



PURCHASING BEHAVIOR OF FASHION PRODUCTS IN E-COMMERCE, TRUST AND COMMITMENT AS MODERATORS

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ABSTRACT

E-commerce is emerging and creating new opportunities for most businesses by leveraging marketplaces such as Shopee, Tokopedia, and Lazada. Fashion products are still the prima donna in e-commerce; consumers will tend to prefer to shop for fashion in e-commerce, which causes interest in buying fashion products to continue to increase coupled with the existence of model and design innovations. This study aimed to analyze the effect of fashion innovation, attitude, subjective norms, and perceived behavioral control on purchase intention and the moderating influence of trust and commitment between the relationship between purchase intention and online shopping behavior. The research method used is descriptive causality with a quantitative method approach. The research sample is Generation Y in DKI Jakarta, with a total of 190 respondents. Data collection used online surveys and processed and analyzed using SEM-PLS 4. The findings of this study indicate that purchase intention increases, which is affected by fashion innovation, attitude, subjective norms, and perceived behavioral control, then purchase intention can also mediate to improve online shopping behavior. Furthermore, moderation of commitment weakens the relationship between purchase intention and online shopping behavior, while trust is not proven to be moderating. Thus, the Theory of Planned Behavior concept is proven to shape purchase intention and online shopping behavior in fashion in e-commerce.

Keywords: *online shopping behavior, purchase intention, fashion innovativeness, attitude, subjective norms, perceived behavioral control*

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INTRODUCTION

E-commerce has changed from emerging trends and created new opportunities for companies and consumers whose number is increasing yearly. Today's online world is not only a supporting need but has become a basic human need. Where the current trend is no longer just about looking for information, but the online world also carries out various activities, including being a medium of communication and shopping. However, at this time, we are faced with the COVID-19 pandemic, which is currently hitting several countries, especially Indonesia (Prudential, 2022). With the ongoing pandemic, consumers are more likely to be careful. They prefer to reduce shopping at physical stores and replace it with online stores. Based on the State of Consumer Behavior 2021, 27.9% of respondents said a successful vaccine would not necessarily increase their visits to physical stores (sirclo.com., 2021).

Fashion products are still the prima donna in e-commerce because, based on the survey results of the Katadata Insight Center (KIC) and Kredivo, the number of product transactions has reached 22% of total shopping in e-commerce throughout 2020 (Lidwina, 2021). Based on these facts, companies in this sector must understand the increasing online dynamics and current consumer behavior with excellent potential. The flow of information from the Internet contributes to various Business to Customer (B2C) strategies, and online business models provide various opportunities and challenges for consumers and companies (Crespo & del Bosque, 2008). Since online shopping is increasingly essential, understanding these distribution channels, from the user and business point of view, is an essential issue for e-commerce managers and academics (Goldsmith & Flynn, 2004). Consumers tend to prefer shopping in e-commerce, which causes the interest in buying fashion to continue to increase, coupled with the existence of model and design innovations. E-commerce also offers various cashback, discounts, and free shipping promotions, which has sparked interest in buying fashion in the community, especially in the capital city of Jakarta. With social media, fashion in e-commerce has also experienced a significant increase in information that is easily accessible to everyone, which has become a driving force for increased interest in buying fashion in e-commerce. Currently, most retailers have online stores and utilize marketplaces such as Shopee, Tokopedia, and Lazada as a place for them to buy and sell (Bisnis.com, 2020). From the 2022 e-commerce survey regarding the group of goods/services that sold the most during 2021, it was noted that the Fashion Group was in second place at 16.25%, where first place was the Food, Beverage Group at 41.50% (www.bps.go.id).

The study of purchase intention and online shopping behavior in e-commerce fashion consumer behavior focuses on four factors, namely: fashion innovativeness, attitude, subjective norms, and perceived behavior control. Research on fashion purchase intention in e-commerce has been widely studied, including Escobar-Rodríguez & Bonsón-Fernández, (2017); Estella *et al.*, (2019); Mohamed & Wee, (2020); H. Park *et al.*, (2007). Previous research on purchase intention for fashion e-commerce has been conducted by Escobar-Rodríguez & Bonsón-Fernández (2017); H. Park *et al.*, (2007), Consumer decisions towards shopping for fashion products in Indonesia influence attitudes, perceptions of ease of use, usability, and trust (Suleman & Zuniarti, 2019), but some things distinguish this research from previous research, namely the addition of variables Fashion Innovations which will be connected with Purchase Intention towards Fashion E-commerce which is still rarely found. However, researchers construct a research model different from previous researchers as a research gap. This research contributes to providing an overview of business actors, especially in fashion e-commerce, in considering fashion innovation, attitude, subjective norms, perceived behavioral control, trust, and commitment. Therefore, evidence of the validity of the hypothesis for the fashion industry that refers to this construct seems essential for research. Finally, because this analysis focuses on the fashion industry, it is essential to include variables involving fashion awareness, interest, or innovation as factors that influence the purchase intention of this type of product through online media.

Furthermore, this study tries to use trust and commitment as moderating variables between purchase intention and online shopping behavior because these moderators can have an impact on strengthening or weakening the relationship between intentions to behave. Based on the research

gap above, this study analyzed the effect of attitude, subjective norms, and perceived behavioral control on purchase intention and the moderating influence of trust and commitment between purchase intention and online shopping behavior. It is hoped that this research can contribute to business actors developing their businesses, especially in fashion, e-commerce, and scientific knowledge.

LITERATURE REVIEW

Theory of Planned Behavior

The theory of planned behavior provides a better explanation of the behavior model compared to TRA that an individual should perform a particular behavior only if the individual has actual control over his behavior (Ajzen, 1991). Therefore, a person has positive subjective norms, attitudes, perceived behavioral control, and the intention that a particular person will execute the actual behavior (Ajzen, 1991). Both TRA and TPB theories predict consumer behavior. TPB is considered the best theory for predicting consumer behavior (Taylor & Todd, 1995), and this theory is widely used in predicting consumer behavior (Knowles et al., 2012). One previous researcher suggested that TPB was theoretically better than TRA in predicting individual behavior, mainly ethical intentions (Chang, 1998). A better understanding of the determinants of behavior can provide a basis for designing interventions to improve consumer (Ajzen & Kruglanski, 2019; Merriam-Webster, 2018). Thus, TPB focuses on predicting, understanding, and changing human social behavior.

Fashion Innovativeness

Im, Bayus, & Mason (2003) define innovation as an individual's tendency to purchase new and different items rather than sticking with previous choices and consumption patterns. Consumers are one of the first to adopt new clothing products which are considered as fashion innovators (Goldsmith & Stith, 1993). Fashion Innovativeness is related to the level of innovative tendencies of consumers that influence the adoption and acceptance of new clothing products and related services (J.-B. Kim & Rhee, 2001). Fashion innovators are often the first to buy new, fashionable clothes and accessories modis (Escobar-Rodríguez & Bonsón-Fernández, 2017), whereas fashion designers are among the first to buy trendy new clothes and accessories (Escobar-Rodríguez & Bonsón-Fernández, 2017; Phau & Lo, 2004). Given the focus and desire of consumers on apparel, footwear, and accessories in the context of fashion creativity regardless of the trends positioned by significant fashion companies, the orientation underlying online purchase intentions seem essential for further investigation, thus being an innovative way to construct marketing campaigns. The current research results will facilitate online retailers to satisfy customer expectations and desires (Escobar-Rodríguez & Bonsón-Fernández, 2017).

Attitude

According to Ajzen (1991), Attitude (Att) means the overall assessment and behavior assessment from the individual side. Attitude means an individual's opinion about specific behaviors, and attitudes also depend on the individual's experience (Rehman et al., 2019). The higher the assessment, the greater the intention formed (Byabashajja & Katono, 2011). Attitude is an internal state (internal state) that influences the individual's choice of action toward several objects, persons, and events (Gagne & Briggs, 1974). Specifically, attitudes toward a behavior are assumed to be a function of the readiness of accessible beliefs or expectations about the behavior's likely consequences, called behavioral beliefs. Behavioral beliefs are a person's subjective probability that performing the desired behavior will lead to specific results or involve certain experiences (Ajzen & Kruglanski, 2019).

Subjective Norms

Subjective norms (SN) are perceived social pressure that causes a behavior to be carried out (Ajzen, 1991). Subjective norms are also interpreted as the social level that a person feels is

strongly influenced by the expectations of individual groups (Haus et al., 2013), according to Fayolle et al., (2006) Subjective norms are social pressures to have a solid or weak role in creating intentions. Subjective norms are also based on prominent normative beliefs, whether the respondent's specific thought references should or should not take action concerned (East, 1993). Norms are assumed to serve the purpose of obtaining and maintaining social approval. The subjective norms construct in TPB involves differences between descriptive and injunctive norms (Ajzen & Kruglanski, 2019).

Perceived Behavior Control

Perceived behavior control conceptualizes individual behavior and personal ability to control their actual behavior (Francis et al., 2004). perceived behavioral control is assumed to be based on accessible control beliefs (Ajzen & Kruglanski, 2019). A *control belief* is a person's subjective probability that a given supporting or inhibiting factor will be present in the situation. Each control belief contributes to the perceived behavior of the control in interaction with the perceived strength of the factor to facilitate or inhibit the performance of the behavior (Ajzen & Kruglanski, 2019). Perceived behavioral control (PBC) can also be interpreted as a person's feeling of being able or capable of carrying out a behavior based on one's knowledge through experience and judgment (Byabashaija & Katono, 2011). This is based on assessing self-control and self-efficacy during behavior formation (Wu & Wu, 2008).

Purchase Intention

Behavioral interest has been described as an individual's intention to achieve various behaviors (Ajzen, 1991). Purchase intention is a decision made by customers after analysing the reasons for buying a particular product brand (Shah et al., 2012). In other words, *intention* is defined as the individual's subjective likelihood that they will perform some behavior (Saprikis et al., 2018). External and internal factors influence customer decisions in analyzing a product brand (Gogoi, 2013). Purchase intention can also be explained as a customer's desire to buy the same product because they know the function of the product (Madahi & Sukati, 2012). Purchase intention is the intention to buy, consideration to buy, and recommend buying the product to others (Roozy et al., 2014).

Trust

Trust concerning online shops is closely related to consumer confidence in intermediaries and online vendors (Chen & Dhillon, 2003). *Trust* is defined as one party's trust in an exchange partner's reliability and integrity. The definition of customer trust shows that one party trusts and believes in the reliability and integrity of partners in the exchange (Macintosh, 2007). Meanwhile, Chen & Dhillon (2003) defines trust as the expectation to be achieved by a group of people who make transactions by considering the risk. In the history of trading, the issue of trust has always been very crucial. It has affected business processes, strategies, brands, and organizational structures, including supporting operational practices that run day-to-day business operations (Abdulgani & Suhaimi, 2014).

Commitment

Commitment is an individual's belief that his ongoing relationship with another entity is essential and beneficial (Morgan & Hunt, 1994). Commitment is part of an endogenous procedure in social trading networks, as it often increases individual trading and learning of the entity from others and reduces vulnerability and trust in others (Lawler & Yoon, 1993). Commitment is an intense desire or desire to maintain and continue a relationship that is considered essential and has long-term value (Tjiptono, 2008). Meanwhile, (Barnes et al., 2009) define commitment as a psychological state of a person who feels globally dependent on a relationship. Commitment is about a person's conscious intention to maintain a long-term relationship (Dalziel et al., 2011).

Online Shopping Behavior

Online shopping consists of buying products and services via the Internet (Javadi et al., 2012). In the normal online buying process, there are five steps involved. Initially, when the consumer identifies his need for a product or service, then moves online and searches for information, the consumer evaluates the product with other available options, selects items according to his requirements and criteria, makes a transaction for the selected product, and gets a post-purchase experience (Kotler, 2000). Online shopping behavior is related to the customer's psychological state regarding the achievement of online purchases (Li & Zhang, 2002).

HYPOTESIS REVIEW AND RESEARCH MODEL

The Effect of Fashion Innovativeness and Purchase Intention

Understanding fashion innovation as consumer attention and interest in clothing, footwear, and accessories regardless of the trends set by companies is interesting to analyze their impact on purchase intentions (Escobar-Rodríguez & Bonsón-Fernández, 2017). Fashion innovators are often the first to buy new fashionable clothes and accessories (Escobar-Rodríguez & Bonsón-Fernández, 2017), whereas fashion designers are among the first to buy new trendy clothes and accessories (Escobar-Rodríguez & Bonsón-Fernández, 2017; Phau & Lo, 2004). Given the focus and desire of consumers on apparel, footwear, and accessories in the context of fashion creativity regardless of the trends positioned by significant fashion companies, the orientation underlying online purchase intentions seem essential for further investigation (Escobar-Rodríguez & Bonsón-Fernández, 2017). Recognition of innovators is a fair way to build marketing campaigns, where online retailers will facilitate current research results to satisfy customer expectations and desires. This statement is supported by several previous studies that fashion innovation has a positive and significant effect on purchase intention (Escobar-Rodríguez & Bonsón-Fernández, (2017); Estella et al., (2019); Mohamed & Wee, (2020); H. Park et al., (2007). Based on the relevant research, the following hypothesis is obtained:

H1: Fashion innovativeness positively affects purchase intention for fashion products in e-commerce.

The Effect of Attitude and Purchase Intention

The attitude of a person/individual is an essential factor in his perception and influences behavioral intentions. Therefore, it is essential to create intentions to perform certain behaviors (Rehman et al., 2019). In decision-making, attitudes influence decisions (Fazio et al., 2000). According to Fishbein & Ajzen (2005a), attitude towards behavior is one of the determinants of intention. It is determined by the individual's evaluation of the outcomes associated with the behavior. If a person evaluates certain behaviors positively, they tend to develop a favorable attitude towards them. Several previous studies have shown that attitudes have a positive effect on purchase intentions by Kashif et al., (2018); Rehman et al., (2019); Yakasai & Jusoh, (2015). Based on the relevant research, the following hypothesis is obtained:

H2: Attitude positively affects purchase intention for fashion products in e-commerce.

The Effect of Subjective Norms and Purchase Intention

Subjective norms are individual perceptions of social pressure to perform (or not) a particular behavior (Fishbein & Ajzen, 2005). It is determined by combining belief and motivation to obey. If an individual feels that their social references will support them in carrying out a particular behavior, they will feel social pressure to do so. Several studies state that social pressure from family, role models, friends, neighbors, or experts can affect behavioral performance (Fishbein & Ajzen, 2005b; Kollmuss & Agyeman, 2002). Several studies have underlined the importance of these people in encouraging individuals to participate in certain behaviors (Cheung et al., 2005). Several previous studies have shown that subjective norms positively affect purchase intention by Ha & Nguyen (2019); Laohapensang (2009); Tseng et al., (2011); Xie et al., (2011); Yusuf, (2021). Based on the relevant research, the following hypothesis is obtained:

H3: Subjective norms positively affects purchase intention for fashion products in e-commerce.

The Effect of Perceived Behavior Control and Purchase Intention

Refers to personal beliefs about his ability to show behavior (Brouwer et al., 2009). In addition, perceived behavior conceptualizes individual behavior and personal ability to control their actual behavior (Francis et al., 2004). Perceived behavioral control is a factor that plays an essential role in determining intention (Casaló et al., 2010; Kashif et al., 2018; Lu et al., 2009). Several previous studies Kashif et al., (2018); Lu et al., (2009); Rehman et al., (2019) showed that perceived behavior positively affects purchase intention. Based on the relevant research results, the following hypothesis is obtained:

H4: Perceived behavior control positively affects purchase intention for fashion products in e-commerce.

Mediation of Purchase Intention between Attitude, Subjective Norms, Perceived Behavior Control, and Online Shopping Behavior

Attitude significantly and positively affects purchase intention (Rehman et al., 2019). The results are the same as the findings (Kashif et al., 2018) and (Yakasai & Jusoh, 2015); purchase intention significantly mediates the relationship between attitude and online shopping behavior. Subjective norms significantly and positively influence purchase intention (Rehman et al., 2019). The results are similar to the findings (Lim et al., 2016), which state that purchase intention mediates the relationship between subjective norms and online shopping behavior.

H2a: Purchase Intention significantly and positively mediates the relationship between attitude and online shopping behavior.

H3a: Purchase Intention significantly and positively mediates the relationship between subjective norms and online shopping behavior.

H4a: Purchase Intention significantly and positively mediates the relationship between perceived behavior control and online shopping behavior.

The Effect of Purchase Intention and Online Shopping Behavior

Several previous researchers revealed that intention plays an essential role in influencing the actual behavior of consumers to make transactions (He et al., 2008; Laohapensang, 2009; Pavlou & Fygenson, 2006). One of the studies explains that the intention to buy does not translate into actual buying behavior (S. Kim & Jones, 2009). In contrast, the intention is essential in determining consumer behavior (He et al., 2008; Kashif et al., 2015; D. J. Kim et al., 2008; Laohapensang, 2009; Pavlou & Fygenson, 2006). The studies above show that the findings are inconclusive, as some show a more significant effect of intention on behavior, and some show a less significant effect of intention on behavior. Several previous researchers revealed that intention plays an essential role in influencing the actual behavior of consumers to make transactions He et al., (2008); Laohapensang, (2009); Pavlou & Fygenson, (2006) ; Suleman & Zuniarti, (2019). Based on the relevant research results, the following hypothesis is put forward:

H5: Purchase intention positively affects online shopping behavior on fashion products in e-commerce.

Moderation of Trust and Commitment to the Relationship between Purchase Intention and Online Shopping Behavior

Several previous studies reveal that the relationship between consumer intention and actual behavior is consistent, but this relationship can be strengthened by using several moderators (Elliott et al., 2003; Hagger et al., 2002) and (Harris & Hagger, 2007) to support this argument that consumers may have behavioral intentions but fail to perform the actual behavior. Trust and commitment are core principles in building a successful long-term relationship (Mukherjee & Nath, 2007). Trust and commitment are used as moderating variables between consumer purchase intentions and online shopping behavior because these moderators can change the relationship between behavioral intentions (Rehman et al., 2019). Supporting this statement Harris & Hagger

(2007) consumers may have behavioral intentions but fail to carry out the actual behavior. Therefore, it is necessary to add other variables that strengthen this relationship. Several studies also reveal that the relationship between intention and actual consumer behavior is consistent, but this relationship can be strengthened by using several moderators (Rehman et al., 2019). This study uses commitment and trust as moderating variables in the relationship between purchase intention and online shopping behavior. Based on the relevant research results above, the following hypothesis is obtained:

H6: Trust significantly moderates the relationship between purchase intention and online shopping behavior.

H7: Commitment significantly moderates the relationship between purchase intention and online shopping behavior.

Based on the relevant research literature above, a research model framework was built, which is described as follows:

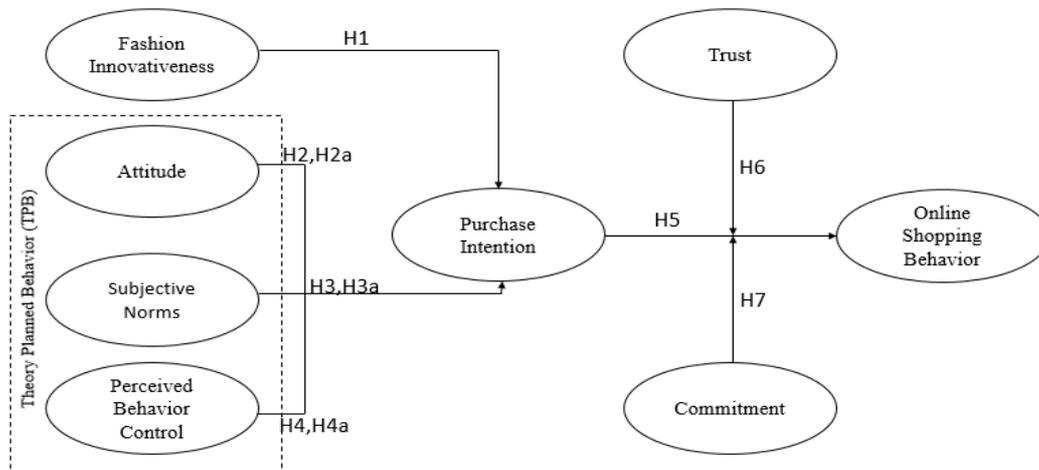


Figure 1. Research Framework

METHODOLOGY

The research design used is a descriptive causality research design. The research questionnaire was completed online via the Google form for data collection, namely exogenous (independent) variables: fashion innovativeness, attitude, subjective norms, and perceived behavior control. The endogenous (dependent) variables are purchase intention and online shopping behavior, and the moderating variables are trust and commitment. This study used a quantitative approach tested using Partial Least Square-Structural Equation Modeling (PLS-SEM) 4.0.

The measurement of the fashion innovativeness variable using instruments from R. E. Goldsmith & Flynn (2004); and H. Park et al., (2007) contains six statements. Then, the attitude variable consists of 5 statements, the subjective norm consists of 3 statements, and perceived behavior control consists of 3 statements, purchase intention consists of 4 statements adopted from (Ajzen, 1991, 2002; Belleau et al., 2007; J. et al., 2005; Summers, 2006). Furthermore, the trust variable consists of 5 items adopted (Constantinides et al., 2010; Rehman et al., 2019). The commitment variable consists of four items adopted from C. et al., (2003); and Rehman et al., (2019) and the online shopping behavior variable adopted from Masoud (2013); Rehman et al. (2019), which includes eight statements that the total measurement consists of 38 statement items. The research population is Generation Y, who live in DKI Jakarta, both women, and men. The sample criteria are respondents who have purchased fashion products in e-commerce. The sampling method used was non-probability sampling. The sampling technique used in this study

was purposive sampling, namely selecting the sample elements according to the criteria to participate in the research and providing the necessary information. The number of samples needed for 38 statement items is 190 respondents (Joe F Hair et al., 2019).

This study tested the hypothesis empirically using Partial Least Square Structural Equation Modeling (PLS-SEM). The proposed research hypothesis was tested empirically using SmartPLS 4. The reason behind using SmartPLS 4.0 is that it provides better results and more straightforward transactions as well as complex or large research models, and there is no requirement for a normality test as well (Bamgbade et al., 2015; Henseler et al., 2014).

Furthermore, the data analysis technique uses two measurement models, namely Outer Model Analysis; there are four parameters, namely: Convergent Validity Value, Average Variance Extracted, Reliability Analysis, Cronbach's Alpha. Meanwhile, the Evaluation of Structural Model Measurement (Inner Model Analysis) uses four parameters, namely: Path coefficients, R Square Value (R²), Stone Geisser Value (Q Square/Q²), and Partial influence size (f square) (Joseph F Hair et al., 2013). Then, a hypothesis test was carried out with a significance level using a critical t value for a one-tailed test of 1.65 and a significance level of a p-value of 5% (0.05).

RESULT AND DISCUSSION

Results

The questionnaire that was distributed using the Google form gave results where as many as 190 Generation Y respondents had collected. The respondents' demographic information in the study is shown in Table 1.

Table 1. Respondents Demographic

Demographic	Frequency	Percentage (%)
Gender		
Male	102	53.86%
Female	88	46.32%
Age		
22 - 30	84	44.21%
31 - 35	62	32.63%
36 - 43	44	23.16%
Educational Background		
Senior High School	95	50.00%
Diploma	37	19.47%
First Degree	53	27.89%
Postgraduate	5	2.63%
Marital Status		
Married	88	46.32%
Single	102	53.68%
Occupation		
Housewife	3	1.58%
Private employees	35	18.42%
Government employees	95	50.00%
Self-employed	53	27.89%
University Student	4	2.11%
E-commerce most often used		
Shopee	95	50.00%
Tokopedia	35	18.42%
Lazada	53	27.90%
Blibli	7	3.68%

In this study, each construct has an AVE value of more than 0.50, and the minimum acceptable loading factor size is more than 0.70. From the processing results of SmartPLS 4.0, shown in Figure 2, there are 38 indicators; the result is that 38 indicators have a loading factor value > 0.7 and an AVE value > 0.5. Construct reliability can be assessed from Cronbach's alpha and composite reliability in each construct. The recommended composite reliability and Cronbach's alpha are more significant than 0.6. The reliability test results in Table 2 show that the construct has a composite reliability greater than 0.7, and Cronbach's alpha value is more significant than 0.6. In conclusion, all constructs meet the required reliability. The loading factor, Cronbach's alpha, composite reliability, and AVE values for each complete construct are shown in Table 1.

Table 2. Loadings Factor, Cronbach’s Alpha, Composite Reliability, and Average Variance Extracted (AVE)

Variable	Indicator	Factor loadings >0,7	Cronbach's Alpha >0,6	Composite Reliability >0,7	AVE >0,5
<i>Fashion Innovativeness (FI)</i>	FI1	0,894	0.918	0.936	0.710
	FI2	0,816			
	FI3	0,851			
	FI4	0,871			
	FI5	0,850			
	FI6	0,819			
<i>Attitude (Att)</i>	ATT 1	0,824	0.904	0.929	0.723
	ATT 2	0,854			
	ATT 3	0,862			
	ATT 4	0,846			
	ATT 5	0,867			
<i>Subjective Norms (SN)</i>	SN 1	0,905	0.886	0.929	0.815
	SN 2	0,906			
	SN 3	0,897			
<i>Perceived Behavior Control (PBC)</i>	PBC 1	0,878	0.826	0.896	0.742
	PBC 2	0,867			
	PBC 3	0,839			
<i>Purchase Intention (PI)</i>	PI 1	0,873	0.892	0.925	0.756
	PI 2	0,883			
	PI 3	0,877			
	PI 4	0,845			
<i>Trust (TR)</i>	TR 1	0,860	0.930	0.947	0.782
	TR 2	0,880			
	TR3	0,916			
	TR4	0,867			
	TR5	0,895			
<i>Commitment (CM)</i>	CM 1	0,833	0.875	0.914	0.727
	CM 2	0,848			
	CM 3	0,860			
	CM 4	0,869			
	OSB1	0,822	0.936	0.947	0.689

<i>Online Shopping Behavior (OSB)</i>	OSB2	0,833
	OSB3	0,824
	OSB4	0,826
	OSB5	0,841
	OSB6	0,823
	OSB7	0,831
	OSB8	0,842

Subsequently, measuring the value of the path coefficient shows a significant level in hypothesis testing. The path coefficient t-value must be higher than the t-critical value of 1.65. Hypothesis testing is shown from the path coefficient bootstrapping analysis results by comparing the t-value with the critical t. If the t-value > t-critical (1.65), then the hypothesis that has been formulated is accepted. If the t-value < t-critical (1.65), then the hypothesis that has been formulated is rejected. The results of the bootstrapping analysis on the path coefficient are shown in Figure 2 below:

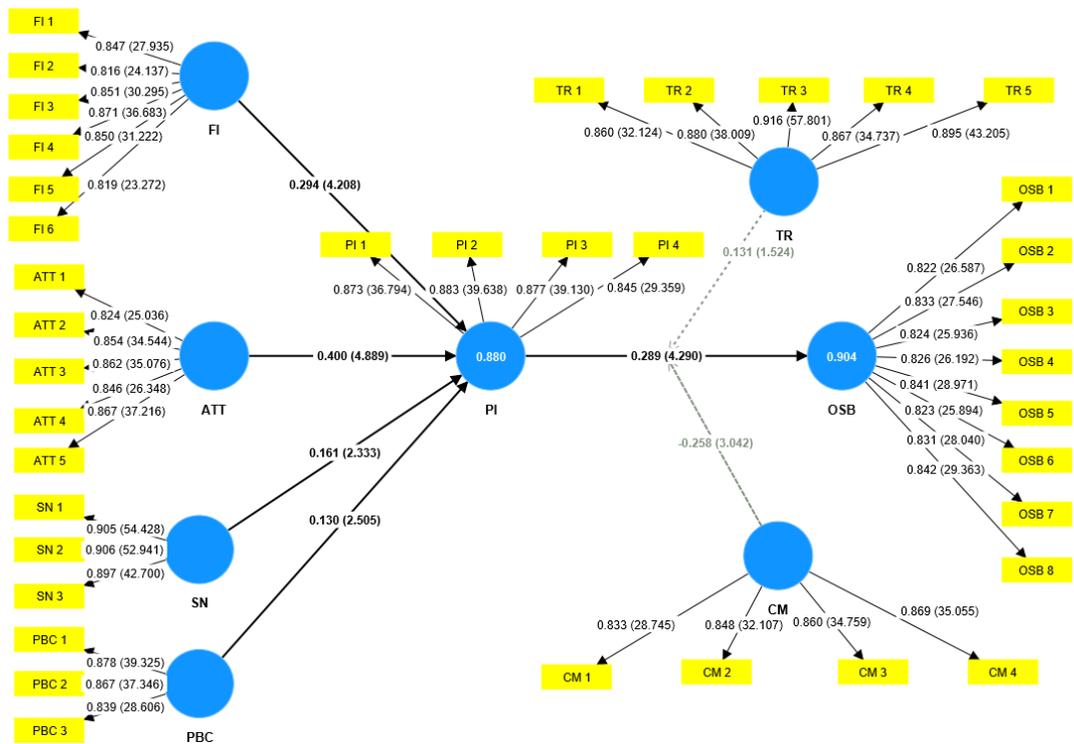


Figure 2. Inner Model Analysis

Figure 2 shows the t-values for all paths in the structural model tested greater than the critical t of 1.65. The results of the t-test analysis show that the Fashion Innovativeness variable positively affects Purchase Intention, with a t-value of 4,208 greater than 1.65. The attitude variable directly and significantly affects purchase intention, with a t-value of 4,889 greater than 1.65. The subjective norms variable positively and significantly affects purchase intention, with a t-value of 2,333, more significant than 1.65. The perceived behavior control variable positively and significantly affects purchase intention, with a t-value of 2,505, more significant than 1.65. The purchase intention variable significantly affects online shopping behavior because it has a t-value of 4,290, more significant than 1.65. From the results of the picture above, the attitude has the most significant influence on purchase intention, with a t-value of 4,898.

Table 3. Coefficient of Determinant Score (Adjusted R Square)

	R-square	R-square adjusted	Conclusion
<i>Online Shopping Behavior (OSB)</i>	0.907	0.904	Strong
<i>Purchase Intention (PI)</i>	0.882	0.880	Strong

The adjusted R-square (R^2) value in the structural model for each endogenous latency can be determined if >0.67 is strong, 0.32-0.66 moderate, and 0.19-0.32 weak. It can be seen from Table 3 and Figure 2 that the adjusted R^2 value of the online shopping behavior variable is 0.904, which indicates that 90.4% is explained by purchase intention and the remaining 9.6%, which is not in this study. Furthermore, the purchase intention variable is 0.880, which shows that 88% is explained by the variables of fashion innovativeness, attitude, subjective norms, and online shopping behavior, and the remaining 12% is not present in this study.

Furthermore, the Q-square (Q^2) results indicate an excellent measurement model to produce parameter observations and estimates. If the Q^2 value is greater than 0 (zero), then the model is considered to have a relevant predictive value (Hair Jr et al., 2017). In this study, the results of the Q^2 calculation on the Online Shopping Behavior variable was 0.897, and the Purchase Intention variable was 0.878, which means that these variables in this study have an excellent predictive correlation because the Q^2 results exceed zero. The results of the Q^2 test are shown in Table 4 below:

Table 4. Q-Square Model Fit Results

Variable	Q^2 predict	Conclusion
<i>Online Shopping Behavior (OSB)</i>	0.897	excellent predictive correlation
<i>Purchase Intention (PI)</i>	0.878	excellent predictive correlation

F-square (F^2) measures the partially significant effect of exogenous variables on endogenous variables. The estimated value of F^2 is 0.02; 0.15; 0.36 indicates that the practical value is weak, medium, and strong. Based on the results of this data processing, the F^2 value of the Fashion Innovativeness variable for purchase intention is 0.093 (weak) with a t-value of 4.208, the attitude variable for perceived purchase intention is 0.193 (Moderate), the subjective norms variable for purchase intention is 0.051 (weak), the variable perceived behavior control on purchase intention is 0.030 (weak). The purchase intention variable for online shopping behavior is 0.101 (moderate). The results of the F^2 test are shown in Table 5 below:

Table 5. Assessing the level of effect size (f^2)

Relationship	f^2	Conclusion
FI → PI	0.093	Weak
ATT → PI	0.193	Moderate
SN → PI	0.051	Weak
PBC → PI	0.030	Weak
PI → OSB	0.101	Moderate

Model Fit Test

This model fit is a value that indicates the overall suitability level in a model that can be calculated with the residual value in a model that is predicted by comparing it with the actual data. In Table 6 below, based on the analysis of the Standardized Root Mean Square (SRMR) value of 0.048 <0.08 , it can be stated that the model is fitted with the model and data.

Table 6. Model Fit Test Result

	Saturated model	Estimated model
<i>SRMR</i>	0.039	0.082
<i>d_ULS</i>	1.113	4.968
<i>d_G</i>	1.527	1.878
<i>Chi-square</i>	1,457.849	1,607.025
<i>NFI</i>	0.820	0.801

Hypothesis Test

The hypothesis can be accepted or rejected by looking at the significant values of the t-values and p-values. At a significant level of 5% (95% confidence level), if the t-value is greater than the critical t-1.65, the exogenous/independent variable with a one-sided significance test of 5% is declared significant to the endogenous/dependent variable. The significance of the variable can also be seen from the p-values, which are smaller according to a predetermined alpha level of 0.05. Based on the results of the analysis, it is stated that of the nine existing hypotheses, 7 of them are proven to be accepted, 1 hypothesis is not accepted or not significant, and one other hypothesis is accepted but is negatively significant, can be seen in Figure 2 above and Table 7 below:

Table 7. Hypothesis Testing Results

Hypothesis	Original sample (O)	t-values >1.65	p-values <0.05	Results	Conclusion
H1: FI → PI	0.294	4.208	0.000	Significant	Accepted
H2: Att → PI	0.400	4.889	0.000	Significant	Accepted
H2a: Att → PI → OSB	0.115	3.340	0.000	Significant	Accepted
H3: SN → PI	0.161	2.333	0.010	Significant	Accepted
H3a: SN → PI → OSB	0.046	2.072	0.019	Significant	Accepted
H4: PBC → PI	0.130	2.505	0.006	Significant	Accepted
H4a: PBC → PI → OSB	0.038	2.075	0.019	Significant	Accepted
H5: PI → OSB	0.289	4.290	0.000	Significant	Accepted
H6: Tr x PI → OSB	0.131	1.524	0.064	Not Significant	Rejected
H7: Cm x PI → OSB	-0.258	3.042	0.001	Negative Significant	Accepted

Discussion

Based on the results of the first hypothesis research, fashion innovativeness can increase purchase intention in fashion e-commerce, which means that with fashion innovation, customers with higher fashion innovations lead to higher customer purchase intentions. The research findings show an impact on the relationship between fashion innovativeness and purchase intention, which has the highest coefficient influence value so that it can optimize fashion innovativeness with purchase intention focusing on customers knowing the name of a new fashion designer that other people do not know yet. The customer is quite interested in buying a fashion item (clothes) that are the latest if available in online stores, and customers are more likely to own some of the latest fashion (clothing) items than others. The stronger a customer's fashion innovation, the more the customer intends to buy when shopping for e-commerce fashion; therefore, fashion innovativeness can increase purchase intention. Thus, the findings of this study are in line with Escobar-Rodríguez

& Bonsón-Fernández, (2017); Estella et al., (2019); Mohamed & Wee, (2020) who stated that fashion innovativeness has a positive and significant influence on purchase intention.

The results of the second hypothesis research, it can be said that customer attitude can increase purchase intention in fashion e-commerce, which means that having a good customer attitude leads to better purchase intentions as well. The findings in this study indicate that there is an impact on the relationship between attitude and purchase intention which has the highest coefficient value and influence, so that it can optimize attitude with purchase intention that focuses on customers looking for fashion products in e-commerce is a profitable thing, customers will find it easier shopping for fashion on e-commerce as well as customers being able to search for fashion products on e-commerce is a valuable thing. The higher the customer attitude, the higher the customer's purchase intention to shop for e-commerce fashion, and attitude has a significant impact on online shopping behavior mediated by purchase intention, therefore attitude can increase purchase intention. Thus, the findings of this study are in line with Kashif et al., (2018); Rehman et al., (2019); Yakasai & Jusoh, (2015) which states that attitude has a significant influence on purchase intention.

The results of the third hypothesis research show that subjective customer norms can increase purchase intention in fashion e-commerce, which means that good customer subjective norms also lead to better purchase intentions. The findings in this study indicate that there is an impact on the relationship between subjective norms and purchase intention, which has the highest coefficient value and influence so that subjective norms can be optimized with purchase intentions that focus on people who are essential to customers who think that they have to shop for fashion products in e-commerce, he also believes that shopping for fashion products in e-commerce is desirable, and people who are essential to customers also think that shopping for fashion products in e-commerce is important. The higher the customer's subjective norm, the higher the customer's purchase intention to shop for fashion e-commerce, and subjective norms impact online shopping behavior mediated by purchase intention. Therefore, subjective norms can increase purchase intention. Thus, the findings of this study are in line with Ha & Nguyen, (2019); Laohapensang, (2009); Tseng et al., (2011); Xie et al.,(2011); Yusuf, (2021); Zhou, (2011) stated that subjective norms have a significant influence on purchase intention.

The results of the fourth hypothesis research show that customer-perceived behavior control can increase purchase intention in fashion e-commerce, which means that good customer behavior leads to better purchase intentions. The findings in this study indicate that there is an impact on the relationship between perceived behavior control and purchase intention, which has the highest coefficient value and influence so that perceived behavior control can be optimized with purchase intention, which focuses on if the customer wants the customer to be able to shop for fashion in e-commerce, the customer can also control to shop for fashion products in e-commerce, and customers can be sure to shop for fashion products in e-commerce. The higher the customer's perceived behavior, the higher the customer's purchase intention to shop for e-commerce fashion and perceived behavior control impacts online shopping behavior mediated by purchase intention. Therefore, perceived behavior control can increase purchase intention. Thus, the findings of this study are in line with Kashif et al., (2018); Lu et al., (2009); Rehman et al., (2019), which stated that perceived behavior control has a significant influence on purchase intention.

Then on the results of the fifth hypothesis research, purchase intention can increase online shopping behavior in fashion e-commerce, which means that intending to buy fashion products, customers with higher intentions to buy fashion products lead to higher online shopping behavior. The research findings show that there is an impact on the relationship between purchase intention and online shopping behavior, which has the highest coefficient effect value so that it can optimize purchase intention with online shopping behavior focused on customers not hesitating to buy fashion products in e-commerce, customers also often have the intention to buy fashion products, and customers also have a solid intention to buy fashion products in e-commerce. The stronger a customer's purchase intention, the stronger the customer's online shopping behavior when shopping for e-commerce fashion; therefore, purchase intention can increase online shopping

behavior. Thus, the findings of this study are in line with He et al., (2008); Laohapensang, (2009); Pavlou & Fygenon, (2006); Kashif et al., (2015); Suleman & Zuniarti, (2019) which stated that purchase intention has a positive and significant influence on online shopping behavior.

Furthermore, the research results of hypothesis six (H6) show that trust does not significantly moderate the relationship between purchase intention and online shopping behavior. The trust factor even though the factor loading value is relatively high, therefore it is possible that trust will be studied in the future as a causative variable that directly impacts online shopping behavior. Thus, this study's findings differ from Mukherjee & Nath (2007) and Rehman et al., (2019).

Finally, the seventh hypothesis (H7) shows that commitment negatively moderates the relationship between purchase intention and online shopping behavior, which means that commitment weakens the relationship. This indicates that commitment significantly moderates but weakens the relationship between purchase intention and online shopping behavior. Just like trust, commitment in the future will be studied as a causative variable that directly impacts online shopping behavior. Thus, this study's results align with Rehman et al., (2019) that commitment moderates the relationship between purchase intention and online shopping behavior.

CONCLUSION

Based on the study results of this study to understand the determinants of purchase intention in Generation Y, eight hypotheses proved to be significantly positive with the research model (H1, H2, H2a, H3, H3a, H4, H4a, and H5), one hypothesis was not significant (H6), and one hypothesis was negatively significant (H7). This study describes the determinants of purchase intention in Generation Y: fashion innovativeness, attitude, subjective norms, perceived behavior control, purchase intention, trust, commitment, and online shopping behavior. Generation Y is the main attraction for research in this e-commerce fashion purchase intention.

Attitude is the most substantial influence in increasing the purchase intention of fashion e-commerce in Generation Y; this can be seen in their view of an e-commerce fashion product that focuses on its value, customers looking for fashion products in e-commerce are profitable, customers will become easier to shop for fashion on e-commerce, and customers can search for fashion products on e-commerce is a valuable thing. Furthermore, the fashion innovativeness of fashion e-commerce is strong; customers know the name of a new fashion designer that others do not know, so they are interested in buying the latest fashion (clothing) items if available in online stores. Customers are likelier to have some of the latest fashion items (clothing) compared to others, and finally, give a product identity that can attract Generation Y's buying interest. Then, subjective norms can also encourage buying interest in fashion in e-commerce in Generation Y because there are essential to customers who will think that having to shop for fashion products in e-commerce, he also thinks shopping for fashion products in e-commerce is desirable, and people who are essential to customers also think that shopping for fashion products in e-commerce is essential.

However, trust is a moderating variable in this study that is not significant in influencing purchase intention toward online shopping behavior. Another finding on commitment is that as a moderator, it weakens the relationship between purchase intention and online shopping behavior. The results of this study make it possible to understand the determinants of fashion e-commerce purchase intention in Generation Y in Jakarta and attract more fashion e-commerce purchase intentions. So, the determinants of fashion e-commerce purchase intention in Generation Y prove that there are four factors: fashion innovativeness, attitude, perceived behavior control, and subjective norms.

Implications

There are several managerial implications in this research. First, fashion e-commerce managers must improve a good attitude toward their customers by treating them in a friendly and suitable manner. The development of fashion innovation is also very influential on fashion purchases in e-commerce because the more fashion innovations there are, the more choices customers can make; the subsequent implication is that trust must also be considered. Customers believe that shopping for fashion in e-commerce will guarantee security against the misuse of data, customers also believe that shopping for fashion in e-commerce provides a transparent guarantee policy, and customers also believe that consumers personal data will be protected. In e-commerce, managers must be aware of the importance of attitudes, subjective norms, and perceived behavior, which will impact purchase intention, resulting in sustainable customer buying behavior in e-commerce. Thus, e-commerce managers must also facilitate their customers through proper communication during the purchasing process to reduce the perceived risk. This will create a good reputation in the customer's mind about the store, which is crucial in maintaining a long-term relationship with customers. Consumers tend to prefer shopping in e-commerce, which causes the interest in buying fashion to continue to increase, coupled with the existence of model and design innovations. This has sparked interest in buying fashion in the community, especially in the capital city of Jakarta. Through social media, fashion in e-commerce has increased significantly with information that is easily accessible to everyone, driving increased interest in buying fashion in e-commerce marketplaces such as Shopee, Tokopedia, and Lazada. Thus, the Theory of Planned Behavior concept is proven to shape purchase intention and online shopping behavior in fashion in e-commerce.

Research Limitations & Future Research

The main limitations of this study provide several suggestions for future improvements in further research. First, this study only focuses on fashion innovation, attitudes, subjective norms, perceived behavior, trust, and commitment to buying interest that influences online shopping behavior in the Theory of Planned Behavior concept. Second, there are limitations in this study using the population and sample in Generation Y who are in the Jakarta area, so this limits the generalizability of the results to a certain extent. Therefore, for further research, the researcher hopes to develop research variables. The research object is not only about fashion (clothing) but can be developed like other objects, such as bags and so on, on a broader coverage area.

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