

# Model of intention to behave in online product purchase for Muslim fashion in Pekanbaru, Indonesia

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# Model of intention to behave in online product purchase for Muslim fashion in Pekanbaru, Indonesia

Online product purchase

44

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## Abstract

**Purpose** – The purpose of this paper is to examine the effect of company brand image on consumer confidence in the online purchase of Muslim fashion products, to assess the influence of company brand image on Muslim fashion online behavior and to assess the influence of the company brand image on the intention to behave online on Muslim fashion products through consumer trust.

**Design/methodology/approach** – This paper's objective is to study the e-marketing online sales of Muslim fashion products. This paper is descriptive verification in nature. The paper is carried out through data collection in the field. Descriptive survey methods and explanatory survey methods were used in its implementation. The sample of 94 paper is a group of 97 UIR FISIPOL students who have purchased Muslim fashion products of 14. Structural equation modeling is used as a natural analysis in this paper.

**Findings** – Brand image has a significant effect on consumer trust which has been proven by the value of *t*-count being greater than the value of *t*-table. Simultaneously, brand image and consumers' trust have a significant effect on intention to behave which has been proven by the value of *F*-count being greater than the value of *F*-table. Simultaneously, brand image and consumers' trust have a significant effect on intention to behave which has been proven by the *t*-count value being greater than the value of *F*-table. By using mediation test, it has been revealed that consumers' trust cannot mediate the brand image on the intention to behave significantly. The magnitude of the influence of brand image on consumer trust is 0.482, the effect of consumer trust on intention to behave is 0.239, while the effect of brand image on intention to behave through consumer trust is 0.077. Hence, the total influence jointly is 0.797.

**Originality/value** – This is one of the few papers that investigate the model of behavioral intentional of online purchase of Muslim clothing products. Fashion products are important for teenagers because they like to present themselves through their appearance. Fashion products are fashion clothing, including all accessories such as belts, shoes, hat, bag, socks and under wear. Watches and cell phones can also be products that have their own mode; it is not surprising if some people consider them as fashion products.

**Keywords** Behaviour, Trust, Brand image, Islamic fashion and clothing industry, Behavioural intention, Corporate brand image

**Paper type** Research paper

## 1. Research background

Rapid information technology development including the internet has brought a huge impact on all aspects, including the development of business and marketing fields. This has brought changes to the types and levels of consumers' needs and desire. Nowadays, there are many people who use the internet as marketing and business media. It gives a huge impact on the marketing world. It is not something uncommon considering the increasing number of internet users which continues to grow rapidly. This can be a potential market for business actors. On the other hand, e-commerce practices and e-businesses have had many advantages either for the company or the consumer.



The number of internet users has grown rapidly along with the advancement of technology. Right now, the internet can be accessed anywhere and anytime. This is because of the amount of access that enables people to use the internet. Tight competition makes the consumers be more critical in choosing the product and service they need. Therefore, the company should be able to explore various possible strategies to fulfill the consumers' expectation. Technology advancement also leads to changes in a community's lifestyle in fulfilling their needs and desire. Technology is used as a marketing tool that can be easily accessed by the community at anytime and anywhere.

According to [www.internetworldstar.com](http://www.internetworldstar.com) (November 2015), the number of internet users, globally or in Indonesia, keeps increasing every year. In addition, Indonesia is at fourth position in terms of the number of internet users in Asia. Indonesia has a population of 255 million and 30.5 per cent of it uses the internet.

From the above-mentioned data, it can be concluded that internet users globally in the Asian level have increased rapidly. This is a huge business potential. There are various reasons why there are more people who shop and do business on the internet. Visa e-Commerce Consumer, Visa's monitor-risk agency, found the following four answers: first, around 80 per cent of respondents stated that online shopping has more flexible time. Second, 79 per cent of respondents said that it is easier for them to compare prices to save more money. Third, 78 per cent respondents stated that they could compare different products. Finally, 75 per cent respondents stated they could find cheaper products (Kasali, 2011). Chandra (2000, pp. 64-65), in his paper titled "knowing the consumers in the digital era: consumer's shopping process through the Internet," explained that the biggest reasons why consumers choose to shop on the internet are the searching process, choice evaluation, the fact that shopping actualization happens at a fast rate, is convenient and can be done anywhere, anytime. The searching process on the internet can be strengthened through discussions on chats or newsgroup among the consumers or prospective consumers; this then helps in the evaluation process to compare and build decision criteria. Then, the purchasing transaction is carried out.

The utilization of purchasing through the internet (online shopping) in Indonesia has also improved greatly. According to a global report on online shopping collected by Nielsen company, nearly 70 per cent of the internet users in Indonesia who have participated in the online global survey in March 2010 stated that they plan to do online shopping and only one third admitted that they will never do online shopping. According to the survey results of Nielsen company in 2007, 51 per cent of the internet users in Indonesia have done online shopping, whereas in 2005, only 4 per cent of the buyers opted for online shopping (Wijaya, 2008). The utilization of purchasing service through the internet brings many advantages for not only the marketers but also the consumers. According to Kotler and Armstrong (2001, p. 261), one of the advantages for online consumers is convenience. Consumers do not need to deal with traffic, they do not have to find a place to park their transportation and they do not have to walk from one store to the other. Consumers can compare brand, check the price and order the product for 24 hours from anywhere. Online consumers feel comfortable and they personally will have less arguments during the purchasing period. Online purchase offers several additional privileges. Commercial online services and the internet give consumers access to abundant information for comparison.

Information on the company and competitor products is highly required. Consumers often interact with the seller's site to find the product or service information they really want, then they order or download the information on the site. According to the global online Nielsen survey, products and services that might be purchased by Asian consumers are books that accounted for 52 per cent, fashion products that accounted for 44 per cent and

airline tickets and electronic devices that accounted for 35 and 32 per cent respectively. According to Gendis *et al.* (2009), the rapid development of online stores offers business opportunities in the fashion field on the internet that target many adolescents as its consumers. Many of the adolescents are educated, such as university students. Various kinds of fashion products from head to toe such as shoes are on high demand among female consumers. Research by Kim and Kim (2004) on predicting online purchase intentions for clothing products explained that many female consumers make an online purchasing decision on clothes, jewelry and accessories. According to Rianto (2005), online business has also experienced slowdown including in Indonesia. Many business experts stated that online business graph is declining. However, the online business is still blooming because there are still many people who believe that this is still a promising business.

The increase in online businesses has caused tight competition. Hence, the online store owners should pay attention to the factors that can help the online fashion store to keep surviving, growing and developing. In this case, the online fashion store is required to act faster to attract more consumers. Online fashion store should pay attention to the consumer's behavior and factors that affect the consumer's purchasing decisions. Following is the list of the best and most popular online stores in Indonesia that have different business models, for example, consumer-to-consumer and business-to-consumer, etc.

In the case of Lazada, it can be seen that it always promises something uncertain and there is no response to any consumer complaints on Lazada's part. There are already many people who file complaints, but it seems that Lazada stays quiet and keeps promising something without certainty. Lazada gives the impression that they are not really serious in handling the complaint from their customers and the Management of Lazada pretends that they do not want to know more. Sadly, they are protecting themselves by hiding behind their Customer Service and regulations and that they only prioritize Lazada's interest.

Developing technology has also affected teenagers. Advance technology and the internet have facilitated teenagers to access various kinds of information on the internet. There are now more producer and business actors that offer their products through the internet. Also, consumers can purchase these products online. Online shopping is a form of new communication that does not need face-to-face presence; it can be done from different parts of the world. Shopping environment which is different from a traditional shop gives the consequences that should be re-reviewed by the consumer in deciding to purchase the product.

Intention to purchase behavior is defined by Eagly and Chaiken (1993) in Goode and Harris (2007, pp. 513-514), as part of someone's conscious planning to put the effort in doing certain behavior with the intention formed from two personal alternatives and helping normative. In this case, the intention to even up the behavior by Oliver (1997, p. 35) in Goode and Harris (2007, p. 514) is called "conative loyalty" or "intention to repurchase" labels.

Factor that determines the success of a business application (especially retail sales) through an online platform is the consumers' trust on the internet. Some of the online consumers are afraid to do transactions through online platforms because of several considerations, that are as follows:

- high crime ware, such as the rise of credit card fraud;
- protection of consumers who make an online purchase; and
- fraud through an online platform.

Consumers' trust has been acknowledged in marketing as an important factor to achieve success in the business. Trust is defined as the willingness to do an exchange with a partner who is trusted, reliable and has integrity (Morgan and Hunt, 1994; Moorman *et al.*, 1992).

Online product purchase often involves various levels of risk/uncertainties, especially when a consumer needs to give credit card information through an online platform. Because of the “hands-on” characteristic of traditional shopping, online shopping is linked to high risk (Bhatnagar *et al.*, 2000; Hawes and Lumpkin, 1986) and this risk is often linked to trust on the online shopping behavior (Newholm *et al.*, 2004).

Purchasing is a function of two factors, namely:

- (1) intention to buy; and
- (2) the environmental effect and/or individual difference.

The intention to buy is a plan to purchase a certain product or service. There are three categories in the purchasing plan that are as follows:

- (1) purchase with full planning, where goods and brands have been selected before going to the store;
- (2) purchase with half plan is when there is already an intention to buy the product but the brand is not selected until the customer reaches the store; and
- (3) purchase without planning where goods and brands are determined when the customer arrives at the store and this type of purchase is often called an impulsive purchase (Engel *et al.*, 1993).

Factors like culture, social class and situation can influence people’s desire to make a purchase. In addition to that knowledge, consumer resources, attitudes and lifestyle can also be called as influences. The emergence of the internet and e-commerce greatly influences consumers’ intentions to buy or not. According to Liang and Lai (2000), buying behavior through internet media (online shopping) is the process of buying products or services through Internet media. The peculiarity of the buying process through the internet is when potential consumers use the internet and search for information relating to the goods or services they need. In more detail, the consumers start from visiting or revisiting virtual stores, making orders to buy products or services and agreeing to the contract to receive and use services through internet.

The advantage of online purchase is that consumers are free to choose and compare the items offered by the seller (e-commerce). Thus, the buyer will get the perfect item, both in terms of price and features. In terms of disadvantage, many people are concerned with the aspects of security, buyer knowledge and the availability of internet infrastructure. More advanced security technology will result in decreasing the losses incurred when transacting through internet.

As stated above, the increasing use of e-commerce in Indonesia has triggered online purchase which has been proven by the obtained data. The data revealed that many Indonesians are purchasing various kinds of products online, especially clothing. This study is focused on the teenagers whose emotional and cognitive conditions are still not stable. Then, the huge number of teenagers who become Internet users and shop online.

Fashion products are important for teenagers because they like to present themselves through their appearance. Fashion products are fashion clothing, including all accessories such as belts, shoes, hat, bag, socks and underwear. Watches and cell phones can also be products that have their own mode; it is not surprising if some people consider them as fashion products.

FISIPOL students from the Islamic University of Riau that amounted to 3,423 people are a group of teenagers who also take advantage of technological developments through online shopping to satisfy their shopping needs and desire, especially Muslim fashion products.

The need for Muslim fashion products is their basic requirement because they are required to wear Muslim clothing in their daily activities in the campus, as they study in an Islamic university. These students are a group of today's modern teenagers who tend to do online shopping to facilitate them in satisfying their fashion needs. Teenagers are also active internet users. Maulana (2015) presented the results of a national research conducted by the Association of Indonesian Internet Service Providers (APJII), the Communication Research Center and the University of Indonesia which showed the results that the majority of Indonesian internet users were in the age range of 16-25 years. The research results showed that teenagers were the majority of Internet users in Indonesia with various kinds of activities that they can do, one of which is shopping online. Sutriyanto (2014) stated that Indonesian teenagers are getting more generous when it comes to shopping online. In the article, the results of a survey conducted by Visa as payment technology company showed that online buyers tend to be younger than offline buyers. Nearly half of these online buyers are 16-30 years old. This proves that many teens shop through an online platform and it influences teenagers' buying behavior when shopping online.

Based on the above phenomenon, the researcher is interested in conducting research:

- to examine the effects of company brand image on consumer confidence in the online purchase of Muslim fashion products;
- to assess the influence of company brand image on Muslim fashion online behavior; and
- to assess the influence of the company's brand image on the intention to behave online on Muslim fashion products through consumer trust.

## 2. Previous research and hypothesis testing

### 2.1 Brand image

*Brand Image Definition:* Brand image can be defined as a perception that arises in the minds of consumers when considering a brand of a particular product. There are several definitions of brand image; here are some definitions of brand image according to the experts: According to the American Marketing Association, Kotler and Keller (2008, p. 258) define the brand as the name, term, sign, symbol or design, or combination thereof, that identifies the goods or services of one of the sellers or groups of sellers and differentiates it from the competitor's goods or services. According to Kotler and Armstrong (2008, p. 275), brands are names, terms, signs, symbols or designs, or combinations of these, which represent the identity of a product or service of a seller or group of sellers and distinguish the product from a competitor's product. Ginting (2011, p. 99) defines a brand as a name, term, sign, symbol, design or combination thereof to mark the product or service of a seller or group of sellers and to distinguish it from competitors.

It can be concluded from Lee *et al.* (2000) that creating a profitable brand image is the key to winning bigger market share, and having better comprehension of brand image can be a strong basis in developing a more effective marketing program. In addition, Arslan and Altuna (2010) added that brand extension negatively affects brand image of a product, while the conformity between parent brand and brand extension reduces negative effects. Image drop as a result of greater extensions occurs when the perceived image and the quality of the parent brand are higher. Perceptions of brand quality, brand familiarity, perceived suitability and consumer attitudes toward brand extensions have positive effects on product brand image after extension.

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*Corporate brand image:* The corporate brand image is one of the most important parts owned by a company, including both large companies and small companies. According to Nguyen and Le Blanc in Flavian *et al.* (2005), corporate image is the result of a set of processes by which consumers compare various attributes owned by the company. Attributes such as product, price, product quality and service quality.

According to Berman and Evans (1995) and Wei wei (2007), a corporate brand image is a mixture of functional and emotional aspects, that is, the previous experience between consumers with companies such as advertising, word of mouth and hope, that will directly have a positive impact on consumer satisfaction. If the consumer has ever had a good experience with the company, then his satisfaction will increase. Conversely, when there is a bad experience, the satisfaction will also decrease. From the definition of a corporate brand image according to experts, it can be concluded that the image of the company/online shop is the result of the evaluation process conducted by consumers of the online shop and all activities and products it offers. The evaluation results are then stored in memory and converted into perceptions. When the name of the online shop is called or appears in the memory of the consumer, at that moment, the positive or negative perception that has been embedded reappears.

Positive and negative image of the online shop depends on the feelings and impressions of consumers when evaluating. If at that time consumers feel disappointed and are not satisfied, then a negative image will appear. Conversely, when consumers feel satisfied, it will form a positive image. The image of the online shop is a subjective thing and is different according to each person.

### 2.2 Definition of trust

Trust is the foundation of business. Building trust in long-term relationships with customers is an important factor for creating customer loyalty. This belief is not simply to be acknowledged by other parties/business partners but must be built from the beginning and can be proven. According to Prasara *et al.* (2007, p. 23.1), when consumers trust a company, they would rather buy back and share valuable personal information with the company. People may behave differently or have different levels of belief or intention when faced with different channels of communication or in varying conditions. McKnight *et al.* (2002) suggest three factors that have an important influence on the development of trust relationships between online companies and end users, namely, online environmental trading safety, corporate goodwill and quality website. Trust in e-commerce can depend on web vendors (interpersonal trusts), web transaction environments (institutional trusts) and end users' own general trust (dispositional trust) (McKnight and Chervany, 2002).

According to McKnight and Chervany (1996), more than half of the 60 selected articles or books interpret the beliefs of more than one aspect, and most of the literature is consistent in claiming that there must be more than one meaning for the term "belief." One of the reasons why the term has no generally accepted definition is that beliefs have been researched from different perspectives, such as from economic, marketing, sociological, psychological and political science points of view (Fung and Lee, 1999; McKnight and Chervany, 2002).

There are six elements of trust constituency to examine how an element of trust can affect end user behavior. McKnight and Chervany (1996) analyzed six trust constructs:

- (1) trusting beliefs;
- (2) trusting the intention;
- (3) trusting behavior;
- (4) system trust;

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- (5) dispositional beliefs; and
  - (6) situational decision to believe.

Online product  
purchase

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They defined trust in relation to three main categories. First, trust is always described as hope and confidence. Second, it can also be defined as behavior, and third, it also consists of effective, cognitive or respective/affective aspects. Believing beliefs Trusting beliefs occurs when a person thinks that a trustee is relied upon in a specific situation. Beliefs consist of four elements, namely, virtue, honesty, competence and predictability. Virtue means that the trustee takes his truster benefits into consideration when using or making decisions about truster information (Lee and Turban, 2001). Honesty means that guardians make reliable decisions and respect the stipulation that they are guaranteed (Siau and Shen, 2003). Competence refers to the ability of the trustee to achieve the expected results, and ultimately, predictability means that the trustee's actions under certain circumstances can be predicted from his past behavior. Sometimes trusting beliefs can also flourish on the basis of other abilities, such as professional knowledge of doctors or lawyers (Gambetta, 2000; McKnight and Chervany, 2002).

Belief in intentions means the willingness of one party to depend on the other in the specific situation. McKnight and Chervany (2002) describe five important components including trust intent. These elements include potential negative consequences, dependencies, feelings of security, the context of a particular situation and a lack of dependence on control. First, negative consequences or risks can emphasize the importance of trust. Second, dependence or trust is also an important factor that supports belief in intentions and can also be defined as dependency-based forces. This means that one party is willing to give power to the other as a result of the first party's dependence on the second party. Third, the feeling of security makes believe a strong intention. The feeling of security increases the willingness of people to rely on the company they trust because they feel more reliable and comfortable. Furthermore, the level of public confidence on the other hand also depends on the context of the particular situation (Gambetta, 2000). For example, people will trust their own physician more to cure those diseases than, say, someone who works on the plane. Finally, the lack of reliance on trust means that people cannot rely on the control mechanism but must "trust trust" or trust when they trust the other (McKnight *et al.*, 2002).

Trusting behavior refers to the person who gives the other party power over them or the feeling of being secure to depend on others even when there is a risk in certain situations (Gambetta, 2000). Several indicators of trust have been found in the literature. For example, people may allow some types of sacrifices to be made, such as allowing guardians to use their property or information on their behalf, or reveal their details to the guardians (McKnight and Chervany, 2002).

The belief system is an impersonal structure that supports believing intentions. There are two main types of impersonal structures in the belief system, that is, structural assurance and situational normality. Issues such as policies or contracts fall within the assurance structure and issues such as the role of guardian and truster in certain situations belong to situational normality. The belief system can also be seen as a dependable belief.

The dispositional belief is that situational building is generally expected by the truster. In other words, it means this kind of trust can occur when one has a general preference for a conceptual. Trust belief model covers a wide spectrum of situations and people. Like a trust system, dispositional beliefs also contain two categories: belief-in-person and trusting stance. Trust-in-person refers to the truster assumption that people are trustworthy, while trusting attitudes refer to truster beliefs that better results will follow if he or she depends on a particular party. In other words, a person's trusting attitude means that he or she tends to



rely on the trustee, who contributes to believe the person's intentions more directly than the belief-in-person (McKnight and Chervany, 2002).

### 2.3 Definition of behavioral intention

Behavior is a real consumer action that can be observed directly. Behavior is related to what is actually done by the consumer. Consumer behavior is the overall consumer decision related to the acquisition, consumption and storage of goods, services, time and ideas. Consumer behavior not only is related to tangible goods but also includes the use of services, activities, experiences and thoughts (Hoyer and Macinnis, 2008, p. 3). While Schiffman and Kanuk as quoted by Utarie (2012) argue that consumer behavior is behavior when consumers seek, use, evaluate, and replace products or services to be able to satisfy the needs of consumers.

Zeithaml *et al.* (2009) explain that the intention of behaving is defined as a certain intention or activity against the will (intention) to recommend to others and the will (intention) to repurchase. Behavioral intentions are seen as indicators that signal the circumstances in which a consumer is willing to remain a consumer or leave the company that serves them today. Olorunniwo *et al.* (2006) explain that the intention of behaving is always related to the aspect of consumer's desire to maintain long-term or permanent relationships over a longer period with a particular organization.

Tang and Chiang (2009) stated that the intention of behaving is the individual's subjective consciousness to perform certain behaviors and is a major determinant of actual user behavior. Behavioral intentions are described as another possibility to engage in behavior (Oliver, 1997). According to Namkung and Jang (2007), the intention of behaving is consumer confidence as to what will be done in a particular situation. In the context of hospitality, Han and Ryu (2007) define the intention of behaving as a possibility to engage in purchasing behavior. According to Ajzen (1991) and Lee *et al.* (2010), the intention of behaving is an indicator of a person's readiness to perform certain behaviors. Behavioral intentions can be either profitable or unprofitable.

According to Qin *et al.* (2010), there are indicators of intention to behave which are as follows:

- intend to purchase the company's products in the future;
- recommend the company to others; and
- say positive things about the company.

Hume *et al.* (2007) and Choy *et al.* (2012) define the intention of behaving as a consumer decision related to their future actions with the company. The intention of behaving is an indicator related to the consumer's decision to stay or leave the company. It can also be used as a benchmark of corporate earnings in the future (Molinari and Blaber, 2002). Tjiptono (2008) states that attracting new customers is far more expensive than keeping consumers current, also becoming one of the triggers of increasing attention to customer satisfaction.

Quareshi (2015) found that cheaper products, high-quality products with more safety, fast and free product delivery affect consumers' purchase intention in the future. Thus, it can also be concluded that positive intentions can be increased if e-vendors are concerned about various aspects including integrity, virtue and competence and show positive attitudes to serve the customers. It is also clear that the precise pricing policies, pricing strategies and company goodwill also influence consumers' purchase intention and trust to buy the products online.

Peter and Olson (2008) explain that the intention of behaving is a proposition that connects self and action in the future. Behavioral intentions are formed through a selection process of two types of subjective consequences, and the subjective form is considered to assess alternative behaviors. As mentioned by Qin and Prybutok (2009), organizational and income benefits are influenced by the intention of behaving to buy back by consumers.

Based on Sandy (2010, p. 22) and Kerby (2004), the formation of a brand image in the minds of consumers does not occur quickly. However, it requires years of process. The formation of a brand image is influenced by several factors, namely: the quality of the produced products, provided services, company policies, company reputation and marketing activities of the company.

According to Mowen (2002, p. 322), after beliefs, attitudes or behavior are formed directly, there will be a tendency for these three conditions to create a hierarchy. By this way, consumers will first form trust in a product and then they shape the trust and attitude towards product.

The results of a research conducted by Thamizhvanan and Xavier (2013) showed that impulsive purchase orientation, prior experience of online shopping and online trust have significant effects on purchase intentions. Men are found to have stronger intention to shop online than women.

Based on the above description, the research paradigm can be formulated as shown in Figure 1.

Based on the theoretical framework, several research hypotheses are proposed. Faridah (2009) has examined the influence of corporate brands on consumer loyalty. Prasetya *et al.* (2014) examined the effect of the brand image, product quality on trust and purchasing decisions. From the previous research, the hypothesis formed for this study is:

H1. The image of a company brand influences the trust of online purchases of Muslim fashion products.

Esmaili (2001) has conducted research on trust and other behavioral intention determinants on intention toward using internet banking. Ambarwati *et al.* (2015) examined the effect of toothpaste brand image on buying interest. From the previous research, the hypothesis formed for this study is:

H2. The image of a company brand influences the intention to behave on online purchases of Muslim fashion products.

In Liu's (2004) study, the research had examined perceptions, beliefs and purchase intentions in e-advertising. From the previous research, the hypothesis formed for this study is (Table I):

H3. The image of a company brand directly influences the intention to behave through trust on the online purchase of Muslim fashion.

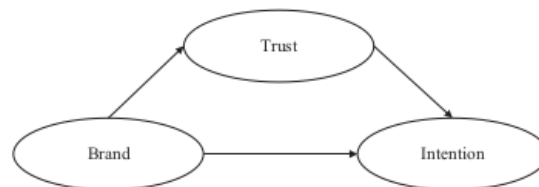


Figure 1.  
Research paradigm

No.	Research title	Journal/Year	Method	Variable
1	Online Corporate Brand Images And Consumer Loyalty, Sharifah Ridah Syed Alwi (2009)	<i>International Journal of Business and Society</i> , Vol. 10 .2, 2009, 1-19	Quantitative	Corporate brand, loyalty
2	American and Taiwanese Perceptions Concerning Privacy, Trust, and Behavioral Intention in Electronic Commerce, Liu (2004)	<i>Journal of Global Information Management</i> , 12(1), 18-40, Jan-Mar 2004	Quantitative	Perception, trust, initiative
3	The Effect of Corporate Brand Images to Satisfaction and loyalty costumer (Survey on S1 students of UB Faculty of Administrative Sciences Universitas User of Gadget Merek ASUS), Muchamad Ali Syukron, Suharyono, Yuliyanto (2016)	<i>Jurnal Administrasi Bisnis (JAB)</i>   Vol. 40 No. 1 November 2016	Quantitative	Corporate brand, satisfaction, loyalty
4	The Effect of Quality Impact Academic Services and Brand Institute on Student Satisfaction Padang State University, Susanto (2012)	<i>TINGKAP</i> , Vol. 8 No. 1 TH. 2012	Quantitative	Service excellency, corporate brand, satisfaction

**Table I.**  
Previous research

### 3. Methodology

The objective of this research is to study the e-marketing online sales of Muslim fashion products. This study used marketing management as the grand theory. Meanwhile, the middle theory is online marketing and the application of the theory using corporate brand image theory, belief theory and behavior intention theory.

Based on the research objectives, this type of research is descriptive verification that aims to get a picture of the characteristics of the research variables and measure the influence of research variables by testing the proposed hypotheses. Malhotra (2007, p. 78) defined that descriptive research is a type of conclusive research that is used to describe something, such as:

- describing the characteristics of a particular group;
- estimating the presentation of population units with certain behavior;
- identifying perception of certain product characteristics; and
- making predictions such as the tendency to increase or decrease the number of bank customers.

This research is descriptive verification in nature. The research is carried out through data collection in the field. Descriptive survey methods and explanatory survey methods were used in its implementation. The study involved 97 UIR FISIPOL students who had purchased Muslim fashion products online. Structural equation modeling was used as a natural analysis in this study

In this study, complete variable disclosures were carried out with the concept of variables, indicators and measurement scales to obtain information data. In this study, variable (X) is the company's brand image, variable (Y) is belief and variable (Z) is the intention to behave. Here are the variables and dimensions or indicators used in this study:

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(1) Company brand image (X) consists of (Faridah and Sharifah, 2009, pp. 1-19):

- agreeableness;
- ruthlessness;
- informality;
- competence; and
- chic.

(2) Trust (Y) consists of:

- trusting beliefs;
- trusting intention;
- trusting behavior;
- system trust;
- dispositional trust; and
- situational decision to trust.

(3) Intention to behave (Y) consists of:

(3) purchase again;

- visit again;
- recommend to others; and
- positive remarks.

Online product  
purchase

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As described in the research objective section, the main problem in this study can be described in the operational table. More detailed information can be seen in Table II.

The data in this study come from primary and secondary data. Primary data were obtained from respondents to be studied. Then, secondary data were obtained from online store information. This research included students at UIR FISIPOL who have shopped Muslim fashion online at Tokopedia.com, Lazada.com and Bukalapak.com. A national research conducted by the Association of Indonesian internet service providers (APJII) and the Center for Communication Studies at the University of Indonesia show that the majority of Indonesian internet users aged between 16 and 25 years. Teenagers become the majority of internet users in Indonesia who administer various activities online including online shopping. Based on the population mentioned above, the research sample was determined. The minimum sample size with the number of variables can be seen in Table III.

However, the above approach does not pay attention to the complexity of the model's statistical measures, such as the level of error, the level of precision and the strength of testing. Thus, the determination of sample size in this study refers more to power analysis techniques that pay attention to statistical measures in determining minimum samples for analysis using SEM technique. This research was conducted with the aim to use the theory based on empirical facts; the determination of sample size is based on the concept of testing hypotheses. Total population of students was 3,423. Sampling for UIR FISIPOL students who have shopped for Muslim fashion online at Tokopedia.com, Lazada.com and Bukalapak.com was taken proportionally with the total population to be the sample by using purposive sampling. Sampling was done by using purposive sampling which is a method of determining samples based on certain criteria. Using purposive sampling method was used based on the phenomena being observed; online buyers and based on the objectives of this research. These criteria aim to provide maximum information. The criteria are: UIR FISIPOL students who have shopped at least once at an online store. The

Variable	Dimension	Indicator	Size	Scale
Company brand image; Faridah and Sharifah (2009)	Agreeableness	Fun; open; straightforward; trusted	Pleasant level of service; the level of openness of the company; the level of company maturity; level of confidence	Ordinal
	Ruthlessness	The company does not accept customer's complaint; aggressive; boasting oneself; authoritarian	The level of willingness to accept customer complaints; the level of company aggressiveness; pride level of the company; authoritarian level	Ordinal
	Informality	Casual; simple; formal	Casual level of informality; simple level of informality; formal level of informality	Ordinal
	Competence	Reliable; secured; company achievements	The level of company reliability; security level in serving customer needs; the level of achievement of the company	Ordinal
	Chic	Has attractiveness; exclusive; supple	The level of attractiveness of the company; exclusive level; the level of company suppleness	Ordinal
Trust; McKnight and Chervany (2002)	Trusting beliefs	Virtue of the company; company honesty; company competence; company predictability	The level of company virtue; the level of company honesty; the level of company competence; the level of company predictability	Ordinal
	Trusting intention	Dependency; the feeling of being secured; the context of a particular situation; lack of dependence on control	The level of company dependency; the level of ability of the company to provide a feeling of security; the level of a company's ability to face the context of a particular situation; the level of the company's ability on the lack of dependence on control	Ordinal
	Trusting behavior	Giving power to other parties; use information and or property in his name	The level giving of power to the other party; the level of using information and or property in his name	Ordinal
Intention to behave; Liu (2004)	System trust	Guarantee structure; situational normality	Level of guarantee structure; level of situational normality	Ordinal
	Purchase	Promotion; product attributes; brand image	Promotion level; product attributes promotion; level of brand image	Ordinal
	Visit again	Satisfaction; good service	Level of satisfaction; level of good service	Ordinal
	Recommend to others	Normative influence; information influence; the influence of value expression	The level of normative influence; the level of information influence; the level of value expression influence	Ordinal
	Positive remarks	Ability to respond to customers; reliability in explaining; company products to customers; certainty in serving customers; availability of company facilities	Customer response ability level; level of reliability in explaining company products to customers; the level of certainty in serving customers; level of company facilities availability	Ordinal

**Table II.**  
Operational research variables

calculation used formulas according to Slovin, cited by Umar (1999: 98), which can determine the sample formula of the population as follows: Online product purchase

$$n = \frac{N}{1 + Ne^2}$$

$$n = \frac{3423}{1 + 3423 \times 0,1^2}$$

$$n = 97,162 \approx 97$$

51  
where:

n = sample size;

N = population size; and

e = percentage of inaccuracy because of sampling errors that can still be desired around 10 per cent.

Hence, the sample taken in this study was 97 samples.

Data collection in this study was conducted by using the technique of recording document, interview and questionnaire. Documentation is a secondary data collection technique that is carried out by recording a document related to the studied problem. The questionnaire is a data collection tool by asking several questions related to the research variables, which are the company's brand image variable, trust and intention to behave.

Partial least square (PLS) analysis is a statistical method designed to solve structural problems involving many variables, missing data and multicollinearity (Abdillah and Jogyakarta, 2015). According to Ghazali (2013), Partial Least Square (PLS) is a powerful factor indeterminacy of analytical methods because it does not require time data. It must be of a certain scale and the sample size should be small. Analysis of the measurement model (outer model) was used to test construct validity and instrument reliability. Validity test was carried out to measure research instruments, while reliability tests were used to measure the consistency of measuring instruments in measuring a concept or the consistency of respondents in answering items in the questionnaire (Abdillah and Jogyakarta, 2015).

35

#### 4. Results and discussion

##### 4.1 Descriptive analysis

Based on the processing results presented in Table IV, it can be seen that the total score for the variable brand image of the company is 6,478. Ideally, in continuum line, the expected score for the respondents' answers to the 17 statements is 8,245. From the calculations in the

The total of variables	Minimum sample size
3-10	200
11-15	360
16-20	630
21-25	975
26-30	1395

Source: Joreskog and Sorbom (1998)

**Table III.**  
Sample size with many variables

table, the value that is obtained is 6,478 or 78.6 per cent of the ideal score of 8,245. Thus, the company's brand image variables are in either category.

Table V illustrates the responses of respondents regarding the variable trust. Based on the processing result, it can be seen that the total score for variable trust is 4,502. Ideally, in continuum line, the expected score for the respondents' answers to the 12 statements is 5,820. From the calculations in the table, the value that is obtained is 4,502 or 77.4 per cent of the ideal score of 5,820. Thus, the belief variables are in either category.

Table VI illustrates the responses of respondents about the variable intention to behave. Based on the results, it can be seen that the total score for the trust variable is 4,502. Ideally, in continuum line, the expected score for the respondent's answer to 12 statements is 5,820. From the calculation in the table, the value obtained 4,682 or 80.4 per cent of the ideal score of 5,820. Thus, variable intention to behave is in a good category (Table VI).

4.2 Measurement model analysis

As shown in Table VII, all indicators of each construct have a loading factor above 0.7. Thus, it can be concluded that all of indicators are valid. The next examination is to look at construct reliability with composite reliability. The composite reliability value is said to be reliable if the value is above 0.7.

**Table IV.**  
Response from the respondents regarding variable corporate brand image

No.	Indicator	Total score	Ideal score	Ratio (%)
1	Hospitality	1,538	1,940	79.3
2	Haughtiness	1,539	1,940	79.3
3	Informality	1,087	1,455	74.7
4	Competence	1,145	1,455	78.7
5	Attractiveness	1,169	1,455	80.3
Total		6,478	8,245	78.6

**Table V.**  
Responder comments regarding variable trust

No.	Indicator	Total score	Ideal score	Ratio (%)
1	Trust confidence	1,520	1,940	78.4
2	Trust believe	1,454	1,940	74.9
3	Trust behaviors	764	970	78.8
4	Trust system	764	970	78.8
Total		4,502	5,820	77.4

**Table VI.**  
Respondents' response regarding behavioral intention variables

No.	Indicator	Total score	Ideal score	Ratio (%)
1	Purchase again	1,141	1,455	78.4
2	Visit again	788	970	81.2
3	Recommend to others	1,188	1,455	81.6
4	Positive notes	1,565	1,940	80.7
Total		4,682	5,820	80.4

Variable	Indicator	Original sample estimate	Mean of subsamples	Standard deviation	t-statistic	Online product purchase
Company brand image (X)	X1	Agreeableness	0.931	0.926	0.026	35.999
	X2	Ruthlessness	0.956	0.950	0.020	48.457
	X3	Informality	0.904	0.902	0.034	26.311
	X4	Competence	0.926	0.925	0.020	47.244
	X5	Chic	0.909	0.904	0.029	31.150
Trust (Y)	Y1	Trust belief	0.955	0.953	0.015	63.446
	Y2	Trusting intention	0.891	0.891	0.035	25.755
	Y3	Trusting behavior	0.931	0.927	0.025	37.178
	Y4	System trust	0.890	0.888	0.042	21.270
Intention to behave (Z)	Z1	Purchase again	0.911	0.906	0.028	32.465
	Z2	Visit again	0.877	0.863	0.061	14.267
	Z3	Recommend to others	0.923	0.914	0.032	28.887
	Z4	Positive remarks	0.896	0.886	0.075	11.994

**Table VII.**  
Outer loadings value

The composite reliability values for each construct can be said to be reliable because the value is above 0.7, as shown in Table VIII. The next evaluation of convergent validity is an evaluation of the value of average variance extracted (AVE). The constellation is said to have good convergent validity if the AVE value is above 0.5 (Table 63).

The results of Table IX show the AVE value for each construct is above 0.5. Hence, it can be concluded that the construct has good convergent validity. Evaluation of discriminant validity starts by evaluating cross-loading. The value of cross-loading showed the magnitude of the correlation between each construct and its indicators as well as the indicators of other block constructs. The validity of research instrument was measured from the loading factor value, while its reliability was assessed from the composite reliability index and AVE (Table X).

Based on Table X, all indicators have a higher correlation value to the construct itself. Thus, these indicators have good discriminant validity.

The next evaluation of discriminant validity is comparing the AVE root value with the correlation between constructs. The recommended result is that the AVE root value must be higher than the correlation between constructs to get good discriminant validity (Tables XI-XII).

	Composite reliability	
Image (X)	0.967	<b>Table VIII.</b> Composite reliability (CR)
Trust (Y)	0.955	
Intention (Z)	0.946	

	Average variance extracted (AVE)	
Image (X)	0.856	<b>Table IX.</b> Average variance extracted (AVE)
Trust (Y)	0.841	
Intention (Z)	0.813	



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	Image (X)	Trust (Y)	Intention (Z)	Conclusion
61				58
X1	0.931	0.570	0.412	Good
X2	0.956	0.611	0.443	Good
X3	0.904	0.643	0.455	Good
X4	0.928	0.716	0.468	Good
X5	0.909	0.650	0.502	Good
Y1	0.699	0.955	0.534	Good
Y2	0.711	0.891	0.505	Good
Y3	0.774	0.931	0.647	Good
Y4	0.687	0.890	0.589	Good
Z1	0.559	0.629	0.911	Good
Z2	0.382	0.446	0.877	Good
Z3	0.481	0.516	0.923	Good
Z4	0.423	0.453	0.896	Good

Table X.  
Cross-loading

	Average variance extracted (AVE)		AVE root
Image (X)	0.856		0.925
Trust (Y)	0.841		0.917
Intention (Z)	0.813		0.902

Table XI.  
AVE value and AVE  
root

	Image	Trust	Intention
Image (X)	1.000		
Trust (Y)	0.694	1.000	
Intention (Z)	0.494	0.596	1.000

Table XII.  
Correlation value  
between  
constructions

77

Based on the results of the above tables, the AVE root value for the image construct (X) is 0.925, while the maximum correlation between image (X) and other constructs is 0.694 (with trust (Y)). From the correlation with other constructs, it is said that discriminant validity is good.

The AVE root value for the construct trust (Y) is 0.917, while the maximum correlation between trust (Y) and the other construct is 0.694 (with image (X)). Discriminant validity is good because the root value of AVE of trust (Y) is higher than its correlation with other constructs.

The AVE root value for the construct of intention (Z) is 0.902, while the maximum correlation between intention (Z) and other constructs is 0.596 (with trust (Y)). Discriminant validity is good because the root value of AVE of intention (Z) is higher than its correlation with other constructs.

#### 4.3 Structural evaluation model

After describing the measurement model of each research variable, the structural model will be analyzed between the variables that were formed from the measurement model. Testing of the structural model is done by testing the significance of each parameter by comparing

79

the *t*-statistic value with *t*-table (at the 5 per cent significance level). Then, the  $R^2$  value is observed for goodness-fit model test.

4.3.1 *The influence of brand image (X) on trust (Y)*. Testing of the structural model is done by testing the significance of each parameter by comparing the *t*-statistic value with *t*-table (at the 5 per cent significance level). Then, the  $R^2$  value is observed for goodness-fit model test (Table XIII).

The parameter coefficient of the exogenous latent variable is positive. It means that there is a direct influence on belief. Trust (Y) will increase by 0.694 if the image (X) increases by 1 unit. The  $R^2$  value of 0.482 shows that the brand image is able to explain the variable construct of 48.2 per cent; the remaining 51.8 per cent is explained by constructs other than the brand image.

4.3.1.1 Hypothesis.

H01. Brand image (X) does not have a significant effect on trust (Y) of UIR FISIPOL students who have purchased Muslim fashion products online.

H11. Brand image (X) has a significant effect on trust (Y) of UIR FISIPOL students who have purchased Muslim fashion products online.

4.3.1.2 Testing criteria.

- Accept  $H_0$  if the *t*-statistic < *t*-table.
- Reject  $H_0$  if the *t*-statistic > *t*-table.

Based on the above table, the *t*-statistic value is 7.755. Because the value of *t*-statistic (7.755) > *t*-table (1.96),  $H_0$  is rejected. Thus, brand image (X) has a significant effect on trust (Y) of UIR FISIPOL students who have purchased Muslim fashion products online.

4.3.2 *Effect of brand image (X) and trust (Y) on intention to behave (Z)*. Testing of the structural model is done by testing the significance of each parameter by comparing the *t*-statistic value with *t*-table (at the 5 per cent significance level). Then, the  $R^2$  value is observed for goodness-fit model test (Table XIV).

The parameter coefficient of the exogenous latent variable trust (Y) and image (X) is positive. It means that there is a direct effect on intention (Z). This means that trust and brand image variables can increase intention to behave. Intention (Z) will increase by 0.489 if trust (X) increases by 1 unit. Intention (Z) will increase by 0.155 if image (X) increases by 1

	$\lambda$	<i>t</i> -statistic	$R^2$
Image (X) → Trust (Y)	0.694	7.755	0.482

Notes: \*\*Significant at the level of 0.05,  $t_{table} = 1.96$ ;  $X = 0.694 Y + 0.518$

**Table XIII.**  
Significance test image (X) to trust (Y)

	$\lambda$	<i>t</i> -statistic	$R^2$
Trust (Y) → Intention (Z)	0.489	2.656	0.368
Image (X) → Intention (Y)	0.155	0.764	

Notes: \*\*Significant at the level of 0.05,  $t_{table} = 1.96$ ;  $Z = 0.489 Y + 0.155 X + 0.632$

**Table XIV.**  
Significance test trust (Y) to intention (Z) and image (X) to intention (Z)

unit. The  $R^2$  value of 0.368 shows that brand image and trust are able to explain variable constructs of intention to behave at 36.8 per cent; the remaining 63.2 per cent is explained by constructs other than brand image and trust. Then, the results of the effect of each variable partially and simultaneously is as shown in Table XV.

4.3.2.1 Hypothesis.

H01. Trust (Y) does not have significant influence on the intention to behave (Z) of FISIPOL UIR students who have purchased Muslim fashion products online.

H11. Trust (Y) has significant influence on the intention to behave (Z) of FISIPOL UIR students who have purchased Muslim fashion products online.

H02. Brand image (Y) does not have significant influence on the intention to behave (Z) of FISIPOL UIR students who have purchased Muslim fashion products online.

H12. Brand image (Y) has significant influence on the intention to behave (Z) of FISIPOL UIR students who have purchased Muslim fashion products online.

4.3.2.2 Testing criteria.

- Accept  $H0$  if  $t\text{-table} < t\text{-statistic} < t\text{-table}$ .
- Reject  $H0$  if  $t\text{-statistic} > t\text{-table} < t\text{-statistic} < t\text{-table}$ .

Based on the table above, trust variable (Y) obtained the  $t$ -statistic value of 2.656. Because the value of  $t$ -statistic (2.656)  $>$   $t$ -table (1.96),  $H01$  is rejected. Thus, trust (X) has a significant effect on intention to behave (Y) of UIR FISIPOL students who have purchased Muslim fashion products online.

In the brand image variable (X), the  $t$ -statistic value is 0.764. Because the value of  $t$ -statistic (0.764)  $<$   $t$ -table (1.96),  $H02$  is accepted. Thus, brand image (X) does not have a significant effect on intention to behave (Y) of UIR FISIPOL students who have purchased Muslim fashion products online (Table XVI).

Test statistic:

$$F = \frac{(n - k - 1)(R^2)}{k(1 - R^2)}$$

**Table XV.**  
Significance test trust (Y) to intention (Z) and image (X) to intention (Z)

	$\lambda$	$t$ -statistic
Trust (Y) → Intention (Z)	0.489	2.656
Image (X) → Intention (Y)	0.155	0.764

**Table XVI.**  
The results of simultaneous hypothesis testing

	$R^2$	$F$
Brand image and trust → intention to behave	0.368	27.367

$$F = \frac{((97 - 2 - 1)(0,368))}{2(1 - 0,368)}$$

Fcount = 27.367.

With  $\alpha = 5$  per cent and  $df1 = k = 2$ ,  $df2 = n - k - 1 = 97 - 2 - 1 = 94$ , the value of  $F$ -table of  $\pm 3.093$  is obtained.

Based on the following test criteria:

- Accept  $H_0$  if  $F\text{-count} < F\text{-table}$ .
- Reject  $H_0$  if  $F\text{-count} > F\text{-table}$ .

Based on the calculation above, the Fcount value of 27.367 is compared. Because the value of  $F\text{-count}$  ( $27.367$ )  $>$   $F\text{-table}$  ( $3.093$ ),  $H_0$  is rejected. It means that brand image and trust have a significant effect on behavioral intention jointly. Based on Table XVI, the coefficient of determination ( $R^2$ ) is 0.368, indicating that 36.8 per cent of the research model can be explained by the variables in the model including brand image and trust, while the remaining 63.2 is explained by other variables outside the research model.

4.3.3. Mediation testing of brand image for the intention to behave through trust. The Sobel test values for the image of intention and trust in intention are as shown in Table XVII.

As presented in Table XIV, the test resulted in insignificant results. Therefore, the intention to behave does not mediate the relationship between image and trust.

- Calculate the standard error of ab or  $S_{ab}$ .

$$S_{ab} = \sqrt{b^2 S_a^2 + a^2 S_b^2 + S_a^2 S_b^2}$$

By using the formula, the  $S_{ab}$  value is obtained.  
0.870

- Calculate  $t$ -value of ab coefficient.

$$t = \frac{ab}{s_{ab}}$$

$$t = \frac{(0,155) \times (0,489)}{0,870}$$

$$t = 0,087$$

If  $\alpha = 0.05$ , then  $t\text{-table} = 1.96$ .

Relationship	Path coefficient	Standard error	$S_{ab}^2$	$S_{ab}$	$t\text{-count}$	Conclusion
Image - Intention (a)	0.155	0.518	0.757	0.870	0.087	Not significant
Trust - Intention (b)	0.489	0.644				

**Table XVII.**  
The examination of the mediating variable

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From the calculation above, it can be concluded that  $t$ -count (0.087) is lower than  $t$ -table (1.96) with a significance level of 0.05. Hence, it can be concluded that trust cannot mediate the brand image of the intention to behave significantly.

4.3.4. *Direct and indirect influence.* Table XVIII shows the positive correlations between image and trust, trust and intention and image and intention. These results imply that increases in variable X will lead to increases in variable Y.

Based on the above table:

- Total influence of image on trust is 0.482.
- Total influence of trust on intention is 0.239.
- Total influence of image on intention through trust is 0.077.

Hence, the total influence jointly is 0.797.

#### 4.4 Research discussion

The corporate brand image and consumer confidence have a significant effect on the intention to behave. It supports the results of previous research that CB (brand image), it is important to determine consumer responses online. Much has been written about the impact of the internet revolution on corporate brands (Ind and Gondino, 2001; Supphellen and Nysveen, 2001; Christodoulides and de Chernatony, 2004), but empirical studies have explored the effects of this media on very little corporate brand image (or corporate brand) (Merrilees and Fry, 2002). This is very important for marketers to know because the company's profitable brand image can affect consumer confidence and consumer decision-making. In addition, de Chernatony and Harris (2000) show that understanding corporate branding is critical because positive corporate brands will help companies achieve higher levels of performance, for example, by increasing profitability through increased sales, without having to spend large sums of money. In addition Supphellen and Nysveen (2001) argue that the company's website should be considered as a means to reinforce its brand image. The lack of empirical research on this subject limits the understanding of the company's brand image online and whether its value from offline can be translated into an online context. Consumers of online products will respond positively if they believe in the company's brand image. Trust is defined in the study of consumer behavior as consumer expectation; suppliers of products or service providers will not behave opportunistically and not exploit the situation of consumer dependence and susceptibility (Rousseau *et al.*, 1998). In general, reliability, fulfillment, quality, credibility, honesty/integrity, competence and virtue are regarded as characteristics of trust (Kansperger and Kunz, 2006). However, most research synthesizes and integrates above-mentioned characteristics in two dimensions: honesty/credibility and virtue (Kansperger and Kunz, 2010; Moliner *et al.*, 2007; V? Azquez *et al.*, 2005). Behavioral intention is defined by Mowen in Encyclopedia (2012) as consumers desire to behave in a certain way to own,

**Table XVIII.**  
Direct and indirect  
influence

Relationship	Path coefficient	Direct	Indirect Trust	Total influence
Image → Trust	0.694	0.482	–	0.482
Trust → Intention	0.489	0.239	–	0.239
Image – Intention	0.155	0.024	0.053	0.077
Total influence jointly				0.797

2 discard and use products or services. So the consumer can form the desire to seek information, inform others about his experience with a product, buy a particular product or service or dispose of the product in a certain way. According to Peter and Olson (2008, p. 331), intention to behave (behavioral intention) is a proportion 10 connects to the action to come. According to Schiffman and Kanuk (2010, p. 235), behavioral intention is the frequency of purchases or the proportion of total purchases from buyers loyal to a particular brand. According to Anderson and Mitri (2009, p. 171), behavioral intentions are the result of a process of satisfaction, which can be classified into two groups: economic behavior and social behavior. Based on the above theory, it can be concluded that behavioral intentions are an indication of how people are willing to try and instill customer confidence in the company so as to generate its own satisfaction.

#### 4.5 Implication

15 This study reveals that the model of intention to behave in online product purchase for Muslim fashion (Survey of FISIPOL Students at Riau Islamic University) has implications: developing marketing management, especially about company brand image, trust and intention to behave. This can be the input material for the researchers who wish to conduct further research to enrich the repertoire of knowledge, especially in marketing management research in terms of online marketing knowledge. In solving practical problems, this research has revealed benefits in a practical business perspective about online marketing and efforts to develop online marketing and customer relationship management as a value of science for management in making a future purchasing decision. This research also provides another implication, as the samples selected in this research have been 35 representative such that the findings of this research can be generalized to all buyers in the context of online product shopping.

## 5. Conclusion and suggestion

### 78 Conclusion

15 This research aims to examine the influence of the company's brand image on the intention 66 to behave in online product purchase for Muslim fashion through consumers' trust. Based on the research results, it can be concluded that the company's brand image and consumers' trust significantly influence the intention to behave with the following details:

- Brand image has a significant effect on consumer trust which has been proven by the value of  $t$ -count being greater than the value of  $t$ -table.
- Simultaneously, brand image and consumers' trust have a significant effect on intention to behave which has been proven by the value of  $F$ -count being greater than the value of  $F$ -table. Simultaneously, brand image and consumers' trust have a significant effect on intention to behave which has been proven by the  $t$ -count value being greater than the value of  $F$ -table.
- By using mediation test, it has been revealed that consumers' trust cannot mediate the brand image on the intention to behave significantly.
- The magnitude of the influence of brand image on consumer trust is 0.482, the effect of consumer trust on intention to behave is 0.239, while the effect of brand image on intention to behave through consumer trust is 0.077. Hence, the total influence jointly is 0.797.

- Company's brand image and consumers' trust have a significant influence on the intention to behave. Hence, the company should improve the company's brand image to increase the consumers' trust to be higher. Thus, the costumers' intention to behave will be repeated.
- Consumers' trust is one of the main capitals in the business that should be maintained well. Therefore, the company should be able to decrease the number of consumers' complaints because of inaccuracy issues that are not in accordance with the specifications of the offered products.

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