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Gaining Consumer Trust through Quality of Information and Interaction: An Empirical Study on Online Shopping

Tety Elida¹, Eko Sri Margianti², Ari Raharjo³

¹ Management Information System, Gunadarma University, West Java, Indonesia

² Economics Faculty, Gunadarma University, West Java, Indonesia

³ Management Department, Gunadarma University, West Java, Indonesia.

Correspondence: Tety Elida, Management Information System Department, Gunadarma University, West Java, Indonesia. E-mail: tety@staff.gunadarma.ac.id

Abstract

The unique characteristics of the online shopping environment generate greater uncertainty and high risk in online purchasing decisions. Therefore, building consumer trust is important in online shopping. This study aims to analyze the influence of information quality, interaction quality, and page design on consumer trust and the influence of trust on purchasing decisions. The five variables were measured using the Likert scale of 1 to 5. The data was collected using an online questionnaire distributed to 270 respondents. This study was analyzed based on the Structural Equation Modelling model using Smart PLS 3.0. The results showed that the quality of information and interaction are influential factors in building consumer trust in online transactions.

Keywords: Consumer Trust, Online Shopping, Web Quality, Shopping Behaviour

1. Introduction

During the pandemic, there was a change in shopping behavior (see also Alaimo et al., 2020; Moon et al., 2021). Online shopping is one of the alternatives to reduce the risk of contracting the virus (Grashuis et al., 2020; R. Y. Kim, 2020; Koch et al., 2020). As a result, interest in online shopping has increased significantly (Ali Taha et al., 2021). Many small to medium-sized companies are eyeing these online sales to widen their market share. An interesting phenomenon is seen in Indonesia; in 2021, as many as 72.75% of businesses began to switch to eCommerce (BPS, 2021). E-commerce transactions in Indonesia in 2021 reached 401 trillion rupiahs, and in 2022 it is estimated to rise 31.2 percent to 526 trillion rupiahs (Bisnis.com, 2022). This phenomenon shows the potential opportunities of the online market.

Positive growth in the online market should be followed by an increase in the quality of media used in marketing products. One of the concepts about web quality was put forward by Barnes & Vidgen (2006) which is expressed

as usability, quality of information, and service interaction. Several studies have shown that the quality of the web will affect consumers' perception of a product (Chauhan et al., 2019; Patma et al., 2021; Tam & Oliveira, 2017).

In some previous studies, buying decisions were associated with marketing mix variables (see also Kotler & Keller, 2016) such as product, price, place, and promotion (see also Alwash et al., 2021; Kovač et al., 2021; Kung et al., 2021). In online purchases, there are risks and uncertainties when shopping, so there are other factors to consider, namely the quality of the web. Instead of conventional stores, web pages must guarantee communication and transaction processes that are as easy, clear, and fast as in conventional stores. Transactions can occur if the website has clear, accurate information and easy navigation (Davidaviciene et al., 2019; Grange & Barki, 2020; Leong et al., 2021).

The online store page is the key to the company's success, acting as a communication channel between the company and customers (Chen, 2017; Kleinlercher et al., 2018). However, some research shows the quality of a web affects the Trust of its users (Davidaviciene et al., 2019; Grange & Barki, 2020; Hsu et al., 2014; Tandon et al., 2018). This is mainly due to the unique characteristics of the online shopping environment that result in greater uncertainty and high risk in online purchasing decisions. For instance, consumers cannot hold, feel or taste the products before purchasing, which translates to risks.

To minimize the risk, some things need to be considered, first the availability of clear and complete information. According to Leong et al. (2021), the quality of information becomes an important factor in determining online purchases. Chen et al. (2021) also state the same thing, where good information quality will encourage impulsive buying. Online marketplaces allow consumers to gather information about the products they want to buy in detail, compare from a few online shops, or compare to the conventional market. Detailed, complete, and up-to-date information will lead to Trust in consumers, encouraging purchases. Some research shows that high Trust will positively affect buying intentions in online transactions (Jiang et al., 2019; Kamalul Ariffin et al., 2018; Li et al., 2020; Qalati et al., 2021; Tandon et al., 2018).

The second thing that should also be a concern is the quality of the interaction. Consumers who experience smooth navigation on a web page will tend to positively assess the page (Grange & Barki, 2020). In line with Patma et al. (2021) quality system has a positive and significant effect on the customer's shopping experience. Another thing that also needs attention is the appearance of the web. The aesthetics of the web will shape consumers' perception of the overall quality of the web (L. Jiang et al., 2016; Peng et al., 2017). Thus the quality of the web will create consumer comfort in shopping (see also Silitonga et al., 2020; Tseng & Wei, 2020; Wei et al., 2019).

Based on the research findings that have been put forward, it can be said that consumer trust in shopping online is influenced by the quality of information, interaction, and appearance of store pages. Furthermore, consumer trust will influence buying decisions.

2. Method

The respondents in this study included 270 18 to 45 years old consumers who had shopped online (at least once) through marketplaces. The age limits were used to take into account the consumption pattern of a person generally at the optimal stage within the productive age.

The data was collected using a questionnaire through Google Form. Through WhatsApp groups, questionnaires are distributed to students, government office workers, private offices, and non-working homemakers. The items on each latent variable were measured using five-point Likert scale (1 = "strongly disagree"; 5 = "strongly agree"). Before data collection, face validity is performed on the questionnaire, and a test of the validity and reliability of the construct is carried out. The items of each variable after the validity and reliability tests are expressed in Table 1.

Table 1: Item of Unobserved Variables

Unobserved variables	Item
Information Quality	Information complete on the web
	Information clear on the web
	Information always new on the web
	Information accuracy on the web
Interaction Quality	Navigation on the web that I visit is easy
	The web has adequate search facilities
	The link available on the web is always valid
	Transaction process and the response are given quickly
Page Design	Web appearance looks attractive
	The feature listed on the web are visible
	The font size on the web can be read clearly
	Interesting use of colors on the web
	The web uses the appropriate multimedia feature
Trust	I am sure the web that I am visiting provides adequate security features
	Every transaction process is a clear document dissertation
	I am sure that the seller found it on a trusted site
Buying Decision	I bought the product that I needed the most
	I buy products at the lowest prices
	I bought a product with the most positive testimonials on the web

Based on Barnes & Vidgen (2006), web quality was stated as Information Quality, Interaction Quality, and Usability. In this study, the Usability variable was expressed as Page Design. In addition, measurements of Trust were adopted by Kim & Park (2013), while the measurement of purchasing decisions was adopted by Kotler & Keller (2016). Because the data obtained is not distributed normally multivariate, the analysis used is component-based structural equation modeling using Smart PLS version 3 software (Hair et al., 2011). The research model is listed in Figure 1.

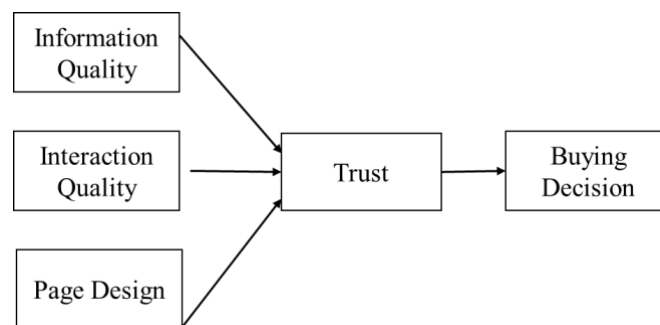


Figure 1: Hypothesis Model

3. Result

Table 2: Profile Respondent

		%
Gender	Male	28,9
	Female	71,1
Age	18-25	87.4
	26-35	7.4
	36-45	5.2
Occupation	Private Employees	23.4
	Bank Employees	14.6

	College student	58.9
	Housewife	3.1
Web Visited	Lazada	41.2
	Tokopedia	22.2
	Bukalapak	10.7
	Zalora	9.3
	Matahari Mall	7.3
	Others	9.3
Purchased Goods	Fashion	44.6
	Electronic	22.1
	Household appliance	7.0
	Travel	6.8
	Health	6.3
	Toys	5.5
	Others	7.6

In Table 2, most of the respondents in this study were women (71.1%). In addition, respondents to this study are classified as millennials, and 58.9% are students. In online shopping, most respondents visited the marketplace Lazada, and the most purchased items were the fashion.

Table 3: Validity and Reliability Test

Variables	Reliability			Validity
	Cronbach's Alpha	Rho A	Composite Reliability	Average Variance Extracted (AVE)
Page Design	0.861	0.879	0.899	0.642
Buying Decision	0.853	0.878	0.910	0.771
Trust	0.821	0.833	0.894	0.738
Information Quality	0.817	0.826	0.880	0.648
Interaction Quality	0.770	0.781	0.853	0.593

The validity and reliability tests of items are listed in Table 3. Following Hair et al. (2017), the AVE value is greater than 0.5, which states all variables are valid. In addition, Cronbach's Alpha, Rho A, and Composite Reliability are worth 0.7. Thus all variables are declared reliable (Hair et al., 2017).

Table 4: Model Fit

	Saturated Model	Estimated Model
SRMR	0.069	0.083
Chi-Square	562.067	574.851
NFI	0.782	0.777

The results of the model fit test are listed in Table 4. Standardized Root Mean Square (SRMR) is smaller than 0.08 and has an NFI value close to 1, indicating this model can be said to be fit. The outer loading value also reinforces it on all items greater than 0.7 (Hair et al., 2011).

Table 5: Path Coefficient

	Coefficient	Standard Deviation (STDEV)	TStatistics (O/STDEV)	P Values
Interaction Quality -> Trust	0.318	0.089	3.557	0.000
Information Quality -> Trust	0.270	0.078	3.477	0.001
Page Design -> Trust	0.059	0.639	0.523	0.523
Trust -> Buying Decision	0.201	0.066	3.049	0.002

Based on Table 5, it can be seen that the path coefficient of all variables is positive. The value of this positive coefficient can be interpreted to mean that the higher the quality of interaction, the quality of information, and page design will be the higher the consumer confidence. Likewise, the higher the Trust will be, the stronger the occurrence of online purchases. The effect of interaction quality and information quality on Trust is significant, characterized by a P-Value less than 0.05. Likewise, with the influence between trust and buying decisions. But page design does not have a significant effect on Trust.

Table 6: Coefficient of Determination

	R Square	R Square Adjusted
Trust	0.290	0.282
Buying Decision	0.040	0.037

The influence of interaction quality, information quality, and page design on Trust is expressed with an R Square value of 0.290 (Table 6). While the effect of Trust on buying decisions is very small, it is 0.04.

4. Discussion

Based on Table 5, it can be seen that interactions on the web will affect consumers' Trust in making purchases online. Interaction on the web must be understood by consumers, for example, in terms of ease of navigation. Complicated navigation will cause consumers to wait too long to complete a transaction because the page is not quickly moved to the next page. Instead, transactions can stop in the shopping cart. Davidaviciene et al. (2019), Qalati et al. (2021), and Grange & Barki (2020) show that the functionality of web pages is a factor that determines consumers' decision to buy online. In addition, a quick shopping response will lead to a positive shopping experience that will encourage someone to shop again (Svobodová & Rajchlová, 2020).

Another important thing that needs attention is the quality of information listed on the shopping page. This study showed that information quality affects consumer trust in online shopping (Table 5). This finding is in line with Chen et al. (2021); Leong et al. (2021); Grange & Barki (2020); Patma et al. (2021); Gautam & Sharma (2019), which stated that the quality of the information would encourage the occurrence of purchase intentions. Leong et al. (2021) revealed that the quality of the information would drive purchase intentions. Information about product descriptions that are vague, incomplete, and inaccurate causes consumers to distrust the page. Thus the quality of information plays an important role in building consumer trust (see also Qalati et al., 2021).

In this study, Page Design did not affect consumer trust in online shopping (Table 5). This result is contrary to Jiang et al. (2016); Peng et al. (2017), which state that the appearance of the web will affect consumer trust in shopping. For example, the inability of letters, unbalanced composition of writing and images, overly striking letter colors, or unattractive page designs will make consumers lazy to visit web pages. The findings of this study are also not in line with the findings of Davidaviciene et al. (2019), which stated that web page design would influence consumer decisions in buying products online. The findings of the study, which are different from other studies, are likely related to the profile of respondents, who are classified as millennials (Table 2). This generation is very used to digital things, so the appearance on a page is not something they consider to trust the site. To digital that the display is not something, they need to consider.

In Table 6, Information Quality, Interaction Quality, and Page Design affect consumer trust by 29%. The value of this correlation is relatively moderate (Hair et al., 2017)

The moderate correlation value can be interpreted to mean that the influence of the three independent variables on consumer trust is not strong enough.

This research is in line with several previous studies stating that the quality of the web will form a positive perception that will create convenience in online shopping (Jiang et al., 2016; Peng et al., 2017; Silitonga et al., 2020; Tseng & Wei, 2020; Wei et al., 2019).

Meanwhile, the influence of Trust in purchasing decisions is only 4%, which shows a weak correlation Hair et al. (2017). This finding aligns with Poon & Albaum (2019), which state that trusts are not good predictors of consumer behaviour. But this finding is different from Ha et al. (2019), Amoako et al. (2019), and Svobodová & Rajchlová (2020), who state that Trust is a factor that determines a person's intention to shop online. The differences in the findings of this study can be explained, among others, related to the types of goods that are mostly purchased, which are fashion and electronics (Table 2). Generally, consumers already have their brand for goods like this; in other words, there is already trust in a certain brand. Thus Trust in the store is not the main thing they should consider in shopping online.

5. Conclusion

Quality of Information and Interaction are the determining factors in building consumer trust in online transactions. Although Quality of Information, Quality of interaction, and Page Design have a 29% influence on Trust, this suggests that other factors need to be studied as determinants in building Trust in consumers. The findings of this study suggest that Trust is not a determining factor in online purchasing decisions.

Based on these findings, business people, especially MSMEs starting to switch from conventional stores to online stores, must design store pages with easy navigation, quick responses, complete, clear, and accurate information. Also, marketplace providers must provide a platform that allows business people to put information clearly and navigation easy to understand.

The downsides of this study do not limit it to certain types of products that are likely to provide different behaviours in online shopping.

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