

# Factors Affecting Purchase Intention on Fashion Products

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## ABSTRACT

**Purpose:** To identify and analyze the effect of perceived usefulness, perceived usefulness, benefits, trust and risks on purchase intentions for fashion products.

**Design / methodology / approach:** The method in this study uses a quantitative approach with Structural Equation Model (SEM) berbasis Partial Least Square (PLS).

**Findings:** The research was conducted on the millennial generation who like fashion on ZARA, UNIQLO and H&M products

**Research limitations / implications:** Limits in the study use five independent variables and one dependent variable. The independent variables are perceived of use, perceived usefulness, benefit, trust and risk. The dependent variable is purchase intention.

**Practical Implications:** The population in this study is millennials who buy 100 ZARA, UNIQLO and H&M products.

**Originality / Value:** This research was conducted on ZARA, UNIQLO and H&M products.

**Keywords:** *Perceived of use, Perceived usefulness, Benefit, Trust, Risk, Purchase intention*

Received : March 9<sup>th</sup>

Revised : March 10<sup>th</sup>

Published : May 31<sup>th</sup>

## I. INTRODUCTION

The development of the current era makes a trade develop more rapidly. This has led to the emergence of producers from various sectors, both industry and services, to develop products and services to serve as competition and attract the interest of consumers. One of the sector that is growing rapidly today is in the field of Fashion. Because people's needs such as clothing, food and shelter are needed every day, but not only the needs of the community but other secondary needs such as the clothes they use everyday are also very important. Therefore, with the emergence of various industries, one of the promising industries is the fashion industry. Because with the development of lifestyle at this time which is very rapid, it also makes the fashion industry create various products that are very attractive for today's society. With the tendency of people's lifestyles to be consumptive towards fashion products, this can be a great business opportunity for the fashion industry to produce more.

In the Big City nowadays - consumptive behavior is also supported by increased purchasing power and people's lifestyles that lead to today's modern era and are brand minded. The current development of the fashion industry has shown that today's society has followed developments in the field of stylists and fashion. The advancement of the times at this time has made this fashion industry a market share that is currently promising. As time goes by, we can see how people have followed changes in fashion trends that are different every time, so it is very likely that people are very up to date in terms of fashion.

Some of the factors that influence people to buy are due to the ease of technology risks, usability, benefits, trust in a product and even those that are accepted by the public when using the brand. The ease and use of technology is explained as the level of individual confidence where studying, utilizing, and using technology is believed to make it easier for users or the community. Benefits are benefits that can be obtained by consumers in using a product produced by a company and then can be used as a basis for positioning that distinguishes the

company from other companies. Trust is an extraordinary power or attraction to invite opportunities in transactions and risk is the possible impact that will occur when using the brand.

The findings of previous research by Rizwan & Mukhtar (2014) showed that consumers' perceptions of usefulness (perceived usefulness) have a beneficial influence on consumer attitudes towards online shopping and perceived ease of use (perceived ease of use) have a beneficial influence on individual attitudes. Trust is built between the customer and the internet, not through interaction with the store, claim Lim et al. (2014). Because consumers and sellers cannot be physically involved, trust is something that is very important.

ZARA, UNIQLO and H&M are online fashion brands that are in great demand by the public. The three brands utilize social media and have their own applications. The products offered have various types and sizes, ranging from children to adults. The models that are owned are also not outdated, so they are suitable for everyday activities. With an online store, it provides many advantages for consumers who like the brand's products. Consumers will be more efficient in energy and time, so consumers only need to open their cell phones to buy and just wait for the goods to arrive at home.

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In this study, researchers will compare the effect of perceived ease of use, perceived usefulness, benefits, trust and risks on purchase intentions for products at Zara, Uniqlo and H&M.

## **A. Literature**

### **1. Perceived Easy Of Use**

According to Indarsin & Ali (2017), perceived use is the level of one's belief that using technology will reduce excessive efforts. Perceived of use is explained as the level of individual confidence in learning, utilizing, and using technology that is believed to make it easier for users. So the first hypothesis in this study is:

**H<sub>1</sub>** = perceived usage has a significant effect on purchase intention.

### **2. Perceived Usefulness**

According to Jogiyanto (2007) defines perceived usefulness as someone who believes that the use of a technology will improve job performance. According to Alalwan et al. (2016), perceived usefulness is someone who believes that using certain technologies or innovations will improve work performance. The second hypothesis in this study is:

**H<sub>2</sub>** = perceived usefulness has a significant effect on purchase intention

### **3. Benefit**

Perception of usefulness (perceived benefit) according to Lee (2009) states that benefits have a positive effect on individual intentions in using technology. Benefits are benefits that can be obtained by consumers in using a product produced by a company and then can be used as a basis for positioning that distinguishes the company from other companies. The third hypothesis in this study is:

**H<sub>3</sub>** = benefits have a significant effect on purchase intention.

### **4. Trust**

According to Turban et al. (2015:413) the level of trust is determined by three main factor categories, namely internet merchant trust, shopping channels, and structural guarantees related to business and environmental regulations. According to Yunus (2006), trust is an extraordinary power or attraction to invite opportunities in transactions. The fourth hypothesis in this study is

**H<sub>4</sub>** = trust has a significant effect on purchase intention.

### **5. Risk**

According to Schiffman & Kanuk (2000) defines risk as a movement faced by consumers when they cannot predict the impact of their purchase decision. Perceived risk is also interpreted as a subjective assessment by a person of the possibility of an accident and how concerned the individual is with the consequences or impacts. The fifth hypothesis in this study is:

**H<sub>5</sub>** = Risk has a significant effect on purchase intention.

**B. Purchase Intention**

According to Philip & Armstrong (2004:185), purchase intention is a decision making to buy a brand among various other brands. This purchase intention can arise from a series of processes, namely need recognition, information search, information evaluation, and finally being able to find buying interest from within the consumer. According to Agung (2004:33) one of the factors that can influence a consumer's buying interest is promotion. With the promotion will increase the desire of customers to be able to buy the product. Consumers will compare one product with another product.

From relationship and hypothesis stated above then he research model can be proposed as follows:

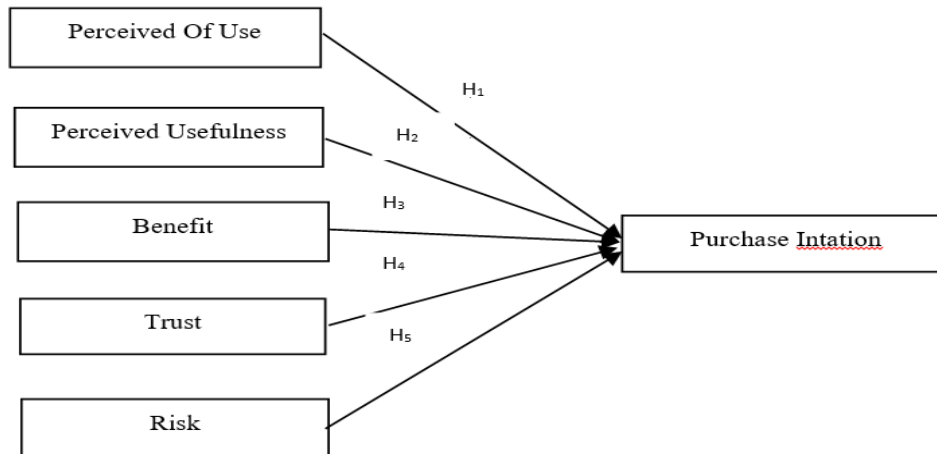


Figure 1. Conceptual Framework

**II. METHODS**

This type of research approach is a quantitative type. The data analysis technique uses Structural Equation Model (SEM) berbasis Partial Least Square (PLS) using a questionnaire. The population in this study are millennials who buy ZARA, UNIQLO and H&M products. the population in this study is not limited, so this study uses the Lemeshow formula, so that 100 respondents are obtained. The operational definition in this study is as follows:

Table 1. Operational Definition of Variables

	<i>This website is easy to use</i>
	<i>Learning to operate this website is easy</i>
<i>Perceived Easy Of Use (X1)</i>	<i>The interaction with this website is clear and easy to understand</i>
	<i>I fine that its simple to find the data that I need in this present retailer's web website</i>
	<i>I find it simple to get the system to do what I need it to do</i>
<i>Perceived Usefulness (X2)</i>	<i>Purchase online is easy on this website</i>
	<i>Purchase online in this website is fast</i>
	<i>This website improves my performance in searching and buying products</i>

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		<i>This website enhances my effectiveness in searching and buying products</i>
		<i>The content on this website is useful to me</i>
		<i>I think utilizing this website is helpful</i>
		<i>I can spare cash by utilizing this website for internet shopping</i>
	<i>Benefit (X3)</i>	<i>I can spare time by utilizing this website</i>
		<i>Utilizing this website empowers me to finish a shopping errand more rapidly than utilizing conventional store</i>
		<i>Utilizing this website builds my efficiency in shopping</i>
		<i>This site is trustworthy</i>
	<i>Trust (X4)</i>	<i>This site gives the feeling that it keeps guarantees and responsibilities</i>
		<i>This store's behavior meets my expectation</i>
		<i>I believe this site keeps my best selection in mind</i>
	<i>Risk (x5)</i>	<i>Buying from this website would include more financial risk when compared with more conventional methods for shopping</i>
		<i>how would you rate your overall perception of risk from this site ?</i>
		<i>I am probably going to buy the products on this site</i>
		<i>I am probably going to recommend this site to my companions</i>
<i>Dependent Variable</i>	<i>Purchase Intention (Y)</i>	<i>I would not hesitate to provide information to this website</i>
		<i>I would utilize my credit card to buy from this site</i>
		<i>It is likely that I will transact with this web retailer in the future</i>

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Source: Daylar dan Banjarnahor (2017)

### III. RESULTS AND DISCUSSION

In this study, questionnaires were distributed to 100 respondents. The data being tested need to be tested with two tests. Tes pertama adalah uji convergen validity dan uji signifikan. The test results are as follows:

**A. Uji Convergen Validity**  
**1. ZARA Product**

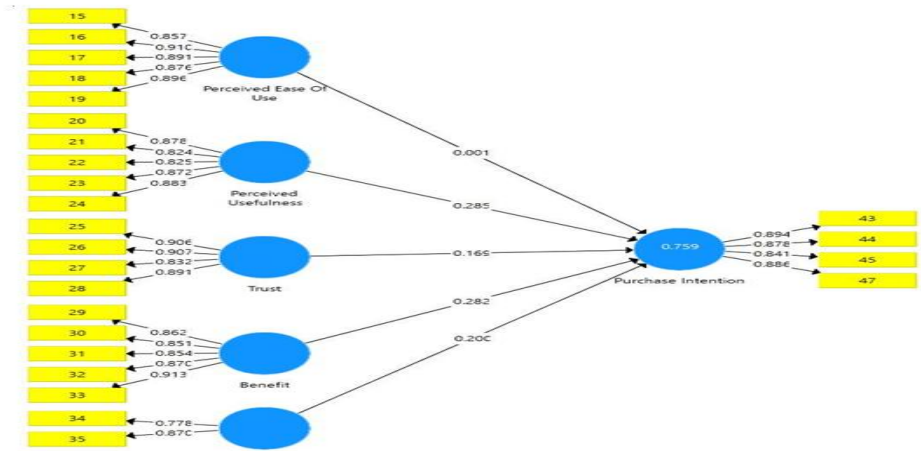


Figure 2. Convergent Validity Test Results for Zara Products

**2. UNIQLO Product**

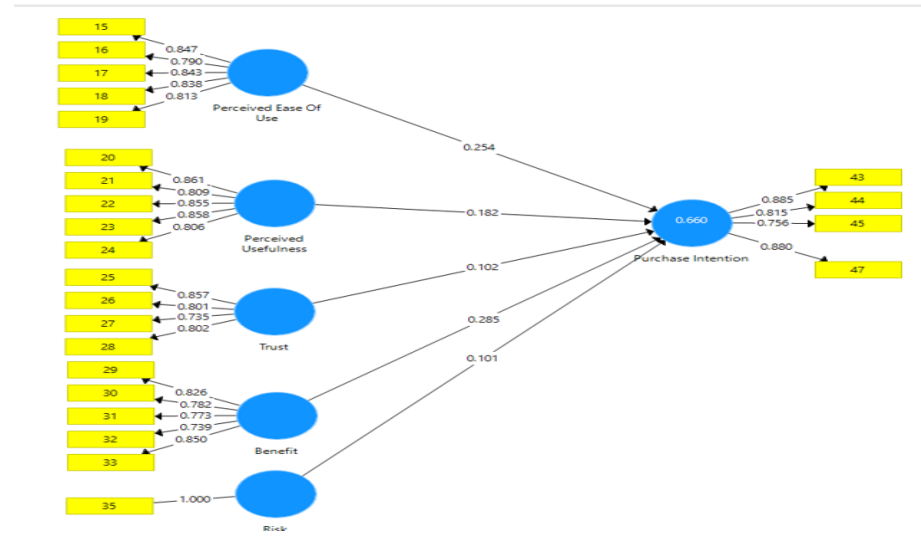


Figure 3. Uniqlo Product Convergent Validity Test Results

**3. H&M Product**

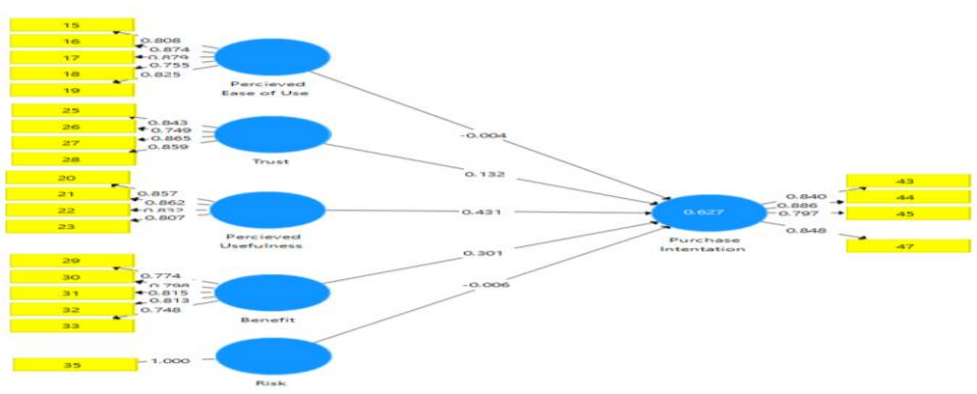


Figure 4. H&M Product Convergent Validity Test Results

Based on the three pictures above, the results show that convergent validity for ZARA, UNIQLO and H&M products shows that all indicators are able to explain their respective latent variables. This is indicated by the outer loading value > 0.7 and the AVE value > 0.5. Thus, the research results can be said to be valid and can be continued to the next test.

**B. Uji signifikansi**

*Table 2. Significance Test Results of the Zara Product*

<i>No</i>	<i>Description</i>	<i>P – Value</i>	<i>Remark</i>
1	<i>Perceived of use → purchase intention</i>	<i>0.994</i>	<i>Not Significant</i>
2	<i>Perceived usefulness → purchase intention</i>	<i>0.086</i>	<i>Not Significant</i>
3	<i>Benefit → purchase intention</i>	<i>0.022</i>	<i>Significant</i>
4	<i>Trust → purchase intention</i>	<i>0.207</i>	<i>Not Significant</i>
5	<i>Risk → purchase intention</i>	<i>0.044</i>	<i>Significant</i>

Sourch : Processed Data, 2023

*Table 3. Significance Test Results Uniqlo Product*

<i>No</i>	<i>Description</i>	<i>P – Value</i>	<i>Remark</i>
1	<i>Perceived of use → purchase intention</i>	<i>0.075</i>	<i>Not Significant</i>
2	<i>Perceived usefulness → purchase intention</i>	<i>0.294</i>	<i>Not Significant</i>
3	<i>Benefit → purchase intention</i>	<i>0.027</i>	<i>Significant</i>
4	<i>Trust → purchase intention</i>	<i>0.611</i>	<i>Not Significant</i>
5	<i>Risk → purchase intention</i>	<i>0.290</i>	<i>Not Significant</i>

Sourch : Processed Data, 2023

*Table 4. Significance Test Results for H&M Products*

<i>No</i>	<i>Description</i>	<i>P – Value</i>	<i>Remark</i>
1	<i>Perceived of use → purchase intention</i>	<i>0.966</i>	<i>Not Significant</i>
2	<i>Perceived usefulness → purchase intention</i>	<i>0.026</i>	<i>Significant</i>
3	<i>Benefit → purchase intention</i>	<i>0.049</i>	<i>Significant</i>
4	<i>Trust → purchase intention</i>	<i>0.409</i>	<i>Not Significant</i>

5	<i>Risk → purchase intention</i>	0.953	<i>Not Significant</i>
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Sourch : Processed Data, 2023

Table 2 shows that 1) Benefit has an influence on purchase intention with the T-statistics above 1.97, namely the feature 2.291 and the original sample data has a positive effect with a value of 0.282 So the higher the Benefit, the higher the Purchase Intention. 2) Risk has an influence on purchase intention with a T-Statistics value above 1.97, which is a characteristic of 2.019 and the Original Sample data has a positive effect with a value of 0.200. So the higher the risk, the higher the purchase intention. Whereas for the variables perceived ease of use, perceived usefulness and trust do not have a significant effect on purchase intention.

In table 3, only benefits have an influence on purchase intention with the T-statistics above 1.97, namely the appearance of 2.218 and the original sample data has a positive effect with a value of 0.285. So the higher the benefit, the higher the Purchase Intention. while other variables have no influence on buying interest in Uniqlo products.

In table 4, benefits have a significant effect on purchase intention with the T-Statistics being 1,968 where the number is less than 1,970 and Perceived Usefulness also affects Purchase Intentions, because the value of the T-Statistic exceeds 1,970 with a value of 2,232 and has a positive influence on Purchases Intention while other variables have no effect on purchase intention on H&M products.

**C. R – Square Test**

*Table 5. R-Square Test Results*

<i>No</i>	<i>Product</i>	<i>R – Square</i>	<i>Adjusted R - Square</i>
1	ZARA	0.759	0.746
2	UNIQLO	0.660	0.638
3	H&M	0.627	0.605

Sourch : Processed Data, 2023

Table 5 shows that three of these products, which have the largest Adjusted value, are Zara products, which are equal to 0.746, meaning that the purchase intention variable can be explained by the variables perceived ease of use, perceived usefulness, benefits, trust and risk of 74.6%, the remaining 74.6% are explained. by other variables that do not exist in this study. Products that have the second largest order are Uniqlo products and the smallest are H&M products.

**IV. CONCLUSION**

Based on the results of research using the Partial Least Square (PLS) based Structural Equation Model (SEM) using a questionnaire, the researchers can conclude as follows: 1) benefits have a significant influence on buying interest in the three brands, meaning that the more benefits the community gets the purchase of these products, the higher the desire to buy. 2) perceived ease of use and trust have no significant effect on the three brands.

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