

**ADVANCES IN BUSINESS, MANAGEMENT AND ENTREPRENEURSHIP**

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# Advances in Business, Management and Entrepreneurship

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## Preface/foreword

The GCBME Book Series aims to promote the quality and methodical reach of the Global Conference on Business Management & Entrepreneurship which is intended as a high-quality scientific contribution to the science of business management and entrepreneurship.

The Contributions are expected to be the main reference articles on the topic of each book. It will be strictly peer-reviewed by experts in the fields. This book provides opportunities for the delegates to exchange new ideas and implement experiences to establish business or research connections and to find global partners for future collaboration. This book is expected to be published annually and the 2019 theme is: **“Creating Innovative and Sustainable Value-added Businesses in the Disruption Era”**. GCBME ultimately intends to provide a medium forum for educators, researchers, scholars, managers, graduate students and professional business persons from the diverse cultural backgrounds, presenting and discussing their research, knowledge and innovation within the fields of business, management and entrepreneurship. I hope the readers experience the usefulness of this book, in developing business analysis and implementation.

The GCBME conferences cover the major thematic subject areas, yet opens to other relevant topics: Organizational Behavior, Innovation, Marketing Management, Financial Management and Accounting, Strategic Management, Entrepreneurship and Green Business

I hope the readers will find the usefulness of this book in understanding the development of the analysis and application of business management and entrepreneurship for decision-making support.

With warmest regards,  
Prof. Dr. Ratih Hurriyati, MP



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*Section 1: Marketing management*



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# The origins and consequences of trust in online shopping

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**ABSTRACT:** The past decade has been marked by an increase in the number of products sold through online shops. Various types of businesses that originally were only available offline have now shifted to online as well as offline methods. Some have even abandoned the offline concept. Due to the nature of online shopping, direct meetings between sellers and buyers are not required. Thus, the trust factor plays a crucial role. Questionnaires were distributed online to consumers who have purchased products from online shops. Data from a total of 271 respondents was eligible to be analyzed using Structural Equations Modeling (SEM) analysis techniques with AMOS 16.0 software. From the 10 hypotheses tested, there were nine supported hypotheses, including influence of perceived reputation, perceived risk, and perceived ease of use in online trust, perceived value and online trust toward satisfaction, as well as influence of perceived reputation, perceived ease of use, satisfaction, and online trust in online repurchase intention. Meanwhile, the influence of e-commerce knowledge on online trust was not supported. The findings contribute to the development of the online trust concept and also are beneficial to online shopping businesses.

## 1 INTRODUCTION

Shopping is an activity that cannot be separated from people's lives. An alternative to physically going shopping is online shopping. Online shopping is a form of electronic commerce used in business-to-business (B2B) and business-to-consumer (B2C) transactions. Online shopping provides convenience and many advantages when compared with traditional shopping.

The rapidly changing Internet environment has created a competitive business landscape that provides opportunities and challenges for various businesses (Lee et al. 2011). Types of web-based online companies are more frequently appearing in Indonesia, including online stores such as Lazada, Bhinneka, OLX, Tokopedia, Bukalapak, and so on. The main feature of online shopping is the absence of direct interaction between the buyer and seller. Hence, consumer trust in online shopping holds a central and important role. Chiu et al. (2009) explained that general trust is a set of certain beliefs, especially those related to benevolence, competence, and honesty on the part of the other party. As the study conducted by Li et al. (2007) indicated, there is a significant relationship between trust and purchase intention. Similarly, research conducted by Bulut (2015) showed that trust and satisfaction influence repurchase intention in online shopping in Turkey.

Meanwhile, several studies show that perceived reputation (Berman & Evans 2004; Muhammad et al. 2014), perceived risk (Berman & Evans 2004), e-commerce knowledge (Davison & Carol 2008), and perceived ease of use

(Li et al. 2007) all influence trust. Thus, this study aims to analyze the origins and consequences of trust in online shopping.

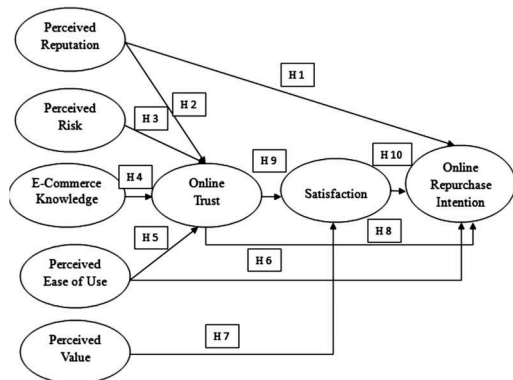


Figure 1. Research model.

## 2 METHODS

### 2.1 Conceptual definition of research variables

The consumer's perception of assurance about the ability of an online shopping company informs the perceived reputation of that company. Perceived risk develops from an uncertainty surrounding the circumstances that consumers take into account when deciding to undertake online transactions. E-commerce knowledge is the online shopping consumer's

knowledge when searching for a product, online sale, purchase sites, and online purchasing methods. Perceived ease of use is the ease of using facilities provided by online shopping, which are in accordance with the consumer's expectation of online shopping. Perceived value is the assessment of the online shopping consumer when taking into account the overall values offered by online shopping companies. Online trust is the consumer's trust of products and services from an online shopping company. Satisfaction is the degree of joy or satisfaction that online shopping consumers feel after comparing expectations and performances of the companies from whom they buy as well as the products. Online repurchase intention is the desire of online shopping consumers to make a repurchase in the future.

### 2.2 Research and measurement instruments

To measure each construct, a 5-level Likert scale was used: 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree.

### 2.3 Sampling design

There were 271 samples (respondents) in this study. The sample units were individuals, that is, people who have made purchases of products using online shopping. In this study, analysis was performed using Structural Equations Modeling with AMOS 16.0 software.

## 3 RESULTS AND DISCUSSION

### 3.1 Testing of measurement model

Table 1 shows a convergent validity test for each construct of this research. Convergent validity test results show that each construct is valid, as well as the reliability test result, indicating that all of the construct research is reliable.

The result of the discriminant validity test shows that the AVE square root value of each construct is greater than the correlation value with the other variables. Thus, all constructs in this study fulfill the discriminant validity.

Table 1. Results of convergent validity and construct reliability test.

Construct	Indicator	Stand. Reg. Weight	Remark	CR	Remark
Perceived Reputation	Prep 1	0.800	Valid	0.792	Reliable
	Prep 2	0.774	Valid		
	Prep 3	0.666	Valid		
Perceived Risk	Prisk 1	0.500	Valid	0.814	Reliable
	Prisk 2	0.585	Valid		
	Prsik 3	0.886	Valid		
	Prisk 4	0.877	Valid		
E-Commerce Knowledge	EK 1	0.782	Valid	0.775	Reliable
	EK 2	0.779	Valid		
	EK 3	0.627	Valid		
Perceived Ease of Use	PEOU 1	0.708	Valid	0.803	Reliable
	PEOU 2	0.846	Valid		
	PEOU 3	0.841	Valid		
	PEOU 4	0.500	Valid		
Perceived Value	PV 1	0.675	Valid	0.70	Reliable
	PV 2	0.674	Valid		
	PV 3	0.629	Valid		
Online Trust	OT 1	0.824	Valid	0.796	Reliable
	OT 2	0.632	Valid		
	OT 3	0.793	Valid		
Satisfaction	S 1	0.897	Valid	0.921	Reliable
	S 2	0.906	Valid		
	S 3	0.871	Valid		
Online Repurchase Intention	ORI 1	0.914	Valid	0.930	Reliable
	ORI 2	0.917	Valid		
	ORI 3	0.879	Valid		



### 3.2 Testing of structural model

Hair et al. (2014) explain that for the purpose of testing the goodness of fit of the research model, it is required that at least one absolute fit index (GFI, RMSEA, or RMR) and at least one incremental fit index (CFI, NFI, IFI, AGFI, or TLI). In Table 2, it can be seen that these provisions are met. Thus, it can be said that the model is fit.

The influence test between one variable and another variable is also found in the model and assessed through the critical ratio (CR) value and its probability value. The results of the causality test by using regression weight on the structural model can be seen in Table 3.

Table 2. Test results of goodness of fit at structural model.

Index of Fit	Goodness of Value	Obtained Value	Conclusion
Chi square	Expected Small	536.468	Not Fulfill
Probability	$\geq 0.05$	0.000	Not Fulfill
CMIN/df	$< 2$ or $< 3$	1.692	Fulfill
GFI	$\geq 0.9$	0.854	Not Fulfill
AGFI	$\geq 0.9$	0.926	Fulfill
TLI	$\geq 0.9$	0.824	Not Fulfill
CFI	$\geq 0.9$	0.850	Not Fulfill
RMSEA	$\leq 0.08$	0.054	Fulfill

Table 3. Regression weight structural.

Hypotheses	Relationship between Variables	C.R	P Value	Remark
H1	Perceived Reputation – Online Repurchase Intention	2.291	0.022	Accepted
H2	Perceived Reputation – Online Trust	5.536	0.000	Accepted
H3	Perceived Risk – Online Trust	-3.893	0.000	Accepted
H4	E-Commerce Knowledge – Online Trust	0.285	0.775	Not Accepted
H5	Perceived Ease of Use – Online Trust	3.983	0.000	Accepted
H6	Perceived Ease of Use – Online Repurchase Intention	2.865	0.004	Accepted
H7	Perceived Value – Satisfaction	3.154	0.002	Accepted
H8	Online Trust – Online Repurchase Intention	2.807	0.000	Accepted
H9	Online Trust – Satisfaction	6.373	0.000	Accepted
H10	Satisfaction – Online Repurchase Intention	6.235	0.000	Accepted

### 3.3 Analysis

Based on the result of the first hypothesis test, it can be concluded that perceived reputation had a positive influence on online repurchase intention. The result of this study supported the research conducted by Broutsou and Fitsilis (2012) and Hess (2008), which showed that perceived reputation is also one of the factors influencing repurchase because it includes the reputation of the sold product. Perceived reputation also has a huge impact on online repurchase. In their study, Wen et al. (2011) found that a reputable company will lead consumers to greater online repurchase intentions. Similarly, Lee et al. (2011) stated that perceived reputation influences repurchase intentions by online.

The result of the second hypothesis test showed that perceived reputation had a positive influence on online trust. If consumers perceive that a company has a strong online shopping reputation, then this will help to establish a sense of customer trust in online shopping. This is in line with the findings of Berman and Evans (2004) and Muhammad et al. (2014). Reputation is a guarantee of the capability and reputation of an online seller. Berman and Evans (2004) stated that perceived reputation embedded by the company to consumers reflects a position desired by the company. Buyers will feel safe when shopping at an online shopping site owned by a reputable company. Broutsou and Fitsilis (2012) stated that perceived reputation has a huge impact on customer trust.

In testing the third hypothesis, it was found that perceived risk negatively influences online trust. The customer or buyer always considers the advantages and disadvantages of making a transaction. Increasing risks can reduce a customer's trust in the online store, and this is related to perception of product quality and suitability. According to Oglethorpe (1994), risk stems from consumer perceptions of the negative situations resulting from online transactions, and therefore risk can reduce customer trust in online shopping. The results of the present study support findings from studies conducted by Berman and Evans (2004). Any activity must contain risk. The inherent difference between offline and online shopping is the absence of direct meetings between the seller and the buyer; the risk factor will therefore be greater for online rather than offline shopping. Masoud (2013) reveals that perceived risk has a huge negative impact on online trust.

The fourth hypothesis in this research was not supported, meaning that e-commerce knowledge does not influence online trust. E-commerce knowledge includes one's skills for online transactions and uses different types of technologies and methods necessary to conduct online transactions (Baek et al. 2006). Consumers with good knowledge of e-commerce do not tend to directly choose or trust an online shopping site without considering various aspects, including risks and ease of shopping. The result of the present study supports the findings of

Davison and Carol (2008), which explained that e-commerce knowledge does not influence consumers' confidence in online trading sites. Li et al. (2007) revealed that e-commerce knowledge positively influences online trust. The greater the level of the individual consumer's e-commerce knowledge, the more trust they will have in an online store.

Based on the results of the fifth hypothesis testing, it can be concluded that perceived ease of use positively influences online trust. Consumers who understand the use of the Internet or information technology well, especially with regard to online shopping sites, generally have a good understanding of online shopping procedures. Therefore, they can distinguish between good and poor online stores, and this has an impact on online trust. According to Li et al. (2007), the consumer will trust a website when it is easy to use. The role of online trust is more important than in conventional business, due to distance (i.e., virtual) factors as well as personal factors. In a study conducted by Wen et al. (2011), it was found that consumer trust in online sellers were influenced by the ease of accessing the website. This is in accordance with the research of Li et al. (2007), which stated that perceived ease of use has an impact on online trust by online.

The sixth hypothesis was supported, meaning that perceived ease of use has a positive influence on online repurchase intention. The ease provided by online shopping sites influences consumers' intentions to make a repurchase. This indicates that the greater the ease of use, the higher the intention of making a repurchase. The result of this research supports the findings of Lee et al. (2011), that is, that perceived ease of use has an enormous impact on repurchase intention online. This is because when the customer is comfortable with the ease of the online shopping site, a habit can be formed, and this can influence the intention to repurchase.

The seventh hypothesis, perceived value, positively influences satisfaction. This hypothesis was accepted, indicating that the benefits perceived by customers are greater than the amount that they spend to purchase the products offered by online shops. This finding is in line with those of Spais and Vasileiou (2006). Perceived value is the determining factor in delivering and communicating with the customer where it will create a pleasure and satisfaction to the customer in buying a product and it also has an impact on customer satisfaction that will elicit a repurchase intention in subsequent actions. (Hellier et al. 2003).

The result of the analysis of the eighth hypothesis was accepted, meaning that online trust positively influences online repurchase intention. According to the research of Lee et al. (2011), the party with a high level of trustworthiness tends to engage in the transaction relationship or repurchase due to the belief that the other party will fulfill all of its obligations as expected in terms of both quality and timeliness. This indicates that the higher the level of consumer trust, the higher the occurrence of

repurchase. Trust cannot simply be recognized by other parties or business partners but must be established at the beginning and can be proven. Yousafzai et al. (2003) stated that trust is a catalyst in various transactions between seller and buyer, leading to the expected level of customer satisfaction.

The result of the ninth hypothesis test was supported, that is, online trust has a positive influence on satisfaction. Trust encourages customers to behave in a certain way when they believe that the transaction activity will occur as expected with respect to the quality of goods and services provided by the online store. The result of this study is in line with the findings of previous studies by Papadopoulou et al. (2001) and Urban et al. (2000). The relationship between online trust and satisfaction is that trust can have an influence on customer satisfaction because the consumer has chosen to select a trusted online shopping site to make a purchase. This leads to the customer's belief to obtain the expected item based on an advertisement or offer received following a previous transaction. Papadopoulou et al. (2001) explained that trust has a positive influence on customer satisfaction and experience.

Finally, the test on the tenth hypothesis indicates that this hypothesis was accepted, meaning that satisfaction has a positive influence on online repurchase intentions. A customer's satisfaction with the online shopping is related to their previous experiences. This aligns with the research of Bulut (2015), which stated that satisfaction can influence, as well as have an impact on, consumer intentions to make repurchases. Law et al. (2004) explained that consumer repurchase decisions are influenced by the consumer's experience. The basis of customer satisfaction then triggers consumer behavior to make a repurchase.

#### 4 CONCLUSIONS

From the results of analysis and testing of each research hypothesis, it was found that nine out of the ten hypotheses were supported and one hypothesis was rejected. It is necessary for online businesses to appreciate the number of problems experienced by consumers related to products and services provided by online shopping, which can impact consumer trust in online shopping and ultimately affect loyalty. As this study took place in developing countries, it is suggested that further research should be done via comparative studies involving developing and developed countries.

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