



Recursive Model: Cognitive Learning Behavior in Online Consumers

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Abstract

Online purchasing decisions are online consumer behavior and are an interesting phenomenon in research. This study aims to prove the concept that online consumer purchasing decisions are influenced by cognitive learning behavior. The main theory underlying this research is consumer behavior and learning. Learning theory is used to analyze consumer learning behavior online with a mix of (crossing) learning theories of behavior and cognitive learning theory. Combination (crossing) between behavioral learning theory, cognitive is called cognitive learning behavior (cognitive learning behavior). This research is a survey. The data used are primary data, with the research instrument in the form of a questionnaire. The subjects of this study are individuals namely online consumers. Online consumers in this study are millennial generation who have made online purchases on one of the e-commerce sites in Indonesia (Matahari.mall, bukalapak, tokopedia, shopee, Zilingo) with this type of product is fashion. In this study 200 respondents were selected. The study consisted of organic stimulation of marketing on the website, online purchasing decisions, cognitive learning, experience preferences. Convenience sampling sampling technique is a sampling method where sampling is based on the availability of elements and the ease of obtaining them. Collecting data with online questionnaires and distributing questionnaires through whatsapp to respondents who are easily contacted by researchers. Data analysis methods with 1) test data quality instruments (validity and reliability), 2) Analysis of Descriptive Statistics and 3) Model Analysis with SEM. The results showed that 1) Organic stimulation of marketing on the website had a positive and significant effect on cognitive learning, 2) experience preference had a positive and significant effect on cognitive learning, 3) cognitive learning had a positive and not significant effect on online purchasing decisions, 4) experience preference had a positive and not significant effect on online purchasing decisions, 5) Organic stimulation of marketing on the website had a positive and significant effect on online purchasing decisions.

Keywords: *Organic Stimulation of Marketing on the Website; Experience Preference; Cognitive Learning; Online Consumer Purchasing Decisions.*

1. Introduction

Consumer behavior is an interesting empirical concern (Darley et al., 2010; Limbu et al., 2012;) and becomes the estuary of various management theories (Kotler, 2012). Purchasing decisions are consumer behavior that is influenced by various factors (Kotler and Keller, 2009; Park and Kim, 2003). Technology is one of the factors that influence consumer behavior (Akbar, 2014). Marketing involving the internet is often known as online marketing (Pomerleanu et al., 2013; Tiago and Siimo, 2014; Coviello et al., 2001; Cho et al., 2006; Santoso, 2009). Online marketing is an online purchase through mobile, social media (Facebook, Twitter, Instagram) (Pietro and Pantano, 2012; Edy and Tiningrum, 2015; Ekasari, 2014; Nurgayatri, 2016), and website retailers (Mataharimall.com, Bukalapak.com, Tokopedia, Shopee, Lazada and so on) (Cugelman, 2010; Furkonudin et al., 2016; Lin et al., 2017; Rosen and Purinton, 2004).

Some reasons consumers like online purchases because: 1) consider cheaper (38%), 2) happy to be seen 24 hours (35%), 3) happy to have free shipping (31%), 4) feel saving time (30.8) (APJII, 2017). Real data have not shown the role of cognitive learning as the reason for consumers' online purchases (reality gaps). Previous research studies prove that various factors influence online marketing such as 1) consumer psychology (Bagozzi and Dholakia, 2002; Zhonghua, 2002; Koufaris et al., 2002; Afandy et al., 2014; Caraka and Rachmawati, 2015), 2) cognitive consumers (El-Gohari, 2010; Kim and Song, 2010), 3) multi-channel internet (Badrinarayanan et al., 2012; Ardianto, 2016), 4) experience (Im et al., 2010; Shultz and Peltier, 2013; Yoon, 2010), 5) consumer characteristics (Debre and Milovan-Ciuta, 2015; Kusumowidagdo, 2012; Rohm and Swaminathan, 2004), 6) consumer perceptions (Affecting et al., 2011; Milan et al., 2015; Cho et al., 2002; Vachani and Bhayani, 2012), 7) website and its quality (Abideen and Saleem, 2012; Salehi, 2011; Geetha and K. Rangarajan, 2016; Al-Jabari et al., 2012; Abarbanel et al., 2015), 8) information, intention, motivation and ethics (Liu, Wan and Yan, 2010; Anggraeni et al., 2016; Fihartini, 2017; Jalalkamali and Nikbin, 2010; Joines et al., 2003), 9) characteristics of marketing mix (Azadina, 2012; Ku sumah, 2015).

Cummins et al., (2014) reviewed 942 articles since 2012 on online consumer behavior found that cognitive issues are the most researched research topics which include information processing, learning, memory and motivation issues (Childers et al., 2001).

Table 1: Mapping the Issue of Online Consumer Behavior and Social Media

Category	Incubation era 1993-2004		Exploration era 2005-2008		Explosion era 2009-2012		Total 1993-2012	
	<i>n</i>	Era (%)	<i>n</i>	Era (%)	<i>n</i>	Era (%)	<i>n</i>	Total (%)
Cognitive issues	65	30.0	86	29.6	103	23.7	254	27.0
User-generated content	6	2.8	41	14.1	95	21.9	142	15.1
Internet segmentation and demographics	27	12.4	44	15.1	51	11.8	122	12.9
Online usage	37	17.1	32	11.0	32	7.4	101	10.7
Cross-cultural	28	12.9	29	10.0	37	8.5	94	10.0
Online communities and networks	17	7.8	21	7.2	42	9.7	80	8.5
Strategic use and outcomes	15	6.9	27	9.3	35	8.1	77	8.2
Consumer Internet search	22	10.1	11	3.8	39	9.0	72	7.6
Total	217	100.0	291	100.0	434	100.0	942	100

Source : Cummins et al (2014).

The study of cognitive is rooted in the psychological model of learning and information which still has wide and interesting space for online consumer behavior research because there are strategic and operational considerations (Cummins et al., 2014). Research on psychological construction in the domain of e-commerce only scratches the surface (Kim and Lennon, 2013), has not touched on the substantial. Previous research has not explored in depth the role of cognitive learning behavior in online consumers (Rosenkran, 2010; Kang et al., 2006; Luna et al., 2002; Sundar and Kalynaraman, 2004).

The limitations of previous research, direct this study to explain cognitive learning behavior in consumers online (novelty). Previous studies have not examined the cognitive learning behavior model (Cognitive Learning Behavior). The problems that will be examined are 1) what and how to Recursive Cognitive Learning Behavior in online consumers, 2) What is the role of cognitive learning behavior in online consumer purchasing decisions. The specific purpose of this study is to test and verify models that describe cognitive learning behavior (Cognitive Learning Behavior) in online consumers. The urgency of the research is to enrich the knowledge of marketing management especially consumer behavior by finding new concepts and models of "Cognitive Learning Behavior" that underlie online consumer behavior.

2. Literature review

In understanding online consumer purchasing decisions, the theoretical approach used is the theory of consumer behavior (Kotler and Keller, 2007) which states that purchasing decisions as part of consumer behavior are influenced by the presence of marketing stimuli, one of which is promotion or communicator. Setiadi (2008) states that marketing stimuli are any communication or physical stimuli designed to influence consumers (Lin et al., 2016). Assael (1992: 128) states that every form of communication is physical, visual, or verbal communication that can affect the response of individuals.

The theory underlying online promotion marketing is the theory of Kotler and Armstrong (2008) which states that promotion is an activity that communicates the benefits of a product and persuades the target consumer to buy the product (Basuki et al., 2017). Online marketing is an application of the application of information technology and the internet in the field of marketing promotion, therefore it is closely related to the theory of technology adoption or TAM (Technology Acceptance Models) by Davis (1989) which states that an application of information systems, user acceptance of the information system strongly influenced by perceptions of ease of use and perceived usefulness (Ardyanto et al., 2015; Bechmann and Lomborg, 2013; Koufaris, 2002; Priambodo and Prabawani, 2016).

Kotler and Keller (2007) require that consumer decision processes are influenced by consumer psychological factors, one of which is learning. The concept of consumer learning that is online and offline has fundamental differences. Bloom's taxonomy theory states that learning covers 3 domains, namely cognitive (mind), affective (attitude), psychomotor (skill), this learning theory applies to offline buying behavior, but in online purchasing Bloom's taxonomic theory does not apply because psychomotor cannot walk in the online domain because in the online realm there is no physical form. Therefore, in understanding the online purchasing theory used is the theory of cognitive learning (mind) or affective learning.

The online marketing stimulus will affect consumers' affective abilities and affective learning processes occur. Affective learning is an ability that prioritizes feelings, emotions, and reactions that are different from reasoning (Gagne, 1977). In this affective domain, consumers will provide an emotional response from marketing stimulus (Ballantine and Fortin, 2009; Björk, 2010; Gumulya and Nastasia, 2015). Online consumers who have been emotionally affected have an interest in a product (Hatane et al., 2016; Herjanto et al., 2015).

And, this is where the cognitive learning process takes place. Cognitive learning theory states learning is a process that involves cognitive aspects of aspects of knowledge, reasoning, or thought. The mind of consumers will receive information about products, brands and so on, then it will be processed by the human brain. In this cognitive realm, information from online marketing will increase knowledge, understanding, application, analysis, synthesis and evaluation of consumers of a product.

In the mind process consumers can recall consumer experiences when dealing with these products so that the theory of CEM (Customers Experience Management) can be involved as an approach to understanding consumer experience preferences (Meyer and Schwager, 2007). In detail the theoretical approach in research can be presented in the scheme below:

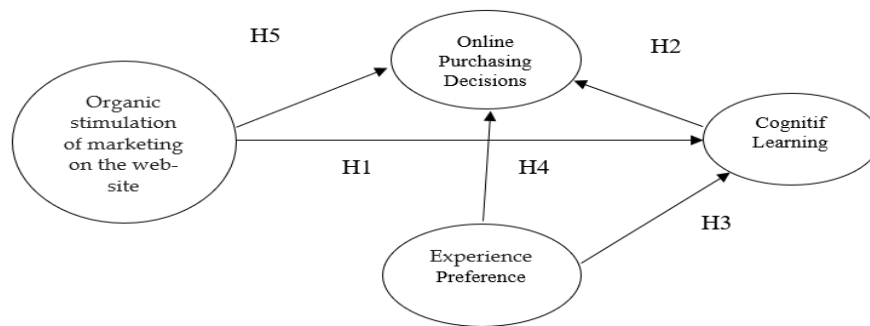


Fig. 1:Conceptual Framework of the Recursive Model of Behavior of Consumer Cognitive Learning Online.

Based on the model in Figure 1 above, the hypotheses that can be tested are as follows

Table 2:The Hypothesis to Be Tested

Hypothesis	Statement
H1	Organic stimulation of marketing on the website has a significant effect on cognitive learning
H2	Cognitive learning has a significant effect on online purchasing decisions
H3	Experience preferences have a significant effect on cognitive learning
H4	Experience preferences have a significant effect on online purchasing decisions
H5	Organic stimulation of marketing on the website has a significant effect on online purchasing decisions

3. Research method

This research is a survey with a quantitative approach. The data used are primary data, with research instruments in the form of lift / questionnaire. The questionnaire was distributed online. The subjects of this study are individuals namely online consumers. The population of this study is online consumers, where online consumers are consumers who have accounts with e-commerce companies (Matahari.mall, bukalapak, tokopedia, shoppee, Zilingo) with dominant fashion products.

Sampling technique with Convenience Sampling. The number of samples obtained in this study is 200. The variables involved in this study are online marketing stimulus, cognitive learning, experience interference and online purchasing decisions. In the independent variable research is organic stimulus, online marketing on a web. Methods of data analysis with (1) test data quality instruments (validity and reliability), (2) Analysis of Descriptive Statistics and (3) Analysis of Models by SEM dissertation by testing hypotheses.

4. Result and discussion

4.1. Descriptive statistics characteristics of respondents

In this study it was found that the total number of respondents was 200. The total female respondents were 71.1%. Respondents in this study were dominated by age 19-26 years at 88.6%. The most dominant type of product in online purchases is clothing at 37.8%. Descriptions of respondents supporting the survey of the Snapcart Research Institute (2018) which states that the majority of consumers shopping online in Indonesia are women with a total reaching 65%, millennial and most transactions for fashion products.

4.2. Descriptive statistics of respondent satisfaction

Table 3:Characteristics of Respondents About Online Purchasing Satisfaction

Online Purchasing Satisfaction	Sum	Percentage
Very satisfied	10	5%
satisfied	150	75,1%
Less Satisfied	38	18,8%
Not Satisfied	2	1%
SUM	200	100%

Source: Primary data processed, 2019.

Table 3 shows that the majority of respondents (75,1%) were satisfied to make online purchases on e-commerce.

4.3. Descriptive statistics of respondents' attitudes

Table 4:Respondents' Responses About Organic Stimulation of Marketing on the Website (X1)

Indicator Organic stimulation of Marketing on the Website	SS	S	N	TS	STS	Σ	Average
	5	4	3	2	1		
Color scheme	X11	25	95	69	12	0	736 3,66
Music Scheme	X12	17	63	98	23	0	677 3,37
Picture Scheme	X13	45	114	39	3	0	804 4,00
Desain Scheme	X14	40	109	46	6	0	789 3,91
Interaktive	X15	40	98	58	4	1	775 3,86
Speed of information access	X16	69	95	33	4	0	832 4,14
Form of information	X17	64	94	39	4	0	821 4,08
Consumer Opinion	X18	52	108	40	1	0	814 4,05
Average							3,89

Source: Primary data processed, 2019.

Table 4 shows that the respondent's response to the marketing stimulus has an average value of the overall indicator of 3.89 (Good). The indicator with the highest average value is the speed of information access being the most dominant indicator to explain the marketing stimulus on the website

Table 5: Respondents' Responses About Experience Preferences (X2)

IndicatorExperience Preferences	SS	S	N	TS	STS	Σ	Average	
	5	4	3	2	1			
Touch, vision, sound, create experiences	X21	30	115	52	4	0	774	3,85
Feeling and emotional involvement	X22	27	101	71	2	0	756	3,76
Past experience with the product	X23	34	109	55	3	0	777	3,87
Intellectual involvement in experience	X44	23	100	74	4	0	745	3,71
Average								3,79

Source: Processed primary data, 2019.

Table 5 shows that respondents' responses to experience preferences have an average value category of the overall indicator of 3.79 (Good). The indicator with the highest average value is that past experience is the most dominant indicator that explains experience preference

Table 6: Respondents' Response to Cognitive Learning (Y1)

IndicatorCognitive Learning	SS	S	N	TS	STS	Σ	Average	
	5	4	3	2	1			
Knowledge involvement	Y11	32	131	35	3	0	795	3,96
Product understanding involvement	Y12	25	137	36	1	0	789	3,93
Engagement of previous purchase decisions	Y13	19	111	67	4	0	748	3,72
Engagement of analytical skills	Y14	17	119	84	1	0	755	3,76
Involvement in synthesis capabilities	Y15	12	100	82	7	0	720	3,58
Engagement evaluation capabilities	Y16	29	107	58	7	0	761	3,79
Average								3,79

Source: Processed primary data, 2019.

Table 6 shows that respondents respond to cognitive learning, which has a good average value category in each indicator. The average value of the overall indicator is 3.79 (rather good). Knowledge involvement indicators are the most influential statements for respondents in cognitive learning (Y2).

Table 7: Respondents' Responses to Online Purchasing Decisions (Y2)

IndicatorOnline Purchasing Decisions	SS	S	N	TS	STS	Σ	Average	
	5	4	3	2	1			
Product stability in online purchases	Y21	29	101	68	3	0	759	3,78
Online buying habits	Y22	12	84	71	14	0	698	3,47
Satisfaction and recommend to people	Y23	32	84	71	14	0	737	3,67
Product satisfaction and repurchase	Y24	26	88	66	21	0	722	3,59
Average								3,63

Source: Processed primary data, 2019.

Based on table 7 shows that the responses of respondents to online purchasing decisions, which have an average value of the overall indicator of 3.63 (rather good). The indicator of product stability on online purchases is the most dominant statement in explaining online purchasing decisions.

Overall the indicators in this study provide good responses. The average value of each variable also shows good results. Thus the question items on the questionnaire can be used to understand the respondents' perceptions of the subject matter in the study.

4.4. Description of cognitive learning behavior

Based on the theoretical perspective, online consumer behavior is a product of cognitive learning (Hasan, 2012; Kim and Lennon, 2010; Li, 2007; Steils and Decrop, 2018). Online consumers do cognitive learning starting from the stimulus that comes from online marketing from the web in the form of color, image, design, sound and so on that refers to a particular product / brand (Gaspar, 2017; Joy et al., 2009; Kim and Lennon, 2013; Lorenzo-Romero et al., 2016; Pluzinski and Qualls, 1975). Information about the product / brand is accepted by cognition (mind). Information processing about a product / brand on consumer cognition includes the process of encoding information (encoding), then storing information (storage) and retrieving information that has been stored in consumer memory (retrieval) (Tolman, 2005; Aljukhadar, 2009; Martin and Dahlen, 2005)). Preference of past experience related to consumer long-term memory relationship to a product / brand, will be revealed again in the memory (cognition) of consumers.

4.5. Data quality test

Data quality is tested by the instrument validity test (reliability) and reliability (reliability). Test Validity is a test that shows the extent to which the measuring device used is able to measure what you want to measure rather than measure the other. Validity tests have criteria that must be met. That is, loading factor is required significantly and standardized loading estimate is required 5 0.05. Table 7 below shows that all indicators meet valid criteria

Table 8: Test Result Validity for Indicator Items

Variabel	Relationship of Variabel	Estimate	Standardize Regression Weight	S.E.	C.R.	P	Resume
Organic stimulation of Marketing on the Website (X1)	X11 ← X1	1,000	0,588				Valid
	X13 ← X1	1,182	0,776	0,154	7,695	***	Valid
	X14 ← X1	1,366	0,842	0,176	7,775	***	Valid
	X15 ← X1	0,954	0,562	0,152	6,273	***	Valid
	Y11 ← Y1	0,879	0,643	0,138	6,375	***	Valid
Cognitive Learning(Y1)	Y12 ← Y1	0,674	0,548	0,119	5,642	***	Valid
	Y14 ← Y1	0,763	0,609	0,124	6,128	***	Valid
	Y15 ← Y1	1,047	0,743	0,151	6,930	***	Valid
	Y16 ← Y1	1,000	0,654			***	Valid
Experience Preference (X2)	X21 ← X2	1,333	0,773	0,214	6,234	***	Valid
	X22 ← X2	1,094	0,631	0,181	6,048	***	Valid
	X23 ← X2	0,913	0,519	0,170	5,357	***	Valid
	X24 ← X2	1,000	0,573			***	Valid
Online Purchasing Decisions (Y2)	Y21 ← Y2	0,698	0,665	0,074	9,453	***	Valid
	Y22 ← Y2	0,988	0,861	0,080	12,367	***	Valid
	Y23 ← Y2	0,978	0,792	0,085	11,535	***	Valid
	Y24 ← Y2	1,000	0,794			***	Valid

Source: Processed primary data, 2019.

Reliability is a test that shows the extent to which the stability and consistency of the measuring device used, thus providing relatively consistent results if the measurement is repeated. Testing Reliability with the Cronbach Alpha Test has met the criteria if the Cronbach Alpha Test is > 0.7 .

Table 9: Result of Reliability Test

Nama Variable		Cronbach Alpha	Result
Organic stimulation of Marketing on the Website	X1	0,781	Reliable
Cognitive Learning	Y1	0,772	Reliable
Experience Preference	X2	0,717	Reliable
Online Purchasing Decisions	Y2	0,858	Reliable

Source: Processed primary data, 2019.

4.6. Evaluation of normality

Table 10: Data of Normality

Variable	min	max	skew	c.r.	Curtosis	c.r.
X21	2,000	5,000	-,182	-1,050	-,070	-,201
X22	2,000	5,000	,162	,937	-,575	-1,659
X23	2,000	5,000	-,075	-,432	-,393	-1,135
X24	2,000	5,000	,102	,588	-,428	-1,236
Y24	2,000	5,000	-,159	-,917	-,559	-1,613
Y23	2,000	5,000	-,055	-,319	-,596	-1,720
Y22	2,000	5,000	-,231	-1,334	-,416	-1,201
Y21	2,000	5,000	,073	,420	-,530	-1,529
Y16	2,000	5,000	-,192	-1,111	-,201	-,581
Y15	2,000	5,000	-,052	-,299	-,204	-,589
Y14	2,000	5,000	,022	,126	-,289	-,835
Y12	2,000	5,000	-,169	-,978	,516	-1,490
Y11	2,000	5,000	-,339	-1,957	,648	-1,872
X13	2,000	5,000	,371	2,144	-,296	-,854
X14	2,000	5,000	-,119	-,686	-,146	-,423
X15	2,000	5,000	-,113	-,650	-,279	-,807
X11	2,000	5,000	,176	1,014	-,151	-,435
Multivariate					-,599	-,223

In the table above, the values of cr and kurtosis have been obtained in the range of -2.58 - 2.58. And the value of cr on multivariate is -0.113 and is at -2.58 - 2.58, which means that the data is normally distributed, so the data in this study can be analyzed using Structural Equation Modeling (SEM).

4.7. Structural equation modelling (SEM)

Analysis of structural equation modeling is used to find out the structural relationship between variables. Structural relations between variables are tested for their suitability with Goodness of fit. The results of the analysis of structural equation modeling in this study can be seen in the picture as follows:

Using the Basic Model analysis, the Goodness of fit size is obtained as follows:

Table.11: Goodness of Fit with Basic Model Analysis

Indicator	Value	Criteria	Result
1 Chi-kuadrat	216,988	>= 167,52	Good
2 GFI	0,893	>=0,90	Marginal
3 RMSEA	0,068	<=0,08	Good
4 AGFI	0,855	>=0,90	Marginal
5 TLI	0,900	>=0,90	Good

Source: 2019 data exercise.

The results of the model evaluations that are based on the Goodness of Fit criteria above generally show the conclusion that the model is quite good (marginal means still acceptable). The model is quite good, meaning the hypothesized model is in conformity with the data obtained in factual terms.

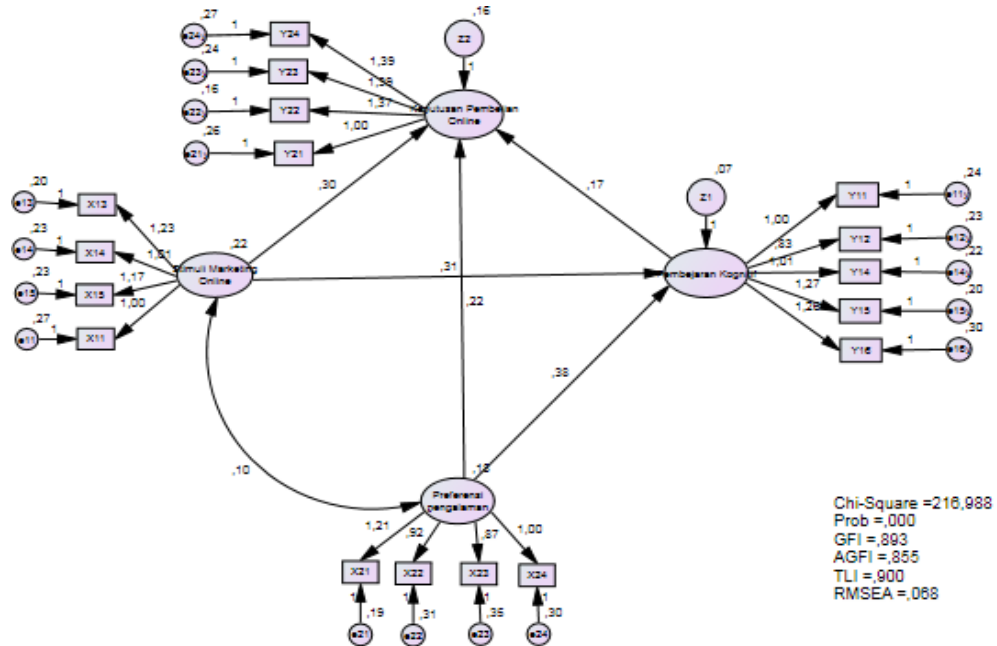


Fig.2: Structural Equation Modeling (SEM), Recursive Model: Cognitive Learning Behavior in Online Consumers

4.8. Hypothesis testing

This hypothesis test is done to find out whether or not the effect of exogenous variables on endogenous variables. This hypothesis can be accepted if the prob value is $(P) \leq 0.05$. The results of this hypothesis test can be seen in the table as follows:

Table12: Regression Weights: (Group Number 1 - Default Model)

			Estimate	S.E.	C.R.	P	Label
Y1	<---	X1	,309	,083	3,731	***	par_17
Y1	<---	X2	,377	,099	3,801	***	par_18
Y2	<---	Y1	,166	,155	1,070	,284	par_10
Y2	<---	X1	,300	,109	2,743	,006	par_16
Y2	<---	X2	,221	,130	1,702	,089	par_19
X11	<---	X1	1,000				
X15	<---	X1	1,165	,132	8,816	***	par_1
X14	<---	X1	1,014	,121	8,387	***	par_2
Y11	<---	Y1	1,000				
Y12	<---	Y1	,830	,133	6,245	***	par_3
Y15	<---	Y1	1,271	,167	7,592	***	par_4
Y16	<---	Y1	1,264	,178	7,110	***	par_5
Y14	<---	Y1	1,005	,145	6,918	***	par_6
Y21	<---	Y2	1,000				
Y22	<---	Y2	1,373	,134	10,220	***	par_7
Y23	<---	Y2	1,393	,142	9,815	***	par_8
Y24	<---	Y2	1,387	,144	9,619	***	par_9
X24	<---	X2	1,000				
X23	<---	X2	,865	,148	5,838	***	par_11
X22	<---	X2	,925	,148	6,242	***	par_12
X21	<---	X2	1,210	,168	7,209	***	par_13
X13	<---	X1	1,225	,134	9,113	***	par_15

The value of Regression Weights in table 12 states that the effect of independent variables on the dependent variable has a positive and significant effect. The results of loading factors in table 13 can be presented as follows:

Table.13: Loading Factor in Basic Model

Hipotesis	Relationship	Loading factor	Prob Sign	Hasil	Uji Hipotesis
H1	Organic stimulation of marketing on the website has a significant effect on cognitive learning	0,309	0,000	Significant	Proven Hypothesis
H2	Cognitive learning has a significant effect on online Purchasing Decisions	0,166	0,284	Not Significant	Not Proven Hypothesis
H3	Experience preferences have a significant effect on cognitive learning	0,377	0,000	Significant	Proven Hypothesis
H4	Experience preferences have a significant effect on online purchasing decisions	0,221	0,089	Not Significant	Not Proven Hypothesis
H5	Organic stimulation of marketing on the website has a significant effect on online purchasing decisions	0,300	0,006	Significant	Proven Hypothesis

4.9. Coefficient of determination

The coefficient of determination in the hypothesized model was obtained 0.268 or 26.8%. Based on the coefficient of determination states that the contribution of independent variables to the dependent variable is 18% and the remaining dependent variables are influenced by other variables not examined.

4.10. Discussion

This study successfully proved that marketing stimulus has a significant effect on cognitive learning. The results of this study are consistent with the research conducted by Kotler and Keller (2007) which states that marketing stimulus will influence consumer behavior. This study successfully proved that cognitive learning has a significant effect on purchasing decisions. The results of this study are consistent with the research conducted by Kotler and Keller (2007) which states that marketing stimulus will influence consumer behavior. This study succeeded in proving that experience preferences had a significant effect on cognitive learning. The results of this study are consistent with the research conducted by Kotler and Keller (2007) which states that psychological consumers including consumer experience in marketing will influence consumer behavior.

This study has not been successful in proving that experience preferences have a significant effect on online consumer purchasing decisions. The results of this study are consistent with the research conducted by Kotler and Keller (2007) which states that psychological consumers including consumer experience in marketing will influence consumer behavior.

This study successfully proved that marketing stimulus has a significant effect on online purchasing decisions. The results of this study are consistent with the research conducted by Kotler and Keller (2007) which states that marketing stimulus will influence consumer behavior.

5. Conclusions and suggestions

5.1. Conclusion

This study aims to prove the concept that online consumer purchasing decisions are strongly influenced by consumer learning factors. The main theories underlying this research are the theory of consumer behavior and learning theory. Learning theory is used to analyze online consumer behavior as a consumer learner with a mix of (crossing) learning theories of behavior and cognitive learning theory. Combination (crossing) between behavioral learning theory, cognitive is called cognitive learning behavior (cognitive learning behavior). This research is a survey. The data used are primary data, with the research instrument in the form of a questionnaire. The subjects of this study are individuals namely online consumers. Online consumers in this research are millennial generation who have made online purchases on one of the e-commerce sites in Indonesia (Matahari.mall, bukalapak, tokopedia, shoppee, Zilingo, Zalora) with this type of product is fashion. In this study 201 respondents were selected.

The study consisted of independent variables (web marketing stimulus), dependent variables (online purchasing decisions), and mediating variables (cognitive learning). Convenience sampling sampling technique is a sampling method where sampling is based on the availability of elements and the ease of obtaining them. Samples are taken or selected because the sample is in the right place and time.

Data analysis methods with 1) test data quality instruments (validity and reliability), 2) Analysis of Descriptive Statistics and 3) Model Analysis with SEM. The results showed that 1) Organic stimulation of marketing on the website had a positive and significant effect on cognitive learning, 2) experience preference had a positive and significant effect on cognitive learning, 3) cognitive learning had a positive and not significant effect on online purchasing decisions, 4) experience preference had a positive and not significant effect on online purchasing decisions, 5) Organic stimulation of marketing on the website had a positive and significant effect on online purchasing decisions.

5.2. Suggestion

First, this study provides recommendations for subsequent research to examine the effect of cognitive learning on online consumer purchasing decisions, because the results of the study show evidence that cognitive learning has no significant effect on purchasing decisions.

Second, this study provides recommendations for subsequent research to examine the influence of experience preferences on online consumer purchasing decisions, because the results of the study show evidence that experience preferences have no significant effect on purchasing decisions.

Third, this study provides recommendations for the next study to examine the effect of affective learning on online consumer purchasing decisions, because research has not provided evidence of the relationship of affective learning to online consumers.

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