

# Supply Chain Impact on Consumer Confidence for Purchase Intentions Through Online

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**Abstract-** Supply chain Management has played a significant role in corporate efficiency and has attracted the attention of numerous academicians over the last few years. This study aims to determine how the influence of supply chain, virtue, integrity, trust in intermediaries, trust in sellers, and customer loyalty, on purchase intentions through online. Data were obtained by distributing 168 questionnaires to students in the Soloraya region which included: Klaten Regency, Sukoharjo Regency, Wonogiri Regency, Sragen Regency, Boyolali Regency, and Solo Kota. The analytical tool used is SEM (Structural Equation Modeling). Based on the results of the analysis, it shows that the competency variable has no effect on trust in the intermediary. The variable of virtue and integrity, has a positive effect on trust in intermediaries. Variable trust in the intermediary has a positive effect on trust in the seller. The variable of trust in the intermediary and trust in the seller, has no effect, on purchase intention. The variable of trust in the intermediary, has a negative effect, on customer loyalty. Customer loyalty, has a positive effect on purchase intentions.

**Keywords;** *trust, consumers, supply chain, intermediaries, online, purchase intention.*

## 1. Introduction

This study examines things that influence and shape purchase intentions and customer loyalty, for online shopping based on the supply chain. Human life is getting easier, with the growing use of the internet. One convenience that can be felt, is to be able to shop anytime from anywhere, anywhere, when needed, by shopping online. Since the development of the use of the internet, buying and selling online has become a new trend in society [1-8]. Based on Kaspersky Lab's survey results in 26 countries, Indonesia is one of the countries with the largest online fraud victims in the world with 26 percent of consumers having been victims [9] Based on data from the Ministry of Communication and Information, there have been 16,678 reports that go to the "Check Account ID" site. Of all the reports that came in, almost 14,000 of them were crimes in the form of online transaction fraud. Meanwhile, the rest are cases of investment fraud, extortion, online prostitution, and other crimes such as fake lottery, bribery, and corruption [10].

Research to investigate the effect of trust on purchase intentions has been conducted several times before. Some research results show that trust is a strong predictor to increase purchase intentions on online products. Consumer confidence in online stores, affects attitudes and risk perception. Consumer trust in online stores, also affects consumer purchase intentions on online stores. Trust in online shopping consists of 2 categories, namely: trust in intermediaries and trust in [11]. Trust has a positive effect on customer loyalty [12-17].

This research is to find out the factors that shape or influence buying intention, in online shopping among students. The researcher chose students as objects in this study, because students represent the main consumer groups of online products, students have access to current social styles, students have knowledge about e-marketplaces, and students build online purchasing patterns.

## 1.1 Formulation of the problem

In accordance with the description in the introduction above, this research is guided by the formulation of the problem as follows:

1. Does competence attribute trust in intermediaries, has a positive effect on trust in intermediaries?
2. Does the virtue attribute of trust in intermediaries, have a positive effect on trust in intermediaries?
3. Does integrity the attribute of trust in intermediaries, have a positive effect on trust in intermediaries?
4. Does trust in intermediaries, have a positive effect on trust in sellers?
5. Does trust in intermediaries, have a positive effect on purchase intentions on online shopping?
6. Does trust in the seller, have a positive effect on purchase intentions at online stores?
7. Does trust in intermediaries, have a positive effect on customer loyalty in online stores?
8. Does trust in the seller, have a positive effect on customer loyalty in the online store?
9. Does loyalty, have a positive effect on purchase intentions at online stores?

## 1.2 Relationship between Trust and Supply Chain Integration

By means of process integration, shared information among SC partners is attained. 'Process integration' implicates cooperative functioning between suppliers and buyers, shared information and common systems, joint product development [5]. This comprehensive form of collaboration in the SC is turning out to be ever more dominant since companies emphasize on dealing their fundamental capabilities and outsource the remaining activities. More dependence on alliance partners and suppliers becomes unavoidable in this new world of integration; therefore, a different form of relationship is necessary. As it is often called, in the 'extended enterprise', a spirit of trust must prevail and there can be no limitations. The process integration brings and includes transparency of information, joint strategy determination, open-book accounting and even buyer-supplier teams [6]. Based on trust among partners, effective supply chain is a vital component for effective SC implementation. In SC relationships, issues of trust can be considerably more essential since SC relationships usually include a greater amount of interdependency among enterprises. This requirement i.e. sharing and releasing information is a daunting task, which entails a great deal of trust between and among the SC partners. When information is available but cannot be pooled by the partners, it's worth reduces exponentially. The trust, as claimed by [10] create results that encourage effectiveness, efficiency and productivity. It is stated that the lack of trust is the major tripping block to the achievement of strategic alliance creation, and consequently the trust is identified as a foundation of the strategic conglomerate. The achievement of service-to-profit AC model of Saturn is accredited to pooled information among SC partners. The research claimed that trust is a crucial achievement feature in succeeding SCI.

## 2. Review of Literature

The Review of Literature in this research is as follows:

### 1. Purchase intentions,

In [18], defines intention as a motivational factor that influences a person's behavior to do something. In [19], defines intention as impulse, namely strong internal stimulation, which motivates action, where this impulse is influenced by positive feelings about the product. In [20], define intentions as consumer decisions regarding preferences for brands, which are in a collection of choices. In [21], define intentions as all actions of consumers, to obtain and use goods and services. In [22], defines intention as the process of a person, in making and using goods and services purchased.

### 2. Customer Loyalty.

In [23-28], defines loyalty is "a commitment held in depth to buy or support products or services, that are preferred in the future, despite the influence of the situation and marketing efforts, potentially causing customers to switch". In [29], Expressing loyalty is "Repurchase behavior solely concerning the purchase of certain same brands repeatedly (it could be because there

is only one brand available, the cheapest brand and so on). Loyalty according [30], is a consumer said to be loyal, if consumers show purchasing behavior regularly, or there is a condition where it requires consumers to buy at least twice, within a certain time interval.

### 3. Trust in intermediaries.

According to [30], trust in intermediaries is the willingness of companies, to depend on business partners. Trust depends on several interpersonal and inter-organizational factors, such as: competence, integrity, honesty and kindness. According to [31], trust in intermediaries is an important thing for a commitment or agreement, and commitment can only be realized. Trust exists if customers believe that the service provider is trustworthy, and also has a high degree of integrity. According to [32], trust in an intermediary, for online shopping websites, lies in the popularity of the online shopping website itself, the better a website is the more confident the consumers will be.

### 4. Trust in the seller.

According to [33], trust in the seller is a perception from the perspective of the consumer, regarding the reliability of the seller in the experience, and fulfillment of the expectations and satisfaction of consumers. According to [34], trust in the seller is a perception from the perspective of the consumer, regarding the reliability of the seller in the experience and the fulfillment of consumer expectations and satisfaction. According to [35], trust in sellers, is defined as a form of attitude that shows feelings of like and staying to use a product or brand. Trust will arise from the minds of consumers, if the product purchased is able to provide benefits or value desired by consumers.

### 5. Competence.

According to [36], competence is the ability and willingness to perform a task, with effective and efficient performance to achieve company goals. According to [37], competence is a characteristic that underlies someone in acting, related to the effectiveness of individual performance in his work. According to [4384], competence is a fundamental characteristic, possessed by someone, who has direct influence or becomes a value in predicting excellent performance.

### 6. Virtue.

Virtue is defined as a positive psychological condition, which is characterized by high satisfaction with the past, high levels of positive emotions, and low levels of negative emotions [39]. Virtue is a term that encompasses various concepts related to individual judgment, to life satisfaction [40]. Virtue is an evaluation carried out by someone against his life, including cognitive and affection aspects, which is a form of feelings or emotional reactions that are issued. Cognitive evaluation or affection as a component of one's happiness is directed at evaluating individual satisfaction in various aspects of life [2].

### 7. Integrity.

Integrity is a personality of someone who acts consistently and intact, both in words and deeds [1]. According to [18], the notion of integrity is the three keys that can be observed, which show honesty, fulfill commitments and teach something consistently. According to [3], Integrity is defined as an act to believe in any moral and ethical principles, that exist in a person (adherence to moral and ethical principle), such as the integrity of moral character and honesty, as a union of thoughts, words and deeds, to give birth to reputation and trust.

### 2.1 Design.

This research is a type of quantitative research. Quantitative research methods, are research methods based on positivism philosophy, used to examine populations and specific samples, collecting data using research instruments. This type of research, aims to test the hypothesis that has been set [50].

### 2.2 Subject.

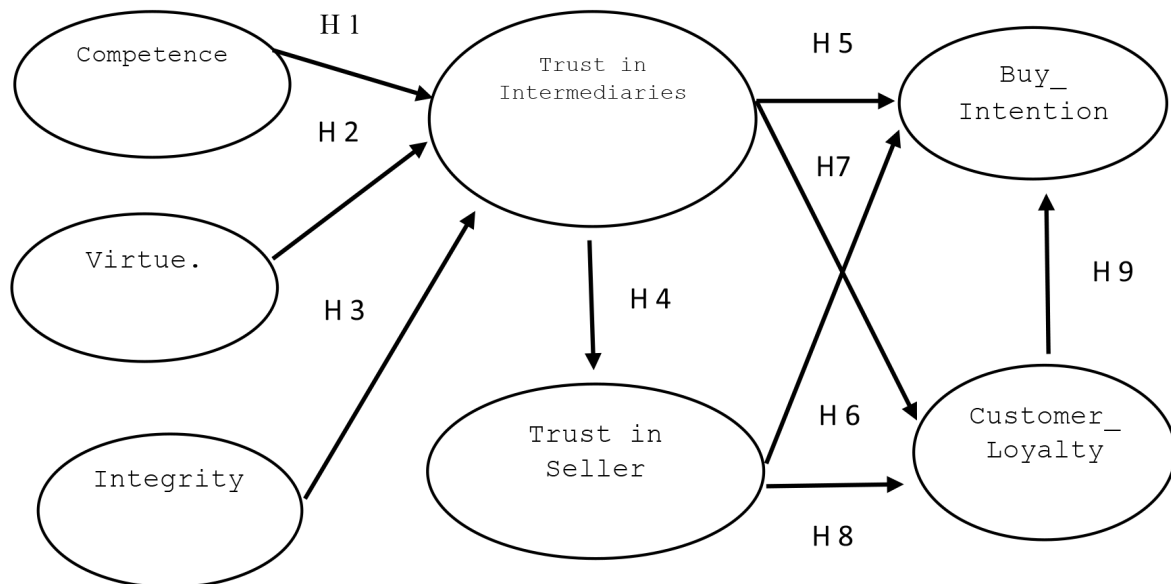
The subjects of this study, were students in the solo area, which included Sukoharjo Regency, Wonogiri Regency, Karanganyar Regency, Klaten Regency, Sragen Regency, and Solo City. Sampling in this study using non-probability sampling techniques, with a purposive sampling method, that sampling with certain criteria determined by researchers [45]. The sample criteria used

were students from the Solo Raya region, who had shopped online at least 3 times. This is for two reasons. First the subject is considered to be able to give answers in depth and intact, because they dominate the problem. Second, the subject expressed willingness, and could work together to collect data, and be involved in the research process [20, 21, 22, 25, 26, 32].

Method of data collection in this study, is to use the method of personally administrated questionnaires, which the researcher submits his own questionnaire to the respondent, and takes the questionnaire that has been filled by the respondent. The goal is to return the questionnaire faster. The data source used in this study is primary data. Primary data is data that collected and processed alone by an organization or individual, directly from the object for a particular purpose [15]. The analysis phase begins with descriptive analysis, which analyzing data by describing data that has been collected, without intending to make conclusions or generalization [19]. Instrument testing includes validity and reliability tests. An item statement in the questionnaire is valid, if it has a loading factor value  $\geq 0.50$  [10]. The research instrument to be reliable, if it has a cronbach's alpha value of  $\geq 0.60$  [17]. The steps of hypothesis test include: model assumptions, outlier evaluations, model suitability analysis, path coefficient analysis.

### 2.3 Framework of thinking.

The model used in this study is as follows:



Picture 1. Research model (Source: [24])

### 3. Results and Discussion

This study answers 9 questions, as follows:

**Tabel 1.** Regression Weights

			Estimate	S.E.	C.R.	P
1. Trust in Intermediaries.	<---	Competence.	-0,038	,070	-,542	0,588
2. Trust in Intermediaries.	<---	Virtue.	0,784	,283	2,771	0,006
3. Trust in Intermediaries.	<---	Integrity.	0,405	,181	2,409	0,025
4. Trust in the Seller.	<---	Trust in Intermediaries.	0,758	,135	5,613	0,000
5. Buy_ Intention.	<---	Trust in Intermediaries.	-0,823	,653	-1,261	0,207
6. Buy_ Intention.	<---	Trust in Seller.	0,358	,287	1,245	0,213
7. Customer_ Loyalty.	<---	Trust in Intermediaries.	0,855	,176	4,867	0,000
8. Customer_ Loyalty.	<---	Trust in Seller.	-0,291	,108	-2,690	0 007
9. Buy_ Intention.	<---	Customer_ Loyalty.	1,885	,685	2,751	0,006

Source: Processed data, 2019

1. Hypothesis test results showing a significance value of:  $0.588 \geq 0.05$ , estimated value:  $-0.038$ . It can be concluded, that the competence attribute of trust in intermediaries, has no effect on trust in intermediaries. It is likely caused, students are not too concerned with sophisticated technology, but are more interested in the mechanism of handling complaints against customers to make students trust intermediaries in this case online shopping applications, such as: Lazada, Shopee, Tokopedia, Toko Bagus, Bukalapak, Blibli, Alibaba, Traveloka.

These results support the results of research by [31], who found that competence had no effect on trust in intermediaries.

2. Hypothesis test results showing a significance value of:  $0.006 \leq 0.05$ , estimated value:  $0.784$ . It can be concluded, that the virtue of the attributes of trust in intermediaries, positive and significant effect, on trust in intermediaries. This is possible, because students will trust online shopping intermediaries, if intermediaries care about customers. Intermediaries are willing to do their best to deal with problems, when a dispute occurs or when the product or service provided does not meet customer expectations. These results are in line with research [12], who found that virtue has a positive effect on trust in intermediaries.

3. Hypothesis test results, showing a significance value of:  $0.006 \leq 0.05$ , estimated value:  $0.405$ . It can be concluded that the integrity of the trust attribute in the intermediary, has a positive and significant effect on the trust in the intermediary. This is possible, because students will believe in an intermediary who fulfills their

commitments, and honest when presenting pictures, without manipulating. These results support the research of [12], who found that integrity had a positive effect on trust in intermediaries.

4. Hypothesis test results showing a significance value of:  $0.000 \leq 0.05$ , estimated value:  $0.758$ . It can be concluded, that trust in intermediaries, has a positive and significant effect on trust in sellers. This is possible, if an intermediary can increase customer confidence, such as: giving good handling when customer complaints. It can increase the level of customer confidence in the seller. Sellers in this case are: shops, manufacturers, or brand owners who sell their products through online intermediaries. These results support the research of [15], who found that trust in intermediaries, positively influences trust in sellers [34, 35, 36, 39].

5. Hypothesis test results. shows a significance value of:  $0.207 \leq 0.05$ , estimated value:  $-0.823$ . It can be concluded, that trust in the intermediary, does not affect the purchase intention in online stores. This is possible, because students do not or have not use online shopping to be the main shopping place, still just want to try, or follow the trend among students. These results support the results of research from [32], which found that trust in intermediaries, had no effect on purchase intentions, in online stores. This is different from the results of [5], which states that trust in intermediaries has a positive effect on purchase intentions.

6. Hypothesis test results, showing a significance value of:  $0.213 \leq 0.05$ , estimated value:  $0.358$ . It can be concluded that trust in the seller, does not affect the purchase intention of the online store. This is possible,

because students are not concerned with the identity of the seller, because most students make online purchases because none of the items they are looking for, are not found in the shops around their residence. These results support the research of [40], who found that trust in sellers, had no effect on online purchase intentions.

7. Hypothesis test results, showing a significance value of:  $0.000 \leq 0.05$ , estimated value: 0.855. It can be concluded, that trust in intermediaries, has a positive and significant effect on customer loyalty in online stores. This is possible, if a student has made an online transaction at an intermediary or application, and the transaction is going well, no fraud, everything works as promised. This will make students loyal, and will use the application or intermediaries in the future. These results support the research of [32], which states that trust in intermediaries, a positive effect on customer loyalty [36].

8. Hypothesis test results, showing a significance value of:  $0.007 \leq 0.05$ , estimated value: 0.291. It can be concluded that trust in the seller, has a positive and significant effect on customer loyalty on the online store. This is possible, because students who have already transacted online and do not feel cheated by the seller, will make a repeat purchase via online. These results support the research of [4], which states that trust in sellers, has a positive effect on customer loyalty. In contrast to the results of research [5], which found that trust in the seller, no effect on purchase intentions [15].

9. Hypothesis test results, showing a significance value of:  $0.006 \leq 0.05$ , estimated value: 0.885. It can be concluded, that customer loyalty, has a positive effect on purchase intention in online stores. This is possible, students who make repeat purchases through online, will increase their purchase intention online in the future. This supports the research of [13], which states that loyalty has a positive effect on purchase intention.

#### 4. Conclusion and Implication

Conclusion and Implication in this study are as follows:

1. Hypothesis 1 test results, is competence has no effect on trust in intermediaries. It is recommended that online intermediaries carry more emphasis on advertising in online purchases, not just promote the products being sold. By doing so, it is expected that consumer confidence in online shopping, will increase in valuable supply chain.

2. Hypothesis 2 test results, virtue affect the trust in intermediaries. It is recommended that online shopping should improve service and fast in responding to customers, both customers who are complaining about products, or having difficulties in making transactions. So that customers feel comfortable and trusting in intermediaries or online shopping applications.

3. Hypothesis 3 test results, supply chain integrity influences trust in intermediaries. Recommended

intermediaries or online shopping applications, must prioritize honesty, both about the price and the product. Because customers only know the intermediaries or online shopping applications, they still have little information about sellers, who use the services of intermediaries or online shopping applications, so that customers feel more secure and trust the intermediaries or online shopping applications.

4. Hypothesis 4 test results, trust in intermediaries, have a significant effect on trust in sellers. Recommended intermediaries or online shopping applications, must supervise directly the seller. Intermediaries or online shopping applications must be more careful, in determining the criteria for a good seller to be a partner, so that customers do not feel disappointed, consumers are willing to buy products through online, because customers trust intermediaries or online shopping applications.

5. Hypothesis 5 test results, trust in the intermediary does not affect the purchase intention. It is recommended to increase customer purchase intention in online shopping, not only by increasing trust in intermediaries, but it needs to be mediated by customer loyalty.

6. The results of hypothesis 6, trust in the seller does not affect the purchase intention. It is recommended to increase customer purchase intentions on online shopping, not only by increasing trust in sellers, but needs to be mediated by customer loyalty. Because the trust in seller, has no direct effect on purchase intentions on online shopping.

7. The results of hypothesis 7, trust in intermediaries have a positive effect on customer loyalty. Recommended intermediaries or online shopping applications, must maintain their quality. For example creating rules that are easier, or an easier process. That way, customers who are loyal to intermediaries, do not easily feel bored.

8. Hypothesis 8 results, trust in the seller, a positive effect on customer loyalty. It is recommended that the seller always maintain quality and can be trusted, so that consumers will make repeat purchases, in the same place.

9. The results of hypothesis 9, customer loyalty has a positive effect on purchase intentions. It is recommended to increase purchase intention, intermediaries and sellers should increase customer loyalty. For example by increasing the quality and speed of service, making new features attractive and easy to operate. So that consumers more often use online transactions, frequently visit the web of online transactions, recommending online transactions to other people. So this will create purchase intentions through online transactions in the future.

#### 4.1 Limitation

This research only focuses on students, who have made online purchases at least 3 times. That way, it cannot be widely referenced or generalized by all online shopping consumers.

## 4.2 Suggestions for future researchers

It is hoped that further researchers will be able to conduct research with a broader object, not just students.

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