

Analysis of Trust: A Perception on E-Commerce Transaction Among Students

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ABSTRACT

This study analyses the role of consumer trust regarding the role of multi vendors in electronic commerce. Starting from the functional perspective of vendors, trust is seen as a different mechanism that occurs in individuals based on their experience. This study use qualitative method through initial surveys, in-depth interviews and focus group discussions (FGDs). Research subjects are on 10 students whereas analysis focuses on trust issues, with a sub-focus on the aspects of trust in vendors, security, and privacy, delivery of goods, payment transactions and physical performance. The results illustrate that vendors can build and maintain their trust, maintain trust relationships regarding safeguarding (data), privacy, payment transparency system, smooth delivery of goods, but some informants have not been successfully given trust regarding conditions of goods performance and product shipping risks. In certain items that require touch and see first-hand, and the condition of the goods has not been able to prove its suitability, so that in the future the return of goods must be used as a form of excellent service to consumers. Consumers need to be smarter in buying based on provided knowledge from buyers as part of consumer protection and education.

Keywords: *trust, risk, private, physical payment, e-commerce*

1. INTRODUCTION

Electronic commerce refers to the buying and selling of goods or services using the internet, and the transfer of money and data to execute these transactions. Ecommerce is often used to refer to the sale of physical products online, but it can also describe any kind of commercial transaction that is facilitated through the internet [1]. Internet facilities have reduced physical boundaries and made the world a smaller place where people can connect anytime from anywhere. As more and more people are connected to the Internet every day, Value-added electronic markets are increasing. This research focuses on qualitatively identify consumers' perceptions of online market users regarding the reasons they are interested in using online product ordering tools. Millions of consumers browse thousands of websites of Web vendors every day offering products to buy products and services. E-commerce is defined as part of the electronic business in the buying, selling and exchanging of goods and services through a computer network where transactions or terms of sale are conducted electronically. Online shopping has certain characteristics that are the use of technology to complete transactions, the nature of distance and

impersonal nature, the insecurity of using open network infrastructure for transactions, the involvement of third parties in the transaction process (delivery), online payment systems, and the threat of hackers to buyer's privacy and monetary information and unclear regulatory guidelines.

In general, the separation of the distance between consumers and marketers also increases the concern of web retailers about identity uncertainty, and there are concerns about the involvement of third parties or hackers that could threaten consumer privacy. Online consumers may be afraid to provide credit card details to any commercial Web provider so that consumers do not trust the majority of Web providers enough to engage in money-related exchange relationships. Previous researchers identified various factors that suppressed online decision making by buyers. Such research confirms that "Customer Trust" plays a key role in the buyer's decision-making process. Web shopping involves some problems for consumers, including the possibility of transaction fraud, product quality, money loss, privacy, information quality and so on [2]. Srinivasan (2004) states that gaining customer trust depends on many things such as the attractiveness of the website, product or service offerings, branding, service quality, and product assurance [3].

The purpose of this study is to explore and identify consumer perceptions among students that influence their belief in e-commerce adoption in a youth generation environment. The positive effects of the Internet have reduced physical limits and made the world a small place where people (producers and marketers) can stay in touch with each other at any time from every angle and aspect of the trade. This study raises research questions concerning the following from a consumer perspective. How are security and privacy issues in online transactions related to e-commerce adoption? How is the trust and reliability of the web related to consumer trust in e-commerce? Moreover, what are the performance, physical, security, privacy, and shipping risks of goods and services through e-commerce as well as other psychological factors of their minds?

2. LITERATURE REVIEW

2.1. E-commerce transactions

Electronic Commerce (e-commerce) is the process of selling, purchasing, or transaction services, products, and information through computer networks. E-commerce occurs as part of e-business, which is a deeper e-business, not only covering trade but includes efforts to synchronize commercial work between customer services, business partners, for business transactions. In addition to www network technology, e-commerce is usually supported by data-based technology (database), email and involves elements of internal management and the involvement of external parties who send goods in an organized manner [4]. In the implementation of e-commerce three processes occur. First, the distribution system infrastructure (flow of good); second, payment infrastructure (flow of money); and third, information system infrastructure (flow of information). To integrate the supply chain system, a process occurs from the supplier to the factory, to the warehouse, distribution, transportation services, to the consumer, which requires the integration of the enterprise system to realize supply chain visibility. There are three factors, which factors need to be considered in building e-commerce stores, namely: variability, visibility, and velocity. Variability is an effort to availability of goods or services promptly, visibility, tangible evidence that the existing goods are by reality, and velocity, the exchange from producers/sellers to consumers has well-established and accountable transactions. In velocity, the speed of organizing data, processing and responding to data based on real-time is the key to winning the competition [5].

To produce a successful and sustainable e-commerce company, in general, the company must strive to find ways to be able to build satisfaction, loyalty, and good relationships with customers both online and offline so that customers have enough loyalty to keep buying products again. Building this

desire is not easy given the increasing variety of choices and variety of offerings. The high level of competition from similar companies has forced companies to be more creative in offering their products.

2.2. Consumer Trust

Kennedy (2006) state that the definition of "trust" is when a customer buys a product or service from a particular "merchant", the client has a "trust", that the seller will send goods with adequate quality and quantity according to the order [6]. In online shopping activities, risk and safety are always the focus of attention among online consumers. An extensive literature review shows that the factors that influence consumer purchasing decisions can be classified into several aspects such as individual character, personality and often play an important role in the purchase decision-making process. Srinivasan (2004) states that "Two factors that significantly contribute to e-business success relate to people's trust in online business and how secure they feel in transacting business on the Internet"[3]. Godwin (2001) mentions that privacy and security issues are the main reason why users do not buy via the Web [7]. Yi Yi, Mahmood & Dominic (2009) states that the lack of consumer acceptance in conducting electronic commerce today is not only due to concerns about the security and privacy of their data, but also the lack of trust and reliability of marketers (Web vendors) [8]. Azadavar & Mohammad (2011) states that e-commerce and online shopping depend on buyers about how people interact with the internet [9]. Suresh & Shashikala (2011) state that, the Internet is becoming a relatively new purchasing channel, consumers feel the risk and electronic commerce is considered riskier than traditional trade [10]. Yi Yi, Mahmood & Dominic (2009) points out that even though e-commerce is spreading throughout the world, customers are still reluctant to do so because of security and privacy issues [8]. Suresh & Shashikala (2011) further stated that the main concerns of online shopping are 'online payment security' and 'privacy regarding personal information'[10].

The results of other studies show that perceived ability, perceived goodness/integrity, waiting period, and trust in a website are four important antecedents of trust in product recommendations on social networking sites. Besides, trust in product recommendations from consumers who have bought can influence consumers' intention to buy from a website through an increase in their desire to buy the product [11]. Meanwhile using structural equation modelling, Hsin & Su (2008) confirm that the quality of the website and website brand affect consumer trust and perceived risk, and in turn, of course, consumer purchase intentions [12]. Specifically, this study found that the website brand image is more important than the quality of the website in influencing customer purchase intentions. In

addition, this study revealed that the relationship between trust and perceived risk is reciprocal.

Chellappa & Pavlou, (2002). Test the proposition in a study of 179 consumers and show a significant relationship between perceptions of information security and consumer trust in e-commerce transactions [13]. Their research revealed that consumer trust in EC transactions is influenced by perceptions of information security and distinguishes them from objective assessments of security threats. Researchers here propose mechanisms for encryption, protection, authentication, and verification as antecedents of the security of information perceived by consumers to protect their privacy. This mechanism can be carried out with solutions to the use of transaction technology to protect security threats perceived by consumers. Understanding the role of limited financial responsibility instead of perceived security. Ibrahim et al. (2009) in his research analysing trust among 605 respondents from various continents [14]. The findings show the importance of third-party recommendations and overall site presentation in mediating trustworthy communication interactions. Meanwhile, Grabner-Kraeuter (2002) draws on information theory two types of uncertainty are explained: system-dependent and transaction-specific uncertainty [15].

Finally, various activities and instruments are explained and categorized that Internet companies can be used to build and maintain trust. YunShin (2016), the find that the quality of online product reviews has a significant influence on purchase intentions, and for search goods, the quality of reviews has a positive indirect effect through product evaluation [16]; while for good experience, the quality of reviews has both direct (-) and indirect effect (+); Review quality affects website evaluation only when reviewers' photos are present. Park & Nicolau (2015) findings reveal that online review has beneficial effects that attract interest in buying, and negative ratings of reviews more useful than positive reviews, and positive ratings are associated with higher enjoyment than negative reviews [17]. Based on Zhao (2014) performance expectancy and usage intention effect on initial trust. Thus, service providers need to build users' initial trust in order to facilitate their usage of mobile payment [18].

3. RESEARCH METHODS

The method used in this research is social constructionism [19], narrative [20] and interpretive [21], the narrative approach becomes recognized as a valid method in interpretive studies of entrepreneurship. Theme analysis is used to interpret the narratives of student experiences in e-commerce users (online). The material from them in the form of learning experiences is used to support the development of conceptual models of trust behavior

that exists in their minds in online shopping. This is to show the relationship between the emergence of perspectives as consumers and made learning as a social process that is useful in learning economics in business classes concerning consumer behavior. The narrative paradigm expresses the belief that humans are narrators and that reason, emotional and aesthetic considerations become beliefs and behavior and humans experience life in the form of narratives.

The subject of this research was conducted an initial survey among 30 students of undergraduate management study program Economics and Business Faculty Universitas Negeri Malang class of 2018 and 10 students of Master management program class of 2019. Among the 44 students selected 10 students, who have online transactions more than 10 times in 2 months. To explore their attitudes and perceptions with in-depth interviews and through FGD. Each interview was recorded and coded with a set of categories developed through discourse analysis [22]. The results obtained are made and it is possible to develop cross-case comparisons from the extraction of similarities in the narrative code and construct the same theory.

4. RESULT AND DISCUSSION

This study finds 20 articles that potentially caters a substantial research result for the topic of these papers. Majority of the articles are in qualitative research nature with regards to current pandemic situation in 2020. Whereas in term of social media marketing it publishes during the year of 2014 to 2019. The articles selected are demonstrates in the Table 1 below

Table 1. Research about Social Media Marketing and Pandemic & Business

No	Classifications	Author & Title
1	Social Media Marketing	Tiago, et.al (2014). Digital marketing and social media: Why bother?
		Constantinides (2014). Foundations of Social Media Marketing
		Balakrishnan, Bamini K.P.D et.al (2014) The Impact of Social Media Marketing Medium toward Purchase Intention and Brand Loyalty among Generation Y
		Felix, Reto et.al (2017). Elements of strategic social media marketing: A holistic framework
		Paquette, Holly (2013). Social Media as a Marketing Tool: A Literature Review

No	Classifications	Author & Title
		Appel, Gil et.al (2020), The future of social media in marketing
		Godey, Bruno et.al (2016) Social media marketing efforts of luxury brands: Influence on brand equity and consumer behavior
		Dahnil, Mohd Irwan et.al (2014) Factors Influencing SMEs Adoption of Social Media Marketing
		Jin, S. Venus et.al (2019) Instafamous and social media influencer marketing
		Vinerean, Simona et.al (2013). The Effects of Social Media Marketing on Online Consumer Behavior
		Hoffman, Donna L. & Fodor, Marek (2010). Can you measure the ROI of your social media marketing?
		Jacobson, Jenna et,al (2020) Social media marketing: Who is watching the watchers?
2	Pandemics & Business	Surabhi Verma & Anders Gustafsson (2020). Investigating the emerging COVID-19 research trends in the field of business and management: A bibliometric analysis approach
		Pantano, Eleonora Et.al (2020). Competing during a pandemic? Retailers' ups and downs during the COVID-19 outbreak
		Caligiuri, Paula et.al (2020) International HRM insights for navigating the COVID-19 pandemic: Implications for future research and practice
		He, Hongwei Harris, Lloyd (2020). The impact of Covid-19 pandemic on corporate social responsibility and marketing philosophy
		Obrenovic, Bojan Et.al (2020). Sustaining enterprise operations and productivity during the

No	Classifications	Author & Title
		COVID-19 pandemic: "Enterprise effectiveness and sustainability model"
		De', Rahul et.al (2020). Impact of digital surge during Covid-19 pandemic: A viewpoint on research and practice

4.1. Trust in Web Vendors (Marketers)

The success of relationship marketing is very dependent on consumers' perceptions of the organization (vendor). When companies that trade through the Internet change, manipulate, or misuse the information they have about consumers, there is a possibility that they could jeopardize the relationship. Likewise, when they send unsolicited e-mails to consumers, they may risk destroying relationships or the potential to generate negative relationships. Research has shown that activities such as sending unsolicited e-mails to consumers are also a reason for consumers to view it as a matter of privacy [23]. Thus, vendors who market products via the Internet must try to get a better understanding of online consumer behavior. Consumers are known to be sensitive to certain influences and tend to change their minds about last-minute purchasing decisions [24]. This is particularly relevant in the case of Internet users who have more control over purchase transactions. Addressing privacy issues may be a step in the right direction to create a good relationship between vendors and customers

The online multi-vendor market is a website that houses vendors (third parties) who provide product information and sales services while the owner manages the website. Consumers buy products in the market and the owner gets a commission from every sale made by many vendors (stores). The multi-vendor market benefits owners and sellers and helps ease access for consumers. As multi-vendor market owners, entrepreneurs can make money-selling products without touching and providing a warehouse, without packaging a single box, even without managing the distribution process directly. In reality, the success of vendors has been so widespread, sites such as Amazon, eBay, Airbnb, Alibaba are expanding their business worldwide [25]. More than 1300 online stores have grown worldwide. Multi-vendor has become a solution in the field of online business. In its implementation, the Multivendor Marketplace is an online store where several vendors gather to sell their products to make a profit. So there are many relationships between sellers and customers. This allows customers to choose from a variety of products. This factor also plays a major role in reducing traffic to prospective buyer websites. Gairola (2019) a Quality Assurance Analyst at CedCommerce divides the three entities involved in the Multivendor Marketplace, namely: admin, vendor, and customer. All vendors are required to register with

the admin website to sell their products on the admin website [26].

In Indonesia, with e-commerce traffic data based on table 2, there is a huge market potential (Internet users).

Table 2. Indonesia Digital – January 2019

	Data	Amount
1	Population	268,2 millions
2	Mobile Subscription	355,5 millions
3	Internet Users	150,0 millions
4	Social Media Users	150,0 millions
5	Mobile Social Users	130,0 millions

Source: Hootsuite, 2019 [27]

The table shows, Indonesian e-commerce has become a very promising market for years because many businesses are attracted by its enormous potential. Recognizing the country's large population and anticipating its digital explosion, local and foreign companies, and investors have launched e-commerce websites, applications, and markets. Some of them become very successful, with millions of visitors every month.

There are ten well-known and major Multi vendors in Indonesia:

Table 3. Top ten Multi-vendor Indonesia

	Vendors	Monthly Traffic Estimate
1	Tokopedia	148,500,000
2	Shopee	95,300,000
3	Bukalapak	95,100,000
4	Lazada	47,800,000
5	Bibli	34,200,000
6	Orami	9,050,000
7	JD.id	8,600,000
8	Bhinneka	5,950,000
9	Sociolla	4,400,000
10	Zalora	3,750,000

In addition to their website, most of the top 10 e-commerce players detailed here also have mobile applications available on various application platforms to enable users to shop online via mobile devices. Although the general websites mentioned above constitute the largest part of Indonesian e-commerce several other specialized players deserve to be included in this category; certain specific websites are also very active in selling their products online. In Indonesia, Traveloka and Garuda Indonesia each lead the hotel and travel booking industry and online airplane tickets.

Leading the online marketplace, with more than 70 million visitors per month, Kaskus is also a big player because of its scope, potential and active platform in e-commerce. There are several other classified advertisers, general or specialized in marketing cars and / or houses and apartments, but only a few are truly superior including OLX Indonesia, which has more than 50 million visitors per month.

Shopee is an important player among students,

especially in "mobile-first" countries; Shopee is a mobile and diversified online store that also provides the usual web shopping experience. The main platform throughout Southeast Asia, Shopee is also present in Singapore, the Philippines, Malaysia, Thailand, Vietnam, as well as in Taiwan. Even though Tokopedia ranked first in the top ten rankings, from the initial survey of this study, Shopee became the first platform choice for 46 students.

Further deepening of the 10 selected informants showed that they believed that the existing vendors were able to fulfil every transaction in the existing goods.

Table 4. Responses to Vendor Performance Code Response to Vendors

Code	Responses to Vendor Performance
R1	I believe because I saw the review before buying the item. There are the same items in different stores, different reviews, there are good things that are lacking. Finally compare, especially price.
	In my opinion, it is safe because, before online transactions, I must first look for information related to the rating from buyers of e-commerce (shanties or stores, or the like).
R2	I believe because before I decided to buy products online I really chose a trusted online store and saw the reviews first, especially the existing products, I also consider ratings, which are often visited
R3	I am not worried because before i decided to buy products online i chose a trusted online store. Comparing with Instagram - new to shoopee to order goods.
R4	I have worries, but by seeing someone's testimony I feel confident. The color of goods, and different sizes and are only certain after comparison
R5	I believe because I have assessed and found out the truth and whether the application has been proven reliable. Also see other sellers who are star sellers, from reviewers who have already bought
R6	Learn from the experiences of others before you unbelievably. Item not arrived. Guarantee that until the goods. Ecommerce who has many transitions believe.
R7	Believe more because of recommendations from friends. Friends and neighbours, and more to give recommendations.
R8	I am not worried, because the application guaranteed if there is an error or fraud can be tracked. Based on the receipt number. JD.id is not detected, sincere
R9	Sometimes I have worries about the store or product that I want to order. Therefore, before ordering I see a review from a previous buyer, whether good or not. See how many items are sold, hundreds or thousands of items sold.

R10	It is okay, because guaranteed security. There is a fraud there is registration so that it is easy to track and there is a receipt.
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The data show that not many consumers are skeptical or suspicious about the functional mechanism of electronic commerce, although the process and effects of vendor transparency are not transparent, and the quality of many products offered online is doubtful. the role of consumer trust in vendors is still relatively good, as a basis for the diffusion and acceptance of electronic commerce. From the functional perspective of student consumers, trust in vendors is seen as a different mechanism according to a personal character as a consumer. Reducing the uncertainty and complexity of transactions and relationships in the market place, confirmation of the vendor becomes the most important part, as stated by Respondent 1 (R1): *“I believe because I saw the review first before buying goods. In my opinion, it is safe because, before online transactions, I must first look for information related to the rating from buyers of e-commerce (shanties or stores, or the like).”*

Reading the comment of reviews and checking the truth vendors is also an important part, as part of increasing trust and anticipating the possibility of decreasing trust in vendors. As the statement R9 and R5: Because sometimes I have worries about the store and the product that I want to order. Therefore, before ordering I see a review from previous buyers, whether or not the vendor is good (R9), and R5: I believe because I have assessed and found out the truth and whether the application has proven to be trusted. This analysis focuses on the conditions of e-commerce transactions that are relevant for forming trust issues.

4.2. Trust in Security and Privacy

Safety issues of concern to customers have been cited in online purchase studies [28]. The researchers agreed that transaction security is not only a technical challenge, it also covers human aspects and how vendors behave. Security perception is defined as the extent to which people believe that online vendors or websites are secure. Security perception is classified as a security problem both objective and subjective. Customer goals refer to measures such as security policy statements and technical protection from vendors, while subjective security refers to a security that is felt overall for consumers [13]. Chang & Chen (2008) emphasize that security must be utilized and considered by online websites to protect customer data, they mention that online websites are the main target of hackers [29]. Delafrooz et al., 2011 considers security issues as a factor affecting online purchase intentions [30]. Sharma & Yurcik (2004) have mentioned attitudes towards security, experience about security features [31]

Website features and point out third-party security as factors that influence security perceptions. In

another study by Tsai & Yeh (2010), consumers' perceptions about the safety of online vendors are known as the main concern for consumer decision making [32]. They found that web site design (web site features), service quality efficiency, product quality information, and transaction and delivery capabilities were factors related to the perceived risk of information security and purchase intentions.

The results of the study above showed that almost all informants felt security as a consideration in purchasing. When a vendor provides a guarantee of delivery, and binding rules regarding clear transaction rights and obligations as a seller and buyer will further guarantee the security of the goods and services purchased.

Security and privacy important to consumers engaged in online shopping transactions and differs from the traditional theory of perceived risk dimensions. Scholars emphasize that website security and privacy should encompass confidentiality of information, information integrity, and communication of non-repudiation, authentication security, IT effectiveness, and protection of personal privacy, all of which relate to website characteristics [32]. Culnan (1995) defines privacy as the ability of individuals to control vendor access to personal information about them [33]. Privacy issues is defined as the use of personal information freely given by individuals to business vendors in the buying process. In this study, privacy concerns are limited to the problems that consumers have in connection with the ownership of personal information by companies. Thus, the definition of privacy that applies to this study is that proposed by Campbell (1997) - the ability of individuals to determine the nature and level of information about them that is communicated to others [34]. Managers should identify information practices that have the potential to raise a red flag in the eyes of the public and help them understand what steps they can take to address public concerns about information privacy.

Table 5 Responses about Security and Privacy Code Response to Vendors

Code	Response to Vendors
R1	Because as long as I buy online my data is never used for things that harm me.
R2	Because as long as I buy online I have never experienced negative things related to my data. Because sometimes I have to worry about the store or product that I want to order. Therefore, before ordering I see a review from a previous buyer, whether good or not
R3	Because as long as I buy online I never get anything negative related to my data. Even though some offer online debt who do not know what to have

R4	Worried because we can find out our address. I am a little worried about my privacy be it identity, address or the other for fear of being abused by others to do something negative
R5	I believe because I have assessed and found out the truth and whether the application has been proven reliable. Have different numbers for transactions and for associates that are considered
R6	Because there is, an SOP that privacy is protected. Remain cautious, to anticipate criminal actions
R7	For fear that, irresponsible parties will use my address, the telephone numbers I use are often misused with terror.
R8	When we order through the application for example grab, we contact the driver privately and our presence can be monitored so that it is not a problem until the privacy term
R9	Because, we know that online shopee companies, must have rules for not misusing personal data from someone. Therefore, I can trust to provide my data. However, the data I gave was not all I gave. There are limits to my giving out my data to prevent my data from being misused
R10	Safe because security is maintained. At the full expedition address

The results of this study indicate that privacy is more secure regarding personal data collected for one purpose to be used for other purposes without permission not to be misused by the vendor, as stated:

As long as I buy online, I have never experienced negative things related to my private data. When we order through the application for example grab, we contact the driver privately and our presence can be monitored, so it does not matter until it concerns the privacy. We know that online Shopee companies must have rules for not misusing personal data from someone. Therefore, I can trust to provide my private data. However, the data I gave was not all I gave. There are limits to my giving out my private data to prevent my private data from being misused.

This is in line with the research categorizing the contextual privacy problem into five main areas as follows:

Secondary use without permission: Personal data collected for one purpose is used for other purposes without permission.

For fear that my address will be used by irresponsible parties, the telephone numbers that I often use are terrorized

Error: personal data is accidentally or intentionally changed, damaging the integrity of the database. as long as I buy online, I have never happened negative things related to my private data. Even though there are those offering debt online who do not know from owning an existing number ▪ *Improper access:*

individuals who are not authorized to access personal data.

Because there is already, an SOP that privacy is maintained. Remain cautious, to anticipate criminal actions.

Invasion: unsolicited and undesirable communication to consumers.

I do not give all the data that I give. There are limits to my giving out my data to prevent my data from being misused.

4.3. Trust in Physical Performance, Payment and Product Delivery Risk

Uncertainty in handling transactions and consumers' perceptions of risk have been identified as some of the main problems that cause consumers to doubt taking profits from online payments. With the development of online payment system mechanisms, it has increased consumer trust in the payment system [35].

Table 6. Trust in Physical Performance, Payment and Product Delivery Risk

Code	Response to Vendors
R1	I feel safe because so far, there has never been a problem with payment, but for goods that have been of different sizes, shoes do not meet expectations but cannot complain. Meanwhile, if the complaint process is long. Shipping trips sometimes do not match the conditions of the goods because they are damaged, defective
R2	I feel safe because so far, I have never experienced fraud. The clothes sent did not match the description, especially regarding the thickness, and size of the material.
R3	I feel safe because so far, I have never experienced fraud. COD is more reliant but often transfers keep people at home.
R4	Safe, because there is evidence and before making a payment I have also made sure by looking at the testimonials and ratings
R5	Because there is evidence of the transaction and before the transfer, I also made sure by looking at the testimonials and ratings from others. The physical picture is often incompatible with the arrival of goods but is still acceptable
R6	Yes, because now it is very easy to report that fraud has occurred and our money will return 100 percent despite having to wait a long time but guaranteed security. When it comes to physical form, trust more official online stores. JNE takes up to 10 days longer than JNT distributors, complaints are not well received.
R7	So far, I still feel safe, because something has not happened yet when I shop online, except for clothes, the fabric is worse than the picture, the connection is not appropriate. Shipping prefers JNT

R8	If there is a mistake, for example, the stock runs out, we already paid the money back
R9	Yes, because online, we can directly transfer/pay through an ATM. Therefore, that it will make us feel safer in conducting online transactions. I cannot be sure of the arrival of the product, because, by way of online, we cannot be sure that the person we ordered is really good or just deceiving us.
R10	Safe, if you buy goods with greater needs, prefer to go offline.

There are deep feelings about money as real and physical. Cash remains a reference point when talking about money. They talk about paying by cash or check; cash or credit card; cash, credit cards. Cash is seen as "real money" or "money back." With advances in technology and transactions, cash payments are no longer seen as an effective way to process online transactions. As a basic transaction application that supports cellular business, cellular payments have received great attention from vendors. Telecommunications service providers in Indonesia such as Telkom, Indosat have also facilitated and developed cellular payment products, which allow users to pay for airplane tickets and buy food through their mobile phones and are supported by multi vendors with the transaction of various goods and services.

Cellular payment means users to access information and services, such as checking balances, transferring money, and making payments through mobile devices such as cell phones. Compared to offline payments, the main advantage with the help of mobile devices and networks, users have been freed from the limitations of space and time. They can make cellular payments anytime from anywhere. This provides users with convenience and value, which can facilitate the adoption of their mobile payments. However, cellular payments also involve considerable uncertainty and risk. For example, cellular networks are vulnerable to hacker attacks and information interception. Viruses and Trojan horses may also infect mobile devices. These problems can increase user concerns about payment security and reduce intentions to use them. They need to build trust to reduce the risk they feel and facilitate the use of their mobile payments.

Trust in cellular payment systems positively influences consumer loyalty to cellular payments and multi-vendor sites [36]. The results of Zhou's (2014) study show that trust in online payments is the main factor determining initial trust in mobile payments [18]. Among the factors that influence initial trust, trust in online payments has the biggest effect. Empirically almost all informants who stated showed the same results:

"I feel safe because so far, there has never been a problem with payment, but for goods that have been of different sizes, shoes do not meet expectations but

cannot complain. Meanwhile, if the complaint process is long. Shipping trips sometimes do not match the conditions of the goods due to damage, defects (R1, R4). I feel safe doing transactions because there is evidence of the transaction and before the transfer; I made sure by looking at the testimonials and ratings from others. Physical photo is often incompatible with the arrival of goods but is still acceptable (R5)"

Good conditions of trust in the way mobile payments will help vendors improve their services. Trust in online payments also affects other performance expectations, as evidenced by the continued complaints regarding the delivery of goods. This shows that when users develop trust in online payments, they also hope to get positive benefits from mobile payments and other service factors. For example, there are complaints about products that do not match the appearance of the actual goods.

"So far, I still feel safe (related to payment), because something has not happened yet when I shop online, except for clothing (shipments), the fabric is worse than the picture, the connection is not appropriate so Shipping prefers JNT, rather than JNE (R7)"

The risk of sending the product is still a complaint by the informant, as stated below

"In terms of money transfer because online, we can directly transfer/pay through an ATM. So that it will make us feel safer in conducting online transactions. However, I cannot be sure of the arrival of the product, because, by way of online, we cannot be sure that the person we ordered is good or just deceived us (R9). Delivery is not a problem, but the clothes that are sent do not match the description, especially concerning the thickness, and material size (R2)."

Besides being sensitive to the price of goods, the most important concern for consumers online is shipping costs. Being the main reason among research subjects (students) why they chose Shopee as the vendor's choice, the consideration is because of free shipping (free shipping). This is in line with the study of Xing et al. (2010) which states that price is the most important online purchasing criteria in purchasing decisions, while shipping costs are the main motivator in the market, therefore the retail market is demanded to be more transparent regarding prices considering consumers are becoming more sensitive to prices [36].

5. CONCLUSIONS

Many marketing activities that use online systems have raised skepticism or suspicion about the mechanism of the process, the effects of transparency carried out by multi-vendors, and the quality of many products offered online. Consumer trust is a very important part of online trading which is characterized not through a process of direct meetings between sellers. This study has analyzed the role of consumer

trust as a basis in electronic commerce. There are three main conclusions from the results of in-depth interviews and focus group discussions:

1. The mechanism carried out by the multi-vendor of its commercial trading system has generated trust for consumers in making purchase transactions. Trust in the vendor is preceded by confirming from reading and observing reviews based on the assessment of other customers who have bought the product in terms of satisfaction with ordered product performance
2. Consumers trust security and privacy regarding personal data as an important part of increasing trust in vendor reliability, in general, no informant is judged disadvantaged by misuse of data for the benefit of the vendor. On the other hand, some concerns might be misused by the sender of goods, not by the vendor; and
3. Payment transactions are not perceived by consumer's informants as reducing the level of trust in online transactions.

The existence of complaints that can be done against goods order is a gift of trust that their transactions are carried out with high trust. Trust decreases in more cases because of incompatibility between the goods sent and ordered regarding both the size, shape, and color that is not appropriate.

The recommendations given in this study are:

1. Providing a mechanism for returning goods by vendors, especially for goods that indeed require a lot of effort to touch, feel, and feel in increasing consumer trust,
2. Purchasing goods through online however has shortcomings in terms of goods real, so that consumers are encouraged to pay attention to the reviews of other buyers,
3. Learning from the experience of others (consumers) is a positive effort to build trust. However, the conditions are, consumers are in a weak position in terms of recognizing the mechanism of online transactions. Consumer education can be obtained precisely and fellow consumers who provide enlightenment of knowledge and experience when they choose products with care.

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