THE EFFECT OF PSYCHOLOGICAL FACTORS TOWARDS PURCHASING DECISIONS PRODUCT OF RUMAH MODE



PUBLICATION

Submitted To the Faculty of Economics and Business Management
International Program in Partial Fulfillment of the Requirement
of the Degree of Bachelor Of Economics at Muhammadiyah
University of Surakarta

Written by:

NIKI GALIH WIGATI B 100 112 005

MANAGEMENT INTERNATIONAL PROGRAM
ECONOMICS AND BUSINESS FACULTY
MUHAMMADIYAH UNIVERSITY OF SURAKARTA
2015

HALAMAN PERSETUJUAN

THE EFFECT OF PSYCHOLOGICAL FACTORS TOWARDS PURCHASING DECISIONS PRODUCT OF RUMAH MODE

PUBLIKASI ILMIAH

Yang ditulis oleh:

NIKI GALIH WIGATI B 100112005

Telah diperiksa dan disetujui untuk diuji oleh:

Dosen Pembimbing,

(Drs. Wiyadi, M.M., Ph.D)

HALAMAN PENGESAHAN

THE EFFECT OF PSYCHOLOGICAL FACTORS TOWARDS PURCHASING DECISIONS PRODUCT OF RUMAH MODE

Yang ditulis oleh:

NIKI GALIH WIGATI B 100112005

Telah dipertahankan di depan Dewan Penguji Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Surakarta Pada tanggal 5 Februari 2016 dan dinyatakan telah memenuhi syarat

Dewan Penguji

1. Dr. Ihwan Susilo

2. Drs. Wiyadi, M.M., Ph.D.

3. Dr. Soepatini, M.Si.

Mengetahui,

Dekan Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Surakarta

PERNYATAAN

Dengan ini saya menyatakan bahwa dalam skripsi ini tidak terdapat karya yang pernah diajukan untuk memperoleh gelar kesarjanaan di suatu perguruan tinggi dan sepanjang pengetahuan saya juga tidak terdapat karya atau pendapat yang pernah ditulis atau diterbitkan orang lain, kecuali secara tertulis diacu dalam makalah dan disebutkan dalam daftar pustaka.

Apabila kelak terbukti ada ketidakbenaran dalam pernyataan saya di atas, maka akan saya pertanggungjawabkan sepenuhnya.

Surakarta, 20 April 2016

Penulis

NIKI GALIH WIGATI B200112005

4

THE EFFECT OF PSYCHOLOGICAL FACTORS TOWARDS PURCHASING DECISIONS PRODUCT OF RUMAH MODE

ABSTRAK

Dalam pemasaran global sekarang bahwa banyak konsumen mengunjungi sebuah komunitas jaringan sosial online untuk mendapatkan informasi pakaian belanja dan faktor psikologis melibatkan dalam tahap pengambilan keputusan konsumen, tujuan dari penelitian ini adalah untuk menganalisis pengaruh faktor psikologis pada masyarakat jaringan sosial online dan memberikan implikasi terhadap keputusan pembelian. Judul penelitian ini adalah Pengaruh Faktor Psikologis Terhadap Keputusan Pembelian. Tujuan dari penelitian ini adalah untuk menganalisis pengaruh faktor psikologis (Kesadaran, Pengalaman, Tanggung Jawab Moral dan Budaya Bersama) terhadap keputusan pembelian oleh anggota dari belanja online "Rumah Mode" untuk membeli produk mereka. 150 responden dalam penelitian ini adalah anggota dari belanja online "Rumah Mode". Teknik sampling penelitian yang digunakan adalah PENILAIAN karena peneliti terlibat langsung sebagai anggota dalam Kelompok Belanja online. Analisis ini menghasilkan bahwa faktor psikologis (Kesadaran, Pengalaman, Tanggung Jawab Moral dan Budaya Bersama) yang signifikan dan Hari menuju Keputusan Pembelian).

Kata kunci: Faktor Psikologis, Kesadaran, Pengalaman, Tanggung Jawab Moral, Budaya Bersama, Keputusan Pembelian, Belanja Online

ABSTRACT

In global marketing now that many consumers visit a social network online community to gain apparel shopping informationand psychological factors involves in the stages of consumer decision making, the purpose of this study was to analyze the effect of psychological factors at social network online communities and provide an implication towards purchasing decision. The title of this research is The Effect of Psychological Factors Towards Purchasing Decisions. The purpose of this research is to analyze the effect of Psychological factors (Consciousness, Experience, Moral Responsibility and Shared Culture) towards purchasing decision by the member of online shopping "Rumah Mode" to buy their product. 150 respondents in this research are the member of online shopping "Rumah Mode". Technique sampling of research used was JUDGEMENT because researchers directly involved as members in the Group of Online shopping. This analysis results that Psychological factors (Consciousness, Experience, Moral Responsibility and Shared Culture) were Significant and Valid towards Purchasing Decision.

Key words: Psychological factors, Consciousness, Experience, Moral Responsibility, Shared Culture, Purchasing decision, Online Shopping

A. INTRODUCTION

Information seeking behavior on the decision making process of consumer information search behavior can be explained by five stages Engel - Kollat – Blackwell (EKB 1968) model of consumer behavior. The EKB model has been accepted as a dominant comprehensive model to explain consumer behaviour includes all relevant effects and outcomes (Darley et al., 2010). According to the model, the consumer goes through the five stages in the decision-making process: problem recognition, information search, alternative evaluation, implementation of the decision, and post-purchase evaluation. The consumer buying process begins when an individual recognizes his/her request for a new purchase consumer information search and evaluate possible alternatives to meet his / her needs.

In this process, consumers are looking for the best solution to solve the problem by buying the product. Sources of information including commercial, personal experience, word of mouth, and public sources (Belch, 2007). Consumers evaluate each alternative by comparing the potential benefits of product attributes, e.g. price, warranty, brand reputation, size, etc., and As one of the research objectives, we propose a psychological attachment to a member of an online shopping community (RUMAH MODE) as a determinant of commitment the purchasing decision. "RUMAH MODE" is a fashion store specifically for women with a product that is up to date with the existing fashion trend.

The Author chose of this research due the fact that in this era of globalization, the marketing increases the online community purchasing product. Author will analyse the effect of psychological factors towards purchasing decision. Psychological factors involves in the stages of consumer decision making. The purpose of this study was to explore the predictors of psychological factors in social network online communities and provide implications towards purchasing decision. Especially after the emergence of the internet, the anonymity it offers has increased consumer intention to publicly share their experiences and feedback, information which other consumers consider important in making

purchase decisions (e.g. Athanasopoulou, 2008; Dellarocas, 2003; Park et al., 2007; Sen and Lerman, 2007; Sun et al., 2006).

B. RESEARCH OBJECTIVES

Based on the research problem above, the purpose of this study is to analyze 'The effect of psychological factors on the purchasing decision'. The specific purposes can be derived into the following:

- 1. To analyze consciousness has a positively effect on the purchasing decision in online social networks.
- 2. To analyze experience has a positively effect on the purchasing decision in online social networks.
- 3. To analyze moral responsibility has a positively effect on the purchasing decision in online social networks.
- 4. To analyze shared culture has a positively effect on the purchasing decision in online social networks.

C. LITERATURE REVIEW

- a. Consciousness. Consciousness of a kind refers to the feeling of a unit that binds individual members to other community members (Muniz and O'Guinn, 2001). Consciousness of a kind refers to the so-called "we-ness," which is a shared knowing of belonging that is formed among community members community members for purchasing decision (Bender, 1978) and the collective sense of difference from others not in the community (Muniz and O'Guinn, 2001). In the stage consciousness first we must to know information search and alternatives evaluation, information quality, the ambience associated with the site itself and how it functions, variety of merchandise and price all play roles in whether consumers are satisfied or dissatisfied with their online shopping experiences. Shopping is thought to be pleasurable and satisfying to consumers when the retailing sites are uncluttered and easy-to-navigate (Pastrick, 1997)
- **b. Experience.** Experience is considered important in forming customers' perceptions, regarding their expectations from online retailers. Liang and Huang

(1998) have found that high-experienced customers are more likely to continue shopping. Liu et al. (2008) have identified the significance of customer satisfaction in online shopping. Successful previous purchases and satisfaction that derives from them may increase customers' effort expectancy and performance expectancy on purchasing decision. Similarly, Tong (2010) have conducted a cross-national study and examined, among others, the direct effects of previous online shopping experience on perceived usefulness. In the context of product or service knowledge sharing on social media, messages are usually explicit such as user experience and evaluation of products. In social media, the source of the message can be generated in another country which can be distant.

- c. Moral responsibility. Moral responsibility to the provision of factual information about the goods on offer in order to get a good trust hearts of consumers. Collecting information is an important part of the product interactivity (Cyr et al., 2009), and the lack of information is an element of fashion that has been noted as a problem significant consumer concerns (Rowley, 2009). Consumers believed hedonic require higher fashion content from sites e - retail (Park and Sullivan, 2009). In contrast, the inclusion of arguably the fashion information can stimulate emotions and induce feelings of excitement (Rowley, 2009), an important factor contributing to the provision of hedonic experience. Because "the cyclical nature of fashion" and change the on-going trend, consumers' knowledge of fashion apparel products quickly become obsolute" (Frings, 2005, cited in Van Staden and Van Aardt, 2011). Meinert et al. (2006) found that increased levels of privacy, e-shoppers have shown an increasing willingness to provide information to e-retailers and to buy online (Liu et al., 2005). Roma'n and Cuestas (2008) states that when consumers saw that the risks related to security, privacy, fraud, or low reliability, their perception of the benefits that are expected to increase, thereby increasing their willingness to buy again from the same e-retailers (Roma'n, 2010; Yang et al, 2009).
- **d. Shared Culture.** Culture is part of the external influences that impact the consumer. That is, culture represents influences that are imposed on the consumer by other individuals. The definition of culture offered in one textbook is

"That complex whole which includes knowledge, belief, art, morals, custom, and any other capabilities and habits acquired by man person as a member of society (Kileba, 2011). Culture is the complex of values, ideas, attitudes and other meaningful symbols that allows human to communicate, interpret and evaluate as members of society (Blackwell et al., 2011). It is the primary reason behind a person's wants and behavior. Although, different societal groups have their own culture that affects consumers buying behavior, the extent to which it influences the behavior might vary from country to country. Each cultural group can be divided into groups consisting of people with common life experiences and situations, also known as subcultures (Kotler et al., 2005)

D. RESEARCH METHODOLOGY

Populationis female college students were selected as the sample to survey for this study because of their high involvement in online communities and apparel shopping. Sample in this research are the member of RUMAH MODE online shopping and The Author decided to take 150 samples and segmented choose the sample by via BBM Group that the author involved in the member of group. The selection of techniques used in data collection is JUDGEMENT because researchers directly involved as members in the Group and the member will be survey 150 respondents. Then the data are calculated and analyzed by SPSS. Explained the purpose of the study, and asked for volunteers to participate in the study. The usable data was (150) questionnaires collected from member "RUMAH MODE" fashion shop online.

The collected data were analyzed using correlations, regressions, and two-way ANOVAs by SPSS 16.0. Cronbach's a values were calculated to assess the reliability of the measurement. Peterson (1994), however, suggested that either researchers' experienceor intuition is more important than the Cronbach's a value to determine the reliability of a measurement. Therefore, the measurement was used in a further analysis. The selection of techniques used in data collection is JUDGEMENT because researchers directly involved as members in the group.

To complete this study, we used primary data to collect data. In addition, the survey strategy may indicate a possible relationship between the variables and to prove the relationship of the research model (Saunders et al, 2009). Data were collected through an online questionnaire and was analyzed using SPSS software. The author will use regression analysis, descriptive frequency analysis, and test correlation.

Survey strategy used in this study is through questionnaires. In business and management studies, the questionnaire is one of the data collection techniques most commonly used in the survey strategy (Saunders et al, 2009). The questionnaire is an efficient way to collect responses from a large number of people because each respondent was asked the same questions or statements in order to avoid bias in the data collection process (Saunders et al, 2009). Types of questionnaires were administered electronically through the Internet or intranet, mailed or delivered to the respondents (Saunders et al, 2009).

Descriptive analysis is a data analysis method by changing the raw data into a form that is more easily understood and interpreted (Zikmund, 2000). Descriptive analysis was a part of a research of statistical tools, techniques or procedures used to depict or describe a collection of data or observations.

Quantitative analysis is a method of data analysis using mathematical calculation. In this quantitative analysis can be derived into the following: (a) validity analysis, and (b) reliability.

Measurement reliability in this study conducted by one shot or one-time measurement, where the measurement is done only once and then the results were compared with another question or measure the correlation between the answers to questions. Can be measured with the SPSS statistical reliability with Cronbach alpha test. A construct or variable said to be reliable if the Cronbach alpha value> 0.60 (Ghozali, 2007).

The accuracy of the sample regression function to estimate the actual value can be measured from the goodness of fit. Statistically, it can be measured by the value of the F statistic, coefficient of determination (R2), and the value of t statistic (Ghozali, 2007).

E. DATA ANALYSIS

1. Testing Instrument

Table 1 Validity Test Results Variable consciousness

Item	r count (Corrected Item - Total Correlation)	r table	description	
P1	0,501	0,195	Valid	
P2	0,499	0,195	Valid	

Source: Primary data were processed, 2014.

Based on table 1 can be explained the value of r_{count} (Corrected Item - Total Correlation) of the two indicators is larger than r_{table} (0.195), thus it can be concluded that the two indicator variables consciousness is **valid**. So that the indicator variable no autumn consciousness.

Table 2
Validity Test Results Variable Experience

Item	r count (Corrected Item - Total Correlation)	r table	Description
P3	0,801	0,195	Valid
P4	0,834	0,195	Valid
P5	0,535	0,195	Valid

Source: Primary data were processed, 2014.

Based on table 2 can be explained the value of r_{count} (Corrected Item - Total Correlation) of 3 indicator greater than r_{table} (0.195), thus it can be concluded that the three indicator variables experience is **Valid**.

Table 3
Validity Test Results Variable Moral Responsibility

Item	r count (Corrected Item - Total Correlation)	r table	Description
P6	0,625	0,195	Valid
P7	0,625	0,195	Valid

Source: Primary data were processed, 2014.

Based on table 3 can be explained the value of r_{count} (Corrected Item - Total Correlation) of the two indicators is larger than r_{table} (0.195), thus it can be concluded that the two indicator variables of moral responsibility is **Valid**.

Table 4
Validity Test Results Variable Shared Culture

Item	tem r count (Corrected Item - Total Correlation)		Description
P8	0,869	0,195	Valid
P9	0,869	0,195	Valid

Source: Primary data were processed, 2014.

Based on table 4 can be explained the value of r_{count} (Corrected Item - Total Correlation) of the two indicators is larger than r_{table} (0.195), thus it can be concluded that the two indicator variables shared culture is **Valid**.

Table 5
Validity Test Results Variable Purchasing Decision

Item	r count (Corrected Item - Total Correlation)	r table	Description
P10	0,513	0,195	Valid
P11	0,779	0,195	Valid
P12	0,648	0,195	Valid
P13	0,800	0,195	Valid

Source: Primary data were processed, 2014.

Based on table 5 can be explained the value of r_{count} (Corrected Item - Total Correlation) of 4 indicator is greater than r_{table} (0.195), thus it can be concluded that the 4 indicator variables purchasing decision is **Valid**.

Based on the above test all indicators of research is valid or invalid so that no indicator is issued. Then in addition to test the validity of which has been presented above, a variable needs to be measured for accuracy (reliable). To measure the accuracy of a questionnaire used reliability test. Reliability testing is used with coefficient alpha. Criteria for making the decision is to compare the value of alpha to 0.60. If the coefficient alpha 0.60 greater than the variable or data is to have reliability. More detail can be presented in the following table.

Table 6
Reliable Test Results

No	Variables	Alpha	Description
1	Consiousness	0.924	Reliable
2	Experience	0.847	Reliable
3	Moral Responsibility	0.768	Reliable
4	Shared culture	0.930	Reliable
5	Purchasing Decision	0.844	Reliable

Source: Primary data were processed, 2014.

Based on the results in table 6 above can be explained coefficient alpha (Cronbach alpha) has a value greater than 0.60 (0.924; 0.847; 768; 930 and 0,844). The test results showed all variables used is **Reliable**. The results also showed that all the variables can be used in research.

2. Descriptive Analysis of Respondents Answer

Description answer each question item basically to see the number of respondents who answered each alternative answers have been provided. From the results of respondents who have obtained, it can be seen each of the answers given by the respondents, and also it can be seen that in general the answer selected by the respondent. The results of the frequency distribution of the respondents' answers are grouped on each variable can be seen in the following table:

Table 7
Respondents by Item Question Answer

Variables	Item	Respondents statement									
	Question	score 1		Score 2		Score 3		Score 4		Sco	ore 5
		Sum	%	Sum	%	Sum	%	Sum	%	Sum	%
Consiousness	P1	0	0.0%	1	7.0%	27	18.0%	77	51.3%	45	30.0%
	P2	0	0.0%	1	7.0%	26	17.3%	76	50.7%	47	31.3%
Experience	P3	0	0.0%	0	0.0%	25	16,7%	85	56,7%	40	26,7%
	P4	0	0.0%	0	0.0%	26	17,3%	81	54.0%	43	28,7%
	P5	0	0.0%	0	0.0%	26	17.3%	79	52.7%	45	30.0%
Moral Responsibility	P6	0	0.0%	0	0.0%	21	14.0%	71	47.3%	58	38.7%.
	P7	0	0.0%	0	0.0%	20	13.3%	88	58.7%	42	28.0%
Share Culture	P8	0	0.0%	2	1.3%	33	22.0%	62	41,3%	53	35,3%
	P9	0	0.0%	3	2.0%	28	18,7%	60	40,0%	59	39,3%
Purchasing Decision	P10	0	0.0%	0	0.0%	17	11.3%	76	50.7%	57	38.0%
	P11	0	0.0%	0	0.0%	28	18.7%	70	46.7%	52	34.7%
	P12	0	0.0%	0	0.0%	19	12.7%	97	64.7%	34	22.7%
	P13	0	0.0%	0	0.0%	27	18.0%	70	46.7%	53	35.3%

Statement of the respondents in Table 7 above shows that the variable consciousness on item No. 1 most important claim about "the friendship I have with other members in my community means a lot to me" of 51.3%. While on item No. 2 is about the most important states "When I think of members of my online community I think of" we "instead of" they "amounted to 50.7%.

In item No. 3 Experience variables that most respondents agreed amounted to 56.7% which is about "My community is something I really care about", item No. 2 that most states agree on "I have a positive feeling toward my community". While the item no 4 is the highest at 54.0% agree about "I have a positive feeling

toward my community" and item no 5 which amounted to 52.7% agree about "I would like to have long-term membership in my community".

Variable purchasing decision on item No. 10 Most states likely (50.7%) is about "My community initiates my apparel shopping intention (ie I learn about items that are not in my mind while surfing my community)". Item No. 11 is the most important states of 46.7% which is about "My community is an important source of apparel shopping to get information". While the item no 12 states most are agreed by 64.7% which is about "I post my questions in my community to get advice for my best option alternative Among apparel items" and item no 13 most widely agreed by 46.7% which is about "I post my questions in my community to get my opinions after purchasing apparel".

3. Classical Assumption Test

Before the regression analysis are presented, first necessary to test the assumptions of classical aberrations. This is to obtain a precise estimate results. For more details, here is presented the analysis of the classical assumptions deviation:

- a. Normality Test Data. Under normal P-P charts Regression plot above shows the points on the graph are still spread around the diagonal line, and its distribution follows the direction of the diagonal line, the results of the study indicate that the data are normally distributed. This proves that the regression model used for prediction Variable worth consciousness, Experience Variable, Variable Moral Responsibility and Variable Shared Culture towards Purchasing Decision Variable.
- b. Multicollinearity test. Based on the results can be explained that the independent variable (consciousness, experience, moral responsibility and shared culture) have a greater tolerance value of 0.1 and the VIF value of less than 10 results show regression model is free from the problem of multicollinearity.
- c. Test Heteroskidastity. Detection of the presence or absence of heteroscedasticity problem is with the media charts, graphs form a special pattern when the models are heteroscedasticity. Based on observations on the

above graph, the graph does not form a specific pattern, ie the point spread so it can be said that there is no heteroscedasticity models.

4. Multiple Linear Regression Analysis

Based on the analysis regression equation can be made as follows:

$$Y = 3,026 + 0,404X_1 + 0,334X_2 + 0.267X_3 + 0.481X_4 + e$$

From the results of these equations is known that the four independent variables are consciousness, experience, moral responsibility and moral culture positive influence on the purchasing decision. This means that if the perception of respondent forconsciousness, experience, moral responsibility and moral culture increase, the higher the purchasing decision.

5. Hypothesis Testing

- a. In Simultaneous Test (Test F). Based on the results of data processing that have been made known F count of 52,069, it can be concluded that Ho is rejected and Ha accepted. This means that the variable consciousness, experience, moral responsibility and moral culture together significantly influence the purchasing decision. And this model is robust or fit.
- b. Test of determination (R-square). The results of the calculation of R-square is 0.554 and the adjusted coefficient of determination (adjusted R square) of 0.541 It means that psychological factors (Consciousness, experience, moral responsibility and shared culture) of 54.10% towards purchasing decision. While the remaining 45.90% is influenced by other factors outside the regression model.
- c. Partial Regression Coefficient test (t test). The four independent variables have p-values < 0.05. This means that the variable consciousness, experience, moral responsibility and moral culture significantly influence the purchasing decision partially.

F. DISCUSSION

The results showed variable consciousness experience, moral responsibility and moral culture positive influence towards purchasing decision either partially or simultaneously, which means that if all four of these factors

increase the purchasing decision higher. Because of consumer buying behavior is basically the process of selecting, purchasing and using products to meet the needs. Company to run its activities should always monitor changes in consumer behavior that can anticipate the changes in consumer behavior to improve its marketing strategy, because in fact the purpose of marketing is to know and understand the customer so well that the nature of the products offered can be sold and consumers loyal to products generated.

Consumers live in a complex environment. Consumer's decision to purchase an item is influenced by many factors, both from within oneself, or from outside the self or the environment. According Mangkunegara (2009: 4) consumer behavior is the actions carried out by individuals or organizations involved in the decision-making process in obtaining, use of goods or services which may be affected economic environment.

Kotler& Keller (2009: 166-175) also revealed that the factors that influence consumer behavior are: cultural factors, social, and personal. Other needs are psychogenic as needs arising from a state of psychological distress such as the need for recognition, appreciation, or a sense of belonging. Necessity being the motive (motive) when it needs to rise to the level of intensity sufficient to encourage us to act than that of culture (culture) is the basic determinant and desires and behavior. Marketers should really pay attention to the cultural values of each country to understand the best way to market their old products and explore opportunities for new products.

Mean while, according to Berkowitz (2002: 117) there are four factors that affect consumer purchasing decisions, namely situational influence (situational influences), the influence of psychological (psychological influences), the influence of socio-cultural (sociocultural influences), and the influence of marketing mix (marketing mix influences).

G. CONCLUSIONS

The results of the analysis in chapter IV can be concluded as follows:

(1) Psychological factors "consciousness" is positively on effects towards

purchasing decisions, (2) Psychological factors "Experience" is positively on effects towards purchasing decisions, (3) Psychological factors "Moral Responsibility" is positively on effects towards purchasing decisions, (4) Psychological factors "Shared Culture" is positively on effect towards purchasing decision, (5) Variable Independent is significantly have effect to the dependent variable on this research study is Valid. The value of r count (Corrected Item - Total Correlation) of the two indicators is larger than r table (0.195), thus it can be concluded that the two indicator variables consciousness, experience, moral responsibility and shared culture is valid.

REFERENCES

- Andrews and Boyle, (2008): Forsythe et al., (2006), "Even when individuals do purchases, as online, they are still warry of the risk involved with the internet environment"
- Balch and Armstrong, (2010). "High performance requires aggressive behavior in ethics what is acceptable margins, the error internally driven".
- Baker, Levy and Grewal, (1992): Gefen, (2002), "Customer service effects purchase decisions through vendor knowledge, responsibilities and reability"
- Balderjahn, (1988), "Spesific pro-environmental consciousness behavior significantly towards purchasing decisions"
- Belanger, Hitler and Smith, (2002), "Survey of 9700 online customers showed that three out of five respondents did not trust web merchants"
- Belch, G.E. and Belch, M.A. (2007), Advertising and Promotion: An Integrated Marketing Communications Perspective, 7th ed., McGraw Hill/Irwin, New York, NY.
- Bender, (1978). "shared knowing of belonging that is formed among community members".
- Bettman,(1979): Dibbet et al.,(2001): Jobber,(2001): Boyd et al.,(2002): Kotler,(2003): Brassington and Pettit,(2003), "post purchase behavior that Experience will be measured by thre concept"
- Bhawuk,(1997), "People from individualist cultures have a greater tolerance deviation from the group norm than people in collectivist cultures"
- Biswas, (2004), "Securuty and reability of transaction over the web, termed transaction risk"
- Caruana and Ewing, (2010)."Features on the site fashion retailers', such as blogs, styling tips, online magazine and social networking sites can emphasize their fashion awareness to consumers".

- Carlson et al.,(2008), "Measure of three psychological attactment features and founda significant positive effect on commitment to online brand communities"
- Case and King, (2003). "sense of brand community, Journal of Business Research, Vol. 61 No. 4, pp. 284-91. suggests apparel is one of the most popular online shopping categories to them".
- Chen and Chou, (2012), "Trust have positive effect on costumers satisfaction"
- Cheung and Lee, (2001): Chen and Barnes, (2007), "Generalised perception risk involved with the online environment"
- Chiu et al, (2009), "Positive experiences with online shopping are likely to effectcustomers sense of trust"
- Cox and Dale (2002) ."found that online consumers often need to contact a customer service representative over the telephone and by other conventional communication means".
- Cyr et al., (2009). "important part of the product interactivity".
- Darley, W.K., Blankson, C. and Luethge, D.J. (2010), "Toward an integrated framework for online consumer behavior and decision making process: a review", Psychology and Marketing, Vol. 27, pp. 94-116.
- Denison, (2009), "revealed that the streight of the culture was significant on purchase decisions"
- Dillon, (2004), "Previous experiences with online purchases or lack there of can be significant influence of levels of risk perception by consumers in their purchasing decision"
- Engel Kollat Blackwell, (EKB) (1968), "Information seeking behavior on the decision making process of consumer information search behavior can be explained by five stages".
- Frings,(2005), cited in Van Staden and Van Aardt, (2011), "knowledge of fashion apparel products quickly become obsolute"
- Forsythe et al, (2006), "There are three factors negatively impacted on perception of the internet for purchasing"
- Galbarino and Strahilevitz,(2004): Gefen and Heart, (2006): Stranahan and Kosiel, (2007), "Familiarity with an onlinestore also has positive influence"
- Giannakos et al, (2011), "Customers who are satisfied with previous experiences have increased self-efficiency towards purchase decision"
- Gouveia et al, (2003), "Vertical individualism also tend to be more goal-oriented, and tend to crave both achievement and success".
- Husted and Allen,(2008), "Greatly effect consumer individualism moral reasoning, beliefs, and ethical decision-making process"

- Jang, H., Olfman, L., Ko, I., Koh, J. and Kim, K. (2008), "The influence of online brand community characteristics on community commitment and brand loyalty", International Journal of Electronic Commerce, Vol. 12 No. 3, pp. 57-80.
- Javenpaa et al.,(2000), "Extentto which consumers placetrust in the online vendors from whom they purchase"
- Joe E. Heimlich, (2008), "Purchasing guidelines for the environmentally conscious customer"
- Killeba,(2011), "Capabilities and habits acquired by man person as a member of society"
- Kinnear et al.,(1974): Schwepkar and Cornwell,(1991), "Personality variable have been found to have somewhat higher link ages to individual environmental consciousness"
- Kini and Choobineeh,(1998), "Affect information exchange in a variety of online of online settings"
- Kulik et al.,(2008), "individuals in strong competitive internal organization can be easlydamaged"
- Laroche et al.,(2013), "Shared consciousness, shared ritual and traditions and obligation to society as the main antecedents to online community commitment"
- Liang and Huang,(1998), "High experienced customers are more likely continue shopping"
- Liu et al., (2008), "Significance of customer satisfaction in online shopping"
- Mehta Hitesh,(2015), "Social-cultural factors affecting consumer purchasing decisions is significantly on purchasing decision"
- Meinert et al., (2006), "Increased levels of privacy"
- Muniz, A.M. and O'Guinn, T.C. (2001), "Brand community", Journal of Consumer Research, Vol. 27, pp. 412-32. Nugroho J. S. 2010. *Perilaku Konsumen*. Edisi Revisi. Cetakan Keempat. Prenada MediaGroup. Jakarta.
- Mc Alexander et al.,(2002) and Flavian and Guinaliu,(2005), "Consciousness of kind,shared culture and traditions"
- Mc Cole et al.,(2010): Tan and Sutherland,(2004), "Trust the technology involved to undertake the various tasks involved in searching and purchasing"
- Park Hira Huiju and Cho Zhou,(2012), "Social network online communities : information sources for apparel shopping"
- Peterson (1994). Cronbach's a values were calculated to assess the reliability of the measurement".
- Petina et al.,(2013), "Information sharing culture of online communities may create long-term social interaction"

- Popcorn and Marigold,(2000), "80 percent of bjuying decisions are made or dominated by women"
- Reading, MA. Flavian, C. and Guinaliu, M. (2005), "The influence of virtual communities on distribution strategies in the internet", International Journal of Retail & Distribution Management, Vol. 33 No. 6, pp. 405-25.
- Robson, (1993), "Likert skale is relatively easy in complete questionaires"
- Roman and Cuestas, (2008), "Risk related to security, privacy, fraud, or low reability, their perception of the benefits that are expected to increase, thereby increasing their willingness to buy again"
- Rowley,(2009), "Lack of information is an element of fashion that has been noted as a problem significant consumer concern"
- Saunders et al.,(2009), "Tipe of questionaires were administrated electronically through the internet or intranet mailed or delivered to the respondents"
- Sekaran,(2009), "The sample is a part of population consisting of several members of the population selected for the study"
- Singh et al.,(2006), "Cross cultural study in Brazil tested a construct of cultural adaptation"
- Tan and Sutherland, (2004), "Trust in online vendors has been identified both conceptually"
- Triandis and Gelfand, (1998a), "Vertical individualism and autonomy tend to be high in aggression"
- Zikmund ,(2000), "Descriptive analysis is a data analysis method by changing the raw data into a form that is more easily understood and interpreted"