
The Influence of Trust on Student Online Shopping Motivation Behavior

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ABSTRACT

The purpose of the study was to identify the influence of trust on students' shopping motivation for online shopping. A structured and self-administered online survey was used to target students who have shopped at the Online Store. A series of exploratory and confirmatory factor analyzes were used to assess study constructs, unidimensionality, validity, and composite reliability (CR). The results of the analysis found that trust affects behavior towards online shopping.

Keywords: Online Business, Shopping Pattern, Student Trust

1. INTRODUCTION

The growing number of smartphones and other internet-related devices along with their applications and services makes the internet more accessible and much more useful (Moreno et al., 2015; Kaur and Arora, S. 2020). This has led to the massive growth of online shopping which increases the competition in the internet market (Kim and Lennon, 2013; Jain et al., 2017). Compared to the traditional way of shopping where consumers have to go to the store to buy goods, online shopping creates a different business opportunity to reach consumers directly around the world (Lin, Wang and Hajli, 2019).

Because these online transactions do not involve face-to-face interactions between the transacting parties, trust is very important (Hsu et al, 2013). Trust is very important because it serves to reduce the uncertainty and risk of buyers in online purchases (Schmit et al., 2021). There is an increased perceived risk in e-commerce when consumers become uncertain about the outcome of a transaction (Hajli, 2015; Lu et al., 2016).

Trust significantly reduces the effect of online consumers' perceived risk (Acosta et al., 2014; Afshan & Sharif, 2016; Abrar et al., 2017; Bathbayar et al., 2018; Rani et al., 2018). Therefore, trust is needed to reduce the perceived risk and uncertainty among online shoppers (Salimon et al., 2017). The higher the trust, the lower the perceived risk and the greater the favorable attitude towards online shopping.

Studies in the literature have shown that one of the main consequences of trust is the motivation to purchase a product or service online (Hallikainen & Laukkanen, 2018; Liu & Tang, 2018; Chaffey, 2019). Motivation to purchase online is the possibility to buy a product or engage in online shopping (Singh & Matsui, 2015). Empirical findings show that consumer trust in online stores has a positive impact on consumers' online shopping motivation (Lal, 2017; Kaur & Arora, 2020; Schmidt et al., 2021). This is supported by several studies which found that the higher the perceived trust in online sites, the higher the motivation to shop (Khare & Rakesh, 2011; Liu and

Tang, 2018; Lin et al., 2019) and that there is a significant positive effect of trust on motivation to shop online shopping (Chiu et al, 2014; Makmor et al., 2018).

The influence of trust on online shopping motivation has been widely conducted in various research populations and cultural contexts, but as long as the literature search has been carried out, no research has been conducted among students in Makassar City. So, research in Makassar City context may provide new insight of trust influence on online shopping motivation.

2. THEORETICAL BASIS

2.1. Trust

Trust is a mental condition based on a person's situation and social context (Alalwan et al, 2018; Chopdar et al., 2018; Bentall et al., 2021). Trust is a psychological area that is concerned with accepting what is based on expectations of good behavior from others (Hu et al., 2016). When a person makes a decision, he will prefer decisions based on choices from people who he can trust more than those who do not trust (Hino, 2017).

Consumer trust is defined as the willingness to accept the risk of another party's actions based on the expectation that the other party will perform an action important to the trusting party, regardless of the ability to monitor and control the actions of the trusted party (Caouali et al., 2016; Hamidi & Moradi, 2017; Jain et al., 2017; Chopdar et al., 2018). Trust can also be referred to as an individual's belief in the trust of others which can be determined by their perceived integrity, benevolence, and competence (Ashraf et al., 2014).

Consumers consider online shopping a higher risk than offline shopping because the internet is open and complex and technology is the user's control (Fang et al., 2014). There are three dominant types of risk in online shopping, namely: financial risk, product risk and information risk (security and privacy) (Hajli et al., 2017).

2.1.1. Antecedents of Trust on Online Shopping Motivation

There are several factors that can influence trust (Al-Debei et al., 2013; Hsu et al., 2014). Hsu, Chuang and Hsu (2014) stated that there are factors that can affect consumer trust, namely perceived web vendor reputation, and perceived web site quality.

Reputation is an attribute given to a seller based on information from other people or sources (Kim and Lennon, 2013). Reputation can be important to build a consumer's trust in online shopping motivation because there are no personal contact (Lenk et al., 2018). Reputation by word of mouth can also be the key to consumer interest (Akroush & Al-Debei, 2015). Positive information about sellers may increase trust when transacting with sellers (Papas, 2016). This can help increase consumer confidence in the competence, benevolence, and integrity of the seller.

Perceived web site quality is the perception of the quality of the site from a virtual store (Mosumola et al., 2019). The appearance of a virtual store can affect the first impression (Blake et al., 2017). According to Wing Field (in Chen & Phillon, 2003), displaying the website in a professional manner indicates that the virtual store is competent in carrying out its operations. The appearance of a professional website provides a sense of comfort to customers, so customers can be more confident and comfortable in making purchases.

2.1.2. Dimensions of Trust

Many studies have been conducted to identify the dimensions of trust on online business (Chanonalli et al., 2016; Chen et al., 2017; Alalwan et al., 2018, Musonmola et al., 2019). In general, there are four dimensions identified, namely social warrant, privacy protection, certification, and guarantee of complaint handling.

Social warrant is a trust that emerge from previous interactions with other individuals (Akroush & Al-Debei, 2015). Included in this category, for example, are the number of

satisfaction marks given by customers to one seller at an online stall and well-known clients who also buy and use the product.

Security certification is very crucial to create trust (Alalwan et al., 2017; Blake, 2017). Security certifications protecting data (Chaffey, 2019), avoiding phishing scams (Yuen et al., 2020), and security from malicious code are key for online shoppers (Salimon, et al., 2017). Guarantee policy buyers want to know that they have the option of getting their money back if they are not satisfied with the purchase (Park et al., 2019). To help buyers overcome doubts and trust you, it is common practice for businesses to offer money-back guarantees, return and refund policies, or price-matching competitors.

2.2. Shopping Motivation

Shopping motivation is very important for retail businesses both online and offline (Fang et al., 2014; Chen 2015; Hu et al., 2016; Kaur and Arora; 2020). Previous studies have identified four shopping motivations, namely economic, self-actualisation, ethical and apathetic (Hsu et al., 2014; Ponte et al., 2015; Chen, Lu and Wang, 2017; Hajli et al., 2020). Economic motivation tends to emphasize the price, quality, and variety of merchandise (Tandon et al., 2016). Consumers are encouraged to shop because of more suitable prices, better quality and more varied goods (Sing and Matsui, 2017). Ethical motivation uses moral principles in choosing stores and merchandise (Lu et al., 2016).

Hedonic shopping motivation acts as an important force to encourage or discourage consumers from buying in retail stores (Budbayar et al., 2018). Hedonic shopping motivation does not directly influence consumer purchases usually focusing on behavioral responses, such as product browsing (El Hedlili et al., 2016) and information seeking (Sing and Matsui, 2015). Other studies focus on psychological responses in which hedonic shopping motivation acts as an antecedent to consumer impulsivity, which in turn drives direct consumer purchases.

Shopping motivation in search of high involvement, leisure, happiness, fantasy, enjoyment, sensuality arousal is usually referred to as hedonic motivation (Acosta et al., 2014; Hajli, 2015; Chaouali et al., 2016; Hajli et al., 2020). The results of such consumption are both experiential and emotional (Hamidi and Moradi, 2017). Mamoun, Lafuente, Carreon and Madrigal (2015) show that experiential shopping is influenced by engagement with product class, positive sociality, positive surprise, and bargain hunting that results in enjoyment and commitment to the experience. Unlike utilitarian shoppers, hedonic shoppers love to shop (Lenk et al., 2018). Shopping for them is not achieving goals or competing for tasks, but rather enjoying the process (Khare and Rkesh, 2011). Hedonic motivation is the main driver for shoppers to visit stores or buy online.

Marketing researchers describe utilitarian motivations for shopping as goal-oriented, efficient, intentional and rational (Al-Debei et al., 2013; Chiu et al., 2014). Goal-oriented consumers have a desire to buy what they want as quickly as possible continuously (Bental et al., 2021). These transaction-oriented shoppers usually associate shopping with work and evaluate the success of their business (Asraf et al., 2014). Batbayar, Bathsaikan, Enebish, Munkhazaya and Sodnompil (2018) argue that most online shoppers are utilitarian. Purchases motivated by 'must' tend to have a more utilitarian purpose whereas purchases motivated by 'want' tend to have a more hedonic dimension).

2.3. Trust and Online Shopping Motivation Behavior

Previous e-commerce research has highlighted the importance of trust as a determinant of an individual's attitude or purchase intention (Gefen and Straub, 2003; Gefen et al., 2003; Wang and Emuria, 2005; Hassanein and Head, 2007; Lin, 2011; Hsu et al., 2013). , 2014; Ashraf et al., 2014). Trust is dynamic and differs in character at different stages of the relationship (Panteli and Sockalingam, 2005; Siau and Shen, 2002). A change in trust over time involves initial trust formation and repeated trial and error until deeper trust is formed. In virtual communities, trust is

built on the economic benefits that can be obtained, mature community infrastructure, and good managerial mechanisms at the outset (Hsu et al., 2007). As individuals gain more information through participation, the relationship between trustee and trustor will develop and economic-based trusts will move to information-based trust, eventually transference-based trust (Shapiro et al., 1992).

Alalwan et al. (2017) claimed that trust and security of transaction process are two main constructs for e-commerce activities. Online shopping is believed to present risks to consumers due to the lack of direct contact and interaction with physical stores and personnel (Pavlou et al., 2007; O'Cass and Carlson, 2012).

When trust lead to transference-based, consumers may develop trust in the third party (Afshan and Sharif, 2016). Although a person may have no prior direct experience with an online stahl at all, they may still trust the online business unit (Attar et al., 2021). For example when a website is related to a reliable bank, consumers may be more willing to trust the website.

Hallikainen and Laukkanen (2018) show that trust on website has a positive effect on vendor. Similarly, consumers may be have more trust on a vendor based ont recommendations from previous customer (Hammouri and Abu-Shannah, 2017).

Studies in e-commerce and online retail have identified various characteristics and features of the internet that positively influence consumers online shopping behavior (Ashraf et al., 2014; Hino, 2017). Trust has been identified as the most important supporting factor in online store customer behavior (Al-Debei and Al-Lozi, 2014; Jain et al., 2017; Lal, 2017; Chopdar et al., 2018; Khandelwal et al, 2018). Trust is more important for online than offline retailers because of their inability to visit physical stores and check the products they want to buy (Liu and Tang, 2018; Lin et al., 2019). Trust stimulate continuous online transaction activity (Makmor et al, 2018; Masummola et al., 2019).

Trust has a positive correlation and has a strong influence on the shopping motivation (Lenk et al., 2018; Masunmola et al., 2019). The results of empirical studies found an influence between consumer trust and intention to shop online (Singh and Matsui, 2015; Rani et al, 2018; Salim et al., 2019; Schmidt et al., 2021). This study assumes that consumer trust has positive influence, it is hypothesed that trust has positive and significant influence on online shopping motivation.

3. RESEARCH METHODS

The current study is based on the primary data collected via online-administered questionnaire. This study uses quantitative methods, based on the philosophy of positivism. Atma Jaya University Makassar students were selected for respondents of the study.

3.1. Operational Definition

Independent variable for the study is trust while the dependent variable is motivation to shop online.

Trust is defined as the willingness to accept the risk of another party's actions based on the expectation that the other party will perform an action important to the trusting party, regardless of the ability to monitor and control the actions of the trusted party and measured by seven indicator adapted from Hsu, Chuang, and Hsu (2014) and Liu and Tang (2018).

I believe that online sellers:

1. Maintain the security of customers' personal data
2. Prevent other parties from misusing customer data
3. Won't modify my data
4. Will provide products with appropriate quality
5. Will deliver ordered products on time
6. Will be responsible if the product sent does not match

7. Will replace with a suitable product if the product sent does not match

Shopping motivation is defined as stimulation and driving force to purchase any kind of products either needed or wanted and measured using indicators adapted from Koksai (2019).

1. I have fun when I have a new product
2. This shopping trip really feels like an adventure
3. Compared to other things I can do, the time spent shopping is really fun
4. I enjoy any shopping activities
5. I keep shopping, not because I have to, but because I want to
6. I'm happy to use new products
7. I'm shopping to meet my personal needs

3.2. Questionnaire Design

A questionnaire, available in both English and Indonesian, consisting of three sections, was formulated to collect the data for the research. In the first section, the respondents indicated their gender, and age. The second section relates to trust indicators while the third section relates to shopping motivation. Statements for trust and shopping motivation are presented on a 7-point Likert scale which ranged from 1: strongly disagree to 7: strongly agree.

3.3. Data Analysis

Collected data were analyzed descriptively, then factor analysis and finally regression analyses is used.

4. RESULT AND DISCUSSION

4.1. Respondents Characteristics

The characteristics of the respondents were classified in the study were gender and age. More male participate in the study while 63 or 26.6 percent were 20 years old. Details of gender and age of the study respondents are presented in table 1.

Table 1
Respondents' Characteristics

Description		Frequency	Percentage
Gender	Male	137	57.8
	Female	100	42.2
Age (year)	17	31	13.1
	18	41	17.3
	19	51	21.5
	20	63	26.6
	21	51	21.5

Source : Data Collected for the study

Table 1 shows that 137 or 57.8 percent respondents are male while a 100 or 42.2 percent are female. Regarding to age, 63 or 26.6 percent respondents are 20 years old, followed by 19 and 21 years old of 51 respondents each.

4.2. Descriptive Statistics

Seven indicators were used to assess trust variable. The result is presented in table 2.

Table 2
Descriptive result of trust

No.	Indicator Description	Mean	Std Dev
1	Maintain the security of customers' personal data	4.9958	1.55819
2	Prevent other parties from misusing customer data	5.2489	1.43844
3	Won't modify my data	5.0464	1.44165
4	Will provide products with appropriate quality	5.1266	1.59741
5	Will deliver ordered products on time	5.0506	1.64856
6	Will be responsible if the product sent does not match	5.0253	1.59428
7	Will replace with a suitable product if the product sent does not match	5.3797	1.43182

Source: Analysis collected for the study

As can be seen in Table 2, except indicator 1, maintain the security of customers' personal data, most trust indicators averaged more than 5,0 on a scale of 1 to 7 thus revealing a relatively high level of trust on online business. "Prevent other parties from misusing customer data" (T2) and "Will replace with a suitable product if the product sent does not match" (T7) evidenced the highest mean values of all of the variables used to trust. Both of these were indications of the existence of trust from respondents.

Respondents' response dispersions from the means of the trust indicator items were quite similar. The lowest dispersion was in item T2: "Prevent other parties from misusing customer data" and T7: "Will replace with a suitable product if the product sent does not match. On the other hand, the highest dispersion was item T5: "Will deliver ordered products on time", which reflected a high level of variation in the respondents' responses when compared with the other items that measured trust.

Similar to trust variable, seven indicators were also used to asses shopping motivation. Detail descriptive findings of shopping motivation is presented in table 3.

Table 3
Descriptive result of Shopping Motivation

No.	Indicator Description	Mean	Std Dev
1	I have fun when I have a new product	5.3797	1.46111
2	This shopping activities really feels like an adventure	5.4304	1.54056
3	Compared to other things I can do, the time spent shopping is really fun	5.2869	1.44458
4	I enjoy any shopping activities	4.6878	1.66073
5	I keep on shopping not because I have to, but because I want to	4.6582	1.56405
6	I'm happy to use new products	5.0127	1.56086
7	I'm shopping to meet my personal needs	5.2194	1.51349

Source : Analysis collected for the study

As can be seen in 3, five of seven indicators of shopping motivation variables averaged more than 5 on a scale of 1 to 7 thus revealing a relatively high level of shopping motivation. "This shopping activities really feels like an adventure" (M2) and "I have fun when I have a new product"

(M1) evidenced the highest mean values of all of the variables used to measure shopping motivation.

4.3. Validity and Realibility

Quantitative studies are essentially about taking measurements. The measurements must be accurate and be precise (Hair et al., 2014). Accuracy refers to the measurement's ability to reflect the 'real world' while precision refers to the abilities of a measurement to be duplicated, and reliability refers to a method's ability to give the same result on different occasions (Babbie, 2011). Validity is analogous to accuracy, reflecting a research technique's ability to give a true picture of the subject (Hair et al., 2011). Validity refers to the degree to which inferences made from test score or other instruments are accurate (Babbie, 2011).

Extensive literature review was conducted to ensure validity, and then Cronbach's Alpha values were assessed. Correlation values for trust are between .733 and .820 while for shopping motivation are from .643 to .825. The correlation results indicate reliability of the constructs.

Reliability for the study was assessed using principal component analysis. Cronbach's Alpha value for trust is .948 and for shopping motivation is .944, provide high level of validity.

4.4. Regression Analysis

Upon the completion of classical assumption which show normality, no multicollinearity tendency, and no heterochedasticity, regression analysis was performed.

Table 4
Regression Mode

Model Summary						
Model	R	R Square	Adjusted R Square		Std. Error of the Estimate	
1	.741 ^a	.550	.548		.98250	
a. Predictors: (Constant), Trust						
ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	276.977	1	276.977	286.932	.000 ^b
	Residual	226.846	235	.965		
	Total	503.823	236			
a. Dependent Variable: Shopping motivation						
b. Predictors: (Constant), Trust						
Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.906	.215		8.877	.000
	Trust	.695	.041	.741	16.939	.000
a. Dependent Variable: Shopping Motivation						

Source: Data analysis collected for the study

As can be seen on table 4, 55% (R^2) of variation of the independent variable can be explained by the model (Babbie, 2011). F serves to test how well the regression model fits the data. The probability associated with the F statistic was small (0.000) so there are positive and significant relationships between trust and shopping motivation. In addition, t statistics for trust, show

positive linear relationships which is significant, t coefficient of trust was 16.939 and was significant at level 0.000, indicates **a significant positive influence of trust on shopping motivation.**

4.5. Discussion

Descriptive results reveal that level of trust on online vendors are relatively high. Respondents believe that online vendors would maintain their personal data and will prevent customer's data for other use other than the transaction. The finding support Liu and Tang (2018) claime that online customers have a high trust level on online vendors. Furthermore, customers believe that online vendors would provide good quality products, on time handling and responsible for bad quality service or product.

The study add an empirical support on level of trust that trust has a positive significant influence on online shopping motivation. Similar to Masunmola, Adebuyi, Kehinde, Agboola and Olokundum, It is found that trust has a positive correlation and has a strong influence on the shopping motivation. Trust is an important determinant of an individual's motivation for online shopping. Reputation of vendors are the main source of trust form their customers.

5. CONCLUSION AND RECOMMENDATION

From the research that has been done, the following conclusions can be drawn that the study reveal that customers trust has significant influence on shopping motivation, especially in online shops. From the results of the output coefficient of determination (R²) of 0.55, which means 55% changes in shopping motivation are determined by consumers' trust. Consumer trust that affects shopping motivation is also seen from how often internet users access the virtual context. The study also find that most consumers search for a desired product information online.

This study has made contributions to the body of knowledge for the influence of trust on online shopping motivation. The study confirmed that trust has a positive significant influence on online shopping behavior. This research has several limitations:

1. This study was conducted in South Sulawesi Province of Indonesia and the outcomes may not reflect the perception of consumers' opinion from other part of Indonesia. Focusing on respondents in Makassar, while valid from a research design perspective, may affect the general application of the results. Consequently, careful consideration needs to be given to using the findings of this research and further research is encouraged for verification in specific regions.
2. This research was conducted from July to September 2020, at a covid-19 pandemic time. The covid-19 condition might have influenced the findings of this research. As this research was a cross-sectional study, it is possible that the opinion of respondent may change as the result of different society environments in the future.

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