

Intention to Online Transaction: Empirical Study on Go-Med Applications

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Abstract: This research aims to identify the effect of trust in moderating the intention of online transactions using the GoMed application. The sampling technique was purposive sampling with 240 samples according to the sample adequacy requirements in the Structural Equation Model (SEM) test. The results of this study indicate that trust moderates the intention of online transactions using the Go-Med application. The intention to online transactions using the Go-Med application in the large trust group is not affected by risk perception, whereas in the low trust group. Service quality affects the intention of online transactions using the Go-Med application in high and low trust groups. Service quality affects the intention of online transactions using the Go-Med application in high and low trust groups. Chi-square values The effect of service quality in high and low trust groups is different because of the different chi-square test.

1 INTRODUCTION

The development of internet-based shopping applications has changed customer shopping behaviour (Yannopoulos, 2011) and encouraged companies to keep abreast of online shopping trends (Lim et al., 2016). The Internet has increased the ability of customers to find information, choose products, and make payments (Yannopoulos, 2011) The increasing number of online shopping applications has increased customers who move from shopping in traditional stores to online stores, including shopping for health products. Online shopping is perceived by customers to be superior and more profitable than traditional stores (Lee et al., 2017). Previous research indicates that online shopping affects buying behaviour because it provides convenience in finding information and purchasing, saving time and flexible payments (Meixian, 2015)(Liu, 2012)(Delafrooz et al., 2009)

The Go-Med application is an online drug shopping service application that makes it easier for customers to buy drugs. In the context of online drug shopping in Indonesia, various benefits in online

shopping have not been able to increase customers' intention to online transaction. Go-Med service users are still low compared to other services from the same online service provider. The phenomenon of online drug shopping is interesting to study because Go-Med is the first online drug shopping application in Indonesia. Online shopping transactions in Indonesia in 2017 are 43% increase compared to 2015 (Iskandar, 2018). The Global Web Index records 86% of internet users in Indonesia make online transactions in 2018, the most significant percentage in the world (Wicaksono, 2019). This study aims to identify the phenomena of Go-Med online shopping application users who have little indication that various Go-Med features cannot attract the attention of customers to use them. Medicines are pharmaceutical products that are related to health. Health is essential for customers; trust in the reliability of an application is the main thing for customers. Although customers consider that online shopping offers several benefits, online transactions tend to have more significant uncertainty than traditional retail formats (Lee and Tan, 2003). Online transactions have a risk of fraud, which can lead to financial losses for customers who reduce on-

line purchases (D'Alessandro et al., 2012). The perceived risk reduces the willingness of customers to buy goods over the Internet (Barnes et al., 2007). Higher perception of risk on the part of customers' acts as a deterrent to their purchase intentions.

This study will identify the role of trust in the intention to shop online using the Go-Med application. Trust is the perception that the other party does not behave opportunistically, and that the other party will pay for the promise (Gefen et al., 2003). This study divides the trust in high and low trust groups. Previous research regarding the role of trust in the context of consumer behaviour was more as an independent variable (Abbad et al., 2011) (Gefen et al., 2003)(McKnight et al., 2002). (McCole et al., 2010) developed a research model of the role of trust as moderating consumer attitudes, that conceptualize that customer trust depends on the level of consumer concern on online purchases. Low customer trust inhibits electronic transactions (Dinev et al., 2006).

2 LITERATURE REVIEW

2.1 Intention to Online Transaction

The intention of online shopping is the willingness of consumers to make online transactions (Pavlou, 2003). The intention of online shopping reflects the customer's desire to buy a particular product or service because the intention is an essential predictor of actual buying behaviour. The intention of online shopping is a predictor of customer purchasing behaviour, so the higher the aim of online shopping, the higher the customer's desire to shop online (Ling et al., 2010). The purpose is the tendency to take action or behaviour or something that immediately precedes actual buying behavior. Aim to use is the tendency to conduct to keep applying a technology (Davis, 1989). The desire to add supporting devices, continue to use computers, and attempt to influence other users indicates the level of computer usage. Online shopping is a form of e-commerce that allows customers to buy goods or services directly from sellers through the Internet. Customers find products that are in demand by visiting retailers' sites directly or by searching among alternative the online shop using shopping search engines. The retailer site displays the availability and price of the same product in various electronic retailers (Lim et al., 2016). In the context of online shopping, previous research shows that service quality, perceived risk (Nasser et al., 2015) and trust (Liu, 2012) affects intention. The intention for online transactions is related to customer experiences

such as information retrieval, a website search, ease of payment transactions, post-purchase guarantees, and reliability of the online store.

2.2 Service Quality

E-commerce is a relatively new transaction channel, the quality of service expected by customers does not have a concrete form, customers are still looking for the appropriate form that is expected (Zeithaml et al., 2002). Online shop faces the challenge of identifying service quality attributes that are considered by customers in online transactions (Yang and Fang, 2004).

E-service quality is an evaluation and assessment of customers regarding service excellence in electronic transactions (Zemblytė, 2015). Online customers thus expect service quality levels to be the same or higher than traditional channel customers (Lee and Lin, 2005). Attributes and measures of service quality are essential to determine. (Trocchia and Janda, 2003) identified that customers consider five dimensions of the quality of online store services. Performance, access, security, sensation, and information are attributes that are most considered by customers in assessing the quality of online shop services.

Service quality compares perceived services and customer expectations (Grönroos, 2001). Superior service quality if the quality received, is higher than expected. Highservice quality benefits the online store because it increases customer purchase intention (Hartwig and Billert, 2018)(Özer et al., 2014)

Previous research on the effect of service quality on purchase intentions in various backgrounds indicates that the higher the quality of services offered can increase purchase intention (Purcărea et al., 2013)(Özer et al., 2014)(Sá et al., 2016)

H1: The higher the quality of services provided, increases the intention of shopping online

2.3 Perceived Risk

There is no agreement regarding the definition of perceived risk, but many researchers define the perceived risk of the results of adverse decisions (Gefen, 2002). (Barnes et al., 2007)(Gefen, 2002) divided the risk of online shopping into two concepts, focusing on the uncertainty of the decision to make a purchase and the consequences of online purchases. Customers have different tolerance limits in accepting risk. Personal characteristics influence the perceived risk of customers (Gidycz et al., 2001).

Although customers consider that online shopping offers several benefits, online transactions tend

to have more significant uncertainty than traditional retail formats (Lee and Tan, 2003). The perceived risk reduces the willingness of customers to buy goods over the Internet (Barnes et al., 2007). Higher perception of risk on the part of customers' acts as a deterrent to their purchase intentions.

Previous research on the perceived risk in the context of customer behaviour has provided evidence that perceptions of risk influence purchase intentions (Barnes et al., 2007) (Liu, 2012) (Mitchell, 1999)(Sweeny et al., 1999). Previous research shows that perspectives of risk are negatively and significantly related to online purchases, if customer perceptions of risk are high, then customer attitudes toward online shopping are low (Barnes et al., 2007)(Liu, 2012) (Mitchell, 1999)(Sweeny et al., 1999)

H2: The higher the risk perception, the lower the intention of online shopping.

2.4 Trust

The definition of trust is very diverse, and there is no single understanding of trust. In conditions of risk, uncertainty and threat, need trust (Gefen et al., 2003). (Mayer et al., 1995) define trust as the willingness of the other party to accept the risk of another person's actions based on the expectation that the other party performs specific necessary actions, whether supervised or not. One party does not take advantage of the weaknesses of the other (Barney and Hansen, 1994), gives the other party the power to take actions that represent themselves, the perception that the other party pays an appointment (Gefen et al., 2003) because other parties have integrity, kindness, and competence (Gefen, 2002).

Trust affects online shopping ((Abbad et al., 2011), (Gefen et al., 2003). In the context of online shopping, trust in the online store is essential for customers because customers are willing to accept the risks that occur due to the online store activities (McCole et al., 2010). Online transactions have a significant risk. Online transactions meet uncertainties, weak controls, and opportunities for other parties to cheat (Hoffman et al., 1999). Communication over the Internet has a greater vulnerability than face to face communication. The buyer does not have access to check the product before purchase physically and has a vulnerability to the security of personal information and credit cards (1). Previous research indices the higher customer trust in online stores, the higher the intention of online shopping (Liu, 2012). This study divides the beliefs grouped as high and low. Trust involves a person's willingness to behave in a certain way because of the belief that the other party will give

satisfaction so that the words, promises, or statements of others can be trusted. Trust is all knowledge held by customers and all conclusions made by customers about objects, attributes, and benefits. This understanding shows that trust is a subjective assessment of customers because customer knowledge distinguishes customer trust. In the context of online shopping, the difference in the level of trust is the justification that trust moderates customer behaviour.

H3: Trust moderates the effect of service quality on the intention of shopping online.

H4: Trust moderates the effect of perceived risk on the purpose of online purchase.

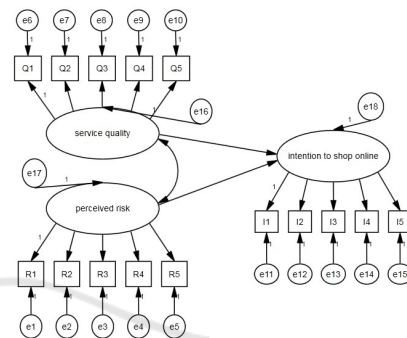


Figure 1: Research Model

2.5 Research methods

This research is causal, which explains the causal relationship between dependent and independent variables. This research is a cross section that explains the phenomenon in the study period and does not explain the phenomenon of the next period. The research sample 240 was by the requirements of sample adequacy in the structural equation model test. The population in this study were individuals who had the intention to shop online in Greater Solo. Sample collection uses the random sampling method. To increase the rate response, wait for the respondent to answer all questionnaire questions and take them directly.

3 RESULT AND DISCUSSION

Table 1: Descriptive Test

Variable	Mean
Service Quality	3.7
Perceived Risk	3.6
Trust	2.4
Intention to on-line transaction	3.1

The detailed test results show that the average service quality is 3.7, which indicates that the quality of service in this study is perceived by customers as good. The service quality of Go-Med is seen to be reliable because it is recognized that Go-Med can provide services as promised, capable of carrying out its functions as an excellent online shopping application, serving customers quickly, and being able to understand customer needs.

The Descriptive test results show that the average of perceived risk is 3.6, indicating that customers have a perception that shopping through the Go-Med application faces risks. Customers have an impression that spending on using the GoMed application faces the threat of the drug brand being delivered not according to the order, the amount of drug given is not according to the rule, the medication ordered cannot be served, the customer has a perception that the price is higher than the pharmacy.

The detailed test results show that the average of trust is 2.4, indicating that customers have a perception that spending through the GoMed application faces low customer trust. Customers know that the Go-Med use does not provide products according to order, does not have a favourable price, does not have a complete product, and does not fulfil customer orders. The detailed test results show that the common intention to the online transaction is 3.1, indicating that customers have the plan to online purchase and if they need to buy drugs, they will use the Go-Med application.

Table 2: Results of the Regression Test Before Moderation

			β	S.E.	C.R
Intention to on-line transaction	←	Service Quality	0.217	1.163	1.988
Intention to on-line transaction	←	Perceived Risk	-0.092	0.148	2.104

The research model test was conducted by analyzing the significance level of the effect of independent variables on the dependent variable based on the C.R. value (z-count) greater than or equal to the z-table value (z-count \geq z-table). The z-table value at the 5% significance level is 1.96.

This study develops a research model to test the effect of service quality on buying intention in the context of online shopping. The regression test results before moderation indicate that service quality has a

positive and significant effect on the intention of the online transaction using the GoMed application ($\beta = 0.217$; C.R. = 1.988).

The results of the regression test before moderation indicate that service quality has a positive and significant influence on the intention of online transactions using the Go-Med application. This study supports Hypothesis 1, which indicates that the higher the quality of service, the higher the intention to purchase online. The results of this study are support with previous studies showing that service quality has a positive and significant effect on intention to shop online (Purcărea et al., 2013)(Özer et al., 2014)(Sá et al., 2016).

The analytical result from this study indicates that overall service quality affects the customer's intention to conduct online transactions using the Go-Med application. The analytical results indicate that service quality is the driver of the intention to buy for health products using the Go-Med application. Service quality is an essential variable in customer behaviour. Increasing positive behaviour towards online shopping can be done by providing superior quality services (Li and Suomi, 2009). Increasing positive behaviour towards online shopping can be done by providing superior quality services (Li and Suomi, 2009). Superior service quality can improve online store competitiveness compared to competitors. Service quality has a role as essential in maintaining longterm relationships with customers, building customer loyalty, and encouraging repeat purchases (Li and Suomi, 2009). Service quality has an impact on determining the failure and success of the online business. Increasing positive behaviour towards online shopping can be done by providing superior quality services (Li and Suomi, 2009). This study indicates that the relationship between service quality and intention for online transactions leads to relationships that have a positive and consistent effect because being tested on different backgrounds has the same relationship direction. This finding has a contribution in designing marketing strategies to increase the intention of online shopping by considering service quality.

The regression test results before moderation indicate that the perception of risk has a negative influence and significance on the intention for online transactions ($\beta = -0.092$; C.R. = 2.104). The results of this study support.

Hypothesis 2, which shows that the higher the risk perceived by customers, reducing the intention to online transactions using the Go-Med application. Consumer behaviour in shopping tends to avoid risk and choose profitable shopping. The negative influence of risk perceptions on online transaction intentions

supports previous research that shows that risk perceptions have a negative and significant influence on the intention of online shopping (Mitchell, 1999)(Teo, 2002) (Sweeney et al., 1999).

This research is consistent with previous research that the perception of risk and intention for online transactions is negatively related even though tested on different backgrounds has the direction of the relationship in line. To design effective strategies to increase the intention of online transactions can consider reducing the potential losses paid by customers.

If the customer has a risk perception that is too high, the customer tends to delay the transaction and choose a store that provides security guarantees that reduce the risk because the perceived risk is an essential variable in purchasing decisions (Salam et al., 2005). To reduce perceived risk, the online store needs to maximize service effectiveness, improve the timeliness of delivery, provide a guarantee of purchase guarantees and guarantee security standards. Research by(Salam et al., 2005) indicates that financial incentives reduce perceived risk. Online stores can minimize the risk that consumers feel by offering products at competitive prices.

Table 3: Results of the Regression Test Before Moderation

		High Trust			Low Trust		
		β	S.E.	C.R.	β	S.E.	C.R.
Intention to online transaction	Service Quality	0.256	0.118	2.81	0.13	1.552	2.11
	Perceived Risk	-0.063	0.101	1.04	-0.27	0.179	2.147

difference in chi square test ($\Delta\chi^2$) = 632.465 -601.662 = 30.803 difference of df (Δdf) = 704 -672 = 32 chi square table (32;0,05) =42,585 chi square table (χ^2) > difference in chi square test ($\Delta\chi^2$) The Constrained model is significantly different from the Unconstrained Model

The regression test results based on the multi-group method after being moderated by the trust (see table 3) shows that in the high trust group, service quality has a positive and significant effect on the in-

tention to the online transaction ($\beta = 0.256$; C.R. = 2.81). The findings indicate that in the high trust group, there is a phenomenon that tends to be that service quality affects the intention of the online transaction.

In the low trust group, service quality had a positive and significant effect on the intention of online transaction ($\beta = 0.13$; C.R. = 2.11). The findings indicate that in the low trust group, there is a phenomenon that tends to be that service quality affects the intention of the online transaction.

Multi-group regression test results in high and low trust groups; in fact, there are differences in the effect of service quality on the intention to conduct online transactions. Statistical tests show that the chi-square table (χ^2) > chi-square count ($\Delta\chi^2$) so that the effect of service quality on intentions for online transactions in the high and low trust groups is indicated to differ significantly. Trust moderates the importance of the quality of service online purchase plans in the high and low trust groups. The results of the moderation test support Hypothesis 3, a trust that moderates the effect of service quality on the intention of shopping online.

The finding indicates that service quality in high and low trust groups affects online purchase intention. The results mean that in high and low trust groups, both consider the performance of products and services during the process and postpurchase. Ease of access to online stores is essential because it makes it easier for customers to find and surf. The security of personal data and the possibility of loss during the purchase and post-purchase process are essential considerations for the customer. A pleasant and memorable experience during the buying process forms positive customer behaviour. The completeness and accuracy of product information offered to make it easy for customers to choose the product to be purchased. The results of the multi-group regression test showed that there were significant differences between high and low trust groups. Further tests on different conditions are needed so that the concepts hypothesized in this study can be applied more broadly regarding the different objects and background of the study.

The regression test results based on the multi-group method after being moderated by a trust (see table 3) shows that in the high trust group, perceived risk has a positive and significant effect on the intention to the online transaction ($\beta = -0.063$; C.R. = 1.04). The findings of this study indicate that in the high trust group, there is a phenomenon that tends to be that service quality no affects the intention of the online transaction. Whereas in the low trust group, the fact was that the perception of risk had a significant

adverse effect on the intention of the online transaction ($\beta = -0.27$; C.R. = 2.147). The findings of this study indicate that in the low trust group, risk perceptions of the intention to online transaction tend to lead to negative and consistent phenomena. The higher the risk perception, the purpose of the online purchase is getting lower. From the results of the multi-group regression test on high and low trust groups, the fact is that there are differences in the influence of risk perceptions on the intention to online transaction. This is supported by the fact that chi-square table (χ^2), chi-square difference count, so that the influence of risk perceptions on intention to online transaction in high and low trust groups is indicated to differ significantly, or in other words that trust moderates the importance of perception risk of purpose to online purchase at high and low trust groups. The results of the moderation test indicate that H4 is supported.

The test results in this study indicate that in the high trust group, risk perception does not affect the intention of shopping online. Customers who have high trust in online stores minimize perceived risk. Minimize perceived risk by increase integrity in carrying out their business. An online store that has kindness by not taking profits that harm its customers. Online stores that pay as promised and have the competence to run their businesses will increase trust.

On the other hand, customers who have low trust tend to doubt the competence of online stores in running their businesses. Online stores that fail to pay their promises will reduce customer trust so the chances of getting losses increase. Customers who are known to take higher profits have an impact on customers' perceptions of financial losses. This study provides an understanding that to reduce perceived risk, online stores need to develop strategies to increase customer trust.

The results of the multi-group regression test showed that there were significant differences between the high and low trust groups that supported the research hypothesis. To test the generalization of research concepts, it requires further testing in different conditions to find out the consistency of the research concepts in different backgrounds and contexts.

4 CONCLUSIONS

The findings indicate that before trust differentiates the intention of online shopping, service quality, and risk perception influence online purchase intentions.

After dividing the high and low trust groups, in the low trust group, service quality and risk perception influence the intention of online shopping. In

the high trust group, online buying intention is not affected by perceived risk. High trust groups do not feel the opportunity to lose on online shopping because customers know the benefits and advantages of online shopping that can minimize perceived risks.

This study focuses on high and low trust; previous research has not explained the moderation of trust in the online transaction intention model. The question in the questionnaire of this study is the Indonesian context. The final theoretical implications in this study indicate that trust is proven to moderate the intention of online transactions.

The internet has increased transactions between sellers and customers virtually. In the context of online shopping, trust is essential for customers to accept the risks that occur related to transactions. Minimizing risk needs to be done by online stores to increase transactions.

This study implies that to increase customer purchase intention, online stores must develop marketing strategies taking into account the quality of service. Online stores can pay dearly for the attributes of excellent service quality. This study made an essential contribution to the role of trust in moderating service quality and perceived risk towards the intention of online shopping.

Further research is needed to test the generalization of research concepts in the context of the intention to buy online and in other contexts. Future research is also needed to examine the role of trust in the online transaction by considering the role of knowledge (Gefen et al., 2003) and the level of customer involvement (Delgado-Ballester and Munuera-Aleman, 2014) on trust.

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