JURNAL ILMIAH MANAJEMEN DAN BISNIS

The Antecedents And Consequences Of Trust In Online Retail

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Abstract

This study examines the antecedents and consequences of trust in online retail in Jabodetabek. Samples were consumers who have shopped at online retail (Tokopedia), totaling 200 respondents. They were selected using the non-probability sampling method with a purposive sampling technique. The collected data were analyzed using Structural Equation Modeling. Results indicated that the complementary of interaction quality, complementary of environment quality, and complementary of outcome quality have a positive effect on trust in the retailer. Finally, trust in the retailer positively affects the intention to recommend.

INTRODUCTION

The COVID-19 pandemic has changed many things worldwide, including in Indonesia. One of them is digitalization which has suddenly becomes very important. As a result, online business development has become extraordinary due to a pandemic that causes consumers to stay at home all the time (Burhanudin, 2021). However, it must be admitted that online business development in Indonesia started before the pandemic (Statistics, 2016). A report from McKinsey & Company shows that online commerce has driven economic growth in Indonesia (Das, Tamhane, Vatterott, Wibowo, & Wintels, 2018).

One of the most developed online industries is the retail business. In Indonesia, many marketplaces are growing, such as Tokopedia, Lazada, Shopee, and others (Statistics, 2016). Because of this, competition is becoming increasingly fierce between those marketplaces. Therefore, they must develop the right strategy to become consumers' choice when shopping online.

Producing quality services is one of the efforts that service businesses, including marketplaces, can make to retain their customers (Bressolles, Durrieu, & Senecal, 2014; Gefen, 2002; Parasuraman, Berry, & Zeithaml, 1991). Good service quality will generate consumer trust (Lien, Wu, Chen, & Wang, 2014), which will eventually cause consumers to be willing to do repeated purchasing or order at the same marketplace continuously (Kaul, Sahay, & Koshy, 2010).

Several previous studies have measured service quality in increasing customer satisfaction (Iswara & Pratomo, 2017; Nassar, Mostafa, & Reisinger, 2015), in which its ultimate goal is to achieve consumer loyalty. In performing customer loyalty, especially in the online shop, some service quality attributes are essential for customers, such as ease of use, ordering ease, the usefulness of the information, ease of understanding, privacy and security, easy website navigation, website design and customization (Tandon et al., 2017). Tokopedia, as one of the biggest marketplace, needs to provide all the attributes to avoid customer complaints and develop customer loyalty.

However, in the retail industry, primarily online, it turns out that service quality is not solely enough to achieve consumer loyalty, given that consumers cannot physically see the retail store. Although the pandemic condition has forced consumers to shop online, the quality of service alone does not directly foster a desire to repurchase. It requires consumer trust towards the shops and marketplaces where they transact (Kaul, Sahay, & Koshy, 2010; Wang & Tseng, 2011).

Several researchers have evaluated service quality in different dimensions. For example, Parasuraman, A., Zithaml, V., & Berry (1988) used SERVQUAL, which consists of reliability, responsiveness, empathy, assurance, and tangibles. Other researchers measured service quality from several different dimensions, such as complementary of interaction quality, complementary of environment quality, and complementary of outcome quality (Gronroos, 1984; Wu, Hwang, Sharkhuu, & Tsogt-Ochir, 2018). Dwi Asih & Pratomo (2018) and Wang & Tseng (2011) concluded that service quality is essential in building consumer satisfaction and trust.

Studying the service quality in building trust is still essential to do because the results of previous studies still generate conclusions that are not uniform. Shi *et al*. (2018) in their study firmly believe that service quality is a significant factor in forming a trust, while Lien, Wu, Chen, & Wang (2014) and Wu *et al*. (2018) find that not all dimensions of service quality play a vital role in building consumer trust. This inconsistency creates a research gap that needs further investigation.

After consumers believe in the company, it is expected that consumers will become loyal, which is manifested in the willingness of consumers to submit positive recommendations about where they shop to their relatives (Nadeem, Andreini, Salo, & Laukkanen, 2015; Wu *et al*., 2018).

Based on the elaboration above, this study aimed to evaluate the effect of three dimensions of service quality which consist of complementary of interaction quality, complementary of environment quality, and complementary of outcome quality on trust, and the impact of trust on intention to recommendations.

According to the research findings, there are three things that Tokopedia have to do, first, increase the interaction between consumers and Tokopedia; second, maintain and improve the security in every transaction and improve services by meeting all consumer needs and wants to make them feel as a priority consumer.

LITERATURE REVIEW AND RESEARCH HYPOTHESES

Service Quality

Delivering quality services has become an important strategy in facing tight competition (Zeithaml, Berry, & Parasuraman, 1996). Quality services will encourage positive behaviors, such as willingness to pay more, shop more, and provide recommendations (Zeithaml et al., 1996).

Naturally, consumers will continually evaluate the products or services provided by providers, then compare between expectations and the actual products or services they receive (Gursoy, Chen, & Chi, 2014; Liu, Wong, Tseng, Chang, & Phau, 2017; Parasuraman, A., Zithaml, V., Berry, 1988). The results of this evaluation will help them decide whether the quality of services provided by the providers is satisfactory for them (del Alonso-Almeida, Bagur-Femenías, & Llach, 2013; Khattab, 2018).

Some researchers explain that satisfactory service quality can be achieved through several dimensions. Parasuraman et al. (1988) put forward five dimensions, while Gronroos (1984) divided them into three dimensions. Besides, Wu et al. (2018) explain that service quality for online shopping is more appropriately approached using three dimensions: complementary of interaction quality, complementary of environment quality, and complementary of outcome quality.

Complementary interaction quality is the quality consumers feel while interacting with service providers in courtesy, friendliness, empathy, and employee sensitivity (Wu et al., 2018). The more friendly, polite, and understanding consumers are, the higher the possibility of consumers being satisfied with the services provided (Khattab, 2018). In other words, employees' friendliness, courtesy, and high empathy will cause consumers to trust the service providers (Wu et al., 2018). Based on the previous research, this study develops hypotheses:

H1:   Complementary of interaction quality has a positive influence on trust in the retailer.

In addition, complementary of environmental quality is the consumers' perception of the environment and facilities in a service business, which will provide an experience to consumers when using the service (Joon Choi & Sik Kim, 2013). The better and more pleasant environment and facilities provided by the company will lead to satisfaction for consumers (Joon Choi & Sik Kim, 2013). Specifically for online service businesses, the environment and facilities provided can be in the form of websites that are easily accessible, interesting to explore, easy to operate, and have a high level of security (Tandon, Kiran, & Sah, 2017; Ulusoy, Batıoğlu, & Ovatman, 2019). Environments and facilities with good quality based on consumer expectations will be easier to gain consumer trust (Wu et al., 2018). According to the results of the previous studies aforementioned, the hypotheses that develop for this research:

H2:   Complementary of environment quality has a positive influence on trust in the retailer

Furthermore, complementary of outcome quality refers to the functional and technical qualities consumers perceive when shopping online (Wu et al., 2018). The better the functional and technical

qualities perceived by consumers are, the higher the trust of the consumers towards the marketplace they use (Joon Choi & Sik Kim, 2013).

Based on the previous studies results, the researchers formulated the hypotheses as follows.

H3: Complementary of outcome quality has a positive influence on trust in the retailer

Trust in the Retailer

One of the initiators of the theory of trust is Morgan & Hunt (1994). They explain that trust will arise when one party believes in the reliability and integrity of its partner. The forms of reliability and integrity are consistency, competency, honesty, fairness, responsibility, and readiness to help (Morgan & Hunt, 1994).

Trust in partners is important in fostering long-term relationships, creating customer satisfaction, reducing consumer worries, and increasing consumer loyalty (Kwon, Jung, Choi, & Kim, 2020; Nadeem et al., 2015). In the online retail industry, trust is a crucial factor considering that consumers cannot see the products and also do not know the providers (Hsu, Lin, & Chiang, 2013; Kaul et al., 2010; Nadeem et al., 2015; Wu et al., 2018). However, if consumers have a high level of trust in the providers, they will be willing to convey positive recommendations to their relatives (Lien et al., 2014).

Based on the research results presented above, we can conclude that the better consumers trust the marketplace they use, the more likely they are to convey positive words of mouth. For those reasons, the researchers develop the following hypothesis.

H4: Trust in the retailer has a positive effect on the intention to recommendations.

Intention to Recommendations

Consumers will recommend a product or service when they believe that the product or service they have used is good (Gremler, Gwinner, & Brown, 2001). Specifically for intangible services, trust in the company and its employees will encourage consumers' desire to provide recommendations and positive words of mouth (Lien et al., 2014).

According to Matook, Brown, & Rolf (2015), recommendations from trusted friends or leaders, both formal and informal, will reduce consumer uncertainty about using certain services or products. New consumers who have never bought from an online store tend to be worried. Therefore, recommendations from old consumers can help reduce their worries (Wu et al., 2018). For this reason, companies need to gain consumers' trust so that those consumers eventually want to provide their recommendations.

Conceptual Framework

Online service businesses, such as online stores and marketplaces (e.g., Tokopedia, Lazada, Shopee, and others), require recommendations from existing consumers to encourage new consumers to buy from them (Lien et al., 2014). Therefore, it is essential to study what factors can encourage consumers to be willing to provide their recommendations.

In online retail businesses, consumers cannot directly see and feel the products to be purchased. Therefore, trust in the product or service providers becomes very important (Lien et al., 2014; Wu et al., 2018). The higher the consumers' trust in the company is, the stronger their desire to recommend the company will be.

In other words, companies need to increase consumers' trust by, one of them providing good quality services. According to Wu et al. (2018), there are three service quality factors encouraging consumers to put their trust: complementary of interaction quality, complementary of environment quality, and complementary of outcome quality. Those three dimensions of service quality are expected to encourage consumers' trust so that they will eventually be willing to provide positive recommendations for services or products they have purchased in the marketplace.

Figure 1.
Conceptual Framework
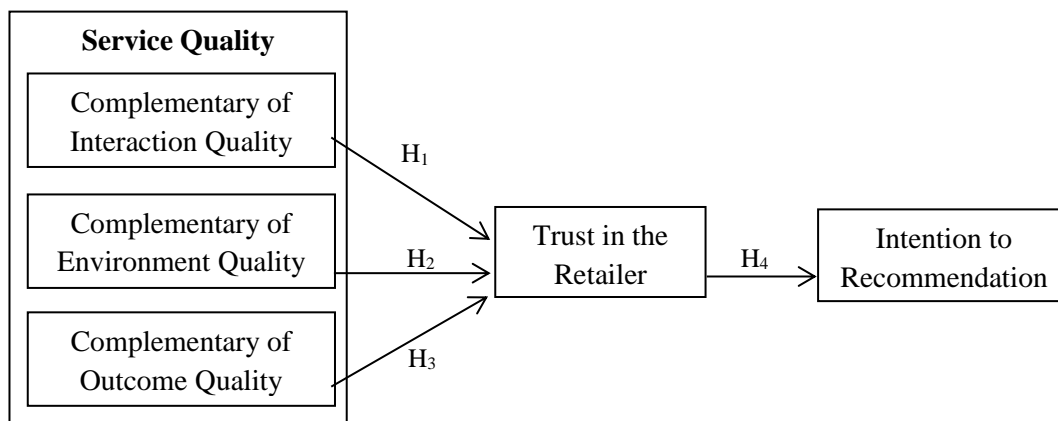
METHODS

Data Collection and Research Samples

In this study, the researchers used primary data collected through the distribution of questionnaires to 200 respondents by distributing the link of a questionnaire (google docs) on several social media. The determination of the sample size was based on multiplying the number of indicators (i.e., 15) by 10. Therefore, the researchers expected to gain a minimum of 150 responses (Hair, Black, Babin, & Anderson, 2019).

The applied sampling method was non-probability sampling with a purposive sampling technique. Therefore, respondents who filled out the questionnaire were required to meet several requirements, namely having shopped at Tokopedia, one of the marketplaces in Indonesia, in the last three months for a minimum of two times. Measurements in this study were carried out using a Likert scale, with a range of 1 to 5. Score 1 indicated strongly disagree, while score 5 indicated strongly agree. In this study, the researchers had successfully gathered 235 respondents. However, after the selection was conducted, those who were qualified were totaling 200 respondents only.

Respondent Characteristics

The characteristics of the respondents in this study when viewed from the intensity of visits and shopping in the last three months at online retail indicated that most of them had made a transaction between 2 to 5 times. Most of them were women, totaling 137 people. Furthermore, when viewed from the age, most of them aged 20-30 years, totaling 137 people. In addition, most of them had a bachelor's degree, totaling 100 people. By considering their occupation, most of them were students, totaling 71 people. The interesting thing was that the majority of respondents had an income or pocket money of around 2,000,000 to 5,000,000 IDR per month and most of their expenditures ranged from 1.1 million to 2 million IDR per month.

Validity and Reliability Tests

In this study, the researchers conducted a validity test using the factor analysis by considering the loading factor whose value was influenced by the number of samples (Hair et al., 2019). In this analysis, if the factor loading is ≥ 0.40, the statement item is considered valid. Conversely, if the factor loading is < 0.40, the item is invalid.

Furthermore, the researchers also carried out the reliability test by considering Cronbach alpha (α) as coefficient and reliability. The basis for making decisions for instruments to be considered reliable is that if Cronbach's alpha (α) is > 0.6, the statement items in the questionnaire are feasible to use (reliable).

Table 2.

Results of Research Instrument Testing

No.	Variables and Indicators	Factor Loading	Coefficient Cronbach Alpha	Conclusion
	Complementary of Interaction Quality		**0.786**	**Reliability**
1.	I consider online retailers (Tokopedia) to be reliable and quick to respond to problems.	0.830		Valid

No.	Statement	Value	Result
2.	I trust the online retailers (Tokopedia) I choose.	0.833	Valid
3.	I feel that online retailers (Tokopedia) provide skilled and professional services.	0.848	Valid
	Complementary of Environment Quality	**0.788**	**Reliability**
4.	I feel that the layout of the website and application of Tokopedia is comfortable when browsing.	0.853	Valid
5.	I feel that the layout of the website and application of Tokopedia is clean with not too many ads.	0.812	Valid
6.	I feel that the layout of the website and application of Tokopedia, in general, is safe to use, especially security regarding personal data and transactions.	0.850	Valid
	Complementary of Outcome Quality	**0.793**	**Reliability**
7.	I am happy when I visit and explore the website and application of Tokopedia.	0.871	Valid
8.	I feel that visiting and exploring the website and application of Tokopedia can increase my excitement.	0.802	Valid
9.	I feel that Tokopedia makes me a priority consumer.	0.851	Valid
	Trust in the Retailer	**0.762**	**Reliability**
10.	I believe that Tokopedia provides the best service for me.	0.824	Valid
11.	I feel that Tokopedia is trying to give the best in providing products for me.	0.819	Valid
12.	Overall, I fully trust Tokopedia.	0.827	Valid
	Intention to Recommendations	**0.810**	**Reliability**
13.	I will recommend the online retailer (Tokopedia) to my relatives.	0.852	Valid
14.	If I meet people who need goods and services, I will recommend an online retailer (Tokopedia) to them.	0.842	Valid
15.	I took the initiative to recommend the online retailer (Tokopedia) to others.	0.860	Valid

Source: Results of SPSS Data Processing (Attached)

Based on the results of the validity and reliability testing that have been carried out, it can be concluded that the indicator instruments used in the variables Complementary of Interaction Quality, Complementary of Environment Quality, Complementary of Outcome Quality, Trust in the Retailer,

and Intention to Recommendations are declared valid because the values of the factor loading of all indicators are ≥ 0.40. Furthermore, all instruments are also declared reliable because the values of Cronbach's alpha of all variables are ≥ 0.6.

Method of Data Analysis

To test the hypotheses in this study, the researchers applied the Structural Equation Model (SEM) as a data analysis method to analyze the relationship or influence of the independent variable with the dependent variable which is path-forming using the AMOS 22 and SPSS 23.0 programs. Before doing that, the researchers also tested the goodness of fit of the model.

Table 3.
Results of the Goodness of Fit Test

The Goodness of Fit	Criteria (cut-off value)	Results	Conclusion
X^2 (chi-squared)	Expected small	128.667	Poor fit
Significance probability	≥ 0.05	0.001	Poor fit
RMSEA	≤ 0.10	0.053	Goodness of fit
NFI	≥ 0.90	0.921	Goodness of fit
RFI	≥ 0.90	0.900	Goodness of fit
TLI	≥ 0.90	0.962	Goodness of fit
CFI	≥ 0.90	0.970	Goodness of fit

Source: Results of AMOS Data Processing (Attached)

Based on the data presented in the table above, it can be seen that the RMSEA value is 0.053 (≤ 0.10), NFI is 0.921 (≥ 0.90), RFI is 0.900 (≥ 0.90), TLI is 0.962 (≥ 0.90), and CFI is 0.970 (0.90) are goodness of fit. For this reason, it can be concluded that this model is feasible to be tested in the next stage.

RESULT AND DISCUSSION

Hypothesis testing

Decision-making in hypothesis testing is carried out by comparing the ρ-value with the following provisions. If the ρ-value is ≤ 0.05, Ho is rejected with the conclusion that the hypothesis is supported. Conversely, if the ρ-value is > 0.05, Ho fails to be rejected with the conclusion that the hypothesis is not supported.

Based on the results of data processing, the researchers found out that the results of the goodness of fit suggest continuing the test in the next stage with one hypothesis excluded. After that, the

researchers conducted the normality test and the Mahalanobis test. From the results of those tests, 16 outlier samples had to be excluded. It was taken to obtain good results. The following are the results of hypothesis testing after excluding 16 samples using Structural Equation Model (SEM)

Table 5.

Results of Hypothesis Testing

Hypotheses	Estimate	*p*-value	Decision
H$_1$: Complementary of interaction quality has a positive influence on trust in the retailer.	0.377	0.050	H$_1$ is supported
H$_2$: Complementary of environment quality has a positive influence on trust in the retailer.	0.344	0.046	H$_2$ is supported
H$_3$: Complementary of outcome quality has a positive influence on trust in the retailer.	0.285	0.027	H$_3$ is supported
H$_4$: Trust in the retailer has a positive effect on the intention to recommendations.	0.816	0.000	H$_4$ is supported

From the results of hypothesis testing, the four hypotheses are stated to be supported with a ρ-value of 0.05 and a positive estimate value. Therefore, it can be concluded that service quality (complementary of interaction quality, complementary of environment quality, and complementary of outcome quality) has a positive influence on trust in the retailer, while trust in the retailer has a positive influence on intention to recommendations.

Discussion

Based on the results of hypothesis testing above, it is proven that complementary of interaction quality has a positive influence on trust in the retailer. In other words, the better the interaction quality is, the higher the trust in the retailer will be. This means that the more consumers believe that retailers can be relied on in solving problems, the more consumers will believe that retailers (in this case, Tokopedia) always provide the best to their consumers. Likewise, consumers feel that retailers provide good and professional service. Therefore, consumers believe that they have chosen the best retailer. The results of this study are in line with a study conducted by Wu *et al*. (2018) which found that the higher the empathy showed by the service provider is, the higher the consumers' trust will be.

Besides, the results of the second hypothesis testing ensure that complementary of environment quality has a positive influence on trust in the retailer, meaning that the higher the environmental quality provided by the retailer is, the higher their trust in the retailer will be. When consumers feel that the layout of the website of Tokopedia is comfortable to browse, they will be increasingly convinced that

Tokopedia has delivered professional services to the consumers. In addition, the more consumers believe that the website of Tokopedia is safe to use, the higher the consumer trust will be. These findings support a study conducted by Joon Choi & Sik Kim (2013) that a pleasant and convenient environment for consumers has a major role in increasing consumer trust.

Apart from that, the results of the third hypothesis testing prove that the complementary of outcome quality has a positive effect on trust in the retailer. This means that the better the results obtained by consumers are, the higher the consumer trust will be. In other words, the higher the pleasure of consumers when visiting and exploring the website of Tokopedia is, the more consumers believe that Tokopedia has provided the best service for the consumers. These findings strengthen the statements of Wu *et al*. (2018) and Joon Choi & Sik Kim (2013) that consumer trust in online retailers is strongly influenced by the technical and functional functions of the retailers' websites.

Furthermore, the results of the fourth hypothesis testing indicate that trust in the retailer has a positive influence on intention to recommendations. Therefore, the higher the consumer trust in Tokopedia is, the greater the desire of consumers to provide recommendations to their relatives will be. When consumers have high trust in Tokopedia, their willingness to recommend Tokopedia to their relatives who need an item will be greater. These findings are consistent with the results of previous studies by Lien *et al*. (2014) and Matook, Brown, & Rolf (2015) that trust in online retailers can encourage the consumers to provide their recommendations.

CONCLUSIONS

This study aimed at evaluating the effect of three dimensions of service quality which consist of complementary of interaction quality, complementary of environment quality, and complementary of outcome quality on trust and the effect of trust on intention to recommendations. Based on the results it can be concluded as follows:

There is a positive influence of complementary of interaction quality on trust in the retailer, meaning that the better the interaction between consumers and Tokopedia is, the higher consumer trust in online retail will be.

There is a positive influence of complementary of environment quality on trust in the retailer, meaning that the better the overall condition of the website and application environment provided by Tokopedia is, the stronger consumer trust in the online retailers that they usually visit will be.

There is a positive influence of complementary of outcome quality on trust in the retailer, meaning that the better consumer perceptions of the results obtained when transacting with online retailers (Tokopedia) is, the higher the consumer trust in online retails (Tokopedia) will be.

There is a positive effect of trust in the retailer on the intention to recommendations, indicating that the higher the level of consumer trust in online retails (Tokopedia) is, the higher the consumers' initiative to recommend Tokopedia to others who need goods or services.

Despite the results that have been presented, this study has several limitations. This study is limited only to consumers who have shopped online at Tokopedia. In addition, the model used in this study focuses only on five variables: complementary of interaction quality, complementary of environment quality, complementary of outcome quality, trust in the retailer, and intention to recommendations.

Based on those limitations, suggestions to be put forward for further researchers are as follows. It is expected that further researchers can add research objects, not only studying one online retailer but also adding other online retailers by comparing one online retailer with others. In addition, further researchers can add other variables, such as cross-promotion or discounts.

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