

Consumer Trust and Consumptive Behavior in Online Shopping among Students

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Abstract

Background: In an online learning environment, consumer trust is crucial for helping consumers understand perceptions of risk and repercussion. **Objective:** to determine the relationship between consumer trust and consumptive behavior of students. **Method:** This research uses a correlational quantitative approach that aims to determine the relationship between two or more variables. The sampling method in this study used a random sampling approach, with a total sample size of around 241 students consisting of 34 men and 207 women. **Results:** According to the findings, the majority of students had moderate levels of consumer trust (59.8%) and consumptive behavior (80.9%). A coefficient value of 0.426 indicates a reasonably significant correlation between the two variables in the data analysis test. There is 0.000 p-value between student's consumer trust and consumptive behavior, with an alpha of 5%, we can conclude that the correlation between the two variables is significant since $0.000 > 0.05$. **Conclusion:** According to the findings, the likelihood of engaging in consumptive behavior when shopping online increases with consumer trust.

Keywords: Consumer trust; consumptive behavior; online shopping

Abstrak

Latar Belakang. Pada sistem belanja online, kepercayaan konsumen menjadi bagian penting untuk membantu konsumen mengatasi persepsi ketidakpastian dan resiko. **Tujuan:** untuk mengetahui hubungan antara kepercayaan konsumen dan perilaku konsumtif pada peserta didik. **Metode:** penelitian ini menggunakan pendekatan kuantitatif korelasional yang bertujuan untuk mengetahui hubungan dua atau lebih variabel. Metode pengambilan sampel pada penelitian ini menggunakan pendekatan random sampling, dengan jumlah sampel berjumlah sekitar 241 mahasiswa yang terdiri dari 34 laki-laki dan 207 perempuan. **Hasil:** hasil menunjukkan mayoritas mahasiswa menunjukkan skor kepercayaan konsumen pada taraf sedang yakni 59,8%, skor perilaku konsumtif pada taraf sedang yakni 80,9%. Uji analisis data antara dua variabel menunjukkan hubungan korelasi yang cukup kuat dengan nilai koefisien 0,426. Nilai p-value antara perilaku konsumtif dan kepercayaan konsumen mahasiswa adalah 0,000. Bila kita menggunakan nilai alpha 5 persen artinya $0.000 > 0,05$, artinya H_0 ditolak bisa disimpulkan hasil korelasi kedua variabel tersebut signifikan. **Simpulan:** Hasil penelitian menunjukkan semakin tinggi kepercayaan konsumen, maka semakin tinggi pula potensi terjadinya perilaku konsumtif dalam berbelanja online

Keywords: Kepercayaan konsumen; perilaku konsumtif; belanja online

Introduction

The rapid progress and development today, accompanied by the increasing complexity of society. The progress in various fields of life, especially in technology, currently provides convenience for the wider community. One of the conveniences felt is online shopping. The development of online shops or online stores has mushroomed in Indonesia. This is no longer foreign to the community when shopping through various marketplaces. The number of shopping activities per year continues to increase along with the increasing sophistication in the field of technology (Supatminingsih et al., 2023). Excessive shopping is known as consumptive behavior. Consumptive behavior is a behavior that tends to buy excessive goods to obtain pleasure.

consumptive behavior is an urge within an individual to consume something without limits where emotional factors are more important than prioritizing life's needs (Fitriyah, 2016). This consumptive behavior occurs when individuals no longer buy goods that are really needed, but only to try goods or services that are not really needed (Farhan, 2022).

This consumptive behavior phenomenon is rampant in various circles, one of which is students, with various causes that make individuals do it. In everyday life, students, both male and female, have a lot of expenses. Students need to fulfill their social desires and needs such as hanging out at cafes and making online transactions (Sholeh & Budiyanto, 2020). Especially for female students, consumptive behavior is quite high because women prioritize appearance starting from clothes, make-up, branded bags, and so on. This is done for various reasons, one of which is that students need recognition in the social environment so that they behave in a consumerist manner (Rahmat et al., 2020). According to several students, online shopping is an attraction for students in buying things like clothes, make-up, and other needs. This is also supported by the results of a survey, several students prefer to shop through the marketplace or online shop. By shopping online, students can save money, without any time limits for buying and receiving products at home and payments can be made through online transactions.

Consumptive behavior can appear in all aspects, namely impulsive, namely buying behavior based on temporary desires or wishes without consideration and emotional; Wastefulness, namely the behavior of wasting funds without being based on clear needs; Pleasure seeking, this behavior is related to the narcissistic nature of adolescents, namely seeking pleasure through purchases and the desire to exist in a group; Satisfaction seeking, this behavior is based on the desire to be more than others, always feeling dissatisfied and trying to get recognition from the environment followed by a high sense of competition (Lina & Rosyid, 1997).

Individuals are greatly impacted by consumptive behavior, which includes wasteful lifestyles, a reduction in opportunities for savings, and a tendency to prioritize present demands over future requirements (Almas, 2019). Due to a variety of influencing elements, including culture, social class, reference groups, circumstances, family, personality, self-concept, motivation, learning experiences, and lifestyle, people exhibit consumptive behavior (Mustomi & Puspasari, 2020).

Customer trust is the conviction that a person is trustworthy, has integrity, and can carry out their end of a deal as agreed (Septiansari & Handayani, 2021). By providing product information in accordance with the specifications listed on the business's website, consumers can develop trust in a product. Because customers trust what they desire and believe in the products supplied, trust is a crucial component that needs to be taken into account when shopping (Putra et al., 2019). Additionally, the primary factor that customers take into account when engaging in online purchasing is their level of trust in the website that offers online shop services. When they receive the intended product, this is the foundation for their satisfaction.

Researchers are interested in investigating the connection between students' consumption patterns and their consumer trust based on this notion. Based on the explanation of the phenomenon and supported by journals from previous studies, the hypothesis in this study is that there is a relationship between consumer trust and consumptive behavior in online shopping among students. Following up on the phenomena that occur in the field, this study aims to determine the relationship between consumer trust and consumptive behavior in online shopping among students.

Method

This research is a quantitative correlational research. Research using a quantitative approach is a method of data collection that emphasizes data analysis. in the form of numbers (Jannah, 2018; Musabiq & Karimah, 2018). In this study there are two variables, the dependent variable used in this study is consumer trust. Consumer trust is a consumer belief that an individual has integrity, can be trusted and the person who is trusted can fulfill obligations in transactions as expected. While the independent variable in this study is

consumptive behavior, namely an act of buying goods excessively with the aim of obtaining happiness and pleasure even though it is illusory.

Sample or Population

This study used a population of 644 students and a sample of 241 students consisting of 34 men and 207 women. The sampling method in this study used a non-probability sampling method with a random sampling approach and used simple random sampling techniques.

According to Sugiono (2015) to determine the number of samples from the population in this study, namely using the Isaac and Michael formula. Isaac and Michael's formula has been given the results of calculations that are useful for determining the number of samples based on an error rate of 1%, 5%, and 10%.²⁵ In this study the error rate or sampling error in determining the number of samples is at the 5% error rate. The number of samples in this study amounted to 110. Below is an image of the Isaac and Michael formula.

$$S = \frac{\lambda^2 NP(1 - P)}{d^2(N - 1) + \lambda^2 P(1 - P)}$$

Note:

- S : amount of sample
- λ^2 : chi square
- N : amount of population
- P : right probability
- Q : fail propability
- d : differences between mean of sample and population

Data Measurement

Consumer trust is measured by referring to aspects Almas (2019) adapted from Engel et al (1995) . This measuring instrument consists of 30 items using a Likert scale. The validity of the consumer trust scale ranges from 0.664-0.636, its reliability is 0.678. The Likert scale model in this study uses favorable statements with a score criterion of strongly agree (4) to strongly disagree (1) while for unfavorable statements with a score of strongly agree (1) to strongly disagree (4).

Consumptive behavior is measured using an adapted scale Susanto & Savira (2021) the scale was created (Lina & Rosyid, 1997) by referring to the theory of aspects of consumptive behavior. The validity of the consumptive behavior scale ranges between 0.426-0.7613, its reliability is 0.944. The measuring instrument consists of 23 items. The statement items are arranged in favorable and unfavorable statements . The scoring criteria for favorable are strongly agree (4) to never (1) while for unfavorable are strongly agree (1) to never (4).

Data Analysis

Pearson's product moment correlation will be used to examine the data collected for this study in order to demonstrate the connection between consumer trust and consumptive behavior. The correlation coefficient, which has a negative or positive value and runs from 0.00 to 1.00, shows the intensity and direction of the link. SPSS 16.0 for Windows was used for data analysis in this study.

Result

Based on research that has been conducted on 241 samples of students the following results are obtained:

Table 1. The characteristics of the respondents based on sexe

Sexe	Frequency	Percentage
Male	34	14.1%
Female	207	85.9%
Total	241	100 %

Based on table 1, the characteristics of the respondents are mostly female (85.9%).

Table 2. The characteristics of the respondents based on age

Age	Frequency	Percentage
18	22	9.1 %
19	58	24.1 %
20	61	25.3 %
21	56	23.2 %
22	29	12.0 %
23	15	6.2 %
Total	241	100%

Based on table 2., the characteristics of the respondents based on age are mostly 20 year old (25.3%).

Table 3. Description of Research Data

	N	Minimum	Maximum	Mean	Std. Deviation
Consumer Trust	241	33.00	74.00	58.1743	10.26212
Consumptive Behavior	241	55.00	104.00	83.1286	11.17456

The results of the calculations in table 3. can be used as a norm to categorize scores on the consumer trust and consumptive behavior scales . The number of data category levels is usually no more than 5 and no less than 3.

Table 4. Consumer Trust Score Categories

Category	Score	Frequency	Presentation
Tall	< 46	43	17.8 %
Currently	46 - 68	144	59.8 %
Low	> 68	54	22.4 %

Based on table 4., it can be seen that the majority of students showed consumer trust scores at a moderate level (59.8%).

Table 5. Consumptive Behavior Score Categories

Category	Score	Frequency	Presentation
Tall	< 66	30	12.4 %
Currently	66 - 98	195	80.9 %
Low	> 98	16	6.6 %

Based on table 5., it can be seen that the majority of students showed a moderate consumptive behavior score (80.9%).

Table 6. Data Analysis Test Results

Correlations			
		Consumer Trust	Consumptive Behavior
Consumer Trust	Pearson Correlation	1	.426 **
	Sig. (2-tailed)		.000
	N	241	241
Consumptive Behavior	Pearson Correlation	.426 **	1
	Sig. (2-tailed)	.000	
	N	241	241

** . Correlation is significant at the 0.01 level (2-tailed).

A coefficient value of 0.426 indicates a reasonably significant correlation between the two variables in the data analysis test. There is a 0.000 p-value between student consumer trust and consumptive behavior.

With an alpha of 5%, we can conclude that the correlation between the two variables is significant since $0.000 > 0.05$, which means that H_0 is rejected.

Discussion

With a significance level of $p = 0.000 < 0.05$ and a r value of 0.426, the analysis's findings revealed a significant relationship between the two variables, supporting the researcher's hypothesis that there is a positive correlation between consumptive behavior and consumer trust among students. Accordingly, the more students trust their buying habits, the more they will buy, and vice versa. This result is supported by research conducted by Sharma & Klein (2020), that consumer trust is proven to play an important role in influencing consumptive behavior when shopping on e-commerce. In this case, consumer trust in e-commerce sites has a positive effect on satisfaction, which will later affect the intention to repurchase continuously. Once consumers form consumer trust about a website, they are likely to develop psychological and behavioral involvement with the site through continuous interaction with the website features. In his research also showed similar results to this study, that consumer trust is proven to have a strong positive and significant influence on the intention to engage in massive sustainable consumption ($\beta = 0.221$, $P < 0.01$; 0.538 , $P ,0.001$), so it is very important to maintain consumer trust because it is a factor that influences the intention to engage in direct sustainable consumption.

The results of this study differ from the study conducted by Zhang et al (2018). The study revealed that although consumer trust is the main driver of purchasing behavior and actions, their desire to participate continuously may not lead to purchasing actions. The study shows a counter to the results of this study, stating that consumer trust does not always affect the intention to repurchase, even those referring to consumptive behavior or actions. In this study, students showed that there is an influence of consumer trust on consumptive behavior. Based on the presentation of the research results, most subjects have moderate consumer trust with a total of 144 subjects (59.8%), and moderate consumptive behavior (80.9%). In this case, the dominant age range is 19-22 years old with female gender.

Pratama et al (2022) explained that consumers aged 19-30 years (early adulthood) have high trust so that when they shop it will affect the intention to repeat purchases. Hurlock added that this is because early adulthood is a transition from adolescence to adulthood, which on average already has a job and a steady income, thus making purchasing power higher than adolescence (Astarsari & Sudarwanto, 2021). This is common in early adulthood because they have emotional motivation to show self-esteem and social status in front of their environment so that they often try to gain recognition, acceptance, or the desired position in society or a particular group.

Accordingly, it's believed that early adulthood is a time of transition during which he can experiment with many lifestyles and identify the patterns of behavior, values, and characteristics that work best for him. The study's findings are consistent with Tarwiyanti's (2018) research, which demonstrates that consumers' propensity to purchase is influenced by their level of trust in online retailers. Therefore, the propensity to make repeat purchases, or consumptive behavior, increases with consumer trust in online retailers.

According to Baudrillard's theory of consumer society, the modern lifestyle of students who suffer from consumerism due to online shopping, is proven that they do not want to miss this trend. This is supported by statements regarding the advantages of time efficiency and ease of access that encourage students to shop online. Students can always keep up with the times and live a modern lifestyle because they can do business online in a short time and have easy access to the internet (Fatmawati, 2020). As a result, students are increasingly showing consumptive behavior by making excessive online purchases. In addition, the utilization carried out by students is no longer to meet the need for products, but has changed to fulfilling mental needs. This can be seen from the motivation used by students to shop online, namely fulfilling needs and satisfaction. By buying products in web-based stores, they will feel satisfied because the desired goods have been purchased.

In this study that consumer satisfaction provides an effective contribution of 0.182 (18.2 %) to the consumptive behavior of students, while the rest is influenced by other factors not revealed in this study. According to research Wulandari & Aulia (2022) there are 5 other factors that can influence the level of consumerism in individuals. Second, self-control, the stronger the self-control carried out by individuals when shopping online, the lower the level of consumptive behavior. Third, promotion, The many sales promotions carried out by online shops on several internet platforms make individuals make unplanned purchases because

they are tempted by the existing promotions (Putri & Iriani, 2020). The fourth behavior of wasting money, namely the habit of spending money spontaneously which involves decisions involving emotions, such as buying goods when feeling happy or buying goods to cope with stress. The fifth is the influence of the social environment which includes the family environment, friendships, and place of residence. This study has limitations, namely the number of samples used is still small, and most of the respondents who participated in this study were female, so this study has not been able to generalize the relationship between consumer trust and consumptive behavior based on gender.

Conclusion

According to the findings, the majority of students had moderate levels of consumer trust (59.8%) and consumptive behavior (80.9%). A coefficient value of 0.426 indicates a reasonably significant correlation between the two variables in the data analysis test. According to the findings, the likelihood of engaging in consumptive behavior when shopping online increases with consumer trust.

For further research, hopefully it can expand the object of research in examining the relationship between age scale or economic level or occupation affecting consumptive behavior.

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