

## **THE FACTORS THAT AFFECTING THE PRODUCT PURCHASING DECISION THROUGH ONLINE SHOPPING**

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**Abstract:** This study aims to determine and analyze the influence of threat emotion, brand trust, and electronic word of mouth on purchasing decisions for online fashion products on the zalora buying and selling site. The sampling technique was carried out by non-probability sampling method with a sample of 100 respondents. The population was carried out using purposive sampling where the respondents were men and women who had made transactions on the Zalora site. The results of this study are expected to be important information for Zalora regarding consumer purchasing decisions so that they can evaluate and develop strategies related to factors that can improve customer purchasing decisions for fashion products online on the Zalora website. The analysis technique was carried out using multiple regression analysis. The results of the F test show that the independent variables consisting of threat emotion, brand trust, and electronic word of mouth simultaneously have a significant effect on purchasing decisions for online fashion products on the zalora site. Furthermore, the results of the t test show that the threat emotion, brand trust, and electronic word of mouth variables individually have a positive and significant effect on purchasing decisions for online fashion products on the zalora site.

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**Keywords:** threat emotion, brand trust, electronic word of mouth, product purchase decisions

### **Introduction**

The phenomenon related to the large number of consumers who make purchases online has caused many online shopping sites to appear in Indonesia (Adapa, 2008). The number of online shopping sites that have the most visitors is Shopee, which is 71.5 million visitors, while the least number of visitors is on the Zalora site, which only reaches 2.4 million visitors. Therefore, this research was conducted on the online shopping site Zalora. Based on the data, it provides information that the number of visitors to Zalora is the least compared to other online shopping sites, which means that consumer purchasing decisions on the Zalora site are the lowest. There are various factors that can influence consumer purchasing decisions, one of which is the influence of the surrounding environment that causes Threat emotion (Wijaya et al., 2021).

Threat emotions are an impulse from within a person or consumer and consumers will be compelled to buy a product if he feels threatened or there are things that are not desired if he does not buy the product in question (Sara & Saputra, 2021a). When consumers judge the pressure as positive or in accordance with their

goals, then what emerges are challenge emotions which are characterized by feelings of excitement, hope, and confidence (Saputra et al., 2022). Meanwhile, when consumers judge the pressure to be negative, what arises is threat emotions or feelings of being threatened. Feelings of this kind of threat will breed feelings of anxiety and fear (Atmadja et al., 2018).

Threat emotion or feeling threatened has been proven to influence consumer purchasing decisions, feeling threatened can be a form of motivation that encourages consumers to make purchases (Bayih & Singh, 2020). This form of motivation is perceived by consumers as pressure in the form of threats, which causes them to feel threatened if they do not improve their lifestyle. One of the ways that consumers choose to avoid these threats is more problem focused (Groen et al., 2017). This means that consumers through the decision to purchase a particular product will feel regardless of discomfort or concern. A similar study by Gantasari and Yuliati (2019) stated that threat emotion had a significant positive effect on purchasing decisions. However, different results were obtained in the research of Achmad and Rahmawati (2020) which stated that threat emotion had no significant effect on purchasing decisions.

Online purchasing decisions can also be influenced by a sense of product trust (brand trust). Customer trust is important for marketers because if consumers believe in a brand that marketers offer, then these consumers are expected to have the intention to repurchase the product and are then expected to have a tendency to buy the product brand offered by the marketer (Schlup, 2004). Brand trust (trust) in online transactions and networks affects online buyer behavior and increases purchase intention. The interaction between online users in Social Networking Service (SNS) increases trust and trust has an important role in influencing consumers' intention to buy. In fact, the higher the consumer's trust, the higher their intention to buy. Trust greatly affects the desire of consumers to transact (Bontis, 1998; Sara & Saputra, 2021b; Yadav et al., 2019).

The same thing was also found by Nusarika and Purnami (2015) who obtained the results that the higher online consumer trust will result in higher consumer purchase intentions to shop online. Another factor that influences consumer purchasing decisions besides threat emotion and brand trust is due to the electronic word of mouth factor (e-WOM) (Şerbu, 2014). e-WOM is a process in which information obtained by a person about a product either from social interactions or from consumption experiences is passed on to others. Research conducted by Ghadafi (2015) states that e-WOM has a significant positive effect on purchasing decisions. Another study conducted by Wibowo (2015) explains that consumer involvement in eWOM has a positive effect on purchase intention of a product. Rizqia (2015) and Putri (2016) in their research concluded that the eWOM variable has a positive and significant influence on purchasing decisions either simultaneously or partially. The same research results were also found by Wijaya and Paramita (2015), where e-WOM has no influence on purchasing decisions. The inconsistent results of previous studies indicate a research gap, so it is interesting to conduct further research on the effect of eWOM on consumer purchasing decisions (Lin et al., 2011).

### **Literature Review and Hypothesis Formulation**

Threat emotion, brand trust, electronic word of mouth and purchasing decisions

Research conducted by Ferrinadewi (2017) obtained the results that simultaneously brand trust and threat emotion had a significant effect on purchasing decisions. Other research conducted by Bhandari and Rodger (2016) states that eWOM and brand trust simultaneously have a significant positive effect on buying interest. Fhonna (2018) in his research suggests that together there is a positive influence between eWOM and brand trust on purchase intention. Purnamasari and Yulianto (2018) in his research concluded that the eWOM and brand trust variables have a positive and significant influence on the purchase intention variable, either

simultaneously or partially. The more frequent word of mouth communication and the higher the consumer's sense of trust in a brand, it has a positive impact that significantly improves consumer purchasing decisions. Similar results by Gantasari and Yuliaty (2019) state that together there is a significant positive effect between brand trust and threat emotion with purchase intention. Based on this description, the following hypotheses can be made:

H<sub>1</sub>: threat emotion, brand trust, and electronic word of mouth together have a positive and significant effect on purchasing decisions

#### Threat Emotion and Purchase Decision

According to Achmad and Rahmawati (2020), the consumer decision-making process cannot be separated from their emotional state, even in the future; consumer emotions will have a separate impact on the evaluation results of product attributes. Threat emotion or feeling threatened has been proven to influence consumer purchasing decisions; feeling threatened can be a form of motivation that encourages consumers to make purchases. Threat emotions or this feeling of being threatened will disappear if the consumer can fulfill his desire for an item that is better than someone else's property. Based on research conducted by Pratama et al. (2015) Threat emotion has a significant effect on purchasing decisions. In addition, research conducted by Ferrinadewi (2017) reveals that there is a significant influence between Threat emotion on purchasing decisions. Based on this description, the following hypotheses can be made:

H<sub>2</sub>: threat emotion has a significant positive effect on purchasing decisions.

#### Brand trust and purchasing decisions

Brand trust (Trust) in online transactions and networks influences online buyer behavior and increases purchase intention. The interaction between online users in SNS increases trust and trust has an important role in influencing consumers' intention to buy. In fact, the higher the consumer's trust, the higher their intention to buy. Therefore, trust greatly affects the desire of consumers to transact. The results of Putri and Sudiksa's research (2018) found that trust has a positive and significant effect on consumers' purchase intentions. The same thing was also found by Nusarika and Purnami (2015) who obtained the results that the higher online consumer trust will result in higher consumer purchase intentions to shop online. Purwanto's research findings (2017) state that the higher the buyer 'trust', the higher the purchase decision of fashion products. The results of research by Rachmawati et al (2016) also found the results that the trust variable had a positive and significant influence on purchasing decisions on online buying and selling transactions through social media. The higher consumer trust in online product sellers, the higher the interest in buying products through social media. It can be assumed that when respondents use social media, they basically trust sellers who offer goods and services on social media. Therefore, the more often respondents visit social media in which there is a seller offering their goods or services, the higher the probability that they trust the seller who sells their products on social media. Based on this description, the following hypotheses can be made:

H<sub>3</sub>: brand trust has a significant positive effect on purchasing decisions

#### Electronic word of mouth and purchasing decisions

Research conducted by Ghadafi (2015) states that eWOM has a significant positive effect on purchase intention. Another study conducted by Wibowo (2015) explains that consumer involvement in eWOM has a positive effect on purchase intention of a product. Rizqia (2015) in his research suggests that there is a positive influence between eWOM on purchase intention. Putri (2016) in her research concluded that the eWOM variable which consists of sub-variables intensity, positive valence, negative valence, and content has a positive and significant influence on the purchase intention variable, either simultaneously or partially.

The more frequent word of mouth communication, the more positive impact it has which significantly increases the interest of someone visiting a tourist spot. A person's visiting interest in determining his purchase decision in choosing a tourist place to visit, one of which comes from the influence of other people around him in communicating a positive message or impression of a tourist place (Aprilia et al., 2015). Similar results by Durmaz and Yuksel (2019) stated that there was a significant positive effect between eWom and purchase intention . Based on this description, the following hypotheses can be made:

H<sub>4</sub> : electronic word of mouth has a significant positive effect on purchasing decisions.

**Method**

This research is expected to add empirical evidence and clarify the relationship between studies that discuss the influence between the variables Threat emotion, brand trust, Ewom, and purchasing decisions. and is expected to provide references, input and become a reference for further research related to this research. Respondents in this study were adjusted to 100 respondents in Denpasar City. This research design uses a survey technique using a questionnaire. The questionnaire items used were based on previous research with measurements using a five Liker scale, ranging from strongly disagree to the highest score was strongly agree. The data analysis techniques used in this research are multiple linear regression analysis. Analysis model multiple linear regression using the following formula or equation:

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + e$$

**Results and Discussion**

**Research result**

The results of the validity test in Table 1 show that all research instruments used to measure the variable threat emotion, brand trust, electronic word of mouth, and purchasing decisions have a correlation coefficient value with a total score of all statement items greater than 0.30 with a significance of less than 0.05 . This shows that the statement items in the research instrument are valid and feasible to be used as research instruments.

**Table 1. Recapitulation of Research Instruments Validity Test Results**

Variable	Indicator	Correlation coefficient	Sig. (2-tailed)	Information
Threat emotions (X <sub>1</sub> )	X 1.1	0.635	0.000	Valid
	X 1.2	0.791	0.000	Valid
	X 1.3	0.815	0.000	Valid
	X 1.4	0.815	0.000	Valid
Brand trust (X <sub>2</sub> )	X 2.1	0.644	0.001	Valid
	X 2.2	0.799	0.000	Valid
	X 2.3	0.855	0.000	Valid
	X 2.4	0.788	0.000	Valid
Electronic word of mouth (X <sub>3</sub> )	X 3.1	0.687	0.000	Valid
	X 3.2	0.718	0.000	Valid
	X 3.3	0.723	0.000	Valid
	X 3.4	0.832	0.000	Valid
	X 3.5	0.761	0.000	Valid
Buying decision(Y)	Y1 _	0.814	0.000	Valid

Y2 _	0.864	0.000	Valid
Y 3	0.812	0.000	Valid
Y 4	0.708	0.000	Valid

The reliability test of this research instrument uses Cronbach's Alpha value , which is to determine the undimensionality of the statement items on the latent variables studied ( threat emotion, Brand trust, Electronic word of mouth, and purchase decisions). Cronbach's Alpha value is declared reliable if the value is greater than or equal to 0.60. The recapitulation of the results of the research instrument reliability test can be seen in Table 2.

**Table 2. Recapitulation of Research Instruments Reliability Test Results**

No.	Variable	Cronbach's Alpha	Information
1	Threat emotions (X <sub>1</sub> )	0.802	Reliable
2	Brand trust (X <sub>2</sub> )	0.805	Reliable
3	Electronic word of mouth (X <sub>3</sub> )	0.791	Reliable
4	Purchase decision (Y)	0.816	Reliable

The reliability test results presented in Table 2 show that all research instruments have a Cronbach's Alpha coefficient of more than 0.60. So it can be stated that all variables have met the requirements of reliability or reliability so that they can be used to conduct research.

**Table 3. Results of Multiple Linear Regression Analysis**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0.760	1.044		0.728	0.468
	Threat emotions	0.181	0.066	0.205	2,727	0.008
	Brand trust	0.235	0.059	0.266	3.978	0.000
	Electronic word of mouth	0.422	0.061	0.516	6,910	0.000

Based on the results of multiple linear regression analysis as presented in Table 3, the following regression equation can be made:

$$Y = 0.760 + 0.181 X_1 + 0.235 X_2 + 0.422 X_3$$

The regression coefficient value of each independent variable is positive with a t-test significance value of less than 0.05. This shows that all independent variables have a significant positive effect on the dependent variable.

**Table 4. Coefficient of Determination Test Results ( R<sup>2</sup>)**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.832 <sup>a</sup>	0.692	0.682	1.14416

The test results in Table 4 give the results where the adjusted R<sup>2</sup> (adjusted coefficient of determination) is 0.682. This shows that the variation of consumer purchasing decisions on Zalorafashion products can be significantly influenced by the threat emotion, brand trust , and electronic word of mouth variables , amounting to 68.2 percent, while the remaining 31.8 percent is explained by other factors. not described in the research model.

**Table 5. F Test Results**

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	282.167	3	94.056	71.848	.000 <sup>a</sup>
Residual	125,673	96	1.309		
Total	407,840	99			

The results of the F test ( Ftest ) in Table 5 show that the significance value of P value is 0.000 which is smaller than  $\alpha = 0.05$  , with a calculated F value of 71.848. The real level used ( $\alpha$ ) = 5 percent or the confidence level of 95 percent with degrees of freedom numerator  $V_1 = (k-1)$  and degrees of freedom  $V_2 = (nk)$ , then  $F_{table} = F_{(\alpha)(V_1, V_2)}$  then  $Df = (k-1) = (4-1) = 3$ ,  $(nk) = (100-4) = 96$  in  $F_{table}$  obtained is  $F_{(0.05; 3,96)} = 2.70$ .

### Discussion

Based on the results of the analysis of the influence of threat emotion on purchasing decisions, a significance value of 0.008 was obtained with a positive regression coefficient of 0.181 and a t-count value of 2.727. Therefore, the value of t arithmetic is  $2.727 > t_{table} 1.660$  and a Significance Value of  $0.008 < 0.050$  indicates that  $H_0$  is rejected and  $H_1$  is accepted. This result means that threat emotion positive and significant effect on purchasing decisions of fashion products on the Zalorasite .Based on the analysis of the influence of Brand trust on purchasing decisions , a significance value of 0.000 is obtained with a positive regression coefficient of 0.235 and a t value of 3.978. Therefore, the value of t arithmetic is  $3.978 > t_{table} 1.660$  and a Significance Value of  $0.000 < 0.050$  indicates that  $H_0$  is rejected and  $H_2$  is accepted .This result means that brand trust positive and significant effect on purchasing decisions of fashion products on the Zalorasite .Based on the results of the analysis of the influence of Electronic word of mouth on purchasing decisions , a significant value of si is 0.000 with a positive regression coefficient of 0.422 and a t value of 6.910. Therefore, the value of t arithmetic is  $6.910 > t_{table} 1.660$  and a Significance Value of  $0.000 < 0.050$  indicates that  $H_0$  is rejected and  $H_3$  is accepted. This result means that electronic word of mouth positive and significant effect on purchasing decisions of fashion products on the Zalora site (Jayawarsa, Purnami, et al., 2021; Jayawarsa, Saputra, et al., 2021; Saputra, Pradnyanitasari, et al., 2021).

The results of the analysis in this study indicate that threat emotion has a positive and significant effect on purchasing decisions. This means that the higher the threat emotion the consumer has, the higher the purchase decision will be . Vice versa , the lower the threat emotion the consumer has , the less purchasing decisions on fashion products on the Zalora website . The results of this study indicate that if consumers are afraid of not being accepted in the group because they do not follow the current Zalora fashion trend, then feel inferior if they do not use fashion products from Zalora, then have a high appreciation of Zalorafashion products and buy Zalorafashion products to make them look luxurious. in front of his friends , this will cause the decision to purchase fashion products on the Zalora site (Jayawarsa, Purnami, et al., 2021; Predana et al., 2020; Saputra, Pradnyanitasari, et al., 2021).

The results of the analysis in this study indicate that brand trust positive and significant effect on purchasing decisions. This means that if consumers have a higher level of trust in Zalora, the consumer's purchasing decisions on fashion products on the Zalora site will be higher, and vice versa, the lower the level of trust that consumers have, the consumer's purchasing decisions on fashion products on the Zalora site will decrease. The results of this study indicate that if the quality of fashion products sold by Zalora's online store can be trusted, then Zalora's online store always maintains a commitment to its customers, then Zalora provides information that can be justified and Zalora is fast in responding to consumer complaints, this will lead to a

decision . the purchase of fashion products on the Zalora site is increasing(Putri & Saputra, 2022; Sara et al., 2020).

The results of the analysis in this study indicate that electronic word of mouth has a positive and significant effect on purchasing decisions. This means that the better the electronic word of mouth about fashion products on the Zalora website, the higher the consumer purchasing decisions. Vice versa , the worse the electronic word of mouth about fashion products on the Zalora website , the lower the purchasing decision . The results of this study indicate that the indicators forming electronic word of mouth are significantly able to influence purchasing decisions. Thus , the decision to purchase fashion products on the Zalora website will increase if consumers always read positive reviews from previous consumer experiences regarding Zalora fashion products online, then consumers receive positive reviews from other consumers before buying Zalora fashion products to ensure the product is right, always consult other consumers to choose the right Zalora fashion products , always restless if they don't read reviews from other consumers when deciding to buy Zalora fashion products and always collect information through online reviews before buying Zalora fashion products(Saputra, Manurung, et al., 2021; Sara & Saputra, 2021a).

### **Conclusion**

This research was carried out during the covid 19 pandemic in 2022. Covid 19 spread throughout the world, including in Bali. As a consequence of the pandemic period, it had an impact on the business world. With the restrictions on community activities, people are reluctant to leave the house , and this has an impact on sales turnover from the Zalora website, and encourages consumers to make purchases online. The interaction between online users in Social Networking Service (SNS) increases trust and trust has an important role in influencing consumers' intention to buy.

Based on the results of the research analysis and the results of the discussion in the previous chapter , the conclusions of this study are as follows:

1. Threat emotion has a positive and significant effect on purchasing decisions. This means that if consumers have a high sense of threat emotion , it will have an effect on increasing purchasing decisions fashion products on the Zalorasite
2. Brand trust positive and significant effect on purchasing decisions. This means that if consumers have a higher level of trust on the Zalora site, the consumer's purchasing decisions on fashion products on the Zalora site will be higher.
3. Electronic word of mouth has a positive and significant effect on purchasing decisions. This means that the better the electronic word of mouth about fashion products on the Zalora site , the higher the consumer purchasing decisions on fashion products on the Zalora site will be.

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