

## HOW FEEDBACK AND WASS EFFECTIVENESS INFLUENCE CONTINUANCE INTENTION THROUGH ON TRUST IN THE PLATFORM: MEDIATING EFFECT OF HABIT

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### ABSTRACT

The Intention to make a transaction again is something that can build trust from consumers, so it is an important topic to research. This study aims to determine the effect of feedback and WASS Effectiveness through Trust in platforms on continuance intention, which is moderated by the habit of Shopee. This research is explanatory research with a sample of 114 respondents using the purposive sampling technique of 114 respondents who have the habit of accessing the Shopee platform for at least 2 hours. Moreover, these respondents understand the importance of WASS in ensuring the security of their personal data. Data were analyzed using the Structural Equation Model (SEM) method. The results of this study prove that feedback and WASS Effectiveness have a significant effect on trust in platforms, as well as trust in platforms which have a significant effect on continuance intention and habit as moderation strengthens the relationship between trust in platforms and continuance intention. The results can be used to advise e-commerce providers to improve responsive and interactive attitudes towards the consumer experience. E-commerce providers can consider strategies and quality improvement efforts received through consumer feedback responses and maintain their WASS. As a theoretical contribution, this study uses the ECM model to explore the determinants of continuance intention in online purchases.

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### INTRODUCTION

In this digital era, business development has changed, from tangible assets to intangible assets, from offline to online, from having physical stores to non-physical stores, one of which is currently developing an online business. Selling and buying items (products) or

services online is described as online business, or so-called e-commerce. There are many benefits that e-commerce has, namely as a medium of information or a place to shop that is faster and cheaper, and modern buying and selling transactions that do not require sellers and buyers to meet in person so that consumers can carry out activities comfortably without being limited by time and space. The phenomenon of e-commerce, which is increasingly popular, has triggered the emergence of various online shops in Indonesia. The latest data in the second quarter of 2020 records Shopee's highest number of monthly visitors: 93,440,300 visitors/month, Tokopedia: 86,103,300 visitors/month, Bukalapak: 35,288,100 visitors/month, Lazada: 22,021,800 visitors/month, while Blibli, JD ID, Fabelio, Bhinneka, Orami, and Zalora are still under Shopee. (<https://iprice.co.id/insights/mapofecommerce/>). From this data, it can be concluded that the existence of the Shopee e-commerce application has advantages as an online shopping application so that it can attract consumers to download the Shopee application from the Play Store and the App Store.

Institutional processes are crucial for carrying out e-commerce transactions because they offer customers an extra measure of protection (Pavlou and Gefen, 2004). E-commerce institutional structures reduce contextual uncertainty with explicit regulatory guarantees, which results in a less dangerous environment for online transactions (Fang et al., 2014). Website Assurance Seals Services (WASS), for example, have been regarded as a crucial component of institutional Trust (Zucker, 1986). E-commerce has done much research on the institutional view of trust (Ba and Pavlou, 2002; Kim et al., 2004; McKnight and Chervany, 2002; Pennington et al., 2003; Tan et al., 2001). Different third-party seal services were launched as an institutional trust-building tool to aid in fostering trust in e-commerce.

Pavlou and Gefen (2004) established that user trust in e-commerce service providers may be efficiently increased via feedback. Feedback is a powerful tool for defending consumer rights and interests. In the Shopee online store, feedback is a reflection of the level of customer satisfaction with the services provided. This is useful to stimulate companies to offer services and increase trust in the platform. Trust plays an important role in business transactions. It is defined as the belief that a service provider will behave in accordance with user expectations with integrity and virtue (Gefen, 2002). Khalifa and Liu (2007) examined habits as moderators between trust in platforms and their online purchase intentions and suggested that consumers' past experiences define their habits. Habit is described as the degree to which people often exhibit behavior automatically as a result of learning. (Limayem et al., 2007), In contrast, S. Kim and Malhotra (2005) associate automation with habits. However, have practically identical conceptualizations, habits have been operationalized in two different ways: first, they are seen as past behavior; (S. S. Kim and Malhotra, 2005); and second, they are measured by how much people believe a behavior is automatic (Limayem et al., 2007). Habit is described as the degree to which people often exhibit behavior automatically as a result of learning. In contrast, S. Kim and Malhotra (2005) associate automation with habits. However, having practically identical conceptualizations, habits have been operationalized in two different ways: first, they are seen as past behavior; second, they are measured by how much people believe a behavior is automatic. Thus, there are at least two significant distinctions between experiences and habits. One distinction is that experience is a prerequisite for habit formation but is not sufficient. The second difference is that depending on how much involvement and familiarity one has with the target technology, chronological time travel

(i.e., experience) can lead to the development of various levels of habits. Consumer behavior can be explained through the application of the Expectation Confirmation Model (ECM). According to (Bhattacharjee, 2001) ECM can be used to investigate the factors that influence online buyers' intentions to make additional purchases. E-commerce is one context where the well-researched ECM model is utilized to forecast behavior (Bhattacharjee, 2001). Thus, it is reasonable to anticipate that ECM will be utilized to interpret online consumer behavior. Additionally, this model can be illustrated by how clients view the value of a website (e.g., system quality, content quality, and service quality). Trust is an effective indicator of re-access intention (Qureshi and Stansly, 2009).

## LITERATURE REVIEW

Feedback is basically a market-driven reputation system where users can describe their past experiences with other users. Imitating word-of-mouth communication using *online* means (Dellarocas, 2003). Feedback has been widely adopted in practice, such as feedback forums on *the play store* and *app store* in the form of rating applications that have been downloaded, as well as *reviews* accompanied by comments and photos.

Third-party WASS is defined as a service provided by a certification organization, designed to ensure that *online* vendors are committed to accepted standards in the context of *online shopping* (D. J. Kim et al., 2016; Sullivan and Kim, 2018) and to increase customer trust in e-sellers (Bansal et al., 2015; Barkatullah, 2018; Mauldin and Arunachalam, 2002) and reduced their sense of risk (Noteberg et al., 2003).

Trust was identified as an important influential factor adopted from individuals or the use of information and communication technology (Aldebei et al., 2015; Cheng et al., 2017; Hwang et al., 2018; Kirs and Bagchi, 2012). Pavlou and Gefen (2004) found that trust in the seller community increases customer intent to transact in C2C online marketplaces.

Habits are defined as the extent to which people tend to perform behaviors automatically due to learning (Limayem et al., 2007), while S. S. Kim and Malhotra, (2005) equate habits with automation. Although conceptualized somewhat similarly, habits have been operationalized in two different ways: first, habits are viewed as previous behaviors (S. S. Kim and Malhotra, 2005); and second, habits are measured as the extent to which individuals believe that behavior is automatic (Limayem et al., 2007).

Transaction intent is a conscious personal effort to buy a brand and it is a reflection of the consumer's purchase plan (Aaker, 1997). Meanwhile, according to (Anoraga, 2000: 165) the intention to transact is a decision-making process carried out by consumers after making purchases of products offered or needed by these consumers.

Based on the information above, this study proposes hypotheses as follows:

- H1: The effect of the perceived effectiveness feedback mechanism towards the trust in platform.
- H2: The effect of WASS Effectiveness towards trust in the platform.
- H3: The effect of Trust in Platform towards Continuance intention.
- H4: The effect of habit moderation in the relationship between trust in platform and continuance intention.

**RESEARCH METHODS**

This research utilized the exogenous and endogenous variables. The exogenous variables include (1) Feedback Mechanism (X1) using indicators of accurate, dependable, effective. WASS Effectiveness (X2) using indicators of comfortable, safer in terms of privacy, safer in terms of security, safer in terms of business integrity, credibility of trust, legitimacy of trust. habit (M) such as frequently, automacally and routine. Endogenous variables include (1) trust in platform (Z) using dimensions of trustworthy and honest (2) continuance intention (Y) which comprises of remember to use, consider to use, intention to use. From a sample of 114 questionnaires collected. Approximately 62,3% were females, with 64% between the ages of 17-22 years, 43% with an income between 1 million until 2 million, 60.5% of students, and 50.9% with a college education.

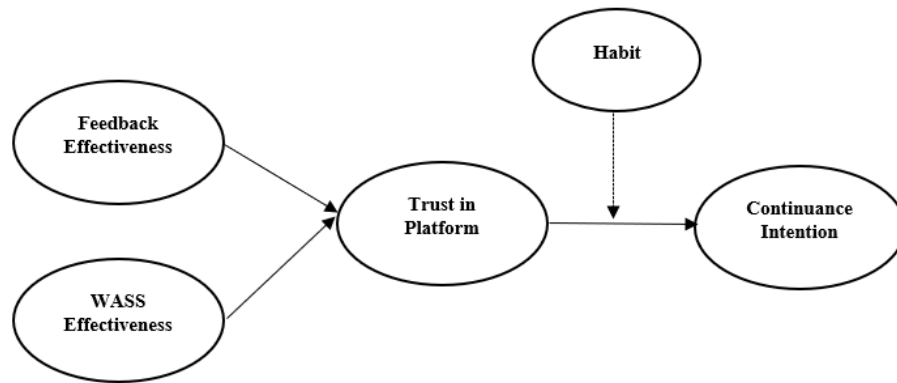


Figure 1. Conceptual Framework

**RESULT AND DISCUSSIONS**

The results of the SEM analysis in the full model are shown in Figure 1.

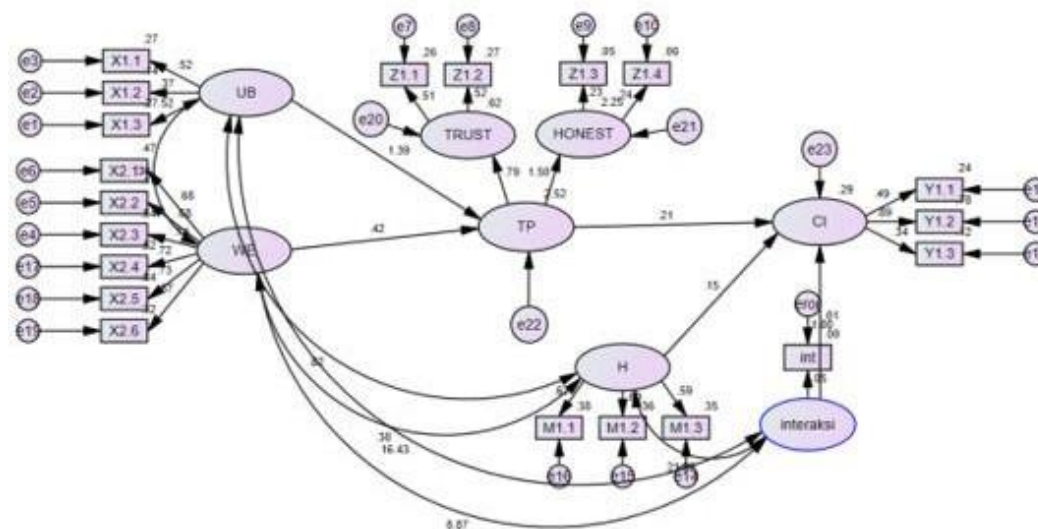


Figure 2. SEM Analysis Result

The results of the model suitability test in this study are shown in Table 1

Table 1. The goodness of Fit Results

Criteria	Cut off Value	Calculation Results	Description
X <sup>2</sup> chi-square	Expectedsmall	180,763	Small
SignificanceProbability	≥ 0,05	0,068	Fit
RMSEA	≤ 0,08	0,073	Fit
GFI	≥ 0,90	0,107	Fit
AGFI	≥ 0,90	0,98	Fit
CMIN/DF	≤ 2,00	1,773	Fit
TLI	≥ 0,95	0,971	Fit
CFI	≥ 0,95	0,994	Fit

The path coefficient causality test can be seen in Table 2 below

Table 2. Causality Test Results

No	Variable	Path Coefficient	CR	P	Description
1	Z <--- X1	0,623	5,117	0,001	Significant
2	Z <--- X2	0,382	4,401	0,001	Significant
3	Y <--- Z	0,231	3,388	0,001	Significant
4	Y <--- M <--- Z	1,304	8,584	0,001	Significant

Source: Data processed, 2020

Table 3. CFA, Validity, and Reliability Tests of Construct

Variable	Indicator	Loading Factor	CR	P	Construct Reliability	Ket
Feedback Effectiveness	Accurate (X1.1)	0,52	5,099	***	0,75	Valid
	Dependable (X1.2)	0,45	4,502	***		Disqualified
	Efective (X1.3)	0,61				Valid
WASS Effectiveness	Comfortable (X2.1)	0,59	5,996	***	0,85	Valid
	Safer in terms of privacy (X2.2)	0,74	7,435	***		Valid
	Safer in terms of security (X2.3)	0,74				Valid
	Safer in terms of business integrity (X2.4)	0,70	7,171	***		Valid
	Credibility of Trust (X2.5)	0,70	7,253	***		Valid
	Legitimacy of Trust (X2.6)	0,47	4,737	***		Disqualified
Habit	Frequently (M1.1)	0,68	8,606	***	0,75	Valid
	Automacally (M1.2)	0,68	8,627	***		Valid
	Routine (M1.3)	0,66				Valid
	Remember to use	0,76				Valid
Continuance Intention	Consider to use	0,73	9,406	***	0,75	Valid
	Intention to use	0,71	9,182	***		Valid

Based on Table 2, the interpretation of each path coefficient is as follows. H1: Path coefficient of 0.623 and CR 5.117 with prob. 0.001 (significance  $\leq 0.05$ ), meaning that feedback has a significant effect on trust in the platform. H2: Path coefficient of 0.382 and CR 4.401 with prob. 0.001 (significance  $\leq 0.05$ ), meaning that WASS effectiveness has a significant effect on the trust in the platform. H3: Path coefficient of 0.231 and CR 3.388 with prob. 0.001 (significance  $\leq 0.05$ ), meaning that trust in the platform has a significant effect on continuance intention. H4: Path coefficient 1.304 and CR 8,584 with prob. 0.001 (significance  $\leq 0.05$ ), meaning that habit as moderation strengthens the relationship between trust in the platform and continuance intention.

Based on Table 3. The validity test with the CFA test (Confirmatory factor analysis) shows that the feedback variable is a latent variable as measured by three indicators. Based on the test results it can be seen that for X1.2 the t value indicated by the loading factor value is less than 0.5 so that the indicator must be disqualified, while the other indicators are valid and reliable because they have a probability value of less than 0.05; the critical ratio value is more than 1.96 and the construct reliability is above the recommended value of 0.60.

The validity test with the CFA (Confirmatory factor analysis) test shows that the WASS Effectiveness variable is a latent variable as measured by six indicators. Based on the test results it can be seen that for X2.6 the t value indicated by the loading factor value is less than 0.5 so that the indicator must be disqualified, while the other indicators are valid and reliable because they have a probability value of less than 0.05; the critical ratio value is more than 1.96 and the construct reliability is above the recommended value of 0.60.

The validity test with the CFA (Confirmatory factor analysis) test shows that the Trust in Platform variable is a latent variable as measured by four indicators. Based on the test results it can be seen that each indicator has a t value indicated by the loading factor value which is more than 0.5; the critical ratio value is more than 1.96 and the probability value is less than 0.05, and construct reliability is above the recommended value of 0.60 so that all are valid and reliable.

The validity test with the CFA test (Confirmatory factor analysis) shows that the Habit variable is a latent variable as measured by three indicators. Based on the test results it can be seen that each indicator has a t value indicated by the loading factor value which is more than 0.5; the critical ratio value is more than 1.96 and the probability value is less than 0.05, and construct reliability is above the recommended value of 0.60 so that all valid and reliable.

The validity test with the CFA test (Confirmatory factor analysis) shows that the variable Continuance Intention is a latent variable as measured by three indicators. Based on the test results it can be seen that each indicator has a t value indicated by the loading factor value which is more than 0.5; the critical ratio value is more than 1.96 and the probability value is less than 0.05, and construct reliability is above the recommended value of 0.60 so that all are valid and reliable.

The results of this study are consistent with earlier research by Ba and Pavlou (2002). According to Pavlou and Gefen (2004), as a result, customers' faith in the platform would rise if they heard positive feedback about it. The effectiveness of this feedback mechanism in fostering customers' trust in online retailers was demonstrated by Pavlou and Gefen (2004). Customers' trust in the platform will rise if they hear positive feedback from others. According to the descriptive analysis of the feedback variable, the "accurate"

indicator has the highest value, and this shows that the feedback tool available on the Shopee platform is very easy to understand and accessible, and consumers on the Shopee platform provide feedback information and photos that are very accurate after making a transaction, so they do not mislead for other potential shopee customers, this is in accordance with the results of research from (Ba and Pavlou, 2002; Pavlou and Gefen, 2004) which states that because of this, customers' trust in the platform will increase if they receive positive feedback from others. Pavlou and Gefen (2004) demonstrated how this feedback method may successfully foster customers' confidence in online sellers. The results show that the WASS effectiveness of Shopee affects the trust in a platform for its consumers. The results of this study corroborate other studies by Agag et al. (2019) and Kim et al. (2008) that found a substantial relationship between WASS Effectiveness and platform trust.

According to the descriptive analysis of the WASS Effectiveness variable, the indicator "Safer in terms of privacy" has the highest average number among other indicators in the WASS Effectiveness variable; this shows that Shopee consumers already feel confident in the personal data that has been provided to Shopee management so that data can not be known by other people, such as transaction history data that has been done by the consumer. This is consistent with research conducted by Mauldin and Arunachalam (2002); Wang et al. (2018). In order to decrease the risks involved with electronic transactions and boost online sales, it should be stated that online sellers or third parties that guarantee the security of consumer data try to use web assurance as the main tool. Companies or associations build websites with many goals in mind, such as adhering to privacy policies, securely processing customer payments, providing enforceable return policies, and disclosing their business practices, search for web guarantees (Kim et al., 2016).

The results show that trust in platforms affects the continuance intention of Shopee consumers. The findings of this study support previous research conducted by Hong and Cho (2011), Agag et al. (2019), and Shao and Yin (2019), which state that trust in platforms has a significant effect on continuance intention. So it can be concluded that Trust in Platform has a significant effect on Continuance Intention at Shopee. Based on the descriptive analysis of the trust in platform variable, the "Reliable of Honest" indicator is an indicator that has the highest average score compared to other indicators on the Trust in Platform variable, and this shows that Shopee management has provided information related to new things to its customers. According to Pavlou and Gefen (2004), customer intention to transact in the C2C online market grows with seller community trust.

The findings of this study are consistent with the ECM research idea, which explores the factors that influence continuing intention in Shopee e-commerce purchases and forecasts the behavior of repurchase decisions (Bhattacharjee, 2001). The ECM theory concept expects ECM to be used to explain online customer behavior; besides that, this model can reflect customers' perceptions of the quality of the website (e.g., system quality, content quality, and service quality). The results showed that habit as moderation strengthens the relationship between trust in platforms and continuance intention to Shopee. The findings of this study support previous research conducted by Chiu et al. (2012) and Agag et al. (2019), which states that habit as moderation strengthens the relationship of trust in platform with Continuance intention. According to the descriptive analysis of the habit variable, the "Routine" indicator has the highest average number among other indicators in the habit variable.

These results indicate that many Shopee consumers feel confident in the Shopee platform so that consumers will unconsciously have the Intention to return to making transactions at Shopee. This result is consistent with research conducted by Hsu & Lin (2015) which defines a habit as "the reaction of automatic behavior stimulated by conditions/environment caused by thoughtless actions or processes from mental awareness due to the cumulative relationship of past experiences between shopping behavior and satisfactory results".

In the confirmatory analysis, all indicators of Habit have a valid value above the recommended value of 0.4. The validity and reliability test of the Habit variable has a construct reliability value of 4.385 which is above the recommended value of at least 0.60-0.70 with all indicators valid. In the assumption test the data is normal multivariate with normality test results producing a CR value of 1.768 located between -1.96 to 1.96. In the multicollinearity test, the determinant value of the sample covariance matrix is 0.000, thus there is no multicollinearity in this study. In addition, there are no multivariate outliers. whereas in the path coefficient of 0.82 with a CR of 8.584 and a significance ( $p$ ) of  $0.001 \leq 0.05$  is obtained, it can be concluded that habit as a moderation has a significant effect on the trust in platform relationship and continuance intention. The results of this study are in line with previous research conducted by Chiu et al. (2012) and G. M. Agag et al. (2019) which states that habit as a moderation has a significant effect on the relationship between trust in platforms and continuance intention.

Based on the descriptive analysis of the Habit variable, the "Routine" indicator has the highest average number among other indicators on the Habit variable. These results are in accordance with research conducted by Hsu and Lin (2015) which defines habit as "a reaction to automatic behavior stimulated by conditions/environment caused by thoughtless actions or processes of mental awareness due to a cumulative past experience relationship between behavior shopping and satisfactory results". According to Khalifa and Liu (2007) stating that habits act as a moderator between consumer satisfaction and online purchase intentions, they suggest that consumers' past experiences shape their habits, therefore, developing online shopping habits is highly thought of as a way to interpret consumers' repurchase intentions. better through its determinants and to improve our understanding of online shopping markets (Lin and Lekhawipat, 2014).

As a result, creating online shopping habits is widely regarded as a technique to understand buy intentions. The statement that habits function as a moderator between consumer happiness and online purchase intentions suggests that consumers' prior experiences impact their habits. Customers return more frequently as a result of their determinants, which helps us comprehend the online retail industry (Lin and Lekhawipat, 2014). Habits have been operationalized in two different ways: first, as past behavior (Kim and Malhotra 2005); and second, as the degree to which people believe a particular behavior comes naturally to them (Limayem et al., 2007) (Ajzen and Fishbein, 2005) also added that habit returning to earlier experiences would have an impact on many attitudes and future conduct. Habits are perceived structures that in this context represent the outcomes of prior experiences.

## **CONCLUSION**

In conclusion, this study highlights the importance of feedback and WASS effectiveness in building trust in platforms and ultimately, influencing the continuance intention of users. Furthermore, the moderating effect of habit highlights the need for platform



providers to not only focus on improving feedback and WASS effectiveness, but also to encourage the formation of positive habits among users to enhance their overall experience and increase loyalty.

The findings of this study have several practical implications for platform providers, users, and stakeholders in the industry. Firstly, it highlights the significance of providing timely and effective feedback to users, as it can directly impact their trust in the platform and their intention to continue using it. Secondly, the results demonstrate the importance of improving WASS effectiveness, which can further enhance trust and strengthen continuance intention. Thirdly, the moderating effect of habit highlights the need for platform providers to focus not only on improving feedback and WASS effectiveness but also on fostering positive user habits to drive user loyalty. Overall, the results of this study can inform and guide platform providers in creating a better user experience and increasing user engagement.

For future researchers, it is recommended to expand the scope of this study by incorporating additional factors that may impact trust and continuance intention, such as security, privacy, and personalization. Additionally, it would be beneficial to explore the impact of feedback and WASS effectiveness on trust and continuance intention in different industries and contexts, as well as to compare the results across different platform providers. Lastly, it is recommended to conduct longitudinal studies to gain a deeper understanding of how trust and continuance intention may change over time.

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