

PREPARATION OF PAPERS – FACTORS AFFECTING LOYALTY THROUGH ONLINE SHOPPING: THE CASE OF UPPER-MIDDLE CLASS CUSTOMERS IN JAKARTA

Nandayani, Randy Salim, Peri A. Manaf
Bina Nusantara University, Indonesia
ny_180787@yahoo.com

ABSTRACT

Purpose – The purpose of this paper is to investigate the factor affecting loyalty through online shopping for upper-middle class customer in Jakarta towards customer satisfaction to increase customer loyalty.

Design/Methodology/Approach – Data were collected through online questionnaire, journal and research studies. Statistical analysis such as descriptive analysis and multiple linear regression were used to analyze the significance of the data. Furthermore the result will be elaborated as the main discussion and conclusion of this paper.

Findings – The findings of the multiple linear regression showed that, among the user interface, product information, service information, and security perception factors that have been researched, this study fetched a conclusion that security perception were the significant factors that affected information satisfaction, thus increasing customer loyalty. A major contribution of this study will be its implications for marketers and business owner as this research can be used to assist creation of website or online channel. Furthermore marketer could focus on developing a customized marketing strategy and so able use their resources more efficiently.

Keywords: Indonesia, Loyalty, Online, Fashion, Satisfaction, Security

INTRODUCTION

Over the last couple of decades, online shopping has transformed from a new concept to an essential part of people's lives. Online retailing is one of the fastest growing sectors in Europe, the USA and Asia (Hollensen, 2014). The number of online buyers has doubled since 2011 to 1,3 billion people and the global B2C online sales worldwide equal almost 2 trillion US dollars (eMarketer, 2016). Internet features, including ecommerce, contribute to economic growth and modernization both in developed and developing countries (Manyika & Roxburgh, 2011).

The globalized character of online shopping removes locational barriers and allows people access to international web-stores. It implies the necessity of cross-national research of consumer behaviour. Most online retailers of fashion goods provide international delivery and some have become global online stores with deep penetration outside the country of origin such as Amazon and Ebay.

Research by British e-commerce support company, DooFinder, has found that fashion goods are the highest selling online products across most of the world (Diaz, 2019). Inconsistent sizes across fashion goods manufacturers has been a major hurdle in developing this market through online shopping. The reason why fashion goods are now number 1 is primarily due to an improved return policy within this market. According to Orendorff (2019) says research by Statista predicts returns alone will cost US online retailers more than \$550 billion by 2020. How companies manage these costs can ultimately make or break a company. Zappos, an American online shoe retailer, now owned by Amazon, found that their most profitable customers were those buying the most expensive products, but typically returned half of everything they ordered (Dugdale, 2010).

A study in 2015 by Shia B.C. et al (2015) cited several references from Ratten (2010), Shin (2013), Mazman et al., (2009) and provide results from several social media sites to show the effect that social media has on online buying behaviour. While the number of internet users increased between 2006 and 2014 from 9.0% to 34.9% in the study by Shia et al., (2015), the more recent study by Deloitte (Ho, 2017) shows that the growth in online shopping in Indonesia is a much more recent phenomenon. Only 17% of surveyed respondents in 2016 had used online shopping compared to 42% in 2017. Although late to start, Indonesia is quickly embracing the online shopping world.

Indonesia, especially Jakarta, has seen a significant growth in young professionals, part of the developing affluent middle and upper-middle classes. These young professionals are hungry to acquire the latest fashions and, with more disposable income, increasingly seek international brands. They actively seek information and purchase online (Tee, Chan Yin-Fah, Gharlegghi, & Samadi, 2015) Shia B.C. et al (2015) state that, from a percentage of total population perspective, Indonesia has only recently had greater access to the internet and this has come with the growth of the middle class. However, the total number of users has increased significantly.

Between 2015 and 2016, the sale of luxury items, including high-end fashion goods, jumped 84% in Indonesia, the largest growth in Asia. According to (aCommerce , 2017) Masari Group is one of the latest fashion goods retailers to take their shopping experience online with masarishop.com, to target Indonesia's most affluent citizens. Indonesia Tatler magazine is known for its focus on high-end fashion goods. In 2017, the magazine published an article on 8 high-end luxury online sites (Mackinnon, 2017) showing there is now a market in Indonesia for everything from fashion goods to helicopters through online shopping.

Research has shown the upper-middle class is the fastest growing demographic in Indonesia (Global Blue , 2019) and that Indonesia will become an upper-middle class country by 2024. An increasing number of the millennial generation are being promoted into middle and senior management positions. Fashion houses are targeting this affluent group who have more disposable income and seek the latest trends in fashion (aCommerce , 2017). While seeking the latest in fashion they are also tech-savvy and wanting their desires to be fulfilled quickly and easily. Online shopping provides the solution for many of their needs, including fashion goods (Global Blue , 2019). Although this channel is relatively new for Indonesia the role of online shopping for fashion goods must be explored further to understand if this is a short-term trend or sustainable as the future way to shop. This research will address the following research question: Do Upper-Middle Class Indonesians have a loyalty to online fashion goods websites? By learning more about loyalty to online fashion goods websites, fashion houses may achieve a better understanding of the drivers for customer loyalty. Understanding customer loyalty drivers can lead to more effective website design and strategies to promote their fashion goods and services. In recognition of the increasing demand for fashion goods online, this study intends to investigate the positive and negative aspects of online shopping that impact upper-middle class customer loyalty.

LITERATURE REVIEW

Online shopping

Online purchasing research tends to focus on the experience while using a website and accessibility to a website for different demographics. One of the main disadvantages of online purchasing is the lack of touch and feel (AccountLearning , 2018). Research into the overall shopping experience for items such as fashion goods appears evenly divided; those that see the experience as positive relate to the "tactile" experiences of going out, interacting with sales staff and trying on the goods prior to purchase (Griffiths, 2018) while those studies that see this as a negative experience focus on "pressure shopping" where the sales assistant can negatively influence a buyer's choice.

A study in 2014 (Hollensen, 2014), identified that consumers are expanding the range of product categories they are willing to purchase online to include those that contain attributes of "touch and feel". However, the PWC report (2018) shows that more recent trends have swung back to in-store purchasing across the broad spectrum of consumer goods globally. The percentage of respondents saying they will continue to purchase in-store has reached 44% and highlighted this reverse in trend with annual growth since 2015, when it reached a low of 36% (PWC, 2018). Liu, et al (2103) found in-store shopping was particularly favoured by those respondents purchasing expensive fashion goods, where aesthetic appeal and store trust was most important.

There is research that contradicts these trends. They have found that, traditionally, the purchase of fashion goods is synonymous with a sophisticated and complex shopping experience (Xu & Chen, Consumer Purchase Decision- Making Process Based on the Traditional Clothing Shopping Form, 2017) suggesting online shopping is not suited to this market. Despite the current increasing trend of e-commerce for all consumer items, 44% of the PWC Global Consumer Insights Survey 2018 respondents of consumer products say they continue to buy in-store, up from a low of 36% in 2015. This conflicting research highlights the saying, "one size fits all" does not apply to purchasing fashion goods.

In the fight for bricks and mortar stores to remain relevant in today's market, the "Fashion and apparel Industry Report" (ShopifyPlus, 2018) describes how technology is being used in-store to provide a new experience and offer more than a dedicated online store can offer. This trend is blurring the lines between pure in-store versus pure online vendors and has created the omni-channel approach to marketing (Wojciech & Cuthbertson, 2014).

The User Interface is the mode of communication between the vendor and the customer. It is therefore critical for online shopping that the homepage inspires the customer with trust in the vendor and makes it easy to navigate through the webpages (Peiris & Kulkarni, 2015). We have all heard that first impressions matter. Weinberg (2015) explains that if the initial experience of your product is not great, you can't expect that person to become a customer. This is the same for a bricks and mortar store and an online store, yet companies often do not see the value in a similar investment with their website. Berndt Hauptkorn, Chief Executive at Bally.com explains that their concept behind their website design is based on the iPad and the way people use an iPad, to make the site feel modern and exciting (Hosea, 2011).

Learning about a retailer's website requires the customer to invest their time to learn how to navigate the web pages in order to find the information they need to decide to purchase. (Chou & Hsu, 2015) explain that in a traditional store the customer is guided by the staff to find the products they are looking for and assists with various in-store services. Online customers are left to search the store on their own which often requires a greater investment in time. The more time a customer invests in learning about a website the more they are building a loyalty to repurchase or renew a service from that retailer and the less likely they will switch to another retailer (Selnes, 1993).

In the pursuit of a better online experience for the customer, online sites now offer a variety of help and search options which extend the interactive experience. The "Contact Us" and simple search text field remain the standard methods for additional information, however, websites are more commonly providing "web chat" services where a customer can communicate via text in real time. If web chat does not satisfy the customer, communication can be escalated to a phone call with a customer service representative.

Bally shoes, in an article by (Hosea, 2011) noted that many online shopping websites offer the customer the option to buy or to experience the brand. You have to make a choice. When a customer visits a bricks and mortar site they get both at the same time. Bally.com challenged their website designers to create a website where customers can experience the brand while learning about the products creating a more interactive experience.

Perhaps the most common problem with product information is quality. Unfortunately, the online shopping industry is so big that it is impossible to audit every retailer. This allows less honest sellers to publish inaccurate, or blatantly wrong, information. Reviews on these websites are also untrustworthy (Mittal, 2017).

When purchasing fashion clothes and shoes on line choosing the size is a gamble. There are no international standards for clothes and shoe sizes and even between brands there are sufficient differences to create problems. According to (Mittal, 2017), Fitrrati is an online app that helps consumers to choose the right size by using brand, retailer and consumer information to find the best fit. It is now embedded in several online retailer's websites. This technology was developed in response to the common problem from consumer feedback that the unreliable size of fashion clothes creates a high percentage of returns which lowers the consumers satisfaction of online shopping (Inna, 2015).

Online shopping has its own set of challenges and often the quality of some basic services can be critical to the overall perception of the product. One that is often hidden away from easy viewing is the return policy, or the return policy is too complicated or expensive. As highlighted above, buying fashion goods online is often a gamble with quality and size. An easy to understand return policy would greatly enhance the confidence and therefore the satisfaction when buying through that online vendor (Mittal, 2017). This is further reinforced by (Kotler & Armstrong, 2014) who states that the key to customer retention is customer satisfaction.

The perception of a secure website is important when it involves online payment that requires several personal details. Trust is often linked closely with security when discussing usability of online websites (Peiris & Kulkarni, 2015). Security is often promoted using symbols of Secure Site Seals (SSL) or Trusted Site Seals.

Hung et al (2014) raises security concerns with "word of mouth" responses either on the retailer's website or through the broader social media networks. People can easily conceal who they are and write testimonials or complaints which are untrue. Some companies employ people that can quickly respond to these online comments and some companies employ virtual customers to write positive comments.

Loyalty

Repurchasing is probably the most tangible sign of loyalty, although it does not show what percentage of those goods and services a customer is buying solely from the one retailer. Existing research into consumer repurchasing behaviour towards online shopping and traditional market shopping is limited in its depth and scope. A local study on repurchasing of online shopping in Jakarta was published recently (Suhaily & Soelasih,

2017). However, broad generalizations dominate this area of research. The PWC reports focus on retail trends related to the method of purchasing, not on repurchasing.

The decision to repurchase can be based on rational evaluation (cognitive trust), emotional evaluation (emotional trust) or a mix of both (Chou & Hsu, 2015). Their research concludes that trust is a rational evaluation due to customer's belief in the retailer's benevolence, competence and integrity. For fashion goods, buying a well-known global brand from that branded website supports the rational evaluation, whereas buying that same brand through a 3rd party website would introduce some doubt about the quality (originality) of the product and the quality of the service.

Traditional word of mouth has always provided a strong reference, both positive and negative. In today's world of electronic communication and social media, geographical boundaries are removed and the speed of communications have dramatically increased. Hung et al (2014) observed that feedback on retailer's websites and through other social media can be both positive and negative. Customers are more likely to invest their time providing negative rather than positive feedback. Often customers expect good quality and service and therefore feel there is no need to respond when they receive the goods or services they expect.

Customer satisfaction is an important determinant of customer loyalty (Lovelock, Wirtz, Tat Keh, & Lu, 2005) and most managers are interested in customer satisfaction because it is strongly associated with loyalty (e.g. Sambandam and Lord, 1995; Anderson and Sullivan, 1993; Cronin et al., 2000). The similar statement also stated by several authors: A positive impact of satisfaction is reported on repurchase behaviour (Sambandam and Lord, 1995; LaBarbera and Mazursky, 1983), repurchase intent (Anderson and Sullivan, 1993; Cronin et al., 2000), positive word-of-mouth (Bitner, 1990; Swan and Oliver, 1989), customer retention (Bolton, 1998), and use of continuously provided services (Bolton and Lemon, 1999).

Upper-middle Class Customers

Indonesia's new middle-class population are growing by more than 8 million people per year (Tan, 2016). The middle-class have an increased disposable income which is typically used to enhance their lifestyle, acquire the latest gadgets and keep up-to-date with fashion trends.

Rodrigo Chaves (cited in Boediono, 2017) stated,

“The middle class holds the key to unlocking the potential of Indonesia. It is important for the government to support the growth of this group in all fronts.”

At the Bank of Indonesia annual meeting in 2018, Perry Warjio, Governor of the Bank of Indonesia, said that Indonesia will become an upper-middle income country by 2024, with an income per capita of USD 4,800 (Sekretariat Kabinet, 2018). This economic outlook supports the government's policies aimed at stimulating the growth of the middle class. It is therefore likely many of the large “aspiring” group will be considered middle class by 2024.

These tech-savvy professionals are the first generation that grew up in the digital age and fully embrace the online applications. They heavily rely on per reviews to build a trust for the sites and to keep current with local and international trends. Individualism is important to this group and in this regard, fashion becomes a key point of difference.

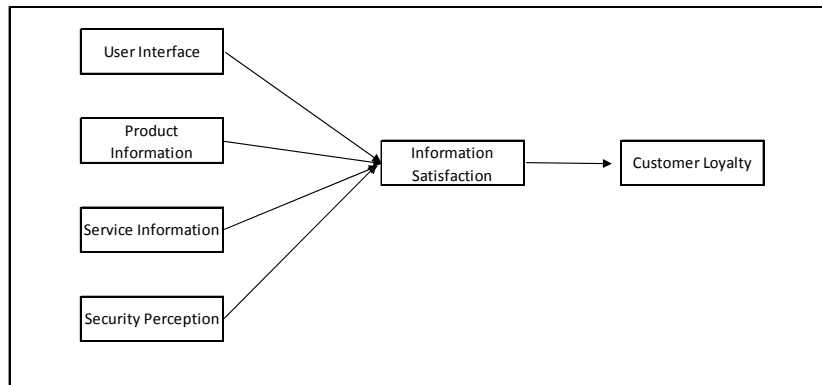
METHODOLOGY

To measure the level of customer loyalty from upper-middle class in Jakarta regarding the purchase of online shopping for fashion goods, self-administered questionnaire were distributed online. The questionnaire consists of six elements (user interface, product information, service information, security perception, information satisfaction and customer loyalty). The online distribution was spread among office workers, master students group at Binus University and school parents from high-end school through whatsapp group chat. The questionnaire was formed with Google document survey and the survey participant simply just click the link given and complete the questionnaire. A convenient sampling method was developed for this research. The list of questions were formed based on a review of previous literatures and journals and was modified by the researchers using a literature review and adjusted for content validity. The results are processed using descriptive analysis, standard deviations and frequencies, and multiple linear regression analysis methods.

Subjects and Data Collection

The questionnaire consisted of 26 questions and measured the loyalty of upper-middle class customers who purchase fashion goods online by using a five-point Likert scale (1 = strongly disagree to 5 = strongly agree). The questions on this questionnaire survey were based on previous research (Park & Kim, 2003). The last section in the questionnaire consisted of question related to socio-demographic characteristics of the respondents (gender, age, education level, monthly income and disposable income, name of frequent online shopping platform and fashion goods item frequently purchased). To confirm the questionnaire are reliable and valid, a preliminary test was conducted using 20 randomly selected upper-middle class online shopper in Jakarta. The reliability was tested by using Cronbach's alpha. Complete values of reliability test result shown in the appendix II. As it can be seen, the Cronbach's alpha values for all variable are above $> 0.6 - 0.7$ therefore it can be concluded that the questionnaire are accepted and valid. The population of this research about which the conclusion will be drawn upon are 212 upper-middle class community in Jakarta who have experienced shopping on E-Commerce as well as Traditional for fashion goods. Data were collected in early August 2019 and out of 220 questionnaire being distributed, 96% of 220 are valid to be used to analyse the fashion goods online purchase experience and their level of loyalty. All data processing was done by using SPSS version 22.0 to address the objective of this study.

Conceptual Model:
A conceptual model of inputs that create loyalty and outputs from Information Satisfaction



RESULTS

The profile of the respondents shows more female respondents (120) than male respondents (92), a percentage variation of 13.2%. Exact ages of respondents were not recorded, the research required the respondents to only state one of three age ranges; below 30 (61.3%), 31 to 40 (29.7%) and above 40 (9.0%). The below 30 age group included many students (18.5% of this age group and 11.3% of the occupation group). Other occupations included, employed (71.2%), unemployed (12.7%) and entrepreneurs (4.7%). 88.7% held a certificate in tertiary education. The high result in education was due to the majority of respondents being approached close to universities near trendy shopping malls. The relationship of income to the amount of that income spent on fashion goods showed some correlation between those earning more than Rp 10 million also spent more than Rp 3 million on fashion goods. It should also be noted that 6 respondents earning less than Rp 10 million also spent more than Rp 3 million on fashion goods and 22 respondents earning greater than Rp 10 million spent less than Rp 3 million on fashion goods, each month. 64.2% of respondents said that their last purchase online was a bag. Outside the scope of this study is a question of why bags are so popular online, one possible outcome is that the bag does not need to exactly fit your body like the other categories of fashion goods, reducing the chance that it may not fit or suit the purchaser. Table I presents the profile of the respondents.

Table I Profile of Respondents		
Socio-demographic factors	No	(%)
Gender		
Male	92	43.40
Female	120	56.60
Age Group		
<30	130	61.32
31 - 40	63	29.72
>40	19	8.96
Education		
SMA or K	24	11.32
S1	162	76.42
S2/S3	26	12.26
Occupation		
Student	24	11.32
Employee	151	71.23
Entrepreneur	10	4.72
Unemployed	27	12.74
Monthly Income		
<Rp 10 million	39	18.40
>Rp 10 million	173	81.60
Monthly Expenditure on fashion goods		
<Rp 3 million	55	25.94
>Rp 3 million	157	74.06
Favourite Online shopping site (respondents were asked to choose 3, total sum is 300%)		
Tokopedia	126	59.43
Masarishop.com	31	14.62
Asos.com	11	5.19
Zilingo.com/id	67	31.60
Lazada.co.id	102	48.11
Zalora.co.id	161	75.94
Shopee.co.id	138	65.09
Last Fashion Goods purchased		
Accessories	22	10.38
Shoes	18	8.49
Bags	136	64.15
Clothes	36	16.98

Table II depicts the correlation matrix of the research constructs whereas the strength of linear relationship between variables are measured. Whereas the coefficient score shows that the association among this study construct have low to moderate positive association. The correlation coefficients are indicators of the liner strength of a relationship between two variables. They should not be used to explain cause and effect. No multi-collinearity problem existed amongst the constructs, as the correlation coefficient remained below 0.9 (Hair et al., 1995).

Table II: Pearson correlation among constructs

Constructs	Mean	SD	User Interface	Product Information	Service Information	Security Perception	Information Satisfaction	Customer Loyalty
User Interface	4.16	0.760	1.000					
Product Information	4.00	0.800	0.025	1.000				
Service Information	3.95	0.833	0.820**	0.146*	1.000			
Security Perception	4.02	0.844	0.730**	-0.018	0.755**	1.000		
Information Satisfaction	4.00	0.842	0.301**	0.054	0.091	0.365**	1.000	
Customer Loyalty	3.94	0.850	0.157*	0.822**	0.277**	0.136*	-0.054	1.000

** Correlation is significant at the 0.01 level (2-tailed).

* Correlation is significant at the 0.05 level (2-tailed).

In table III the table display multiple linear regression analysis. This analysis was used to estimate the coefficients of the linear equation involving the four-predicting variable of information satisfaction and from information satisfaction to customer loyalty. The findings indicated that user interface (B 0.036, p 0.629), product information (B 0.098, p 0.566), and service information (B 0.019, p 0.0.874), is less significant factor affecting information satisfaction while security perception were the significant factors affecting the overall information satisfaction (B 0.354, p 0.001).

Table III: Result of multiple linear regression
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
1 (Constant)	2.110	.537		3.926	.000	1.050	3.169
USER INTERFACE	.036	.075	.049	.485	.629	-.111	.184
PRODUCT INFORMATION	.098	.170	.070	.576	.566	-.237	.432
SERVICE INFORMATION	.019	.117	.019	.159	.874	-.213	.250
SECURITY PERCEPTION	.354	.104	.331	3.392	.001	.148	.560

a. Dependent Variable: INFORMATION SATISFACTION

DISCUSSION AND CONCLUSION

This study has looked specifically at online shopping of fashion goods, with comparisons to traditional bricks and mortar shopping outlets. Many retailers have moved to multi-channel shopping where they have distinct and separate channels in which to promote and sell their products. The latest trend being explored by some retailers is called omni-channel shopping, a way in which channels to market are linked to provide the buyer with opportunities to use different channels at various points throughout their shopping experience. For example, the initial research may be online, once they have decided what to buy they visit a store for the touch and feel experience, they pay using an online system and then have the goods delivered to their home. Wojciech & Cuthbertson (2014) provide an insight into this new way of shopping. The research conducted in this study suggests the omni-channel retail experience may be a good solution to those spending big and wanting some assurances before parting with their money.

It is recommended further research is conducted in this area for top-end fashion goods.

Managerial Implications

In terms of socio demographic factors, the majority of the respondent surveyed were millennial that used to buy goods online. This is an important factors for marketer to consider when developing a customized marketing strategy for this segment of millennial. This research proves that factors affecting loyalty through online shopping that lead to the overall satisfaction which might affect degree of customer loyalty to specific channel.

From the point of view of marketers and business development, this research can be used to assist creation of website or online channel. Furthermore marketer could use their resouces more efficiently. Combining the information from this study with marketing promotion to engage more interaction with the user, it can play a role to gain market base over the competitor. In addition, agencies, influencer, and other promoter play a role in convincing user to use a website.

Theoretical Implication

Product information are essential factos, but studies on its influence on overall information satisfaction in Jakarta are limited. Hence, this study was undetaken to bridge the knowledge gap. The finding of this study shows construct can affect information satisfaction when purchasing goods line. Findings of this research could provide a foundation for future studies on this topics. Moreover the main item can contribute and be measure for others entities to have better understanding on how to increase customer loyalty.

Limitations and Suggestions for future studies

In this study, the responsdent that were surveyed in Jakarta is from people that are within reach and inner network of the researchers. Future studies that expand the frame of the research to do equally in proportion from multiple area to obtain broader and more general data. This research data collection used questionnaire as the tool. Its has been suggested in the future studies to use qualitative methods to gain different perception to gain more in depth understanding of factors that play a factor when purchase online goods. Therefore it is suggested for future studies to take into consideration different aspects such as economic of the family, cultural background and number of family member to know better about the important of those factor in overall customer behaviour when purchasing online goods.

APPENDIX 1

I. INTRODUCTION:

Hello!

You are invited to participate in our research. In this survey, wants to know about your loyalty to online shopping. Completion of this survey will take approximately 3-5 minutes.

Your survey responses will be strictly confidential and data from this research will be reported only in the aggregate. Your information will be coded and will remain confidential. If you have questions at any time about the survey or the procedures, you may contact Nandayani (ny_180787@yahoo.com).

Thank you very much for your time and support.

Sincerely Yours,

Nandayani and Rendy Salim

II. THE QUESTIONNAIRE:

II. RESPONDENT INFORMATION:

1	Gender	<input type="checkbox"/> Male		<input type="checkbox"/> Female	
2	Age	<input type="checkbox"/> <20-30	<input type="checkbox"/> 31 – 40	<input type="checkbox"/> 40<	
3	Education background	<input type="checkbox"/> SMA or K	<input type="checkbox"/> Diploma	<input type="checkbox"/> S1	
		<input type="checkbox"/> S2/ S3	<input type="checkbox"/> Lain-Lain		
4	Occupation	<input type="checkbox"/> Student	<input type="checkbox"/> Employee	<input type="checkbox"/> Unemployed	<input type="checkbox"/> Entrepreneur
5	Monthly Income	<input type="checkbox"/> <Rp 10 juta	<input type="checkbox"/> >Rp10 juta		
6	Monthly expenditure on fashion goods	<input type="checkbox"/> Rp<3 juta		<input type="checkbox"/> >Rp 3 juta	
7	Number your top three (3) favourite online shopping stores for fashion goods with; 1 – most favourite 2 – favourite 3 – less favourite	___ Blibli.com		___ Berrybenka	
		___ Lazada.co.id		___ Shopeee.co.id	
		___ Tokopedia.com		___ Zalora.co.id	
		___ Zilingo.com/id		___ Others, please specify	
8	What were the last fashion goods you purchased through online shopping	<input type="checkbox"/> Clothes		<input type="checkbox"/> Shoes	
		<input type="checkbox"/> Bags		<input type="checkbox"/> Accessories	

REFERENCES

- AccountLearning . (2018). *Advantages and Disadvantages of Online Shopping*. Diambil kembali dari AccountLearning : AccountLearning
- aCommerce . (2017). *aCommerce*. Diambil kembali dari aCommerce : <https://www.acommerce.asia>
- Chou, S., & Hsu, C. (2015). Understanding online repurchase intention: social exchange theory and shopping habit. *Information System and e-business management*, 19-45.

- Diaz, C. (2019, August 10). *doofinder*. Diambil kembali dari doofinder: <http://www.doofinder.com>
- Dugdale, A. (2010). *Fast Company* . Diambil kembali dari <http://www.fastcompany.com>
- eMarketer . (2016). *Data and Research on Digital for Business Professionals*. New York: eMarketer.
- eMarketer. (2016). *Data and Research on Digital for Business Professionals*. Diambil kembali dari Emarketer: emarketer.com
- Global Blue . (2019). *Global Blue* . Diambil kembali dari Global Blue : <https://www.globalblue.com/corporate/market-insights/promising-indonesians>
- Griffiths, J. (2018). *CONSUMER GOODS & RETAIL*. Diambil kembali dari CONSUMER GOODS & RETAIL: <https://compassmag.3ds.com/3/Industry/BRICKS-MORTAR-Creating-stores-that-consumers-want-to-visit>
- Ho, E. (2017). Embracing bricks and clicks in Indonesia.
- Hollensen, S. (2014). *Global Marketing* (Vol. 6th Edition). Pearson.
- Hosea, M. (2011, May 4). Diambil kembali dari <https://www.marketingweek.com/good-first-impressions-lie-in-the-detail/>
- Hung, S. (2014). An integrative approach to understanding customer satisfaction with e-service of online stores. *Journal of Electronic Commerce Research*, 15(1).
- Inna, S. (2015). *Wary of buying clothes online? Fitriati has a tech solution to help you find the best fit*. Diambil kembali dari <https://yourstory.com/2015/04/fitriati/>
- Kotler, P., & Armstrong, G. (2014). *Principles in Marketing* . Pearson.
- Mackinnon, J. (2017, October 6). *Indonesia Tatler*. Diambil kembali dari Indonesia Tatler: <https://www.indonesiatatler.com/fashion-beauty/fashion/8-online-luxury-market-places-for-all-your-high-end-needs#slide-1>
- Manyika, J., & Roxburgh, C. (2011). The Great Transformer: The impact of the internet on Economic Growth and Prosperity. *McKinsey Global Institute*.
- Mittal, T. (2017). *Common problems faced by customers while shopping online*. Diambil kembali dari <https://yourstory.com/2017/04/common-problems-online-shopping/>
- Orendorff, A. (2019, February 27). Diambil kembali dari Shopify Plus: shopify.com
- Park, C.-H., & Kim, Y.-G. (2003). Identifying key factors affecting consumer purchase behaviour in an online shopping context. *International Journal of Retail & Distribution Management*, 31(1), 16-29.
- Peiris, P., & Kulkarni, D. (2015, December). Implications of Trust and Usability On E-Commerce Adoption. *International Journal of Business and Information*, 519-556.
- PwC. (2018). *From mall to mobile: Adjusting to new consumer habits*. PwC/ Consumer Insights.
- Selnes, F. (1993). An Examination of the effect of product performance on brand reputation, satisfaction and loyalty. *European Journal of Marketing*, 27(9), 19-35.
- Shia, B. C., Chen, M., Ramdanyah, A. D., & Wang , S. (2015). Comparison of Decision Making in Adopting E-Commerce between Indonesia and Chinese Taipei (Case Study in Jakarta and Taipei City). *American Journal of Industrial and Business Management*, 05(12), 748-768.
doi:<http://www.scirp.org/journal/PaperInformation.aspx?PaperID=61963&#abstract>
- Suhaily, L., & Soelasih, Y. (2017). What Effects Repurchase Intention of Online Shopping. *International Business Research*, 10(12).
- Tan, K. (2016). *Unlocking Indonesia's digital opportunity*. McKinsey & Company .

- Tee, P. K., Chan Yin-Fah, B., Gharleghi, B., & Samadi, B. (2015). Purchase Intention of International Branded Clothes Fashion among Younger's in Jakarta. *International Journal of Business and Social Research*, 05(08).
- Wojciech , P., & Cuthbertson, R. (2014). Introduction to the Special Issue: Information Technology in Retail: Toward Omnichannel Retailing. *International Journal of Electronic Commerce*, 5-16.
- Xu, B., & Chen, J. (2017). Consumer Purchase Decision Making Process Based on the Traditional Clothing Shopping . *Journal of Fashion Technology and Textile Engineering* , 5:3.
- Xu, B., & Chen, J. (2017). Consumer Purchase Decision- Making Process Based on the Traditional Clothing Shopping Form. *J Fashion Technol Textile*, 5:3.