Factor Influence Brand Trust: Evidence from e-Commerce in Indonesia

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Abstract: The modern technological advances have changed people's habits from offline shopping to online shopping. Online shopping makes it easy for consumers to shop wherever and whenever. With the increasing number of online purchases, online trust from buyers shows as a significant factor that influence buyers to repurchase goods. The purpose of this study is to find out whether an online review can influence brand trust towards Tokopedia. This study also adapted several other variables from previous studies, namely, good online experience, security, and brand reputation. Based on previous studies, there has been limited research on the influence factors of brand trust in online reviews, especially in the Indonesian context. The amount of online review is far more significant than the information obtained from traditional contacts in the offline world. The fast growth of e-commerce customers in Indonesia, it is essential to find out how online reviews influence brand trust, particularly in the context of Indonesian e-commerce. The unit of analysis in this research involved 172 respondents, namely consumers who have shopped online or have used Tokopedia e-commerce applications. The data collection technique is done using an electronic questionnaire. The method used in this study is multiple linear regression through software SPSS version 21. The study showed brand trust are influenced by good online experience and brand trust at e-commerce's website in Indonesia. Moreover, the result also showed online review and security are not affect brand trust.

Key Words: Online Shopping; Online Experience; Brand Trust; brand Reputation; Online Review; Security.

I. INTRODUCTION

The current technological advances have changed people's habits from offline shopping to online shopping. Online shopping makes it easy for consumers to shop wherever and whenever. With the increasing number of online purchases, the more factors that influence buyers to repurchase goods with one of them being trust. Brand trust is the most crucial factor in changing a person's online shopping behavior. The development and maintenance of brand trust is highly necessary as consumers believe that certain brands can help them to be feel more confident and fulfil their desires (1)

E-commerce has become one of the most productive and advanced forces of economic growth globally. However, in Indonesia, e-commerce has not reached the favorite status that it has in Malaysia or Singapore. According to Yasunobu Hashimoto, the Director of Rakuten Belanja Online, there are three obstacles in e-commerce development in Indonesia, namely uneven internet infrastructure across the country, logistics that haven't reached remote areas, and payment methods that can be used by everyone as not everyone in Indonesia have credit card (2).

In addition, according to Indrasto Budisantoso as President Director of Groupon Indonesia, 50% of Indonesians still do not trust the shopping system using the internet. 34,6% of respondents fear that they will be deceived when buying goods online, and 21,6% of respondents don't feel confident in buying because they haven't seen the item. In addition to trust, another challenge in online shopping in Indonesia is that banking access is still relatively low with new banking penetration only reaches 20% of the public while the credit card holders reach 4.5% (3). Despite the facts above, the number of sellers and buyers on Indonesian e-commerce continues to increase by 17% annually (4). Several factors support the fast development of e-commerce sectors in Indonesia. First, smartphone and internet penetration continue to increase. Second, Indonesia has a large population based on the growth of purchasing power in the current macroeconomic growth. Third, Indonesia consists of young people that understand technology. In other words, they are able to adapt to new technologies (5).

During 2018, in Indonesia ,online shoppers reached 31.6 million and will continue to increase as time progresses (6).

Fig 1. Online Shoppers in Indonesia

Based on a survey conducted by FT Confidential Research, the e-commerce sector in Indonesia continues

433

to surge due to technology that continues to disrupt consumer behavior. In 2017, Indonesia had 11 million new online shoppers, totaling the number to 35 million. (7)
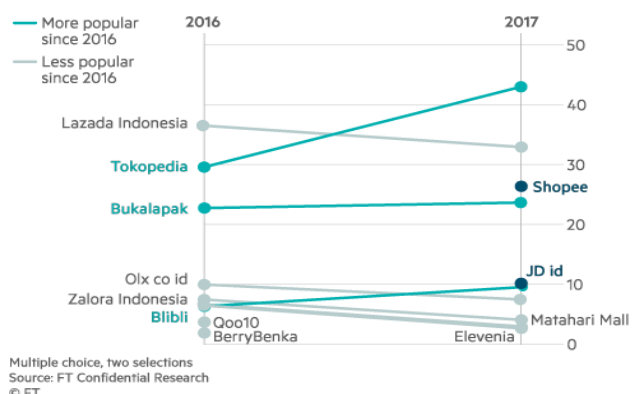

Fig 2. Top 10 Most Popular Online Shops in Indonesia

E-commerce itself can involve various parties, so that it has several different transactions in e-commerce, such as Business to Business Transaction (B2B), Business to Customer Transaction (B2C), Customer to Customer Transaction (C2C), and Customer to Business Transaction (C2B) (8).

In this study, the researcher focused on Customer to Customer Transaction (C2C). In C2C market, transactions between sellers and buyers are done through e-commerce platforms, including Tokopedia. In general, C2C market sites do not own or buy inventory, but they usually ask traders to distribute goods when they receive orders from customers (9).

Brands provide several benefits to their clients they rise customers' confidence in products which they cannot touch and try. Simultaneously, it can facilitate , clients, to better the process of purchasing products (10). In the decision-making process, brands can help buyers to eliminate doubts about the quality and function of the product (11). So, the level of risk for customers in making business with online vendors decreases where brands that are already known to use online transactions (12) and contribute to building the trust process (11). In this background, many famous brands on the internet are believed by customers (13). Therefore, the brand itself is a significant factor in, starting an online trust to new clients.

When running an online business, trust is needed between the seller and the buyer because if there is no sense of mutual trust, the transaction will be challenging to do. Online business is different from conventional business. Online business requires a unique way for consumers to believe. It is because in offline transactions, sellers and buyers can meet face-to-face and buyers can see the products directly, while online businesses can only be seen in the form of pictures and descriptions of the products specifications. For online players, it is important to present, accurate and honest information regarding the goods or services they sell. The seller must ensure that they provide, reliable information on the products they sell to a construct and preserve trust in the online store (14). According to Nilson, customers may not

trust the company's claims if they fail to ensure a reliable and stable brand reputation. This will hurt their share in the market and finally; they will be defeated by other brands (15). Therefore, trust is the utmost significant feature in every commercial transaction carried out through the internet, where consumer trust needs to be maintained or cultivated to continue business growth (16). The point is without consumer trust; e-commerce will not reach its full economic potential. In the previous study, it was revealed that the feature that affect brand trust is safety or confidentiality, word-of-mouth (WOM), excellent online experience, quality of information and brand repute have a positive influence on brand trust (14, 17) (18) (19). Additionally, the other factor that influence brand trust are information seeking (20). ,

One forgotten variable is an online review. Judging from previous studies, there has been no research on how much influence online reviews on brand trust. Online review or electronic WOM is far higher than the information attained from traditional contacts in the offline world and includes several units of positive and negative information that are presented together from various sources at the same time compared to one part of positive information or negative in valence (21). Therefore, in this study, the authors add one factor that influences brand trust, namely online review because it has not been found in other studies that use this variable. An online customer review is one channel that is very strong in generating Online Word-of-mouth (22), of course, essential to find out how much influence online reviews of brand trust have in particular on e-commerce in Indonesia, because of the many e-commerce mushrooming in Indonesia.

Therefore, the purpose of this study is to discover the factors that can affect online brand trust in e-commerce.

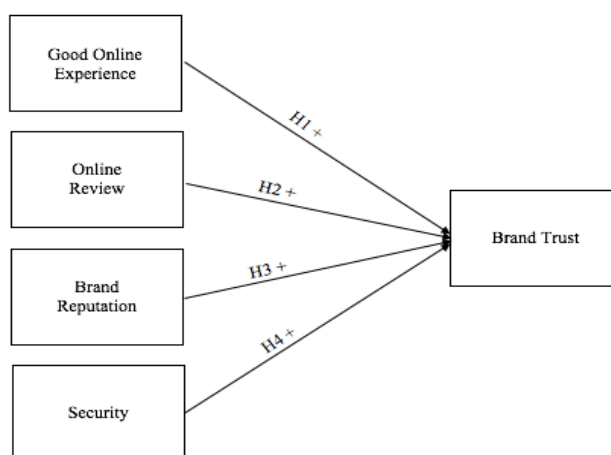## II. LITERATURE REVIEW

Fig 3. Research Model

A. E-Commerce

It is the trading of goods and services through the internet. In addition to selling and buying, a lot of people utilize the internet as an information source to equate prices or see

the latest products offered before they make purchases online or in traditional stores (23). E-commerce refers to various in-line commercial activities that focus on exchanging commodities with electronic means, especially the internet by organizations, industries, and customers. The imperfect description of e-commerce can slow down the growth of the internet. E-commerce is a socio-economic activity it utilizes computers and networks (24).

B. Brand Trust

I can be defined as the level to which consumers believe that some brands can fulfil their desires (25). It can also be defined as attributes of relationships, determine their existence and nature, even in addition to economic factors, such as lower prices (26). Brand trust refers to the consumers' desire to depend on the ability of a brand to show its function or value (27). Therefore, to find out what aspects can affect a person's brand trust is critical.

C. Good Online Experience

Experience is defined as a high level of familiarity with a subject, which is usually obtained where we get that experience (28). Experience with a brand has more influence than the qualities and advantages of a product because brands can produce deeper meanings and can also be easier to remember. Therefore, brands are able to generate greater customer trust. As customers experience their brands, it is suggested that the customers have the ability to categorize brands according to their level attributes (29). In previous research (26), (30), (31), and (19) have investigated that good online practice has a link with the familiarity and satisfaction of a web community.

According to previous research, brand know-how has a positive influence on brand trust, brand satisfaction, and brand allegiance (32). While other research said, the positive experience caused 75% of consumers to return to their u preferred websites (33).

Based on several studies that support the statement that online experience becomes a significant part in online shopping, in this study, we conclude:

H$_1$: There is a positive and significant relationship between good online experience and brand trust.

D. Online Review

Online consumer review is an alternate name of electronic word of mouth (eWOM) that has experienced enormous growth (34). These activities differ from those in the world in different features. In the advertising literature, WOM communication is oral communication, person-to-person between recipients and communicators where recipients perceive as non-commercial, regarding brands, products, services or providers (21). According to (35), online reviews offer the experience to consumers, namely services without the need to be present at the place. In research (22) note how the drill of studying products online significantly increases the potential for the empirical understanding of WOM marketing: while verbal reviews disappear soon after they are delivered, hence it is very challenging to capture and also examine online reviews remain long after posting.

Online reviews are also a form of information that is easily accessible to everyone. Therefore, we must be careful to validate the source from eWOM. Other research show that online review is a strong reflection of the whole WOM and found it is the probability of minimizing threat for customers where trust becomes extremely vital, particularly in many relational exchange circumstances to minimize the threat of a service effect (7)

(36) found that the positive valence of online customer reviews has a strong impact on the trust-building process, which is consistent with other studies that have suggested that positive valence of WOM leads to a higher probability of the purchase action (37). In that research found that the effect of online customer review valence mediating by the trust reliability dimension explains 82% of the variance of willingness to buy.

With the convenience offered by online review, the writer can conclude the following hypothesis in this study:

H$_2$: There is a positive and significant relationship between Online Review and brand trust.

E. Brand Reputation

It is a cause of demand and attraction that can last a long time, an image that is of higher quality with additional value to the rate of a premium brand. Reputable brands are secure assets, and the benefits can increase loyalty, as well as sales stability for the future (15). Meanwhile, according to (38) brand reputation is the ability of companies to make buyers who have the potential to identify or remember a brand as a member of a particular goods group (39). Baldinger and Rubinson said that an analysis of well-known brands must be done by combining attitudes and behaviors in the customer's mind, then tracking actions according to existing customer profiles (15). Brand reputation is gradually formed from an image detained by several numerous different shareholders who are not restricted to the impressions of their respective clients but also supporters. The company's positive repute can also result in supportive actions for different constituents (39).

According to (40), there is an important link among brand reputation and brand trust. In (7) research, brand reputation is connected to the customer's trust in the brand

Considering the effect that brand reputation has on shopper perceptions, we develop the following hypothesis

H$_3$: There is a positive and significant relationship between Brand Reputation and Brand Trust.

F. Security

Secrecy and safety issues have been labelled by governments and customer organizations as the main problems in e-commerce (41). Confidentiality issues and possible fraudulent behavior by online sellers are recognized as the main problems for online shopper. This concern cannot predict the security is still less common for internet users who have greater know-how and for buyers who use remote purchasing methods. Interestingly,

privacy is an essential concern for consumers who already have a long enough experience in shopping online. The accumulation of these experiences can a guide to greater alarms about secrecy issues. Therefore, the growing development of customer-oriented internet study that focuses on issues related to privacy and security. (42) shows that this problem can play an vital part in the development of online retail.

on The result of research showed that security (X_1), experience (X_2) and information (X_3) individually influence the brand trust on Mandiri Internet Banking website (43). According to (7) research, there is an important link between safety and brand trust on Bukalapak.com.. In (44) found that there is a statistically linear significant and positive relationship ($r = 0.680$, $p < 0.01$) between security and online brand trust. Therefore, the researcher compiled

H$_4$: There is a positive and significant relationship between security and brand trust.

III. METHODOLOGY

A. Measurement

In this study, five variables are consisting of one dependent variable and four independent variables. In this study, the dependent variable is brand trust, while the independent variables are good online experience, online review, brand reputation, and security. The data collection technique was used is a non-probability sampling where questionnaires will be distributed to people located in Indonesia who have shopped at Tokopedia. All variables will be tested with several questions, beginning with the screening question used as a filter to get the right sample, questions for the variable good online experience, security, brand reputation using a model from previous research (17).

B. Data Collection

In this study, the data collection method used is a non-probability sampling where questionnaires will be distributed to people located in Indonesia who have shopped at Tokopedia in the past three months. According to (45), the sample requirements for good research are more than 30 and below 500 for each sub-category that you want to study. Therefore, 172 people were used as a sample in this survey. T. The questionnaire data collection technique was used in this study the Q&A set of questions were given to the respondent to answer. Online google form were distributed to e-commerce users, especially Tokopedia. The questionnaire will be divided into two parts. The first part will be conducted a screening question first to find out the filler of the questionnaire, which has been shopping online at Tokopedia for the past three months.

IV. RESULT AND FINDINGS

A. Respondents' Characteristics

Table 1. Respondents' Characteristics

Measure	Item	Frequency	Percentage
Gender	Male	87	50,6%
	Female	85	49,4%
Age	< 18	2	1,2%
	18 -25	168	97,7%
	26 - 33	2	1,2%
Occupation	Student	154	89,5%
	Housewife	1	0,6%
	Employee	12	7%
	Entrepreneur	4	2,3%
Domicile	Sumatera	8	4,7%
	Jawa	162	94,2%
	Nusa Tenggara	1	0,6%
	Sulawesi	1	0,6%
The frequency of online shopping in the last 3 months	1-3	100	58,1%
	4-6	47	27,3%
	7-10	15	8,7%
	> 10	10	5,8%

This study examines what factors influence brand trust in Tokopedia, where respondents have experience in shopping from Tokopedia in the last three months. Respondents who have shopped at Tokopedia in the last three months amounted to 75.8%, while 24.2% did not conduct transactions or shopping activities on Tokopedia.

The majority of respondents who filled out the questionnaire were men (50.6%) with an age range of 18-25 years (97.7%) whose jobs are students (89.5%), most of them are located in Java (94, 2%) and the last three months has shopped from Tokopedia 1-3 times (58.1%)

B. Reliability and Validity Test

Table 2. Reliability and Validity Test

Variable	Measurement Item	Factor Loading	Cronbach Alpha
Brand Trust	BT 1	0.780	
	BT 2	0.756	
	BT 3	0.810	0,871
	BT 4	0.774	
	BT 5	0.792	
	BT 6	0.836	
Good Online Experience	GE 1	0.865	
	GE 2	0.872	0,861
	GE 3	0.832	
	GE 4	0.794	
Online Review	OR 1	0.754	
	OR 2	0.802	
	OR 3	0.815	
	OR 4	0.870	0.908
	OR 5	0.791	
	OR 6	0.804	
	OR 7	0.793	
Brand Reputation	BP1	0.841	
	BP2	0.881	0.884
	BP3	0.883	
	BP4	0.843	
Security	S1	0.784	0.888

S2	0.905
S3	0.888
S4	0.883

Each questionnaire is a measure of the tested variables. Each item that has a factor loading > 0.5 is declared valid for a measuring device. The factor loading results for Brand Trust ranged from the smallest 0.756 to the biggest 0.836. For the Good Online Experience variable, start from the smallest 0.794 to 0.872. Meanwhile, the Online Review variables range from 0.754 to 0.870. Brand Reputation variables start from the lowest 0.841 to 0.883, and the Security variable start from the lowest from 0.784 to 0.905.

C. Hypothesis Test

Table 3. Hypothesis Test

Hypothesis	Path	B	t	p-value	Result
H_1	GOE → BT	0.383	4.305	0.000	Accepted
H_2	OR → BT	0.066	0.814	0.417	Rejected
H_3	BR → BT	0.403	4.394	0.000	Accepted
H_4	SEC → BT	0.086	1.177	0.241	Rejected

The result of this study is written in the first hypothesis, namely the variable Good Online Experience ($\beta = 0.383$, $t = 4.305$, sig = 0.000) has an important relation to the Brand Trust variable. Meanwhile, in the second hypothesis, the variable Brand Reputation ($\beta = 0.403$, $t = 4.394$, sig = 0.000) also has a major relation to the Brand Trust. Lastly, the variable online review does not have a substantial relation to Brand Trust, as well as Security, which also does not have a significant relationship to Brand Trust.

D. Findings

H_1: There is a positive and significant relationship between the good online experience and brand trust

The respondents for this study is dominated by men 50.6%, based on the research on consumer behavior, gender differences in internet shopping are very influential in the present, it is found that company factors are included in the three most essential things in their trust to shop online (46). This result is also supported by the research done by (47) who researched online clothing in Karachi that there is an important link between the good online experience and brand trust. Also, in other research, the positive experience caused 75% of consumers to return to their preferred websites (33)

H_2: There is a positive and insignificant relationship between online review and brand trust

The second hypothesis is rejected because the author assumes that for e-commerce itself is more influenced by WOM factors, while many consumers use online review for products. (37) discovered that there is no association between the online survey and brand trust. Judging from the profile of respondents where the frequency of online shopping in the last three months were as follow; 47 people who shop 4-6 times, 15 people who shop 7-10 times, and ten people who shop more than ten times. Based on the number of frequencies, it can be assumed again that Tokopedia consumers have trusted to shop at Tokopedia repeatedly without the need for online reviews to find out about Tokopedia. This is reinforced by the acceptance of good online experience variables and brand reputation variables which indicate that if the respondents' experiences are good at shopping and the brand reputation is good, then people do not need to see Tokopedia online reviews.

H_3: There is a positive and significant relationship between brand reputation and brand trust

The accepted hypothesis of this outcome is also supported by the earlier study, in which it was found that brand reputation has an encouraging and significant influence on brand trust (7, 48, 49). ,

H_4: There is a positive and insignificant relationship between security and brand trust

The hypothesis was rejected because e-commerce has offered convenience in shopping. Due to convenience, security has become a second thought. Products being offered in affordable prices that fulfil the market's wishes has become more significant influence in brand trust. it was made clear from the profile of respondents in this study, where to occurrence of online shopping in the last three months is as follow; 47 people who shop 4-6 times, 15 people who shop 7-10 times, and ten people who shop more than ten times. As long as Tokopedia has a good reputation, then people are not so concerned about security. And also, this is reinforced by the acceptance of brand reputation variables.

V. CONCLUSION

A. Conclusion

Based on this statistical analysis, some conclusions can be drawn as follows:

- Good online knowledge has a positive and important impact on brand trust in Tokopedia. In Table 4.1, show that the sig t value for the good online experience variable is 0,000, which is less than 0.050. By the provisions if the value of sig t> 0.050 then H_0 is accepted and H_1 is rejected, whereas if the value is sig t <0.050 then H_0 is rejected and H_1 is accepted. Based on the results of the t test; it can be decided that good online experience has a positive and significant effect on brand trust or in other words the good online experience variable on brand trust is accepted. This is supported by the results of a questionnaire which states that the experience of respondents shopping online at Tokopedia is always satisfying with the percentage agreeing at 50.6 percent and strongly agreeing at 24.4%. In addition, when the respondents shop at Tokopedia it always goes well, which has an agreed percentage of 52.3% percent and strongly agrees 29.7 % percent. Respondents also felt that Tokopedia e-commerce was good, with a percentage agreeing at 52.3% and strongly agreeing 34.3%. The respondents also believe that the products sold on Tokopedia are good products with a percentage that agrees at 47.7% and strongly agree 23.3%

- The online review has a positive and not important influence on brand trust in Tokopedia e-commerce. This is known from the results of the t test found in table 4.1. In table 4.1, the results of the study show that the value of t for the online review variable is 0.417, which is more than 0.050. By the provisions if the value of sig t> 0.050 then H_0 is accepted and H_1 is rejected, whereas if the value is sig t <0.050 then H_0 is rejected and H_1 is accepted. Based on the results of the t test, it can be concluded that online review has a positive and not significant effect on brand trust or in other words, the online review variable on brand trust is rejected. This is seen from the respondent's profile where the frequency of online shopping in the last three months has 47 people (27.3%) who shop 4-6 times, 15 people (8.7%) who shop 7-10 times, and ten people (5,8%) who shop more than ten times. Because Tokopedia already has a good reputation and is supported by the acceptance of brand reputation variables, people don't pay attention to Tokopedia's online review of e-commerce because Tokopedia already has good brand reputation. Besides that, because the good online experience variable is accepted, people don't need to see Tokopedia's online e-commerce review because of the experience of the respondents who are good at shopping.

- Brand reputation has a positive and important influence on brand trust in Tokopedia e-commerce. This is known from the results of the t test found in table 4.1. In table 4.1, the results of the study show that the sig t value for the brand reputation variable is 0,000, which is less than 0.050. By the provisions if the value of sig t> 0.050 then H_0 is accepted and H_1 is rejected, whereas if the value is sig t <0.050 then H_0 is rejected and H_1 is accepted. Based on the results of the t test, it can be concluded that brand reputation has a positive and significant effect on brand trust or in other words, the brand reputation variable towards brand trust is accepted. This is supported by the results of a questionnaire which states that Tokopedia has a good reputation with a percentage agreeing to 44.8 percent and strongly agree 45.9 percent. Then, according to the results, Tokopedia provides good value and service with a percentage of 55.8% and strongly agrees at 34.2%. The respondents also argued that Tokopedia could be trusted with the percentage that agreed to be 43.6% and strongly agrees was 40.1%. In addition, respondents also thought Tokopedia gave an honest statement with the percentage that agreed was 51.2% and strongly agreed was 28.5%.

- Security has a positive and non-significant effect on brand trust of Tokopedia. It is known from the results of the t test found in table 4.1. In table 4.1, the results of the study show that the sig t value for the security variable is 0.241, which is more than 0.050. In accordance with the provisions if the value of sig t> 0.050 then H_0 is accepted and H_1 is rejected, whereas if the value is sig t <0.050 then H_0 is rejected and H_1 is accepted. Based on the results of the t test, it can be concluded that security has a positive and not significant effect on brand trust or in

other words, the security variable against brand trust is rejected. This is evidenced from the profile of respondents where the frequency of online shopping in the last three months has 47 people (27.3%) who shop 4-6 times, 15 people (8.7%) who shop 7-10 times, and ten people (5, 8%) who shop more than ten times. Because Tokopedia already has a good reputation and is supported by the acceptance of brand reputation variables, people are not so concerned about security because of Tokopedia's good brand reputation.

B. Implication

Managerial implications are pointed to e-commerce, which can increase the features that influence brand trust. One of the main measures in brand trust variable is e-commerce that guarantees satisfaction. This can be a reference for companies to improve customer satisfaction guarantees, such as the promos given are more attractive, and the quality of e-commerce itself in terms of products and sellers is improved.

For the first hypothesis, namely good online experience, in Table 4.2 the highest SPSS calculation on the questions that represent the entire variable, namely in the second item which states that previous purchases on e-commerce guarantee their trust in a brand. This can be a reference for companies in making or leaving a good impression for consumers in shopping. The results of testing the hypothesis also say that good online experience significantly influences brand trust, an increase for companies in this variable can be good customer service and responsiveness to provide solutions to consumer problems so that consumers feel helped and leave the experience for consumers.

On brand reputation variables the results of hypothesis testing indicate that brand repute has an important effect on brand trust and, it is significant to put consideration to the company in maintaining its brand reputation, steps that can be taken by the company in maintaining its reputation can avoid the issues that usually occur in the industry. Seen from the results of the questionnaire that best represents the brand reputation variable, states that good service is the strongest factor in a brand's reputation so that companies can improve their services such as ease of use of applications or ease of transactions.

Suggestions for this study relate to academic interests. The suggestions are inseparable from the limitations of the study. This research focuses on one C2C e-commerce in Indonesia only research replication is expected to cover other e-commerce in Indonesia. Replication of research is also recommended to add several new variables which are thought to influence brand trust because the e-commerce industry will often change based on existing technological developments. The results of this research also cannot be widespread to all consumers in Indonesia because each consumer has a different behavior according to their needs.

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