

The Effect of Consumer Trust, Attitude and Behavior Toward Consumer Satisfaction in Online Shopping Platform

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Abstract

Indonesia is experiencing very rapid development in the field of technology, especially in the field of e-commerce. Many Indonesian people prefer to do activities online, one of which is online shopping. Therefore, the development of e-commerce in online shopping is growing very rapidly compared to the previous year due to the interest of the Indonesian people in using the internet as an activity that is considered easy and flexible. Through this research, we want to know how influential beliefs and attitudes towards online shopping behavior are to create consumer satisfaction in online shopping activities. Respondents in this study were people who had experience in online shopping. There are 100 respondents with data collection distributing questionnaires through social media such as whatsapp, instagram, line and data analysis using SMART PLS. The results of the research that have been analyzed show that there is an influence between beliefs, attitudes, consumer behavior, and customer satisfaction in online shopping activities.

Keywords: Trust, Attitude, Online shopping behavior, Customer Satisfaction, Consumer Behavior

1. Introduction

The development of technology and information is much more rapid than in previous years. Technology and information are now increasingly sophisticated and modern. Information and communication can be obtained online via the internet. With the development of the internet, internet users are increasing, especially in Indonesia. Internet users in Indonesia increased by 27 million (+16%) between 2020 and 2021. (www.datareptal.com). In addition, the internet is also used for online trading media, providing a great opportunity for people to start and build a planned business. Trading via the internet online is often referred to as e-commerce (electronic commerce), by selling and buying the goods needed online. This e-commerce activity includes all physical buying and selling activities such as shipping goods, processing payments, marketing, and ordering products (Wigand, 1997). The growth of e-commerce provides many advantages for e-commerce users, namely convenience, time efficiency, and a variety of product choices (Kang & Namkung, 2019).

E-commerce has altered the shopping habits of consumers, particularly online. E-commerce promotes value and quality to raise the attractiveness and satisfaction of users of online purchasing services in order to attract more customers. Due to this, online shopping continues to expand and become more convenient for consumers. More people are drawn to online buying due to the efficacy and efficiency of the time spent purchasing (Sari et al., 2021). Viewing or selecting products on multiple e-commerce websites can aid buyers in deciding to purchase the desired item. The purchase decisions of consumers are influenced by product descriptions and reviews of goods purchased by other consumers. E-commerce enables buyers to compare the lowest costs offered by different retailers for the same goods.

Currently, online shopping services have established a variety of payment methods, including bank transfers, digital wallets, and even COD (cash on delivery), all of which can facilitate the purchasing process for consumers. However, online shopping services can pose risks for consumers, such as products that do not match expectations or images, products that do not arrive at their target addresses, and even fraud in the payment process for products to be purchased.

Judging from the risk of online shopping in E-commerce, it can affect consumers' trust (Trust) when shopping online. Consumer trust is a key to making consumers buy products repeatedly. Building customer trust is one way to

create and retain customers (Cyr, 2008). The current phenomenon is related to trust in online shopping, such as the emergence of cases of fraud using various modes of course sharing clearly that trust is an important factor in determining the occurrence of a partner in conducting business or online transactions, the growth of consumer confidence in sellers must be based on the belief that seller's trustworthiness and capacity to provide positive action and can meet consumer needs (Laparojkit & Suttipun, 2022).

The emergence of trust from consumers in online shopping can affect behavioral attitudes in online shopping. Kartajaya et al. (2021) say that customer trust is a factor that influences customer attitudes toward shopping online, as well as convenience, time-saving factors, and safety factors. Attitudes in online shopping reflect consumer responses to the online shopping system offered (Kotler et al., 2015). A person's desire to shop online depends on the size of the benefits received when shopping online. The present issue related attitudes toward online shopping that can be influenced by consumer confidence in online shopping is the phenomenon of fraud cases in various forms in online shopping, which causes consumers to adopt the attitude of not utilizing or engaging in online shopping to fulfill their wants or desires at home. Meanwhile, if consumers get satisfaction in shopping online and feel comfortable, the consumer will carry out repeated activities or impulse buying in online shopping. With consumer trust and attitude in online shopping, it can refer to customer satisfaction in online shopping (Chiu et al., 2019).

One of the e-commerce sites in Indonesia that online shopper widely uses is Shopee. This e-commerce has attracted many online shopping users by providing and increasing Shopee customer satisfaction by providing many vouchers and rewards for these e-commerce users. The way that Shopee gives to get rewards is by playing games available on the platform, with the specified target, the chance to win a prize or reward is large. Shopee also gives satisfaction to loyal customers by getting commissions from Shopee in the Shopee affiliate program, and this program provides significant benefits for online shopping users and Shopee e-commerce users. The benefits include being free to choose what products to promote through personal social media for content, getting commissions for each spreading product referral links promoted through social media, and calculating how many products are sold from referral links promoted through social media. Based on the existing phenomena, this study aims to determine the effect of consumer trust in online shopping and consumer behavior towards online shopping by creating satisfaction in online shopping.

2. Literature Review

The basic theory used for developing hypotheses concerns the use of technology in understanding a person's behavior. This very popular study has many researchers researching it. One of the theories implemented by the researchers is the theory of TPB (Theory Planned of Behavior). In order to complement and develop the previous theory, namely TRA theory (Theory Reason of Action), there are three constructs in this theoretical study, behavioral attitudes and subjective norms influence, namely behavioral intentions. This theory explains how behavioral intentions affect subjective attitudes and norms within a person. TRA theory is less than optimal in researching attitudes and behavior because, from the results of this theory research, there are different things between behavioral and behavioral interests; what is meant by behavioral interest is an interest that does not include behavior. At the same time, behavior is a person's desire to do something. Determining what to do (action) is an individual determinant of doing or not doing a behavior. According to this theory, there are determinants of behavioral interest, namely personal factors and individual attitudes related to positive or negative beliefs about doing something the individual will do. The second factor is social influence on subjective norms, which relates to perspectives or views on the beliefs of others that affect attitudes to do or not to do the behavior that the individual will carry out. This TRA theory also explains that attitudes toward that behavior govern an individual's interest in performing a behavior and how the individual performs the behavior that will be carried out in the view or perspective of others, which is called the subjective norm. This theory explains that behavioral intentions are influenced by attitudes and social influence factors, namely subjective norms. Below is a schematic description of the TRA theory (Rodríguez Jasso et al., 2022). (Figure 1)

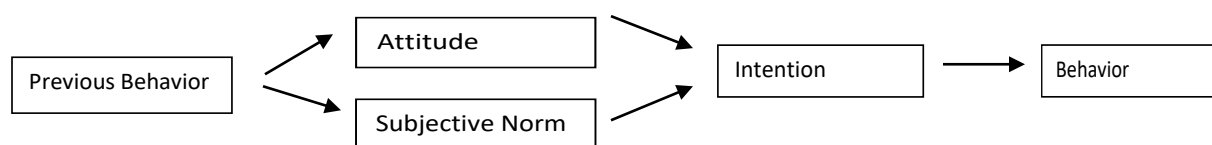


Figure 1. TRA

The theory of TRA underwent development and improvement which was enhanced by the theory of TPB (Theory of planned behavior). From the previous theory, the TPB theory is able to better explain behavioral intentions and attitudes. In this TPB theory, Ajzen added a construct that was not found in the previous theory, namely the construct of perceived behavioral control. This construct is defined as the perceived ease or difficulty of performing the behavior ("the perceived ease or difficulty of performing the behavior") (Ajzen, 1991). Below is a schematic description of the change from TRA theory to TPB theory.

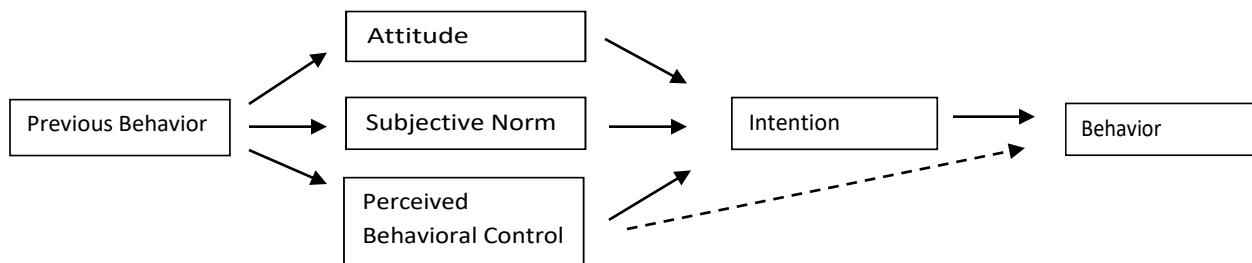


Figure 2. TPB

Zerbini et al. (2022) researched this topic to determine consumer interest in online shopping with this TPB theory. The results show that online shopping attitudes and behavioral control positively affect online shopping interest, and subjective norms significantly affect online shopping interest. This behavioral control perception construct was added because not all behavior is under full control, and this construct is to deal with this kind of thing. Using this TPB theory, this study adds a trust variable to determine the influence of other factors in online shopping behavior. Schematic description of the relationship between the addition of the trust variable and the TPB theory. (Figure 2)

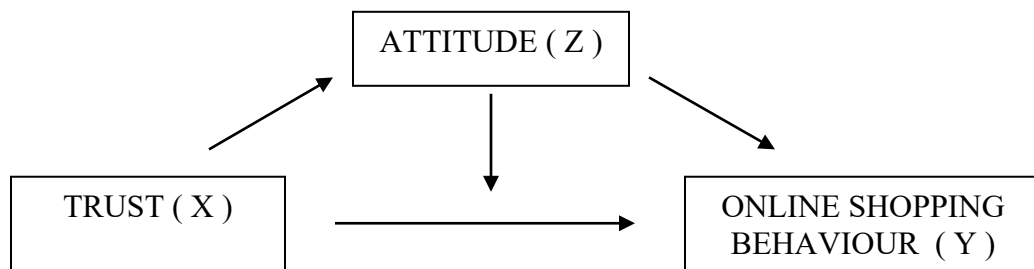


Figure 3. Research Framework

The research hypothesis based on the framework is:

- H1: Trust has a positive effect on online shopping attitude.
- H2: Consumer attitudes have a positive effect on online shopping behaviour
- H3: Trust has a positive effect on online shopping behavior
- H4: Trust has a positive effect on online shopping behavior through consumer attitudes

3. Methodology

Data analysis

The type of research used in research on online shopping behavior uses Structural Equation Model (SEM) using Smart PLS V2 software (Hair et al., 2011). This method is used to test the relationship between constructs with a number of indicators. This method explains the causal relationship between variables through hypothesis testing;

before testing the hypothesis, steps must be taken, namely testing the validity and reliability of the survey instrument and then validating the research model, which is often called structural model analysis.

Survey instruments

This study uses indicators of the antecedents of each variable. Each variable has an indicator so that each variable can be measured. This study takes indicators of each variable from relevant previous studies. And each indicator is measured using a Likert scale, from 1 = strongly disagree to 5 = strongly agree. In this study, there were 87 respondents, and the results of the data were collected by distributing questionnaires to respondents who have experience doing online shopping. Of the respondents, there were men (32.2%) and women (67.8%), and the age range was (67.8%) aged over 21 years, (23%) aged 18-20 years, and (9.2 %) are less than 17 years old. Judging from the income of respondents who shop online, there are (51.7%) earning less than 1,000,000, (34.5%) earning 1,000,000 – 3,000,000, (6.9%) earning 3,000,000 – 5,000,000, and (6.9%) earn more than 5,000,000. And judging from the frequency of shopping in the last 1 year there are (56.3%) who shop online more than 5 times and (43.7%) shop online 1-5 times. The constructs and indicators used in this study can be seen in Table 1.

Sample and data collection

This research focuses on behavior in online shopping, especially for respondents in Indonesia. This study uses a purposive sampling technique to select respondents according to the characteristics required in this study. The data from this research gathered through a questionnaire distributed to prospective respondents who have experienced or carried out online shopping activities in e-commerce or through websites. The indicators given in the questionnaire are in accordance with the needs of prospective respondents and the needs that must exist in this study. The collection and distribution of these questionnaires is carried out online through whatsapp or group chat. 20 questions are asked to be answered by prospective respondents to obtain the required data. (Table 1)

Table 1. Indicators

Variable	Indicator	Description
Trust	T1	there is no difference between the product quality regardless of being purchased online or offline
	T2	product information given by the provider is verified and not biased
	T3	Assured list of third party sellers within the online provider
	T4	Online provider guarantee that customer reviews and ratings are not biased
	T5	I am sure that the seller will be competent in delivering the product within the promised time
	T6	I am sure that the seller will be honest when I buy the product from them
	T7	I am sure that the seller will not harm me when I buy their
Attitude	A1	buying things online is a good idea
	A2	using online shopping facilities is very fun
	A3	I enjoy shopping online
	A4	using the internet for purchases can save time
Consumer Behavior	CB1	I am not a person who makes unplanned purchase
	CB2	I avoid buying things that are not on my shopping list
	CB3	I often buy things that I need
	CB4	when I go online shopping, I buy things that I want

Customer Satisfaction	CS1	I am satisfied with buying products online
	CS2	I am satisfied with the price, I pay for the goods that I buy online
	CS3	I am satisfied with the customer care while and after buying online
	CS4	I am satisfied with delivery of product after buying online
	CS5	I am satisfied with the online store for providing better service after purchase

4. Result and Discussion

This study includes respondents who have experience shopping online. There are 100 respondents in this study. Data collection was carried out online through social media such as whatsapp, line, and instagram for two weeks (14 – 27 October 2021). The results of the research from distributing questionnaires inline can be seen in the following Table 3.

Table 3. Profile of Respondent

Profile	Category	Percentage
Gender	Male	32,2 %
	Female	67,8 %
Age	< 17 years	9,2 %
	18 – 20 years	23 %
	Above 21 years	67,8 %
Income	< 1.000.000	51,7 %
	1.000.000 – 3.000.000	34,5 %
	3.000.000 – 5.000.000	6,9 %
	>5.000.000	6,9 %
Purchase frequency in a year	1-5 times	43,7 %
	Above 5 times	56,3 %

Evaluation of Measurement Model

Evaluation of the Measurement Model aims to ensure that this research passes the validity and reliability test and has indicators and variables that are proven to be valid and reliable. Two tests were conducted, namely the reliability test and the validity test. The validity test has two checks, namely convergent validity and discriminant validity. While the reliability test checks in this test by looking at the value of the Cronbach alpha checking the internal reliability of the indicator.

Validity test

In this research, validity is needed that meets the agreed criteria. To produce a research instrument that is in accordance with the research objectives with high and good validity, whereas if it has low validity, it will produce research that is not in accordance with the objectives of this study. In the validity test, there are 2 stages to evaluate: convergent validity and discriminant validity. The first step in testing the validity test, evaluating convergent validity is evaluating the loading factor, namely the value generated by each indicator to measure each construct; the acceptable limit value is 0.6 standard. Constructs whose indicators have a high correlation with other indicators in variables are theoretically similar to them, namely the loading factor value is above 0.6 in each construct (Chin, 1998, 2010). In this study, it can be seen in table 4 that each indicator has a loading factor value of more than 0.6 and the lowest is 0.7, so each indicator in this study has met the agreed criteria. After evaluating the loading factor, the next step in convergent validity is to check the AVE, which is the value of each variable. AVE, according to experts, the value to ensure valid is 0.5. It can be seen in Table 4 that the AVE value in each variable has a value of more than 0.5, so the AVE value has met the agreed criteria. The second step is to test the discriminant validity test, the Fornell Larcker evaluation, namely the correlation value between the variable with the variable itself and the variable with other variables; the evaluation is carried out by checking the correlation value of the variable with the variable itself is not smaller than the variable with other variables. can be seen in Table 5 where the correlation value of the variable with the variable itself is greater than the value of the variable with other variables. So that the

Fornell larcker value meets the agreed criteria. The next step is checking cross loading, assessment for this step is an indicator that measures a variable whose value is greater than the correlation between indicators and other variables. It can be seen in Table 6 that there is a cross loading value where the value of each indicator measuring the variable value is greater than the correlation between the indicator and other variables. so that at this stage the cross loading value is in accordance with the agreed criteria.

Table 4. Factor Loading

Variables	Indicator	Factor Loadings	AVE
Trust	T2	0,625	0,599
	T4	0,802	
	T5	0,835	
	T6	0,860	
	T7	0,764	
Attitude	A1	0,823	0,625
	A2	0,872	
	A3	0,849	
	A4	0,646	
Consumer Behaviour	CB 3	0,845	0,663
	CB4	0,784	

Table 5. Nilai AVE

	Trust	Consumer Behavior	Attitude
Trust	0,816		
Consumer Behavior	0,484	0,815	
Attitude	0,498	0,546	0,848

Table 6. Cross Loading

	X (T)	Y (CB)	Z (A)
A1	0,429	0,417	0,823
A2	0,503	0,476	0,872
A3	0,320	0,497	0,849
CB3	0,350	0,845	0,527
CB4	0,448	0,784	0,352
T4	0,801	0,421	0,360
T5	0,835	0,465	0,487
T6	0,860	0,353	0,349
T7	0,764	0,317	0,495

Reliability Test

The reliability test was carried out to state whether the statement after the validity test was reliable was in accordance with the results of research in the field. To test the reliability, there are 2 stages of evaluation, namely composite reliability and Cronbach's alpha in each construct in each research instrument. Where the value of composite rability and Cronbach's alpha is above 0.7 so that the level of reliability is declared good for a variable. It

can be seen in Table 7 that there is a Cronbachs alpha value whose value is more than 0.7 but there is a low value below 0.5 and is still considered valid in this study. So that the Cronbachs alpha value has met the predetermined criteria. The next evaluation is the CR (Composite reliability) value where a good value is above 0.7. In Table 7 it can be seen that the value of the CR of each construct is above 0.7. So that all variables meet the criteria and elements of reliability that have been agreed upon.

Table 7. Construct Reliability and validity

	Cronbach's Alpha	R	CR	AVE
Trust	0,833	0,844	0,888	0,599
Consumer Behavior	0,495	0,502	0,798	0,663
Attitude	0,805	0,812	0,885	0,625

Structural Evaluation Model

The structural evaluation model includes the existing value analysis model with R-square, path coefficient, T-statistics, Predictive relevance, and Model fit. In the research to be researched and developed, it must be ensured that the model developed is fit. R-square is the value of the independent variable (exogenous) to the dependent variable (endogenous). It can be seen in Table 8 that there is an R-Square value of 0.358. If it is converted into percent form, it becomes 35%, so the consumer behavior variable is influenced by 35% by trust and attitude and the remaining 35% percentage, which is 65%, is likely to be influenced by variables that are not constructs in this study. The next step is to analyze the Path Coefficients, which are values to indicate the direction of the hypothetical variables that are owned, leading to positive or negative. These path coefficients are in the range -1 to 1. Where -1 indicates a negative direction and 1 indicates a positive direction. It can be seen in Table 9 where the values in the path coefficients are in the range of values 0 - 1, which means that the hypothesis in this study has a positive influence. The next stage is to find the significance of the various relationships that this research has with the T-Statistics value through the Bootstrapping procedure. T-Statistics has a standard value of > 1.96 which is significant and < 1.96 is not significant. It can be seen in Table 10 that the T-Statistic value shows that the first hypothesis, namely the relationship between trust and consumer behavior, has a value less than 1.96 which means it is not significant and the value of hypothesis 2 and hypothesis 3 has a value of more than 1.96 which means that hypothesis 2 and hypothesis 3 are significant.

Table 8. R Square

	R Square	R Square Adjusted
Y (CB)	0,358	0,345
Z (A)	0,248	0,240

Table 9. Path Coefficients

	X (T)	Y (CB)	Z (A)
X (T)		0,283	0,498
Y (CB)			
Z (A)		0,405	

Table 10. Path Coefficients

	Original Sample (O)	Sample Mean (M)	STDEV	T Statistics	P Values	Results
X (T) → Y (CB)	0,267	0,272	0,130	2,056	0,040	Signifikan
X (T) → Z (A)	0,489	0,495	0,079	6,212	0,000	Signifikan
Z (A) → Y (CB)	0,415	0,424	0,107	3,886	0,000	Signifikan

Table 11. Indirect Effects

	Indirect Effects
X (T) → Z (A) → Y (CB)	0,203

Discussion

The results of the study show that trust has a positive and significant effect on attitude. This proves that consumer trust affects the attitude of activity in online shopping. The higher the level of consumer confidence in online shopping on e-commerce or websites, the higher the level of consumer activity for shopping online. Based on previous research, trust is very important to increasing consumer confidence in online shopping (Ladhari & Michaud, 2015). Trust in online shopping will provide security and comfort in online transactions and activities. The results of this study prove that consumer trust is an important thing that must be maintained to create a positive attitude in online shopping. Consumers get satisfaction from online shopping and will make impulse buying.

The research that has been done proves that the second hypothesis is the influence of attitude on online shopping behavior, this hypothesis proves that consumer attitudes have a positive and significant effect on online shopping behavior. Supporting the first hypothesis, namely trust has a positive and significant effect on attitude, then the trust that arises from consumers has an impact on attitudes made by consumers in online shopping, as well as attitudes if a significant attitude towards online shopping affects online shopping behavior.

The results of the third hypothesis are that trust has a positive and significant effect on online shopping behavior. This supports the first hypothesis, that with the emergence of a sense of trust and comfort in online shopping, it will increase consumer behavior in shopping online and consumers will make impulse buying online because there is satisfaction in online shopping itself with a sense of trust given to e-commerce (Putri et al., 2021).

The results of the fourth hypothesis that trust has a positive and significant effect on online shopping behavior through attitude. Trust is closely related to consumer attitudes and attitudes towards online purchasing behavior. Consumers in Indonesia prove that trust has an impact on attitudes and behavior in online shopping. The results of the study prove that trust has a positive and significant effect on online shopping behavior through the attitudes of consumers.

5. Conclusion

From the research that has occurred, it is explained that the trust variable has a positive and significant influence on consumer attitudes in shopping online and makes consumer behavior in online shopping increase positively because with increased trust built by online sellers to ensure that online shopping is more effective and easy to do anywhere. Therefore, a purchase attitude can be formed from the sense of trust that has been built from the online shop. From this research, it is known that trust is an important thing in business, especially online business, online sellers should focus on the trust that is built for consumers because active communication can improve the brand image of the online store itself. And managing the online store system itself is one of the capital for online sellers to build consumer trust in Indonesia.

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