CONSUMER TRUST: A DECISIVE FACTOR OF ONLINE SHOPPING

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Abstract: In the midst of rapid e-commerce platform growth, building trust has become a critical challenge for companies to attract and retain customers. This research aims to identify and analyze the factors that shape consumer trust, encompassing ability, benevolence, and integrity, and how these three factors contribute to purchase decisions. Research data was collected through a Likert-scale questionnaire, distributed to 100 active Shopee users aged 18–35 years. This age group was selected because they represent the most active generation in online shopping, namely Generation Z and Millennials. Data analysis was conducted using a descriptive approach with SPSS software. Research findings reveal that platform reputation, user reviews, and transaction security guarantees play a key role in building consumer trust levels. These factors not only enhance consumer confidence in the platform but also drive customer loyalty through safe, convenient, and satisfying shopping experiences. The findings of this research provide significant theoretical and practical contributions. Theoretically, this study expands the understanding of consumer trust dynamics in the e-commerce context. Practically, these results can serve as a reference for e-commerce companies in designing marketing strategies focused on improving consumer trust. By prioritizing elements such as delivery reliability, product information transparency, and transaction security guarantees, companies can create a trustworthy shopping environment that attracts more customers, ultimately contributing to long-term business success

INTRODUCTION

Online shopping has become one of the main methods used by consumers to meet their needs due to the significant advantages it offers compared to conventional shopping. According to a report by We Are Social and Hootsuite (2023), more than 75% of internet users in Indonesia have made online purchases of products or services. The number of e-commerce users in Indonesia has continued to rise significantly in recent years, emphasizing that online shopping has become an integral part of consumers' daily lives (Statista, 2023). This indicates that the trend is growing stronger among society. Online shopping provides convenience for consumers, allowing them to shop anytime and anywhere without having to visit physical stores (Monsuwé, Dellaert, & De

Ruyter, 2004). Additionally, online shopping offers access to a wide range of products and services from various sellers, enabling consumers to easily compare prices and quality (Chen & Dubinsky, 2003). Competitive pricing and exclusive promotions, often only available online, also serve as key attractions for consumers (Gupta, Su, & Walter, 2004).

Despite the various conveniences offered by online shopping, a significant new challenge has emerged—consumer trust issues. According to Gefen, Karahanna, and Straub (2003), consumer trust is often questioned in the context of e-commerce because consumers cannot physically inspect products or meet sellers, which raises concerns about transaction security and product authenticity. Research by McKnight, Choudhury, and Kacmar (2002) also shows that the lack of physical interaction and the distance in online shopping causes consumers to hesitate regarding the integrity and reliability of online sellers. Even though e-commerce platforms offer convenience, comfort, and access to a variety of products, many consumers are still hesitant to shop due to concerns about transaction security and seller integrity (Gefen, Karahanna, & Straub, 2003). Trust is a key factor influencing consumers' purchase decisions in the digital environment, where there is no direct interaction between buyers and sellers, and the goods purchased cannot be physically inspected before the transaction is completed. Morgan and Hunt (2015) emphasize that trust is a crucial variable in building long-term relationships between buyers and sellers. Without trust, consumers are reluctant to share personal information or complete transactions, which can ultimately hinder the growth of e-commerce businesses.

In the context of online shopping, trust refers to consumers' belief that sellers or e-commerce platforms will fulfill their promises by providing products or services as described and maintaining the security of consumers' personal information (Sunarto, 2009). Factors such as platform reputation, positive reviews from other users, and transaction security guarantees are key indicators that influence the level of consumer trust. According to Gefen, Karahanna, and Straub (2003), platform reputation and user reviews are important elements in building consumer trust, as consumers tend to trust platforms with good reputations and positive reviews. Additionally, research by Kim, Ferrin, and Rao (2008) shows that transaction security guarantees are a key factor influencing consumers' intentions to make online purchases, as trust in transaction security forms the basis for consumers to share personal information and complete transactions online. The main issue is the lack of in-depth understanding of the specific factors that can build and sustain consumer trust, as well as how this trust impacts purchase intention and decisions. Factors such as platform reputation, user reviews, and transaction security are often mentioned as important indicators, but there is a gap in research exploring in detail how these factors interact to form strong consumer trust. This research is important to understand the key factors that shape consumer trust and how this trust can enhance purchase intention.

According to Blackey (2016), in 2007, Shawn Burke and a research team from the University of Florida concluded 30 years of debate about customer trust. They summarized that all consumer

trust models could be broken down into three main pillars: 1) Ability, which refers to professional competence in executing key executive leadership tasks. While we can be good, honest, open, and caring, if we continue to fail in terms of delivery, trust in our business will be lost; 2) Benevolence of business, which refers to our concern for the welfare of others, showing goodwill through care, generosity, and kindness; 3) Integrity, which relates to consistency between what we say and do. We must be reliable and always act according to the values and standards we set for ourselves and the organization. Integrity has an ethical element that includes honesty, transparency, and fairness. These three main pillars of trust—ability, benevolence of business, and integrity—are highly relevant in online shopping. Ability ensures that e-commerce platforms can fulfill delivery and product quality promises. Benevolence is reflected in responsive customer service and fair return policies. Integrity ensures price transparency and the protection of personal data. These three pillars build trust that encourages consumers to shop more often, which is crucial for the success of e-commerce businesses.

The goal of this research is to identify and analyze the factors that can build consumer trust in online shopping and how this trust impacts purchase decisions. This research is expected to provide not only theoretical insights but also significant practical contributions for e-commerce companies in developing effective strategies to enhance consumer trust. Thus, this research will help e-commerce platforms create a safer, more trusted online shopping environment that fosters consumer loyalty, ultimately increasing sales and the long-term success of e-commerce businesses.

RESEARCH METHODS

The population in this study consists of active e-commerce users in Indonesia who use the Shopee platform. Since the exact number of active Shopee users is large and unknown, a sample was used, representing a portion of active Shopee users. The sample size determination in this study refers to exploratory research without specific variables, which suggests a range of 100–200 respondents (Sekaran, 2003). The sample for this study was set at 100 respondents, selected using purposive sampling. The sample comprises active Shopee users aged 18–35 years. This age range was chosen based on the results of surveys conducted by Litbang Kompas and IPSOS (2024), which confirmed that Shopee is particularly popular among Gen Z (18–25 years old) and Millennials (26–35 years old), groups that demonstrate a high propensity for shopping on the platform.

This study employed a Google Form questionnaire consisting of closed-ended questions covering identity, ability, benevolence, and integrity, using a Likert scale with five response options: (1) Strongly Disagree, (2) Disagree, (3) Neutral, (4) Agree, and (5) Strongly Agree. The questionnaire was distributed via the researcher's Instagram account, which has 1,000 followers, utilizing features like stories, regular posts, and paid advertisements to reach relevant audiences. To further enhance respondent participation, the link was also shared through WhatsApp, both

directly with personal contacts and in group chats. Each distribution method included a brief explanation of the study's objectives to ensure participants understood the importance of their involvement. This combined approach was designed to gather valid and representative data for analysis.

This study utilized validity and reliability tests to ensure the accuracy and consistency of the measurements. Validity measures the degree of accuracy and appropriateness between the object and the data collected. According to Sugiyono (2020), validity is tested using the product-moment correlation method by Karl Pearson, with a significance level of $\alpha = 5\%$. If the calculated r-value (r-hitung) exceeds the critical r-value (r-tabel), the questionnaire is considered valid. Reliability, on the other hand, assesses the consistency of the measurement results. As stated by Sugiyono (2020), a variable is deemed reliable if the Cronbach's Alpha coefficient (α) is greater than 0.60 (Ghozali, 2021).

The data analysis technique in this study was conducted descriptively using SPSS software, which is designed to process data efficiently and accurately. According to Sugiyono (2019), descriptive analysis aims to provide an overview of the characteristics of the data based on existing facts without drawing generalizations or inferring causal relationships. This technique is highly useful for identifying patterns, trends, and data distributions, offering detailed insights into respondents' perceptions of the research variables. This approach not only describes the data but also serves as a foundation to support hypotheses or further research. The initial step of analysis begins with grouping respondent data based on the questionnaire results. The data is then processed to calculate the average score for each statement item on the Likert scale, which measures respondents' levels of agreement with the given statements. According to Sekaran and Bougie (2016), the Likert scale is effective in capturing respondent opinions across varying levels of intensity, facilitating the interpretation of quantitative data. Subsequently, the respondent data is classified into specific categories, such as "Strongly Disagree" to "Strongly Agree," based on the scale range. This range is calculated using a formula with the highest value of 5, the lowest value of 1, and four categories, resulting in a scale range of 0.8. This classification process aligns with Ghozali's (2021) perspective, which states that grouping data into scale categories simplifies the interpretation of analysis results, making them easier to understand.

This approach not only provides a general description of the data but also helps researchers identify specific patterns in respondents' perceptions of the research variables. Consequently, this analysis offers deep insights into the tendencies, variations, and distribution of the data. This aligns with Creswell's (2014) assertion that descriptive analysis is crucial for understanding how variables relate to one another within the context of a specific study. Overall, this method establishes a strong foundation for understanding respondents' perceptions while also serving as a basis for developing relevant strategies or theories in this field of study.

RESULTS AND DISCUSSION

From the distribution of the research questionnaire, 104 questionnaires were returned and could be processed. Below is the respondent profile.

Tabel 1. Respondents' Profile

Keterangan	%
Jenis Kelamin:	
a.Perempuan	57.7%
b.Laki-laki	42.3%
Usia:	
a.18-25 tahun	43.3%
b.26-35 tahun	56.7%
Pendidikan:	
a.SD	
b.SMP	1%
c.SMA/SMK	41.3%
d.Sarjana (S1)	49%
e.Pascasarjana (S2/S3)	6.7%
Pekerjaan:	
a.Pelajar/Mahasiswa	42.3%
b. Pegawai swasta	18.3%
c.PNS	13.5%
d.Wiraswasta	14.4%
e.Ibu rumah tangga	9.5%
f.Wirausaha	1%
g.BUMN	1%
Pendapatan per bulan:	
a.<Rp1.000.000	12.5%
b.Rp1.000.001-Rp3.000.000	43.3%
c.Rp3.000.001-Rp5.000.000	21.2%
d.>Rp5.000.000	23.1%
Frekuensi membeli di Shopee:	
a.1-2 kali	48.1%
b.3-5 kali	28.8%
c.>5 kali	23.1%

Based on Table 1, the majority of respondents in this study are female (57.7%), while the remaining 42.3% are male. Most respondents are aged between 18-25 years (56.7%), with the rest aged 26-35 years (43.3%). In terms of educational background, the majority of respondents hold a Bachelor's degree (49%), followed by those with a high school/vocational education (41.3%). Their profession is primarily students (42.3%). Most respondents have a monthly income ranging from IDR 1 million to 3 million (43.3%), and the majority shop online on Shopee 1-2 times per month (48.1%).

The validity test results in this study show valid outcomes, as the calculated r value is greater than the table r value, as shown in the following table:

Tabel 2. Validity Test Results

Item kuesioner	r hitung	r tabel	Keterangan
Ability1	0.779	0,195	Valid
Ability2	0.689	0,195	Valid
Ability3	0.713	0,195	Valid
Ability4	0.654	0,195	Valid
Ability5	0.686	0,195	Valid
Ability6	0.608	0,195	Valid
Benevolence1	0.805	0,195	Valid
Benevolence2	0.787	0,195	Valid
Benevolence3	0.728	0,195	Valid
Benevolence4	0.764	0,195	Valid
Benevolence5	0.729	0,195	Valid
Benevolence6	0.624	0,195	Valid
Integrity1	0.800	0,195	Valid
Integrity2	0.768	0,195	Valid
Integrity3	0.762	0,195	Valid
Integrity4	0.657	0,195	Valid
Integrity5	0.734	0,195	Valid
Integrity6	0.711	0,195	Valid
Integrity7	0.836	0,195	Valid
Integrity8	0.755	0,195	Valid

Source: Processed Primary Data (2024)

Based on Table 2, it is known that the calculated r value is greater than the table r value (0.195), which indicates that all question items for the variables Ability, Benevolence, and Integrity are considered valid. Next is the reliability test:

Tabel 3. Reliability Test Results

Variabel	Cronbach alpha	Kriteria	Hasil
Ability	0,880	0,6	Reliabel
Benevolence	0,905	0,6	Reliabel
Integrity	0,928	0,6	Reliabel

Source: Processed Primary Data (2024)

Based on Table 3, it is shown that all variables in this study have a Cronbach's Alpha value greater than 0.6, indicating that they are reliable. Next is the table of respondents' responses:

Tabel 4. Respondents' Perception of the ResearchVariables

Variabel	Indikator	STS	TS	N	S	SS	Mean	Kategori
Ability	1. The store is able to provide product information that matches the description.	1	0	4	60	39	4.3077	Strongly agree

Variabel	Indikator	STS	TS	N	S	SS	Mean	Kategori
	2. The store is able to provide an easy payment process.	1	0	4	67	32	4.2404	Strongly agree
	3. The store is able to complete the delivery on time.	1	2	8	63	30	4.1442	Agree
	4. The store is able to provide clear and timely order status information.	0	3	3	65	33	4.2308	Strongly agree
	5. The store is able to provide product descriptions that match the actual condition.	0	1	11	62	30	4.1635	Agree
	6. The store is able to provide a variety of available payment methods.	0	2	5	64	33	4.2308	Strongly agree
Average Perception of Ability							**4,2196**	**Strongly agree**

Variabel	Indikator	STS	TS	N	S	SS	Mean	Kategori
Benevolence	7. I believe that the store can provide a quick response to any issues I encounter.	1	2	9	58	34	4,1731	Agree
	8. I believe that the store can provide a return process that does not cause harm or inconvenience.	1	1	5	62	35	4,2404	Strongly agree
	9. I believe that the store can provide open communication.	0	1	6	63	34	4,2500	Strongly agree
	10. I believe that the store can offer discounts that align with my needs.	1	1	2	68	32	4,2404	Strongly agree
	11. I believe that the store can provide friendly and responsive customer service.	0	1	9	60	34	4,2212	Strongly agree
	12. I believe that the store has good intentions in paying attention to me, such as offering discounts and providing friendly personalized service.	0	1	5	60	38	4,2981	Strongly agree
Average Perception of Benevolence							**4,2372**	**Strongly agree**

Variabel	Indikator	STS	TS	N	S	SS	Mean	Kategori
Integrity	13. The store can fulfill the promises made, and I can trust that the online store is reliable.	0	2	5	62	35	4.2500	Strongly agree
	14. The store can commit to meeting my quality standards.	0	2	4	63	35	4.2596	Strongly agree

15. The store can provide a clear return policy.	0	2	5	62	35	4.2500	Strongly agree
16. The seller maintains good business ethics in every transaction.	0	2	5	66	31	4.2115	Strongly agree
17. The seller always provides solutions when issues arise, demonstrating responsibility for customer satisfaction.	0	1	4	67	32	4.2500	Strongly agree
18. The store's good reputation makes me trust that my shopping experience will be satisfying.	1	0	3	63	37	4.2981	Strongly agree
19. A seller who demonstrates honesty and transparency in resolving customer issues can build my trust.	1	1	6	56	40	4.2788	Strongly agree
20. The store consistently provides honest and transparent information about the products offered.	1	0	3	66	34	4.2692	Strongly agree
Average Perception of Integrity						4,2584	**Strongly agree**

Based on Table 4, this study evaluates respondents' perceptions of three key variables: Ability, Benevolence, and Integrity, which are considered important in building consumer trust on e-commerce platforms. The Ability variable, which includes the store's ability to provide accurate product information, offer various payment methods, and ensure timely delivery, has an average perception score of 4.2196 in the "Strongly Agree" category, indicating that consumers highly value the store's technical capabilities. However, some indicators like timely delivery and product description accuracy fall into the "Agree" category, suggesting room for improvement. The Benevolence variable, which reflects the store's goodwill toward consumers, has an average perception score of 4.2372 in the "Strongly Agree" category. This indicates that consumers feel valued and appreciated, particularly through quick responses, relevant discounts, and friendly service, which are key to creating positive shopping experiences and enhancing customer loyalty.

The Integrity variable, with the highest average of 4.2584 in the "Strongly Agree" category, emphasizes the importance of the store's integrity in building consumer trust. Indicators such as honesty, consistency in providing information, and commitment to quality standards are key elements that strengthen consumer trust. A strong response to customer issues and good business ethics also play a significant role in ensuring a satisfying shopping experience.

These results are relevant to the research objectives, which aim to identify and analyze the factors that can build consumer trust in online shopping and their impact on purchase decisions. Theoretically, this study provides a deeper understanding of how Ability, Benevolence, and Integrity contribute to building trust. Practically, the findings offer recommendations for e-commerce companies to improve technical services, demonstrate goodwill through customer service, and maintain integrity in every transaction. By creating a secure and trustworthy shopping environment, e-commerce platforms can enhance consumer loyalty, ultimately driving sales and long-term business success.

CONCLUSIONS AND RECOMMENDATION

Based on the analysis results, it can be concluded that Ability, Benevolence, and Integrity are the three main factors that shape consumer trust in the context of online shopping, particularly on e-commerce platforms like Shopee. The findings show that these three factors significantly contribute to increasing consumer trust, which in turn influences purchase decisions.

a) Ability refers to the platform's capacity to provide accurate product information, offer various payment methods, and ensure timely delivery. The results indicate that consumers view the platform's ability positively, although there is room for improvement in aspects like timely delivery and product description accuracy.

b) Benevolence relates to the platform's efforts to provide responsive and attentive service to consumers. Consumers perceive a positive shopping experience through friendly, prompt service and relevant offers like discounts, which can enhance their loyalty.

c) Integrity is the strongest factor in building consumer trust. Honesty, consistency in providing information, and a commitment to quality and good business ethics are crucial for creating a satisfying shopping experience.

The recommendations are:

a) E-commerce platforms need to continuously improve their technical services, including speeding up delivery, ensuring accurate product descriptions, and offering a wider variety of secure payment methods. This will help strengthen consumer perceptions of the platform's ability to meet their expectations.

b) To enhance benevolence, companies should focus on improving customer service, such as ensuring quick responses to inquiries or complaints and providing relevant discounts or promotions. This approach will make consumers feel valued and potentially increase their loyalty.

c) Companies must maintain their integrity by providing honest and consistent information, meeting commitments to product quality and service, and upholding good business ethics. Transparency in transactions and maintaining ethical standards will improve consumer trust and loyalty, ultimately leading to long-term business success.

d) E-commerce companies should design marketing strategies that focus on building and maintaining consumer trust, emphasizing elements like reliable delivery, product transparency, and secure transaction guarantees. This will help create a safe and comfortable shopping experience for consumers.

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