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Building Customer Trusts to Enhancing Purchase Intention on This Bukalapak.com

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Abstract

The success of the company is determined by the trust of customers developed by its salespeople. Therefore, their abilities should always be improved. This research expands relationship marketing theory especially in the field of trust and customers. Data was collected by 178 customers who shopped Bukalapak.com. Validity and reliability tests are performed to obtain valid data. Analyze data using structural equation models. The findings of our study suggest that customer trusts can be a link between Risk taking and purchase intention. In addition, brand reputation, perceived ease of use and risk taking affect purchase intention. Discussions, limitations and direction of future research are also included in this study.

Keywords: Brand reputation, customer trust, risk taking, perceived ease of use, purchase intention.

Introduction

Today, digital technology is growing rapidly, along with the growing human needs. Technology exerts a profound influence on the development of human life. Digital technology especially internet dewasa is not limited to the use of communication media and information media only, but can now be used as a means of transaction that until finally brings up a new marketplace site and a business network that is not attached to distance or time of use.

Marketplace is a web-based online media web based that conducts business activities and transactions between sellers and buyers. Buyers can find as many suppliers as possible with the desired criteria so as to obtain according to the market price. As for suppliers supplier/ sellers can know the company/ companies that need their products / services Opiida (2014).

Based on survey data conducted by APJII (Indonesian Internet Network Organizing Association) in 2016 more than half the population in Indonesia has used or connected to the internet with a total of 132.7 million people. This is up 51.8% from two years ago, in 2014. The development factor of the internet is due to the development of internet network infrastructure and the ease of obtaining smartphones (Kompas.com, accessed on October 15, 2019 at 15.05 WIB).

Smartphone as internet users increase in Indonesia make a very good market for trading activities. Many businesses start using the internet to conduct sales promotions, new businesses in the digital world by utilizing the internet called internet commerce (e-commerce). E-commerce according to Laudon et al. (2012) is the use of internet and the web transact business.

The development of e-commerce in Indonesia is still growing. One of the most popular online buying and selling sites in Indonesia is Bukalapak.com. Bukalapak.com owned and managed by PT. Open it. Bukalapak.com same as other online buying and selling sites based on Consumer-to-Consumer (C2C), Bukalapak.com provides a means of selling from consumers to consumers everywhere and anyone can open an online store to serve potential buyers from all over Indonesia. Bukalapak has a program to facilitate SMEs in Indonesia to conduct online trade transactions. Rival e-commerce businesses demand sellers should be able to behave and act quickly & appropriately in the face of competition in a business environment that moves very dynamically and is fraught with uncertainty (Ikranegara, 2017)

Table 1. e-Commerce Most Visited by Indonesians

Online Store	Number of Visits
1. Tokopedia	805.5 million
2. Bukalapak	585.3 million
3. Shopee	476.5 million
4. Lazada	289.5 million
5. Blibli.com	210.4 million
6. Orami	52.4 million
7. JD.ID	50.7 million
8. Bhineka	32.8 million
9. Sociolla	28.6 million
10. Amazone	27.9 million

Source: Septina Arifiani (2019) Here Are 10 Most Visited E-Commerce People Indonesia (Kompas.com, retrieved 15 October 2019 at 15:05 WIB)

The table above is a survey from CupoNation discount portal about the most visited online stores by Indonesians over the past 6 months. The research period is conducted from January-June 2019. Surveys show that Bukalapak is in the second place after Tokopedia. Actually nothing is dominant to be the most referenced store. Moreover, generally every store usually peddles similar products. This makes consumers then compare between one store and another. Based on data above shows that the interest in buying people on Bukalapak site is still inferior to Tokopedia.

The sales position of bukalapak.com site acts as a market challenger, as a market challenger certainly wants to be the market leader. So bukalapak.com to improve through maintaining brand reputation, ease of transaction, reducing risk in online transactions, through this way is expected to increase customer confidence which is expected to increase the customer's buying intentions.

Literature Review

Brand Reputation

Reputation is a value given to individuals, institutions, companies or countries. Reputation can not be obtained in a short time because it must be built many years to produce something that can be judged by the public. Reputation is also new and sustainable when words and deeds are consistent (Salam et al., 2013). Reputation becomes an issue of attitude and trust in the award of merek/ name, image and customer satisfaction and loyalty (Fang Yulin et al., 2014). "Reputation is an important factor affecting customer satisfaction with the company". A company's reputation is the entire estimate of a company owned by its consistency. The reputation of the company describes affective or emotional reactions of good or bad, weak or strong in the minds of consumers, investors, employees and the general public regarding the name of the company (Lesmana, 2014).

Risk

Risk is a condition that people don't have to consider deciding or not to make transactions online. People really consider the distance and impersonal atmosphere in online transactions and global infrastructure that contains a lot of risk elements (Dai Bo, 2014). Risk is defined as a subjective estimate of consumers to suffer losses in receiving desired results. According to Dowling and Staelin in, saying that risk can increase from just information to purchasing decisions produk(transactions), risk is associated with trusts. The internet is considered a risky shopping medium. Most consumers think that the risk in online is greater than the benefits in purchasing (Lee et al., 2011). Also suggested that konsumen feel anxious about the risks that may be associated with shopping over the internet. Risk perception can be defined as a consumer's prediction of the potential uncertainty of online transactions.

Perceived Ease of Use

Ease of use is a level where one believes that using a system can be used easily without much effort (Poot et al., 2019). The ease of use refers to the user's perception of the process towards the end result of online buying and selling transactions, and the convenience is how easy it is to use the internet as a means of buying and selling online (Monsuwe and Perea, 2004)

In the Technology Acceptance Model (TAM), the perception factor towards the ease of using technology and the perception of the usability of a technology is related to a person's attitude to the use of such technology. Attitude to the use of something is the attitude of like or dislike towards the use of a product. This like or dislike attitude towards a product can be used to predict the behavior of a person's intention to use a product or not to use it.

Trust

Trust is a descriptive thought that someone has about something. Trust can be knowledge, opinion or simply believe (Cheung et al., 2013). Defining a trust is an assessment of a person's relationship with another person who will make certain transactions in the expectation of his or her trust in an environment full of uncertainty. A very important factor that can influence purchase intention that can then trigger online purchase decisions by consumers is the trust factor (Abideen Adeyemi Adwale, 2013). Trust factors are a key factor in every online trading transaction. Only customers who have trusts will go through transactions over the internet. Trusts have a profound impact on behaviour. Through actions and learning processes, people will gain trust and attitudes that then influence buying behavior.

Purchase Intention

Purchase intention is something that arises after receiving stimulation from the product it sees, from which there arises an interest to buy in order to own it (Lee and Lee, 2015). Purchase intention from the consumer will arise by itself if the consumer already feels interested or gives a positive response to what the seller has to offer. Purchase intention at the stage of respondent's tendency to act before the buying decision is actually implemented. Purchase intention is obtained through the learning process and thought process that forms perception. Purchase intention creates a motivation for the mind of consumers, which in the end when the consumer has to meet his needs it will realize what is in his mind. Purchase intention relates to feelings and emotions, if a person is happy and satisfied in buying a product then he will strengthen his buying interest (Veenraj and Ashok, 2014).

Hypothesis development

Risk taking, customer trust and purchase intention

Risk can negatively affect consumer trusts. That is, the higher the risk then the trust will be reduced. It is natural for consumers who will make transactions through online media to feel reluctant, because the risk may be greater when compared to how to shop the traditional way or meet it in person between the buyer and the seller. The level of risk felt by consumers and their own tolerance for risk taking are factors that influence their purchasing strategy. The uncertainty felt by consumers in choosing products or services online determines the nature and number of risks in transactions (Ashur, 2016).

This research supports previous research by Putra et al. (2016) entitled "The Influence of Ease of Use Perception, Risk Perception, On Trust and Intention to Buy E-ticket on Traveloka Website". The study stated that the perception of risk had a negative and significant effect on trusts. In online transactions, consumers will be willing to do transactions if they have a low risk. The higher the risk raised, the lower the intention of consumers to transact.

This research supports previous research by Lapian and Roring (2018) on "The Influence of Trust, and Motivasi on Shoppe Users' Buying Interests online on GMIM Youth Member Olive Mahakeret". The results suggest that trust variables have a significant effect on purchase intention. Consumers feel confident using online products. This means trust affects purchase intention. The higher the consumer's trust in a product, the higher the customer's loyalty to the product. Online shopping is the purchase of goods /services by consumers to real-time sellers, without waiters, and through the internet. There is no need to meet the seller or buyer directly, no need to find the form of the market physically, but only by facing the screen of the mobile monitor with a connected internet connection, we can do transaksi buy and sell quickly and conveniently. Based on the above, the proposed hypothesis:

- H1: Risk taking has a significant positive effect on customer trust
- H2: Risk taking has a significant positive effect on purchase intention

Brand reputation, customer trust and purchase intention

Reputation is essential to building consumer trust. Because with a good reputation then later consumers will trust our company. Trusts are also no less important in many aspects, as well as in online transactions. Trusts don't just come, they have to be built from scratch and can be proven. In the next stage, when the consumer feels reciprocal in accordance with his expectations then the consumer will communicate or disseminate it with others. Through

the news, it is expected to influence the perception of consumers terhadap reputation (Farida, 2017). This research supports previous research by Tjakraatmadja and Harjanti (2018) on "Reputational Influence and Trust in Online Purchasing Decisions on Cosmetic Products on Instagram". The result is that reputation variables prove to have a significant effect on trust with a statistical T test score greater than 1.96. Reputation an online shop will influence consumers in making cosmetic purchases at Instagram. Consumers will definitely avoid making purchases of cosmetic products in suspicious online shops.

Trust variables have a significant effect on purchase intention (Animesh et al., 2011). Consumers feel confident using online products. This means trust affects purchase intention. The higher the consumer's trust in a product, the higher the customer's loyalty to the product. Online shopping is the purchase of goods /services by consumers to realtimesales people, without waiters, and through the internet. There is no need to meet the seller or buyer directly, no need to find the form of the market physically, but only by facing the screen of the mobile monitor with a connected internet connection, we can make trade transactions quickly and conveniently.

H3: Brand reputation has a significant positive effect on customer trust

H4: Brand reputation has a significant positive effect on purchase intention

Perceived ease of use, customer trust and purchase intention

Perceived ease of use owned by an application or online buying and selling site can affect trusts which will also affect purchase intention. Perceived ease of use can create trust for consumers because consumers will feel comfortable and not fussy or easy to use an online buying and selling site. Perceived ease of use is defined as the extent to which one believes that using technology will be free of effort. Perceived ease of use is a concern about the decision-making process. If a person believes that an information system or online buying and selling site is easy to use then he or she will use it (Putri and Fithrie, 2019).

Variable trusts have a significant effect on purchase intention. Consumers feel confident using online products. This means trust affects purchase intention. The higher the consumer's trust in a product, the higher the customer's loyalty to the mentioned product. Online shopping is the purchase of goods/services by consumers to realtime sellers, without waiters, and over the internet. There is no need to meet the seller or buyer directly, there is no need to find the form of the market physically, but only by limiting the screen of the mobile monitor with a connected internet connection, we can make trade transactions quickly and conveniently. Thus the proposed hypothesis:

H5: Perceived ease of use has a significant positive effect on customer trust

H6: Perceived ease of use has a significant positive effect on the purchase intention

Customer trust and purchase intention

Customer trust is a key factor for a company's survival (Schwepker and Good, 2012). The company's ability is required to be able to provide maximum service to customers so that customers are satisfied. Consumers who are satisfied with the service received, the customer will make a purchase. In addition, it will recommend to peers to do the same. It's important for companies to build customer customers. To build trust dapat done by showing good ethics to customers through always doing the best thing for the customer. It can also be done by paying particular attention to important customer days, such as birthdays. Customers who get the attention of the company usually feel respected and appreciated. Thus this can lead to buying intentions. Thus the proposed hypothesis:

H7: customer trust has a significant positive effect on purchase intention

Based on scientific studies and relationships between variables, the research model is seen in figure 1.

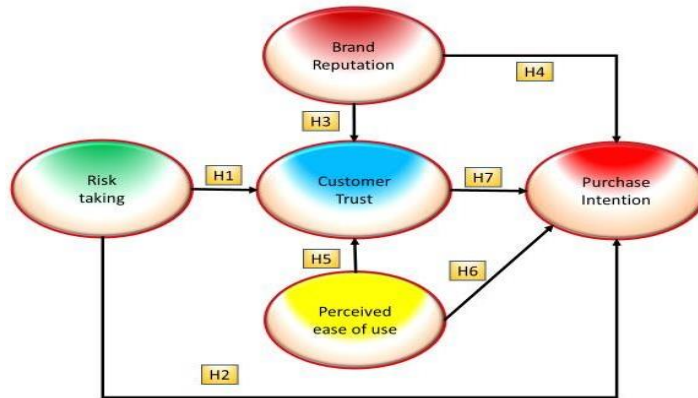


Figure 1: Research Model

Figure 1 can be explained that customer trust can be affected by risk factors, reputation and perceived of use. The higher the risk, the higher the trust a customer should have. In addition, the better the reputas perbusiness then the bush is trusted by the customer. Thus the company's job is to make quality products or services so that they can be trusted by customers. With increased trust can lead to purchase intentions. In addition, Purchase intention can also be influenced by the company's reputation, perceived ease of use, risk in transacting and perceived ease of use.

Method

This research was conducted on students domiciled in Yogyakarta. As for the analysis unit yesit's students who do online shopping at least 2 times in the online store. The number of respondents in the study was 250, with random sampling techniques. Questionnaires are circulated online, by filling in online according to the instructions that have been fixedn by theresearchers. To get a valid and reliabel questionnaire, 30 respondents were tested. The data that has been collected, then done screening and trimming the data, so that the data obtained betual-really deserves furtheranalysis. AMOS is used to test model feasibility and to analyze relationships and influences between variables in models (Ferdinand, 2014). Sobel test is used to test the role of mediation variables (Baron and Kenny, 1986).

Results and Discussion

Confirmatory factor analysis and construct validity

A feasibility evaluation of the model is carried out to ascertain how far the model is hypothesized according to the sample data. Evaluation of model eligibility refers to some of the criteria selected as follows (Hair et al., 2010). The statistical models are declared fit and can be accepted with the value of $\chi^2 = 115,784$; $df = 109$; $prob = .310$; $RMSEA = .019$; $CFI = .997$; $AGFI = .908$; $GFI = .934$; $NFI = .953$. While the overalls are significant, the χ^2/df ratio = 1,062.

Then, the researchers assessed convergent and discriminant validity. The convergent and internal validity actually measure constructs that should theoretically be measured. This is achieved through an analysis of the reliability. Each construct has a Cronbach alpha above 0.75 (Hair et al., 2010). The whole construct with the loading factor, the composite reliability and the avarage variance extracted (AVE) are presented in Table 2.

Table 2. Scale items with loading factor, CR and AVE

Construct	Standardized loadings
Brand Reputation (Salam et al., 2013) AVE = .526; Composite Reliability = .816	
Bukalapak.com has a good name among the community.	.888
The name Bukalapak.com make it easier for me to remember the name.	.870
Bukalapak.com famous in the community.	.946
Risk Taking (Tandon et al., 2018) AVE = .514; Composite Reliability = .834 I am concerned about the quality of products sold in Bukalapak.com.	.774

Construct	Standardized loadings
I was worried if later the product I bought was not as desired.	.804
Based on cost considerations, it would be very risky to buy a product Bukalapak.com.	.800
I feel it would be risky to provide my personal information to Bukalapak.com.	.603
Perceived ease of use (Poot et al., 2019) AVE = .501 Composite Reliability = .750	
I have no difficulty accessing my Bukalapak.com.	.969
I learned to use Bukalapak.com site quickly.	.934
I easily remember how to use this Bukalapak.com.	.932
Customer trust (Fang Yulin et al., 2014; Pousa and Mathieu, 2014), AVE=.561; Composite Reliability = .793	.805
I emphasize the significance for consumer satisfaction	.631
I emphasize the significance of customer needs	.631
I am a good listener for the customer	.631
Purchase Intention (Karimi Alavijeh et al., 2018) AVE=.629; Composite Reliability = .829	.951
I am interested in making transactions on the Bukalapak.com.	
Construct	Standardized loadings
I would recommend to have a visit Bukalapak.com to people around me.	.944
I will let you know if there are any offers/discounts on Bukalapak.com to people around me.	.899

Value Estimation Parameters

Figure 2 shows that risk taking has a non significant positive effect on purchase intention through customer trust. Furthermore, the risk taking, Brand reputation and the perceived ease of use have a non significant on the customer trust and have a significant positive effect on the purchase intention. Thus, the role of the variable of the customer trust is a key factor to improve purchase intention.

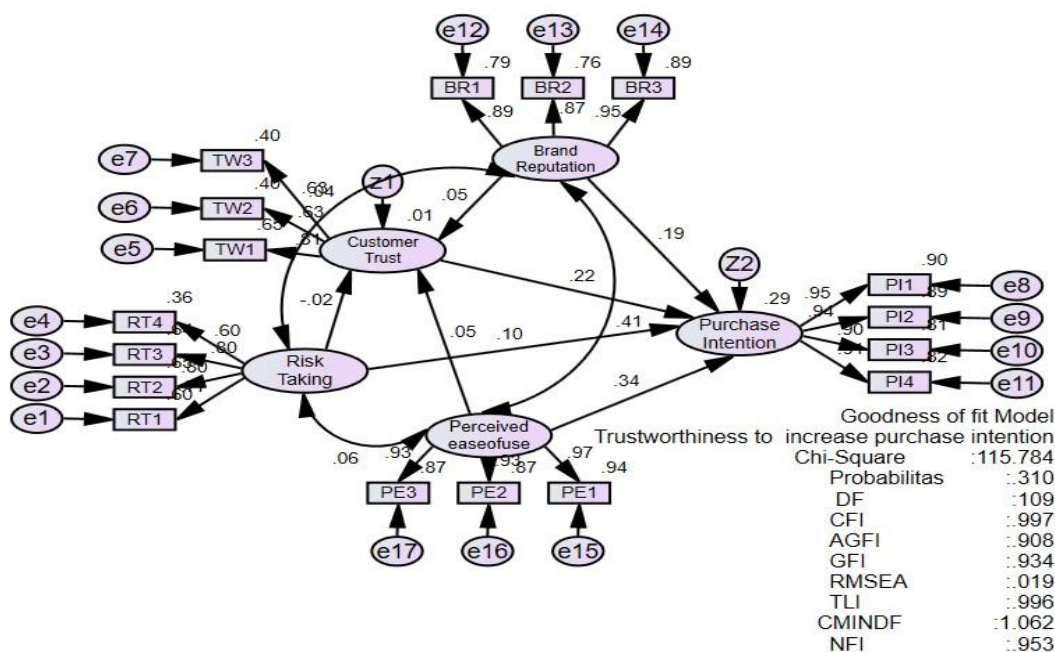


Figure 2. Structural equation Model Analysis

Hypothesis testing

The hypothesis testing can be seen from the results of the standardized coefficient regression. The estimation results are presented in table 3 below:

Table 3. Standardized Regression Weights: (Group number 1 – Default mode)

		Path	β	Sig	Comment
H1	Customer trust	← Risk taking	.022	.830	Rejected
H2	Purchase intention	← Risk taking	.102	.178	Rejected
H3	Customer trust	← Brand reputation	.047	.627	Rejected
H4	Purchase intention	← Brand reputation	.177	.013	Accepted
H5	Customer trust	← Perceived ease of use	.055	.590	Rejected
H6	Purchase intention	← Perceived ease of use	.335	***	Accepted
H7	Purchase intention	← Customer trust	.212	.005	Accepted

$N = 178$; * $p < .05$; ** $p < .01$; *** $p < .001$.

Discussion

Risk taking has no effect on customer trusts and purchase intentions. Customers who shop online strongly consider the risks or disadvantages of transactions made. Especially the quality of the goods ordered. This worry going in will, but you can only see the goods on the monitor without ever touching the physical. Whereas the name buys goods especially tangible items such as clothes, usually held and tried. The risk that customers often face is the mismatch of goods between a goods ordered with the goods shipped. Thus the risk has no effect on trust so what matters is the main trust. If trust is already ingrained in the customer then even if the product is at high risk, the customer will still make a purchase. In line with research conducted by (Fang Yulin et al., 2014), in his research shows that the risks are not related to trust. Thus what matters is trust.

Brand reputation has no effect on customer trusts and has a significant positive effect on customer trusts. To grow the buying interest of customers the company should be able to build and maintain customer trust. This is seen from the results of processed data, which shows that customer trust is very influential to the customer's purchasing intentions. Fulfilling customer promises is very decisive trust for customer. Customers should also be given honest information, so as to increase customer trust in the company. The research is in line with (Schwepker, 2012 #46), which in its research found that customers' trust was influenced by customers' buying intentions. The customer's buying intention has the potential to make a purchasing decision. The company's survival depends heavily on the company's ability to maintain customer trust.

Perceived ease of use does not affect customer trusts but has a very significant effect on purchasing intentions. Ease of access determines the customer's purchase intention to determine the transaction on bukalapak.com. Bukalapak.com must always provide facilities that can be easy access. Including access speed is an important factor and determines a customer's buying interest in shopping on bukalapak.com. Harp gets information about the products offered. In addition, the interaction and transaction process sangat determine the customer's purchase intention. The easier the interaction and transaction process, the more the customer's buying intention. In line with the research conducted by (Tandon et al., 2018), which in his research mentioned that the ease of access to the website, greatly influences the purchase intentions of customers. So the easier it is to access the website, the more intent it is to buy customers.

Customer trusts have a significant positive effect on purchase intention. Customer's buying intentions should always be improved. The form of increasing customer buying intention can be done by improving the company's ability to understand and meet the needs and desires of customers including mastery of the latest technology in the transaction process. The company can provide a fun marketplace for customers. In line with research conducted by (Moslehpour et al., 2015) which in his research suggested that customer trust is an asset that should be embraced and developed to maintain the survival of a company.

Conclusion

Sangat is important for the company to maintain and maintain customer trust in order to maintain the sustainability of the company. Customer trust can be maintained and maintained by always paying attention to the needs and desires of customers. The speed of response to customer complaints and solutions to problems faced by customers also determine customer trust.

Customer buying intentions must always be developed. This customer's buying intention has the potential to determine the purchase decision. Customers who have high buying intentions, usually always looking for information about the products they will buy. The task of the company in this case is that the website bukalapak.com always improve the reputation of the brand, so as not to decline. Brand reputation is always maintained through always providing accurate and fast information to customers, so that it can be trusted by customers and avoid bad imagery about the brand. Reducing the risk of online shopping and convenience should also get attention for the company. The risk reduction form can be done with warranty, pulse-free phone.

Implication Managerial

The company manager can improve the quality of its products and the quality of its services by updating the latest products, simplifying and speeding up the service process, always maintaining customer satisfaction by understanding and meeting the needs and desires of customers and providing convenient service by providing a warranty on the products that customers have purchased.

Limitation and future research

The limitations of this study are the variants of respondents. In terms of research variants, research should be done not only students but also the general public. sehigga obtained better sample adequacy. The adequacy of the sample determines the accuracy of the results of the study. In terms of research patterns, pola research should be supported by long intudinal research. This long intudinal research can complement the results of cross section research. With long intudinal research will be obtained more accurate data because the time is available to dig the data long enough so that the results of the study can be more accurate.

Future research into sample coverage should be conducted not only limited to students but also to the general public. Thus, more representative data will be obtained and more in-depth and quality research results. In addition, it is necessary to do long intudinal research so that it is more complete information. Because this research is new from the perspective of salespeople, dydic research needs to be done to get more comprehensive research results.

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