

**ANTECEDENTS AND CONSEQUENCES OF CONSUMER TRUST
ONLINE SHOPPING IN INDONESIA**

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Abstract

This study investigates antecedents and consequences of consumer trust in online shopping in Southeast Asian countries, especially Indonesia. Moreover, the expected shift to online shopping in the coming years also signals the relevance of the current research. This study draws on the previous literature to propose an integrated model that shows relative advantage, e-WOM, as the main antecedents and attitudes towards online shopping become consequences of trust—sample and procedure online shoppers. The study population was all Indonesian customers with access to the internet and had previously made online purchases. A convenience sampling method through a web-based survey collects data from social media users. The research was conducted using an online survey distributed to the target respondents. The total data after the screening process was 374 respondents who met the requirements. Data analysis was carried out using PLS-SEM through SMART PLS software Version 3.3.2. The results of testing the hypothesis that examine e-WOM and relative advantage positive impact attitude toward online shopping and trust, thus,

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positive impact on attitude toward online shopping and trust. Finally, trust positive effect on attitude toward online shopping.

Keyword: Relative advantage, e-WOM, Trust, Attitude Toward Online Shopping

Introduction

Today, the wider community is mainly dependent on the internet because of the effects of the corona virus pandemic since 2019. Therefore, the wider community, especially Indonesia, has also experienced the impact, as social humans who carry out buying and selling activities have undergone a total change. Starting with traditional shopping or face-to-face between buyers and sellers, it has changed to without the need for face-to-face meetings. The wide spread of the internet and the development of technology have formed new channels for interested businesses to promote and sell their products and services (Caputo et al., 2019). In the same context, businesses are investing hundreds of millions of dollars in efforts to establish an electronic presence on the Internet (Tankovic and Benazic, 2018). The expansion of online shopping has given customers the option to easily compare product characteristics and prices, making it the most flexible way of buying. Compared to traditional shopping, online shopping has several relative advantages. Such as online shopping allows customers to buy products and services anytime and anywhere (Liu et al., 2012).

Furthermore, online shopping allows customers to save time, money, and effort when buying. Finally, online shoppers can collect and compare product information with a high degree of transparency and convenience (Al Debei et al., 2015). Before making a purchase decision, online customers progressively use the internet to find relevant information. Several studies have highlighted the importance of eWOM in developing online trust in that context (Wang et al., 2009). As a result, it is assumed that relative advantage and eWOM positively impact consumers' attitudes and purchase intentions (Lin, 2011). Online trust is also considered very important in the online shopping (Van Der Heijden et al., 2003). Previous research revealed the role of several variables that explain online shopping attitudes, such as interface quality, security (Caputo and Wallezky, 2017), shopping enjoyment and engagement (Kim et al., 2007), service quality (Munthiu et al., 2014), and better prices (Sathiyaraj et al., 2015).

Formulation of the problem

This study does not consider the intercorrelated and composite elements that may influence shared attitudes towards online shopping but combines the relative advantages (quality, security, better prices) and eWOM in one integrated model. Second, most research studies focus on the main predictors of attitudes towards online shopping but do not suggest mediating and moderating factors that could help explain the indirect effect. Trust mediates the effects of relative advantage and eWOM on attitudes toward online shopping. Differences between men and women concerning the antecedents of beliefs and attitudes towards online shopping. Third, previous research examines the antecedents of attitudes towards online shopping in industrial and emerging markets.

Research question

Based on the discussion above, the research questions are as follows: Does relative advantages and eWOM effect trust on consumer attitudes toward online shopping? Does relative advantages and eWOM effect trust? Does trust effects on consumer attitudes toward online shopping?

Research purposes

The objectives of this research are to determine whether relative advantage and eWOM effect trust in online shopping, relative advantages and eWOM effect trust? trust effects on consumer attitudes toward online shopping.

Research Benefits

Practical Benefits

This research is expected to provide an overview of what factors can influence consumers in making online purchases.

Academic Benefits

This research is expected to provide information and insight to readers regarding consumer attitudes towards online shopping based on relative advantage, eWOM, and trust factors.

Conceptual foundation theory and research hypotheses

Online shopping attitudes have been widely discussed in previous studies, most studies concentrate on the main antecedents of online shopping. However, they do not suggest antecedents and consequence factors that could help explain of attitudes toward online shopping. Attitude can be defined as an overall assessment of an object or behavior (Peter and Olson, 2010). It refers to the degree to which individuals have favorable or unfavorable behavior evaluations (Lebdaoui and Chetioui, 2020). Al-Debei et al. (2015) revealed that attitudes towards behavior could be referred to as an individual's positive or negative evaluation of the appropriate behavior.

TPB shows that attitude is a significant predictor of behavioral intention (Ajzen, 1991). Based on an extensive review of relevant literature, the research model explains that consumer attitudes towards online shopping are mainly influenced by relative advantage, eWOM, and trust. Trust is defined as an individual's belief in trust, which can be determined by honesty, compassion, and perceived expertise (Faqih, 2011). Although trust is a direct function of relative advantage and eWOM. Trust mediates the effects of relative advantage and eWOM on attitudes toward online shopping.

Relative advantage implies whether an innovation provides more benefits than its successor (Rogers, 2003). In the context of online shopping, Choudhury and Karahanna (2008) reveal that consumers will adopt online shopping only if they perceive a relatively superior advantage over traditional shopping. The relative advantage may be in the form of lower costs, time, or effort. Hsiao (2009) suggests that customers will be willing to switch to online shopping only if they are satisfied with the added benefits (e.g. superior quality, more features, lower costs). A review of the literature shows that the growth of online shopping has been motivated by convenience, simplicity, price comparison features, a wider variety of products and services,

Forsythe et al. (2006) suggested that the main advantages of online shopping consist of ease of shopping, product selection, ease of shopping convenience, and hedonic pleasure. The

study of Arora and Aggarwal (2018) suggests three main advantages associated with online shopping, namely price, convenience, and recreational benefits. Examining the findings of previous literature shows that relative advantage positively impacts consumer attitudes towards online shopping (Lin, 2011). Forsythe et al. (2006) stated that relative profit is positively related to online shopping with various significant effects at each stage of the buying process. All the time, Akrouch and Debei (2015) confirm that the higher the relative benefits consumers get from the website, the higher the perceived trustworthiness. In the same context, O'Cass and Carlson (2012) argue that consumers' perceptions of trust are generally based on their website experience or the experience of other trusted people. Thus, it is hypothesized that

H1. Relative advantage has a significant positive effect on trust.

H2. Relative advantage has a significant positive effect on attitudes towards eWOM online shopping.

Yadav et al. (2013) define eWOM as a positive or negative statement made by potential, current, or former customers about a product or company available to a wide range of people—going online from people and institutions via the internet. eWOM significantly influences Internet users' attitudes and behavioral intentions (Jalilvand and Samiei, 2012). Previous research related to online shopping emphasized the importance of eWOM in building online trust (Awad and Ragowsky, 2008; Wang et al., 2009). eWOM emerged due to the increasing number of Internet and social media users who use Internet technology to find relevant information. Users perceive online opinions as credible and trustworthy. Therefore, Park and Lee (2009) stated that consumers are more likely to believe in supported eWOM about a product if it comes from a credible source. The current study considers trust as knowledge-based trust (Gefen and Straub, 2003), built through credible eWOM. Through reading and frequent interaction with eWOM sources such as blogs and websites, consumers become familiar with platform and the content they provide, and in turn trust is formed. In addition, this trust formation may be highly dependent on past interactions with the eWOM platform (Hsu et al., 2013).

Customers can trust positive eWOM and then shop on websites based on blogger/website recommendations for specific products or services. Online opinions and recommendations are the keys to finding new product/service information and service quality details (Chevalier and Mayzlin, 2006). Therefore, eWOM is considered to have a tremendous persuasive effect on the attitudes and views of online shoppers (Jalilvand and Samiei, 2012). Positive eWOM can reduce the risks and uncertainties online shoppers recognize and increase their trust and attitude towards online shopping.

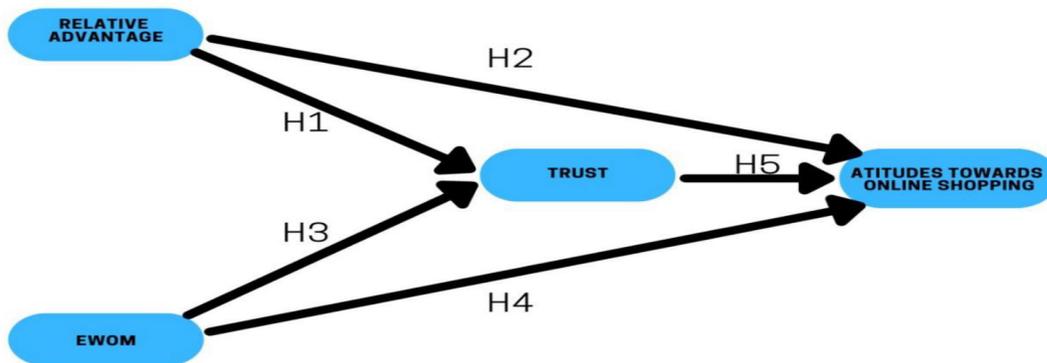
H3. The more positive eWOM will result in higher trust among online shoppers.

H4. The more positive eWOM will positively affect attitudes towards online shopping.

Mayer et al. (1995) defined trust as the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other party will perform certain actions that are important to the trusting party. In the context of online shopping, previous research has highlighted the importance of trust as a significant predictor of an individual's attitude and intention to purchase (Ashraf et al., 2014). Due to the lack of direct contact and interaction, online shopping is assumed to present a relatively higher risk for consumers (O'Cass and Carlson, 2012). Implies that online shoppers' attitudes towards a product or service are primarily influenced by perceived trustworthiness (Van Der Heijden et al., 2003). In that context, Lin

(2011) revealed that the increasing level of uncertainty and the dynamics of cyberspace makes online trust a significant determinant of attitudes towards e-shopping. Thus, we hypothesize that H5. Trust has a positive impact on attitudes towards online shopping.

Figure 1. Research Conceptual Model



Research Method

This study uses relative advantage and eWOM as independent variables, while the dependent variable is an attitude towards online shopping. The relationship between the dependent and independent variables is hypothesized to be mediated by trust. Sample and procedure online shoppers can be classified into two categories: actual shoppers who have made an online purchase and browsers who only visit shopping websites without going online to make a purchase (Forsythe and Shi, 2003). The study population was all Indonesian customers with access to the Internet and had previously made online purchases. A convenience sampling method through a web-based survey was used to collect data from social media users (Facebook, WhatsApp, and email).

For selection purposes, screening questions were included at the beginning of the online questionnaire asking respondents whether they had purchased online. Following Sheng and Liu (2010) and Hsiao et al. (2010), the questionnaire primarily addresses those who have previous online purchasing experience. The questionnaire is presented in Indonesian because it is widely used in big cities in Indonesia. The back-translation method was adopted to translate items from English to Indonesian through the official institution of the Ahmad Dahlan University Language Center. The questionnaire was then pre-tested with several respondents to ensure the questions were clear and compelling. Respondents were asked to rate each statement using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

Operational Definition

The independent variables include relative advantage (Forsythe et al., 2006): relative advantage is hypothesized to impact consumer confidence and attitudes towards online shopping positively. This independent variable is measured using four items. It is assumed that positive eWOM can reduce the risks and uncertainties online shoppers recognize and increase their trust and attitude towards online shopping. Three items were developed independently. The dependent variable includes attitudes towards online shopping as the dependent variable. The measures developed

by Al-Debei et al. (2015) used three items that are consistent with items used in previous academic research.

Table 1. Research Questionnaire

Construct	CodeItem	Measurement Item
Relative Advantage (RA)	RA 1	By shopping online, have privacy like at home
	RA 2	Unlike traditional shopping, one can buy online at any time.
	RA 3	Online shopping allows one to search for prices not available in traditional shopping.
	RA 4	Buying online saves the hassle of buying what want from the storeoffline/ physical
e-WOM (EW)	EW 1	Often read online recommendations for buying products online
	EW 2	The virtual community often posts recommendations for recommendations to buy online.
	EW 3	Online recommendations and reviews from consumers make more confident to buy aproducts online
Trust (TR)	TR 1	It is safe to pay and make financial transactions on online shopping websites.
	TR 2	The online retailer will protect financial information from being leaked (hacked)
	TR 3	Online retailers will not sell personal information (email, phone number, name) to other parties for commercial use.
Attitudes towards Online Shopping (ATOS)	ATOS 1	Buying online is better than buying from a physical/actual store
	ATOS 2	The idea of buying online is a good idea
	ATOS 3	Buying online is a thing pleasant

Source: Previous Study

Respondent Profile

The research was conducted using an online survey distributed to the target respondents. Data screening is carried out to detect respondents who have problems. According to Hair (2019), detection of respondent data needs to be done to avoid Response Bias, for example, respondents who fill in the origin or respondents who fill in a specific pattern. The total data after the screening process was 374 respondents who met the requirements. Respondent profile data can be seen in the following table:

Table 2. Characteristics of Respondents

Description	Description	Percentage
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Gender	Man	47.66%
	Woman	52.34%
Age	>17 - 25 years old	32.8%
	> 25 - 30 Years	31.9%
	> 30 - 35 Years	24.5%
	> 35 Years	10.8%
Level of education	Senior High School	41.1%
	S1	43.6%
	S2	10.4%
	S3	4.9%
Income	< 1,000,000	35.4%
	>1,000,000 - 2,500,000	14.1%
	> 2,500,000 - 5,000,000	24.5%
	> 5,000,000 - 7,500,000	13.2%
	> 7,500,000	11.8%

Source: Data processed 2021

Based table, gender criteria respondents are Male with a percentage of 47.66% and most of the female respondents with a percentage of 52.34%. Based on Age criteria, respondents aged < 17 Years with a percentage of 1.5%, respondents aged between >17 - 25 years old with a percentage of 31.4%, respondents middle age > 25 - 30 Years with a percentage of 31.9%, middle-age > 30 - 35 Years with a percentage of 24.5% and age > 35 Years with a percentage of 10.8%. Based on the education level criteria, respondents have a high school education level with a percentage of 41.1%, most respondents have an undergraduate education level with a percentage of 43.6%, respondents have a master education level with a percentage of 10.4%, and respondents have a doctoral education level with a percentage of 4.9%. Based on income criteria, most of the respondents have income < 1,000,000 with a percentage of 35.4%, respondents have income between > 1,000,000 - 2,500,000 with a percentage of 14.1%, respondents have income between > 2,500,000 - 5,000,000 with a percentage of 24.5%, respondents have an income between > 5,000,000 - 7,500,000 with a percentage of 13.2%, and respondents have an income > 7,500,000 with a percentage of 11.8%.

Measurement Model Evaluation

Data analysis was carried out using PLS SEM through SMART PLS software Version 3.3.2. The testing process is carried out in 3 stages: internal consistency reliability, convergent validity, and discriminant validity. The internal consistency reliability test results were carried out using Cronbach alpha. From the data analysis performed, the results are shown in the following table:

Table 3. Testing Internal Consistency Reliability

Variable	Cronbach's Alpha	Test result
Attitude Toward Online Shopping	0.731	Very good
e-WOM	0.746	Very good
Relative Advantage	0.83	Very good

Trust	0.813	Very good
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Source: Data processed 2021

The test results in the table above show a reliability value above 0.7. Hair (2017) states that a Cronbach's alpha score above 0.7 is perfect. Thus, overall, all variables pass the internal consistency reliability test. Convergent validity testing is done by looking at the value of Indicator Reliability (Outer Loading) and the value of AVE (Average Variance Extracted). Hair (2017) states that the standard outer loading value is excellent if a score above 0.7 and the standard AVE value above 0.5 has perfect criteria. The results of the convergent validity test can be seen in the following table:

Table 3. Convergent Validity Test

Construct	Indicator	Factor Loading	CR	AVE	Status
Attitude Toward Online Shopping	ATOS1	0.834	0.847	0.653	Very good
	ATOS2	0.906			
	ATOS3	0.666			
	ATOS1	0.834			
e-WOM	EW1	0.790	0.855	0.663	Very good
	EW2	0.801			
	EW3	0.850			
Relative Advantage	RA1	0.804	0.887	0.662	Very good
	RA2	0.815			
	RA3	0.841			
	RA4	0.794			
Trust	TR1	0.829	0.889	0.727	Very good
	TR2	0.864			
	TR3	0.865			

Source: Data processed 2021

The results of the convergent validity test in the table above show that the outer loading value is above 0.7 and the AVE value is above 0.5. So it can be concluded that each variable and its indicators have very good convergent validity. The discriminant validity test was carried out using the Fornell-Larcker criteria (Hair 2017). The value of cross loading loading is expected to have the highest value for that variable. The results of discriminant validity testing can be seen in the following table:

Table 4 Discriminant Validity Test

Variable	(1)	(2)	(3)	(4)	Status
Attitude Toward Online Shopping	0.808				fulfilled
e-WOM	0.692	0.814			fulfilled
Relative Advantage	0.660	0.792	0.814		fulfilled
Trust	0.768	0.688	0.657	0.853	fulfilled

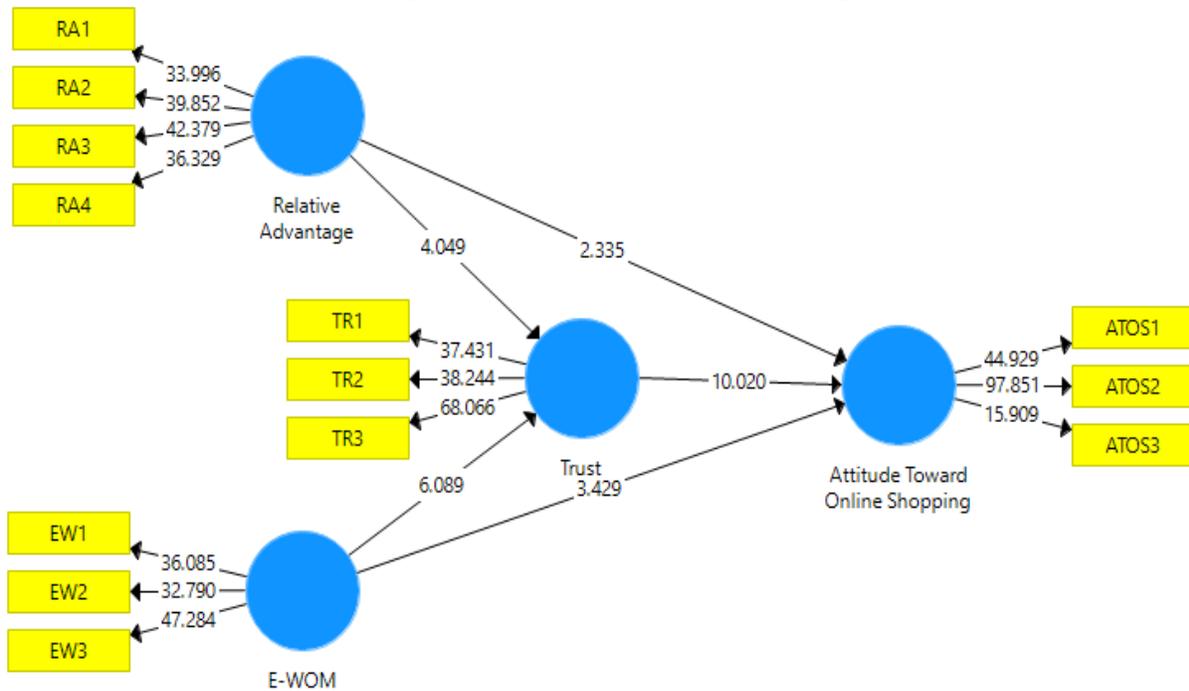
Source: Data processed 2021

The results of the discriminant validity test show that each variable meets the Fornell-Larcker criteria because it has the highest correlation score compared to other correlations.

Structural Model Evaluation

After evaluating the measurement model, the next step is to analyze the structural model to test the previously proposed hypothesis. This analysis was conducted by testing the direct or indirect effect between the hypothesized variables. The following are the results of the PLS-SEM analysis:

Figure 2. Structural Model Testing



Source: SMARTPLS Visual Output from data processing

Table 5 Hypothesis Testing

Hypothesis	Standard Deviation	T test	P Values	Description
eWOM → Attitude Toward Online Shopping	0.064	3,429	0.001	Significant
eWOM → Trust	0.074	6.089	0.000	Significant
Relative Advantage → Attitude Toward Online Shopping	0.061	2,335	0.020	Significant
Relative Advantage → Trust	0.074	4049	0.000	Significant
Trust → Attitude Toward Online Shopping	0.052	10.02	0.000	Significant

Source: Data processed 2021

The results of testing the hypothesis that examine the effect of eWOM on Attitude Toward Online Shopping the t-test value obtained is 3,429 with a p-value of 0.001. Using a 95% confidence level, the standard used for the t value is 1.96. Because the t-test value is more significant than 1.96 and the p-value is below 0.05, it can be concluded that the hypothesis is accepted. eWOM positive effect on Attitude Toward Online Shopping. The results of testing the hypothesis that examine the effect of eWOM to Trust the t-test value obtained is 6.089 with a p-value of 0.000. Using a 95% confidence level, the standard used for the t value is 1.96. Because the t-test value is more significant than 1.96 and the p-value is below 0.05, it can be concluded that the hypothesis is accepted. eWOM positive effect on Trust.

The results of testing the hypothesis that examine the effect of Relative Advantage to Attitude Toward Online Shopping the t-test value obtained is 2,335 with a p-value of 0.020. Using a 95% confidence level, the standard used for the t value is 1.96. Because the t-test value is more significant than 1.96 and the p-value is below 0.05, it can be concluded that the hypothesis is accepted. Relative Advantage positive effect on Attitude Toward Online Shopping. The results of testing the hypothesis that examine the effect of Relative Advantage to Trust the t-test value obtained is 4049 with a p-value of 0.000. Using a 95% confidence level, the standard used for the t value is 1.96. Because the t-test value is more significant than 1.96 and the p-value is below 0.05, it can be concluded that the hypothesis is accepted. Relative Advantage positive effect on Trust. The results of testing the hypothesis that examine the effect of Trust to Attitude Toward Online Shopping the t-test value obtained is 10.02 with a p-value of 0.000. Using a 95% confidence level, the standard used for the t value is 1.96. Because the t-test value is more significant than 1.96 and the p-value is below 0.05, it can be concluded that the hypothesis is accepted. Trust positive effect on Attitude Toward Online Shopping.

Online shopping is considered a high risk for consumers due to the lack of direct contact and interaction with personnel and physical stores. In that context, many researchers established a positive relationship between relative advantage and trust (O’Cass and Carlson, 2012) and between trust and attitudes toward online shopping (Akroush and Debei, 2015). For online suppliers to remain competitive in the market, it must provide a superior relative advantage. In turn, it increases trust among customers and leads to better attitudes towards online shopping. Several studies emphasize that eWOM is positively related to trust and has a significant impact on attitudes towards online shopping (Jalilvand and Samiei, 2012). Trust has also been presented as a critical determinant of attitude towards online shopping (Lin, 2011). However, no previous well-established study has suggested trust as a mediator in the relationship between eWOM and attitudes towards online shopping. We believe that online opinions and recommendations create trust among online shoppers, which turns into a favorable attitude towards online shopping.

Conclusion

This study examines and analyzes the replication model of the previous research conducted by Chetioui, Lebdaoui, and Chetioui (2020) regarding online shopping. The novelty in this study can reveal that the antecedents of the construct of consumer trust become the primary basis for making purchasing decisions and making an effective business strategy model when making online shopping purchases. The empirical test results support the validity of the reliability of the conceptual and structural models, which emphasize that relative advantages, eWOM determine

trust. The results of testing the hypothesis that examine e-WOM and relative advantage positive impact attitude toward online shopping and trust, thus, positive impact on attitude toward online shopping and trust. Finally, trust positive effect on attitude toward online shopping. At the same time, consumer attitudes towards online shopping are a consequence of the construct of trust. Compared to previous studies by Akroush and Al-Debei (2015), there is a unity of results showing that relative gains positively impact trust. Indeed, comparative advantages allow online suppliers to build long-term relationships with online shoppers, which increases their trust and attitude towards online shopping.

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