The influence of trust, perceived usefulness, perceived ease of use, and attitude on purchase intention

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ABSTRAK

Tujuan dari penelitian ini adalah untuk menganalisis: (1) Pengaruh kepercayaan terhadap sikap, (2) Pengaruh kepercayaan terhadap niat pembelian, (3) Pengaruh persepsi kegunaan pada sikap, (4) Pengaruh persepsi kegunaan terhadap intensi pembelian, (5) Pengaruh persepsi kemudahan penggunaan terhadap sikap (6) Pengaruh persepsi kemudahan penggunaan pada niat pembelian, dan (7) Pengaruh sikap terhadap niat beli. Jenis penelitian ini adalah penelitian kausatif. Total sampel penelitian ini adalah 151 orang responden. Data diperoleh dengan menggunakan kuesioner. Hasil penelitian menunjukkan bahwa: (1) Kepercayaan memiliki pengaruh signifikan terhadap sikap (2) Kepercayaan memiliki pengaruh signifikan terhadap niat beli (3) Persepsi kegunaan tidak berpengaruh signifikan terhadap sikap (4) Persepsi kegunaan memiliki pengaruh signifikan terhadap niat beli (5) Kemudahan penggunaan memiliki pengaruh signifikan terhadap sikap (6) Kemudahan penggunaan memiliki pengaruh signifikan terhadap niat beli dan (7) Sikap memiliki pengaruh signifikan terhadap niat beli. Dalam penelitian ini, variabel kepercayaan, persepsi kegunaan, dan persepsi kemudahan penggunaan memiliki pengaruh signifikan terhadap niat beli. Untuk penelitian yang akan datang, lebih baik untuk mengeksplorasi lebih lanjut tentang variabel yang dapat mempengaruhi niat beli.

ABSTRACT

This research aims to analyzed: (1) The effect of Trust on Attitude, (2) The effect of Trust on Purchase Intention, (3) The effect of Perceived Usefulness on Attitude, (4) The effect of Perceived Usefulness on Purchase Intention, (5) The effect of Perceived Ease of Use on Attitude (6) The effect of Perceived Ease of Use on Purchase Intention and (7) The effect of Attitude on Purchase Intention. The type of this research is causative research. The total sample of this research was 151 people by using questionnaire. The result of research shows that (1) Trust has significant effect on attitude (2) Trust has significant effect on purchase intention (3) Perceived Usefulness has no significant effect on attitude (4) Perceived Usefulness has significant effect on purchase intention (5) Perceived Ease of Use has significant effect on attitude (6) Perceived Ease of Use has significant effect on purchase intention and (7) Attitude has significant effect on purchase intention. The conclusions are Trust, Perceived Usefulness and Perceived Ease of Use have significant effect on purchase intention. For the future research it is better to explore more about variable that can influence purchase intention.

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INTRODUCTION

In the era of globalization, the need for information becomes important. Along with the development of technology, internet-based information systems are widely used today. The Internet is also the most economical to use as a basis for information systems. The Internet helps and facilitates the society in order to fulfill their various daily needs, starting from reading the news to shopping. Shopping through the internet, known as online shopping is one of many activities that can be done using internet. The online shopping activity is a form of electronic commerce where there is a transaction between seller and seller or between buyers and seller (Turban et al., 2012). The development of the internet in Indonesia from several years has increased significantly. Association of The Internet Service Providers Indonesia revealed the number of Internet users in Indonesia reached 143.26 million people until the end of 2017.

However, the high intention to shop online in Indonesia is not comparable to the number of users who have shopped online. In 2016, a survey was conducted by Mars Indonesia to look at the preferences and behavior of consumers towards e-commerce businesses in Indonesia, only 29% of the number of Internet users who ever shop online. This means that no more than half of Internet users in Indonesia ever shop online. This is also supported by the information accessed from CNN Indonesia. It shows the number of visitors in online shopping sites in Indonesia. The e-commerce has high amount of visitor but it is not comparable to the amount of customer purchasing in online store. It is necessary for the seller and the online shops’ owner all at once to know the factors influencing consumers’ intention to purchase online.

LITERATURE REVIEW

Purchase Intention

Online purchase intention can be defined as a condition when customer intend and have the willingness to engage in an online transaction (Pavlou, 2003). In this case, online transaction can be referred to an activity where information retrieval, information transfer and product purchase are about to happen. Online purchase intention is concerned about the likelihood to purchase products online (Ganguly et al., 2009). Based on definitions above, it can be concluded that online purchase intention is customers’ willingness to engage with purchasing transaction online through an online shop or a website.

The dimensions of online purchase intention consists of (1) the willingness to purchase products online, (2) providing time to purchase online, (3) the willingness to purchase online in short time and (4) consideration to shop online (Hong & Cha, 2013).

Trust

Trust defined as the willingness to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party (Büttner & Göritz, 2008). Using Mayer terminology, this research will refer to this belief-based conceptualization of trust as perceived trust. Therefore, it can be concluded that perceived trust is a firm belief or a hope from customer towards a website or an online shop in a purchase transaction, especially the online purchase transaction.

There are four dimensions of perceived trust; ability, benevolence, integrity and predictability (Büttner & Göritz, 2008). Ability refers to the trustee’s competence to fulfil promises given (in this case is the seller or the owner of online shop). Benevolence denotes that the trustee is interested in the trustor’s well-being (it is mentioned customer), where the seller will try to give the best service towards its customer. Integrity means that the trustee follows a set of desirable principles while predictability is a prediction towards the behavior that might be shown by a trustee.
H1: Trust has significant and positive influence on attitude.
H2: Trust has significant and positive influence on purchase intention.

Perceived Usefulness
Perceived usefulness refers to a consume perception that the Internet facilitates purchasing more efficiently than in-person shopping (Koufaris, 2002; Taylor & Todd 1995). Several researchers (Kim et al., 2009; Pavlou, 2003) have illustrated that perceived usefulness significantly affects intention to shop online and is positively associated with online users’ behaviors and attitudes (McCloskey, 2006). If online shopping does not provide a benefit, people may not want to adopt it (Ram & Sheth, 1989) and may be hesitant to transfer from offline to online shopping (Lu et al., 2011), thereby affecting attitudes and online purchase intentions.

There are several indicators on perceived usefulness for a shopping website such as (1) improves job performance, (2) increases productivity, (3) enhances effectiveness and (4) the system is useful (Venkatesh & Davis, 2000).
H3: Perceived usefulness has significant and positive influence on attitude.
H4: Perceived usefulness has significant and positive influence on purchase intention.

Perceived Ease of Use
The term perceived ease of use firstly introduced by Davis (1989) in Technology Acceptance Model (TAM). In the model, Davis introduced perceived ease use as one of two variables which form TAM, with perceived usefulness as the second variable. Perceived ease of use refers to the degree to which a person believes that using a particular system would be free of effort (Davis, 1989). Perceived ease of use concept directly explains the purpose of utilizing the information system and facilitating system utilization so that it will fit the consumers’ need where in using an online shopping site; there is no need for the consumers to do more effort to understand the site and use it.

There are several indicators on perceived ease of use for a shopping website such as (1) clear and understandable, (2) does not require a lot of mental effort, (3) easy to use and (4) easy to get the system to do what he/she wants to do (Venkatesh & Davis, 2000).
H5: Perceived ease of use has significant influence towards attitude.
H6: Perceived ease of use has significant influence towards purchase intention.

Attitude
Attitude toward buying on the internet is defined as a person’s positive or negative feeling about online purchasing; online purchase intention refers to whether a consumer intends to engage in online consumption in the near future (Chiuetal, 2005). Attitude is widely used for predicting an individual behavioral intentions, and it acts as a key mediator that supports the positive relationship between other online behavioral factors and purchase intentions (Goldsmith & Bridges 2000; Yohetal, 2003). Chiuetal, (2005) found that attitude related to usefulness, ease, security, and innovation; it performed as a mediator of online purchase intention. The four antecedents had indirect influences on online purchase intention through their effects on attitude; simultaneously, the factors of security and ease directly affected online purchase intention. Because of the rapid evolution of e-commerce and e-marketing in this decade, the effects of the selected constructs may vary nowadays.

There are several indicators on attitude toward online shopping such as (1) online shopping has positive value, (2) to please with online shopping and (3) online shopping is enjoyable (Juniwati, 2014).
H7: Attitude has significant influence towards purchase intention.
METHOD

This research is causative research with cross sectional information from the respondents. The population of this research is citizen in Padang who has information about online shopping activities yet they still never did an online purchase. The sample was drawn using non-probability sampling method which is accidental sampling technique. Accidental sampling is a technique to draw a sample based on spontaneous factor where possible respondents whose match with the characteristic may become a respondent or here we call them as a sample (Riduwan, 2008).

The research instrument is questionnaire that constructed based on the past studies. The questionnaire consists of three components which are respondents’ identity, pre-statement and statement for research variables. It was given in a list of question using closed-ended questions system with five-point Likert scaling techniques. Respondents may respond to the questions by choosing one option from several alternative choices written in the questionnaire.

Data Analysis

A total of 151 questionnaires were distributed and retrieved from 151 respondents in Padang. More than half of the respondents (69.5%) were female. Most of respondents live in the Padang Utara (17.2%). The majority of respondents were in the 21-25 age group (79.5%). Most of them (76.2%) were student. All respondents reported knowing the online shopping activities. Most of the respondents reported earnings less than 2,000,000 IDR per month (57%).

RESULTS AND DISCUSSION

Results

This research was analyzed using Structural Equation Modeling by SMART-PLS 3.0. This section included validity test, reliability test, hypotheses testing and indirect effect. We represent each items in these parts below.

Validity Test

This test will measure how well an instrument that is developed measures the particular concept it is intended to measure (Sekaran & Bougie, 2013). A construct is considered to be distinctive from another constructs if the square root of Average Variance Extracted (AVE) from it is greater than its correlations with other latent constructs (Fornell & Larcker, 1981). Table 1 presents the square root values of each constructs.

| Variabel | T       | PI      | PEOU    | PU      | A       |
|----------|---------|---------|---------|---------|---------|
| T        | 0,711   |         |         |         |         |
| PI       | 0,619   | 0,837   |         |         |         |
| PEOU     | 0,461   | 0,502   | 0,759   |         |         |
| PU       | 0,428   | 0,488   | 0,533   | 0,757   |         |
| A        | 0,379   | 0,368   | 0,432   | 0,375   | 0,843   |

The correlations indicate the internal consistency of each construct. It is shown that the square root values of AVE are higher than the correlation values below it. Therefore, the estimated model can be assumed valid.
Reliability Test
Reliability is a test of how consistently a measuring instrument measures whatever concept it is measuring (Sekaran & Bougie, 2013). Reliability can be measured by seeing the value of Composite Reliability and Cronbach’s Alpha which is shown in Table 2.

| Variable                | Composite Reliability | Cronbach’s Alpha |
|-------------------------|------------------------|------------------|
| Purchase Intention      | 0.875                  | 0.787            |
| Trust                   | 0.876                  | 0.838            |
| Perceived Usefulness    | 0.903                  | 0.879            |
| Perceived Ease of Use   | 0.871                  | 0.812            |
| Attitude                | 0.881                  | 0.796            |

Table 2 shows the value of both Composite Reliability and Cronbach’s Alpha of each construct. From the table above it can be seen that each construct has value over 0.7. Refer to the rule of thumb of Composite Reliability and Cronbach’s Alpha value that must be bigger than 0.7 it can be stated that the measurement used in this research is reliable (Hair et al., 2006).

Hypotheses Testing
This research evaluates four hypotheses for direct correlation between independent variables towards dependent variables. The test was done using SMART-PLS version 3.0 and table 3 explain the summary of hypotheses test output of all variables in this research.

| No | Hypotheses                                           | Sig.  | Result   |
|----|------------------------------------------------------|-------|----------|
| 1  | Trust has significant and positive influence on attitude | 0.010 | Supported |
| 2  | Trust has significant and positive influence on purchase intention | 0.000 |Supported |
| 3  | Perceived usefulness has significant and positive influence on attitude | 0.077 | Not Supported |
| 4  | Perceived usefulness has significant and positive influence on purchase intention | 0.007 | Supported |
| 5  | Perceived ease of use has significant and positive influence on attitude | 0.002 | Supported |
| 6  | Perceived ease of use has significant and positive influence on purchase intention | 0.001 | Supported |
| 7  | Attitude has significant and positive influence on purchase intention | 0.000 | Supported |

Based on the output in Table 3, it can be concluded that out of seven hypotheses proposed, six hypotheses are supported and one hypothesis is not supported.

DISCUSSION

Based on the result of hypotheses testing, trust found to give a significant and positive influence towards attitude and purchase intention. This indicates that the higher consumers’ trust the higher the customers’ attitude toward purchase goods and services online. This signifies that in online purchasing context, consumer has a good level of trust which can affect their attitude in purchasing online. This research was confirmed the initial researches which explained that trust had positive significant effect towards attitude and purchase intention (Hongyao, 2013; Khalid & Milena, 2007). Another result found in this research is
perceived usefulness did not influence the consumers’ attitude but influence purchase intention. To support this research there was previous study proved that attitude did not significantly influenced by perceived usefulness (Pavlou & Fygenson, 2006).

Even though the relationship between perceived usefulness and attitude has no influence, perceived ease of use reported to have significant and positive influence towards attitude and purchase intention. The result revealed that perceived ease of use can become an important factor which can increase the attitude of consumer in Padang. It is also supporting the proposed hypothesis where the more consumers find an ease on using online shop or online website, the more they will have intention to shop online. The significant influence given by perceived ease of use towards online transaction suggesting that Technology Acceptance Model (TAM) could also extend into consumer online behavior to explain acceptance of business-to-consumer (B2C) ecommerce (Pavlou, 2003).

Another result found in this research is attitude influence the consumers’ purchase intention. To support this research there was previous study proved that purchase intention significantly influenced by attitude (Law et al., 2016).

CONCLUSION AND SUGGESTION

This research shows that perceived usefulness does not have any influence towards on attitude. On the other hand, trust and perceived ease of use showed to have positive correlation towards attitude which means the more trusted and easier an online website, the higher the attitude toward online shopping. This research also proved that attitude influence purchase intention.

Based on the results of the research above, researchers recommend to enhance online purchase intention. The factor of trust, perceived usefulness, perceived ease of use and attitude of these aspects shows a high level of significance in increasing purchase intention. Therefore, future studies may extend the model adopted in predicting purchase intention as well as the use of technology.

The current research poses a series of limitation which later works should aim to overcome. These are the main lines of the future research: it would be interesting to explore more about the influence of trust, perceived usefulness, perceived ease of use and attitude toward purchase intention. Because from this research, researcher only find lower influence of them. And for the future research it is better to explore again the variable that influence online purchase intention.

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