

Consumer Behaviour in the Marketing 4.0 Era Regarding Decisions about Where to Shop

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This research examines the relationship between consumer attitudes and decisions. By examining the attitude forming variables, among others, ease of use, trust and risk were found to directly influence the attitudes and decisions of consumers. The population in this study is large and is not known with certainty, so researchers used the quota sampling method to establish a sample group which is part of the non-probability sampling technique. The criteria included 160 respondents who had shopped in both offline and online retail, were over 17 years old and who lived in Jakarta. 32 questions were asked of each respondent. The results show that ease of use, trust and risk are the factors that most influence retail attitudes and decisions. Trust is the strongest factor and was the largest contributor influencing the attitudes and decisions of consumers. In this research there were only two hypotheses, which were both rejected. This is related to differences in influence, namely the hypothesised risk, which showed a negative effect between risk on attitudes and decisions. The results of the study found that risk has a positive influence on retail attitudes and decisions.

Key words: *Ease of use, trust, risk, attitude and decision.*

Introduction

At this time in history, the internet is a relatively new technology that operates as a tool of change, and the increase in internet users has been rapid, especially in Indonesia (Suleman, 2018). In the past, consumers chose between franchising and non-franchising (Suleman et al., 2018). The internet is the basis for the transition of the business model from an older business model to a new one, especially in relation to the types of marketing that are most affected by the technological changes (Kotler et al., 2017). Online retail is part of the new market and functions as a complement to existing offline retail opportunities (Suleman, Zuniarti, Marginingsih, et al., 2019)

There have also been changes in consumer behaviours with respect to shopping and the factors that influence consumers to choose a shopping place are due to trust in the shopping place (Suleman, Zuniarti, & Sabil, 2019). Reliable shopping can be a consumer's top choice (Shu-Hung Hsu & Erdene Bayarsaikhan, 2012). Consumers do not compare products because consumers now have a better understanding of the information on products and services that they buy, but it is what consumers think about when they make a purchase. Positivity towards a shopping place is important because it is the basis of a consumer decision (Suleman, Zuniarti, Setyaningsih, et al., 2019)

Many conveniences are now offered from online retail sites (Zolait et al., 2018). This is an advantage that cannot be rivalled by offline retail. Competition is not only about goods and services but is also now about the convenience that exists in a shopping place. Currently online retail has many applications which allow consumers to shop with their smartphones (Indarsin & Ali, 2017). Furthermore, the shopping process can be done anywhere at any time which is an additional advantage. On the other hand, offline retail has many different facilities and the internet or a device is not required for transactions.

However, many consumers today think about how their retail transactions, whether in offline or in online retail, and are concerned with preventing the loss of money or the shipping of items that are not appropriate. Therefore, risk becomes a factor that is considered by consumers in deciding where to shop (Suleman, Ali, Nusraningrum, et al., 2019). Even in offline retail, consumers think about the risks involved and whether they will get preferred items at the best prices.

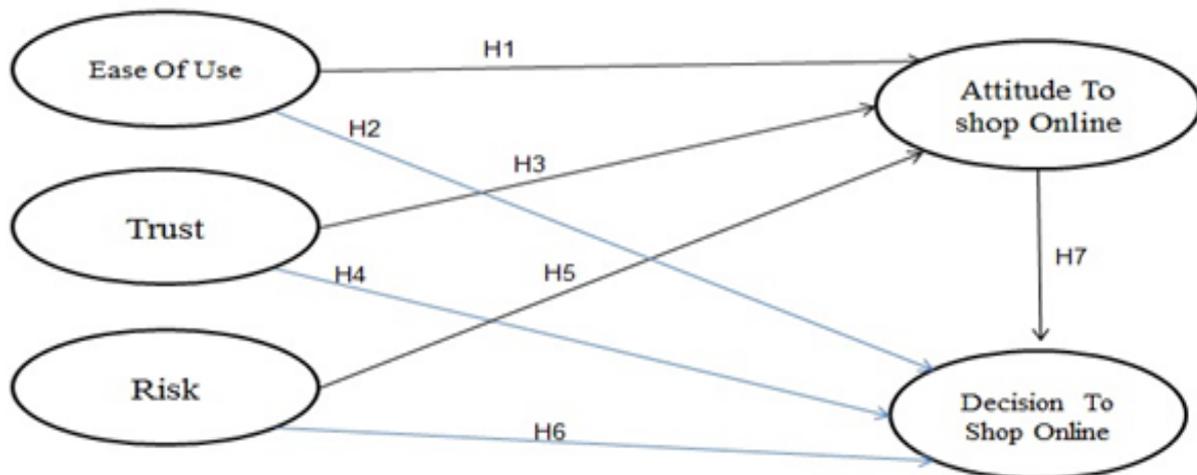
All shopping begins with factors relating to consumer attitudes towards a shopping place. A positive attitude towards a shopping place is also important because it is the basis of a consumer decision (Kacen et al., 2013). The attitude becomes important because it forms the initial shape of a consumer's shopping behaviour (Awa, Hart Okorie; Ojiabo, Ojiabo Ukoha; Emecheta, 2015). Marketers need to pay attention to consumers' attitudes so that they can more effectively drive shopping decisions (Li & Zhang, 2002). The decision is the end result of many available choices (Schiffman, L; Kanuk, L; Wisenblit, 2010). This determinant does not occur immediately but is also based on several other factors that shape consumer decisions, including ease of purchase, trust and the risk associated with the place where one shops (Suleman, Zuniarti, Setyaningsih, et al., 2019).

This study aims to determine how ease of purchase, trust and risk factors can influence consumer attitudes and consumer decisions to choose a shopping place in the digital marketing arena.

Theoretical Framework and Hypotheses

This study will reveal the relationship between convenience, trust and risk on consumer attitudes and decisions and consumers' attitudes toward consumer decisions in choosing where to shop. The picture below is the framework used in this study.

Figure 1. Conceptual framework



The Ease of Use in Choosing Where to Shop

Ease of use is a variable that exists in the TAM (Technology Acceptance Model) model and is one of the variables that is often used in previous studies relating to how a technology influences behaviour (Awa, Hart Okorie; Ojiabo, Ojiabo Ukoha; Emecheta, 2015). Cho & Son's (2019) research states that ease of use affects the attitudes of consumers. The same results are mentioned by Tao & Xu (2018). Ease of use is also a strong influence on consumer decisions concerning where to shop, as mentioned by Dachyar & Banjarnahor (2017) and Zolait et al., (2018). Therefore, the hypotheses used in this study are:

H₁: Ease of use has an influence on consumer attitudes

H₂: Ease of use has an influence on consumers' choice of where to shop

Trust in the Choice of where to Shop

Trust is the main factor affecting consumers; therefore, trust is a strong variable affecting attitudes (Hsu, M.-H., Chuang, L.-W., & Hsu 2014); -Al-Debei et al., 2015). In addition, trust has also been observed as showing influence on consumer decisions (Yi Chen & Teng, 2013). Dachyar & Banjarnahor (2017) research also shows the same results. Therefore, the third and fourth hypotheses in this study are:

H₃: Trust has an influence on consumer attitudes

H₄: Trust has an influence on consumer decisions regarding the choice of where to shop

The Risk of Choosing where to Shop

In any transaction there is a risk related to things which may happen that fall outside of the consumer's expectations. Tingchi Liu et al. (2013) stated that risk negatively affects consumer attitudes, while Suleman et al. (2019) concluded that risk does not affect consumer attitudes. With respect to consumer decisions, research by Liang et al. (2018) and Marriott & Williams (2018) stated that risk has a negative influence; the higher the risk the more of an impact there is on consumers' decisions regarding choice of place. and Therefore, the fifth and sixth hypotheses in this study are as follows:

H₅: Risk has a negative effect on consumer attitudes

H₆: Risk negatively influences consumer decisions regarding the choice of where to shop

The Attitude of Choosing where to Shop

Attitude is key in consumer decisions. It is hoped that a positive attitude will result in good decisions about the shopping place. Many studies have determined that attitude is a factor which influences consumer decisions (Fortesa & Rita, 2016; Suleman et al., 2014; Zuniarti et al., 2020).) Therefore, in the seventh hypothesis it is concluded that:

H₇: Attitude influences consumer decisions regarding the choice of where to shop

Methodology

Population and Sample

The population in this study is large and the number is not known with certainty. In determining the sample, researchers used one of the non-probability sampling methods, namely quota sampling. This involves a search using certain criteria, namely respondents who have shopped at offline retail and online retail, who are aged at least 17 years and reside in Jakarta. Until the number of samples is met a minimum of 160 samples are expected to be further processed. Each respondent will be given 32 questions and the results will be tabulated. This study used data analysis with. Ferdinand (2014) states that the ideal number of samples using this form of analysis is between 100-200 samples. Therefore, the number of samples in this study falls under the SEM AMOS test criteria.

Data Analysis and Result Measurement Items

This study used 5 variables for ease of use and six indicators, as in Davis (1989). Indarsin & Ali (2017) used six indicators and a risk measurement scale to study trust factors. (Suleman et al. (2019) used eight indicators of risk. With respect to attitudes about shopping online and decisions about where, six indicators were used (Suleman et al., 2019) All these factors were measured using a scale of 1 'Strongly Disagree' to 5 'Strongly Agree'.

The results of the data were tabulated using SEM (Structural Equation Modelling) AMOS 23 as a data analysis tool. According to Ferdinand (2014), composite reliability is a measurement model that is said to show a good reliability for measuring each latent variable if the value of its construct reliability is $(CR) \geq 0.7$ or more when its extracted variance (VE) value is greater than 0.05. In exploratory research, a reliability factor between 0.5 - 0.6 is considered acceptable. Furthermore, in SEM AMOS testing is conducted in one direction with a confidence level of 95%. The other commonly used critical value is a critical value (CR) of >1.96 which means that the normality assumption is rejected at the significance level $(P) < 0.05$ (5%).

Table 1: Construct Reliability and Variance Extracted

Constructs	Item Code	Factor loadings	(Error)	CR	VE
Ease of Use	PE1	0.74	0.55	0.86	0.50
	PE2	0.87	0.68		
	PE3	0.77	0.6		
	PE4	0.75	0.57		
	PE5	0.73	0.53		
	PE6	0.79	0.62		
Trust	TR7	0.81	0.65	0.89	0.50
	TR8	0.68	0.46		
	TR9	0.78	0.61		
	TR10	0.73	0.54		
	TR11	0.77	0.6		
	TR12	0.69	0.48		
Risk	RS13	0.72	0.51	0.86	0.50
	RS14	0.75	0.56		
	RS15	0.78	0.61		
	RS16	0.74	0.55		
	RS17	0.73	0.53		
	RS18	0.72	0.52		
	RS19	0.77	0.59		
	RS20	0.72	0.51		
Attitude to shop	ATS21	0.79	0.63	0.86	0.50
	ATS22	0.77	0.59		
	ATS23	0.76	0.58		
	ATS24	0.79	0.62		
	ATS25	0.75	0.56		
	ATS26	0.78	0.6		
Decision to shop	DTS27	0.79	0.63	0.86	0.50
	DTS28	0.78	0.62		
	DTS29	0.75	0.56		
	DTS30	0.82	0.67		
	DTS31	0.75	0.56		
	DTS32	0.79	0.62		

Measurement Model and Structural Model Testing

The next test in AMOS is the overall compatibility model which compares the data entered with the standards found by using AMOS. Data output of the overall compatibility test can be seen in Table 2 below:

Table 2: GOODNESS OF FIT (GOF)

Measure GOF	Measurement		Measurement	
	Good Fit	Marginal Fit	Result	
Absolute fit Model				
Goodness of fit Index (GFI)	≥ 0.90	0.80 - <0.90	0.83	Marginal Fit
Root Mean Square Error (RMSEA)	< 0.08		0.037	Good Fit
Incremental Fit Model				
Comparative Fit Index (CFI)	≥ 0.90	0.80 - <0.90	0.83	Marginal Fit
Normal Fit Index (NFI)	≥ 0.90	0.80 - <0.90	0.80	Marginal Fit
Incremental Fit Index (IFI)	≥ 0.90	0.80 - <0.90	1.00	Good Fit
Relative fit Index (RFI)	≥ 0.90	0.80 - <0.90	0.80	Marginal Fit
Parsimonious Fit Model				
Parsimonious normed fit index (PNFI)	≥ 0.90	0.80 - <0.90	0.80	Marginal Fit

As seen in Table 2, which is an SEM output of AMOS 23, we find data for absolute fit size models which aim to determine the overall prediction level of the model (structural and measurement models) to the suitability of the data consisting of RMSEA 0.037 < 0.08 (model fit) and a GFI value of 0.83. It can be concluded that the whole model approaches the absolute fit model test criteria at a fairly good level of testing criteria. Regarding the other criteria of model fit, the Incremental Fit Model consists of several test instruments in compatibility, namely the CFI value = 0.83; NFI = 0.80; IFI = 1.00 and RFI = 0.80. The results stated that the structural equation model is said to be good because it is at the level of sufficiently good testing criteria and meets the requirements of the Incremental Fit Model. On the size of the fit, the stingy fit model can be seen in the results of PNFI = 0.80. From the output it was concluded that the model was said to be at the level of the test criteria quite well and met the requirements of the parsimonious fit model.

Table 3: Hypothesis Test Result

No	Hypotheses	SLF1)	t-value	Conclusion
1	PE → ATS	0.4	5.8	Supported
2	PE → DTS	0.3	3.2	Supported
3	TR → ATS	0.5	6.1	Supported
4	TR → DTS	0.4	4.0	Supported
5	RS → ATS	0.4	4.5	Not Supported
6	RS → DTS	0.3	3.3	Not Supported
7	ATS → DTS	0.3	2.5	Supported

As shown in Table 3, the results of the AMOS 23 output found that five of the seven hypotheses (H_1, H_2, H_3, H_4 and H_7) were accepted due to showing significant results. For the hypothesis (H_5, H_6) the results were a little different where the effect found was considered positive and not a negative influence, in accordance with the hypothesis in this study.

Decision making is shown to have an effect if the results of $t\text{-value} > t\text{ table}$ (1.96) and $\alpha < 0.05$. Test results for Ease of Use (H_1) affect positively and significantly on Attitude to Shop Online. This is when the t-value output value 5.8 is greater than table 1.96 and the magnitude of the correlation coefficient between is 0.40 smaller than $\alpha < 0.05$. With (H_2) regarding the buying decision, it was found that the t-value of 3.2 which was also greater than t-table (1.96) and the magnitude of the correlation coefficient between them was 0.30 smaller than $\alpha < 0.05$.

With respect to confidence in consumer attitudes (H_3) it was found that the value of the output t-value value of 6.1 was greater than table 1.96 and the magnitude of the correlation coefficient between them was 0.50 smaller than $\alpha < 0.05$. As for the influence of trust on consumer decisions (H_4), the value of the output t-value value of 4.0 is greater than table 1.96 and the magnitude of the correlation coefficient between them is 0.40 smaller than $\alpha < 0.05$.

The risk hypothesis was rejected because the results show that the risk to consumer attitudes (H_5) found that the value of the output t-value value of 4.5 is greater than 1.96 and the magnitude of the correlation coefficient between is 0.40 smaller than $\alpha < 0.05$. As for the effect of risk on consumer decisions (H_6) the value of output t-value value of 3.3 is greater than table 1.96 and the magnitude of the correlation coefficient between them is 0.30 smaller than $\alpha < 0.05$. There is a difference with the hypothesis in this study, in which the researcher assumes a negative effect, but the results show that the effect obtained was positive even though the results show the same effect on the attitude and consumer decision regarding the choice of where to shop.

With respect to the last hypothesis (H_7), regarding the influence between attitudes and consumer decisions, it was found that the output t-value value of 2.5 is greater than table 1.96

and the magnitude of the correlation coefficient between them is 0.30 smaller than $\alpha < 0.05$. This is in accordance with the hypothesis in this study, namely, that attitude has a significant effect on consumer decisions.

Discussion and Conclusions

According to the results of the above research, it can be concluded that usefulness, trust and risk are aspects which affect attitudes and also jointly influence consumers' decisions in choosing where to shop. This study determined new findings, which can be considered innovative, using existing methods and a new model by combining several previous research hypotheses. Some of the results of this study are as follows:

Firstly, ease of use was shown to have an effect on consumers' attitudes, and this was found to have the second largest influence of factors affecting attitudes. Ease of use is also shown to be a factor that influences consumers' decisions in choosing where to shop, even though the impact is greater when it comes to attitude. It can be concluded that in order to be able to make a decision consumers need a way to choose a shopping place that offers a convenient transaction process.

Secondly, trust was found to be the strongest predictor influencing consumer attitudes in the choice of where to shop. A positive attitude, on the basis of trust, can lead to a decision about where to shop. Both offline retail and online retail outlets need to build the trust of consumers. Without trust, it is very difficult for consumers to make transactions, and research shows that decisions about where to shop are influenced by trust in a shopping place.

Finally, there are interesting aspects to risk and this study offers a new discovery in this respect. Previous studies found that risk negatively affects the attitudes and decisions of consumers; at high risk the consumer's attitude towards a shopping place will be less positive, and the decision to choose it must be low because it is inversely proportional. This study finds that the positive effect of risk means that today's consumers have advanced and do not exhibit have a long-term mindset. This shows that consumers are aware that offline retail and online retail have equal risk. Online retail outlets are currently developing technology and platforms to mitigate risks in transactions, therefore the risk factors in offline and online retail transactions tend to be the same. Attitudes and decisions about shopping place selection are based on the habits of each consumer and can also be due to generational differences.

The four attitudes tested in this study affect consumer decisions in the choice of where to shop, and in this case, they work to strengthen the previous theory which states that one of the predictors of decision-making is attitude.



Limitations

In this study, researchers realised that there were some aspects that could not be studied as a whole. This included the type of respondent. Furthermore, the researcher did not distinguish between the generation and location of the respondent's residence, so it could be that the difference in generation and residential area of the respondents may change the results of subsequent studies that might complement this study. Research by Suleman et al. (2019) showed that there are other factors which influence attitudes such as usefulness, and this could offer additional useful variables to consider.

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