THE IMPACT OF HABITUAL BEHAVIOR, BRAND LOYALTY, OFFLINE INFLUENCES, AND COGNITIVE BIASES ON BUYERS' INTEREST (CASE STUDY OF FEB STUDENTS HASANUDDIN UNIVERSITY)

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DEPARTEMENT OF MANAGEMENT FACULTY OF ECONOMICS AND BUSINESS HASANUDDIN UNIVERSITY MAKASSAR 2024

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as one of the requirements to obtain Bachelor of Economics degree

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to

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Is my own scientific work and to the best of my knowledge in this thesis there is no scientific work that has been submitted by another person to obtain an academic degree in other universities and there are no works or opinions that have been written or published by another person, except those quoted in this thesis and mentioned in the references.

If in the future it turns out that it can be proven there are elements of plagiarism in this thesis, I am willing to accept sanctions for such actions and be processed in accordance with applicable laws and regulations (Law No.20 of 2003, article 25 paragraph 2 and article 70).

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Kania Ramadhani

PREFACE

Bismillahirrahmanirrahim.

All praise to Allah Subhanahu wa ta'ala who has given grace, favor, and guidance to researcher so that finally research can complete the thesis entitled "The Impact of Habitual Behavior, Brand Loyalty, Offline Influences, and Coginitive Biases on Buyers' Interest (Case Study of FEB Students Hasanuddin University)" as one of the requirements to obtain Bachelor of Economics degree at Universitas Hasanuddin.

In the process of writing this thesis, researcher has received help, guidance, advice, and support from various parties. Therefore, let me express my deepest gratitude to:

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- 10. All parties who are willing to be respondents in this research and all of friends who have assisted the researcher in distributing the research questionnaires.

Researcher has tried to compile the thesis as well as possible but researcher realizes that this thesis has limitations. Therefore, researcher willing to accept any constructive criticism and suggestions in order to make this thesis

better. Finally, researcher hope this thesis can be useful and can add insight to anyone who reads it.

Makassar, January 24, 2024

Kania Ramadhani

ABSTRACT

THE IMPACT OF HABITUAL BEHAVIOR, BRAND LOYALTY, OFFLINE INFLUENCES, AND COGNITIVE BIASES ON BUYERS' INTEREST (CASE STUDY OF FEB STUDENTS HASANUDDIN UNIVERSITY)

Kania Ramadhani Nuraeni Kadir Romi Setiawan

This research examines the impact of habitual behavior, brand lovalty, offline influences, and cognitive biases on buyers' interest among FEB students at Hasanuddin University. The study aims to answer the following research questions: How does habitual behavior impact buyers' interest? How does brand loyalty impact buyers' interest? How does offline influences impact buyers' interest? How does cognitive biases impact buyers' interest? The research was conducted in Makassar. South Sulawesi, with a duration of approximately one month. The population comprised 2,374 active FEB students at Hasanuddin University, and the sample size was determined using the Slovin formula with a precision value of 10%. Data were collected through questionnaires utilizing a 5point Likert scale. The study found that all four independent variables (habitual behavior, brand loyalty, offline influences, and cognitive biases) have positive and significant impacts on buyers' interest, both individually and collectively. The combined influence of these factors also has a positive and significant impact on buyers' interest. In conclusion, this research provides valuable insights into the factors influencing buyers' interest among FEB students at Hasanuddin University. The findings contribute to a deeper understanding of consumer behavior and offer implications for marketing strategies aimed at this specific demographic.

Keywords: Habitual Behavior, Brand Loyalty, Offline Influences, Cognitive Biases, and Buyers' Interest.

TABLE OF CONTENTS

COVER PAGE	i
TITLE PAGE	ii
APPROVAL PAGE	iii
VALIDATION PAGE	iv
STATEMENT OF AUTHENTICITY	v
PREFACE	vi
ABSTRACT	ix
TABLE OF CONTENTS	x
LIST OF FIGURES	xiii
LIST OF TABLES	xiv
CHAPTER I INTRODUCTION	1
1.1 Background of the Study	1
1.2 Research Questions	9
1.3 Research Objective	10
1.4 Research Contributions	10
1.4.1 Theoretical Contributions	10
1.4.2 Practical Contributions	10
1.4.3 Policy Contributions	11
1.5 Writing Systematics	11
CHAPTER II LITERATURE REVIEW	14
2.1 Theoretical and Conceptual Review	14
2.1.1 Theoretical Review	14
2.1.2 Conceptual Review	19
2.2 Empirical Review	21
CHAPTER III RESEARCH FRAMEWORK AND HYPOTHES DEVELOPMENT	
3.1 Research Framework	24
3.2 Hypotheses Development	25
CHAPTER IV RESEARCH METHOD	
4.1 Type and Research Design	26
4.2 Research Location and Time	
4.2.1 Location	26

	4.2.2 Time	26
	4.3 Research Population and Sample	26
	4.3.1 Population	26
	4.3.2 Sample	27
	4.4 Sampling Technique	28
	4.5 Data Collection Technique	29
	4.6 Research Variable and Operational Definition	29
	4.7 Research Instrument	31
	4.8 Validity and Reliability Test	32
	4.8.1 Validity Test	32
	4.8.2 Reliability Test	33
	4.9 Data Analysis Technique	33
	4.10 Hypothesis Testing	34
	4.10.1 t-test	34
C	HAPTER V ANALYSIS AND DICUSSION	36
	5.1 Research Result	36
	5.1.1 Characterictis of Responden by Gender	36
	5.1.2 Characterictis of Responden by E-Commerce	36
	5.1.3 Range Determination	37
	5.1.4 Description of Habitual Behavior (X1) and Score Calculation	37
	5.1.5 Description of Brand Loyalty Variable (X2) and Score Calculation	38
	5.1.6 Description of Offline Influences Variable (X3) and Score Calculation	า 39
	5.1.7 Description of Cognitive Biases Variable (X4) and Score Calculation	.40
	5.1.8 Description of Buyer's Interest Variable (Y) and Score Calculation	41
	5.1.9 Validity Test	42
	5.1.10 Reliability Test	43
	5.1.11 Multiple Regression Analysis	44
	5.1.12 Coefficient of Determination (R ²)	45
	5.2 Hypothesis Test	46
	5.2.1 t-test	46
	5.3 Discussion	48
C	HAPTER VI CONCLUSION AND SUGGESTION	53
	6.1 Conclusion	53
	6.2 Suggestion	53

REFERENCES	56
APPENDIX	61
Appendix 1	62
Appendix 2	
Appendix 3	69
Appendix 4	81
Appendix 5	85

LIST OF FIGURES

Figure 1.1 Number of E-Commerce Users in Indonesia (2018-2023)	4
Figure 1.2 Proportion of Number of Product Transactions in E-Commer	ce5
Figure 3.1 Research Framework	24

LIST OF TABLES

Table 2.1 Empirical Review	21
Table 4.1 Likert Scale	29
Table 4.2 Research Variable and Operational Definition	29
Table 4.3 Cronbach Alpa's level of reliability	33
Table 5.1 Characterictis of Responden by Gender	36
Table 5.2 Characterictis of Responden by E-Commerce	36
Table 5.3 Description of Habitual Behavior Variable (X1) and Score Cal	culation38
Table 5.4 Description of Brand Loyalty Variable (X2) and Score Calcula	tion39
Table 5.5 Description of Offline Influences Variable (X3) and Score Cale	culation 40
Table 5.6 Description of Cognitive Biases Variable (X4) and Score Calc	ulation .41
Table 5.7 Description of Sales Effectiveness Variable (Y) and Score Ca	lculation
	42
Table 5.8 Validity Test	42
Table 5.9 Reliability Test	43
Table 5.10 Multiple Regression Analysis	44
Table 5.11 Coefficient of Determination	46
Table 5.13 t-test	47

CHAPTER I

1.1 Background of the Study

The global retail landscape has witnessed a substantial transformation in recent years, largely attributed to the advent of online shopping. The rise of online shops is a global phenomenon that has revolutionized the retail industry. The concept of selling and buying goods or services over the internet traces its roots to the early 1990s when the World Wide Web became accessible to the public. The first online transaction occurred in 1994 when a pizza was ordered online through Pizza Hut's website. This marked the beginning of a digital shopping revolution. (Mulali, Ting, & Ozturk, 2015).

With the growing popularity of online shopping, many businesses started to shift from traditional brick-and-mortar stores to the digital realm. The early 2000s witnessed an explosion of online retailers, further diversifying the range of products and services available to consumers. As technology advanced, the development of secure payment gateways and robust logistics networks made online shopping more reliable and convenient. The proliferation of social media platform led to increased competition, encouraging companies to innovate in areas such as user experience, personalization, and logistics. As a result, online shopping became an integral part of the modern consumer experience, allowing individuals to browse, select, and purchase products from the comfort of their homes or on the go through mobile devices (Gupta, Bansal, & Bansal, 2013).

Platforms like Facebook, Instagram, and TikTok transformed into shopping hubs, enabling businesses to showcase their products and connect with consumers directly. This shift in consumer behavior, often referred to as "social commerce," blurred the lines between traditional social interaction and online shopping. In Indonesia, the advent of the internet in the country can be traced back to the late 1990s, but widespread internet access and online activity gained momentum in the early 2000s (Kim & Han, 2023).

Online Shopping nowadays is becoming a trend where customers are embracing it due to its many benefits. From the point of view of consumers, this trend offers low and clear, and transparent pricing. Online Shopping is becoming more frequent, using the internet to promote and market a product or service or even a store, so people might become familiar with it and visit the store. The balanced competition between these two mediums of Shopping (online and offline) has marked the beginning of a new generation where customers can choose the desired channel that suits them more to purchase their needs. The aim of online Shopping or offline Shopping is to attract consumers and delivering them the most satisfying experience to ensure that the customer will come back. Retailers are facing more diversified and more sophisticated consumer demands and need due to globalization nowadays (Kim & Han, 2023).

Globalization caused by the development and emergence of the Internet lead individuals to become connected to the world, explore different tastes, be open to new cultures, be able to improve their lifestyles, be able to connect to new markets, develop their talents that is why retailers should always be up to date and deliver the best experience to shoppers to be able to maintain their existence and survive in such competitive markets. The main challenge here is to

please customers and grab their attention since they are crucial to any business (Unggara & Dewandaru, 2021).

Over the past several years, there has been a remarkable surge in the prevalence of online fashion shopping, marking a paradigm shift in consumer behavior. This upward trajectory is underpinned by various factors contributing to the convenience, accessibility, and diverse offerings presented by online platforms. The relentless growth of internet penetration, coupled with the widespread use of smartphones and other digital devices, has seamlessly integrated online shopping into the daily lives of consumers. The ease of browsing through an extensive array of fashion products, the convenience of doorstep deliveries, and the availability of various payment options have collectively fuelled the increasing trend.

Additionally, the dynamic and competitive landscape of e-commerce, with the entry of both local and global fashion brands, has expanded consumer choices and elevated the overall online shopping experience. The year-on-year increment in online fashion shopping is not merely a reflection of a momentary trend but rather a sustained transformation in the way consumers engage with and embrace the digital marketplace. As technology continues to advance and consumer preferences evolve, the trajectory suggests that online fashion shopping will persist in its upward trajectory, reshaping the retail landscape and redefining the dynamics of the fashion industry.

The evolution of online shopping in Indonesia has undergone significant transformation since its inception in the early 2000s, marked by the convergence of increased internet usage, government initiatives supporting digital

infrastructure, the rise of local and global e-commerce players, advancements in secure payment solutions, the integration of social commerce and influencer marketing, and strategic developments in logistics and last-mile delivery solutions.

The substantial potential of the Indonesian market attracted both local and global e-commerce players, marking a crucial phase in the development of online shopping. The unique characteristics of the market, combined with a growing population and increased internet usage, provided a fertile ground for e-commerce expansion. The entry of major global players like Alibaba's Lazada and Shopee, alongside the rise of local platforms such as Tokopedia and Bukalapak, became a significant moment in Indonesia's online retail journey.

196,47 200 178,94 180 158,65 160 138,09 140 118,8 120 100 93,42 80 60 40 20 2018 2019 2021

Figure 1.1 Number of E-Commerce Users in Indonesia (2018-2023)

Source: Statistika Market Insight (2023)

Based on data from Statistika Market Insights, the count of online marketplace or e-commerce users in Indonesia is anticipated to hit 178.94 million individuals in 2022. This figure represents a 12.79% increase compared to the

previous year's 158.65 million users. The trajectory indicates a continual rise in e-commerce users in Indonesia, with projections foreseeing a total of 196.47 million users by the conclusion of 2023. This upward trend is expected to persist for the following four years, with Statistika estimating that by 2027, the number of e-commerce users in the country will climb to 244.67 million people (Mustajab, 2023).

Concurrently, Bank Indonesia (BI) has reported that the value of e-commerce transactions in Indonesia is forecasted to reach IDR 476.3 trillion in 2022. This valuation is derived from a total of 3.49 billion e-commerce transactions conducted throughout the previous year, signifying an 18.8% increase from the IDR 401 trillion recorded in the preceding year. As the number of e-commerce users in Indonesia continues its upward trajectory, a pivotal aspect to consider is the proportional surge in the volume of product transactions within this dynamic marketplace. Below is proportion of number of product transactions in e-commerce (Lidwina, 2021).

Fashion

Kesehatan & Kecantikan

Pulsa & Voucher

Peralatan Rumah Tangga

Gamai

Olahraga-Mainan-Hobi

7

Makanan

Otomotif

Anak & Bayi

Elektronik

Elektronik

Peralatan Kantor & Belaja

2

Komputer

2

Pesawat-Hotel-Perjalanan

0

5

10

15

20

25

Persen

Figure 1.2 Proportion of Number of Product Transactions in E-Commerce

Source: Kata Data (2020)

The data unequivocally underscores the prominence of fashion as the frontrunner in online consumer preferences, commanding a significant 22% share of the digital marketplace in 2020. This statistic not only signifies the sheer popularity of online fashion shopping but also reflects a profound shift in consumer behavior. The allure of virtual storefronts, replete with a diverse array of clothing, accessories, and style choices, has propelled fashion to the forefront of the online shopping landscape.

The convenience of perusing the latest trends, making informed purchase decisions, and having fashion-forward items delivered to one's doorstep has undeniably contributed to the substantial surge in online fashion transactions. This trend is indicative of a seismic change in the way consumers approach retail, as the digital realm increasingly becomes the preferred avenue for satisfying their sartorial needs. The 22% dominance of fashion in online purchases is not merely a statistic; it is a testament to the transformative power of e-commerce in reshaping the dynamics of the retail industry, with fashion emerging as a trailblazer in this digital revolution.

The collaboration between global and local participants led to a more competitive environment, encouraging innovation and customer-friendly approaches. This shift went beyond traditional price competition and resulted in a range of innovative products and services. Local platforms, understanding the importance of cultural alignment and catering to the specific preferences of Indonesian consumers, played a significant role in shaping the online shopping experience. This led to a wider variety of products and services, reflecting the ongoing changes in Indonesia's e-commerce scene.

In recent years, the city of Makassar, Indonesia, has experienced a notable shift in consumer behavior with the increasing prevalence of e-commerce platforms. This transformation is driven by factors such as improved smartphone accessibility and affordable internet services. Against this backdrop, university students, particularly those enrolled in the Faculty of Economics and Business (FEB) at Hasanuddin University, emerge as a distinct group within the e-commerce landscape.

Technological adoption plays a pivotal role in shaping the habits of e-commerce buyers in Makassar, particularly among university students. The widespread use of smartphones and digital devices not only adds to the convenience of online shopping but also introduces a digital influence on purchasing decisions. This technological aspect forms a crucial layer in understanding how students integrate technology into their fashion-related shopping practices.

Offline influences and the local context provide additional dimensions to the background of e-commerce buyers. In Makassar, societal norms, and regional trends contribute to shaping consumer behavior, especially in the fashion sector. For university students, these cultural considerations may encompass factors such as social trends among peers, and the influence of local fashion businesses and traditions. The educational environment within Hasanuddin University, particularly within the FEB, introduces another layer to the analysis. Students in this setting may experience a social interaction that impact their fashion-related shopping behaviors.

Understanding and predicting human behavior, particularly in the context of online shopping, there are three important key factors such as attitudes, subjective norms, and perceived behavioral control. In this research, author focuses on applying Theory of Planned Behavior (TPB) as the underlying theory to analyze the buyers' interest. Habitual behavior is really important in TPB. It's about the routines and patterns people get into when they make decisions about shopping online. Figuring out how these habits affect online shopping is key to understanding the complex relationship between what people are used to doing and the lack of influence phenomenon. Another important thing is brand loyalty, which means sticking to certain brands. Finding out how loyalty to fashion brands affects online shopping helps us understand why some people might not be easily influenced by external factors when they decide what to buy.

Offline influences, such as traditional marketing channels and word-of-mouth recommendations, form another dimension of our investigation. TPB recognizes the importance of external factors in shaping behavioral intentions, and exploring how offline influences contribute to the buyers' interest, are crucial elements affecting decision-making. Cognitive biases can influence students' interest in buying things online. These biases, like availability heuristic or confirmation bias, impact the way students make decisions about online purchases. Understanding how these mental shortcuts affect buyer interest is crucial for exploring online shopping behaviors among students.

This research is important for various reasons. Firstly, it helps us understand how university students make decisions when shopping online, focusing on habits, loyalty, offline influences, and biases. The findings can benefit businesses and marketers, providing insights to connect better with students. For

educational institutions, especially in business and economics, it offers practical information for curriculum development. Additionally, the research contributes to academic discussions about online consumer behavior. It may guide policies related to e-commerce, considering the impact on students. Lastly, the study has practical implications for e-commerce platforms, helping improve the online shopping experience for students. In essence, this research benefits academics, businesses, educators, policymakers, and e-commerce platforms, deepening our understanding of online shopping among university students.

In summary, exploring how university students in FEB at Hasanuddin University engage with online fashion shopping involves understanding their habits, loyalty to brands, offline influences, and thinking patterns. These factors, like how often they shop, why they stick to certain brands, and how offline factors affect their choices, lay the foundation for our upcoming study. By delving into these aspects, the author aim to uncover the factors that impact students' interest in buying fashion online. This research strives to provide practical insights that could be valuable for both academics and anyone interested in the world of online shopping among FEB students.

1.2 Research Questions

In light of this multifaceted phenomenon, a pressing research problem arises:

- 1. How does habitual behavior impact the buyers' interest?
- 2. How does brand loyalty impact the buyers' interest?
- 3. How does offline influences impact the buyers' interest?
- 4. How does cognitive biases impact the buyers' interest?

1.3 Research Objective

- 1. To assess the impact of habitual behavior on buyers' interest
- 2. To assess the impact of brand loyalty on buyers' interest
- 3. To assess the impact of offline influences on buyers' interest
- 4. To assess the impact of cognitive biases on buyers' interest

By achieving these objectives, the author aims to provide a comprehensive understanding related the impact of habitual behavior, brand loyalty, offline influences, and cognitive biases on buyers' interest.

1.4 Research Contributions

The theoretical, practical, and policy uses of this thesis emphasize its potential to enhance the understanding of buyers' interest that is influenced by the habitual behavior, brand loyalty, offline influences, and cognitive biases. The insights generated by this research have the power to inform strategies and ultimately contributing to the sustainable growth of online shops in such regions.

1.4.1 Theoretical Contributions

Contribution to Theory of Planned Behavior (TPB): This research contributes to the Theory of Planned Behavior (TPB) by applying its framework to the examination of habitual behavior, brand loyalty, offline influences, and cognitive biases in online fashion shopping among university students. It aims to enhance our understanding of how TPB concepts manifest in the context of ecommerce usage.

1.4.2 Practical Contributions

The findings of this study have contribution for businesses and marketers.

Understanding the interplay of habitual behavior, brand loyalty, offline influences,

and cognitive biases can inform strategies to better cater to the preferences and decision-making processes of university students in the online fashion sector. Practical insights may be gained to optimize marketing approaches and improve the overall online shopping experience.

1.4.3 Policy Contributions

On the policy front, the research could contribute by providing insights into the specific needs and challenges faced by university students in the online shopping domain. Policymakers may find valuable information to develop regulations or guidelines that promote a fair and secure e-commerce environment for this demographic. Understanding the factors that influence buyer behavior can aid in crafting policies that protect consumers and promote responsible business practices in the digital marketplace.

1.5 Writing Systematics

CHAPTER I INTRODUCTION

This chapter describes the background of the study, research question, research objective, limitation of the research, significance of the research, and writing systematics.

CHAPTER II LITERATURE REVIEW

This chapter describes the theoretical basis of the theory of planned behavior. This chapter also consists of conceptual foundations.

CHAPTER III RESEARCH FRAMEWORK AND HYPOTHESIS DEVELOPMENT

This chapter consist of research framework and research hypothesis.

CHAPTER IV RESEARCH METHODS

This chapter consists of; a) type and research design, b) research location and time, c) research population and sample, d) sampling technique, e) data collection technique, f) research variable and operational definition, g) research instrument, h) validity and reliability test, i) data analysis technique, and j) hypothesis testing.

CHAPTER V ANALYSIS AND DISCUSSION

This chapter is structured to present the research results comprehensively. It encompasses a breakdown of the variable results, a thorough examination of the validity and reliability tests, the application of multiple regression analysis, and the calculation of the coefficient of determination. The chapter also incorporates hypothesis testing to assess the validity of proposed relationships.

CHAPTER VI CONCLUSION AND SUGGESTION

This chapter contains the conclusions and recommendations drawn from the entire research conducted. The conclusions highlight the identified issues

in the study, along with the results of the research investigation. Additionally, recommendations are provided to address the issues and guide future research endeavors.

CHAPTER II LITERATURE REVIEW

2.1 Theoretical and Conceptual Review

2.1.1 Theoretical Review

A. Theory of Planned Behavior (TPB)

According to Bangun & Handra (2021), an individual's thoughts significantly influence their actions, employing a belief perspective that combines characteristics, qualities, and specific information to generate behavioral objectives. Intention, whether conscious or subconscious, represents a decision to act in response to a desired stimulus, tracing the genesis of behavior to this intention. The theory of planned behavior enhances the theory of reasoned action, introducing perceived behavioral control as a crucial factor. Sayyida & Hartini (2021) explain that this theory emphasizes humans as rational beings who meticulously evaluate information, dissecting consumer preferences, subjective norms, and perceived behavioral control.

In the theory of planned behavior, behavioral orientations predict the likelihood of an action. Bangun & Hendra (2021) stress the importance of considering one's orientation when evaluating subjective standards and gauging behavioral management. Favorable attitudes, social support, and perceived ease contribute to stronger intentions for a specific behavior, exemplified by someone with a positive attitude toward stock investment, supportive social circles, and perceived barriers to stock investment. The perceived behavioral control concept emerged in 1988, leading to the formulation of the theory of planned behavior (TPB).

Perceived behavioral control represents an individual's belief in their authority over a behavior's presence or absence, with a direct connection to behavior when perception aligns with actual control. In 1988, an element of behavioral control was introduced, expanding the model. The TPB, encompasses attitudes, subjective norms, and perceived behavioral control, with these components interacting to formulate determinants for intentions, influencing whether the intended behavior will be executed.

a. Attitude

Novalia Agung (2019) defines attitude as an individual's consistent evaluation, sentiment, and inclination toward preferences or aversions for objects or concepts. This interpretation specifically applies to buyer attitudes, which can be positive or negative and develop after appraising the relevant object. Repeated exposure further solidifies these attitudes, serving various functions such as adjustment, ego protection, value expression, and knowledge expression.

Buyer attitudes respond to advertising messages, reflecting positive or negative feelings when prompted to perform a specific action. Attitude towards behavior indicates one's inclination when assessing actions in a given context, signifying a predisposition to react favorably or unfavorably to an object, individual, institution, or event. These attitudes are crucial variables influencing the intention to act, with positive views fostering a willingness to engage in specific behaviors.

Behavioral beliefs, according to Sharma & Kein (2020), shape one's perspective on behavior, with the strength of beliefs and assessment of

consequences influencing the thought process. Views on behavior directly impact the intention to act, a concept further shaped by perceived behavioral control and subjective norms.

Attitude, in essence, represents the degree to which an individual forms a favorable or unfavorable judgment of a particular behavior. For instance, if buyers perceive e-business as nonessential, it results in an attitude that deters them from intending to use e-business. Conversely, recognizing e-business benefits, such as efficient product searches and significant discounts, encourages a positive attitude and an intention to use e-business.

b. Subjective Norm

Subjective norm, according to S.B. Ferraz (2017), is an individual's perception of whether people influence the decision to undertake a specific behavior. This perception involves the reception and processing of messages or information within the human mind. Novalia Agung (2018) describes subjective norm as an individual's perception influenced by social pressures to perform or abstain from certain behaviors. Both references highlight the significance of subjective norms in acknowledging societal expectations that shape behavioral inclinations. These norms are rooted in normative beliefs, shaping behavior and influenced by peers, family, coworkers, and other individuals associated with a given activity.

S.B. Ferraz (2017) emphasizes social influence as integral to subjective norms, encompassing rewards, penalties, regard for others, perceived expertise, and desires. According to S. Wang (2018), the perceived social pressure is

greater when a person suggests a behavior, and it diminishes when the suggestion advises against it.

Subjective norm involves considering whether someone else believes in engaging in a particular behavior. Consumer subjective norms regarding e-business are influenced by the surrounding environment. If people nearby favor traditional shopping methods, discouraging subjective norms emerge for considering e-business. Conversely, positive recommendations from friends or family regarding e-business, coupled with satisfactory transactions, cultivate subjective norms that encourage consumers to embrace e-business.

c. Behavioral Control

Behavioral control, as defined by Woods (2018), involves understanding an individual's capability to execute specific behaviors and addresses the extent to which a person believes they have control over exhibiting a particular behavior. Influenced by factors that either facilitate or hinder behavior, it encompasses all human actions, whether directly observable or not.

Perceived behavioral control reflects an individual's assessment of the ease or difficulty in performing an action and is influenced by past experiences and potential obstacles. Favorable subjective attitudes and norms, coupled with supportive factors, heavily rely on perceived behavioral control. Support plays a significant role in managing behavioral control, and individuals with positive orientations, support, and minimal barriers exhibit stronger intentions.

Woods (2018) emphasizes that behavioral control signifies the belief that an action is either easy or difficult to carry out under an individual's control. When

the use of e-business is perceived as challenging, it results in behavioral control that discourages consumers from considering e-business.

The Theory of Planned Behavior (TPB), developed by Icek Ajzen, serves as a foundational psychological model for understanding and predicting human behavior. It posits that behavioral intentions, influenced by attitudes toward behavior, subjective norms, and perceived behavioral control, are key predictors of actual behavior. Applying TPB to the context of online fashion shopping among university students provides a lens to analyze buyer behavior. As individuals repeatedly engage in online shopping, their actions may transition from deliberate decisions to habitual behavior, aligning with TPB's acknowledgment of automaticity in behavior.

Brand loyalty corresponds to positive attitudes, shaping intentions and behavior, while subjective norms play a role in influencing loyalty through social pressures. Offline influences, like recommendations and traditional advertising, fall under subjective norms, impacting behavioral intentions. Cognitive biases, such as availability heuristic and confirmation bias, can be understood through the biases influencing attitudes, subjective norms, and perceived behavioral control within TPB. By examining habitual behavior, brand loyalty, offline influences, and cognitive biases within the TPB framework, this research seeks to analyze buyers' interest in the online fashion sector among university students, unraveling the intricate dynamics that guide their decision-making processes.

2.1.2 Conceptual Review

A. Habitual Behavior

In the contemporary landscape of online fashion shopping among university students, the concept of habitual behavior emerges as a central and intriguing aspect of consumer decision-making. Habits, ingrained through repeated actions and routines, play a pivotal role in shaping how individuals navigate digital marketplaces, make choices, and engage with e-commerce platforms. Habitual behavior examines people's buying and spending habits.

Online fashion shopping, characterized by its convenience and accessibility, becomes fertile ground for the development of habitual behavior. The repetitive nature of actions, from browsing and selecting items to completing transactions, contributes to the formation of habits. Positive attitudes toward the ease of online shopping are reinforced through habitual engagement, creating a cycle that shapes the overall decision-making tapestry.

Habitual behavior influenced by several factors such as:

- Personal factors: an individual's interests and opinions can be influenced by demographics (age, gender, culture, etc.).
- Psychological factors: an individual's response to a marketing message will depend on their perceptions and attitudes.

B. Brand Loyalty

Brand loyalty summarize the deep and enduring connection individuals form with specific brands over time. Picture this concept as a relational bridge, spanning the gap between consumers and brands, solidified by trust, satisfaction,

and a sense of allegiance. In this mental imagery, brand loyalty becomes the essence of a sustained relationship, where consumers consistently choose and advocate for a particular brand amidst a sea of choices.

In the realm of brand loyalty, envision brands as extensions of consumers' identities. Individuals often align themselves with brands that reflect their values, lifestyles, and self-perceptions. This alignment becomes a form of self-expression, with brand choices serving as statements that convey who consumers are and what they stand for. Brand loyalty is about how likely customers will keep using a certain brand's products in the future, regardless of what's happening in the market or what competitors are doing.

According to Oliver (1997), it's all about customers intending to stick with a particular brand, making it their go-to choice for buying things. This helps us tell the difference between customers who stick with a brand and those who don't. This idea also highlights two main things about brand loyalty, which is how often people buy a brand (behavioral loyalty) and how much they like the brand, which is also why they choose to buy it.

C. Offline Influences

Offline influences are the things outside the internet that affect how people decide what to buy. Think of them as real-world factors, like talking with friends or trying things in a store, that impact what people choose when shopping. These everyday interactions and experiences, happening in the physical world, are crucial in helping people decide what to purchase.

The concept of offline influences describes the real-world factors shaping consumer decisions. This mental imagery encompasses the power of word-of-

mouth, in-store experiences, traditional advertising, cultural influences, and personal engagements, all playing pivotal roles in guiding individuals through their purchasing journey. As we delve into the research title, offline influences emerge as integral components influencing buyers' interest, adding depth to the exploration of consumer behavior within the offline and online realms.

D. Cognitive biases

Cognitive biases wield significant influence in shaping buyers' interest by molding their perceptions, preferences, decision-making processes, and how they assess the value of products and services. In the realm of consumer choice, they hold substantial sway over how consumers perceive and judge the worth of products, services, and brands, ultimately steering their buying decisions.

The impact of cognitive biases on consumer choice is substantial, as they shape how individuals view and assess various offerings in the market. Recognizing these biases provides marketers and businesses with valuable insights to craft strategies that can effectively influence consumer behavior and decision-making.

2.2 Empirical Review

Table 2.1 Empirical Review

Author/Year	Title	Variable Differences	Result
(Linardi &	Pengaruh	The research analyzes	The research
Goh, 2022)	Perilaku	variables of habitual	results show
	Konsumen dan	behavior and buyers'	significance of
	Kualitas	interest. The difference	positive result on
	Pelayanan	between this research	buyers' interest
	terhadap Minat	is the research scope	decisions.

	Dali mada DT	leiele Aleie Alee e4di.	
		which this the study	
	Mulia Cipta	analyze the buyers'	
	Abadi Medan	interest for PT. Mulia	
		Cipta Abadi Medan and	
		this title analyze the	
		buyers' interest of FEB	
		Students of	
		Hasanuddin University	
(Mirnawati,	Pengaruh	The research by	The analysis
2018)	Kesadaran	Finandhita Mirnawati	revealed a positive
2010)			•
	Merek,	specifically examines	link between brand
	Persepsi	influence of brand	awareness,
	Kualitas, dan	awareness, perceived	perceived quality,
	Loyalitas	quality and brand	and brand loyalty
	Merek	loyalty on Wardah's	for Wardah. Higher
	terhadap Minat	consumer repurchase	brand awareness
	Beli Ulang	interest. The difference	leads to a positive
	Konsumen	between this research	perception of
	Wardah	is the variables. This	quality, fostering
		research will analyze	increased brand
		several aspects in	loyalty. This loyalty,
		measuring buyers'	in turn, strongly
		interest.	influences the
			intention to
			repurchase
			Wardah products.
(Alvian &	The Effect of	On Uji Alvian's Article	The research show
Buana,	Word of Mouth	article, the variables	that Word of Mouth
2022)	on Buying Inter	are the word of mouth	has a positive
	Industries on	and buying interest	effect on buying
	Lombok	which are specifically	interest. Word of
	Islands	done to to find out the	Mouth has a

		influence of trust on buying interests and to find out the influence of Word of Mouth on buying interests through trusts.	positive effect on trust. Trusts have a positive effect on buying interest and Word of Mouth has a positive effect on buying interest through trusts.
(Permatasari,	Analisis	The research variables	The research
2015)	Pengaruh	are consumer	results show that
	Ethnocentrism	ethnocentrism and	consumer
	dan Percieved	perceived value, also	ethnocentrism has
	Value Terhadap	purchase intention. The	an influence
	Minat Beli	variables has the	positive impact on
	Konsumen	significant relagtion	brand image,
	dengan Peran	with this research as	perceived value
	Brand Image	the author will use the	has a positive and
	Sebagai	cognitive biases and	significant effect
	Mediator	percieved value as one	on brand image
		of the variable to	and consumer
		measure the buyers'	ethnocentrism,
		interest.	perceived value,
			brand image has a
			positive and
			significant effect on
			consumer buying
			interest.