transactions online.

B. Suggestion

➤ *For Academics*

For academics or further researchers, the factor of interest in online transactions can be explored even deeper with a variety of data choices such as the use of populations and samples outside Jakarta to see a comparison of research results, because it is believed that there are differences in the perception of each person in seeing something mainly based on the situation social, economic and cultural. Other suggestions can also include using other types of products besides fashion, using a specific e-commerce platform, or even deepening the influence of the E-WOM factor on people's trust.

➤ *For E-Commerce Companies*

To increase the number of transactions for products sold online on its e-commerce, the company must increase customer trust first. The factor that most influences customer trust according to the results of this study is to use Electronic Word of Mouth (E-WOM), which is word of mouth digitally, where the most efficient way to run E-WOM is to use the services of famous people.

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