

E-Trust : Antecedents and Their Consequence

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ABSTRACT

This study fills a gap in research that has been missed by the previous studies about factors that influence trust in connection with one's intentions to purchase. First: an empirical gap; research on the experience in the network associated with the purchase intention among other research says that trust in the network and purchase intentions is significantly affected by the experience. Experience in searching information through the Internet. The search process is repeated information that will foster a sense of trust for the site. With the difference in the results obtained, then it is the background of this study to examine the effect of experience as a variable in trust and purchase intentions. Second: empirical gap, trust is influenced by the perceived quality of the site and is endorsed by the brand personality of the site. This study will reveal whether brand personality can strengthen or weaken the relationship between the quality of sites that are perceived by the trust and know the brand personality as what will strengthen the relationship between the two variables.

Method: This study design using quantitative methods to test the effect of independent variables on the dependent variable either no influence or no influence of moderator variables moderator variables. The variables that will be tested include the perceived quality of the website, the network experience, propensity to trust, purchase intention, and brand personality.

Findings: This study proves the hypothesis being tested in seven items, Five accepted items and two cannot be accepted. This study found different results with a previous study that the brand personality who serves as moderator weaken the relationship between perceived quality sites and trust. The experience and knowledge of a person in the use of shopping sites have a big impact as it can minimize the uncertainty and unfortunate events that happens in the purchase through shopping sites. While a sense of trust alone is not sufficient to make a purchase decision through the shopping site because there are the uncertainty factor that creates a feeling of doubt on the shopping site. Overall it can be concluded that the quality of the sites, experience, and propensity to trust have a direct impact on confidence in shopping sites and person's purchase intention on shopping sites.

Keywords: Reaction Action Theory (TRA) , e-trust, purchase intention

I. INTRODUCTION

The Central Bureau of Statistics (2016) says that the number of Internet users has increased about 32% in 2016. The number of Internet users in Indonesia in 2014 reached 27 million, in 2015 to 37 million (CBS, 2015) and in 2016 increased to 82 million people. These put Indonesia ranked the eighth country in the world's largest Internet user. This means that every year in Indonesia there is significant increase in the number of internet users. Penetration increase in the number of Internet users reached 32%.

The intensity of buying and selling in a large network with an average growth of around 17-20%, making Indonesia the country with the largest growth network based store and become the world business goals for the business development in the network (Koran Sindo; Markplus Insight; Marketeers , 2014). Businesses within the network can grow rapidly in Indonesia due to the lifestyle of a consumer society and the increasing number of per capita income to about \$ 3,000 per month in 2013, so that the average income of 3-5 million per

month will increase the purchasing power of buying and selling within the network (Koran Sindo, 2014). The higher the amount of income received it will make people find the desired item in a way that is easy, fast, and efficient.

Trust becomes a critical component in building relationships between sellers and buyers (Speier et al., 1998). Trust is the main capital for buyers in the network (Cox, 1999; Levin, 2000; Westin and Maurici, 1998). Without it there will not be many transactions in the network (Cheskin and Sapien, 1999; Head and Hassanein, 2002). Anyone committing a transaction in the network must have a risk of uncertainty over something unexpected and unfavorable throughout the transaction process. To reduce the risk of uncertainty then there are 2 strategies of trust (McKnight et al., 2002), the association of the portal and customer testimonials. The strategy is a strategy associated portal confidence by seeing the site's reputation, while the strategy of customer testimonials done by testimonials from customers about the experience of buying and selling transactions on the site.

The lack of a sense of trust in a company that is doing business of buying and selling in the network will lead to no transaction (Dolatabadi and Ebrahimi, 2010). The importance of the trust that is built in a transaction in the underlying network of many studies about the factors that influence trust. According to Mohammed (2014), trust in the network is affected by risks and experience. The risk in question is a risk to security, privacy and fraud crimes, as well as product quality expectations.

With that experience accessible goods and services can be varied (Hargittai, 2010). In contrast to the opinion of Habibi et al. (2014), influenced by the trust on the electronic sites perceived quality and personality of the brand itself. The quality of the site in question is a form of design and usability attributes of the site (Aladwani and Palvia, 2002). While the brand personality associated with products and services that affect consumer behavior.

According Dolatabadi and Ebrahimi (2010), an electronic trust is influenced by a company's reputation, security and privacy of the site as well as the risks and benefits of the site. In addition to the risks and perceived quality of the site, trust is influenced by the amount of inclination to believe (Teo and Liu, 2007). In the transaction within the network, the trust can be built through the display on the site (Lohse and Spiller, 1998).

If someone has a good experience of the transaction in the network and are confident then transaction will be made, that someone will have a higher intention to conduct transactions in the network (Mohammed, 2014). In addition, if a person has had a good experience and high confidence against the seller in the network, usually he would recommend to the nearby such as family, friends, and others.

This study fills a gap in research that has been missed by the previous studies about factors that influence trust in connection with one's intentions to purchase. First: an empirical gap; research on the experience in the network associated with the purchase intention among other research Smith (1997); George (2002); Hargittai (2010) says that trust in the network and purchase intentions is significantly affected by the experience. Experience in searching information through the Internet. The search process is repeated information that will foster a sense of trust for the site. Mohammed (2014) examined the experience and risk variables as independent variables that affect the trust and intent to purchase. The results showed that the experience have no significant effect on trust and intent to purchase. With the difference in the results obtained, then it is the background of this study to examine the effect of experience as a variable in trust and purchase intentions. Second: empirical gap, Research Habibi et al. (2014) says that trust is influenced by the perceived quality of the site and is endorsed by the brand personality of the site. Thus, this study will reveal whether brand personality can strengthen or weaken the relationship between the quality of sites that are perceived by the trust and know the brand personality as what will strengthen the relationship between the two variables.

Theory of reasoned action define the relationship between beliefs, attitudes, norms, intentions, and behavior of individuals. The theory describe the behavior of a person is determined by behavioral intention to perform the behavior. Intention itself is determined by the attitude of the people towards behavior and subjective norms.

In this study specifically addresses the belief that with trust as a confidence buyer on Internet sites, although there is the possibility of errors in the transaction but remains hopeful that the site can make transactions on the desired product (Mayer et al., 1995; Lim et al., 2006), there are 2 of beliefs and intentions in electronic trust (McKnight et al., 1998; Lim et al., 2006). The concept of a confident is confident that the store in the network is correct, competent, honest, or predictable. While the intention means the buyer is willing to expose himself about the possibility of failures and errors in a transaction in the network.

II. RESEARCH DESIGN

This study design using quantitative methods to test the effect of independent variables on the dependent variable either no influence or no influence of moderator variables. The variables that will be tested include the perceived quality of the website, the network experience, trust, intentions to purchase, propensity to buy, and brand personality.

III. OPERATIONAL DEFINITION

Trust is a positive belief, personal nature, action, situational features, and social structures on something (Hosmer, 1995; Sitkin and Roth, 1993 in Das and Teng, 2004). A list of question items about trust adopted from research by Doney and Cannon (1997); Gefen (2000); Gefen and Straub (2004); Jarvenpaa et al. (2000); Jarvenpaa and Tractinsky (1999); Macintosh and Lockshin (1997).

Quality sites are perceived is how do you view someone on shopping sites according to specific criteria such as the details of the products and services offered, how the rules of privacy in such sites, and any other specific information given (Aladwani and Palvia 2002 in Habibi et al., 2014; Kim and Lennon, 2013). A list of the question items of perceived quality sites adopted from research by Gregg and Walczak (2010); Kim and Lennon (2013); Aladwani and Palvia (2002).

Experience is the activity of customers in evaluating product information, payment methods, services, navigation, a personalized shopping site (Ling et al., 2010). A list of question items about the experience adopted from research by Dholakia et al. (2000); van Dolen and Ruyter (2002); Johnson and Mathews (1997); Ling et al. (2010).

Propensity to buy is the tendency of individuals to believe in someone, especially in important decisions and something new related to shopping sites (Gefen, 2000). A list of question items about the tendency to believe adopted from research by Gefen (2000) in Teo and Liu (2007).

Brand personality is the identification of potential products or services that influence consumer behavior (and Lombart

Louis, 2010). A list of question items about the brand personality adopted from research by Kim et al (2001); Muller and Chandon (2003).

Purchase intention is the desire of consumers to buy a product at a particular shopping site is reliable. Behavioral intentions are considered direct antecedents of the actual behavior (Ajzen, 1991). The list of questions related to the intention of the transaction referred to a study by Habibi et.al (2014); Teo and Liu (2007); and Gregg and Walczak (2010).

IV. POPULATION AND DESIGN DECISION SAMPEL

Samples are respondents who have the following characteristics: (1) Never do a search on information related to goods bought and sold on a shopping site. (2) Knowing one of the most popular shopping sites are used as research objects. Samples used amounted to 180.

V. HYPOTHESIS TESTING

To get the data in a preliminary test (pilot test), researchers distribute questionnaires to fifty respondents, consisting of students, and professionals. Distribution of questionnaires carried out directly in Yogyakarta in October 2015

The whole construct has a Cronbach alpha values above 0.7, which means the entire construct reliable. In a preliminary test the validity is more focused on the value factor loading of each item statement and not on any item mengumpulnya statement in the same construct in the same matrix. Thus, in this preliminary test matrix layout statement items are ignored. KMO value generated by 0.527 and the significance resulting from Bartlett's Test of Sphericity 0,000. Values are already eligible to be > 0.5 with a significance of 0.05. So from the reliability and validity of test results above, it can be said that the construct and the sample used to allow for further analysis.

VI. DISCUSSION

Hypothesis 1 states that "The quality of the site's perceived positive effect on trust". Can be seen the value of probability and critical ratio of variable quality at variable sites perceived trust of 0.007 and 2.706,. It can be interpreted that the influence of variable quality at variable sites perceived trust and significant positive so HA1 accepted. First impressions were seen consumers on shopping sites is the quality that includes the display contents, information, and others. That's the impression that over time will form a perception that foster a sense of trust in the shopping sites. The increasing perception of the quality of the sites also contribute in increasing confidence in the site. Although the effect is very small. Differences may occur because of one study with other studies that have different research settings. Background residence, cultural, social, and others created the perception of a person's thinking. The similarity of the results obtained in the study Habibi et al. (2014) and this study is the similarity in setting the respondents, Malaysia and Indonesia. The two countries have similar cultural and social backgrounds.

Besides the perception that each person have is different with others.

Hypothesis 2 states that "brand personality moderate the relationship between perceived quality sites with confidence" can be seen the value of probability and critical ratio of 0,960 and -, 050. This may imply that the HA2 not approved. That the brand personality variables do not moderate the relationship between perceived quality variable sites with variable confidence. Because the t-statistic was negative and insignificant with their brand personality variables will weaken the relationship between perceived quality variable sites with confidence variable. Weaken Moderation can be described if the shopping site has a display that is less imaginative, simple, less attractive, less unique, even to strengthen a sense of trust and confidence in shopping sites. So with a specific brand personality will actually decrease the sense of trust and confidence in one's shopping site.

Muller and Chandon (2003) in Habibi et al. (2014) suggested that the effects of brand personality can strengthen or weaken the relationship between perception of quality shopping sites and trust. It can also be affected by the type of items to be purchased on the shopping site. If the goods to be purchased are luxury goods, clothing, food, cleaning products, the brand personality of the shopping sites will strengthening the relationship. But if the goods to be purchased include functional items and household items such as household appliances, the electricity appliance brand personality is not important. This is because consumers typically prefer the functionality and usability of goods compared with the characteristics of the shopping site. In the context of Indonesian society, they are more trusting to standard shopping site with good the quality than shopping sites that feature different character. In addition the average purchase goods through shopping sites in Indonesia are mostly functional items, so that the results of this study found that brand personality trait moderation weaken the relationship between perceived quality sites with confidence. In addition Ferrandi et al. (1999) in the Habibi et al. (2014) say that the specific character of a site will be a strong influence on trust. It can be interpreted that if the character of a shopping site specific enough in the eyes of consumers, it will not reduce the influence on confidence in shopping sites.

Hypothesis 3 states that "The propensity to trust moderate the relationship between perceived quality sites with trust" can be seen the value of probability and critical ratio of 0.209 and - 1.256. This means there is no moderating influence in tendency to believe variable with the relationship between perceived sites quality variable in the trust variable, indicated by the value of t-statistic of negative and insignificant. That is HA3 not accepted. This shows that with the moderation of propensity to trust variable in the relationship between perceived sites quality variable with variable trust is weakening. In other words that by their sense of trust in others and trust on other people's views on a shopping site it will affect the perception of the quality of the site and would probably weaken a sense of confidence in the site.

Hypothesis 4 states that "The propensity to trust the positive effect on trust" can be seen by the value of probability and critical ratio of 0.150 and 1.441. Meaning no variables influence the propensity to trust in the positive trust variable and not significant, so HA4 accepted. Inclination to trust usually associated with the selection of goods that have a long economic time and used for the long term. It is also due on individual experience and perception or view a trusted person about the goods. In the end it is to build a trust (Teo and Liu, 2007).

Hypothesis 5 states that "Experience have a positive effect on trust" can be seen by the value of probability and critical ratio of 0.003 and 2.924. which means that the effect of variables on the trust variable and experience is positive and significant, so HA5 is accepted. In other words, the more experience user related to internet use and knowledge of the shopping sites then trust in these sites are also getting bigger. Experience in the use of internet information search significantly affect a person's trust to the shopping sites in the network.

Hypothesis 6 states that "Trust has positive influence on purchase intention" to see the value of probability and critical ratio of 0.000 and 4.218. This means that the effect on the variable trust and purchase intentions are positive and significant, so HA6 is accepted. In other words that it is not always the higher sense of confidence in the shopping site will be followed by the intention to make purchases on shopping sites. Trust is a very important factor in order to get and keep customers (Mohammed, 2014). Trust also needed in generating the intention or desire to buy on unknown sites (Gregg and Walczak, 2010).

Hypothesis 7 states that "Experience have a positive influence on purchase intention" to see the value of probability and critical ratio of 0.010 and 2.590. This means that the effect of variables in the experiences variable is positive and have a significant correlation with purchase intention, so HA7 is accepted, in other words the more experience related to internet use and knowledge of the shopping sites then it is likely to have the intention of making a purchase through shopping sites are also getting bigger. With their previous experience on shopping sites or in search of information will strengthen the desire or intention to make a purchase of goods on the trusted site. With the experience to minimize uncertainty and unfortunate things that happens related to the purchase through shopping sites.

VII. CONCLUSION

This study proves the hypothesis being tested in seven items, Five accepted items and two cannot be accepted. This study found different results with a previous study that the brand personality who serves as moderator weaken the relationship between perceived quality sites and trust. The experience and knowledge of a person in the use of shopping sites have a big impact as it can minimize the uncertainty and unfortunate

events that happens in the purchase through shopping sites. While a sense of trust alone is not sufficient to make a purchase decision through the shopping site because there are the uncertainty factor that creates a feeling of doubt on the shopping site. Overall it can be concluded that the quality of the sites, experience, and a propensity to trust have a direct impact on confidence in shopping sites and person's purchase intention on shopping sites.

VIII. FUTURE RESEARCH AND RESEARCH LIMITATIONS

There are time limitations to the study, so the measurement process for brand personality variables in this study only using survey methods. Perceptions of quality shopping sites and a person's experience associated with the existing shopping sites based on the process takes time. Most research on trust in the network is only done in countries with many Internet users. The study only focused on the perception of the shopping site in general, does not classify the types of shopping sites based on traded goods as well as any items commonly purchased by consumers in the network. For future research can be carried out in a sustainable environment because of perceptions about quality shopping sites and a person's experiences takes time. In regards to digging deeper into the perception of the quality of the shopping site and brand personality other than using survey methods experimental methods can be use. The focus of this research is only in the perception of the shopping site in general, does not classify the types of shopping sites based on traded goods as well as what items commonly purchased by consumers in the network, then for further research, researcher are expected to be more specific to research shopping sites by classifying each shopping site based on the type of goods bought and sold, or based on the goods purchased by consumers.

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