

The Increase of Business to Consumers (B2C) E-Commerce in Semarang, Indonesia (A Case of Lazada.co.id)

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Abstract

The online shopping nowadays has represented a significant escalation. A lot of e-commerce types have emerged in line with the changing of the way people shop from market place to market space. Lazada.co.id is one of e-commerce sites founded by Germany's Rocket Internet, that now has become one of the most popular e-commerce sites in Indonesia. But, the popularity of Lazada.co.id should be reviewed due to the decrease of marketing performance during 2015-2016. It can also be seen from the decrease in the brand share of e-commerce Business to Consumer (B2C) values. The decrease of marketing performance is able to weaken Lazada.co.id site. This research is conducted to analyze factors that affect trust, buying interest, and transaction security in order to increase consumer buying decision of Lazada.co.id site in Semarang. By using data from 200 respondents who have made a purchase in Lazada.co.id throughout 2016, nine hypotheses are proposed through Structural Equation Model (SEM) analysis. The result of this research has shown that purchase decision is affected by trust. Consumer trust increases if the quality of product information given by the website is considerably good. Thus, it will form a consumer trust.

Keywords : Information Quality, Trust, Purchase Decision.

Introdustion

The world development technology information and communication has been growing rapidly each year. People nowadays easily to do activity with internet, such as accessing information, sending email and so on. Due to the rapid growth of internet make a good oppurtunity in business field. One of the oppurtunity is online shopping. Online shopping has more benefit than offline shopping because it can be accessed wherever and whenever without putting much attention to the place, time and also can do another activity during the transaction (Alam and Yasin, 2010)

E-commerce is a new model of buying and selling transaction by using internet as a media sales. One of the popular e-commerce in Indonesia is Lazada.co.id. Lazada.co.id is one of the e-commerce site that offer some product such as handphone/ tablet, house tools, health and beauty, fashion, automotive, music, media and books. The various product that Lazada.co.id provide make consumer more interest to purchased at Lazada.co.id. Lazada.co.id is founded by Germany's rocket internet, that now has become one of the most popular e-commerce in Indonesia that provide online shopping with delivery order

(www.Lazada.co.id). On the other hand, along with the excellence performance of Lazada.co.id, it also has some problems. In 2015 there are a negative issues about Lazada.co.id that make decreased in brand share of Lazada.co.id.

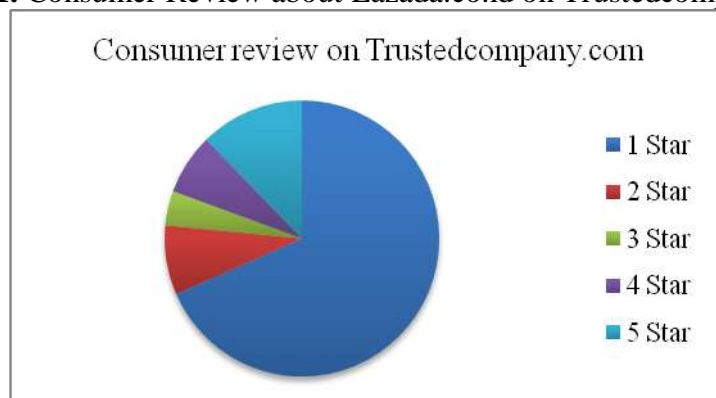
Table 1. The Problem About e-Commerce Sites Category Business to Consumer (B2C)
Lazada.co.id

No.	Shooping site	Date of Complaint	Media of Complaint	Problem
1.	Lazada	8th July 2015	On twitter @riz_kee	Order a handphone asus zenfone 6, but a fragrances clothes named kispray comes.
2.	Lazada	29th June 2015	Twitter namely Danis Darusman	Order a handphone iphone 6+ but a bath soap named nuvo comes.

Source : Twitter *accessed September 2016*

Table 1 shows, there are some problems that faced by Lazada.co.id. It is about consumer complaints that make a negative issues of Lazada.co.id in the middle of 2015. In accordance with the negative issues of Lazada.co.id, there are also a bad reviews about Lazada.co.id that explain on the picture below:

Figure 1. Consumer Review about Lazada.co.id on Trustedcompany.com



Source: www.trustedcompany.com *accessed October 2016*

From 530 consumer comments about Lazada.co.id, it shows that the consumer comments about Lazada.co.id is bad. From the graphic above also noticed that 67% consumer give one (1) star for there view about Lazada.co.id, 8% consumer give 2 stars, 4% consumer give 3 stars, 7% consumer give 4 stars and 12% consumer give 5 stars. This result also showed that most of the consumer complaint is on the bad information quality and service quality. Most of the complaint is on late of delivery the product, bad process of refund the

product and the information on web site that not based on the real product and makes consumer disappointed. (www.trustedcompany.com)

Table 2. Brand Share and Top Brand Index Award Lazada 2015-2016

Category	2015	2016
<i>Top Brand Award Category Fashion</i>	16.1 %	24.1%
<i>Top Brand Award Category Electronic</i>	21%	29.3%
<i>Brand Share</i>	49.3%	39.4%

Source: SWA18/XXXII/01-14 September/2016, SWA 20/ XXXI/ 17-29 September 2015, www.topbrand-award.com accessed September 2016

From the table above showed that the top brand award of category fashion and electronic on 2015-2016 increase 8% and then the top brand award category electronic increase 8.3%. Therefore the increase of 2 category (fashion and electronic) not compensated with brand share. On the contrary, the brand share of Lazada.co.id decreased to 9.9%. This makes a problem faced Lazada.co.id that they still become in consumer discussion, but the purchase intention and purchase decision decrease from 2015-2016. The decreased of brand share values, strengthened with the negative issues about Lazada.co.id in the middle of 2015 (Table 1). Moreover the bad reviews about Lazada.co.id also have impact on the decrease of brand share values (Figure 1)

The decrease of brand share is able to weaken lazada.co.id position. Leads to the problem, this research aims to analyze the factors that affect trust, purchase intention, and transaction security in order to increase the purchase decision. While the research questions such as:

1. Does the information quality affect the trust?
2. Does the service quality affect the trust?
3. Does the transaction security affect the trust?
4. Does the trust affect the perceived risk?
5. Does the trust affect the purchase intention?
6. Does the trust affect the purchase decision?
7. Does the perceived risk affect the purchase intention?
8. Does the purchase intention affect the purchase decision?
9. Does the transaction security affect the purchase decision?

Literature Review and Hypotesis

Mowen and Minor (2002) explain that purchase decision is a process that consumer through after pick out their choices. The complete information quality is one of the important thing when do the online shopping. Information quality defined as a information that company provide to consumer which have to accurate and fully equipped (Tjiptono, 2015). Excluding

the information quality, service quality also become a important thing that company give on online shopping. According to Kim and Park (2013) transaction security has a important in forming trust by suppress consumer concern about abusing in personal information. The factors is important to build the trust on online shopping, thus can affect to purchase decision.

The Effect Of Information Quality to Trust

Information quality has a positive relation with trust, because the only one information on online shopping is based on the website. Consequently the good information quality considered to build trust. Research conducted by Alam and Yasin (2010) explain that information quality has a positive relation to trust, similiarly with Alam and Yasin (2010) Kim and Park (2013) also explain that information quality has a positive relation with trust. Ha (2004) also noticed that information qality affect trust.

H1: The higher information quality then the higher level of trust.

The Effect of Service Quality to Trust

Service quality affect consumer trust. A good service quality will build a consumer trust. However a bad service quality will decrease the consumer trust. Based on Setyaningsih (2014) research explain that service quality has a significant relation with trust. Moreover, according to Chek and Ho (2016), Roostika (2011) explain the same relation that service quality has a positive effect to trust.

H2: The higher service quality then the higher level of trust.

The Effect of Transaction Security to Trust

Transaction security on online shopping constitute one of the important thing that build trsut. Transaction security became a consideration of consumer on online shopping because no one directly controls. Kim and Park (2013) added that security guarantee has an important in informing trust, in particular about the personal information, risk of failed transaction and deception risk that probably happen. According to Alam and Yasin (2010) explain that transaction security has a positive significant relation with trust. Most of the respondent explain that they has a negative perceptions with online shopping. This hypoteses supported by Ha (2004) research that there is a positive effect of transaction security to trust.

H3: The higher transaction security then the higher level of trust.

The Effect of Trust to Perceived Risk

Trust will affect the perceived risk. Based on Kim, et. al. (2008) research explain that the higher level of trust then the lower perceived risk. Therefore there is a negative relation of trust to perceived risk. According to GroB (2016) and Amaro and Duarte (2015) explain that there is a negative relation between trust to perceived risk. This hypoteses strenghtened with

Cheung and Lee (2006) empirical studies that there is a negative effect between trust to perceived risk.

H4: The higher level of trust then the lower perceived risk

The Effect Trust to Purchase Intention

Trust affect to purchase intention. The existance of trust to e-commerce affect the purchase intention. Trust will encourage intention to make a purchase. Based on Kim, et. al. (2008) research explain that directly consumer trust affect purchase intention. The relation between trust and purchase intention is positive significant. More over, according to Mohmed, et. al. (2013), Khawk, et. al. (2012), Ponte, et. al. (2015) researchs strenghtened the hypotheses, that there is a positive relation between trust and purchase intention.

H5: The higher level of trust then the higher purchase intention

The Effect Of Trust to Purchase Decision

Trust has a strong relation with purchase decision. Based on Mohmed, et. al. (2013) studies explain that trust is the important factor on online business. With the perceived confidence in online, of course there will be confidence in online transaction. Mohmed, et. al. (2013) addeson his studies that trust has a positive relation with purchase decisions. Similiarly with Mohmed, et. al. (2013), Prabowo (2014), Rahmawati and Widyanto (2013), Wibowo, et. al. (2015), Piarna (2014) and Weisberg, et. al. (2011) explain the same result that there is a positive relation between trust and purchase decision.

H6: The higher level of trust then the higher purchase decision

The Effect of Perceived Risk to Purchase Intention

Perceived risk affect purchase intention. According to Kim, et. al. (2008) in e-commerce transaction there is two strong factors such as perceived risk and benefit. On this research the perceived risk reputed a negative risk. A normal behaviour when there is a negative perceptions on online shopping, because consumer can't see the product directly. Based on Kim, et. al. (2008) research explain that there is a negative relation between perceived risk and purchase intention. This hypoteesis strenghtened by Maoyan, et. al. (2014), Ye and Zhang (2014), and Milan, et. al. (2015) research, that explain similiarly with Kim, et. al.(2008).

H7: The higher perceived risk the the lower purchase intention

The Effect Purchase Intention to Purchase Decision

Purchase Intention affect purchase decision, according to Kim, et. al. (2008) purchase intention is a process where consumer have a desire to buy based on existing information. Kim, et. al. (2008) studies also reveal there is a positive realtion between purchase intention and purchase decision. Thus hypotesis strenghtened by Rizki, et. al. (2015), Yoestini and Eva (2007) research that there is a positive relation between purchase intention to purchase

decision.

H8: The higher purchase intention then the higher purchase decision

The Effect Transaction Security to Purchase Decision

Transaction security affects the transaction directly, transaction security is one of the factors that determines the purchase decision. The rise of online fraud increasingly make consumers rethink to make purchase decision. According to Koufaris and Sosa (2004) consumers who make purchase decision on online shopping will have an anxiety level on the transaction. On his studies Koufaris and Sosa (2004) proved that there is a positive relationship between transaction security and purchase decision. Furthermore, according to Wibowo, et. al. (2015) and Raman and Viswanathan (2011) prove the same result that, there is a positive relation between transaction security and purchase decision.

H9: The higher transaction security then the higher purchase decision

Framework

Based on the problem identification and literature review in this research describe the effect of trust, purchase intention and transaction security in order to increase the purchase decision.

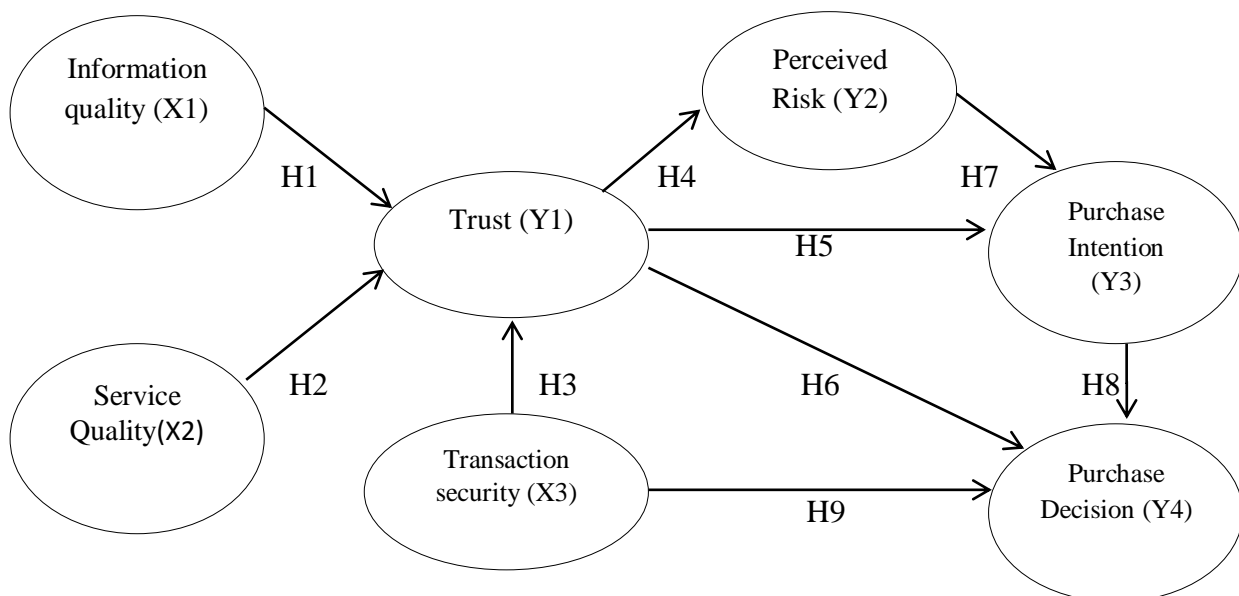


Figure 2. Framework. (Source: Alam dan Yasin (2010), Kim et al (2008) Wibowo et al (2015), Rahmawati dan Widyanto (2013) Setyaningsih (2014))

Research Method

Research Variable

Independent variable is a free variable that could affect dependent variable either positive or negative effect (Ferdinand, 2006). The independent variables in this research are information quality (X1), service quality (X2), transaction security (X3). However, the dependent variable is what measured and being affected by independent during the research (Ferdinand, 2006). The dependent variable in this research is purchase decision (Y4). Moreover the intervening variable is a moderator variable that connecting between independent variable and dependent variable (Ferdinand, 2006), Intervening variables in this research are trust (Y1), perceived risk (Y2), purchase intention (Y3).

Table 3. Variable and Research Indicator

Variable	Indicator Research
Information quality	1. Information on website is clear 2. Information on website usefull 3. Information on website interested (Alam and Yasin, 2010)
Service quality	1. Responsiveness 2. Assurance 3. Emphaty (Zeithaml, et. al., 1996)
Transaction security	1. Security Assurance 2. Data Confidentiality 3. Personal Information Management (Raman and Viswanathan, 2011)
Trust	1. Comfortable 2. First choice if buy online retailing 3. online brand that always trusted (Alam and Yasin, 2010)
Perceived Risk	1. Fungtional risk 2. Temporal risk 3. Financial risk (Tjiptono, 2015 ; Alam and Yasin, 2010)
Purchase Intention	1. Transactional intention 2. Referentional intention 3. Preference intention (Ferdinand, 2002 ; Yoestini and Eva, 2007)
Purchase Decision	1. Sure on purchased 2. Belive that decision is right 3. Comfortable in transaction (Rahmawati and Widyanto, 2013)

Sampling Method

Population is defined as a combination of element and event, objects or people who have the same characteristics that because the center of attention researchers (Ferdinand, 2006). Populations in this research are consumers Lazada.co.id who have made purchases at least once on 2016 in Semarang. The samples in this research are 200 respondents. The method sampling is non probability sampling taken from the offline questionnaire.

Analysis Method

Analysis technique which is used in this research is Structural Equation Model (SEM) that operated by AMOS 22.0 program. Structural Equation Model (SEM) is a group of statistical technique that can use a measurement series of complicated and simultant relation are (Ghozali, 2011). According to Ghozali (2011) there are seven steps in the analysis phase of structural equation analysis:

1. Development of theoretical models
2. Arragement of flowcharts
3. Convert the path diagram into structural equations
4. Select the type of matrix input and the estimation technique used
5. Assess problem model identification
6. Evaluation or assess the criteria of Goodness of Fit
7. Interpreting the model

Result and Discussion

Research Model Testing

The model testing used Structural Equation Modelling (SEM) in full model . It aimed to analyze the fit of model and hypotesis which are developed in this research. The model testing of SEM is conducted step by step. Based on the SEM full model testing can be observed some outputs that become the main benchmark whether the model is fit or not in SEM full model. Through analysis process concluded that model has fulfilled the criteria

Table 4. Result of Full Model Testing

Goodness of Fit	Cut-off Value	Anlysis Result	Model Evaluation
<i>Chi-Square</i>	p =5% df=177 = 209.042	197.351	Fit
<i>Probability</i>	≥0.05	0.141	Fit
CMIN/DF	≤2.00	1.115	Fit
RMSEA	≤0.08	0.024	Fit
GFI	≥0.90	0.919	Fit
CFI	≥0.90	0.989	Fit
AGFI	≥0.90	0.894	Marginal
TLI	≥0.90	0.987	Fit

Source: Primary data, 2016

From Table above showed the output result of full model SEM. The result showed that all of the model accepted. The chi square values 197.351 is smaller then the cut of value. The probability result also noticed that the model is accepted, that can be showed from the output values greater than 0.05 that is amounted 0.141. Furthermore the CMIN/DF values showed that the result is smaller than 2.00 that is amounted 1.115. Moreover the values of RMSEA, GFI, CFI, AGFI, and TLI also showed that the model is accepted and based on the criteria.

Table 5 . Regression Weight Structural Equational

			Estimate	S.E.	C.R.	P
T	<---	IQ	.359	.114	3.161	.002
T	<---	SQ	.160	.078	2.043	.041
T	<---	TS	.178	.068	2.614	.009
PR	<---	T	-.279	.221	-1.262	.207
PI	<---	PR	-.029	.030	-.984	.325
PI	<---	T	.415	.100	4.142	***
PD	<---	PI	.173	.078	2.216	.027
PD	<---	TS	.217	.061	3.545	***
PD	<---	T	.354	.100	3.561	***

Source: Primary data, 2016.

Hypotesis Testing

The next step is hypotesis testing. Hypotesis testing is conducted by data tabulation and used SEM analysis based on Critical Ratio (CR) value and probability (P) value from data processed. CR value which is required greater than 1.96 and probability value smaller than 0.05. The hypotesis testing can be seen from Table 5.

Table 5 shows that hypothesis 1, 2, 3, 5, 6 and 8 are accepted and significant. Hypothesis 4 and 7 are accepted but not significant. It is because they have CR smaller than 1.96 and P greater than 0.05 although the sign is negative.

The result of research can be analyzed as follows.

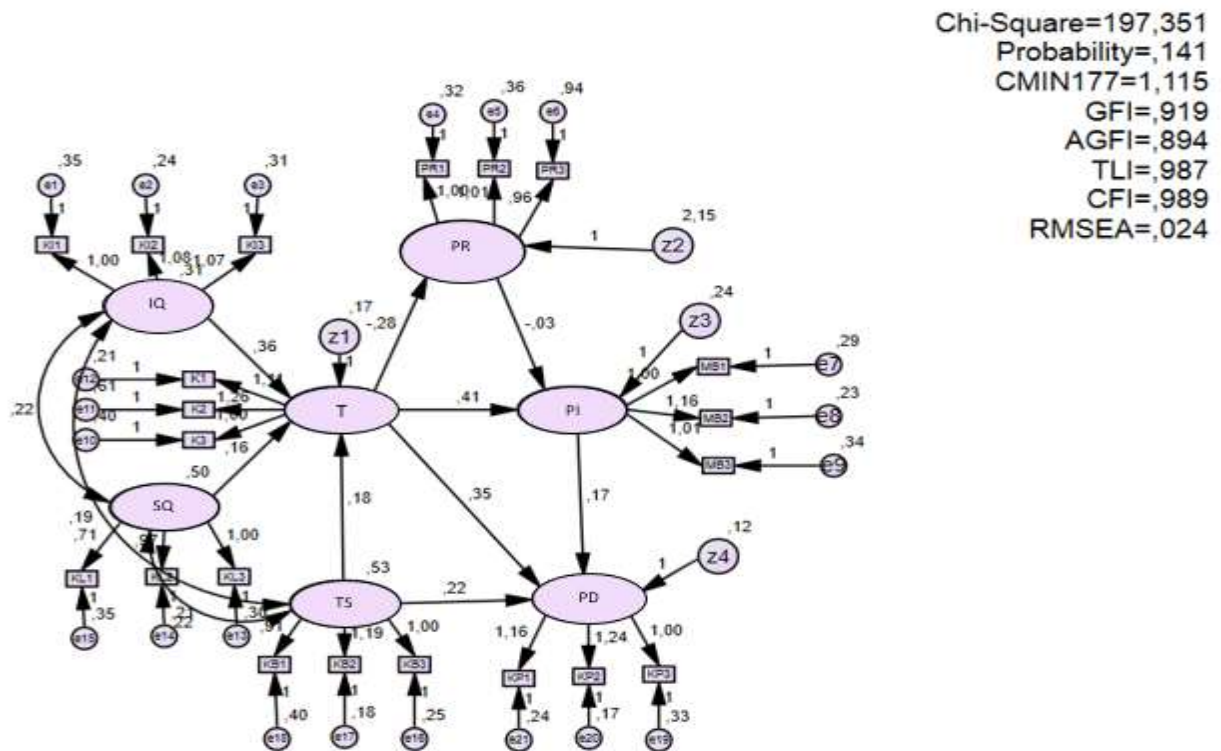


Figure 3. SEM Full Model (Source: primary data, 2016)

Conclusions and Research Limitation

This research has nine hypothesis. All hypothesis are accepted. However from nine hypothesis which are accepted there are two hypothesis has not significant. Those hypothesis are hypothesis 4 and hypothesis 7. This result showed that the purchase decision influenced by trust with coefficient 0,35 that greater then purchase intention 0,17 and transaction security 0,22. Although trust influenced by information quality with coefficient regression value 0,36 that greater than service quality 0,16.

1. Hypotesis 1 explains that there is a positive relationship between information quality and trust. This result strenghtened previous research by Alam and Yasin (2010), Kim and Park (2013) and Ha (2004) stated that information quality given on website is the important thing to build the trust on online shopping.
2. Hypotesis 2 explains that the higher service quality that given, the higher level of trust on online shopping. This result supported by previous research Setyaningsih (2014, Chek

and Ho (2016) and Roostika (2011) that explain the same result, a good service quality affect positively to trust.

3. Hypothesis 3 explain that transaction security has a positive significant effect to trust. This result in line with previous research conducted by Alam and Yasin (2010), and Ha (2004) that explain transaction security on online shopping affect trust.
4. Hypothesis 4 explain that there is a negative and not significant effect between trust and perceived risk. This result is appropriate with the previous research by Kim et al (2008), GroB (2016), Amaro and Duarte (2015) which explained a negative effect between trust and perceived risk on online shopping.
5. Hypothesis 5 explain that trust has a positive significant effect to purchase intention. This result strenghtened previous research conducted by Khawk et al (2012), Pante et al (2015), Mohmed et al (2013) and Kim et al (2008) studies that explain there is a positive relation between trust and purchase intention.
6. Hypothesis 6 explain that there is a strong relation between trust and purchase decision. This hypothesis in line with the previous studies by Rahmawati and Widyanto (2013), Prabowo et al (2014), Wibowo et al (2015), Piarna (2014), Gefen (2000), and Weisberg et al (2011) that explain the same result the higher level of trust then the higher purchase decision.
7. Hypothesis 7 explain that there is a negative relation between perceived risk and purchase intention. This hypothesis strenghtened the previous studies by Maoyan et al (2014), Yezhang (2014), Kim et al (2008) and Milan et al (2015) states that there is a negative relation between perceived risk and purchase intention.
8. Hypothesis 8 explain that there is a positive relation between purchase intention and purchase decision. This result appropriate the previous result by Rizki et al (2015) and Yoestini and Eva (2007).
9. Hypothesis 9 explain that there is a positive relation between transaction security to purchase decision. This hypothesis in line with the previous studies by Koufaris and Sosa (2004), Wibowo et al (2015), Raman and Viswanathan (2011) explain that there is a positive relation between transaction security and purchase decision.

This research result 10 steps or processes which can be used to increase the purchase decision. The best step is chosen to increase the purchase decision of Lazada.co.id site in Semarang.

Step 1: increase information quality. Information quality has three indicators such as information on website clear, information on website usefull, and information on website interested. Lazada company should increase the information quality by give the usefull information for consumer and give the specific and details information products.

Step 2: Increase consumer trust. Trust variable build by three indicators such as comfortable, first choice if buy a retail online shop and online brand that always trusted. From the three indicators , to increase consumer trust, Lazada company should give easiness for consumer when using the website, moreover the cash on delivery features that provide should enhanced security, because this method is one of the favorites method on online shopping in Indonesia

Step 3: Increase purchase decision. For increase the purchase decision Lazada should increase by provide a good method on transaction, give a good experience for consumers and controlling all transaction on online shopping.

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