ANALYSIS OF FACTORS THE INFLUENCE CONSUMER BEHAVIOR ON THE ONLINE PURCHASE DECISION OF FASHION PRODUCTS DURING THE COVID-19 PANDEMIC

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Abstract

Even though all places have implemented health protocols, the risk of Covid-19 transmission is always there when outside the home. The Covid-19 pandemic continues to haunt us all out there. Whereas the fashion industry relies heavily on sales from physical outlets. So that the implementation of social distancing during the pandemic, makes consumers switch to online purchases. This study aims to determine the factors that influence consumer behavior towards purchasing decisions of fashion products online. This type of research is quantitative research. While the method used is descriptive and verification methods. The number of samples for this study was 100 consumers in the city of Bandung. Research data was obtained by distributing questionnaires to consumers. Then the research data obtained were processed using SPSS 24.0. The results of data processing and research analysis showed that partially psychological factors were more influential than other factors. While the test results together with cultural factors (X1), social factors (X2), personal factors (X3) and psychological factors (X4) significantly influence purchasing decisions (Y).

Keywords: Psychology, Culture, Social, Personal, Purchase Decision, and Fashion Products

Introduction

Since the coronavirus pandemic hit, many industry players have been worried, especially in the fashion industry. Many of these industry players are worried that their clothing sales will be affected in fact. As predicted, in the early days of the pandemic hit Indonesia, the fashion industry has experienced a decline. This decrease in turnover is also experienced by several other companies. Until many decide to immediately do efficiency and reduction of employees aka mass layoffs so as not to be heavy on production costs. During this time, the fashion industry relied heavily on sales from physical outlets. Data shows that more than 80 percent of fashion transactions take place in physical stores. Because of the application of social looting during the pandemic, consumers then turn to online purchases. This behavior change led many fashion companies to close their outlets and switch to utilizing digital technology.

[1]), online shopping or e-commerce is a transaction process carried out through media or intermediaries, namely in the form of online buying and selling sites or social networks that provide goods or services that are traded. Now online shopping, although it is nothing new since the Covid-19 pandemic has been increasingly intensively used. No wonder the number of e-commerce customers increased to 38.3 percent during the Covid-19 pandemic. The data is by the records of Exabytes, a hosting service provider company in Indonesia. The process of shopping online can be done by ordering the desired goods through vendors or manufacturers and resellers by using internet technology through smartphones (smartphones). Furthermore, payment can be made by transferring via bank, e-bank, or paying on the spot when the goods are delivered or Cash on Delivery (COD).

The conveniences of shopping online can make people consumptive because they shop based on wants rather than needs [2]. Plus, the Covid-19 pandemic continues to haunt all of us out there. Although all places have used health protocols, the risk of Covid-19 transmission is always there when outside the home. Consumer behavior is generally divided into two, namely consumer behavior that is rational and irrational. The first refers to consumer behavior in the purchase of goods and services that prioritize aspects such as urgent needs, primary needs, and the usefulness of the product itself to its buyers. The second refers to consumer behavior that is easily persuaded by the lure of discounts or marketing of a product without putting forward aspects of needs or usability [3].The process of buying fashion online is closely related to the behavior of consumer decisions in making purchases. Understanding consumer behavior is certainly not easy because consumers have different characteristics and behaviors in determining purchasing decisions. Consumer behavior in deciding purchasing decisions is inseparable from the role of consumers in assessing and identifying the product so that later it will decide whether to make a purchase decision or not.

Different consumer behaviors make entrepreneurs be able to know what factors influence them to the buying decision process. Many factors can influence consumer purchasing decisions, especially if you consider the behavior of each individual in the purchase process is different. Therefore, manufacturers need to be able to better understand consumer behavior and to achieve company goals, Based on the description above, this study was conducted to find out the Factors of Consumer Behavior that affect the purchase of fashion products online[4].

Hypothesis

The hypothesis is a temporary answer to the formulation of research problems, said while the answers given are new based on relevant theories, have not been based on facts obtained through data collection [5, 6] It can be concluded that the hypothesis is a temporary conjecture whose truth still has to be tested, here is the hypothesis of this study:

H0: Consumer behavior factors do not affect the decision to purchase fashion products online during the Covid-19 pandemic

H1: Consumer behavioral factors influence the decision to buy fashion products online during the Covid-19 pandemic

Research Framework

A good research framework will explain theoretically the link between variables to be studied. Here is the frame of mind in this study:
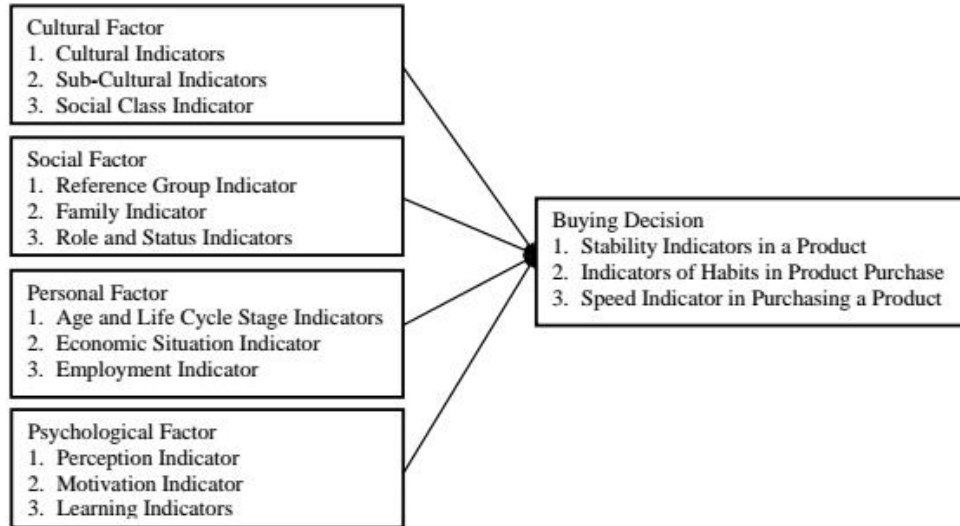

Figure 1. Research Framework

Literature Review

Consumer Behavior

According to [7] Consumer behavior refers to the physical actions of consumers directly observable and measured by others. Consumer behavior itself can also be said to be the dynamic of the interaction between influence and consciousness, behavior, and the environment in which humans exchange aspects of life, as well as the actions that influence those thoughts, feelings, and actions. According to [8, 9] define consumer behavior as follows "Consumer behaviors is the study of how individuals, groups, and organizations select, buy, use, and dispose of goods, services, ideas, or experiences to satisfy their needs and wants". Consumer behavior is the study of how individuals, groups, and organizations choose, buy, use, and dispose of or do not use goods, services, ideas, or experiences to meet their needs and wants. According to [3, 5, 10] Consumer behavior is behavior about individuals, groups, or organizations and the processes they use to select, secure, use, and dispose of products, services, experiences, or ideas for satisfaction[11].

In fact, in this life, humans are often faced with various choices to meet their needs. These options are forced to be made because human needs are unlimited, while the tools to meet those needs are very limited. Some many factors and reasons encourage consumers to make a purchase. Understanding consumer behavior is very important because it can be used as important capital for the company to achieve its goals. A marketing principle says that the achievement of an organization's goals depends on how able the organization understands the needs and wants of its customers, and meets them more efficiently and effectively than its competitors.

1. Culture

Cultural factors have a broad and profound influence on consumer purchasing behavior in this cultural factor there are several components, among others:

a. Culture is the most basic determining factor in terms of one's desires and behavior because culture concerns all aspects of human life. According to [12-14] culture is the most fundamental determinant of consumer desire and behavior. These cultural factors include: Culture, Culture is the fundamental determinant of a person's wants and behavior. Because culture is an order of human life that is the basis of all activities carried out. Therefore, every person who moves to a new area needs to learn the culture of the local area[15].

b. Sub-culture

"Many subcultures make up important market segments, and marketers often design marketing products and programs tailored to their needs[16, 17]."

c. Social Class

According to[1, 18] Virtually all human societies exhibit social stratification, most often in the form of social classes, relatively homogeneous and enduring divisions in society, hierarchically ordered and with members who share similar values, interests, and behavior. The expression explains that social class is a relatively homogeneous and permanent division of society, hierarchically arranged and its members adhere to the same values, interests, and behaviors all societies have social strata. Such stratification sometimes takes the form of a caste system in which members of different castes are raised in a particular role and cannot change their caste membership. Stratification is more commonly found in the form of social classes. A social class is "a relatively homogeneous and permanent division of society, hierarchically organized and whose members adhere to similar values, interests, and behaviors". While Irwan and Wijaya in [5] culture is a fundamental determinant of one's desire and behavior.

2. Social Factors

Consumer behavior is also influenced by social factors, such as small groups, families, as well as the role and social status of consumers[8, 9, 11, 18].

a. Group

A group is two or more people interacting to achieve a personal goal or common goal. A person's behavior can be influenced by a reference group. A reference group is a point of comparison or a direct or indirect reference point in shaping a person's attitude or behavior. Reference groups introduce new behaviors and lifestyles to a person, influence one's attitudes and self-concepts, and create pressure to assert what might affect one's product and brand choices.

b. Family

Family members greatly influence buying behavior. The family is the most important consumer buying organization in society and has been extensively researched. Marketers are interested in the influence of husbands, wives, and children in the distribution of different goods and services. The role of purchasing changes according to the changing lifestyle of consumers.

c. Role and Status

A person's position in each group can be defined in roles and statuses. The role consists of activities that are expected to be done by someone following with the people around him. And each role carries a status that reflects the general values assigned to it by society. People usually choose products that match their status and status.

3. Personal Factors

Personality is the pattern of traits of a person who becomes a determinant (determinant factor) in the behavior of his response. Personality is a consistent response to environmental stimuli. A buyer's decision is also influenced by personal factors. According to [1, 19, 20] consumer purchasing behavior is influenced by:

a. Age and stages in the life cycle. Consumption is influenced by the stages in the family life cycle. Marketers often choose lifecycle groups as their target market or influence what they buy and how they buy.

b. Economic situation. Product choice is strongly influenced by a person's economic circumstances through disposable income (stability income level, and time patterns), savings, and wealth (including for borrowing and the stand against spending and saving). Suppliers of income-sensitive goods continue to pay attention to the trend of personal income, savings, and interest rates.

c.Work. Activities in the job, work environment, mobility, and characteristics will affect them in buying products.

d. Lifestyle. A person's pattern in life is reflected in his activities, interests, and opinions in buying products.

Purchasing decisions are influenced by the following characteristics of personal factors:

a. Age and Stage of the Life Cycle

Everyone buys different items at a certain age level and the human level against clothing, equipment, which is also related to humans. Of course, for every need, everyone is different be it small children, teenagers, and adults.

b. Lifestyle

A person's lifestyle in the world is expressed in the activities of interests and opinions that are often carried out routinely.

c. Personality and Self-Concept

Personality is defined as a person's psychological characteristics that are different from others that cause relatively consistent and lasting responses to his or her environment.

4. Psychological Factors

Psychological information can explain why a person buys or rejects a product that includes the role of motivation, perception, understanding, the attitude of trust, and personality of a person who underlies the act of decision making or the act of doing certain things (buying or not buying). Consumer purchasing choices are influenced by four main psychological factors: motivation, perception, learning, and beliefs and establishments:

a. Perception

According to[21] perception is the process used by consumers to select, organize, and interpret information inputs. Perception depends not only on physical stimuli but also on stimuli related to the surrounding environment and the circumstances of the individual concerned. According to (Achmad, Budi, 2019), perception is the process by which a person chooses, organizes, and interprets information. Perception depends not only on physical stimuli but also on stimuli related to the surrounding environment and the circumstances of the individual concerned.

Factors that influence consumer behavior are reviewed from external factors and internal factors. According to[2, 22] People who get the same stimuli can form different perceptions because they are caused by three processes:

1. Selective attention, is the tendency of people to filter the information they get.

2. Selective distortion, describing people's tendency to interpret information accordingly in a supportive way that they already believe in.

3. Selective retention is the tendency of people to strive to maintain information that supports their attitudes and beliefs.

b. Motivation

According to [23] Motivation, consumers have many needs at a certain time, some needs are biogenic. Perception, a motivated consumer will be ready to act, how a motivated consumer will be influenced by his perception of a particular situation.[3] [10] state that motivation can be described as the driving force in individuals that forces them to act. The driving force is generated by a state of

distress, which arises as a result of unmet needs. [16] states that there are 2 types of motivation, namely rational motivation (product assessment based on objectivity) and motivation. Emotional assessment (assessment of products based on subjectivity). Psychologists have developed the world's motivational theory. Three well-known theories about human motivation are Maslow's Theory, Freud's Theory, and Herzberg's Theory [8, 18] state that motivation is the needs and desires of individuals who are directed towards the goal of obtaining satisfaction.

c. Learning

Learning includes changes in consumer behavior arising from their experience so that when consumers act their knowledge will increase. Learning theory teaches that marketers can build demand for a product by attributing it to a strong drive, and providing positive reinforcement. argue that learning is a process, which means it is constantly evolving and changing because of newly acquired knowledge (which may be gained from reading, from the discussion, from observation, and thought processes). Learning drives changes in our behavior arising from experience [6] argues that learning is a change that takes place from within the individual as well as to the content of long-term memory and behavior. Stephen P. Robbins and Timothy A. [9] say that learning is any change in behavior that is relatively permanent, occurring as a result of experience. So it can be said that learning is a psychological factor that can change for individuals and provide understanding and understanding in acting[15].

d. Faith and Establishment

Belief is a picture of the thoughts that consumers embrace about a thing. Through action and learning consumers gain confidence and attitudes, both influence consumer buying behavior. Beliefs may be based on knowledge, opinions, or beliefs. Consumer confidence will shape the image of the product and brand, and the consumer will act on that image. [5]Kotler and Armstrong (2008:157) mention that belief is a descriptive thought a person has about something. Beliefs can be based on real knowledge, opinions, or faith and can carry emotional content or not. This belief is what will later encourage someone to make a purchase. When there is bad confidence in the consumer's mind, the marketer's job is to improve the consumer's confidence. [9] states that attitude is a person's cognitive assessment of likes or dislikes, emotional feelings whose actions are headed towards various objects or ideas. Hawkins in Ferrinadewi (2008: 94) states that attitude is a process of organizing motivation, emotion, perception, and cognition that is long-term and related to aspects of the surrounding environment. Attitude consists of 3 kinds of components, namely cognitive components, affective components, and conative components[17]

5. Purchasing decision

According to [10] Purchasing decisions are integration processes used to combine knowledge to evaluate two or more alternative behaviors and choose one of them. Consumer decision is a problem-solving approach to human activities to buy a good or service in fulfilling its wants and needs.

Decision Making Process

According to [5] the decision-making process is a problem adjustment approach consisting of five stages that consumers take, the five stages are problem recognition, information search, alternative evaluation, decision making, and post-purchase behavior.

Introduction to problems

Problem recognition is the buying process that begins when the buyer realizes a problem or need to be triggered by internal or external stimuli. If the needs are known then the consumer will and understand the needs that do not need to be met immediately or the problem can be delayed fulfillment and the needs that both must be met immediately. So, it is at this stage that the buying process begins.

2. Search for information

Information search is a stage of the buyer's decision-making process where consumers have been interested in seeking more information the consumer may only increase attention or maybe actively seek information.

3. Alternative evaluation

Alternative evaluation is the stage in the decision-making process whereby the consumer uses the information to evaluate the various alternative service providers of choice.

4. Purchasing Decision

Purchasing decisions are the activities of individuals who are directly involved in the decision to purchase a product offered by the seller.

5. Post-Buyer Behavior

Post-buyer behavior is that the consumer will also engage in actions after the purchase and use of a product or service that will interest the marketer. The marketer's work will not end when a service is sold but will continue until the period after the purchase so that consumers can make a repurchase decision.

Purchasing decision factors

There are three indicators in determining purchasing decisions

1. Stability in a product

At the time of making a purchase, consumers choose one of several alternatives, the choice is based on quality and other factors that provide stability for consumers to buy the product needed. Good product quality will build consumer spirit so that it becomes a support for consumer satisfaction.

2. Habits in purchasing products

Habit is the continuous repetition of something in purchasing the same product. When consumers have made a purchase decision and they feel the product is already felt. Consumers will feel uncomfortable if they buy other products.

3. Speed in buying a product

Consumers often make decisions using simple Susan (heuristic) choices. Heuristics is a process that a person makes in making decisions quickly, using a general guideline in some information.

Methods.

Research methods are scientific ways to obtain data with specific purposes and uses[16].Based on the variables to be studied, the method that will be used by researchers in this study is a descriptive method with a quantitative approach.

Quantitative research methods can be interpreted as research methods based on the philosophy of positivism, used to examine a particular population or sample, data collection using research instruments, quantitative/statistical data analysis, to test established hypotheses [6].

The descriptive research method is research that seeks to describe and interpret something, for example existing conditions or relationships, developing opinions, ongoing processes, consequences or effects that occur, or about ongoing trends [6]. Based on the calculations obtained, the number of samples studied was 96.04 respondents. However, to anticipate missing or invalid questionnaires, the authors made 100 questionnaires.

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Research Results

Validation Test

Variable	Dimension	No Item	R Calc	R Table	Desc
Factors (X)	Cultural Factor	1	0, 724	0, 1966	
		2	0, 697	0, 1966	
		3	0, 728	0, 1966	
		4	0, 670	0, 1966	
	Social Factor	5	0, 730	0, 1966	
		6	0, 653	0, 1966	
		7	0, 746	0, 1966	
		8	0, 671	0, 1966	Valid
	Personal Factor	9	0, 760	0, 1966	
		10	0, 702	0, 1966	
		11	0, 780	0, 1966	
		12	0, 800	0, 1966	
	Psychological Factor	13	0, 707	0, 1966	
		14	0, 773	0, 1966	
		15	0, 626	0, 1966	
		16	0, 710	0, 1966	

Source: **SPSS 25 For Windows**

Variable	Dimension	No Item	R Calculate	R Table		Description
Purchase Decision (Y)	Purchase Decision	1	0, 789	0, 1966		
		2	O, 673	0, 1966		Valid
		3	0, 738	0, 1966		
		4	0, 817	0, 1966		

Based on the results of the validity test it is seen that the correlation value of each statement item with the total score obtained is greater label = 0,1966, so it can be explained that the statement item used is valid and can be used in subsequent data analysis.

Rehabilitation Test Results

Rehabilitation Test Results

Instrument	Coefficient Reliability	Boundary Value	Conclusion
Cultural Factor	0,663	0,600	
Social Factor	0,656	0,600	
Personal Factor	0,752	0,600	Reliabel
Psychological Factor	0,660	0,600	
Purchase Decision	0,731	0,600	

Source: **SPSS 25 For Windows Results**

Test F

The results of the simultaneous F test conducted by the author will be explained in table 3:

Simultaneous Coefficient Test

ANOVA					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	404.969	4	101.242	42.847	.000^b
Residual	224.471	95	2.363		
Total	629.440	99			
a. Dependent Variable: Variable_Y					
b. Predictors: (Constant), Variable_X4, Variable_X3, Variable_X2, Variable_X1					

Source: **SPSS 25 For Windows Results**

Based on table 3 can explain that Variable X1, Variable X2, Variable X3, and Variable X4 can significantly affect Variable Y.

T-Test (Partial Test)

The results of the t personal test conducted by the author will be explained in the table 5.

Partial Coefficient Test

Coefficient					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.228	1.197		1.026	.307
Variable_X1	.225	.082	.226	2.734	.007
Variable_X2	.155	.073	.159	2.107	.038
Variable_X3	.218	.079	.213	2.763	.007
Variable_X4	.364	.080	.385	4.569	.000
a. Dependent Variable: Variable_Y					

Source: **SPSS 25 For Windows Results**

Based on the results in table 4.15 above, obtained:

1.   The value of the cultural factor count (X1) is 2,734>1,984 with a significance value of 0.007<0.05

2.   The value of the Social factor count (X2) is 2,107>1,984 with a significance value of 0.038<0.05

3.   The value of the Personal factor calculation (X3) of 2,763>1,984 with a significance value of 0.007<0.05

4.   The value of the psychological factor calculation (X4) is 4,569>1,984 with a significance value of 0,000<0.05

From these results, it can be concluded that H0 was rejected and H1 was accepted so that there was a relationship or influence of Consumer Behavior Factors on the Purchase Decision of fashion products online in Bandung during the Covid-19 pandemic.

Table 5

Results of the Coefficient of Determination Test

Model Summary										
Model	R	R Square	Adjusted R Square	Std. Errors of the Estimate	Change Statistics					Durbin-Watson
					Square Change	F Change	df1	df2	Sig. F Change	
1	.80ᵃ	.643	.628	1.53716	.643	42.847	4	95	.000	1.896
a. Predictors: (Constant), Variable_X4, Variable_X3, Variable_X2, Variable_X1										
b. Dependent Variable: Variable_Y										

Source: **SPSS 25 For Windows Results**

From table 4.15 above, the R Square coefficient of determination in this study was 0.643 or 64.3% included in the strong category, which means that variable consumer behavior factors influence the variables of purchasing decisions.

Discussion.

Respondents' responses to cultural factor variables (X1) good category of 78.1%, social factor variables (X2) were in the good category with a percentage of 74.3%, personal factor variables (X3) were in the good category with a percentage of 80.3% and the psychological factor variable (X4) was in the good category with a percentage of 76%. The highest value of variable X1 is in the sub-cultural dimension that corresponds to the manner of manners and ethics applicable in society, the highest value of variable X2 is in the dimension of lifestyle where the purchase of fashion products online is available in various styles and models, the highest value of X3 variables is in the dimension of age and life cycle that corresponds to the needs and the highest value of variable X4 is in the dimension of learning where shopping for fashion products online is easier to do.

Respondents' responses to the purchase decision (Y) variable of online product purchases were in the category that was rated good with a percentage of 80.8%. The score is derived from measurements based on the stability of a product, habits in the purchase of products, and speed in the purchase of a product. The highest value is in the dimension of speed in purchases because online shopping is considered more practical and efficient with a percentage of 83.2%.

Consumer Behavior Factors had an influence of 64.3% on the Decision to Purchase Fashion Products Online in Bandung during the Covid-19 Pandemic, while the remaining 35.7% was influenced by other variables that were not studied by researchers.

It can be concluded that partially psychological factors have a greater influence on the decision to buy consumers of fashion products online. The results of this study are not the same as the results of research conducted by Wardoyo, et al.(2017) which states that lifestyle is more influential on decision making.

While the results of test F obtained the result that the variables of consumer behavior factors together influence the variable purchasing decision greater than the test results partially.

Conclusion

From the research results obtained :
The consumer response obtained the highest personal factors while the lowest social factors.

Partial test results found that psychological factors (X4) were more influential followed by personal factors (X3), cultural factors (X1), and social factors (X2) on purchasing decisions (Y). This means that psychological factors have a greater influence on consumers' purchasing decisions of fashion products online.

Test F results that the variables of cultural factors (X1), social factors (X2), personal factors (X3), and psychological factors (X4) influence together with the variables of purchasing decisions (Y) greater than the test results partially. This shows that the four factors of consumer behavior together exert a strong influence on consumer purchasing decisions of fashion products online.

Suggestion

The advice from researchers :

Business people engaged in fashion can make fashion products with more attention to the personality and social factors of their consumers. And combine social, material, and cultural capitals.

The next research is expected to add and study more deeply with research objects and other factors that are different from the research conducted by researchers.

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