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ANALYZING SHOPPER'S RESPONSE ON INDONESIA MARKETPLACE

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Abstract

This research describes consumer responses to online shopping in Indonesia, Primary data collected via an online questionnaire is used. The respondents of this study are limited to people who in the past or now often do online shopping transactions. SEM (Structural Equation Modeling) is the quantitative data analysis method used here to describe the influence or relationship between variables. This study aims to determine the effect of stimulus variables on cognitive or behavioural responses of organisms/individuals. Not all variables induce responses. The important factors are informativeness and trust. Specifically, the completeness of the information provided by e-commerce websites, a safe technological solution, and policies that protect consumer personal data are important to consumers when deciding to conduct online transactions.

INTRODUCTION

E-commerce is the breakthrough in the business world. Anyone with an access to a computer, internet connection, and a possibility to pay for goods or services, can participate in e-commerce (Vermaat, Sebok, Freund, Campbell, & Frydenberg, 2015). In other words, e-commerce is relatively easy to participate in around the world.

According to eMarketer (2017), the great powers currently in the world are primarily Asia (China) and then North America (USA and Canada). Based on the data collected by the Ecommerce Foundation (2017), by the year 2015, China accounted for 33.7% of total e-commerce retail sales globally. China recorded sales of $766.5 billion and North America of $644 billion. In 2016, China recorded a significant increase amounting to $899 billion while $423.34 billion sales were recorded in North America (Cohen, 2017). The difference in internet penetration is quite striking in this analysis. From internetworldstats.com (2017), internet penetration in China recently reached 53.2% while in North America it is up to 88%. China in this case represents the Asia region, having conquered 90% of the total e-commerce retail sales.

This means, there is a vast opportunity for e-commerce growth in this region. The region with a total population of 4.3 billion is expected to reach total e-commerce sales amounting to $2 trillion in 2020, although $1 trillion at this time. This estimation is based on the booming internet penetration by Asian countries, the growth of the middle class, expansion of e-commerce's players and a large population (eMarketer.com, 2017).

Southeast Asia is considered to have the biggest potential for e-commerce growth. Governments support internet penetration and e-commerce. There are almost 650 million individuals in Southeast Asian community, this equals to half the population in China and two times the population in America (Briggs, 2016). Indonesia is one of the countries with the quickest growth in e-commerce. Internet transactions continue to grow with the government's support to the construction of telecommunications infrastructure and avid smartphone use among the population. Indonesia is currently sixth in Asia, with the total sales of e-commerce amounting to $5.6 billion in the year 2016.

There is similarity between the state of e-commerce in Indonesia and the situation of e-commerce in China, such as large populations, internet penetration levels, and government encouragement. E-commerce in these two countries features micro enterprises that sell their goods or services online (techcrunch.com, 2016). Many small retail players are popping up and many individuals do trade activities utilizing the internet. According to the internetworldstats.com (2017), internet penetration rate in Indonesia is now 50.4% and only 24 million have benefitted from e-commerce. E-commerce is growingly important; many individuals and companies do various transactions online. Individuals and companies can conduct trade activities via a variety of shopping websites and social media. These transaction activities can be conducted from anywhere and anytime. 66% of buying and selling online activities is conducted via smartphones, the rest use either a computer or smartphone to access the website. Clearly, online shopping transactions are becoming simple.

Websites have a major role in online shopping, almost all online transactions occur through websites. Websites are the first thing that people see, acting as a company's face in online shopping. With this important role, the websites cannot be considered only as a source of information, but they have to include different functions that cater to customer satisfaction. Websites must act as marketing tools for their companies (Kittikowt, Suwanabubpa, & Sithisomwong, 2018). Good design fulfilling customer expectation is a must as well as they have to impart trust that transactions are secure. Based on the previous research conducted by Gao and Bai (2014), websites especially online shopping websites must not only have the right "look", but provide overall experience that improve customer satisfaction and increase the customer purchase intention. Websites must have complete, accurate and precise information about the goods or the services provided. Everyone expects a well-designed website with complete information, quick access to the information, and secure transactions. Imparted feeling of security or trust play a major role in online transactions. The buyer needs to trust the seller and vice versa before both parties can engage in transactions (Ashraf, Thongpapanl & Auh, 2014). These are the factors that affect individuals when purchasing online. The purpose of this research is to analyze the stimulus factors affecting the customer's purchase intention and customer

satisfaction. Purchase intention and satisfaction are called a response in this research. This research provides recommendations for companies engaged in the e-commerce field in Indonesia.

LITERATURE REVIEW

S-O-R Framework as a conceptual model applied in this research describes the stimulus, organism, and a response. Stimuli or impulses which may affect the action of individuals engaging in e-commerce include informativeness, effectiveness, entertainment, and trust (Hsu, Chang & Chen, 2012). The organism experiences the "flow" - a cognitive state of feeling pleasant when browsing on the e-commerce website. The response is a reaction of the individual after experiencing an impulse from stimulus, i.e. purchase intention and satisfaction.

Informativeness leads to the ability of the website to provide the information. Information is often skimmed rather than read in detail, so useful information must be presented clearly. This is very important for consumers accessing websites only briefly.. The high quality of the provided information increases the purchase intention and the satisfaction felt by the consumer (Chen, Ling, Ying, & Meng, 2012). Websites use a wide variety of representation forms to communicate information, such as text, images, and videos. When information is provided, understood or accepted well by consumers purchase intention and satisfaction of the consumers are increased (Floh & Madlberger, 2013).

Effectiveness of the website content affecting the purchase intention and perceived consumer satisfaction can be measured through the completeness, accuracy, relevance, and currency of the information provided (Prashar, Vijay, & Parsad, 2017). According to Mazaheri, Richard, Laroche, & Ueltschy (2013), completeness, accuracy, and relevancy of information, when well displayed, reducing search time for relevant informtion, triggers perceived satisfaction of consumers and rises purchase intention.\

Entertainment can be said to be a visual appeal that is displayed or demonstrated by e-commerce website like design, graphics, text, images, colors, video, and audio, positively affecting the purchase intention and fulfilling consumer satisfaction (Liu, Li, & Hu, 2013). Research conducted by Prashar et al. (2015) shows that consumers are more interested in purchase at website that has an attractive design and look. According to Chou, Chen, & Lin (2015), website design is a key factor to increase consumer satisfaction.

Trust in online transactions is important because of the complexity and variety in the online interactions, boosting risks. Fraud, inaccurately presenting products, is an example. Trust is therefore important in stimulating purchase intention and satisfaction (Hsu, Chang, Chu, & Lee, 2014). The satisfaction that consumers feel is based on the similarity of products and services received with consumer expectations (Bao, Li, Shen, & Hou, 2016).

H1a: The stimulus affects purchase intention.
H1b: The stimulus affects satisfaction.

Completeness of the information provided on the e-commerce website relates positively to consumer interaction. When the information provided on the website is comple, consumer interaction on the e-commerce website is

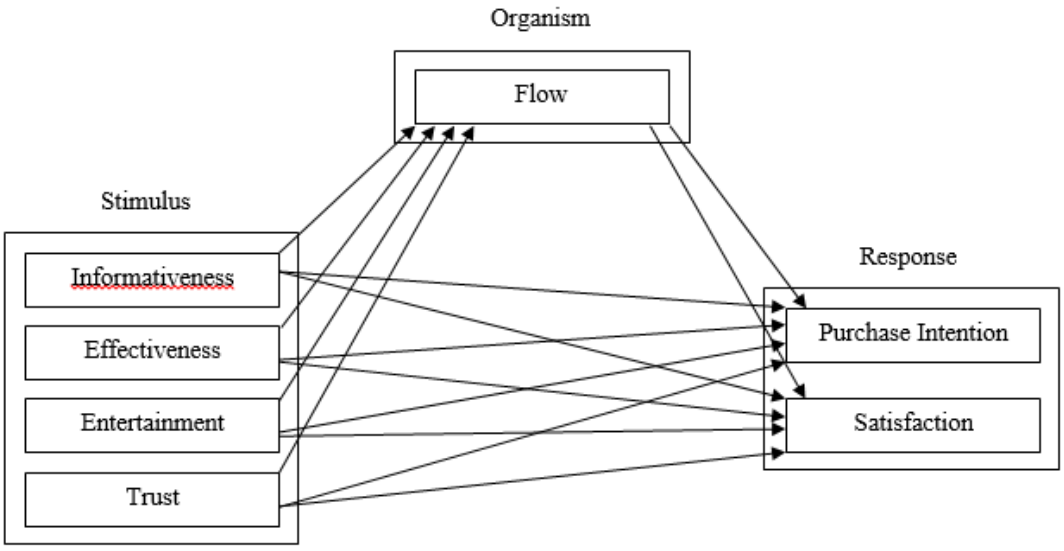
increased, which affects consumer cognitive states i.e. flows leading to purchase intention and a sense of satisfaction felt by consumers (Gao & Bai, 2014). According to Shadkam (2012), it is not enough that e-commerce website has an interesting, creative, and aesthetic look, but the website must also provide high quality photos and product complete information, . The more convinced the customers are, the more likely they are to purchase and feel satisfied.

E-commerce websites with rich and easily accessible information improves satisfaction. When consumers feel the pleasure, consumers are in a condition of flow enhancing the consumer purchase intention (Shadkam, 2012). The accuracy of the information provided progressively reduces the time and effort made by consumers in search of the needed information, helping consumers stay focused on the goal and engaging further in browsing on the e-commerce website. Consumer focus and deeper involvement brings consumers into the state of flow – satisfaction & purchase intention (Zhou, 2012).

Visual appeal can affect consumers when interacting with e-commerce website. Thus, using a wide variety of ways to attract attention like the use of bright colors, animation, and image will leave a strong impression on the consumer. Feeling comfortable and happy while using the website which means the consumer enters a state of flow, the perceived consumer satisfaction is increased leading to consumer purchase intention (Shaouf, Lü, & Li, 2016). According to Shadkam (2012), the visual appeal of the website determines the satisfaction felt by consumers, it also affects the cognitive state of the consumer, and encourages the consumer towards purchase.

Most consumers are highly sensitive with their data, considering information private. When e-commerce website has a good technological system and policies designed to protect the data on consumers from misuse, consumers feel comfortable to provide personal data and do not hesitate (flow) to transact online (Chou et al., 2015). If e-commerce website can provide high quality pictures of products and convincing information, the reputation of the seller is also assured, influencing the cognitive state of consumers to feel the flow – intention to purchase (Shadkam, 2012). Trust is considered to be the most important key to stimulate and influence the consumer to make online purchases (Akman & Mishra, 2017).

H2a: The stimulus affects purchase intention through organism.
H2b: The stimulus affects satisfaction through organism.



Source: Author, 2017

MATERIALS AND METHODS

Ordinal data scale is used for measurements in this research. Likert scale questionnaire is used for scoring. Non-probability sampling technique is used for incidental sampling. The population examined in this study are Indonesian residents located in Jakarta and Tangerang who use e-commerce websites. 202 samples were collected via a questionnaire from a population of an unknown number. Questionnaire is the technique used for collection of the primary data types. Detailed questionnaire was distributed online to respondents who previously did online transactions on the e-commerce websites. Questionnaire was created using the Google form and distributed through social media. Spreading the questionnaire through the social media simplified and accelerated the data collection. The questionnaire contained 21 indicators for measuring seven variables examined in this study. The seven variables examined are informativeness, effectiveness, entertainment, trust, flow, purchase intention, and satisfaction.

Data analysis used is SEM (Structural Equation Modelling) with PLS (Partial Least Square) approach. Measurement evaluation model has two indicators, formative and reflective. Reflective indicators are effects of the variables that can be observed and associated with other indicators. Characteristics of reflective indicators are similarity and interchangeability. Formative indicators typically have different content, with each indicator being unique and not interchangeable.

In conducting the mediation test there are a few things to ensure to meet the testing requirements. (Baron & Kenny, 1986; Kashy, Kenny, & Bolger, 1998; MacKinnon, Lockwood, Hoffman, West, & Sheets, 2002) in Little, Card, Bovaird, Preacher, & Crandall (2007) stated that certain conditions must be fulfilled to declare mediation. Variable X or stimulus (informativeness, effectiveness, entertainment, and trust) must be associated significantly with variable M or flow. Then the variable M or flow in this case is must have a significant relationship with the variables Y or response (purchase intention and satisfaction).

RESULTS AND DISCUSSIONS

202 respondents filled out the questionnaires.

Table 1. *Respondents Profile*

Category	Characteristics	Number of Respondents	Percentage
Gender	Male	115	56.9%
	Female	87	43.1%
Age	< 17	1	0.5%
	17-25	197	97.5%
	26-35	1	0.5%
	36-45	3	1.5%
	45-55		
	> 56		
Online shopping (In a Week)	< 1	143	70.8%
	1-3	51	25.2%
	3-5	6	3%
	> 5	2	1%
Earnings (per month)	< Rp 1.000.000	41	20.3%
	Rp 1.000.000 – Rp 3.000.000	81	40.1%
	Rp 3.000.000 – Rp 5.000.000	44	21.8%
	Rp 5.000.000 – Rp 8.000.000	28	13.9%
	> Rp 10.000.000	8	4%
Expenses for online shopping (per month)	< Rp 500.000	120	59.4%
	Rp 500.000 – Rp 1.000.000	61	30.2%
	Rp 1.000.000 – Rp 3.000.000	16	7.9%
	Rp 3.000.000 – Rp 5.000.000	3	1.5%
	> Rp 5.000.000	2	1%

Source: Author, 2017

Table 1 above shows that most of the respondents are between 17 and 25 years (97.5%), conduct transactions online below 1 times a week (70.8%), have an income between 1 million rupiah up to 3 million rupiah (40.1%), and they spending under 500 thousand (59.4%) for online shopping.

In conducting data analysis, this research uses Structural Equation Modeling or SEM techniques. SEM is divided into two types namely Covariance-Based SEM (CB-SEM) and Variance-Based SEM or Partial Least Squares (PLS-SEM). This study uses SEM-PLS because the main purpose is to apply SEM to predict or explain the constructs or latent variables that become targets. In addition, the SEM-PLS has several advantages compared to CB-SEM, because SEM-PLS test uses non-parametric approach so it does not have to fulfill a series of assumptions such multivariate normality, the minimum sample size, homoscedasticity and so on. SEM-PLS can work efficiently with a small sample size (n = 35-50), complex models and the assumption of a relatively free data distribution (free/abnormal data distribution). SEM-PLS test was conducted with WarpPLS 6.0 application on 202 samples according to the number of respondents received from the questionnaire. SEM-PLS test is divided into two parts namely Measurement Model (Outer Model) using CFA (Confirmatory Factor Analysis) and Structural Model (Inner Model) using Path Analysis. Measurement Model aims to conduct a test of the validity and reliability of the latent variables and invalid constructs in research and Structural Model estimates line coefficients and the level of significance, which is useful in the decision making following the results of the hypothesis test (Sholihin & Ratmono, 2013, p. 14).

In Structural Equation Modelling, the fit indices establish whether, overall, the model is acceptable. If the model is acceptable, what needs to be

established is whether the specific paths are significant. There are many fit indices in the Structural Equation Modelling, and in this case, WarpPLS has provided the model fit indices. Kock (2015:51) stated that P-values for the Average Path Coefficient (APC), Average R-squared and Average Adjusted R-squared must be equal or lower than 0.05 withAPC = 0.192 (p-value = 0,001), ARS = 0.372 (p-value < 0.001), and AARS = 0.357 (p-value < 0.001). Average block VIF (AVIF) should equal 1.643, and Average full Collinearity VIF must ideally be lower than 3.3 but is acceptable if lower than 5 (Kock, 2015, p. 51).

Convergent validity test, discriminant validity test, and reliability test are the three tests that measure the validity and reliability. In convergent validity test (reflective indicator) all indicators of all the variables must pass the convergent validity test. All variables in this study have met the reliability test requirements. All variables have the value of composite reliability and Cronbach's alpha above 0.7 apart from the value of the cronbach's alpha of trust being 0.651. This is still allowed in accordance with Ghozali & Latan (2015, p. 77) stating that the value of Cronbach's alpha should be at least 0.6 when other variables have values above 0.7. R-squared values suggest that the variable flow of 31.5% is affected by informativeness, effectiveness, entertainment, trust, and the rest of 68.5% is affected by other factors. Purchase intention in this case is 38.3% affected by informativeness, effectiveness, entertainment, trust, flow, and 61.7% is affected by other factors. Satisfaction was 38.8% affected by informativeness, effectiveness, entertainment, trust, flow, and 61.2% is affected by other factors. Results can be seen in Figure 1.

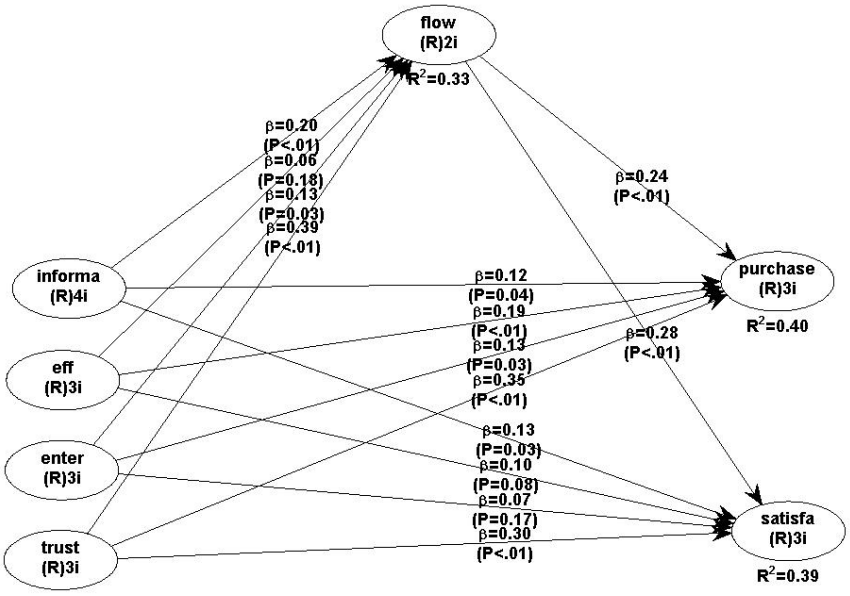


Figure 1. SEM Test Results through Flow
Source: WarpPLS 6.0, 2017

Structural model (inner model) test shows that out of the 14 relationships between variables, 11 ties are stated as significant and 3 relationships as not significant. The relationship between the informativeness and purchase intention is significant because the value P-value relationship is smaller than 0.05 (0.042 < 0.05). The relationship between informativeness and

satisfaction is significant because the value P-value relationship is smaller than 0.05 (0,032 < 0.05). The relationship between informativeness with flow is significant because the P-value is smaller than 0.05 (0.05 < 0.002).

The relationship between effectiveness and purchase intention is significant because the P-value is much smaller than 0.05 (0.003 < 0.05). The relationship between entertainment and purchase intention is significant because the P-value is much smaller than 0.05 (0.031 < 0.05). The relationship between entertainment and flow is significant because the value of the P-value is much smaller than 0.05 (0.026 < 0.05).

The relationship between trust and purchase intention is significant because the P-value is much smaller than 0.05 (P-value = < 0.001). The relationship between trust and satisfaction is significant because the P-value is smaller than 0.05 (P-value = < 0.001). The relationship between trust and flow is significant because the P-value is much smaller than 0.05 (P-value = < 0.001).

Then there are three relationships between variables declared not significant, i.e. the relationship between effectiveness and satisfaction (0.081 > 0.05), the relationship between effectiveness and flow (0.183 > 0.05), and the relationship between entertainment and satisfaction (0.170 > 0.05).

Research conducted by Chen et al. (2012) shows that the high quality of information provided increases purchase intention and satisfaction perceived by consumers. This is also reinforced by research conducted by Floh & MadlBerger (2013). Floh & MadlBerger (2013) also state the same, various forms of representation of information on e-commerce website such as writing, pictures, video, can stimulate purchase intention and satisfaction. When the information provided is understandable and well received by the consumer, it can generate consumer purchase intention and satisfaction.

Prashar et al. (2015) show that consumers are more interested in online shopping on websites that have attractive designs and displays, and Chou et al. (2015) say that good website design is a key factor in improving consumer satisfaction. In this research however entertainment does not affect satisfaction.

In accordance with the research conducted by Shadkam (2012), if the information is well-provided on e-commerce website (informativeness), nice visuals displayed by the website (entertainment), and high-quality products offered to consumers with convincing information (trust), this affects the cognitive state of the consumer (flow) and impacts consumer purchase intention.

In Gao & Bai (2014) research, entertainment does affect satisfaction through flow. In research conducted by Shadkam (2012), visual appeal is one determinant factor that affects the cognitive state of the consumer (flow) and causes satisfaction. Research conducted by Gao & Bai (2014) and Shadkam (2012) shows that consumer satisfaction will arise when the information that consumers want can be obtained and when transaction handling on the e-commerce website can be trusted.

The results of the research have shown that not all variables in the stimulus are mediated by the flow, the relationship between informativeness and purchase intention is not mediated by flow. Table 4.24 shows that the value of the path coefficient with flow in the model is smaller than the value of path coefficient without the flow in the model. This indicates that the flow

does not mediate the relationship between stimulus and response. Still,, information is very important in buying a product both online and offline. Complete product information will make consumer purchase intention higher, as the consumer needs complete, clear, and relevant information about a product. The consumer is more likely to purchase products with complete information than the products with incomplete information.

The results show that not all variables in the stimulus affect satisfaction, specifically, entertainment variables do not affect satisfaction. Certainly, this is not in accordance with previous research by Liu et al. (2013) stating that the visual attractiveness displayed by e-commerce website affects purchase intention and satisfaction that consumers feel. The relationship is not there in this research, as entertainment does not affect satisfaction. There may be a shortage of respondents in this study to confirm the relationship. In this case, the P-value generated by the relationship between entertainment and satisfaction is 0.06 whereas the specified margin of error is 0,05.

This research suggests that two variables i.e. entertainment and trust do not affect purchase intention. This result is in accordance with the previous research conducted by Gao & Bai (2014), where flow felt by consumers is driven by entertainment, with the flow fully mediating the effect of the stimulus variables on the purchase intention. The results of the study are in accordance with the previous research, with the three P-value results of the stimulus variables meeting the specified margin of error (<0,05).

The results of the research have shown that not all stimulus variables affect satisfaction demonstrating a different story from the research conducted by Gao & Bai (2014) and Shadkam (2012). Here, entertainment does not affect the satisfaction through flow. P-value produced is 0.170 - this value does not meet the specified margin of error (0,170>0, 05). The trust variable, however, is in accordance with the research conducted by Shadkam (2012), where the consumers feel the trust when the company demonstrates a good performance system and policy protecting consumer privacy, which increases consumer satisfaction. The results of this study are also in accordance with the research conducted by Zhou (2012), suggesting that when the e-commerce website is reliable and guarantees the security of consumer data trust is increased, which affects the cognitive state of consumers (flow) so that consumers will feel the satisfaction of the services provided by the e-commerce website.

CONCLUSIONS

Companies in online shopping in Indonesia need to pay attention to the factors that drive consumer desire to transact online. This research demonstrates that informativeness and trust are important variables., Completeness of the information provided by the e-commerce websites, a good technological solution, and the policies that protect consumer personal data are the things that are important to consumers when desicing to transact online. Consumers cannot see and hold the products they want to buy, so the trust and security need to be provided by the seller.

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