

Shopping Products Online After the COVID-19 Era

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Received: 29th October 2023/ **Revised:** 24th January 2024/ **Accepted:** 24th January 2024

How to Cite: Soelasih, Y., & Sumani. (2024). Shopping Products Online After the COVID-19 Era. *Binus Business Review*, 15(2), 145–156. <https://doi.org/10.21512/bbr.v15i2.10736>

ABSTRACT

The COVID-19 pandemic has changed consumer purchase behavior. The research observed consumer behavior in purchasing online products after the pandemic. It focused on attitudes, perceived behavior control, and financial and product risks. They influenced purchase decisions, resulting in customer satisfaction and repurchase intention in online shopping. The research applied a quantitative method. Data collection used online research. It managed to get 443 respondents. The study was conducted in Indonesia with respondents who had done online shopping. The hypothesis test was done using Structural Equation Modeling (SEM) with Smart-PLS software. The research results show that H1, H1a, H1b, H2, H2a, H2b, H3, H3a, H3b, H5, H6, H6a, H6b, and H7 are accepted. Meanwhile, H4, H4a, and H4b are rejected. The hypothesis test results show an influence between attitudes, perceived behavior control, and financial risk on customer satisfaction and repurchase intention through purchase decisions both directly and indirectly. Meanwhile, product risk does not directly or indirectly influence customer satisfaction and repurchase intention through purchase decisions. In conclusion, financial risk is the most influential factor in purchase decisions. If the financial risk is low, customers' purchase decisions will be high. The research contributes to consumer behavior, especially regarding online shopping. Consumers purchasing online products pay attention to the processes of clarity, assurance, security, comfort, and trust.

Keywords: online shopping products, attitudes, perceived behavior control, product risk, financial risk, purchase decision, customer satisfaction, repurchase intention

INTRODUCTION

When COVID-19 hit Indonesia, many companies adopted a work-from-home policy. Employees did not go out but stayed longer at home. Therefore, this policy immediately impacted employees' behavior concerning clothes, bags, shoes, accessories, and others. The uniform or other items needed in the office, equipment required for transportation, and instruments for carrying out jobs, work, or services became less necessary. The employees then began to be reluctant and did less buying. When they reduced their purchase of products, the companies had to make new decisions in producing the products. Additionally, a change in the lives of customers was their method or way of shopping. It was offline previously and changed to online. To adjust to this situation, companies had to anticipate the changes in consumer behavior during the pandemic (Koch et al., 2020).

These changes have a direct impact on economic conditions. As a further consequence of social restrictions, many stores are closed. A few companies have adjusted and changed their business method to survive this situation, especially in product delivery. Product delivery is done offline and online during the pandemic. In the online process, attention to consumers' purchasing convenience is essential (Moon et al., 2021).

Having the same importance is a risk factor. Companies need to consider it more when selling their products online. According to Tham et al. (2019), there are five perceived risk factors to consider in online purchases: product risk, financial risk, convenience risk, non-delivery risk, and return policy risk. In this case, it is explained that companies must consider these risk factors to influence consumers' online purchase decisions (Tabari & Abroud, 2017; Kamalul Ariffin et al., 2018). Then, it is found that consumers

are concerned about using the payment card system in online shopping (Jonathan & Soelasih, 2022; Makhitha & Ngobeni, 2021). The payment cards mentioned here can be considered a financial risk because consumers consider this method in online shopping. Here, the fact that perceived behavior control also influences online shopping behavior can be added (Tabari & Abroud, 2017). Moreover, product and financial risks influence consumers' attitudes toward online purchases (Kamalul Ariffin et al., 2018).

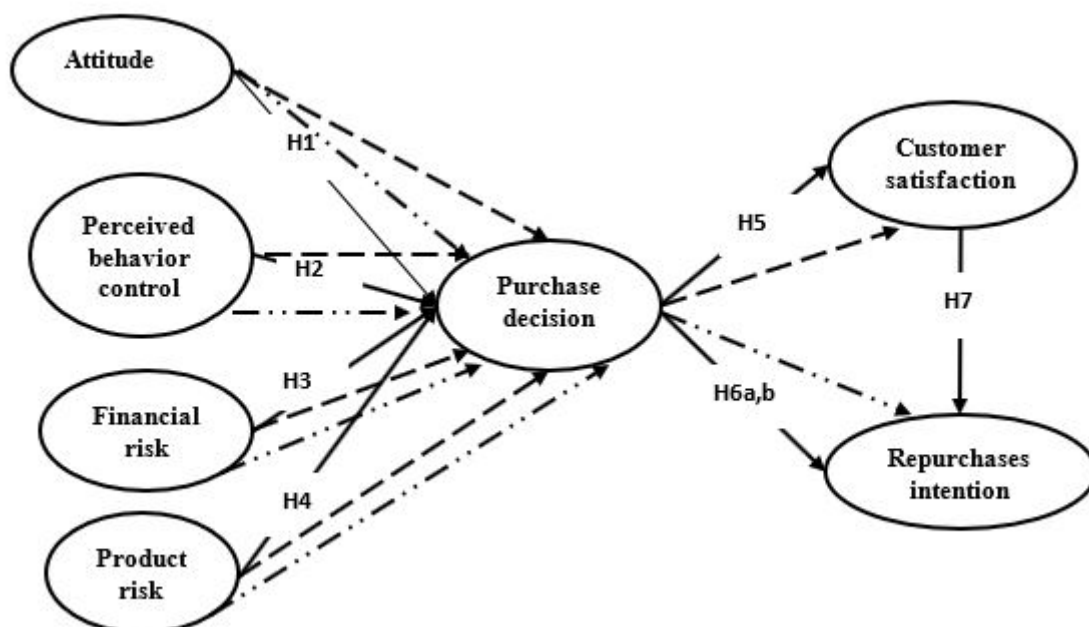
Previous research has shown that perceived value, perceived risks, trust, and satisfaction influence online shopping behavior (Chen & Feng, 2023). Financial and product risks also contribute to online purchases (Johnson & Ramirez, 2021). In online purchases, trust and risk come to consumers' minds (Guo et al., 2018). According to Lăzăroiu et al. (2020), in purchasing decisions, consumers are influenced by trust, perceived risk, and purchase intention. Consumers who are satisfied with online purchases will make repurchase intentions (Goswami & Jena, 2023; Neko & Soelasih, 2021).

What people know (cognitive) and what people feel (affective) can be important factors for someone buying or not buying the product. According to Makhitha and Ngobeni (2021), privacy and security risks influence attitudes toward online purchases more than product risk. It has also been found that consumers pay more attention to the risk of using credit cards for online purchases (Makhitha & Ngobeni, 2021). Finances, products, convenience, non-delivery,

return policy, and infrastructure negatively influence negative attitudes. That is why companies also need to reduce risk factors in online shopping (Tabari & Abroud, 2017).

Based on the results mentioned, there is a change in consumer behavior when purchasing shopping products. However, the change is different from what Tham et al. (2019), Kamalul Ariffin et al. (2018), and Tabari and Abroud (2017) showed by investigating the risk factors of online shopping. The research combines attitudes, perceived behavior control, financial risk, and product risk on decision-making variables affecting customer satisfaction and repurchase intention. The difference from the previous ones is that the research combines consumers' attitudes and risk factors in online decision-making and examines its effect on customer satisfaction and repurchase intention. The relationship between research variables is shown in Figure 1.

Moreover, the pandemic has changed consumers' attitudes in purchasing decisions (Dvorak et al., 2021). Consumers' attitudes are positively influenced by relative advantage, perceived ease of use, and perceived usefulness. In contrast with it, performance, delivery, and privacy risks negatively influence it (Yaprak et al., 2021). Similarly, consumers' attitudes influence online shopping (Ha et al., 2021). It is also found that risk attitude impacts repurchase intention through customer satisfaction (Zhao et al., 2021). It indicates that when the risk is low, purchase decisions and repurchase intentions will increase.



Notes:
 - - - - -> H1a, H2a, H3a, H4a
 - . . . -> H1b, H2b, H3b, H4b

Figure 1 Research Model

Based on these previous studies, H1 is formulated.

H1: There is a direct positive effect of attitudes to purchase decisions and a positive indirect effect of attitudes to customer satisfaction (a) and repurchase intentions (b).

According to Tabari and Abroud (2017), perceived behavior control positively influences online shopping behavior. During the pandemic, hedonic factors influence consumers to purchase fashion products (Koch et al., 2020). In line with this, during a crisis, media influences consumers' expectations and behavior in perceived behavior control (Koch et al., 2020). The perceived threat affects behavior intention because it is a factor of concern for consumers (Yaparak et al., 2021).

Perceived behavior control influences online shopping intention (Ha et al., 2021). It is also evident that perceived risk harms purchase decisions, which requires behavior control (Lăzăroiu et al., 2020). Consumers' self-control is essential to their financial behaviors (Rey-Ares et al., 2021). Hence, perceived behavior control is the basis for decision-making. The following hypothesis is formulated from the previous studies.

H2: There is a direct positive effect of perceived behavior control on purchase decisions and a positive indirect effect on customer satisfaction (a) and repurchase intention (b).

Based on financial and product risk theory, it is discovered that showrooming increases consumer interest in online shopping (Johnson & Ramirez, 2021). It is also found that perceived product risk and financial risk negatively influence online purchase intention for non-digital products. The perception of financial risk does not affect online purchase intention (Tham et al., 2019). Meanwhile, financial and product risks influence purchase intention through perceived satisfaction (Tran, 2020). It is also proven that security risks more significantly and negatively influence online shopping compared to other risks, such as financial and product risks (Kamalul Ariffin et al., 2018). R

Perceived risk refers to consideration in online shopping (Bashir et al., 2021). This risk is a company's concern because it influences consumers' repurchase intentions since low financial risk increases repurchase intention (Huifeng et al., 2020). It is also discovered that perceived risk negatively influences perceived usefulness and customer satisfaction (Wu et al., 2020).

Moreover, financial risk does not influence attitude, while product risk influences it (Suki & Suki, 2017). Consumers' online shopping attitudes increase when the risk is low (Melović et al., 2021). Previous research shows that perceived financial risk negatively influences online purchase intention (Bashir et al., 2018). It is also affirmed that perceived risk negatively influences purchase intention (Nguyen et al., 2021). Similarly, it is discovered that perceived

risk negatively influences online shopping intention (Ha et al., 2021). Based on these previous studies, the following hypotheses are formulated.

H3: There is a direct negative effect of financial risk on purchase decision and a negative indirect effect of financial risk on customer satisfaction (a) and repurchase intention (b),

H4: There is a direct negative effect of product risk on purchase decisions and a negative indirect effect of product risk on customer satisfaction (a) and repurchase intention (b).

The pandemic has changed customers' purchasing decisions (Moon et al., 2021). It is explained by the fact that product quality influences purchase decisions (Yeo et al., 2020). In this situation, Generation Z's hedonic factors are more dominant than Generation Y's, especially in shopping for fashion products (Koch et al., 2020).

Decision-making is time-consuming in solving customers' needs and problems that can reduce the risk (Zhao et al., 2019). Purchase decisions are influenced by financial trouble and product risk to gain satisfaction (Bashir et al., 2018). If the customers are satisfied, their purchase decisions will lead them to repurchase intentions (Wang et al., 2020). In online shopping, the decision-making process is influenced by risks, limitations, and benefits (Lim et al., 2020; Melović et al., 2021). Thus, based on the previous studies, the following hypotheses are formulated.

H5: There is a positive effect of purchase decisions on customer satisfaction,

H6: There is a direct (a) and indirect (b) positive effect of purchase decisions on repurchase intention through customer satisfaction.

According to Goswami and Jena (2023) and Ashfaq et al. (2019), customer satisfaction influences repurchase intention in online shopping. Meanwhile, customer satisfaction is influenced by perceived risks, including financial and product risks (Tran, 2020). Therefore, it is necessary for companies to reduce online shopping risks. Pleasure also impacts repurchase intention in online shopping, taking customer satisfaction as its moderation (Syifa Johan et al., 2020).

Consumers' repurchase intention increases when the return policy is lenient, reducing the product risk factor (Wang et al., 2020). Previous research results show that the online shopping experience influences repurchase intention, giving customer satisfaction (Syifa Johan et al., 2020). This fact is supported by other results explaining that product and financial risks negatively influence purchase intention through perceived satisfaction (Tran, 2020).

Meanwhile, the financial risk does not affect online shopping behavior (Tham et al., 2019). It is further explained that product risk negatively

influences online shopping. The result of previous research shows that product risk positively influences online shopping behavior. It is found that perceived risk, measured by product risk, financial risk, security risk, and privacy, positively influences perceived satisfaction and purchase intention (Tran, 2020). Based on the previous studies, the following hypothesis is formulated.

H7: Customer satisfaction has a positive effect on repurchase intention.

METHODS

The research aims to analyze people shopping online after the COVID-19 era. Online research is used to retrieve the data. The questionnaires employ a purposive sampling technique that involves 443 respondents. Then, the research has several variables: attitudes, perceived behavior control, financial risk, product risk, purchase decision, customer satisfaction, and repurchase intention. The attitude variable refers to Makhitha and Ngobeni (2021), Yaprak et al. (2021), and Tabari and Abroud (2017). The perceived behavior control follows Tabari and Abroud (2017) and Ha et al. (2021). The financial and product risks are from Tham et al. (2019), Singh et al. (2020), and Johnson and Ramirez (2021). Then, the purchase decision is adopted from Prasad et al. (2019) and Moon et al. (2021). Customer satisfaction refers to Ashfaq et al.

(2019). The repurchase intention variable is from Wang et al. (2020). The details of each indicator can be seen in the Appendix.

The research instrument uses a Likert scale. It is a psychometric scale with many categories used in the research to show their opinions, attitudes, or feelings about a particular issue (Nemoto & Beglar, 2014). Even scales are used to avoid neutral answers (Nemoto & Beglar, 2014). The researchers adopt an even Likert scale from 1 = strongly disagree to 6 = strongly agree. Confirmatory Factor Analysis (CFA), convergent, and discriminant validity tests are conducted to determine its reliability and validity (Kim et al., 2021). It is explained that the value views the validity of the reflective model of loadings per item (Hair et al., 2019). Cronbach's alpha (CA) and Composite Reliability (CR) are also conducted (Hair et al., 2019). Average Variance Extracted (AVE) with a minimum value of 0.5 is done to measure the convergent validity. The model structure is analyzed using discriminant validity (Hair et al., 2019).

RESULTS AND DISCUSSIONS

Most (63.2%) of the respondents are women, and some (36.8%) are men. The number of women who prefer online shopping is more considerable than that of men. The respondents are 17 to 56 years old, and 56.2% are 16 to 20 years old. Around 68.6% are high school graduates, and 80.1% are university

Table 1 Respondents' Characteristics

Characteristic		Sum
Gender	Male	36.80%
	Female	63.20%
Age	16–20 years old	56.20%
	21–25 years old	32.30%
	26–30 years old	4.70%
	31–35 years old	1.20%
	36–40 years old	1.10%
	> 40 years old	4.50%
Education	High school graduate	68.60%
	Diploma	4.70%
	Bachelor's degree	25.60%
	Master's degree	0.90%
	Postgraduate degree	0.20%
Jobs	Students	80.10%
	Entrepreneurs	4.10%
	Government employees	0.70%
	Private employees	11.70%
	Others	3.40%

students. It means that students tend to shop online. It also shows that Generation Z (18–19 years old) is already accustomed to technology. The results can be seen in Table 1.

Table 2 shows that indicators A4, PBC5, FR4, PR4, and PD4 cannot be used because they have loading factors lower than 0.7. The attitude has a value of 0.700 for CA, 0.821 for CR, and 0.606 for AVE, and loading factors of A1, A2, and A3 are above 0.723. Perceived behavior control has a CA of 0.831, CR of 0.879, AVE of 0.593, and loading factors of PBC1, PBC2, PBC3, PBC4, and PBC6 are at least 0.722. For financial risk, the value is 0.843 for CA, 0.894 for CR, and 0.679 for AVE. Then, the loading factors

of FR1, FR2, FR3, and FR5 are above 0.789. Product risk shows a value of CA of 0.781, CR of 0.858, AVE of 0.602, and the minimum loading factors of PR1, PR2, PR3, and PR5 are 0.700. Purchase decision consists of CA of 0.815, CR of 0.890, AVE of 0.730. The loading factors of PD1, PD2, and PD3 are above 0.831. Customer satisfaction has a CA of 0.893, CR of 0.933, AVE of 0.823, and loading factors of CS1, CS2, and CS3 above 0.886. Then, the repurchase intention shows CA of 0.817, CR of 0.891, AVE of 0.733, and loadings factors of RI1, RI2, and RI3 above 0.822. All variables' values show that all indicators are higher than 0.7, indicating validity. It means that they can reflect the model variable. Meanwhile, Cronbach's

Table 2 The Results of Loading Factors, Cronbach's Alpha (CA), Composite Reliability (CR), and Average Variance Extracted (AVE)

Variables/Indicators	Loading Factors	CA	CR	AVE
Attitudes	-	0.700	0.821	0.606
A1	0.723	-	-	-
A2	0.792	-	-	-
A3	0.817	-	-	-
Perceived Behavior Control	-	0.831	0.879	0.593
PBC1	0.722	-	-	-
PBC2	0.748	-	-	-
PBC3	0.761	-	-	-
PBC4	0.791	-	-	-
PBC6	0.825	-	-	-
Financial Risk	-	0.843	0.894	0.679
FR1	0.810	-	-	-
FR2	0.871	-	-	-
FR3	0.824	-	-	-
FR5	0.789	-	-	-
Product Risk	-	0.781	0.858	0.602
PR1	0.775	-	-	-
PR2	0.849	-	-	-
PR3	0.774	-	-	-
PR5	0.700	-	-	-
Purchase Decision	-	0.815	0.890	0.730
PD1	0.866	-	-	-
PD2	0.831	-	-	-
PD3	0.866	-	-	-
Customer Satisfaction	-	0.893	0.933	0.823
CS1	0.907	-	-	-
CS2	0.886	-	-	-
CS3	0.929	-	-	-
Repurchase Intention	-	0.817	0.891	0.733
RI1	0.822	-	-	-
RI2	0.867	-	-	-
RI3	0.878	-	-	-

alpha and CR have values higher than 0.7, indicating the reliability of the variables. Then, the AVE value is higher than 0.5, meaning the convergent validity meets the requirements.

One way to test the validity of variables is to use the Fornell-Larcker Discriminant criterion. The discriminant validity of the Fornell-Larcker criterion shows that the value of the same variable is higher than between variables, indicating that it is valid (Hair Jr et al., 2017). Table 3 shows that all the variables used are valid in the research.

Table 4 shows that the HTMT is valid because the value is lower than 0.90 (Henseler et al., 2015). The test results show that the indicators and variables are valid and can be used in the research model. Next, the model test is conducted. It is found that the Standardized Root Mean Squared Residual (SRMR) value is 0.076, and the Normed Fit Index (NFI) value is 0.749. These values indicate that the model is fit because the SRMR value is lower than 0.10 and the NFI is higher than 0.5, according to Tenenhaus et al. (2004).

The results of hypothesis testing using Smart-PLS software are presented in Table 5. The research results show that H1, H1a, H1b, H2, H2a, H2b, H3, H3a, H3b, H5, H6, H6a, H6b, and H7 are accepted. Meanwhile, H4, H4a, and H4b are rejected.

It shows that attitude, perceived behavioral control, and financial risk influence purchase decisions indirectly on customer satisfaction and repurchase intention. Consumers' positive attitudes can improve purchasing decisions in online shopping. A positive attitude is formed from consumer confidence towards online service providers for shopping products, causing purchases (Ha et al., 2021). Meanwhile, attitude positively has an impact on customer satisfaction through purchase decisions. Repurchase intention occurs when consumers are satisfied with a previous purchase. Previous research shows that attitude is the basis for consumers to make purchase decisions in online shopping (Ha et al., 2021). Customers will develop repurchase intentions if they are satisfied with the online shopping experience. Therefore, companies that sell their products online must consider consumer attitudes to make purchasing decisions. Perceived behavior control shaped online shopping behavior (Ha et al., 2021; Tabari & Abroud, 2017), leading to purchases. However, in making purchases, customers have self-control (Rey-Ares et al., 2021) to minimize the risk factors so they can be satisfied and choose to repurchase in the future (Ha et al., 2021). Related to this fact, the company's communication mix can easily influence customers' behaviors by emphasizing product value and the convenience of consumers

Table 3 The Results of Discriminant Validity Using Fornell-Larcker Criterion

	Attitude	Customer Satisfaction	Financial Risk	Perceived Behavior Control	Product Risk	Purchase Decision	Repurchase Intention
Attitude	0.778						
Customer Satisfaction	0.450	0.907					
Financial Risk	0.226	0.349	0.824				
Perceived Behavior Control	0.589	0.592	0.291	0.770			
Product Risk	0.190	0.174	0.566	0.153	0.776		
Purchase Decision	0.370	0.603	0.670	0.468	0.351	0.855	
Repurchase Intention	0.344	0.638	0.520	0.537	0.270	0.732	0.856

Table 4 The Results of Discriminant Validity Using Heterotrait-Monotrait Ratio (HTMT)

	Attitude	Customer Satisfaction	Financial Risk	Perceived Behavior Control	Product Risk	Purchase Decision
Customer Satisfaction	0.577					
Financial Risk	0.265	0.388				
Perceived Behavior Control	0.767	0.680	0.327			
Product Risk	0.259	0.230	0.704	0.212		
Purchase Decision	0.458	0.704	0.801	0.548	0.436	
Repurchase Intention	0.446	0.749	0.605	0.643	0.338	0.889

in the online purchasing process to minimize or eliminate the risk. That kind of communication will affect customers' attitudes about buying products. At the time of purchase, consumers get precise information about the products that make them feel at ease and comfortable. The convenience of buying then leads them to satisfaction (Ashfaq et al., 2019) and repurchase intention.

There is a money-back guarantee for online purchases. Consumers get their money back when the products they purchase do not match. There is another facility where the payment process can be done using a digital wallet. It means there are two attractive main factors for consumers when making purchasing decisions. Previous research has stated that low or negative financial risk causes a purchase decision (Huifeng et al., 2020). Therefore, the research emphasizes the impact of financial risk on purchasing decisions on shopping products. Online buying intention will be low if the financial risk is high (Bashir et al., 2018). It is affirmed by Tran (2020) that financial risk is the main factor in online purchase decisions. However, this result is different from the research of

Tham et al. (2019) that financial risk does not affect online shopping behavior. The difference is supported by online shopping providers with a precise, reliable, and safe system that can eliminate financial risk.

Consumers feel free to shop for products online because there is a guarantee that if the product received does not follow the order, the product can be returned to its tenant. The purchase guarantee is an essential factor for consumers in online purchases. The research shows that risk factors can be eliminated or reduced by the guarantee and trust given by online companies. It does not make any difference, even if the risk is diverse depending on many other factors. Clarity, assurance, security, comfort, and trust lead to purchase decisions, consumer satisfaction, and repurchase of online products.

Next, an online purchase experience that creates a positive perception will increase satisfaction and impact consumers' repurchases. Four kinds of facilities that must be considered in forming positive consumer experiences are making the shopping products in precise conformity with the online information, applying easy online purchasing processes, providing

Table 5 The Results of the Direct, Indirect, and Total Effect of the Variables

Hypothesis/Path	Direct Effect		Indirect Effect		Total Effect		Result
	β	T-Value	β	T-Value	β	T-Value	
H1: Attitude → Purchase Decision	0.102	2.543	-	-	-	-	Supported
H1a: Attitude → Purchase Decision → Customer Satisfaction	-	-	0.061	2.506	0.061	2.506	Supported
H1b: Attitudes → Purchase Decision → Repurchase Intention	-	-	0.019	2.240	0.075	2.579	Supported
H2: Perceived Behavior Control → Purchase Decision	0.239	5.565	-	-	-	-	Supported
H2a: Perceived Behavior Control → Purchase Decision → Customer Satisfaction	-	-	0.114	4.887	0.144	4.887	Supported
H2b: Perceived Behavior Control → Purchase Decision → Repurchase Intention	-	-	0.045	3.806	0.175	5.234	Supported
H3: Financial Risk → Purchase Decision	-0.604	13.004	-	-	-	-	Supported
H3a: Financial Risk → Purchase Decision → Customer Satisfaction	-	-	-0.364	11.713	-0.364	11.713	Supported
H3b: Financial Risk → Purchase Decision → Repurchase Intention	-	-	-0.113	5.350	-0.442	11.754	Supported
H4: Product Risk → Purchase Decision	-0.047	1.049	-	-	-	-	Rejected
H4a: Product Risk → Purchase Decision → Customer Satisfaction	-	-	-0.028	1.041	-0.028	1.041	Rejected
H4b: Product Risk → Purchase Decision → Repurchase Intention	-	-	-0.009	0.997	-0.035	1.046	Rejected
H5: Purchase Decision → Customer Satisfaction	0.603	16.761	-	-	-	-	Supported
H6a: Purchase Decision → Repurchase Intention	0.545	11.583	-	-	-	-	Supported
H6b: Purchase Decision → Customer Satisfaction → Repurchase Intention	-	-	0.187	5.654	0.732	27.762	Supported
H7: Customer Satisfaction → Repurchase Intention	0.310	6.267	-	-	-	-	Supported

complete information thoroughly, and fixing practical payment. When consumer satisfaction is achieved, the company profits will increase. The consumers will rebuy the product (Ashfaq et al., 2019). Consumer satisfaction is also achieved by high quality of service and low costs.

The research results indicate that companies engaged in online sales need to pay serious attention to customer satisfaction. Meanwhile, consumer satisfaction can be obtained if the online purchasing process is easy and transparent. In this way, companies can minimize the risk of financial and product losses. The company must consider the security and guarantees in online buying to cover all these factors. For example, all the information on the website must be correct in the online buying process. If the products purchased do not match the order because of the inappropriate information, the products can be returned. The access to return and get other products following the order must be provided. The step-by-step process or transaction of payment must be made practical to make the company more accountable. It also ensures that consumers' data will not be misused.

Attitude, perceived behavioral control, and financial risk shape consumers' purchasing decisions. Positive purchasing experiences make consumers satisfied and make repeat purchases. The research results can encourage companies engaged in selling products online to provide transparent, clear, and quick access for complaining consumers as its guarantee.

The overall research results illustrate that consumers increasingly prefer online shopping, especially shopping products. It is because companies involved in online business, especially products, have provided convenience and trust for consumers. It can be seen in consumers' positive attitudes towards online companies. Apart from that, the company has minimized risk factors, especially in financial and product areas, with guarantees provided by the company. The guarantee provided by the company creates a positive attitude for consumers towards purchasing online products so that consumers feel confident that the product purchased will be as ordered. Hence, product risks are not a worry for consumers. Likewise, financial risks are minimal for consumers.

CONCLUSIONS

Complete information on the online purchasing process provided by the company through the website forms attitude, perceived behavior control, financial risk, and product risk. The research finds that consumers' behaviors impact purchasing online products. Meanwhile, consumers' behaviors are influenced or shaped by clarity, assurance, security, comfort, and trust in online shopping. These factors can reduce financial risk. Based on these factors, consumers can be assured that there is no product risk, so they will change their attitudes and perceive behavior control.

The research also combines behavior with

perceived risk in online purchases. The results show that perceived risk, especially financial risk, is consumers' primary factor in online shopping. The research novelty is that consumers' behaviors become positive in online purchases when clarity, assurance, security, convenience, and trust support the process. The research ensures that consumers do not consider the product risk when the company provides a guarantee.

However, the research cannot measure shopping products that need to be classified. The products can be classified into two categories. There are shopping products that need to be tried on, such as clothes, shoes, and perfume, and the ones that do not need to be tried on, such as bags, cell phones, and household appliances. Classification of shopping products needs to be done to see consumers' attitudes specifically. In the future, it can be developed by focusing on shopping products. The research suggests that the following research investigates consumers' trust in online shopping to create a positive customer experience, which is necessary to increase repurchase intentions.

ACKNOWLEDGEMENT

The research is supported by a grant from Atma Jaya Catholic University of Indonesia. The authors are indebted to the Faculty of Economic and Business at the Atma Jaya Catholic University of Indonesia, which provided a grant to assist with the research reported.

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APPENDIX

Code	Instrument	Scale					
Attitudes (A)							
A1	I feel that shopping for products online during the COVID-19 pandemic is a smart choice.	Strongly disagree			Strongly agree		
		1	2	3	4	5	6
A2	I feel that shopping for products online during the COVID-19 pandemic is an interesting experience.	Strongly disagree			Strongly agree		
		1	2	3	4	5	6
A3	I feel that shopping for products online during the COVID-19 pandemic is an inevitable trend.	Strongly disagree			Strongly agree		
		1	2	3	4	5	6
Perceived Behavioral Control (PBC)							
PBC1	I can make decisions independently when buying products.	Strongly disagree			Strongly agree		
		1	2	3	4	5	6
PBC2	I have the financial ability to buy products online	Strongly disagree			Strongly agree		
		1	2	3	4	5	6
PBC3	I have time to buy products online	Strongly disagree			Strongly agree		
		1	2	3	4	5	6
PBC4	I have complete information about where to buy products online	Strongly disagree			Strongly agree		
		1	2	3	4	5	6
PBC6	I can handle anything (such as money, time, and information) related to my online purchase decisions on shopping.	Strongly disagree			Strongly agree		
		1	2	3	4	5	6
Financial Risk (FR)							
FR1	I tend to spend more money on shopping for products.	Strongly disagree			Strongly agree		
		1	2	3	4	5	6
FR2	I may be overcharged when shopping for products online.	Strongly disagree			Strongly agree		
		1	2	3	4	5	6
FR3	The benefits of shopping for products online may not be worth the money I spend.	Strongly disagree			Strongly agree		
		1	2	3	4	5	6
FR5	I do not trust online companies that sell products.	Strongly disagree			Strongly agree		
		1	2	3	4	5	6
Product Risk (PR)							
PR1	I cannot find the desired product.	Strongly disagree			Strongly agree		
		1	2	3	4	5	6
PR2	I may not receive the quality products that I desire.	Strongly disagree			Strongly agree		
		1	2	3	4	5	6
PR3	It is difficult for me to compare the quality of similar products in online stores.	Strongly disagree			Strongly agree		
		1	2	3	4	5	6
PR5	Product size descriptions in online stores may not be accurate.	Strongly disagree			Strongly agree		
		1	2	3	4	5	6

Code	Instrument	Scale					
Purchases Decision (PD)							
PD1	I will often buy products online.	Strongly disagree			Strongly agree		
		1	2	3	4	5	6
PD2	I only buy products online.	Strongly disagree			Strongly agree		
		1	2	3	4	5	6
PD3	I buy products online to increase my sense of satisfaction.	Strongly disagree			Strongly agree		
		1	2	3	4	5	6
Customer Satisfaction (CS)							
CS1	I am satisfied with the online shopping experience for product shopping.	Strongly disagree			Strongly agree		
		1	2	3	4	5	6
CS2	I am happy with the online shopping experience for product shopping.	Strongly disagree			Strongly agree		
		1	2	3	4	5	6
CS3	My feeling about using online stores to shop for products is good.	Strongly disagree			Strongly agree		
		1	2	3	4	5	6
Repurchase Intention (RI)							
RI1	I intend to do online product shopping in the future.	Strongly disagree			Strongly agree		
		1	2	3	4	5	6
RI2	If I think twice, I will only do more online product shopping in the future.	Strongly disagree			Strongly agree		
		1	2	3	4	5	6
RI3	I will regularly shop for products online in the future.	Strongly disagree			Strongly agree		
		1	2	3	4	5	6