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The Multi Perspectives of Consumer Behavior on Online Purchase Behavior

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ABSTRACT

This study explored the consumer behavior of using online purchase. The behavior was portrayed from multi perspectives based on the previous research. The perspectives were service quality, social factors, technological context, and trust. Each perspective was derived from the existing theory. Each perspective consist some aspects that was linked to consumer behavior of online purchase. Perspective of service quality consist of interactivity, currency, and product information. Perspective of social factors includes subjective norm and image; while perspective of technological context consist of perceived enjoyment, perceived usefulness, and perceived ease of use. Finally, perspective of trust consists of perceived risk including data integrity, authenticity, and privacy. This study provided a more elaborative model to portray online banking behavior. This study used field research namely survey and distributed the questionnaires to 150 consumers who have already used online purchase. The respondents were workers and students. The survey was based on the aspects of e-commerce. The statistical analysis for the data was multiple regression. This study provided the result that The perspective of service quality and social did not influence. Meanwhile, only perceived usefulness, perceived enjoyment and authenticity were relevant in predicting online behavior

Keyword: Online purchase, service quality, social factor, technological context, trust.

1. Introduction

Electronic commerce is expected to be successful in Indonesia. Internet is ubiquitous to provide customers with relevant information. Customer will use internet as the usual way of fulfilling the needs. Many customers are aware of migrating from offline media to online media. The online consumer behavior now is emerging. This is anticipated by organizations. Organizations such as retail have focused on the customer and developed the dynamic interactions between the firm and their customers. Organizations must continuously create superior values for customer if organizations has determined the online media as the important resource of competitive advantage in the long run. Firms with the customer orientation will have better understanding of their customers (Luo & Seyedian, 2004).

The previous study of online consumer only investigated the associations between one perspective and consumer behavior. This research might fruitfully investigate from several perspectives of web business. The importance of multi perspectives has been largely important to understand the broader comprehension of online behavior. The multi perspectives may shed light on the synergy of different thinking. Based on the managerial implication, organizations should understand that web strategy must touch some aspects so they can provide better service and improve their performance for customers at the right time.

Electronic delivery through internet of retail service has differentiation from the traditional or offline retail. There is no human interaction component on online retail service therefore consumers will evaluate some dimensions. Consumers will not encounter service provider or a person-to-person interaction. Furthermore online retailers will do business 24 hours a day and no geography restriction. The advantage of online retail for consumers is the low search cost and travel time. Every consumers' transaction will be recorded digitally and updated. However, using internet as the media for consumers, they are required to have technical literacy. This online retail requires the company that runs business online, or both online and offline (brick and mortar) to deal with issues for the customer such as the service delivery, technology, social and trust. These perspectives are crucial for companies to attract consumers (Long and Mellon, 2004). Brick and mortar shopping warrant the these perspectives to be the determinant of online business quality on the internet. Studies show that quality of delivery will be linked to customer satisfaction and companies will enjoy high profitability. Furthermore, customers will make multiple purchases over time (Reichheld and Scheffer, 2000).

Each perspective consists some aspects that is linked to consumer behavior of online purchase. They are perspective of service quality, social factors, technological contexts and trust. Each perspective is derived from the existing theory. Perspective service quality is derived from service quality theory; perspective social factor is derived from the theory of planned behavior; perspective technological context is derived from the theory of acceptance model while perspective of trust is derived from risk perception. Each perspective also has following dimensions.

Perspective of service quality describes the perceived service quality in a global judgment (Parasuraman, Zeithaml, Berry, 1994). It is a global framework that explains customer's global judgment about company giving experiences to customers. It is similar to an attitude of service delivery. It is customers' assessments or evaluation of service. The quality is one of the service dimensions that create consumers satisfaction judgment. It consists of interactivity, currency and product information.

Perspective of social factors has roots in sociology that explain in individual intention to use technology (Venkatesh and David, 2000). This perspective includes subjective norm and image. This perspective is derived from the theory of planned behavior. The theory of planned behavior is the extension of theory or reason actions which adds the perceived behavior control. The dimension of the theory of planned used in this study is the subjective norm. The subjective norm involves the intention to comply with the behaviors, opinion, actions of peers. It is also a set of interrelated units that are engaged in joint problem solving to accomplish a common goal (Rogers, 2003). Another social factor is image. Image is defined the degree to which use of innovation is perceived to enhance one's image or status in one's social system (Moore and Benbasat, 1991). Image is determined as the influencing factor of consumers when using online retail. The condition is triggered by the social condition to keep up with the new technology.

The perspective of technology context are important characteristics and influence consumer's acceptance of technology. It consists of perceived enjoyment, perceived usefulness, and perceived ease of use. The online retail is categorized as the sophisticated technology that might be perceived whether it has the usefulness and the ease of use. If none of them exists, consumers are reluctant to try. Another dimension of technology is perceived enjoyment. Davis (1989) argued perceived enjoyment is the extent to which activity of using the computer is perceived to be

enjoyable in its own right, apart from any performance consequences. The use of internet for doing transaction is not only caused by utilitarian function. The utilitarian information system is to increase consumer's performance to have online transactions while encouraging efficiency (van der Heijden, 2004). Therefore, the use of online transaction is supposed to support the inclusion of hedonic content, animated images, a focus on colors, sound and esthetically appealing visual design and layout.

Perspective of trust consists of perceived risk. Trust refers to the belief that one can rely upon a promise made by another and that the other will act toward oneself with goodwill and in a benign fashion (Grazioli and Javernper, 2000). In trust, there is no risk. Trust can create certainty that customers can predict the consequences of their transaction decisions. This certainty relates to the value of service, concerns of the reliability of internet and related infrastructure (Flavian et al., 2005). Customers are reluctant to provide personal information. It is related to internet security and concerned about online payment security. This perspective include data integrity, authenticity, and privacy. The aim of this study to understanding the perspective of service quality, perspective of social, perspective of technology, and perspective of trust. These integrative perspective can elaborate the service of online retail.

2. Literature Review

Each perspective is discussed as follows. Figure 2.1. is the conceptual model of the research.

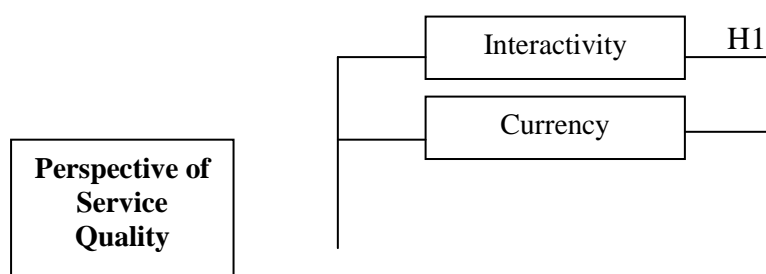
2.1. Perspective of Service Quality

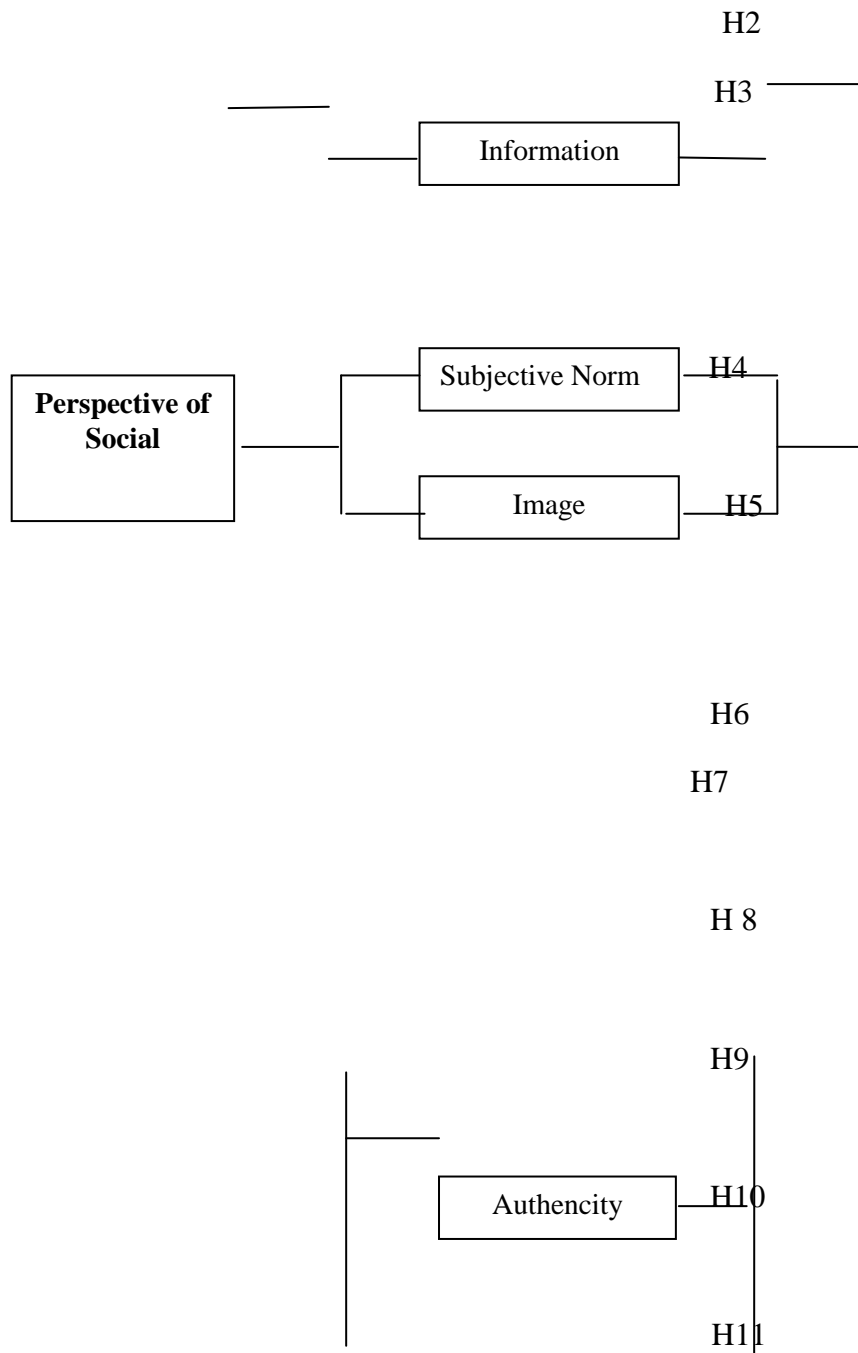
Interactivity

The study in retail environment on consumer behavior relates to the atmospheric. Kotler and Keller (2012) argued that buying environment could induce affective response from consumers. The concept of atmospheric relates to store design and layout decision. Previous research has concerned with the atmospheric such as music (Yalch and Spangenberg, 2000) and crowding (Machleit et al., 2000). In this study, retail setting is online environment therefore there is a difference between brick and mortar environment. According to Ballantine (2005), the attributes are the level of interactivity of online shopping environment and the amount of information provided by online shopping environment.

In the online retail, the interactivity is the most prominent feature. Rafaeli (1988) argued that interactivity demands interchangability of communication and mediated communication setting such as electronic text systems, interactive systems. The web should emphasize direction of communication, user control and time (McMillan and Hwang), active control, two-way communication (Liu and Shrum, 2002). The interactivity supports the ability of a person using the web to communicate with the company. Consumers can use an online shopping environment for shopping. Consumers can gain more control of the shopping experience.

Figure 2.1. The Conceptual Model





16 Currency

Information currency is influenced by real world changes over time (as well as by information processing delays) with an impact on information update (Bolour et al., 1982). Processing timeliness and information currency are really aspects of information completeness, which in turn, influences the degree of accuracy that information possesses; however, because of their

specific relationship to the dimension of time and the change that time engenders, it is useful to identify currency.

Yang, Peterson and Huang argued that currency is up-to-date and normality. Currency can include coming events, announcement of news, new page designs and headlines. Web content also must be current. The web site currency can increase the credibility of website (Fogg et al., 1991). The online retailer must update important information and give a clear signal of updating it. Customers should find new things in the website. It indicates that the organizations are willing to share and learn new things.

Information

Information is one of the factors to be accessed by consumers. Cook and Coupey (1998) argued that the availability of information increases the knowledge of consumers. Knowledge can influence consumer to have greater information and to be able to make better and more qualified decision. In online shopping, the amount of information is needed to consider better product or services. It influences the decision to purchase. Information can make consumers more informed decisions.

2.2. Perspective of Social

Subjective Norm

Subjective norms can be peer influence. Peer influence include friend, colleagues, family, co-worker that exhibit dominant influence for making decisions to choose e-retailer. The opinion of peers can become the normative belief that customers are willing to conform to varying degrees (Patrick et al., 2002). Customer may adjust their behavior based on peer opinions and suggestions.

Image

Image is defined as the degree to which use of an innovation is perceived to enhance one's image or status in one's social system (Moore and Benbasat, 1991). It is grounded in sociology that describes the willingness to accept the innovation. It is also adapted from Innovation Diffusion Theory that describes the characteristics of innovation. Innovation here is the willingness of customers to have online transaction. Customers perceive that everybody will admire them for keeping up with the new technology.

2.3. Perspective of Technological Context

Enjoyment

Van der Heijden (2004) argued that the web can give facility both utilitarian and hedonic purpose. Perceived enjoyment strongly influences web use for both doing main benefits and entertainment purpose. Suh and Hun (2003) argued that the website design can provide the design for high and low involvement shoppers. Peripheral design is targeted for low involvement are less purposeful and are easily attracted to extraneous design elements. However, this design can increase average time spent on a general retail site such as high resolution graphics, and music that enhance customers' experience.

Usefulness

Davis (1989) defines perceived usefulness as the degree to which a person believes that using a particular system would enhance individual's performance. When

dealing with new system such as doing online retailing can affect reinforcement value of the benefit. The e-retailing can be adopted if at a minimum, this can be considered to encompass sufficient information and service for supporting or facilitating customers' needs. It is very important for customers who are busy and enjoy the easiest way to have online transactions. The perceived usefulness can influence ultimate decision.

¹² *Ease of Use*

Davis (1989) defines the ease of use is the degree to which a person believes that using a particular system would be free of effort. Ease of use is the important factor to influence customers to use e-retailing. The process of doing online transaction is perceived as fast, easy-to navigate. It facilitates navigation of information easily. Lynch and Ariely (2000) argued that when information of product quality and accessible information were easy to navigate, consumers will purchase or do transaction. The use of e-retailing is not complicated or difficult to use. The positive attitude of e-retailing's ease of use may enhance positive to apply and can increase the perceived technology control.

2.4. Perspective of Trust

Trust is the key point to develop good relationship with customers (Morgan & Hunt, 1994). Furthermore, Morgan and Hunt argued that trust makes the company preserve the cooperation with partners; focus on long-term alternatives and resist short-term gains; and show being prudent. Furthermore, companies will not act opportunistically. Trust occurs when one party has confidence in an exchange partner's reliability and integrity. The dimension of trust contains perceived risk (Mukherjee and Nath, 2003). The stronger perception of risk will influence the level of trust. Less experience customer have more information about service, they perceive the risk to be more and thus have less trust in marketing transaction and otherwise.

The customer's orientation on technology of internet can be the point of trust. Lee and Turban (2001) argued that the trust of electronic system is likely to correlate with their overall trust when engaging in online transaction. The indicators to support the trust can be network, reliability, connectivity and availability. Another dimension of trust is reputation. Reputation plays a significant role in creating trust. Malaga (2001) states that reputation can be the key to judge the overall performance of service. Trust is also determined by ethics values. Ethic values support the good business morality. When dealing with the mechanism of ethics, corporation is forced to address security and privacy concerns (Benassi, 1999).

In this study, perspective of trust includes integrity, authenticity, and privacy. These element are able to support the existence of trust. In online transaction, trust is one of the important elements because customers can't contact directly to service provider. The transaction can run well if there is trust on it. Eventually, the elements can affect customer's commitment to stay longer with the corporation.

⁵ *Integrity*

Information integrity is the representational faithfulness of the information to the condition of the information (Boritz, 2003). Information integrity also focuses on the

reliability of information, accuracy, security, credibility, completeness and assessability. Information integrity also play key roles in information relevance and useability, information quality and information value. Integrity means trustee makes good faith agreements, tells the truth, acts ethically and fulfills promises (Morgan and Hunt, 1994). It can be compared to be true not fake. This integrity can influence customer to use e-retailing.

Authenticity

Authenticity is assurance that transaction or other exchange of information comes from the source it claims to be from. It involves a proof of identity. It is also related to such as password (Clemmer, 2010). Authentication ensures that the trading parties in an electronic transaction or communication are who they claim they to be (Suh & Han, 2003). Authenticity is included in the concept of integrity. Integrity is more specifically about the content of the data itself. Authenticity involves assurance that the data was created or sent by the source it appears to be from. Not verifying authenticity is tied to current problems with spam, e-mail phishing, web site redirection, browser hijacking, or other attacks such as man-in-the-middle attacks (Clemmer, 2010). Authenticity also entails verifying claims that are associated with an object that an object is indeed what it claims to be. Authenticity has created trust (Lynch, 2000). Related to this study, if there is authenticity of online retail, consumer do transaction via online.

Privacy

Privacy has four dimensions namely 1) intrusion-physically invading a person's solitude or seclusion, 2) disclosure (publicly disclosing embarrassing private facts; 3) false light-false public portrayal, and 4) appropriation- use of a person's image or identity without permission (Prosser, 1960). The public concern about online privacy has been growing. It has stimulated the organizations to respond this. Personal privacy invasion of consumers must be addressed. Companies must take responsibility for the sensitive security of consumer information related to data protection because customer database has greater risk for security access (Milne et al, 2004).

Based on Center for Democracy and Technology (2003), there are ten ways to protect consumer online privacy.

1. Consumers look for privacy policies on the web, therefore companies must set the privacy policies on the web.
2. Getting a separate e-mail account for personal e-mail.
3. Consumers will teach their kids or families that giving out personal information online means giving it to strangers.
4. Clearing the memory cache after browsing.
5. Consumer must make sure that online forms are secure.
6. Consumers are supposed to reject unnecessary cookies.
7. Use anonymous remailers.
8. Encrypt consumer e-mail.
9. Use anonymizers while browsing.
10. Opt-out of third party information sharing.

Privacy is important aspect to be considered by consumers. Privacy relates to risk The more privacy perceived the less risk perceived by consumer. It is the key to increase consumer participation in e-commerce. The risk perception relates to the novelty of purchasing method and surrounding problem with privacy and security (Miyaki and Fernandez, 2001). Consumer will concern with nonpurchase purpose information gathering such as cookies. It is a piece of information that a website stores on consumer's personal computer that will be used to identify frequency visiting on the website.

3. Research Method

The unit analysis refers to the level of aggregation of the data during subsequent analysis. The unit analysis is individual. The population was respondent in Jakarta. The sample was heterogenous consumers across industry such as banking, entertainment and education. A questionnaires containing items measuring construct from eleven constructs was administered during a month. The number of distributed questionnaires was 150. The total number of returned questionnaires was 137. The response rate was 92%. A questionnaire was created with items that validated with confirmatory factor analysis. The data was analyzed by multiple regression.

The scale of interactivity was adapted from Ballantine (2005); the scale of currency of information was adapted from Schlosser and Kanfer (1999); subjective norm was adapted from Taylor and Tod (1995); image scale was adapted from Moore & Benbasat (1991); perceived usefulness and ease of use scale were adapted from Davis (1989); the scale of perceived enjoyment was adapted from van der Heijden (2004); the scale of integrity, authenticity, and privacy, was adapted from Suh and Han (2003).

4. Analysis of the Data

Table 4.1 present the validity results test of each construct. This validity test was analyzed with confirmatory factor analysis. Most of indicators of the constructs are valid except the indicators of subjective normatif, privacy and behavior.

Table 4.1. Validity

Construct	Indicator		Factor Loading	Construct	Indicator		Factor Loading
	Number	Code			Number	Code	
Interactivity	5	Interact1	0.641	Useful	6	Useful1	0.663
		Interact2	0.695			Useful2	0.727
		Interact3	0.705			Useful3	0.710
		Interact4	0.689			Useful4	0.538
		Interact5	0.747			Useful5	0.763
						Useful6	0.695
Currency	3	Current1	0.671	Ease	5	Ease1	0.660

		Current2 Current 3	0.681 0.718			Ease2 Ease3 Ease4 Ease5	0.681 0.610 0.488 0.417
Information	3	Inform1 Inform2 Inform3	0.452 0.697 0.661	Integrity	5	Integri1 Integri2 Integri3 Integri4 Integri5	0.393 0.525 0.775 0.828 0.626
Normatif	5	Norm1 Norm2 Norm3 Norm4 Norm5	0.585 0.743 0.676 0.234 0.105	Authenticity	3	Authen1 Authen2 Authen3	0.673 0.735 0.703
Image	3	Image1 Image 2 Image3	0.793 0.806 0.814	Privacy	4	Privat1 Privat2 Privat3 Privat4	0.803 0.350 0.512 0.079
Enjoyment	3	Enjoy1 Enjoy2 Enjoy3	0.06 0.703 0.765	Behave	3	Behave1 Behave2 Behave3	0.032 0.622 0.247

Table 4.2 shows the internal consistency reliabilities for all variables were greater 0,7 except privacy. It's loading was 0.696. The patterns of result found in this current research is relatively consisten with the result of previous research.

Table 4.2. Reliability

No	Variable	Coefficient
1	Interactivity	0.827
2	Currency	0.725
3	Information	0.728
4	Normative	0.644
5	Image	0.843
6	Enjoyment	0.650
7	useful	0.843
8	ease	0.805
9	integrity	0.838
10	authen	0.803
11	privacy	0.696

The perception of respondents were high in this current study concerning all variabels in the model. Table 4.2. gives the descriptive statistic explanations. Most of the variables have mean greater than 3.00. It signifies that on the average respondents have agreed with the indicators.

Table 4.3. Descriptive Statistic

Variable	Mean	Standard Deviation	N
Behave	3.93	0.54	137
Interaction	4.01	0.59	137

Currency	3.96	0.54	137
Information	3.96	0.51	137
Normative	3.22	0.77	137
Image	3.31	0.91	137
Enjoyment	4.03	0.45	137
Useful	3.92	0.55	137
Ease	3.94	0.51	137
Integrity	3.93	0.51	137
Authenticity	3.97	0.52	137
Privacy	3.82	0.45	137

Table 4.4. indicates that only variable enjoyment, perceived of usefulness, and authenticity have influenced respondent to use online retail for transaction. The significance value of perceived enjoyment is 0.017, less than p value; the significance value of perceived usefulness is 3.659, less than p value while authenticity has significance value 2.693. Only three hypotheses are supported to explain the behavior to do online transactions.

Table 4.4. Significance of Coefficient

Variable	Standardized Coefficient	t	sig
Interaction	0.021	0.225	0.823
Currency	-0.054	-0.569	0.571
Information	0.073	0.875	0.383
Normative	0.22	0.303	0.763
Image	0.122	10577	0.117
Enjoyment	0.196	2.425	0.017
Useful	0.293	3.659	0.000
Ease	0.142	1.483	0.141
Integrity	-0.082	-0.917	0.361
Authenticity	0.225	2.693	0.008
Privacy	0.094	1.019	0.310

The present research discussed that not all variables are supported in this case. The perspective of service quality and social do not support the study. This shows that most of respondents that used online transactions. They used the online transaction for purchasing a product and online banking such as transferring and account checking. Consumers can't avoid that nowadays product and service deal directly with the customer for purchasing transaction. This is one of the application of direct marketing. It is a channel without using marketing intermediaries. Customer can order 24 hours a day.

In this case, the perspective of service quality including interactivity, currency and information do support consumer to do online transaction. Respondents might perceive that online retailing do not necessarily provide interactivity aspect because they can do purchasing transaction by themselves. Current information is also considered not to be an important aspect when doing e-retailing. Updated information

is not necessarily needed. This service quality perspective do not explain the behavior. It is also related to the characteristics of respondents. They do not determine that this perspective is important to do online transaction. This perspective might be more relevant if individuals purchase offline.

Furthermore, the perspective of social including normative and image does not influence individual to purchase product online. Social surrounding is not the determinants to pursue individual to use online purchasing. Based on the mean score, it is identified that friends or colleagues are important for their decision, however, it does not influence them to buy or doing online transaction. When doing online purchasing, individuals do purchasing at home or they never involve others to purchase or doing online transactions.

Perceived enjoyment, perceived usefulness and authenticity are influential factors in determining individuals to do online transaction. Perceived enjoyment has influenced individuals to use online purchasing transaction. This signals that respondents do not only focus on benefit matters, but they also pay attention to the art of the website. The design, color, easy-to-use, music, are important aspects to use the website. They determine that the approach of enjoyment in the website can facilitate them in doing online transaction.

On the other, perceived usefulness is important determinant to influence individuals to do online transaction. The main benefit of doing online is people can do at anytime, anyplace and without being caught in the traffic jam. Furthermore, online transaction can make people able to compare from one side to another especially price and service offering. People also enjoy that they can do it quickly. Usefulness of online transaction can provide people enough time to enjoy the process at anywhere. It also supports the argument that using online transaction can enhance individuals' performance. Online transaction can support individual's performance.

The variable of authenticity also supports the behavior. Authenticity is assurance that a message, transaction or other exchange of information is from the source it claims to be from. It includes a proof of identity. It is also about something user knows such as password (Clemmer, 2010). Authentication ensures that the trading parties in an electronic transaction or communication are who they claim they to be (Suh & Han, 2003). People doing online transaction have assurance that the information of online transaction was created or sent by the source it appears to be from. People can verify authenticity and will not tie to current problems with spam, e-mail phishing, web site redirection, browser hijacking, or other attacks such as man-in-the-middle attacks (Clemmer, 2010). Therefore, people can do transaction via online because they trust on the website.

5. Conclusions

Following from the integrated perspective, future research should focus on identifying construct that can add to the prediction of behavior. Given that adjusted R square explains as much as 45 percent of the variance in online behavior, it is possible that other researchers may be approaching other variables to explain individual usage of online transaction. The present study advances individual online behavior by unifying theoretical perspectives in the literature and incorporating perspective of service quality, social, technology and trust. The perspective of service quality and social do not influence. Meanwhile, only perceived usefulness, perceived enjoyment and authenticity are relevant in predicting online behavior.

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