



CONSUMER TRUST IN ONLINE PURCHASE DECISION

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ABSTRACT

Trust plays an important role in online purchasing. Trust issues that arise in online purchasing occur since consumers cannot verify the product directly. This study aims to analyze the antecedents of trust in terms of online purchase decision and analyze the effect of trust on online purchase decision. The sampling technique used in this study was purposive sampling. The total sample of 120 respondents in Jakarta was obtained through the distribution of online questionnaires. The data analysis method used in this study is Partial Least Square (PLS). The results show that brand image and security are the antecedents of trust which have a significant positive effect on trust. The results show that perceived risk is the antecedent of trust which has a significant negative effect on trust. The results also show that consumer trust has a significant positive effect on online purchase decision.

KEYWORDS: *trust, antecedents, purchase decision, partial least square*

INTRODUCTION

Trust has always been an important factor in influencing consumer behavior towards companies (Schurr & Ozanne, 1985). Trust plays an important role in e-commerce transactions because consumers will not shop online if they do not trust the seller (Kim, Ferrin, & Rao, 2008). However, trust issues that arise in online purchasing occur since consumers cannot verify the product directly (Dachyar & Banjarnahor, 2017).

Trust also becomes an issue that needs to be considered by the seller because it is related to consumers in making purchase decision (Murwatingsih & Apriliani, 2013). Consumers decide to purchase online because consumers feel that sellers can be trusted (Putra, Rochman, & Noermijati, 2017). The higher trust will increase consumer purchase decision (Tanjung, Elfa, & Andreas, 2018). Consumers who already trust a seller will be interested in making a purchase decision (Irawan, 2018). Trust is the essential element for building relationship with consumers (Mittal, 2013).

Since trust has an important role, it is important to identify the antecedent factors of trust that can increase or decrease trust. Furthermore, consumer trust with antecedent of trust will be seen its effect on online purchase decision. One of antecedents of trust is brand image. Brand image is one of the antecedents of trust which has a positive effect on trust (Prasetya,

Kumadji, & Yulianto, 2014). The higher the brand image of seller, the higher trust by consumer.

The other antecedents of trust is security. Security is one of the antecedents of trust which has a positive effect on trust (Azam, Qiang, & Abdullah, 2012; Hayuningtyas & Widiyanto, 2015). The higher the security provided by of seller, the higher trust by consumer.

The other antecedents of trust is perceived risk. Consumer trust in online purchasing is also influenced by the risk perceived by consumers (Murwatingsih & Apriliani, 2013). Consumers who concern about online transactions will lead them to choose sellers who successfully meet the requirements as trustworthy sellers (Hong, 2015). The lower the risk perceived by consumers, the higher the consumers trust in seller.

Based on the description above, this study aims to analyze the antecedents of trust including variable brand image, safety and perceived risk. Furthermore, this study aims to analyze the effect of consumer trust on online purchase decision. In this study, DKI Jakarta was chosen as the location of the study because in 2018, 80.4% of the population of DKI Jakarta was internet users (Indonesia Internet Service Provider Association, 2018).



LITERATURE REVIEW

Brand Image and Trust

Brand image is a series of associations of a brand that is in the minds of consumers who are organized into a meaning (Aaker, 1994). Brand image is a collection of associations that exist in consumers' memories that are perceived and believed by consumers (Keller, 2013). Brand image is not only related to product image but can be related to company or seller's image (Rekarti, 2012).

Brand image is one of the antecedents of trust which has a positive effect on consumer trust (Prasetya et al., 2014). Brand image is measured through brand excellence, brand strength and brand uniqueness (Priskila, Sembiring, & Mangani, 2016). Brand image makes the credibility and reputation which later becomes guideline for consumer (Wijaya, 2013). Brand image had strong effect on trust formation (Yeh & Li, 2009). The higher the brand image of seller, the higher the trust by consumer.

Security and Trust

Consumers' perceptions of security, that is, consumers expect their personal information shared on the seller's site to not be seen, stored or manipulated by other parties (Chellappa & Pavlou, 2002). Security is a key factor that people concerns about in using internet to purchase because most transactions are carried out on the web where information about users is transferred through an insecure environment (Raman & Annamalai, 2011). Consumer will trust the seller when consumer feels that the seller provides security. Consumer trust is influenced by the security that provided by the sellers who handling their data (Flavián & Guinalíu, 2006).

Security is one of the antecedents of trust which has a positive effect on consumer trust (Azam et al., 2012; Hayuningtyas & Widiyanto, 2015). Security can be reflected through guarantees of transaction security and data confidentiality (Azam et al., 2012). The higher of security provided by seller, the higher consumer's trust (Kim, Ferrin, & Rao, 2003). When the seller are able to increase security to consumer, consumer trust can be increased (Mittal, 2013).

Perceived Risk and Trust

Perceived risk is consumer perceptions of uncertainty and adverse consequences in carrying out an activity (Dowling & Staelin, 1994). Perceived risk is the level of risk that is believed by consumers related to the purchase of a product from a particular seller (Miyazaki & Fernandez, 2001). Perceived risk can be reflected through the risk about the suitability

of product, the suitability of information, and privacy (Murwatingsih & Apriliani, 2013).

In the context of online commerce, perceived risk is considered higher than in traditional commerce because of the limited physical contact between consumers and products to be purchased. Consumer who concerns about online transactions will lead consumers to choose sellers who successfully meet the requirements as trustworthy sellers (Hong, 2015). The lower the perceived risk, the higher the consumer trust in seller.

Trust and Purchase Decision

Trust plays an important role in e-commerce transactions because consumers will not shop online if they do not trust the seller (Kim et al., 2008). Trust is the expectation of consumers towards sellers that they have appropriate behavior in fulfilling their commitments to consumers (Gefen, Karahanna, & Straub, 2003). Trust is something that makes consumers decide to transact online because consumers feel that the seller can be trusted (Putra et al., 2017).

Trust is something that needs to be considered by the seller to consumers to obtain purchase decision (Murwatingsih & Apriliani, 2013). Purchase decision is a process of consumers in recognizing the problem, finding information about a particular product or brand, evaluating alternatives that further lead to purchasing decisions (Kotler & Keller, 2012). Indicators of purchase decision include stability in purchasing, desire to repurchase, in accordance with the wishes (Hayuningtyas & Widiyanto, 2015).

Consumers need trust that is reflected through integrity, benevolence and competence from sellers before they make a purchase decision (Budyastuti & Iskandar, 2018; Hayuningtyas & Widiyanto, 2015; Kwahk, Ge, & Park, 2012; Rahmawati & Widiyanto, 2013). With its antecedents, trust has a positive effect on consumer purchase decision (Hayuningtyas & Widiyanto, 2015; Rahmawati & Widiyanto, 2013). The higher of consumer trust in sellers, the higher of consumer purchase decision.

HYPHOTESIS

Based on the description above, the hypothesis formulated in this study are:

H1 = Brand image has a positive effect on trust.

H2 = Safety has a positive effect on trust.

H3 = Perceived risk has a negative effect on trust.

H4 = Trust has a positive effect on purchase decision.

Based on the hypothesis development, the framework of this study can be seen in Figure 1.

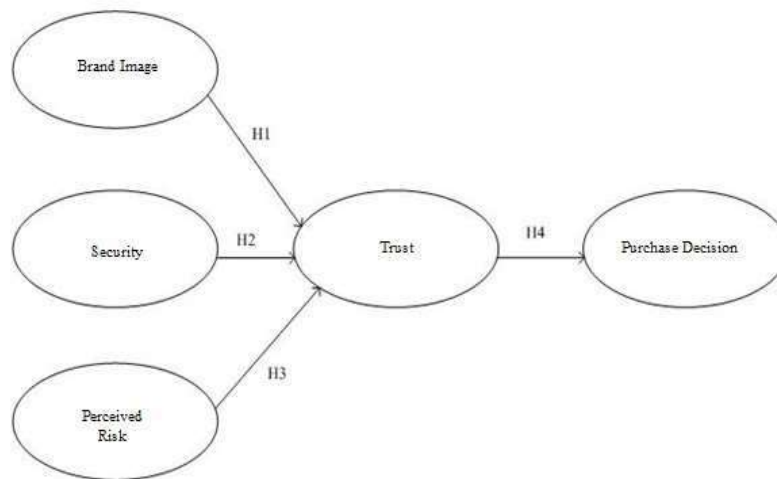


Figure 1. Framework

RESEARCH METHODS

This type of this research is causal research. The variables studied consisted of latent variables and indicators. The latent variables studied are brand

image, security, perceived risk, trust and purchase decision. Measurement of variables can be seen in Table 1.

Table 1. Measurement

Constructs	Indicators	References
Brand Image	<ul style="list-style-type: none"> Brand excellence (BI1) Brand strength (BI2) Brand uniqueness (BI3) 	(Priskila et al., 2016)
Security	<ul style="list-style-type: none"> Transaction security guarantee (SC1) Data confidentiality (SC2) 	(Azam et al., 2012)
Perceived Risk	<ul style="list-style-type: none"> The suitability of product (PR1) The suitability of information (PR2) Privacy (PR3) 	(Murwatiningsih & Apriliani, 2013)
Trust	<ul style="list-style-type: none"> Competence of seller (TR1) Benevolence of seller (TR2) Integrity of seller (TR3) 	(Hayuningtyas & Widiyanto, 2015; Rahmawati & Widiyanto, 2013)
Purchase Decision	<ul style="list-style-type: none"> Stability in purchasing (KP1) Desire to repurchase (KP2) In accordance with the wishes (KP3) 	(Hayuningtyas & Widiyanto, 2015)

This study used purposive sampling technique. The criteria of respondents i.e. consumers who live in Jakarta and have made an online purchase decision. The number of respondents in this study is 120 respondents.

Data collection was conducted in February-April 2019 through the distribution of online questionnaires with a Likert scale ranging from 1-5. The distributed questionnaire had already been tested for its level of validity and reliability through an instrument trial. Data were analyzed using a

component based structural equation modeling (SEM) approach known as Partial Least Square (PLS).

RESULTS AND DISCUSSION

Profile of Respondents

Respondents are internet users who live in Jakarta and have made an online purchase decision. The respondents profile consists of demographic data on gender, age, occupation and income. Profile of respondents can be seen in Table 2.



Table 2. Profile of Respondents

Parameters	Items	Frequency	Percentage
Gender	Male	48	40%
	Female	72	60%
Age	15 – 25 years	45	37.5%
	26 – 36 years	56	46.7%
	37 – 47 years	18	15%
	>47 years	1	0.8%
Occupation	Private employee	109	90.8%
	Civil servant	1	0.8%
	Entrepreneur	7	5.8%
	Others	3	2.5%
Income	< Rp. 1.000.000	6	5%
	Rp. 1.000.001 – Rp. 4.000.000	21	17.5%
	Rp. 4.000.001 – Rp. 7.000.000	70	58.3%
	>Rp. 7.000.000	23	19.2%

Source: Data Processed, 2019

**Partial Least Square
 Evaluation of Measurement Model**

Evaluation of measurement models can be seen from the results of convergent validity.

Convergent validity is seen from the generated outer loading value. Indicator outer loading value greater than 0.7 is said to be valid. The outer loading value of this study can be seen in Table 2.

Table 2. Outer Loading Values

Variables	Indicators	Outer Loading
Brand Image	BI1	0.715
	BI2	0.767
	BI3	0.823
Security	SC1	0.892
	SC2	0.909
Perceived Risk	PR1	0.938
	PR2	0.836
	PR3	0.912
Trust	TR1	0.845
	TR2	0.877
	TR3	0.835
Purchase Decision	PD1	0.821
	PD2	0.848
	PD3	0.894

Source: Data Processed, 2019

Based on the Table 2, it can be seen that all indicator variables have an outer loading value greater than 0.7. It means all indicator variables are valid. There are no indicator variables that must be removed.

The construct has good reliability if the Composite Reliability value > 0.7, and the Cronbach's Alpha value > 0.6. Construct has good validity if the AVE value is above 0.5. The following Composite Reliability, Cronbach's Alpha, and AVE values can be seen in Table 3.



Table 3. Values of Composite Reliability, Cronbach's Alpha, AVE

Constructs	Composite Reliability	Cronbach's Alpha	Average Variance Extracted (AVE)
Brand Image	0.813	0.661	0.592
Security	0.896	0.768	0.811
Trust	0.889	0.812	0.727
Purchase Decision	0.890	0.815	0.731
Perceived Risk	0.924	0.876	0.803

Source: Data Processed, 2019

Based on Table 3, all constructs are reliable. This is because all constructs have Composite Reliability values above 0.7 and Cronbach's Alpha values > 0.6. Besides being reliable, all constructs are valid. This can be seen from all constructs that have AVE values above 0.5.

The next construct validity test is evaluating discriminant validity by comparing the AVE square

root values with correlations between constructs. If the AVE square value of each construct is greater than the correlation value between constructs and other constructs in the model, then it is said to have a good discriminant validity value. The comparison of AVE square root results with correlations between constructs can be seen through The Fornell-Larcker Criterium (Table 4).

Table 4. The Fornell-Larcker Criterium

	Brand Image	Security	Trust	Purchase Decision	Perceived Risk
Brand Image	0.769				
Security	0.520	0.901			
Trust	0.670	0.507	0.853		
Purchase	0.577	0.374	0.771	0.855	
Decision	-0.349	-0.250	-0.527	-0.550	0.896
Perceived Risk					

Source: Data Processed, 2019

Table 4 shows the bold diagonal value is the AVE square root value while the other value is the correlation value between constructs. AVE square root values for brand image, security, trust, purchase decision and perceived risk are greater than the maximum correlation value with other constructs listed in the same row and column. This means that the discriminant validity fulfilled.

Evaluation of Structural Model

The evaluation of the structural model looks at the relationship between constructs and their significance value as indicated by the t-statistic or p-value based on PLS output. The path coefficient can be seen in Table 5. The path coefficient that has a p-value <0.05 (significance level of 5%) is declared significant.

Table 5. Path Coefficient

Path	Constructs Coefficient	T-Statistics	P-Value	Results
Brand Image → Trust	0.461	6.155	0.000	Significant
Security → Trust	0.188	2.152	0.016	Significant
Perceived Risk → Trust	-0.319	3.787	0.000	Significant
Trust → Purchase Decision	0.771	18.447	0.000	Significant

Source: Data Processed, 2019

(significance level of 5%)

Based on Table 5, the relationship test between constructs shows that the construct of brand image has a positive effect on trust with a construct coefficient value of 0.461 and is significant because of the p-value (0,000) <0.05. The security construct has a positive effect on trust with a construct coefficient of 0.188 and is significant because the p-value (0.016) <0.05. The perceived risk construct has a negative effect on trust with a construct coefficient of -0.319 and is significant because the p-value (0,000) <0.05.

The construct of trust has a positive effect on purchasing decisions with a construct coefficient of 0.771 and is significant because the p-value (0,000) <0.05. The evaluation of the structural model is also done by looking at the value of R-Square. The R-Square value of trust is 0.572. R-Square value of the purchase decision is equal to 0.594.



The Effect of Brand Image on Trust

Brand image has a positive effect on trust with a construct coefficient of 0.461. The influence of brand image on trust proved significant because p-value (0,000) <0.05. This means that H1 is accepted. This shows that the online store brand image has been proven to influence consumer trust in the context of online commerce.

The brand image in this study is reflected through brand excellence, brand strength and brand uniqueness. Consumers feel that the brand of the company as the seller that is superior, strong and unique, influences their trust before making an online purchasing. The results of this study indicate that the brand image is proven to act as one of the antecedents of trust. Brand image has become the antecedent of trust which has the most influencing on trust.

The results of this study are supported by Prasetya et al. (2014) which shows that the better the brand image of the seller, the higher the consumers trust. With a good brand image, this will affect consumer trust. The seller also uses consumer trust in the brand image as a sales strategy.

The Effect of Security on Trust

Security has a positive effect on trust with a construct coefficient of 0.188. The effect of security on trust proved significant because the p-value (0.016) <0.05. This means that H2 is received. This shows that security in online commerce transactions is proven to affect consumer trust.

Security in this study is reflected through guarantees of transaction security and data confidentiality. Consumers feel that the seller that provides security guarantees in transactions and maintain the confidentiality of consumer data, affects their trust before making online purchasing. The results of this study indicate that security is proven to play a role as an antecedent of trust.

The results of this study are supported by Azam et al. (2012) and Hayuningtyas & Widiyanto (2015) who show that security has a positive effect on consumer trust in the context of online purchasing. The higher the security provided by the seller, the higher of consumer trust. When the seller are able to increase security to consumers, consumer trust can be increased.

The Effect of Perceived Risk on Trust

The perceived risk has a negative effect on trust with a construct coefficient of -0.319. The effect of perceived risk on trust proved significant because the p-value (0,000) <0.05. This means that H3 is accepted. This shows that the risk perceived by consumers in the context of online commerce is proven to affect consumer trust.

The perceived risk in this study is reflected through the suitability of the product, the suitability of information and privacy. Consumers feel that

having a product that is in line with expectations, information that is in accordance with reality and their privacy that can be maintained, affects their trust before making an online purchasing. The results of this study indicate that perceived risk is proven to act as one of the antecedents of trust.

The results of this study are supported by Murwatiningsih & Apriliani, (2013) which shows that perceived risk has a negative effect on consumer trust in the context of online purchasing. The lower the risk perceived by consumer, the higher the consumer trust. Consumers who concern about the risks arising from online transactions will lead consumers to choose sellers who successfully meet the requirements as trustworthy sellers (Hong, 2015).

The Effect of Trust on Purchase Decision

Trust has a positive effect on purchase decision with a construct coefficient of 0.771. The influence of trust on purchase decision proved significant because the p-value (0,000) <0.05. This means that H4 is accepted. This shows that consumer trust has been proven to influence purchase decision in the context of online commerce.

Trust in this study is reflected through the competence, benevolence and integrity of the seller (Budyastuti & Iskandar, 2018; Hayuningtyas & Widiyanto, 2015; Kwahk et al., 2012; Rahmawati & Widiyanto, 2013). Consumers need trust that is reflected through integrity, benevolence and competence from sellers before they make a purchase decision. Consumers who feel that the seller is competent, provide good service to consumers and can be trusted, it can influence them to make purchase decisions.

The results of this study indicate that trust is proven to play a role as a mediating variable of the three antecedents of trust consisting of brand image, security and perceived risk to purchasing decisions. The results of this study are supported by Hayuningtyas & Widiyanto (2015) and Rahmawati & Widiyanto (2013) which shows that trust as a mediating variable of antecedents of trust, has a positive effect on purchasing decisions. The higher the consumer trust in sellers, the higher the consumer purchase decision.

CONCLUSION AND IMPLICATION

Conclusion

Brand image has been proven to play a role as an antecedent of trust. Seller's brand image has a positive effect on consumer trust before they make online purchasing. The better the brand image of seller, which is reflected through brand excellence, brand strength and brand uniqueness, the higher the consumers trust.

Security is proven to play a role as an antecedent of trust. Security positively influences consumer trust before they make online purchasing.



The higher the security provided by the seller, which is reflected through guaranteed security of transactions and data confidentiality, the higher the consumer trust.

The perceived risk is proven to play a role as an antecedent of trust. The perceived risk negatively affects consumer trust before they make an online purchase decision. The lower the risk perceived by consumers, which is reflected through the suitability of product, the suitability of information and maintained privacy, the higher the consumer trust.

Trust is proven to play a role as a mediating variable of the three antecedents of trust, which consists of brand image, security and perceived risk, towards purchasing decisions. Trust has a positive effect on purchase decision. The higher the consumer trust in seller, which is reflected through the competence, benevolence and integrity of seller, the higher the consumer purchase decision.

Implication

This study contributes to provide empirical evidence regarding consumer trust in the context of online purchasing where the trust issues that arise in online purchasing occur since consumers cannot verify the product directly. The results of this study can also be used as managerial implications on seller because the results show that consumer trust plays an important role in online purchase decision. Consumer trust can also be improved through antecedents variables. A seller that is able to increase consumer trust through trust antecedents (brand image, security and perceived risk), will subsequently have an impact on increasing consumer purchase decision.

This study has limitations in its scope. Therefore, the researcher can then add other constructs besides the constructs that have been used in this study. Further researchers can also add a larger number of samples and a wider area to be able to describe the situation in Indonesia.

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