THE EFFECT OF USER-GENERATED CONTENT ON PURCHASE INTENTION FOR FASHION PRODUCTS: AN EVIDENCE FROM JIANGSU, CHINA[*]

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Abstract

This study investigates the relationship between user-generated content (UGC) on social media and the purchase intention of fashion products among consumers in Jiangsu province, China. The main objective is to understand how credibility, quality, attractiveness, usefulness, and risk influence buying decisions in the fast-growing fashion e-commerce market. The research applied a quantitative method with a sample size of 385 respondents, chosen through convenience sampling. Data were collected using a structured questionnaire with a five-point Likert scale, and validity and reliability were confirmed with Cronbach's alpha values above 0.70. Statistical analysis included correlation and multiple regression.

The results show that perceived credibility (β = 0.1400, $p < 0.05$), perceived quality (β = 0.1371, $p < 0.05$), perceived attractiveness (β = 0.1290, $p < 0.05$), and perceived usefulness (β = 0.1374, $p < 0.05$) all have significant

positive effects on purchase intention, while perceived risk (β = −0.1440, p > 0.05) shows a negative but insignificant effect. The regression model explains 40.7% of the variance in purchase intention (R^2 = 0.407), and the Durbin–Watson value of 1.09 confirms no autocorrelation. These findings highlight the importance of building credibility, quality, attractiveness, and usefulness in UGC to influence consumers' decisions, while perceived risk remains a limiting factor in online shopping behavior.

Keywords: user-generated content, purchase intention, fashion products, social media

Introduction

The internet has become an important part of daily life in China. Many people use the internet every day for communication, shopping, and entertainment (Kamkankaew et.al., 2025). Social media platforms like Weibo, Xiaohongshu, and Douyin are very popular for sharing information and personal experiences. The fashion industry in China is also very large and continues to grow. Mutum (2025) reports that the revenue from fashion is expected to reach about 1.99 trillion CNY in 2025. A big part of this growth comes from e-commerce, where many people use their mobile phones to shop online. Because of this, the information people see on social media plays a strong role in shaping how they think about products and what they decide to buy (Inchai, Kamkankaew & Thanitbenjasith, 2025).

One important type of online information is user-generated content, or UGC. This means the content that normal people create and share online, such as photos, reviews, and videos. Yu (2023) explains that social media platforms help people share fashion ideas in this way. For example, someone may post a picture of a new outfit, write a review about a brand, or upload a video showing how to style clothes. People often trust this kind of content more than

advertisements because it comes from real customers. Gajenderan et al. (2020) also say that UGC feels more honest and personal, so it builds trust with other consumers. This makes UGC an important source of information for fashion shoppers.

The influence of UGC on fashion is very strong. Yu (2023) says that trends can spread very quickly on social media when many people share posts about a style. When customers see other users wearing or recommending a product, they may also want to buy it. Shi and Hassan (2023) also point out that in China, many young consumers, especially Gen Z, look at UGC before buying fashion or luxury products. This shows that UGC does not only provide information but also increases purchase intention. Mayrhofer et al. (2020) explain that because UGC is based on real experiences, it reduces the uncertainty of online shopping and helps customers feel more confident about their choices.

This study will focus on Jiangsu province, which is one of the important and developed areas in China. Jiangsu has a strong economy and many active internet users, making it a good place to study the effect of UGC on consumer behavior. The main aim of this research is to understand how UGC on social media influences the purchase intention of fashion products among consumers in Jiangsu. By looking at this relationship, the study will provide useful insights for fashion companies that want to improve their marketing strategies in China. As Juliyanti et al. (2023) and Nankaeo, Kamkankaew & Thanitbenjasith (2025) suggest, understanding how UGC drives consumer trust and purchase decisions can help brands connect better with customers in the fast-growing fashion e-commerce market.

This study aims to look at the relationship between user-generated content and purchase intention. The research will focus on fashion products. The study is set in a specific place, which is Jiangsu province in China. The main purpose is to find out how much user-generated content influences people's decisions to buy fashion items in this area. This research will look at consumers

in Jiangsu and their plans to purchase clothing, shoes, and accessories after seeing content created by other users online.

Objectives

This research aims to investigate the relationship of user-generated content on purchase intention of fashion products in social media in Jiangsu province, China.

Literature Review

Purchase intention

Purchase intention is an important concept in consumer behavior because it shows the plan or decision of a person to buy a product or service (Inchai, Kamkankaew & Thanitbenjasith, 2025). Abumalloh et al. (2018) describe it as a way to predict what people will really buy, while Akar and Nasir (2015) explain that it depends on trust, website design, and ease of use in online shopping. Chetioui et al. (2020) add that social media and influencers can increase purchase intention when customers trust and like them, and Bleize and Antheunis (2019) note that fun, ease of use, and social influence also play a role in virtual markets. Dastane (2020) highlights the effect of digital marketing tools on shaping what people plan to buy, and Jung et al. (2020) point out that sustainable values may not always lead to real purchases because of the attitude–behavior gap. Peña-García et al. (2020) stress that purchase intention is the first step in predicting consumer behavior, and Spears and Singh (2004) show that good feelings about a brand increase the chance of buying. Rana and Paul (2017) explain that health and environmental values can also strengthen intention, while Ma, Gao, and Zhang (2022) show that live-streaming platforms improve confidence to buy through trust and interaction. Taken together, these studies show that purchase intention is shaped by trust, values, emotions, social

norms, and digital experiences, and it acts as a strong signal of what consumers are likely to buy. For this reason, businesses should focus on building trust, positive attitudes, and engaging platforms to increase purchase intention and predict future buying behavior more effectively.

Perceived credibility

Perceived credibility is the belief that information is true, and this belief influences if a consumer will decide to buy a product (Li & Suh, 2015). When information is seen as credible, consumers connect it with higher quality and show stronger purchase intention (De Vries, 2019). In social media, trust comes from different sources such as influencers, celebrities, or people known in real life, but consumers often trust personal contacts more than other sources (Cooley & Parks-Yancy, 2019). The way social media content is presented, such as the balance of likes and followers, also affects how credible users think the information is (De Vries, 2019). The platform itself has influence, as people prefer certain platforms for different product categories, like Instagram for fashion and YouTube for cosmetics (Cooley & Parks-Yancy, 2019). In addition, strong and clear arguments in messages increase credibility and positive attitudes (Li & Suh, 2015). Social media information affects purchase behavior through both awareness and endorsement effects, which show product quality and create consumer attention (Keshavarz, 2020). Overall, this review supports the idea that when consumers find both the source and the message credible, they are more likely to believe the information and act on it by deciding to buy. Drawing on the findings of the above literature review (Li & Suh, 2015; Cooley & Parks-Yancy, 2019; De Vries, 2019; Keshavarz, 2020), the researcher formulates the following hypothesis:

H1: Perceived credibility has a positive effect on purchase intention.

Perceived quality

Perceived quality is the way customers judge the total excellence or superiority of a product (Yang et al., 2023). Many scholars agree that when consumers feel that a product has high quality, they are more willing to buy it,

and this positive perception often becomes the main reason for their purchase decision (Shwastika & Keni, 2021). Some studies show that perceived quality has a direct effect on purchase intention, where good feelings about quality immediately increase the chance of buying (Saleem et al., 2015, as cited in Widodo & Maylina, 2022; Cahyani et al., 2022). Other studies explain that perceived quality works in an indirect way through factors like perceived value, brand loyalty, or social media word-of-mouth, which then strengthen the consumer's intention to buy (Widodo & Maylina, 2022; Khan et al., 2022). Because quality perception has such a strong effect, companies must see it as a key part of their marketing strategy. A good feeling about quality can make customers willing to pay more than for other products, and excellent service quality can improve brand value and increase customer loyalty (Shwastika & Keni, 2021; Widodo & Maylina, 2022). In short, perceived quality is not only a direct influence on purchase intention but also an important factor that creates loyalty and long-term consumer trust. Drawing on the findings of the above literature review (Yang et al., 2023; Shwastika & Keni, 2021; Saleem et al., 2015; Widodo & Maylina, 2022; Cahyani et al., 2022; Khan et al., 2022), the researcher formulates the following hypothesis:

H2: Perceived quality has a positive effect on purchase intention.

Perceived attractiveness

perceived attractiveness is a strong factor that can shape consumer purchase intention. When an endorser such as a social media influencer is seen as attractive, it creates positive feelings toward the advertisement and the product itself (Kim, 2022; Chekima et al., 2020). Many scholars agree that attractive endorsers catch attention and make advertising more effective, which can directly increase the chance of a purchase (Lou & Yuan, 2019; Van Der Waldt et al., 2009; Ranjabarian et al., 2010). Attractiveness has two main parts, which are external looks and social attractiveness, and both have been shown to

influence consumer attitudes in a positive way (Kim, 2022). Physical appearance makes influencers persuasive (Silvera & Austad, 2004; Bardia et al., 2011), while social qualities such as friendliness or relatability make consumers feel closer to them (Li & Yin, 2018). However, the effect of attractiveness is not always direct. Studies show that attractiveness can work through mediators, such as interaction with followers, attitude toward the advertisement, or attitude toward the brand, which then lead to purchase intention (Kim, 2022; Chekima et al., 2020). These findings highlight that both physical appeal and social connection increase engagement and transfer positive feelings to the product, which finally makes consumers more likely to buy. Drawing on the findings of the above literature review (Kim, 2022; Chekima et al., 2020; Lou & Yuan, 2019; Van Der Waldt et al., 2009; Ranjabarian et al., 2010; Schouten et al., 2020; Silvera & Austad, 2004; Bardia et al., 2011; Li & Yin, 2018), the researcher formulates the following hypothesis:

H3: Perceived attractiveness has a positive effect on purchase intention.

Perceived usefulness

Perceived usefulness is a very important factor that explains why people accept and use technology, and it strongly influences their purchase intention. Perceived usefulness, as explained in the Technology Acceptance Model, is the belief that using a system will improve performance and make tasks easier (Dzandu, 2016; Elkaseh, 2016; Rahaman, 2022). Many studies confirm that if people believe a technology is useful, they are more likely to adopt it, while a lack of usefulness can lead to rejection even if the system is simple to use (Elkaseh, 2016). In online shopping, consumers who find information on social media to be useful are more willing to buy a product, and this effect can be both direct and indirect (Rahaman, 2022). Some studies show that usefulness first leads to information adoption or a positive attitude, which then results in purchase intention (Ngo, 2024; Subekti, 2023; Elkaseh, 2016). Research also shows that perceived usefulness can be more important than perceived ease of use when forming user attitudes (Elkaseh, 2016). In the context of eWOM, customers

depend on useful, high-quality, and relevant information to evaluate products before buying, and this usefulness encourages them to accept the information and make purchase decisions (Rahaman, 2022; Subekti, 2023; Ngo, 2024). Therefore, perceived usefulness is not only central to technology acceptance but also a key driver of consumer behavior, showing that businesses must provide valuable and helpful information to influence purchase intentions effectively. Drawing on the findings of the above literature review (Dzandu, 2016; Elkaseh, 2016; Rahaman, 2022; Ngo, 2024; Subekti, 2023), the researcher formulates the following hypothesis:

H4: Perceived usefulness has a positive effect on purchase intention.

Perceived risk

Perceived risk is an important factor that can lower a customer's intention to buy, especially in online shopping. Many scholars explain that when customers feel uncertain or afraid of a negative result, they are less likely to make a purchase (Song & Liu, 2021; Biucky et al., 2017; Hussain et al., 2024). This negative effect has been seen in many studies, as consumers often avoid products or services they think carry high risk (Crespo et al., 2009; Farivar et al., 2017). However, research also shows mixed results, as in some cases perceived risk does not significantly affect purchase intention (Chafidon et al., 2022), and this may depend on the context, such as social media use where people accept certain risks to use the platform (Fan et al., 2020; Wamba & Akter, 2016). Perceived risk is not one single idea but is made of different types, such as financial, functional, time, social, psychological, and privacy risks (Biucky et al., 2017; Rehman et al., 2019). Studies find that not all of these risks have the same effect. For example, time and functional risks may be stronger than financial risks in some cases (Munnukka & Järvi, 2014), while financial, functional, and privacy risks often have more impact on online commerce (Biucky et al., 2017). These findings suggest that the influence of perceived risk on purchase intention changes with the type

of risk and the situation, but in general, high risk lowers the chance of a purchase, while in some contexts risk may not play a strong role. Drawing on the findings of the above literature review (Song & Liu, 2021; Biucky et al., 2017; Hussain et al., 2024; Michaelidou & Christodoulides, 2011; Crespo et al., 2009; Farivar et al., 2017; Chafidon et al., 2022; Fan et al., 2020; Wamba & Akter, 2016), the researcher formulates the following hypothesis:

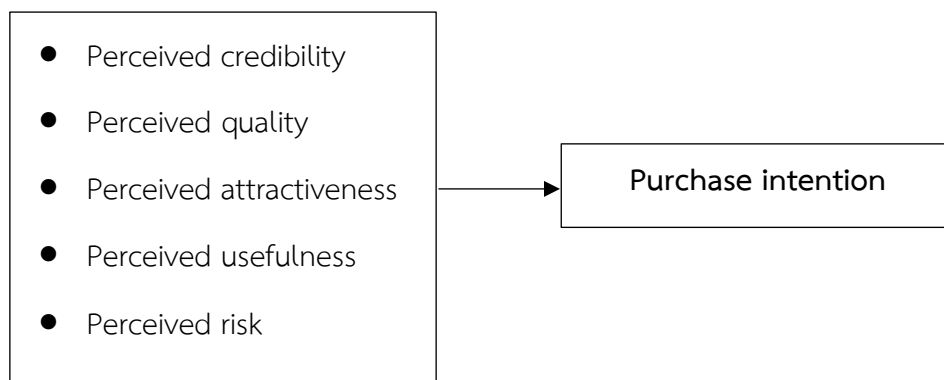*H5: Perceived risk has a positive effect on purchase intention.*

- Perceived credibility
- Perceived quality
- Perceived attractiveness
- Perceived usefulness
- Perceived risk

→ **Purchase intention**

Figure 1 Conceptual Framework

Methodology

Population and Sampling

The population of this study includes all people who buy fashion products in Jiangsu province, China, but the exact number is not known because there is no official data. This group includes both men and women of different ages who purchase clothes, shoes, and other fashion items from stores, online platforms, or social media channels. Since the total number of buyers is unknown, the study uses a sample to represent the population. To find the right sample size, Cochran's formula was applied with a 95% confidence level and a 5% margin of error, which shows that at least 385 participants are needed to

provide reliable results. For this research, a non-probability method was chosen, specifically convenience sampling, because it is difficult to identify every buyer in Jiangsu province. Participants will be selected based on ease of access, and data will be collected through online questionnaires shared on popular social media platforms as well as by inviting people in shopping malls in major cities. This method helps to gather enough responses in a practical and timely way.

Research Instrument

This research used a questionnaire as the main tool to collect data from fashion product buyers in Jiangsu province, China. The questionnaire was designed based on ideas from past studies and adapted to the local culture and lifestyle. It was divided into seven parts, and each part measured an important factor that could influence purchase intention. The questions were written in simple and clear language, and a five-point Likert scale was used, with 1 meaning strongly disagree and 5 meaning strongly agree. The first part focused on purchase intention and asked if customers wanted to buy, planned to buy, or were ready to buy a fashion product after seeing user-generated content. The second part measured perceived credibility and checked if people trusted the honesty, reliability, and knowledge of the content creator. The third part looked at perceived quality and asked if customers thought the products were good, worth the price, or better than others. The fourth part studied perceived attractiveness and asked if the influencer was stylish, likable, or similar to the customer. The fifth part measured perceived usefulness and asked if the content helped customers compare products, make good choices, or feel more confident. The sixth part measured perceived risk and asked if customers felt worried about money, product quality, or privacy when shopping online. The last part collected demographic details such as age, gender, education, and shopping habits.

To make sure the questionnaire was valid and reliable, two steps were followed. First, content validity was tested by asking the advisor to review the questions. Second, a pilot test was done with 30 participants who were similar to the real sample. Reliability was checked using Cronbach's alpha, and all variables scored above 0.70, which shows good internal consistency. Purchase intention had a value of 0.711, perceived credibility 0.796, perceived quality 0.717, perceived attractiveness 0.800, perceived usefulness 0.790, and perceived risk 0.803. These values confirm that the questionnaire was reliable and stable for data collection. The results of the reliability analysis show that all items were consistent in measuring each construct and could be used to understand the relationship between user-generated content and purchase intention.

Data Collection

The data for this research was collected using both primary and secondary sources. The primary data came from an online questionnaire that was created with Wenjuanxing, which is a popular online survey platform in China. The link to the questionnaire was shared on major social media platforms such as WeChat, Weibo, Xiaohongshu, and Douyin because these platforms are widely used in Jiangsu province and are important channels for fashion-related content. The questionnaire asked people in Jiangsu about their feelings, opinions, and purchase intention after seeing user-generated content on fashion products. The secondary data came from published sources, including academic journals, research reports, websites, and government documents. This type of data provided background information about user-generated content, online consumer behavior, and the fashion industry in China. The secondary data is useful to support the design of research instruments and to compare results with earlier studies. In this research, the secondary data was carefully reviewed to ensure it was reliable and suitable to support the questionnaire and to help explain the findings.

Data Analysis

This study used correlation analysis and multiple regression analysis to examine the relationship between user-generated content and purchase intention. Correlation analysis was applied to find out if the variables moved together and to measure the strength of their relationship. Multiple regression analysis was then used to test the research hypotheses and to identify how different factors of user-generated content could predict purchase intention. This method also helped to see which factors had the strongest influence on consumer decisions.

Results

The research objective aims to study the relationship between user-generated content and purchase intention of fashion products on social media in Jiangsu province, China. The analysis of hypothesis testing begins with a normal distribution test to confirm that the data meets the basic requirement. After that, the correlation test is done to check the relationship between the variables, and the multicollinearity test is used to see if the variables overlap too much. When these conditions are confirmed, regression analysis is applied to test the hypotheses and show the results of the study.

Normal Distribution Testing

The analysis of Table 1 shows the results of normal distribution testing for all variables and confirms that the data is suitable for further statistical analysis. Purchase intention has a mean of 4.16 with a standard deviation of 0.295, skewness of 0.646, and kurtosis of 1.530, while perceived credibility has a mean of 4.20, standard deviation of 0.348, skewness of 0.254, and kurtosis of 0.631. Perceived quality records a mean of 3.94, standard deviation of 0.563, skewness of −0.662, and kurtosis of 0.599. Perceived attractiveness shows a mean of 4.06, standard deviation of 0.602, skewness of −1.050, and kurtosis of 1.690,

while perceived usefulness has a mean of 4.07, standard deviation of 0.525, skewness of –0.674, and kurtosis of 1.160. Finally, perceived risk shows a mean of 3.86, standard deviation of 0.703, skewness of –0.516, and kurtosis of –0.128. According to George and Mallery (2010), the results indicate that the mean values for all constructs are above the midpoint, showing that respondents gave positive responses to all items. The standard deviation values are all below 1.96, meaning that the data has moderate variability and is not widely spread. The skewness values are mostly within the acceptable range, with some slightly negative, suggesting that the responses are more on the higher side of agreement. The kurtosis values are all below the limit of 10, which shows that the data is not extremely peaked or flat. Overall, these findings suggest that the data is normally distributed and therefore valid for further statistical testing.

Table 1 The results of the analysis of Normal Distribution Testing

Variables	$\overline{X}$	S.D.	SW	KR
Purchase Intention (Y_PCI)	4.16	0.295	0.646	1.530
Perceived Credibility (PEC)	4.20	0.348	0.254	0.631
Perceived Quality (PEQ)	3.94	0.563	-0.662	0.599
Perceived Attractiveness (PEA)	4.06	0.602	-1.050	1.690
Perceived Usefulness (PEU)	4.07	0.525	-0.674	1.160
Perceived Risk (PER)	3.86	0.703	-0.516	-0.128

Correlation Analysis and Multicollinearity Testing

The analysis of Table 2 shows the results of correlation analysis and multicollinearity testing for purchase intention and related variables. The findings show that purchase intention has strong and significant positive correlations with perceived usefulness at 0.764 and perceived risk at 0.742, followed by perceived attractiveness at 0.633, perceived quality at 0.597, and perceived credibility at

0.534, all significant at the 0.01 level. The independent variables also show high correlations among themselves, such as perceived attractiveness with perceived credibility at 0.791 and perceived attractiveness with perceived risk at 0.777. To check multicollinearity, the variance inflation factor (VIF) values were between 1.22 and 2.43, and the tolerance values were between 0.411 and 0.822. According to Hair et al. (2013, 2021) and Malhotra, Nunan, and Birks (2020), these values are within the acceptable range, which means that no serious multicollinearity problem exists. This result confirms that the variables are statistically valid and can be used together in regression analysis to explain purchase intention.

Table 2 The results of Correlation Analysis and Multicollinearity Testing

	Y_PCI	PEC	PEQ	PEA)	PEU	PER	VIF	Tolerance
Y_PCI	1.000						-	-
PEC	0.534**	1.000					1.22	0.822
PEQ	0.597**	0.654**	1.000				1.47	0.682
PEA	0.633**	0.791**	0.724**	1.000			1.92	0.522
PEU	0.764**	0.655**	0.734**	0.675**	1.000		2.43	0.411
PER	0.742**	0.742**	0.675**	0.777**	0.624**	1.000	1.79	0.558

** A significant at the 0.01 level

The Result of Hypothesis Testing

The results in table 3 show how different factors affect the purchase intention of consumers. The independent variables are perceived credibility, perceived quality, perceived attractiveness, perceived usefulness, and perceived risk. The constant value is 1.1128, which means that purchase intention already exists even without the influence of other factors. Perceived credibility has the strongest effect, with a b value of 0.4028 and a β value of 0.1400. This means that when consumers trust the seller or the product, their intention to buy increases. The result is significant because the Sig. value is 0.05, which is less than

0.05. Perceived quality, attractiveness, and usefulness also show positive effects. Perceived quality has a b value of 0.0667 and a ß of 0.1371, with a Sig. of 0.014. Perceived attractiveness has a b value of 0.0172 and a ß of 0.1290, with a Sig. of 0.043. Perceived usefulness has a b value of 0.0437 and a ß of 0.1374, with a Sig. of 0.045. All of them are significant, which means that when consumers believe a product is useful, attractive, and of good quality, they are more willing to buy it. Perceived risk shows a negative effect, with a b value of -0.0417 and a ß of 0.1440, but it is not significant because the Sig. value is 0.056, which is more than 0.05. This means that risk does not have a strong influence in this model. The overall model is reliable, with an R value of 0.554 showing a moderate relationship and an R² value of 0.407 meaning that 40.7% of changes in purchase intention can be explained by these five factors. The model is statistically significant, and the Durbin–Watson value of 1.09 shows there is no serious problem with autocorrelation.

Table 3 Multiple Regression Results

Independent Variable	Dependent Variable: Y_PCI				
	b	Std. Error	ß)	t	Sig.
constant	1.1128	0.0560		13.070	0.005*
PEC	0.4028	0.4755	0.1400	10.080	0.005*
PEQ	0.0667	0.0275	0.1371	2.462	0.014*
PEA	0.0172	0.0351	0.1290	0.593	0.043*
PEU	0.0437	0.0480	0.1374	1.169	0.045*
PER	-0.0417	0.0460	0.1440	-1.739	0.056
R = 0.554, R^2 = 0.407, Adjusted R^2 = 0.398, F = 3.50, Sig of F = <0.001, Durbin–Watson = 1.09					

A significant at the 0.05 level
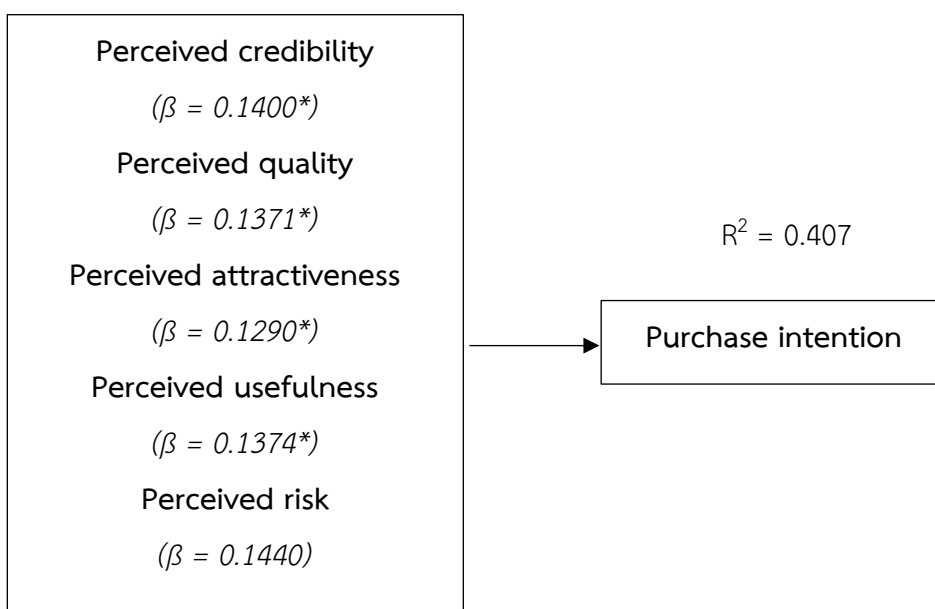
Based on the table 3, the researcher can draw the regression equation as
Unstandardized Coefficients:

Y_{PCI} = 1.1128 + 0.4028 (PEC) + 0.0667 (PEQ) + 0.0172 (PEA) + 0.0437 (PEU)
　　　　 − 0.0417 (PER)

Standardized Coefficients:

Z_{YPCI} = 0.1400 (Z_{PEC}) + 0.1371 (Z_{PEQ}) + 0.1290 (Z_{PEA}) + 0.1374 (Z_{PEU})
　　　　 −0.1440 (Z_{PER})

* A significant at the 0.05

Figure 2 Multiple Regression Results

Table 4 The Result of Hypothesis Testing

Hypothesis	Coefficients	Result
H1: Perceived credibility has a positive effect on purchase intention	0.1400*	Accepted
H2: Perceived quality has a positive effect on purchase intention.	0.1371*	Accepted
H3: Perceived attractiveness has a positive effect on purchase intention.	0.1290*	Accepted
H4: Perceived usefulness has a positive effect on purchase intention.	0.1374*	Accepted
H5: Perceived risk has a positive effect on purchase intention.	0.1440	Not Accepted

A significant at the 0.05

Discussion

The result of this study supports Hypothesis 1, which says that perceived credibility has a positive effect on purchase intention. When consumers believe the source is trustworthy, they are more likely to buy the product. Li and Suh (2015) explain that credibility means how believable the information is, and when consumers trust the source, they feel more confident to make a purchase. This study found a significant and positive effect, which matches this idea. Cooley and Parks-Yancy (2019) also note that people trust information shared by friends or influencers on social media, and if they trust the person, they often trust the product. De Vries (2019) adds that when a brand is seen as credible, people believe its products are high quality and want to buy more. Social media features like likes and followers also influence trust, while strange or fake-looking accounts reduce it. The type of platform matters too, since people use Instagram

more for clothes and YouTube for beauty products (Cooley & Parks-Yancy, 2019). The way a message is written also affects trust, as strong and clear points increase belief (Li & Suh, 2015). Keshavarz (2020) highlights attention and endorsement effects, where people first notice the product and then trust it more if others recommend it. In conclusion, this study and other research agree that perceived credibility is an important factor that increases the chance of buying a product.

The result of this study supports Hypothesis 2, which says that perceived quality has a positive effect on purchase intention. When consumers believe that a product is high in quality, they are more likely to buy it. Yang et al. (2023) explain that perceived quality is the personal view of the customer about how good the product is, and when this view is strong, it can build trust and increase the desire to purchase. This study confirms that quality is an important factor in the consumer's decision. Shwastika and Keni (2021) also found that perceived quality affects the first impression, and if the product looks, feels, or performs well, it creates a good image in the consumer's mind, leading to stronger buying intentions. Saleem et al. (2015, as cited in Widodo & Maylina, 2022) reported that quality has a direct impact on the willingness to buy, while Khan et al. (2022) and Widodo and Maylina (2022) add that good quality can also work indirectly by building loyalty and adding value to the brand. Because of this, companies must pay attention to how consumers feel about their products. Shwastika and Keni (2021) showed that many customers are willing to pay more for products they believe are better than others, which helps businesses stay ahead of competitors. Widodo and Maylina (2022) also note that good service and quality improve the brand image and encourage positive word-of-mouth. In conclusion, perceived quality is a strong reason why consumers choose to buy, and it works both directly and indirectly through feelings such as trust and loyalty, making it an important factor for long-term business success.

The result of this study supports Hypothesis 3, which says that perceived attractiveness has a positive effect on purchase intention. The finding shows that when a product or the person promoting it is seen as attractive, consumers are more likely to buy it. Even though the b value is small, the effect is still positive and significant, which means appearance plays an important role in marketing. When a product looks appealing or when an influencer looks good, it draws attention and creates stronger interest, which increases the chance of purchase. Scholars such as Kim (2022) and Chekima et al. (2020) explain that an attractive person in an advertisement can make people feel more positive toward the product. Lou and Yuan (2019) and Van Der Waldt et al. (2009) also agree that attractive endorsers help people notice ads and feel closer to the brand. Attractiveness can be physical, like beauty or style, or social, like friendliness or humor (Kim, 2022). This means both appearance and behavior can shape how people feel about the product. Li and Yin (2018) add that when consumers feel similar to or connected with the influencer, they trust the message more, which raises purchase intention. Attractiveness can also have an indirect effect, as it encourages more interaction between influencers and followers, which builds trust and positive attitudes (Kim, 2022). Chekima et al. (2020) found that attractiveness improves attitudes toward the advertisement and brand, and this leads to higher purchase intention. In conclusion, attractiveness works directly by catching attention and indirectly by building positive feelings and trust, making consumers more willing to buy the product.

The result of this study supports Hypothesis 4, which states that perceived usefulness has a positive effect on purchase intention. Even though the effect is not very strong, it is still significant, which means that when consumers believe a product is useful for their needs, they are more likely to buy it. Usefulness is a key reason why people choose products, especially in online shopping, because it helps them complete tasks or solve problems, making them feel more confident in their purchase decision. Scholars such as

Dzandu (2016) and Elkaseh (2016) explain that perceived usefulness is an important part of the Technology Acceptance Model (TAM) and means how much someone believes that using a product or technology will improve their performance. For example, when consumers believe that an online platform makes shopping faster or helps them find better products, they see it as useful. Rahaman (2022) also found that people are more likely to trust and use information online when they find it useful. Some studies show that this effect can be indirect, as usefulness first makes people accept or adopt the information, and then this leads to purchase intention (Ngo, 2024; Subekti, 2023). Elkaseh (2016) also showed that usefulness can influence attitudes more than ease of use, since even simple tools may be ignored if they are not helpful. In online shopping, consumers look for reviews, comments, and posts that provide useful and complete information (Rahaman, 2022; Ngo, 2024), and this information builds trust and supports decision-making. In conclusion, businesses should focus on creating useful products and content, because when consumers see value and helpfulness, they are more likely to trust and buy the product.

The result of this study does not support Hypothesis 5, which says that perceived risk has a positive effect on purchase intention. The finding shows a negative b value, which means that when risk is higher, the chance of purchase is lower. Although the significance level is just below 0.05, the effect is not in the expected direction. Instead of helping consumers decide, risk makes them hesitate, and this shows that when people feel worried or unsure, they are less likely to buy. In online shopping, trust is very important, and any risk can reduce that trust. Many scholars also agree that perceived risk usually has a negative effect on purchase intention. Song and Liu (2021) explain that people feel risk online because they cannot see or touch the product. Biucky et al. (2017) say that risk is the feeling of uncertainty, which makes people avoid buying. Hussain et al. (2024) and Michaelidou and Christodoulides (2011) also found that higher

risk lowers purchase intention, while Crespo et al. (2009) note that consumers avoid risky products because they do not want to lose money or waste time. Farivar et al. (2017) add that risk makes people worry about mistakes or bad experiences. Still, some studies show different results. Chafidon et al. (2022) found that in some cases, risk does not strongly affect buying decisions. Fan et al. (2020) reported that people kept using social media even when they felt risk, possibly because they had no better choice. Wamba and Akter (2016) also found that risk did not change how people used social media in the workplace. These mixed findings show that the effect of risk can depend on the type of product, situation, or platform. Perceived risk also has many forms, such as financial risk, time risk, and privacy risk (Biucky et al., 2017; Rehman et al., 2019). Some risks, like losing money or privacy, can strongly stop people from buying, while other risks may not matter as much (Munnukka & Järvi, 2014). This means businesses must understand which risks are most important to their customers if they want to build trust and increase sales.

Recommendation

Recommendation for Businesses

First, businesses should build trust and credibility with their customers. This is because the study shows that perceived credibility has a strong and positive effect on purchase intention. When people believe that a seller or product is trustworthy, they are more likely to buy. To improve credibility, businesses can provide true and clear product information, show customer reviews, and use verified seller badges. Good communication and honesty will help gain customer trust and increase sales.

Second, companies should focus on improving product quality. The research shows that perceived quality makes people more interested in buying. If a product looks and feels high-quality, customers believe it is worth their

money. Businesses should use good materials, check product standards, and make sure customers are happy with what they get. Quality control and customer satisfaction can help create a strong brand image and make people return to buy again.

Third, attractive design and appearance are also important. The results show that when people think a product is attractive, they want to buy it. This attractiveness can come from product packaging, design, colors, or the people promoting it, like influencers. Businesses should pay attention to how the product looks and make sure it catches people's attention. Good design can make a product stand out from others in the market.

Fourth, businesses should clearly show the usefulness of their products. If customers see that a product helps them or solves their problems, they will have a stronger intention to buy. Companies should provide information about how the product works, how it can be used, and how it benefits the user. Helpful videos, tips, and examples can also show how useful the product is. This can increase customer interest and trust.

Fifth, businesses must work to reduce customer risk. The research shows that perceived risk lowers the chance of buying. People worry about losing money, getting low-quality products, or sharing personal information online. To reduce this risk, businesses can offer guarantees, return policies, and safe payment systems. They can also provide clear contact information and fast customer service. When customers feel safe, they are more willing to buy.

Recommendation for Academic

First, academic researchers should study more about the factors that influence online purchase intention. This study found that credibility, quality, attractiveness, and usefulness all have positive effects, but risk has a negative effect. Future research can look at these factors in different contexts, such as other countries, age groups, or types of products. Researchers can also study

which factor is the most important for different groups of people. This will help us better understand how people make decisions when shopping online.

Second, researchers should explore the types of perceived risk in more detail. This study shows that risk can reduce the chance of buying, but not all types of risk may have the same effect. There are many kinds of risks, such as financial risk, privacy risk, or time risk. Future studies can focus on each type and how it affects customer behavior. This can help develop better theories and models about online shopping. It can also help businesses and educators create better learning and training programs related to e-commerce and digital marketing.

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