



THEORY OF PLANNED BEHAVIOR ANALYSIS WHICH MAY HAVE THE POSSIBILITY TO AFFECT CUSTOMER BEHAVIOR ON ONLINE SHOPPING USER (CASE STUDY ON ONLINE SHOPPING USERS OF WWW.LAZADA.CO.ID ONLINE STORE)

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Abstract

This research analyzed the factors which influence customers' online buying behavior through several determinants of intention in the form of Trust, Attitude, Subjective Norm, Perceived risk and Perceived behavior control which was studied on an online store called Lazada.co.id. For a quantitative descriptive research method was adopted. The population in this study was www.Lazada.co.id users in the city of Jakarta. Non probability sampling technique was used. 100 respondents domiciled in the city of Jakarta who have made online purchase at www.Lazada.co.id were selected as the research sample. Validity and reliability testing was done, followed by classic assumption test, multiple linear regression analysis, F test, and t test using SPSS 20.0 for Windows. The results showed that simultaneously the influence of Trust, Attitude, Subjective norms, Perceived risk and Perceived behavior control variables on the Online shopping behavior in the regression model is 87.3% while the remaining 12.7% was explained by other variables not discussed in this research. Partially, Trust variables, Attitude and Perceived behavior control have a positive and significant influence on the Online shopping behavior. While the Subjective norms variable partially has a positive influence but not a significant effect on Online shopping behavior. And Perceived risk has a negative and significant effect based on the results of the regression test statistics with a tcount of -2,073 as well as a significance value of 0.04 smaller than 0,05 ($0.04 < 0.05$), lastly the regression coefficient has a negative value of -0.080.

Keywords: Trust, attitude, subjective norms, perceived risk, perceived behavior control, online shopping behavior



INTRODUCTION

The raging era of the internet has the effect of major changes in business practices carried out by companies and is an opportunity for companies to run their own version of electronic commerce (e-commerce). E-Commerce refers to trading transaction activities through electronic media connected to the internet (Yosef Murya & Rizki Hesananda, 2014). E-commerce is now has become the ultimate preference of most people, especially for those who are busy and do not have time for conventional shopping.

E-commerce has brought new phenomena or new lifestyle among people. They prefer to spend time searching for product information online rather than visiting the store directly before making a purchase. The presence of various online stores is very facilitating for customers who have a hedonic shopping style, referring as shopping to obtain a sense of pleasure.

Customers shop due to certain motivation of their hedonic desires such as pleasure, fantasy and social or emotional satisfaction. (Pasaribu and Dewi, 2015: 160). The development of highly sophisticated internet technology has changed various aspects of life including customer's behavior. Changes that occur regarding the way customers obtain information.

In addition, customers need to make decisions in a fast way without being bound by space and time. The need to actualize themselves in the cyberspace also has a direct or indirect impact on customer's behavior in buying and consuming products.

Customers are company's biggest asset. Without customers, the company will not be able to run well. If a business wants to continue to grow and develop, they must be able to understand the desires of their customers. Customers have unique and dynamic behavior. Over time customers also have increasingly various needs. This condition requires marketers to always update information about their customer's behavior. The understanding of customers must be done in a way that a business will able to compete with other businesses in winning the hearts of the customers amid the increasingly intense business competition. Of who may win the customers will be able to retain theirs and expand their market share by getting new customers as well.

There are differences in buying behavior between purchases via internet and direct purchases. Direct purchase/buying are affected by direct services felt when searching for an information and transactions as well as communications that take place at the process. While purchases through the internet/online are influenced by the quality of the internet services (e-service) felt by the customers. Without having to go to the location, customers is able to choose and determine the items to be purchased online anywhere and anytime by just accessing the online site. The payment system is easy because payments are made by money transfer

system. Because of this practical aspect, customers become invested in shopping via the internet.

The basis of a behavior is the impulse exists in humans hence they may adapt and survive in choosing or determining something they require. Encouragement within a person in the form of needs or desires that tries to be fulfilled by purchasing products or services in their daily lives. Dharmmesta (2005) in Ranisdwianisa (2014: 24) reveals that buying behavior starts from awareness of a need, which through a searching process, selection and evaluation of satisfaction for the goods or services they have purchased.

The growth of online shopping in Indonesia is directly proportional to the number of the online sellers. Online selling is increasing due to the trend of people starting to trust to have online purchases. Online sales are done not only by creating a special site as a media for sales,, but it can also be through existing social media such as Facebook, Twitter, Line, Instagram and so on. But basically if the business of online selling has reached a large scale, usually the seller will create a site as a media of their sales.

In recent years the e-commerce businesses, especially B2C, have shown a very rapid growth in terms of increasing revenues. In 2013 it is estimated to reach US \$ 1.79 billion or Rp. 17.72 trillion, up to 71.3% compared to 2012 of US \$ 1.04 billion or Rp. 10.2 trillion (bagitokoonline.id, 2016).

The B2C e-commerce company which ranks first in Indonesia today is Lazada Indonesia. Lazada, who just entered to Indonesia's market in 2012, was able to rank first as the most visited B2C company in Indonesia (Ecommerceemilo.com, 2014).

The raging business of e-commerce in Indonesia deserves appreciation as it is a progress in the business activity of Indonesia. But out of this a troubling problem arises. At present, there are many cases of crime in the online shopping activities, especially fraudulent/scam crimes.

Not only security, Attitude, Subjective Norms and trust, risk perception will also be a consideration for customers in making their purchasing decisions. Where customers that are more aware will always predict their risk first before deciding to make a purchase, especially online purchases which have more risk of scam and other harmful risks for the customers. At Lazada, which offers an offline cash payment system in the delivering process or Cash On Delivery, it is certainly an effort to convince customers that with such system the risks will be minimized. But with existing cases customers may also consider this a perceived risk prior to making a purchase decision in Lazada.

The phenomenon of online shopping in Indonesia has become an interesting matter to be studied further by applying sequences of analysis method and processing it into the

information we needed. In general, the analysis of this research may improve our knowledge about online shopping behavior from a behavioral perspective. Business producer may understand customer behaviour better therefore they will be able to provide improved online shopping services according to their needs, preferences and how they utilized the products and services. In addition, the implications of this research may be utilized by policy makers or law maker (cyber law), especially in creating a better electronic commerce / online policy. So that customers and online businesses will be more confident in carrying out their business transactions for there is a clear legal certainty and protection.

Online Shopping Behavior

Online shopping behavior refers to the process of customers buying products or services through the internet. Putro & Haryanto (2015) argue that online shopping behavior (also called online buying behavior and shopping via the internet or shopping behavior) refers to the process of buying goods or services through the internet. Literature provides various kinds of findings about the influence/effect of experience on online shopping behavior.

Dai, Forsythe and Kwon (2014) found the fact that more experience in the field of online shopping leads to lower risks related to privacy and security breach. More experienced customers are more likely to buy online (Ling, Chai & Piew, 2010). The most important advantage of online shopping is the convenient and time saving (Pate & Adams, 2013).

Kardes (2014) defines customer's behavior as an applied social science which works hand-in-hand with economic theory, statistics, history, sociology, psychology and anthropology. Therefore, a customer behavior is not only examining and studying the field of purchase, but also reflects the decision-making process, consumption, disposition of goods and services, activities, and ideas.

(Hoyer, Macinnis, Pieters, 2013) & Solomon (2013) explains it is very important to study customer's behavior and incorporate knowledge about customers and their needs into marketing plans. The Data regarding the customers behavior may help the marketers to identify opportunities well and possible threats which will occur in the market. The marketing goal can only be realized by obtaining a deep and complete understanding of the customer's behavior. Understanding such behavior allows marketers to prepare to cope with customers needs efficiently and to create customers with a positive attitude towards the company's products (Lancaster, Reynolds, 2002).

Theory of Planned Behaviour

The Theory of Planned Behavior (TPB) was developed by Icek Ajzen in 1988 which was the further development of the Theory of Reasoned Action (TRA). Theory of Reasoned Action (TRA) explains ones conduct a certain behavior due to individuals has the intention or desires to do it. In the TRA, the perceived behavioral control variable has not yet been applied. TPB recognizes the possibility that not all behaviors are carried out fully under individual or group control, therefore perceived behavior control is added to overcome such behaviors. If all behaviors can be fully controlled by individuals or groups, then the TPB become TRA (Ajzen, 2012).

This Theory of Reasoned Action (TRA) model represents three variables that will predict intentions for doing a certain behavior. Intentions are a beginning of the formation of behavior. Variables contained in this model include attitude, subjective norms, and perceived behavioral control (Ajzen, 2012).

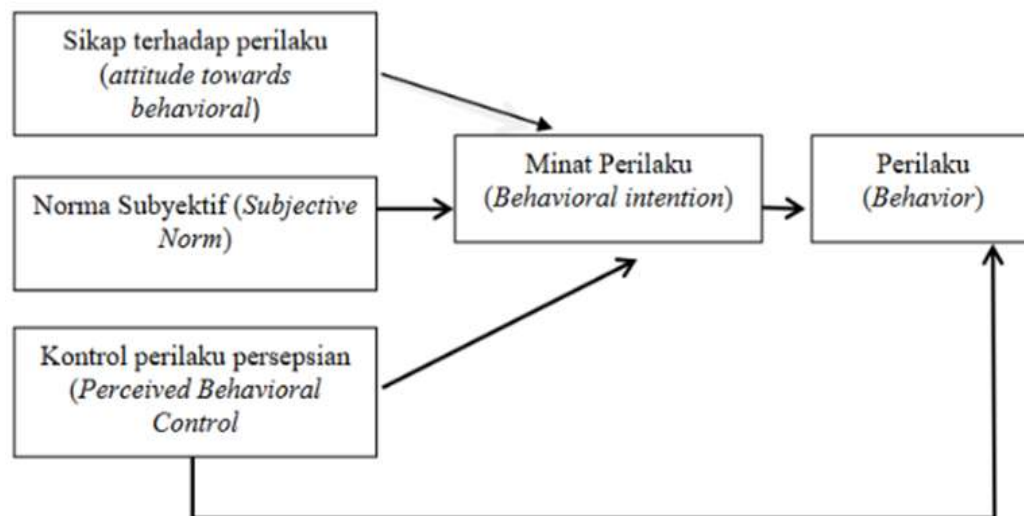


Figure 1. Theory of Planned Behavior

Source: Jogiyanto (2007)

Based on the literature we discussed previously, the research model will be made emphasizing to the factors of trust, Attitude, Subjective Norm, Perceived Risk and Perceived Behavior Control of the Online shopping behavior. The theoretical framework of the research conducted is explain as illustrated in the figure 2.

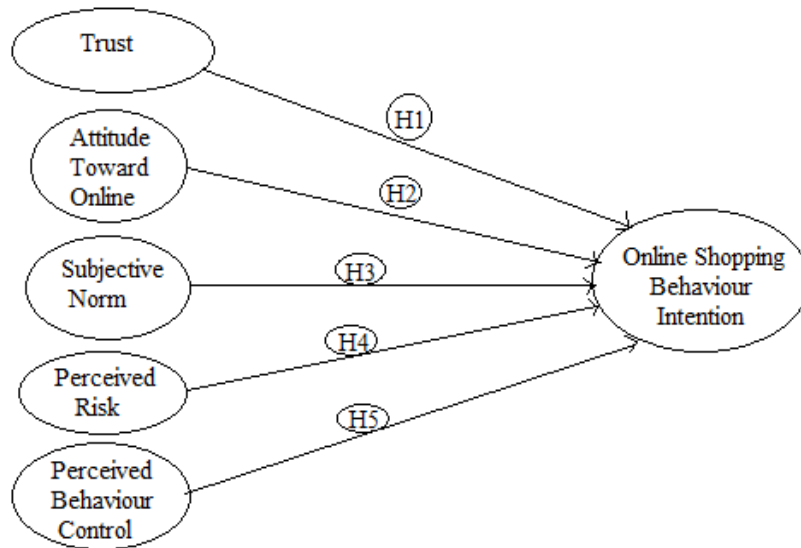


Figure 2. Research's Paradigm

This research model refers to the previous research model conducted by Anum Tariq, Basit Bashir and Muhammad Adnan Shad (2016) who examined factors which influence customers' online buying behavior in Pakistan. In this study, the online purchasing behavior is the dependent variable. Whereas as independent variables are financial risk, product risk, convenience risk, undelivered goods risk and return policy. The independent variables may influence the online purchasing behavior variable.

According to the discussion in the Introduction, the theoretical basis, and the framework, the hypothesis formulation proposed in this research are as follows:

H1: Trust has a positive effect on Online shopping behavior.

H2: Attitude has a positive effect on Online shopping behavior.

H3: Subjective norms have a positive effect on online shopping behavior.

H4: Perceived Risk has a negative effect on Online shopping behavior.

H5: Perceived behavior control has a positive effect on Online shopping behavior.

H6: Trust, Attitude, Subjective norms, Perceived risk and Perceived behavior control simultaneously influence/affected Online shopping behavior.

RESEARCH METHODS

Within quantitative research, there are fundamental differences in the understanding between the definition of population and sample. According to Indrawati (2015: 164), population is the whole group of people, events, objects of which attract researchers to be studied. The population chosen will be the limitation of the results of the research obtained. This means that

research will only apply to the selected population. The population in this research is Lazada online shopping customers in Indonesia especially in Jakarta.

Samples are members of the selected population to be involved in the study, both to be observed, treated, and asked for opinions about the topic studied (Indrawati, 2015: 164). The samples in this study were retrieved through the Lemeshow formula, due to the fact that the number of population is unknown or infinite in this study. With a 95% confidence level that a random sample size of $96.04 \approx 100$ will provide the difference between the estimated value of X with μ less than 0.05. Hence, in this study the data should be taken at least from 100 sample.

In this study, the sampling technique used is the non probability sampling, because the population studied was infinite (population whose number and identity of the population member is unknown). The method applied is the purposive sampling while the selection of samples was conducted as there may be certain considerations in picking the sample or determining the sample for a particular purpose.

Then the researcher used multiple linear regression analysis which is part of the dependent multivariate technique. This analysis was conducted to determine the relationship between two or more independent variables ($X_1, X_2, X_3, X_4 \dots X_n$) to the dependent variable (Y) simultaneously (Indrawati, 2015; 188). The tool/program utilized in this particular research is the SPSS computer software program version 20. SPSS is a computer program has the function to analyze data with statistical analysis. The regression model for the basis is a form of linear function, and the regression equation is:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + \dots + e$$

Where:

Y	= Online Shopping Behavior
a	= Constants
b_1, b_2, b_3, b_4, b_5	= Regression Coefficient
X_1	= Trust
X_2	= Attitude
X_3	= Subjective Norm
X_4	= Perceived Risk
X_5	= Perceived Behaviour Control
e	= Error

ANALYSIS AND RESULTS

This research aims is to determine the influence of Trust, Attitude, Subjective Norm, Perceived Risk and Perceived Behavior Control of using e-commerce on Online Shopping Behavior both partially and simultaneously on Lazada online shopping customers in Indonesia, especially in Jakarta. The analysis conducted for this study includes descriptive statistical analysis, classic assumption test, simple regression analysis and multiple linear regression as well as hypothesis testing.

Table 1. Respondent's Characteristics based on Gender

No	Gender	Frequency (Individuals)	Percentage (%)
1	Male	29	29,0
2	Female	71	71,0
Total		100	100

Based on the customers' gender it is found that male respondents are as many as 29 people (29.0%) and female respondents are as many as 71 people (71.0%). Which leads to the conclusion that the majority of respondents in this study were female. This is because the respondents who willing to have thorough meeting for the research at their free time were women.

Table 2. Respondent's Characteristics based on Age

No	Age	Frequency(In dividuals)	Percentage (%)
1	< 20 Years Old	7	7,0
2	20 - 35 Years Old	79	79,0
3	35 - 50 Years Old	14	14,0
Total		100	100

Based on the segmentation of age, it can be seen that out of 100 respondents as many as 7 respondents are under 20 years old. 79 respondents were between 20-35 years old and as many as 14 respondents were between 35-50 years old. This number indicates that Lazada's online shopping customers are dominated by customers with the age of 20-35 years old.

Table 3. Respondent's Characteristic based on Occupation

No	Occupation	Frequency (Individuals)	Percentage(%)
1	Housewives	2	2,0
2	Civil Officer/ Governmental Work	26	26,0
3	Private Sectors employee	2	2,0
4	Students	30	30,0
5	Bussiness Owners	40	40,0
Total		100	100

Based on occupation, out of 100 respondents or as many as 2 respondents are housewives. A total of 26 respondents were civil officer/governmental officer. 2 respondents were private employees, as many as 30 respondents were students and as many as 40 respondents were entrepreneurs/bussiness owners. The results prove that the majority of the customers of lazada online shopping are entrepreneurs/bussiness owners.

Table 4. Respondent's Characteristic based on Residing Area

No	Residing Area	Frequency(Individuals)	Percentage(%)
1	West Jakarta	21	21,0
2	Central Jakarta	30	30,0
3	South Jakarta	24	24,0
4	East Jakarta	12	12,0
5	North Jakarta	13	13,0
Total		100	100

Based on the residing area of the customers the respondents then classified into five groups in order to facilitate the description of the data. Of the 100 respondents, 21 respondents resided in West Jakarta, as many as 30 respondents residing in Central Jakarta, 24 respondents in South Jakarta, 12 respondents residing in East Jakarta and 13 respondents residing in North Jakarta.

Classic Assumption Test

a. Normality Test

The normality test is a to obtain the result of test whether in the regression model, the dependent variable and the independent variable both have a normal or not normal distribution of data. The normality test was tested on each research variable which included: Trust, Attitude, Subjective Norms, Perceived Risk, Perceived Behavior Control and Online Shopping Behavior. The

method taken to test the normality of the data is by using the Normal P-P Plot Graph by examining the distribution of the data.

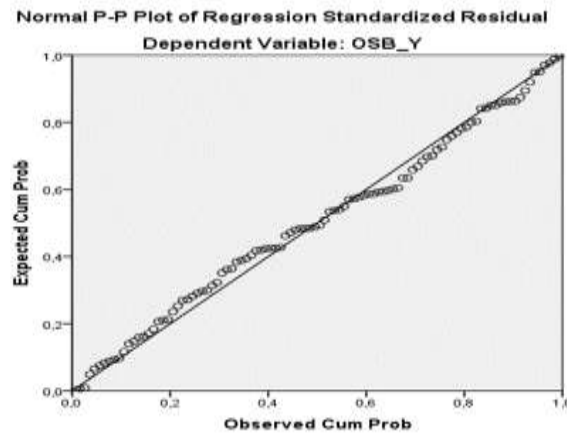


Figure 3. Normality Plot

Normality testing through the Kolmogorov-Smirnov test for the reason of the measurement scale used in the research is the Likert scale and the data is ordinal data. At The SPSS output by using the Kolmogorov-Smirnov test indicates that all variables have a significance value bigger than 0.05 on ($\text{sig} > 0.05$), thus can be concluded, all research variable data are normally distributed.

b. Multicollinearity Test

According to the test results which show that all variables obtain a tolerance value above 0.1 and a VIF value below 10, Based on the stated fact it can be concluded that there is no correlation between the dependent variables therefore there is no deviation in the regression model and the regression model is considered to be feasible.

Table 5. Multicollinearity Test Results

Variable	Tolerance	VIF	Conclusion
<i>Trust</i>	0,170	5,884	No multicollinearity
<i>Attitude</i>	0,172	5,819	No multicollinearity
<i>Subjective Norms</i>	0,299	3,341	No multicollinearity
<i>Perceived Risk</i>	0,844	1,184	No multicollinearity
<i>Perceived Behaviour Control</i>	0,486	2,060	No multicollinearity

c. Heteroscedasticity Test

The figure 4 displaying the dots distribute randomly, and does not form a regular pattern as well as spreads in all directions, both above and below 0 on the Y axis. Thus Heteroscedasticity test results proved that there is no heteroscedasticity in the multiple linear regression model.

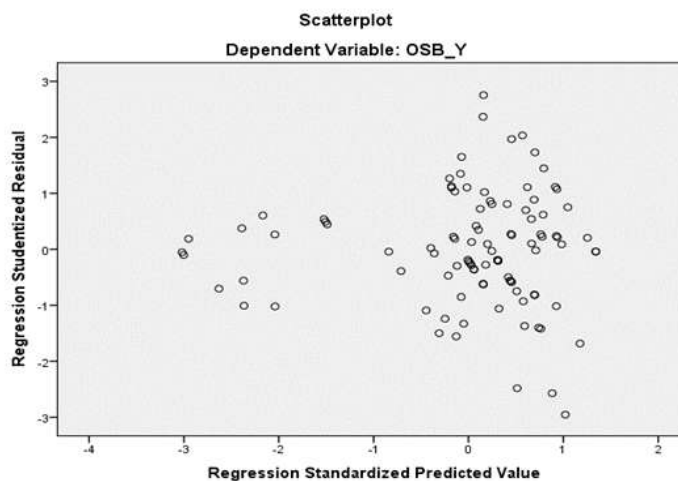


Figure 4. Heteroscedasticity test

d. Autocorrelation Test

Table 6. The Durbin-Watson Method Autocorrelation Test Results

Model ^b	Change Statistics			Durbin-Watson
	df1	df2	Sig. F Change	
1	5 ^a	94	.000	1.863

a. Predicators (Constant), PBC_X5, Per_risk_X4, Sub_norm_X3, Attitude_X2, Trust_X1

b. Dependent variable: OSB_Y

From table 6 it is found that the result of Durbin-Watson test value is 1,863. Due to the fact that the calculation results of the Durbin-Watson is $-2 < 1.863 < +2$, which means that in the regression model of this study there were no issue regarding autocorrelation.

e. Coefficient of Determination(R-Square)

Table 7. R² Determination Coefficient Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,938 ^a	0,880	0,873	0,34785

From the R^2 coefficient of determination above, we can see the correlation coefficient value obtained is 0.938 which shows a strong correlation between Trust variables (X1), Attitude (X2), Subjective Norms (X3), Perceived Risk (X4), Perceived Behavior Control (X5) with Online Shopping Behavior (Y). The coefficient of multiple determination (R-square) shows the value of 0.880 which indicates that the contribution of changes in Trust variables (X1), Attitude (X2), Subjective Norms (X3), Perceived Risk (X4), Perceived Behavior Control (X5) simultaneously to Online Shopping Behavior (Y) is 88% while the rest is 12% is to be predicted influenced by other factors not included in this research.

Hypotheses testing

Simultaneous Significance Test (F Test)

The F test is conducted to prove the effect of Trust (X1), Attitude (X2), Subjective Norms (X3), Perceived risk (X4) and Perceived behavior control (X5) together on Online Shopping Behavior (Y). Decision making is based on a comparison of the F count value by referring at the level of significance, then comparing it with the predetermined significance level (5% or 0.05). From the results of the F test, the F count value is 137,346 with a significance level of 0,000. Due to the fact that the significance value is below 0.05 ($p < 0.05$), the sixth hypothesis which stated that "trust, attitude, subjective norm, perceived risk and perceived behavioral control simultaneously influence the Online shopping behavior" is supported by the results.

T test

The results of partial hypothesis testing through the t test resulted in tcount value based on the coefficient value seen in the appendix/attachments page which shows that:

1. The t-test statistical results for the Trust variable was obtained a tcount of 3.948, with a significance value of 0.000 which is less than 0.05 ($0,000 < 0.05$) and the regression coefficient has a positive value of 0.341, therefore the hypothesis which stated that "Trust (X1) has a positive influence on the Online shopping behavior (Y)" is supported by the result. Thus, the Trust variable influences Online Shopping behavior.
2. The t-test statistic results for the Attitude variable has the tcount of 5.272, with a significance value of 0.000 or less than 0.05 ($0.000 < 0.05$) and the regression coefficient has a positive value of 0.456, the hypothesis which stated "Attitude (X2) has a positive influence on Online shopping behavior (Y)" is proven to be right. The conclusion is that, Attitude influences Online Shopping behavior.
3. The t test statistics result for the Subjective Norms variable found the tcount of 0.798, with a significance value of 0.427 or above 0.05 ($0,000 > 0.05$) and the regression coefficient

has a positive value of 0.057, the hypothesis that "subjective norms (X3) have a positive effect on the Online shopping behavior (Y) "is not supported by this result. Which means that Subjective Norms do not affect Online Shopping behavior.

4. The t-test statistic results for the Perceived Risk variable has found the value of t -2.073, with a significance value of 0.041 or below 0.05 ($0.000 < 0.05$) and the regression coefficient has a positive value of -0.080, the hypothesis that "Perceived Risk (X4) has a negative effect on the Online shopping behavior" is supported by this fact. Thus, Perceived risk could influence Online Shopping behavior.
5. The results of the t-test statistic for the Perceived behavior control variable has the tcount of 2.582, with a significance value of 0.011 or below 0.05 ($0.000 < 0.05$) and the regression coefficient has a positive value of 0.126, the hypothesis that " Perceived behavior control (X5) has a positive effect on Online shopping behavior (Y) "is supported by this findings. Thus, Perceived behavior control has an effect on Online Shopping behavior.

CONCLUSIONS

1. The five variables proposed for analysis are very closely related as factors which may influence someone in making e-commerce purchases, those were Trust (X1), Attitude (X2), Subjective norms (X3), Perceived risk (X4) and Perceived Behavior control (X5).
2. Simultaneously these five variables have a significant influence on customers purchasing decisions.
3. Trust has a positive and significant effect on one's online shopping behavior. The better the trust felt towards an online purchase, then the online shopping behavior will be increase.
4. Attitude has a positive and significant effect on the customers online shopping behavior. The higher the level Attitude one's owned in online purchase decision making, their online shopping behavior will also increase
5. Subjective norms positively but not significantly affected or (in other words) have no influence on online shopping behavior. The higher the influence of subjective norms the customers felt at the process of an online purchase, it is may not necessarily affect the online shopping behavior and will have an increase.

SUGGESTIONS

For further research, it is suggested to improve the limitations of this study. To get results that better represent the actual situation, researchers can increase the number of samples. The size of the Trust factor, Attitude, Subjective norms, Perceived risk and Perceived behavior control for

online shopping behavior is 87.3% and the 12.7% are other factors that influence Online shopping behavior in addition to the factors studied in this research.

Also it is expected to develop this research by examining other variables or combining the variables contained in this study with other variables which contribute to online shopping behavior at lazada.co.id.

Further researchers may also use other methods in examining the online buying behavior, for example through an in-depth interviews with the respondents, therefore the information obtained might be more varied and in-depth compared to the questionnaire where respondents only answer through available closed questions offered.

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