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The Effect of Trust and Habit in Using Digital Technology on Online Shopping Intentions

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Abstract

The development of digital technology in the world and Indonesia is growing rapidly. The advancement of digital technology has finally made people have the habit of doing online shopping. It is possible that trust and habits of using digital technology influence online shopping intentions. The purpose of this study was to examine the effect of trust and habits of using digital technology on online shopping intentions either partially or simultaneously. Methods of data collection using a questionnaire. The number of samples is 101. The analysis used is multiple linear regression. The tests used to test the hypothesis are t test, F test, R^2 test. The main finding of this study is that the Trust Variable affects Online Shopping Intentions. Variables of Digital Technology Usage Habits Affect Online Shopping Intentions. The variables of trust and the habit of using digital technology simultaneously affect online shopping intentions. Adjusted R^2 obtained by 0.647 means that Trust and Habits of Using Digital Technology affect online shopping intentions by 64.7%, the remaining 35.3% is influenced by other variables. This research can be developed further by testing other variables such as digital literacy variables, price variables, convenience variables and others.

Keywords: *Trust; Habit; Digital technology; Online shopping intentions.*

1. Introduction

The development of digital technology in the world today is very rapid, including in Indonesia. This can be seen from the many existing digital products such as smartphones, computers and many more. These products play an important role in the development of current digital trends. The number of computers, laptops and smartphones at low prices greatly affects the increase in the number of internet use and in the end also provides many conveniences in carrying out activities for users of these technologies. One of the most widely used digital technologies is in doing online shopping [1-3].

This advancement in digital technology has finally made a habit of doing new online shopping, which can finally form an increasingly rapid online shopping culture, also supported by an internet connection that provides convenience in surfing without limits. Finally, shopping that is being done today is increasingly becoming easier at affordable prices, promos that are increasingly attracting attention for digital technology users. Online shopping is starting to become prevalent in Indonesia [4]. Nowadays, young people, housewives, and parents now prefer to shop at market places to buy and sell online than they shop at conventional stores. In addition to the price and convenience issues obtained in online shopping, it turns out that there is another reason that makes them prefer to shop on online buying and selling sites instead of shopping at conventional stores, namely there are many promos provided by online stores that are very attractive and diverse, usually in the form of discounts, cashback, reward points, to free shipping for the purchase of certain products.

In addition, efficiency is one of the advantages in transactions through internet media [5]. The advantage of online shopping using the internet is the large number of products and brands available in online stores. In addition to domestic products, there are also foreign products that are traded by online stores. The high interest of buyers in online

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shopping has a big impact on big brands to create official stores in the current market place. Where the presence of this official store further increases the confidence of buyers in doing online shopping. In addition, shopping options at the existing market place are increasingly complete and many to choose for buyers. From here, there is finally a possibility that trust and the habit of using digital technology will affect the intention of shopping online. The formulation of the problem taken in this study is:

a) Does Trust affect Online Shopping Intentions?
b) Does the Habit of Using Digital Technology affect Online Shopping Intentions?
c) Does Trust and Habit of Using Digital Technology simultaneously affect Online Shopping Intentions?

The systematics of this article consists of: Section2 describes the theoretical background and our developed hypotheses. Section 3 presents our proposed method. Section 4 presents the obtained results and following by discussion. Finally, we conclude our work in section 5.

2. Research Methodology

Purchase intention is a plan to buy certain goods or services [6]. The indicators used in this study to measure online shopping intent used indicators in the study [7]. The questions are as follows:

a) Buy products from online shopping sites in the future.
b) If you need to buy a certain product, you will look for an online shopping site that has the product.
c) There is a high probability of buying the same product from an online shopping site.
d) Tendency to recommend online shopping to my friends.
e) Complement various online shopping websites to better serve the needs.

Trust according to Harnoto in [8] as a desire to rely on trusted exchange partners. This study used indicators as in the study [9] by asking the following:

a) Trust websites that provide online shopping will be honest;
b) Trust websites that offer reliable online shopping;
c) Trust that websites that provide online shopping are safe.

Habits are several actions of a person that are repeatedly for the same thing. The habit of using digital technology in the world of work can be felt to be able to facilitate their work, especially in the business world. The indicators used in this study are related to a person's habits towards the use of digital technology in accordance with research [10] with the following questions:

a) The use of digital technology has become a habit.
b) Addiction to using digital technology.
c) Must use digital technology.
d) Using digital technology has become a natural thing.

Based on theoretical studies and previous research, this research hypothesis proposes alternative hypotheses as follows:

H1: Trust Variables affect Online Shopping Intentions
H2: Habitual Variables of Using Digital Technology affect Online Shopping Intentions
H3: Trust Variables and Habits of Using Digital Technology simultaneously affect Online Shopping Intentions

From above proposed hypotheses, the research model is given in Figure 1 as follows:

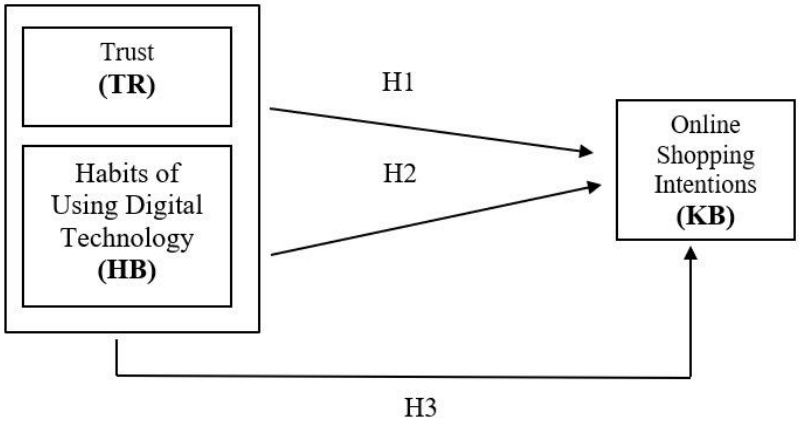

Figure 1. Proposed research model

3. Proposed Method

This type of research is quantitative research. The method of data collection is to use a questionnaire because the data needed in this study is primary data. The number of questionnaire data that can be used is 101. This instrument or questionnaire uses 5 Likert Scales, which are used to measure indicators of Trust, digital technology usage habits and online shopping intent.

The data analysis method according to Ghozali in [11], the stages of data analysis techniques with SPSS carried out are as follows:

a) Descriptive Statistics, to give an idea of a data that can be seen from its average value, standard deviation, maximum, and minimum.
b) Questionnaire Validity Test, used to measure the validity or validity of a questionnaire. A questionnaire is valid if the question on the questionnaire can reveal something that the questionnaire will measure.
c) Questionnaire Reliability Test, to measure questionnaires that are indicators of variables. A questionnaire is said to be reliable if a person's answer to a question is consistent or stable over time.
d) Hypothesis Testing uses the t test, which is a test of the average difference of one sample. The results of the t test can be seen from the significance value. If the value is below 0.05 then the hypothesis proposed is proven.
e) This F test is to test whether all the free variables entered in the model have a joint influence on the bound variables. From the significance value, if the value is below 0.05, the hypothesis proposed is proven.
f) Test R^2, this test is used to measure how far the model is capable of explaining its bound variables. The larger (close to the value of 1) means the larger the variable freely provides information to predict its bound variable.

4. Results and Discussion

Descriptive statistics describe the sum of data, their minimum, maximum, average and standard deviation values. Table 1 shows the results of processing descriptive statistical data.

Table 1. Descriptive Statistical Test Results

	N	Min	Max	Mean	Std. Dev
TR	101	1,00	5,00	3,5675	0,7528
HB	101	1,25	5,00	3,8540	0,82785
YES	101	1,20	5,00	3,7149	0,76386

From Table 1 above, the description of the answers of the 101 respondents regarding the confidence variable is a minimum value of 1.00 and a maximum of 5.00 with an

average of 3.5675 and a standard deviation of 0.75328. The description of the answers of the 101 respondents regarding the habitual variables of using digital technology is the minimum value of 1.25 and the maximum of 5.00 with an average of 3.8540 and the standard deviation is 0.82785. The description of the answers of the 101 respondents regarding the online shopping intent variable was a minimum value of 1.20 and a maximum of 5.00 with an average of 3.7149 and a standard deviation of 0.76386. In order to measure the validity or validity of the questionnaire in this study, a validity test was carried out. This questionnaire is said to be valid if the questions on the questionnaire are able to reveal something that this questionnaire will measure. Table 2 below shows the results of processing the questionnaire validity test as seen from the value of Corrected Item-Total Correlation.

Table 2. Validity Test Results

	R table	Corrected Item-Total Correlation	Information
TR1	0,1646	0,799	Valid
TR2	0,1646	0,797	Valid
TR3	0,1646	0,887	Valid
HB1	0,1646	0,834	Valid
HB2	0,1646	0,845	Valid
HB3	0,1646	0,799	Valid
HB4	0,1646	0,788	Valid
SI1	0,1646	0,834	Valid
SI2	0,1646	0,844	Valid
SI3	0,1646	0,856	Valid
SI4	0,1646	0,825	Valid
SI5	0,1646	0,834	Valid

This study used a sample of 101 respondents; thus, the degree of freedom value was 101-2=99 was 0.1646. According to Ghozali in [11] to assess whether the indicator is valid or not is to compare the r value of the table with the Corrected Item-Total Correlation. From the results of data processing, it shows all values of Corrected Item-Total Correlation of all variables above 0.1646. Thus, it can be concluded that all question items to measure Trust, Habits of using digital technology, and Online shopping intentions are declared valid. Reliability Test is a tool to measure a questionnaire which is an indicator of a variable or construct. A questionnaire is said to be reliable if the answers to questions are consistent time to time [11].

Table 3. Reliability Test Results

Indicator	Alpha Cronbach's
Trust (TR)	0,878
Habits of using digital technology (HB)	0,856
Online shopping intent (KB)	0,867

From Table 3 above, indicators of trust, technology usage habits, and online shopping intentions show all Cronbach's Alpha values above 0.70. Thus, no coefficient is less than the minimum limit according to Ghozali in [11] is 0.70. It can be concluded that all the variables are reliable. Table 4 follows the results of the data normality test that has been performed. If the data shows a normal distribution, it will be able to proceed to the parametric test.

Table 4. Data Normality Test Results

	Unstandardized Residual
N	101
Test statistic	0.052
Asymp.Sig. (2 tailed)	0.200

The results of processing data normality using the Kolmogorov Smirnov test showed its significance figures for variable data of trust, habits of using digital technology, and online shopping intentions showed values that the significance was all above 0.05. Thus, it can be concluded that all its data variables are normally distributed.

The autocorrelation test aims to test whether in linear regression models there is a correlation between the disruptor error in the t period and the disruptor error in the previous period. If there is a correlation, then there is an autocorrelation problem. A good regression model is an autocorrelation-free regression. One of the ways used to detect the presence or absence of autocorrelation is the Durbin-Watson test.

Table 5. Autocorrelation Test Results

Model	R	R Square	Adjusted Square	Std. Error of The Estimate	Durbin-Watson
1	0,804	0,647			

The autocorrelation test results can be seen in Table 5 above. The Durbin-Watson (DW) value is 2,092. Using the number of samples 101 and the number of independent variables 5, in Durbin Watson's table obtained a DU value of 1.716. DW values are greater than DU and less than 4-1.716 thus it can be concluded that the regression model used in this study does not have autocorrelation problems. A heteroskedasticity test aimed at testing whether in the first regression model there was a variance dissimilarity from the residual of one observation to another. The test results are shown in Figure 2 below:

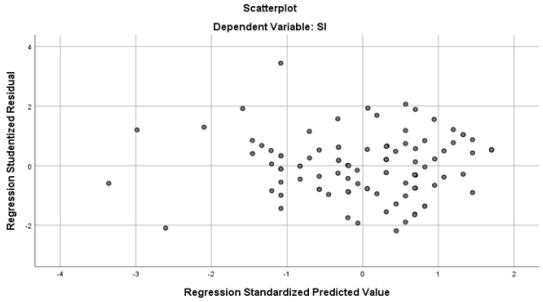

Figure 2. Heteroscedasticity Test Results

The regression model used in this study did not occur heteroskedasticity. It is shown that the data points spread above and below irregularly. The correct regression model should have no correlation between independent variables. This multicollinearity test aims to test whether in the regression model there is a correlation between free variables. How to detect multicollinearity can be by looking at the Variance Inflation Factor (VIF) value. The value that is commonly used to detect the presence of multicollinearity is the VIF value ≥10.

Table 6. Multicollinearity Test Results

Variable	Collinearity Statistics	
	Tolerance	BRIGHT
TR	0,1646	0,799
HB	0,1646	0,797

Table 6 shows that the free variables used in this study are free from the symptoms of multicollinearity, because the VIF column does not have a single variable whose value is above 10. Similarly, from the tolerance number, no one is worth more than 1.

Regression results with *t* test show as in Table 7 and F test regression results are shown in Table 8 below.

Table 7. T-Test Results

	B	T	Itself.	Information
TR	0,231	3.400	0.001	H1 accepted
HB	0,625	10.105	0.000	H2 accepted

The following is a discussion related to hypothesis testing. The results of the *t* test for the confidence variable showed a significance value of 0.001. The value shows that the first hypothesis (H1) is accepted because its significance value < 0.05. Thus, the trust variable has a significant influence on the online shopping intention variable. The trust that consumers have will affect the consumer's intention to do online shopping again. The results of this study are in accordance with research [12] which concluded that trust has a strong significant relationship with purchase intentions. Research [13] also states that trust in websites also influences online purchase intent. Thus, there is a relationship between trust and the company's online services [14].

The results of the *t* test for the habitual variable of using digital technology showed a significance value of 0.000. The value shows that the second hypothesis (H2) is accepted because the significance value is < 0.05. Thus, the habitual variable of using digital technology has a significant influence on the variable of online shopping intent. The higher consumers have habits in the use of digital technology in their lives, the more it will affect online shopping intentions. This conclusion is in accordance with research [15] which supports that habits have an important role in e-commerce. Online shopping habits and online shopping experiences have the same influence on repurchase intentions [14].

Table 8. F Test Results

	F	Itself.	Information
Regression	89,758	0.000	H3 accepted

The results of the *F* test in Table 8 show a significance value of 0.00. The value shows that the third hypothesis (H3) is accepted because the significance value < 0.05. Thus, the trust variable and the habit variable of using digital technology simultaneously have a significant influence on the variable of online shopping intent. Based on Table 5, an Adjusted *R*2 value of 0.647 means that the level of trust and habitual use of digital technology affects online shopping intentions by 64.7%. The remaining 35.3% was influenced by other variables.

5. Conclusions

We draw four conclusions in this study: First, the trust variable affects online shopping intentions. Second, the variable usage habits of digital technology influence online shopping intentions. Third, the variables of trust and habits of using digital technology simultaneously influence online shopping intentions. Fourth, adjusted R2 0.647 means that trust and habits in using digital technology affect online shopping intentions by 64.7%. The remaining 35.3% is influenced by other variables. This research still has many limitations because it only examines trust factors, habits of using digital technology, and a sample size of only 101 respondents. Further development by adding other variables such as digital literacy, price variables, convenience variables, and website satisfaction variables.

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