

The Role Of Consumer Trust As An Intervening Variable In Purchasing Decisions In Lazada E-Commerce: A Study Of Indonesian Society

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Abstract This research aims to identify the direct impact of online customer reviews and online customer ratings on trust and purchasing decisions, as well as the indirect impact of online customer reviews and online customer ratings through trust on purchasing decisions on Lazada e-commerce for Indonesian society. The research method used is quantitative with the help of a questionnaire as the main instrument. The sample collected was 250 respondents selected through purposive sampling and the data was processed with the help of SEM AMOS. The results of structural equation modeling (SEM) analysis show that online customer reviews and customer ratings have a positive and significant impact on trust and purchasing decisions directly, the same thing applies to indirect relationships, showing that the role of trust as an intervening variable can strengthen student decisions. to shop on Lazada e-commerce. This can happen because Lazada always tries to provide transparent services to consumers, and this has an impact on consumer trust in shopping at Lazada.

Keywords: Purchase Decision; Trust; Online Customer Review and Online Customer Rating; Lazada Indonesia

INTRODUCTION

The progress of the world of modernization can be seen and felt from technological progress which is increasingly advancing rapidly. Technological progress is accompanied by the growth of the market place or e-commerce provided by technology developers, for example the birth of an e-commerce application such as Lazada, Shope, Blibli, Toko Pedia, Buka Lapak, and so on, directly or indirectly this progress also has a significant impact on the order or way humans behave (Zis et al., 2021), this can be seen from the shift in behavior carried out by society, for example society's lifestyle or shop style, with technological advances society is increasingly pampered with various conveniences for shop online, people can buy products and choose the products they are interested in without having to go to the market or supermarket, with just one click on their mobile phone people can get the products they dream of (Ginanjar., 2014), besides that the online world also provides convenience and flexibility time for the community because it can be accessed anywhere and anytime as long as an e-commerce application or website is available, but of course this requires support in the form of an adequate internet network (Rizki., 2021).

Another impact of technological developments, for example, is that direct face-to-face interaction is rarely done, and has been replaced by virtual interaction. Of course, this is a good thing in terms of technological progress making what is far away feel close (Ngafifi., 2014), but on the other hand, This has an impact on people's tendency to do pragmatic things for social interaction. Making direct social contact is considered something that is complicated, does not provide benefits, wastes time and is even said to be out of date and creates individual and selfish

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behavior in society (Rahmaanda., 2021). Even though the pros and cons of technological progress are still widely debated, people are once again determining their life choices in socializing or managing their shop life, because with so many choices of e-commerce places, people are increasingly confused about deciding where to shop online. The current phenomenon is that there is a lot of e-commerce that provides various kinds of people's needs, but this is accompanied by many cases of e-commerce-based fraud. According to the Ministry of Communication and Information, in 2020 there were around 167,675 thousand reports of e-commerce fraud cases received from public complaints, and in 2021 public complaints about e-commerce fraud cases were around 115,756 thousand complaints, although this has decreased, if you look at the numbers, it is still very high. tall. And in 2022 Kominfo again informed that complaints would reach 130 thousand complaints, and this indicates that the problem of crime in the e-commerce world needs serious handling from all parties, from e-commerce developers, distributors (sellers) especially the public as victims. If this is allowed to drag on, there will be public distrust in shop online and of course this will have an even greater negative impact.

Anti-certain steps that can be taken by the Indonesian people, before carrying out a transaction to purchase a product in an e-commerce, should pay attention to various things, for example identifying the e-commerce in detail, the reasonableness of the product price, looking at customer reviews, seeing how many items have been sold, looking at the rating. From the shop, after it has been properly confirmed, then make a transaction or purchase decision. Regarding this matter, several studies have been conducted regarding purchasing decisions made by the public, for example research conducted by (Regina, Rini & Sembiring., 2021) states that before deciding to buy a product, Indonesian people observe positive reviews from a shop. online, this is also confirmed by (Priyatin & Farisi., 2023; Pardede, Ginting & Rini., 2023; Elwalda & Lu., 2016; Constantinides & Holleschovsky., 2016; Ananda., 2021; Sudirjo et al., 2023), other things have also been expressed by previous researchers regarding purchasing decisions, for example research from (Zhun, Zhao & Ling., 2020; Nurhabibah, Savitri & Faddila., 2022; Johan, Rosadi & Anwar., (2021) said that consumers will look at the customer rating of an e-commerce before making a purchasing decision and this has a positive and significant effect. However, other things have been revealed by other researchers such as (Suwandoyo et al., 2023; Priyatin & Farisi., 2023) who say that customer ratings do not has a significant influence on purchasing decisions, based on existing cases and research gaps, this research provides solutions to existing problems, namely, to further convince people to shop online, it is not enough just to look at customer reviews and ratings from an e-commerce, but

it requires confidence. or trust from consumers themselves, so in this research a solution is provided for an intervening variable in the form of consumer trust to bridge the research gap that occurs.

In this research, we describe the factors that make Indonesian people tend to shop online through Lazada e-commerce. Lazada is an e-commerce platform that provides various kinds of people's needs, from sanitation, food to shelter, everything is provided by Lazada. Lazada launched in Indonesia in 2012 and at that time it immediately became the dream application of the Indonesian people for e-commerce, but as time went by it turned out that competitors with similar business concepts were increasingly appearing, making Lazada increasingly lose its customers. This can be seen from the following top brand index:

Table 1. Top Brand Index

| Nama Brand | 2019 | 2020 | 2021 | 2022 | 2023 |
|---------------|-------|-------|-------|-------|-------|
| Blibli.com | 13.50 | 13.20 | 5.70 | 5.10 | 6.60 |
| Lazada.co.id | 44.30 | 41.00 | 23.70 | 21.80 | 22.50 |
| Shopee.co.id | - | - | - | - | 52.80 |
| Tokopedia.com | 7.60 | 8.00 | 4.80 | 10.20 | 4.10 |
| Zalora.co.id | - | - | 3.00 | - | 3.50 |

Showing 1 to 5 of 5 entries

Sumber: Top Brand Award (www.topbrand-award.com)

Based on the previous explanation, in this research a research formulation was formulated:

- How does customer review and customer rating influence customer trust and purchase decisions,?
- How does customer trust directly and indirectly influence purchasing decisions?

The focus of the discussion in this research is on the purchasing decision variable as the dependent variable. The purchasing decision itself is defined as a consumer purchasing decision which is a process where the consumer gets to know the problem, looks for information about a particular product or brand that suits the consumer's own needs or desires (Tjiptono 2015: 21), apart from that, according to (Bafadhal, 2020), the definition of a purchasing decision is a consumer's decision about what to buy, how much to buy and how to make the purchase, this was further developed by (Gunawan, 2022) Decision Purchasing is an activity, action and psychological process carried out by consumers before making a final decision to purchase a product, goods and services with the aim of meeting the needs and desires of individuals, groups and organizations. Based on the explanation from previous

researchers, a mini conclusion can be drawn about purchasing decisions which can be interpreted as purchasing a product that suits needs or desires or that can answer individual or group problems and can make someone happy after getting the product. Indicators for purchasing decisions themselves There are three indicators in a purchasing decision, namely: (1) stability of the purchasing decision, (2) quick decision, (3) confidence in the right decision (Yurindera, 2020).

Apart from purchasing decisions, this research also discusses the importance of consumer trust. Consumer trust is defined as consumer trust, namely all the knowledge possessed by consumers and all conclusions made by consumers about objects, attributes, and benefits (Mowen, 2011: 312), other things expressed by Donni (2017), trust is a psychological area which is a concern for accepting what is true based on expectations of good behavior from other people. In other research, it is stated that trust is all the knowledge possessed by consumers and all the conclusions made by consumers about objects, attributes, and benefits (Donni, 2017). Indicators of trust consist of (1) reliability, (2) honesty, (3) concern and (4) credibility (Maharani, 2010). In some literature, consumer trust can influence a person's purchasing decisions, for example from a research presentation (Mahliza, 2020) states that trust is one of the reasons consumers buy a particular product, on another occasion (Che et al., 2017) suggests that the trust they have by consumers is the key that can make consumers decide to buy a product that they need or want. H5: Consumer trust can influence consumer decisions to buy Lazada products.

Online Customer Review and Online Customer Rating, these things are related but have different meanings, Online Customer Review is part of Electronic Word of Mouth (e-WOM), which is a direct opinion from someone and is not an advertisement. Reviews are one of several factors that determine a person's purchasing decision (Farki & Baihaqi (2016:2). According to (Banjarnahor, 2021), online customer reviews are information that is considered credible and trustworthy by companies to help consumers determine the products they need. by consumers. In short, OCR's are opinions written by consumers on an e-commerce platform that correspond to what a consumer experiences, and the content is sometimes positive and sometimes negative. Online customer review indicators include those according to Hariyanto & Trisunarno, (2021) divided into 1. Perceived Usefulness 2. Source credibility, 3. Argument quality 4. Valance, 5. Volume of reviews. While Online Customer Rating is a better-known way for potential buyers to get information about sellers, then aanya Rating in buying and selling Online becomes a logical thing if consumers consider that ratings are a benchmark for the quality of a product. Ratings are made by consumers who have made purchases online and published on

the website. Usually, ratings are one way of providing feedback by consumers to sellers, Dellarocas, (2003). Consumer Rating is the same thing as a Review but the opinion given by consumers is in the form of a determined scale, usually the Rating applied by online stores is in the form of stars where more stars indicate a better value (Lackermair, Kailer & Kanmaz, 2013). There are three indicators for Online Customer Rating according to Elwalda, (2015), including: (1). Perceived Usefulness of OCR (2). Perceived enjoyment of OCR (3). Perceived control of OCR. In several existing literatures, Online Customer Reviews and Online Customer Ratings have a significant positive influence on purchasing decisions, as in research from Mulyati & Gesitera, (2020); Latief & Ayustira, (2020); Ardianti & Widiartanto, (2019), H3, : Online Customer Reviews have a positive and significant influence on product purchasing decisions in Lazada e-commerce, H4 : Online Customer Ratings have a positive and significant influence on product purchasing decisions in Lazada e-commerce . Apart from that, Online Customer Reviews also have a good influence on consumer trust. This has been stated by previous researchers such as Kamisa, Putri & Novita, (2022); Farki & Baihaqi, (2016); Hariyanto, & Trisunarno, (2021) H1: Online Customer Reviews have a significant positive influence on consumer trust, H2: Online Customer Ratings have a significant positive influence on consumer trust.

METHOD

This research study uses a quantitative approach that focuses on describing the variables studied through numerical data. The population of this study is unknown, including objects or subjects with certain characteristics that are the focus of the research. The sample was obtained through a non-probability sampling method by applying a purposive sampling technique, which was selected based on certain criteria, such as people in Indonesia who have the Lazada marketplace application and have shopped online on the Lazada application more than twice. In this research, an adequate sample size is at least five to 10 times the number of indicators (Ferdinand, 2006). In this study the number of indicators was 15 so the number of samples in this study was $15 \times 10 = 150$ respondents. This meets the requirements of the Maximum Likelihood (ML) estimation model, which is between 100 - 200 samples (Ghozali, 2018). In the collection process, it was estimated that 250 respondents were selected as the number of samples taken with an interval of 10% and a confidence level of 99% (Sugiyono, 2019). Variable measurement was carried out using quantitative analysis using a 1-7 Likert scale in the questionnaire. The research variables are the independent variable (Online Customer Review with 5 indicators, and Online Customer Rating with 3 indicators), dependent variable

(Purchasing Decision with 3 indicators), and intervening variable (Trust with 4 indicators). Data was collected using a literature review study and conducting a questionnaire. The data analysis technique involves descriptive analysis to explain the data in general, SEM analysis or Structural Equation Modeling with the AMOS method to test the relationship model between variables, as well as evaluation of the outer model or measurement model and the inner model or structural model (Hair JR et al., 2021) . Construct reliability testing, construct validity, and SEM analysis with intervening variables were carried out to test the hypothesis and measure the extent to which these variables are interconnected. Evaluation of the measurement model and structural model using the criteria of Validity and Reliability Test, Average Variance Extracted, Goodness of Fit, R-square, and hypothesis testing (Hair et al., 2021) with the SEM analysis stages itself through five stages (Latan, 2013: 42), namely: 1. model specifications; 2. model identification; 3. model estimation; 4. model evaluation; 5. modification or specification of the model.

RESULTS AND DISCUSSION

The results of this research show that 250 respondents in the study were obtained over 15 days with the help of Google Form. Many respondents were 25-30 years old (85%), in accordance with the productive age range of Indonesian society which has entered the adult phase. In terms of gender, respondents were dominated by women (76%), which reflects the tendency of women to be more active in e-commerce activities in this research, and men were 24%. The regions of origin of respondents varied greatly, involving 15 provinces in Indonesia and most people came from Central Java province (57%). Thus, respondent data creates a broad representation and covers a diverse spectrum from various cultural or ethnic backgrounds.

Data analysis shows that the descriptive mean value of the purchasing decision variable is 5.67 out of 7 and this value is relatively high, as well as the consumer trust variable which has a mean value of 5.45 out of 7. This also applies to the online customer review and customer rating variables with each respectively a value of 5.30 for OCR's 5.47 for OCR. This shows that Indonesian people in their decisions to shop online are very much based on the opinions of other people and these opinions are also used as a basis for believing in e-commerce as a place for e-commerce.

Testing the validity of the data, in this research to see the validity of the data, was carried out using a Confirmatory Factor Analysis (CFA) approach. With the criteria that the estimated value is greater than 0.5 and based on the results of the validity test in Table 2, the estimated values for all indicators of the exogenous and endogenous variables are all values above 0.5,

so it can be said that all the indicators used in the research are valid.

Table 2 Factor loading variable exogen and endogen

| | Estimate |
|---------------|----------|
| X1 <--- OCR'S | 0.71 |
| X2 <--- OCR'S | 0.68 |
| X3 <--- OCR'S | 0.65 |
| X4 <--- OCR'S | 0.71 |
| X5 <--- OCR'S | 0.61 |
| X6 <--- OCRA | 0.75 |
| X7 <--- OCRA | 0.76 |
| X8 <--- OCRA | 0.75 |
| X9 <--- CT | 0.65 |
| X10 <--- CT | 0.63 |
| X11 <--- CT | 0.65 |
| X12 <--- CT | 0.69 |
| X13 <--- DP | 0.75 |
| X14 <--- DP | 0.77 |
| X15 <--- DP | 0.72 |

Table 3 Loading factor Construct reliability and validity

| Constructs | Items | Loading | A | CR | AVE |
|------------------------|---|---------|------|------|------|
| Purchase Decision | I am always ready to shop at Lazada. | 0.75 | 0.81 | 0.71 | 0.67 |
| | I never hesitate to shop at Lazada. | 0.77 | | | |
| | I always believe in shop at Lazada | 0.72 | | | |
| Customer Trust | Lazada is always trustworthy. | 0.85 | 0.87 | 0.89 | 0.69 |
| | Lazada is always transparent in providing services. | 0.83 | | | |
| | Lazada always cares about its consumers. | 0.73 | | | |
| | Lazada has high credibility | 0.68 | | | |
| Online Customer Review | Complete products on Lazada | 0.85 | 0.85 | 0.79 | 0.70 |
| | All Lazada sellers are credited as sellers. | 0.87 | | | |
| | The quality of Lazada products is very good. | 0.79 | | | |
| | I always give positive reviews. | 0.83 | | | |
| | I always recommend friends to shop at Lazada | 0.77 | | | |
| Online Customer Rating | <i>I always give high ratings to Lazada</i> | 0.59 | 0.77 | 0.89 | 0.77 |
| | <i>I feel happy to give a high rating</i> | 0.74 | | | |
| | <i>I gave a rating according to what I got.</i> | 0.73 | | | |
| | | | | | |

The structural model of this study examines the GoF structural model. The results showed that the structural model met the goodness of fit criteria where CMIN/DF = 1.142 (<5). CFI value = 0.984, TLI = 0.981 for each criterion (0.90), AGFI 0.853 (> 0.80) and RMSEA = 0.031 (< 0.08). Thus, the structural model is found to be valid and reliable. Table 3 shows the estimation results.

| Goodness of Fit Index | Cut off Value | Result | Model Evaluation |
|------------------------------|---------------|---------|------------------|
| Chi Square (df = 250),Sig=5% | ≤ 200,610 | 175.656 | Well |
| Probability | ≥ 0,05 | 0,115 | Well |
| CMIN/DF | ≤ 2,00 | 1.142 | Well |
| GFI | ≥ 0,80 | 0,888 | Well |
| AGFI | ≥ 0,90 | 0,853 | Marginal |
| TLI | ≥ 0,95 | 0.981 | Well |
| CFI | ≥ 0,95 | 0.984 | Well |
| RMSEA | ≤ 0,08 | 0,031 | Well |

Hypothesis testing, in this research, it can be stated that all hypotheses have a positive and significant influence. This is reflected in the results of the SRW value with the criteria for each value, the correlation probability value is below 0.5 and the results of SEM data processing show that there are no hypotheses that have a probability value. above 0.5 and all correlations between variables have critical ratio (CR) values that are above the requirements, namely C.R ≥ 2.00, so it can be interpreted that all hypotheses have a good influence, this can be seen in table 4.

Tabel 4. Standardized Regression Weights

| | | | Estimate | S.E. | C.R. | P |
|----|------|-------|----------|------|-------|------|
| CT | <--- | OCR's | .414 | .147 | 2.814 | .005 |
| CT | <--- | OCRA | .265 | .132 | 2.612 | .024 |
| PD | <--- | CT | .243 | .114 | 2.335 | .013 |
| PD | <--- | OCR'S | .270 | .093 | 2.786 | .003 |
| PD | <--- | OCRA | .298 | .098 | 3.055 | .003 |

Online Customer Review of Customer Trust

The results of this research show that the relationship between Online Customer Reviews has a positive and significant influence and is in accordance with the hypothesis that has been proposed, this can be seen from the C.R value of 2,814 ≥ 2.00 with a probability value of 0.005 < 0.5, so it can be seen conclude that the better the OCR's, the higher the consumer's confidence in shop at Lazada.

Online Customer Rating of Customer Trust

The results of this research show that the relationship between Online Customer Rating has a positive and significant influence and is in accordance with the hypothesis that has been proposed, this can be seen from the C.R value of 2,612 ≥ 2.00 with a probability value of 0.024 < 0.5, so it can be seen conclude that the higher the OCRA, the higher the consumer's confidence in shop at Lazada.

Online Customer Review of Purchase Decision

The results of this research show that the relationship between Online Customer Reviews and purchasing decisions has a positive and significant influence and is in accordance with the hypothesis that has been proposed, this can be seen from the C.R value of $2,786 \geq 2.00$ with a probability value of $0.003 < 0.5$, so it can be seen conclude that the higher the OCRA, the higher the consumer's purchasing decision to shop at Lazada.

Online Customer Ratings on Purchase Decisions

The results in this study show that the relationship between Online Customer Rating and purchasing decisions has a positive and significant influence and is in accordance with the hypothesis that has been proposed, this can be seen from the C.R value of $3,055 \geq 2.00$ with a probability value of $0.003 < 0.5$, so it can be seen conclude that the higher the OCRA, the higher the consumer's purchasing decision to shop at Lazada.

Customer Trust on Purchase Decisions

The results of this research show that the relationship between Customer Trust and purchase decision has a positive and significant influence and is in accordance with the hypothesis that has been proposed. This can be seen from the C.R value of $2.335 \geq 2.00$ with a probability value of $0.013 < 0.5$, so it can be concluded the higher the CT, the higher the consumer's decision to shop at Lazada.

This research also reveals a direct and indirect relationship to the dependent variable (purchasing decisions), the results show that directly OCR's and OCRA influence purchasing decisions, and indirectly too, namely the relationship between OCR's and OCRA and purchasing decisions, through customer trust, and the presence of CT as an intervening variable makes consumers more confident in making shop decisions on Lazada e-commerce, this can be seen in table 5, below.

Table 5. Standard Total Effect

| | OCR'S | OCRA | CT | PD |
|-------|-------|-------|-------|-------|
| CT | .370 | .187 | .000 | .000 |
| PD | .159 | .124 | .562 | .000 |
| Total | 0.529 | 0.301 | 0.562 | 0.000 |

Disucussion

This research explores the factors that make Indonesian consumers make purchasing decisions on Lazada Indonesia e-commerce, the results of the research are quite interesting, of all the hypotheses proposed in the research, all of them show very good results, which are H1, H2: results of processing data shows that giving positive reviews and high ratings by consumers after shop is actually able to make consumers place their trust in Lazada e-commerce, this is in line with research conducted by Putri & Novita, (2022); Farki & Baihaqi, (2016); Hariyanto, & Trisunarno, (2021) who said that the presence of positive reviews and high ratings (5 stars) left by previous consumers after shop at a market place can make people trust e-commerce,

meaning that customer reviews and ratings are indeed very needed by consumers, because it can be used as a basis for trusting an e-commerce, but this also requires caution from the online community to be wiser in giving trust to e-commerce's that they need. Apart from that, H3, H4: the results of data processing show that providing reviews and ratings on e-commerce's has a very good impact on consumers' decisions to buy products at Lazada stores, this is in line with research conducted by Mulyati & Gesitera, (2020); Latief & Ayustira, (2020); Ardianti & Widiartanto, (2019), stated that the existence of high customer reviews and ratings can hypnotize consumers to spend their time and money in order to get the products they need or want, in the sense that if a market place has lots of positive reviews and ratings high (5 stars), of course this is a golden ticket for online consumers to make purchasing decisions. Apart from that, H5: based on the results of data processing, it was found that trust plays an important role in the consumer shop decision process, this is in accordance with research conducted by previous researchers (Mahliza, 2020) which states that trust is one of the reasons consumers buy a particular product. , on another occasion (Che et al., 2017) stated that the trust held by consumers is the key that can make consumers decide to buy a product that they need or want, meaning that consumers have strong trust through several experiences they have gained. from previous consumers, this can be a basis for consumers to decide to shop at e-commerce that suits consumer needs. Another thing that is of concern in this research, this research reveals that there is a direct and indirect relationship between OCR's and OCRA on purchasing decisions made by consumers, and in this research, it is revealed that the role of the trust variable plays an important role in the decision-making process by consumers, p. This is proven by the indirect value, after trust is used as an intervening variable, consumer purchasing decisions are higher and better regarding e-commerce.

CONCLUSION

The conclusion in the research, the common thread can be drawn, is that all the research questions have been answered, through the data processing that has been carried out, it shows that the Indonesian people in the context of this research, need information from other people before making a purchase, and this is very reasonable to do, because buying a products and not being seen and touched directly will certainly raise big questions and even doubts from the public, for this reason this research creates a research question about how the role of customer reviews and ratings can be one of the factors that can make the public believe in e-commerce. and this has an impact on consumers' decisions to spend time and money in order to obtain the products they need or want, but in this research it also needs to be emphasized that even though

e-commerce has received positive reviews and high ratings, the public still has to Always check and recheck before deciding to make a purchase at the e-commerce site you have chosen, this is so that consumers avoid fraud under the guise of e-commerce or e-commerce.

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