Assessing the Quality of Information and Communication: The Determinants of Online Shopping Experience in Indonesia

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ABSTRACT

This study aims to examine the several independent variables as determinants of the quality of information and communication in online shopping experience, such as Online store image, Website performance, Consumer trust, and Product assurance on a dependent variable, Customer Loyalty. The research method uses an analytical, quantitative approach by examining the influence between those variables. Sampling is conducted by considering several potential consumer groups such as a woman working groups, college students of both bachelor and postgraduates, and the online shopaholic community. Three hundred and fifty questionnaires were distributed and then 322 surveys were eligible to be processed by statistical programs for social sciences SPSS version 20.0. The results of the study show that Product assurance has a significant effect followed by Consumer trust variables, Online store brand image, and Website performance towards customer loyalty. Some managerial implications are also discussed by comparing them to the previous research.

**Keywords:** Online store, Online behavior, Trust, Customer loyalty, e-Commerce, e-Retailing*.*

INTRODUCTION

The last few decades have changed consumer-shopping behavior. Even now shopping online has become a part of everyday life from various economic, social, and cultural backgrounds. Online shopping through applications is growing, supported by citizen interactivity on social media. In 2018, 72% of Indonesian consumers of online shopping mainly for reasons to save their time. Because access to shopping centers often faces obstacles in traffic jams (Swa Magazine, March 4, 2018).

On the other hand, the growth of online shopping is also supported by Indonesia's relatively stable economy with a slight increase and optimism to the future. Gross domestic product growth, according to the Central Bureau of Statistics (BPS) predictions is at an average of 5% each year so that these fundamentals are attractive for new investments in e-commerce. The income level of the middle class is also getting better and becoming one of the most significant courses in the world. Stranahan and Kosiel (2007) stated that based on geographic, the younger, college educated, higher income from living in suburban households, rural and small towns spend and shop the most online.

Nielsen Mobile Shopping, the Banking and Payment Survey (2016) shows that Indonesia's position was considered because shopping transactions were carried out through mobile communication devices. Not only for citizens who have bank accounts, even consumers who do not have a bank account (unbanked population) also liked shopping online. In the survey, the first position was won by India (46%), the second was Indonesia (37%), followed by Mexico (34%) and Turkey (34%). This fact shows that Indonesian consumers have experienced significant changes in their shopping behavior. Although visiting a shopping center is often seen as one of the forms of tourism (hang out family), but it turns out doing surfing shopping online can be more attractive to Indonesian consumers.

Business people and academic studies encourage positive change, including technology and understanding of community behavior. The behavior of consumers shopping and transacting in the digital world must continue to be studied to design strategies around the habits and preferences of consumer groups. Several similar studies have been carried out in various places and with multiple perspectives. This research takes place on several factors that have not been disclosed but are thought to be influential in the process of making purchasing decisions and consumer loyalty to online shopping.

Park and Kim (2003) identify factors that influence consumer purchases online. Various characteristics of online shopping are associated with consumer behavior tested through surveys of bookstore customers. The results show that informal quality, user interface quality, and security perceptions influence consumer satisfaction, and these factors have a significant benefit relationship. However, this research is limited to online bookstores with purchasing academic characteristics, and on the other hand, usually, the product has been determined from the institution of origin of the students. Therefore, this research has a novelty compared to this similar research, which conducted in South Korea.

Shop online, by paying in advance before the stuff delivered and received, related to consumer trust to the online store. Unlike shopping directly by visiting a store (offline) where transactions are cash and carry, the trust factor is crucial for the purchase. Thus, online trust is one of the critical obstacles for vendors to succeed on the internet medium, and the other hand, the lack of confidence is likely to be discouraged online consumers from participating in e-commerce. Chen and Barnes (2007) have tested online consumer trust by mapping four categories of determinants, namely: perceived technology, perceived risk, company competency, and trust propensity. The result, it was found that perceived usefulness, saw security, perceived privacy, perceived good reputation, and willingness to customize the essential antecedents to initial online trust. It is proven that faith has a positive effect on purchase intention. However, this research is still limited to online bookstores so that it still leaves the question of how online consumer trusts for a variety of products on a larger scale and in a very varied consumer context. Therefore, this study has a novelty to complement some previous research.

Some of the variables tested in this study are thought to be determinant factors in forming Customer Loyalty. Therefore, empirically this research has several objectives. First, this research examines the effect of Online Store Brand Image variables on Customer Loyalty. Second, this research examines the impact of Website Performance on Customer Loyalty. Third, this research examines the effect of Consumer Trust on Customer Loyalty. Fourth, this research aims to investigate the impact of Product Assurance on Customer Loyalty. Finally, this research examines the effects of several variables on Customer Loyalty.

LITERATURE REVIEW OR RESEARCH BACKGROUND

*Online store image*

Store image is the way consumers perceive a store on its functional quality and related environmental attributes (Martineau, 1958). Several previous studies have shown that offline store and online store environments are interrelated and support each other positively towards purchase intention (Weindel, 2016). Aghekyan-Simonian et al. (2012) also found that the online store image affects purchase intentions indirectly by decreasing the perception of risk in the minds of consumers. In contrast, Badrinarayanan et al. (2012) concluded that the effects of offline-online congruence on online store attitude and online trust by illuminating the moderating roles of consumers' informational processing styles. Hence, this factor hypothesized the following:

*H*1. Online store image positively affects customer loyalty towards online shopping.

Website performance is seen from usability by considering several aspects (Flavia'n et al., 2006; Belanche et al. (2012). First, the ease of understanding the structure, functions, interfaces, and content that can be seen by the user; second, the simplicity of using the website at an early stage. Third, the speed of finding something that the user is looking for; fourth, the perception of the ease of navigating the Web in terms of the time and actions needed to get the desired results. Finally, the ability of users to control what they do and where they are, at a particular moment, thus, Website performance can affect Netizens' perceptions when browsing and choosing online shopping items (Weindel, 2016). Attractive, comfortable, convenient, and smooth display of the web when clicked helps users decide to transact. Like Wang *et al*. (2009) focus on the role of online congruity regarding the effects Website performance and offline attitudes follow online activities. Yang *et al*. (2011) also examined the role of perceptions of offline service quality and online services regarding consumer online behavior. Hence, this factor hypothesized the following:

*H*2. Website performance positively affects customer loyalty in online shopping.

*H*3. Online store image and Website performance positively affect customer loyalty towards online shopping.

*Consumer trust*

When browsing, consumers have limited cognitive resources, and they try to reduce the uncertainty and complexity of transacting online by applying mental shortcuts. One useful psychological alternative is trust, which can function as a mechanism to reduce the complexity of human behavior in situations where people must overcome uncertainty (Luhmann, 1989). Besides, the concepts of trusting beliefs and trusting intentions, trusts lead to trusting intentions (McKnight *et al*. 1998). Trust begins with the understanding and hopes that the other party will behave credibly or kindly (Doney and Cannon, 1997). Thus, one party who trusts the second party is willing to rely on and depend on that party regardless of uncertainty (Jarvenpaa et al., 2000; Morgan and Hunt, 1994; Hu *et al*., 2010). In the purchasing process, Bock *et al*. (2012) suggest a phase before interaction and an initial interaction phase in the development of longitudinal trust. Furthermore, trust is more important when the object of the transaction is characterized primarily by experience and quality of trust and is less valuable by the quality of the search. Especially when personalized products or services are offered, judgments are usually based on the quality of experience and trust. Thus, trust is an essential element in the relationship between buyers and sellers (Grabner-Kraeuter, 2002). Hence, this factor hypothesized the following:

*H*4. Consumer trust positively affects customer loyalty in online shopping.

*H*5. Online store image, Website performance, and Consumer trust positively affect customer loyalty towards online shopping.

*H*6. Online store image and Consumer trust positively affect customer loyalty towards online shopping.

*H*7. Website performance and Consumer trust positively affect customer loyalty in online shopping.

*Product assurance*

An understanding of product guarantees (quality) includes the relationship between price, time, and delivery accuracy. All three depend on customer views and references when making transactions. Product assurance, according to Stamatis (2015), is categorized into three groups: First, excellent and fast delivery of the quality of finished products and expensive products or services. Second, the superior and cheap delivery of a product is slow and includes mass production of a product or services. Third, fast and inexpensive deliveries of finished products that imply lower products or services. Customer tolerance depends on the category chosen when shopping online. Ward and Lee (2000) also state that buyers are only willing to value products offered for sale. However, they can hold their products if the cost exceeds the price of this sale. Because this is the case for their expectations upwards, buyers revise the expected value of the products offered for downward sales. Hence, this factor hypothesized the following:

*H*8. Product assurance positively affects customer loyalty in online shopping.

*H*9. Online store image and Product assurance positively affect customer loyalty towards online shopping.

*H*10. Online store image, Website performance, and Product assurance positively affect customer loyalty towards online shopping.

*H*11. Website performance and Product assurance positively affect customer loyalty in online shopping.

*H*12. Consumer trust and Product assurance positively affect customer loyalty in online shopping.

*H*13. Online store image, Website performance, Consumer trust, and Product assurance positively affects customer loyalty towards online shopping.

*Customer loyalty*

Loyalty is a mechanism that involves customers to make repeated purchases from online stores with or without any commitment. Loyalty is built over time, while the online store takes action to increase trust, perceived value, and emotional connection. Thus, that commitment is formed and maintained on an ongoing basis. Other emotional ties may be of equal importance. The latest work on the emotional bond between customers and brands highlighted a construct that illustrates a higher level of customer engagement.

Rafiq, Fulford, and Lu (2013) suggested that the main challenge facing online retailers is how to build customer loyalty or e-loyalty. Previously, Anderson and Srinivasan (2003) defined customer loyalty as the customer's favorable attitude toward online and offline business, resulting in repeat purchasing behavior. Other previous findings, Wang, Head, and Archer (2000) also argued that the long-term sustainability and profitability of online stores would only be achieved when internet retailers can increase customer loyalty. In another perspective, consumer loyalty seems to be based on a set of factors, according to Franzak and Fowler (2006), including consumer loyalty. First, the matter of trust, those consumers must trust the vendor or product they meet. Second, the transaction or relationship must have a positive perception higher than that given by the competitor. Third, if marketers build the first two factors, they might create a certain level of customer emotional bonding.

METHODOLOGY

The research method uses a quantitative analytical approach by examining the influence of those variables. Construct questionnaires were composed in three sections. In section 1, the respondent was asked about their experience browsing and searching for products on online shopping websites, adopted from existing scales.

In section 2, measurement is proposed to be an effective way to look for online shopping websites. The questionnaire consists of seven-point Likert-type items, anchored by one = strongly disagree, and 7 = strongly agree. Based on the experience of visiting the online store website, the respondent answers several questions to evaluate his/her experience and knowledge as a consumer. Online store image adapted from Aaker (1996), Davis *et al*. (2007), and Hsin Chang and Wen Chen (2008). Website performance measures items adapted from Aladwani and Palvia (2002), and Hsin Chang and Wen Chen (2008). Modified tests that changed from Gefen and Straub (2004), and Hsin Chang and Wen Chen (2008) assessed Consumer trust.

Section 3 of the questionnaire included demographic data, such as gender, age, level of education and occupation, monthly expenses, shopping experience, Internet experience, peer (working) group, etc.

Sampling is conducted by considering several potential consumer groups such as a woman working groups, college students of both bachelor and postgraduates, and the online shopaholic community. Three hundred and fifty questionnaires were distributed, and then 322 polls were eligible to be processed data. To test a reciprocal causal relationship between independent and dependent variables and to conﬁrm the proposed framework, this study applied a non-recursive structural equation model (SEM) by AMOS in SPSS software version 22.0, as recommended by Martens and Haase (2006), Wong and Law (1999), and Hsin Chang and Wen Chen (2008).

The measurement of this study includes the concept of explication about the quality of information and communication. Previous studies showed four measurements, namely credibility, comprehensibility, timelines, and relevance. These measures are adapted to several concepts as contemporary factors that influence loyalty customers, namely online store image, website performance, consumer trust, and product assurance (Tabel 1).

Table 1. Quality of information and communication and contemporary measurements

|  |  |  |  |
| --- | --- | --- | --- |
| Quality of Information and Communication | Researchers | Variable Development | Researchers |
| Credibility | O’Reilly, C. A. (1978)  Machlup *et al*. (1983); Allen, T. J. (1986); Glazier, R. (1991); Menon *et al*. (1992); Moenaart *et al*. (1996)  Maltz (2000) | Online Store Image | Aghekyan-Simonian *et al*. (2012); Limbu & Jensen (2018) |
| Comprehensibility | Website performance | Thongpapanl & Ashraf (2011); Jin, Park & Kim (2010) |
| Timelines | Consumer Trust | Flavia´n *et al*. (2006); Jarvenpaa *et al*. (2000) |
| Relevance |  | Product Assurance | Ponte *et al*. (2015) |
|  |  | Customer Loyalty | Pitta *et al*. (2006); Rafiq *et al*. (2013) |

Online store brand image, Website performance, Consumer trust, and Product assurance on a dependent variable, Customer Loyalty.

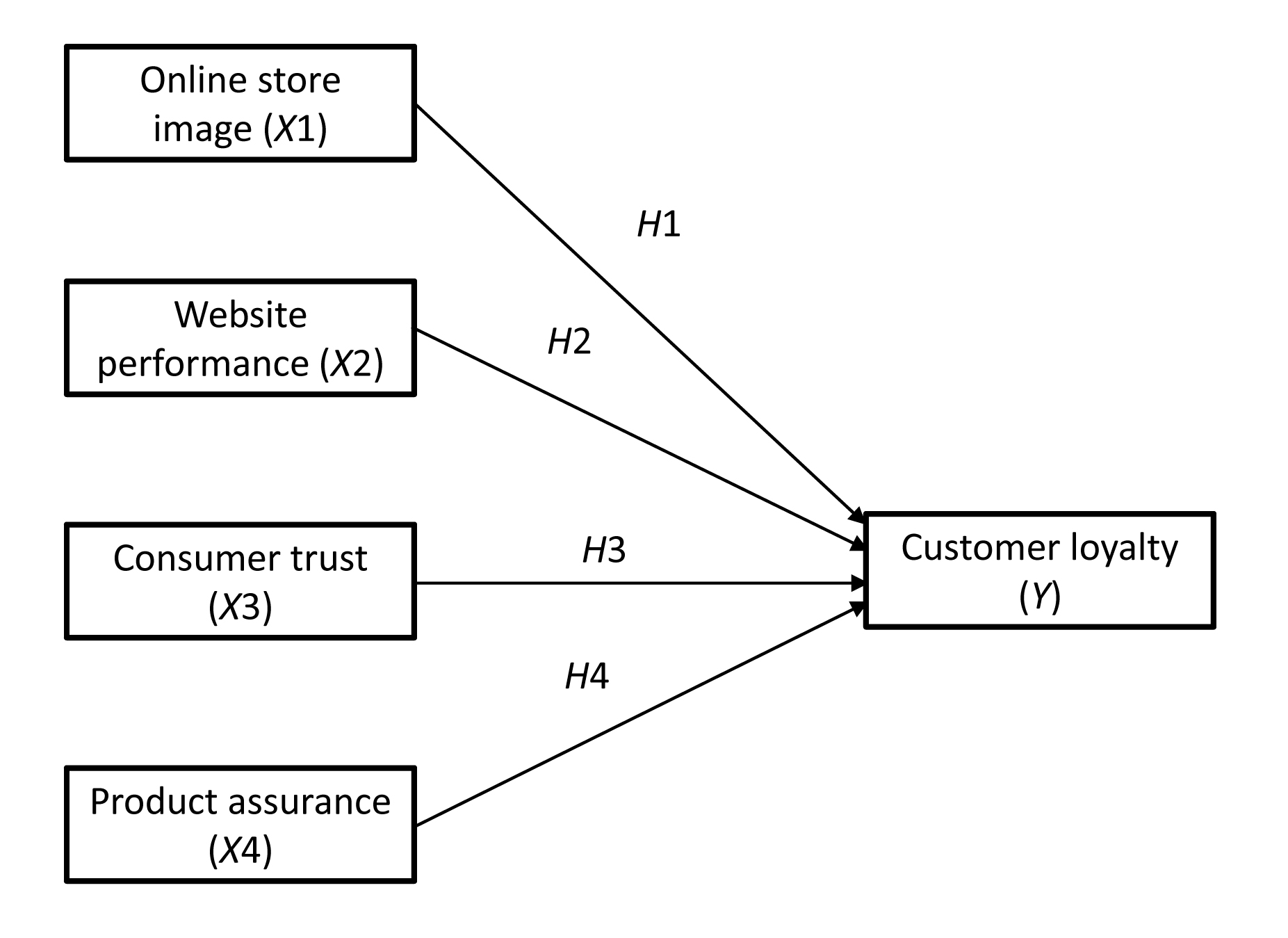


Figure 1. Hypothesis model model

RESULTS AND DISCUSSION

## We start our analysis with multivariate model, where Y is denotes the Customer Loyalty, X1 is the Online Store Image, X2 is Website Performance, X3 is the Consumer Trust, and X4 is the Product Assurance with the model:

Y = *β*0 + *β*1X1 + *β*2X2 + *β*3X3 + *β*4X4,

Y = -1.767 + (0.076)(0.559) + (0.475)(2.350) + (0.058)(0.428) + (0.684)(4.665)

Y = -1.767 + 0.042 + 1.116 + 0.025 + 3.191

Y = -1.767 + 4.374

Y = 2.607

## The Regression Analysis suggests that the model fits rather well to the data with value of the coefficient determination R2 of 0.636 with the standard error of 0.822.

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Table 2. The computed model fitness R2 statistics for model given in (1) | | | | | | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics | | | | | |
| R Square Change | F Change | df1 | df2 | Sig. F Change | |
| 1 | .798a | .636 | .621 | .82209 | .636 | 42.428 | 4 | 97 | .000 | |

## The potential dependence of the Customer Loyalty to the four independent variables is evaluated by an F test and of t test. The F test results, with the value of the F statistics of 42.428, and the associated p value of 0.000, suggest that the dependence exists at least with one of the four independent variables.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Table 3. The computed F statistics to measure to existence of the independent variables in | | | | | | |
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 114.699 | 4 | 28.675 | 42.428 | .000b |
| Residual | 65.556 | 97 | .676 |  |  |
| Total | 180.255 | 101 |  |  |  |

## The dependence of the Customer Loyalty to the Online Store Image, Website Performance, Consumer Trust, and Product Assurance are statistically significant as depicted in Table 3. The table also shows the VIF Statistics, which are important to evaluate the potential collinearity among the independent variables.

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Table 4. The computes t statistics for each model coefficient of the model (1). | | | | | | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Correlations | | | Collinearity Statistics | | |
| B | Std. Error | Beta | Zero-order | Partial | Part | Tolerance | VIF | |
| 1 | (Constant) | -1.767 | .790 |  | -2.236 | .028 |  |  |  |  |  | |
| X1 | .076 | .135 | .040 | .559 | .578 | .388 | .057 | .034 | .736 | 1.358 | |
| X2 | .475 | .202 | .268 | 2.350 | .021 | .730 | .232 | .144 | .289 | 3.465 | |
| X3 | .058 | .136 | .041 | .428 | .669 | .625 | .043 | .026 | .416 | 2.405 | |
| X4 | .684 | .147 | .516 | 4.665 | .000 | .775 | .428 | .286 | .306 | 3.263 | |
| In testing using SPSS 20, if the indicators of research have factor loading values <0.05, so it can be said to have met validity. The analysis demonstrated above, showing that the variables X2 and X4 are statistically significant. The variables X1 and X3 are statistically insignificant. | | | | | | | | | | | | |

The results of this study provide support for the research framework presented in Figure 1 and for the hypotheses regarding the directional linkages among the model variables. The analytical results demonstrate that all independent variables significant influence of Customer Loyalty. First, Online store image variable. Shang, Chen, and Liao (2006) conducted an online survey of the virtual community of Apple computer users to test models of involvement, participation, loyalty, trust, and attitudes toward brands. The result, even though negative messages in a community can damage brand image, online stores must encourage the formation of their product community and attract consumers to participate in it. Peers group becomes a reference when consumers decide on online purchases. Impulsive online purchases often occur for younger peer groups, as found by Thamizhvanan and Xavier (2013) that impulsive purchase orientation, the previous online purchasing experience, and online trust have a significant impact on customer purchase intentions.

The online environment cues (the quality of the website and brand of the site) influence the customer's purchase intention towards online retailers so that website performance must get serious attention. However, the website trade name is also essential as a brand. Hsin Chang and Wen Chen's (2008) study found that a website's brand is a sign that is more important than a website's quality in influencing a customer's purchase intention. Also, the relationship between trust and risk that is felt is reciprocal, so the above researchers recommend four dimensions — technical adequacy, content quality, specific content, and appearance — to measure the quality of a retailer website.

Second, the Website performance variable. Constantinides (2004) analyzed the factors that influence online consumer behavior, specifically regarding Web-surfing practices. The customer's decision-making process is influenced by the presence of an attractive website that it has maximum impact on consumers. On the other hand, the attention of this researcher also deals with how e-marketers can influence the results of virtual interactions to form compelling Web experiences. Constantinides *et al*. (2010) also found that the level of Web experience caused most differences in consumers in online shopping as a commercial channel. For sporadic users, the first or several initial Web experiences are meaningful because they often provide a higher feeling of excitement than that derived from consumers who are regularly using the Web. Joia and Sanz (2005) found that sporadic customers than regular customers obtained the profitability of higher commercial transactions. Web experiences require customized site features for online retailers. As Yang and Young (2009) stated that, the customized site has a significant direct effect as a tool for consumer purchasing decisions also the indirect effects of positive attitudes towards online clothing. Web experience, on the other hand, is expected to have an impact on impulsive buying behavior that makes users addicted to shopping online. Mattila and Wirtz (2008) indicate that perceived over-stimulation (higher than desired) has a positive impact on impulse buying or consumers' unplanned purchases.

Third, Consumer trust variable. Many consumers are skeptical or suspicious about the functional mechanism of electronic commerce. In their minds, in the online process, it had a non-transparent effect, and they suspected that the quality of many products offered was not as expected. Nevertheless, Grabner-Kraeuter (2002) concluded that trust could be built and maintained online. Furthermore, the role of consumer trust is the most fundamental for the process of diffusion and acceptance of electronic commerce widely today.

Furthermore, George (2004) stated that self-efficacy related to purchases that positively influence behavioral control, which affects online buying behavior. In short, respondents who believe in Internet trust and their ability to buy online are more likely to make a deal compare with Internet purchases than those who do not have such confidence. Sahney, Ghosh, and Shrivastava, (2013) attempt to conceptualize consumer "trust" in online buying behavior, and then they found in India that all online trust-based constructs have a significant impact on the intention of online train ticket buyers.

Gefen, Karahanna, and Straub's (2003) research about experienced repeat online buyers shows that consumer trust is as essential as online trading — such as the antecedent use of technology acceptance model (TAM) by Davis (1989) — widely accepted, perceived benefits, and convenience perceived use.

Fifth, the Customer Loyalty is variable. The quality of online shopping services (e-service quality) is not limited to the ability of stores to execute delivery on time, but the entire process of starting the stuff search until the item is received. Even Albaum and Wiley (2010) found that although online stores use the service of delivery which provides by an independent service company, consumers always believe it to be provided by the online store and the vendors. Lee and Lin's (2005) analysis shows that the dimensions of website design, reliability, responsiveness, and trust influence overall service quality and customer satisfaction. The satisfaction that consumers always get in turn fosters customer loyalty.

Fandos and Flavián (2006) revealed the positive and significant relationship between extrinsic attributes of traditional food products and loyalty expressed by consumers. This qualitative approach of research also shows that perceived quality related to intrinsic characteristics of products has a positive and significant effect on purchase intention. Meanwhile, customer loyalty is assessed from consumer attitudes that involve their feelings and then influence their purchases of a product or brand.

Online shopping behavior refers to a process of buying products or services through the Internet, which includes five stages — about the same as the traditional purchasing process. When consumers recognize their needs, he/she visits the site and looks for related information. At times, according to Li and Zhang (2002), the potential of consumers is associated with information about products or services related to the felt need. Finally, a transaction is made, and the buyer will then receive after-sales service. On the other hand, online shopping attitude refers to consumers' psychological state in terms of making purchases on the Internet.

CONCLUSION

Assessing the quality of information and communication in online shopping experience adalah examine beberapa factor yang diasumsikan berpengaruh terhadap perilaku konsumen yang paling inti yaitu customer loyalty. Dalam konteks e-commers beberapa variable independent yang diuji adalah Online store image, Website performance, Consumer trust, and Product assurance, sedangkan variabel dependent adalah Customer loyalty. The results of the study show that Product assurance has a significant effect followed by Consumer trust variables, Online store brand image, and Website performance towards customer loyalty. Some managerial implications are also discussed by comparing them to the previous research.

BIODATA

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