



Analysis of Factors that Influence Consumer Trust in Purchase Intention: Case Study from Luxury Branded Bag in Online Stores

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Abstract. A business process is a sequence of interrelated activities to produce a product or service. At the same time, business The development of internet utilization in purchasing transactions causes a consumer's behavioral shift from offline to online purchase. During this type of purchase, the most sought-after industrial sector is the fashion industry, with the luxury fashion sector being developed. This research employs the Theory of Reasoned Action (TRA) theoretical model to identify factors influencing purchase intentions on luxury branded bags through social commerce, with consumer trust as the mediation role. This research employed an online questionnaire and was analyzed with the PLS-SEM method. There are 141 respondents in this research, which are the followers of amoristbag and voila.id social commerce online accounts. This research shows that factors that influence the purchase intention of the luxury branded bag are the social influence factor and perceived risk variables, and the role of the consumer trust variable successfully mediates both relationships. This research provides proper understandings of consumer's behavior to the branded bag sellers by providing implications that could help formulate exact marketing strategies to grow consumer trust of Indonesia's branded bag consumers.

Keywords: Consumer Trust · Luxury Branded Bag · Perceived Risk · Personality Factor · Purchase Intention · Social Influence Factor

1 Introduction

The industrial sector with the significant development, based on the *Global Consumers Claimed Purchasing* report by Nielsen, is the fashion sector, thanks to the people's consumption pattern that makes fashion an important part of lifestyle, with the most sought-after and being in-demand is Europe's and America's luxury fashion brands. Research of Bain and Company (2020) found a 4% increase in luxury industry growth in 2019, with sales figures reaching 281 million Euros. The growth of personal luxury goods such as bags, shoes, wallets, and watches dominated the luxury industry with a 9% increase. Based on Statista (2020), income from the luxury fashion brand sales in

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Indonesia, especially the luxury leather goods, until the third quarter of 2021, increased by 17.1% compared to 2020.

The internet access easiness causes Indonesian consumers behavioral shift to online purchasing compared to in-store buying. The shifting is an opportunity for the luxury branded bag business owners in Indonesia to market their products through social commerce, which is one of the transaction mediums used by the business owners, especially Instagram. Two of Instagram's social commerce that sells and markets the luxury branded bags in Indonesia are *amoristbag* and *voila.id*.

However, purchasing luxury branded bags through online platforms may bring higher risk compared to other products from other categories [1] because the social commerce of luxury branded bags sellers is not the official partner or account from the related brand and also opens the possibility of counterfeited products. Therefore, before doing transactions in Instagram's social commerce, consumers usually consider several factors that could strengthen trust towards the said social commerce.

It is important for the sellers of luxury branded bags through social commerce to acknowledge influencing factors in the luxury branded bag's consumer's intention on online purchase so that luxury branded bag business owners could formulate appropriate marketing strategies to grow consumer trust and boost product purchase intentions.

This research will be focused on identifying factors influencing consumers in luxury branded bag purchase intention through the social commerce of Instagram, taking into account the consumer trust mediation. This research employs the Theory of Reasoned Action theoretical model in developing a research framework consisting of variables of social influence factors and perceived risk to investigate the factors that influence the purchase intention of the luxury branded bag through social commerce with the mediation role of consumer trust.

2 Theoretical Basis

2.1 Social Media Commerce

Social commerce is a part of digital trade that involves interactions between sellers and buyers in product purchasing activities [2]. In Indonesia, the sellers use several social media platforms for marketing their products, such as Facebook, Instagram, TikTok, and WhatsApp.

2.2 Luxury Branded Bag

Vigneron and Johnson (2004) explained that luxury branded bag could be defined as bags from prestigious brands that shows high non-personal perceptions (awareness, uniqueness, quality) and personal-oriented perception (hedonism and self-expanding). There are four levels dividing luxury bags: (1) Affordable Luxury, which is branded bags with affordable prices for all branded bag consumer levels such as Furla, Coach, Tory Burch, Marc Jacob, Michael Kors, and Marhen J; (2) Core Luxury, which is the branded bags with the level being higher than Affordable Luxury with the more guaranteed product exclusivity such as Prada, Celine, Fendi, and Dior; (3) Premium Luxury, which

is branded bags with higher popularity compared to the previous levels such as Chanel, Bottega Veneta, and Bulgari; and (4) Premium Luxury, which is the highest level of all branded bags with a more guaranteed price, quality, exclusivity, and making process, such as Hermes.

In detail, the branded bags in this research is limited to luxury branded bags sold by *amoristbag* and *voila.id* social commerce.

2.3 Theory of Reasoned Action (TRA)

Theory of Reasoned Action (TRA) is one of the theoretical development models used to learn the relations between consumers' actions and behaviors. According to TRA, the individual's behaviors depend on the intention, and the intention in behaving depends on the attitude and subjective norms of the consumer's behaviors [4]. In the larger picture, it could be claimed that consumers' intention to behave is influenced by internal and external factors. The external factors are reflected by other people's influence (subjective norm), whereas the internal factors are reflected by individual attitude towards taken decision's behavior [5].

2.4 Purchase Intention

Purchase intention is related to a person's tendency to purchase a product and could indicate a person's possible to purchase a product [6]. Purchase intention is a combination of the intention of customers who are able to purchase a product in the future that is related to the preference and XXX towards a particular product or brand.

According to Kotler and Armstrong (2018), the consumer's purchasing behavior of a product is influenced by several factors as follows:

1) *Social Influence Factor*

The social influence factor refers to a situation where a consumer depends on other people's opinions with more understanding of luxury branded bags [7]. This dependency could happen in the family, referral group, or social role and status of influential people, either direct or indirect, towards the person. Another article [8] stated that there are two general forms of consumer vulnerability towards social factors, such as information and normative susceptibility. The information susceptibility refers to information of an expert obtained pre-purchase that becomes the decision-making basis of a consumer's purchase [8]. On the other side, the normative susceptibility aspect referred to purchase decisions conducted by consumers based on the expectation to impress other individuals [9].

2) *Personality Factor*

A study conducted by Harun, Suki, Bledram, and Hussein [10] explains that a person's personality could change anytime, adjusting the individual's needs and wants, so that personality factor is being conceptualized as a multidimensional variable. Based on a previous study by Ting MS et al. (2016), there are four dimensions that could be researched in the personality factors: social identity, status consumption, value consciousness, and integrity.

Table 1. Validity and reliability test

Variable	Dimension	Indicators	Validity results		Reliability results	
			Score Loading > 0.5	AVE > 0.5	$\alpha > 0.6$	Composite Reliability > 0.7
<i>Social Influence Factor</i>	<i>Information susceptibility</i>	SF1	0.823	0.696	0.927	0.941
		SF2	0.896			
		SF3	0.876			
		SF4	0.865			
	<i>Normative Susceptibility</i>	SF5	0.915			
		SF6	0.909			
		SF7	0.893			
<i>Personality Factor</i>	<i>Social Identity</i>	PF1	0.929	0.701	0.957	0.963
		PF2	0.873			
		PF3	0.859			
		PF4	0.897			
	<i>Status Consumption</i>	PF5	0.952			
		PF6	0.883			
	<i>Value Consciousness</i>	PF7	0.919			
		PF8	0.898			
		PF9	0.918			
	<i>Integrity</i>	PF11	0.924			
		PF12	0.927			
	<i>Perceived Risk</i>	<i>Performance Risk</i>	PR1			
PR2			0.862			
<i>Online Payment Risk</i>		PR3	0.926			
		PR4	0.893			
<i>Delivery Risk</i>		PR5	0.880			
		PR6	0.899			
<i>Consumer Trust</i>		CT1	0.837	0.638	0.812	0.876
		CT2	0.814			
		CT3	0.760			
		CT4	0.782			
<i>Purchase Intention</i>		PI1	0.864	0.707	0.861	0.906
		PI2	0.907			

(continued)

Table 1. (continued)

Variable	Dimension	Indicators	Validity results		Reliability results	
			Score Loading > 0.5	AVE > 0.5	$\alpha > 0.6$	Composite Reliability > 0.7
		PI3	0.817			
		PI4	0.770			

2.5 Perceived Risk

Perceived risk is a circumstance where consumers feel unsafe when they cannot predict the decision-making consequences [11]. Perceived risk is deemed as a perception or opinion from a consumer about negative impacts that may arise from the online purchase [12]. The previous study [6] utilized several aspects of the perceived risk that are usually involved in consumers’ decision-making purchase on e-commerce sites, such as performance risk, psychological risk, social risk, financial risk, online payment risk, and delivery risk. Meanwhile, this research employs three risks deemed important towards consumers’ online purchasing decision towards luxury branded bags using social commerce such as product performance risk, online payment risk, and delivery risk that could influence purchasing behaviors.

2.6 Consumer Trust

Consumer trust is an overall knowledge owned by the consumer and decisions taken by the consumer on attributes, objects, and benefits [13]. Consumer trust could be formed when they know the expectation of a product or service provided by the sellers when interacting with the consumer. In the social commerce context, trust becomes an important aspect due to exchange that is based on impersonality from the internet infrastructure [14]. Basically, before purchasing online, the consumer’s decision is based on several considerations such as individual wants, influence from the neighborhood, and risk calculation that influences consumer trust towards social commerce.

2.7 Hypothesis Formulation

This research adopts hypothesis formulation from previous studies by Ting et al. (2016) and Hong et al. (2013), which have been modified into several hypotheses.

The external or social influence factor in the research of Ting et al. (2016) has a significant influence on purchase intention. Therefore, the social influence factor is adopted in this research. The factor is the consumer’s factor that depends on other more expert people’s opinion on the branded bag. The dependency could be more significant when the consumer has no information access and knowledge on a certain brand. Therefore, Hypothesis 1 is formulated as follows:

H1: Social Influence Factor has a significant positive influence on branded bags’ purchase intention through the social commerce of Instagram.

In research conducted by Phau and Teah (2015), personality factor as a self-introduction towards the social neighborhood is very high in the society. Hence the high demand for branded bag purchase intention. Not only that, social status and recognition from the surrounding neighborhood is believed to be the main factor in branded bag purchasing intention. The branded bag purchase also aimed to satisfaction fulfillment of the consumer. Therefore, Hypothesis 2 could be formulated as follows:

H2: The personality factor has a significant positive influence on branded bags' purchase intention through the social commerce of Instagram.

Risks being felt by the consumer when making an online purchase have a more significant influence on decision-making than direct purchase. According to Hong and Cha (2013), perceived risk could be an influence on consumers' online purchase decisions due to consumers' limitations to communicate and obtain more accurate information related to purchased products. Therefore, Hypothesis 3 could be formulated as follows:

H3: Perceived Risk has a significant negative influence on branded bags' purchase intention through the social commerce of Instagram.

Hong and Cha (2013) stated that, prior to purchasing decisions on the online platform, the consumer would show trust, which indicates that the seller has the integrity and ability to provide the result in accordance with the consumer's expectation. Therefore, Hypothesis 4 could be formulated as follows:

H4: Consumer Trust has a significant positive influence on branded bags' purchase intention through the social commerce of Instagram.

The mediation hypothesis is formulated based on mediation variable determination in this research, which is the Consumer Trust. Therefore, the mediation hypotheses in this research will be explained below.

Lu et al. (2016) stated that consumer trust has a role in mediating the relationship between the social factors or perception of others and purchase intention. Therefore, Hypothesis 5a could be formulated as follows:

H5a: Consumer trust mediated the relationship between social influence factor and branded bag's purchase intention through the social commerce of Instagram.

During online purchasing, consumers consider several aspects that could help them obtain the product according to their spending, which needed high consumer trust, which finally influenced the consumer's purchasing intention. There are no strong theories found in previous research that could support consumer trust's mediation role in purchase intention. However, in research conducted by Ting et al. (2016), several dimensions of personality factors influence purchase intention of branded bags that could cause consumer trust. Therefore, Hypothesis 5b could be formulated as follows:

H5b: Consumer trust mediated the relationship between personality factors and branded bags' purchase intention through the social commerce of Instagram.

The strong perception of the rising risks during purchasing would affect the inadequate trust given to the sellers. Low consumer trust tends to cause low or inexistent purchase intention. Research conducted by Hong and Cha (2013) stated that consumer trust in online purchases managed to mediate several dimensions of perceived risk with the consumer's purchasing intentions. Therefore, Hypothesis 5c could be formulated as follows:

H5c: Consumer trust mediated the relationship between perceived risk and branded bags' purchase intention through the social commerce of Instagram.

3 Research Methods

3.1 Research Design

This research is conclusive design research - an explanatory using quantitative-descriptive approach that aims to test whether the formulated hypotheses could provide rejection or support the previous existing theories.

3.2 Sample and Data Collecting Method

The sampling technique in this research utilizes the nonprobability-purposive sampling technique. The data collection is conducted through an online survey using Google Forms filled directly by the respondents (self-administered questionnaire). The early data from 145 respondents were then subjected to initial screening and resulted in 141 final data consisting of men and women between 18–64 years old who are the followers of amoristbag and voila.id social commerce and has the activity related to both social commerce in the last six months.

3.3 Method and Data Analysis

This research utilizes the Partial Least Square-Structural Equation Model (PLS-SEM) analysis, aided by the SmartPLS 3.0 software for data processing and answering the formulated hypotheses.

4 Analysis Dan Discussions

4.1 Demographic Analysis

Most respondents interested in luxury branded bags are women (92 respondents). The men respondents are 49. From the age range, most of the respondents are 21–25 years old, with the majority occupation as students/college students. This finding is normal because 21–25 years old people are mostly in college. The respondents are dominated by people who reside in Jakarta (49 respondents), with the remaining scattered across and outside Java island. The respondents mostly earn IDR 3,000,001 - IDR 5,000,000 per month.

4.2 Usage Analysis

From the respondent's usage analysis, 116 respondents stated that they had bought branded bags on amoristbag and/or voila.id social commerce. Around 45 respondents had purchased the bags during the last six to twelve months with the frequency of one-time purchases. Half of the respondents stated that they like the upper-class brand of Dior. However, it contradicts the reality, where 44 respondents spent less than IDR 2,000,000 on a one-time purchase. Most respondents (115 respondents) chose the amoristbag and voila.id social commerce is because the sellers could guarantee the originality and quality of the bags.

Table 2. Effect Size test

Model	F-Square	Notes
<i>Social Influence Factor → Consumer Trust</i>	0.151	Medium
<i>Social Influence Factor → Purchase Intention</i>	0.180	Medium
<i>Personality Factor → Consumer Trust</i>	0.003	Small
<i>Personality Factor → Purchase Intention</i>	0.000	Inexistent
<i>Perceived Risk → Consumer Trust</i>	0.089	Small
<i>Perceived Risk → Purchase Intention</i>	0.067	Small
<i>Consumer Trust → Purchase Intention</i>	0.244	Large

4.3 Measurement Model

The measurement model was conducted to test the data validity and reliability. The final validity and reliability tests result is illustrated in Table 1.

The test showed that the model had fulfilled the minimum standard of Outer Loading, AVE, Cronbach's Alpha, and Composite Reliability. Therefore, the data is declared reliable and accurate for further tests.

4.4 Structural Model

The test conducted on the structural model aims to acknowledge the relationship between research's latent variables, as presented in Table 2.

4.5 Hypothesis Test

The hypothesis test conducted at the structural model is conducted using the PLS-SEM analysis. The hypothesis test result of this research is illustrated in Table 3.

The test showed that the social influence factor and purchase intention relationship have a p-value of 0.000 and a t-statistic of 4.570. Therefore, Hypothesis 1 is accepted and has a significant effect. On the mediation role of consumer trust, both variables have a p-value of 0.004 and a t-statistic of 2.933. Therefore, Hypothesis 5a could be accepted and has a significant effect. The surrounding neighborhood has a significant effect in building online customer trust, which is the perception of others, where the information from other people who have purchased the bag has better product knowledge and provides useful positive information in building customer trust, which could trigger purchase intention on the branded bag products through the social commerce.

Another factor relation is between the perceived risk and purchase intention, with a p-value of 0.013 and a t-statistic of 2,492. Therefore, Hypothesis 3 is accepted and has a significant effect. Furthermore, the test towards Hypothesis 5b has a p-value of 0.005 and a t-statistic of 2.803. This means that consumer trust has a significant influence in mediating the relationship between perceived risk and purchase intention. In this

Table 3. PLS SEM Result

Hypothesis	Relations	T-statistic	P values	Notes
H1	<i>Social Influence Factor</i> →Purchase Intention	4.570	0.000	Accepted
H2	<i>Personality Factor</i> →Purchase Intention	0.241	0.809	Rejected
H3	<i>Perceived Risk</i> →Purchase Intention	2.492	0.013	Accepted
H4	<i>Consumer Trust</i> →Purchase Intention	4.980	0.000	Accepted
H5a	<i>Social Factor</i> →Consumer Trust→Purchase Intention	2.933	0.004	Accepted
H5b	<i>Personality Factor</i> →Consumer Trust→Purchase Intention	0.531	0.596	Rejected
H5c	<i>Perceived Risk</i> →Consumer Trust→Purchase Intention	2.803	0.005	Accepted

research, consumer trust is needed by the branded bag consumers when they face uncertainty from many risks felt when they are interested in buying branded bags through the social commerce of Instagram.

Meanwhile, the personality factor's influence did not significantly influence the purchase intention of the luxury branded bag through social commerce and failed to be mediated by consumer trust's role. Therefore, Hypotheses 3 and 5c are rejected.

4.6 Managerial Implications

Implications to this research are formulated based on the analysis results. Below are several managerial implications that could assist the branded bag sellers at the social commerce of Instagram in formulating appropriate marketing strategies.

4.6.1 Managerial Implications from Demography Analysis

The demographic analysis of the respondents shows that luxury branded bag business owners in social commerce are required to notice the trends in the fashion industry, mainly for people within the 21–25 years old age range (Generation Z). Business owners could consider adding more bags according to the type of bags that are being in trend, color preference, or bag shape preference favored by the 21–25 years old age group so it could increase purchasing intention from the said age group. Besides, through considering the earnings from college student respondents as the majority, the luxury branded bag business owners at social commerce could apply promotion techniques by giving a discount on particular products or during particular events. This promotion technique aims to push the consumer to be interested in purchasing the product.

Considering that respondents are mostly on the millennial generation, in which the Indonesia Millennial Report (2020) stated that 76% of Indonesian millennials look for the latest information through social media, the business owners could take advantage of this circumstance by conducting active and scheduled interaction to the consumers at their Instagram accounts using interesting contents. With the routine interaction, it is expected that the engagement could grow and could grab attention from the consumers and prospective consumers.

4.6.2 Managerial Implication from Usage Analysis

In the branded bag purchase, most respondents only spend less than IDR 2,000,000 to IDR 5,000,000. This could be caused by most respondents are being a student with a non-fixed income. In responding to that, people of branded bag business could introduce American bags because consumers think that American brands are generally more affordable for the said generation. Several branded bags that could be sold include Kate Spade, Coach, and Tory Burch. This consideration could be implemented to increase branded bag sales frequency because the business owners could adjust the branded bag's price with the consumer's spending ability.

On the branded bags purchase frequency through social media commerce of Instagram, since the last six months before the research started, most of the consumers only purchased the bag once. However, an interesting thing was found: 6.5% of the respondents bought the branded bag three times. During the Covid-19 pandemic, people's consumption pattern has been affected, in which the non-primary necessities purchase being decreased [15]. Therefore, to increase the branded bag's purchasing frequency of the social commerce of Instagram, business owners could utilize and optimize social media marketing to attract consumers to purchase. Besides, attractive visual presentation of the branded bag is also believed to increase a product's sales [16]. The attractive visual presentation of the product could be in the form of the feed's theme, and the product's photo should be aimed to make consumers visualize the actual physical form of the branded bag that is being sold.

Respondents also agree that the reliability of the branded bag business owners in guaranteeing product's originality and quality becomes consumer's consideration before purchasing at the *amoristbag* and/or *voila.id*. It is one of the added value for both social commerce because they received trust from the consumer for being selling original branded bags. Therefore, the social commerce people of Instagram, such as *amoristbag* and *voila.id* could maintain their performance in providing confidence to their consumers by issuing authentication certificates to the consumers as the guarantee that the product being bought is original. Besides, both social commerce could guarantee the consumer that the branded bag has been brought from the official store of the brand. If there is any original product mismatch during checking at the official stores, the consumers are entitled to responsibilities from the related social commerce.

4.6.3 Managerial Implications from PLS-SEM Analysis

Based on the PLS-SEM test, the social influence factor significantly influences the purchasing intention of branded bags through social commerce. Therefore, business owners

could take advantage of the social neighborhood influence of the branded bag consumers in purchasing the product. The strategy that the branded bag social commerce owners could implement is through promotion cooperation with the social media influencers. The type of cooperation could be in the form of endorsement or as a brand ambassador. Influencers' role in marketing a product is believed to influence consumers' purchase intention. It is one of the marketing strategies that could be beneficial, including influencing the youth and millennial generation. Social media influencers for cooperation purposes must be adjusted with the characteristics and reflect the luxury values owned by the brands. The selection of social media influencers also needs to consider the luxury product knowledge and experience in owning luxury branded bags. Therefore, consumers would believe more and also enhance the purchase intention of a product, because there are already people closer to them, or the one being expert who knows more about the said products [8]. Business owners also need to pay more attention to the relationship between the influencers and the fans or followers as the prospect consumers.

Besides, in relation to the influence of risk perception from consumers that significantly influence the branded bag purchase intention through the social commerce of Instagram, considering that most consumers are still in the 21–25 years old range, it could trigger a larger lack of trust during high-end product purchase through online media. Business owners must take steps to make the consumers more comfortable and trust the product quality and service offered by both branded bag social commerce. Risk minimization could be achieved through a workforce with great expertise in the field and with outstanding characteristics, such as honesty, so the person's performance could be kept on top and trusted. Excellent online service would have effective impacts and achieve customer satisfaction [17]. The sellers' service quality upgrade could be done by paying attention to hospitality, appropriate and fast response, goods availability guarantees, and also by increasing knowledge on the products being on sale.

5 Conclusions and Recommendations

5.1 Conclusions

Based on this research, the social influence factor has a significant positive influence on the purchase intention of branded bags through social commerce. It showed that branded bag consumers are influenced by opinions or references from close associates or experts. Influences from social influence factor towards purchase intention managed to be mediated by consumer trust, in which the branded bags consumers, in online purchasing, consider consumer's trust towards branded bags sold by social commerce in Instagram grows where the surrounding neighborhood is providing positive and clear information to the consumers related to the social commerce of branded bags. The same thing happened on the perceived risk factor that has a significant influence on the purchase intention. When the branded bag consumers purchase through social commerce on Instagram, the arising risk perception becomes important in consideration and intention predictors on branded bag purchase. The influence of perceived risk towards purchase intention managed to be mediated by consumer trust. In online purchasing, to eliminate risk perception, consumers need trust in the branded bag sellers.

Another thing happened on the personality factor, which does not significantly impact the branded bags' purchase intention. In the online purchase of branded bags through social commerce, the consumers do not generally care about the role of their branded bags to increase their social status. However, the consumers only want what products have been issued to be according to their expectations of the product being purchased. Besides, there is also the result where consumer trust does not mediate the relations between the personality factor and purchase intention.

5.2 Recommendations

Further research is recommended to use social commerce or online platforms of the Indonesian branded bag sellers and consider exploring other dimensions that formulate social influence and personality factors variables to obtain results more suited with the researched object's characteristics. For future research, it is recommended to utilize quota sampling methods during questionnaire dissemination so that the diversity of the respondent's characteristics could represent each desired demographic category.

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