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# Factors Affecting Satisfaction and Its Implications for Marketplace Use Behavior in Indonesia

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**ABSTRACT:** The existence of the digitization process in Indonesia has accelerated in the era of the Covid-19 pandemic, which is reflected in changes in people's behavior. Digital adoption in Indonesia is increasing rapidly and continues to boost digital transaction activities through the marketplace and is increasingly accelerating in the era of the Covid-19 pandemic. Seeing the enormous potential of marketplace growth in Indonesia, further research is needed to explore the characteristics of marketplace consumers in Indonesia. The urgency of this research is to determine what factors are dominant in influencing the level of customer satisfaction and their impact on the behavior of using the marketplace. Collecting data using a questionnaire which is distributed online via telegram and Facebook. Data analysis was performed with the help of statistical tools in the form of Structural Equation Modeling (SEM) based on Partial Least Square. The results showed that perceived usefulness, perceived risk, attitude toward using, and seller's expertise significantly affected customer satisfaction. Furthermore, this study also explains that perceived usefulness and perceived risk have no significant effect on behavioral intention to use. On the other hand, attitude toward using and customer satisfaction is having a significant impact on behavioral intention to use. The next results also conclude that consumer satisfaction is able to mediate the relationship between perceived usefulness, perceived risk, and attitude toward using towards behavioral intention to use. The results showed that perceived usefulness, perceived risk, attitude toward using, and seller's expertise significantly affected customer satisfaction. Furthermore, this study also explains that perceived usefulness and perceived risk have no significant effect on behavioral intention to use.

## 1. INTRODUCTION

The Covid-19 pandemic has forced many people to adapt to new things. Such as working from home, studying from home, until shopping patterns change to online shopping from home (Rossa & Fikri, 2020). Consumers in the modern era tend to have shopping habits that use both online and offline platforms. One of the online media often used to accommodate buying and selling activities during the Covid-19 Pandemic is the marketplace. The process of buying and selling transactions currently carried out uses many devices using the internet network so that the process of payment and delivery of goods can be done only by using electronic devices (Adani, 2020). Not only that, but the increase in the value of transactions in the marketplace is

also inseparable from the large-scale social restrictions (PSBB) implemented in 2020, plus the availability of attractive promos from several marketplace platforms, thus making consumers tempted to shop online (Winarto, 2020). After experiencing a decline in April 2020, Bank Indonesia (BI) noted that the total transaction value of the four largest marketplaces and the 14 largest marketplaces in Indonesia increased in May 2020. According to data received by Kontan.co.id, the total transaction value of the four largest marketplaces in Indonesia in May 2020 amounting to Rp. 20.08 trillion or an increase of Rp. 1.8 trillion from April 2020, which amounted to Rp. 18.28 trillion. Meanwhile, the total transaction value of the 14 largest marketplaces in May 2020 reached IDR 24.07 trillion, an increase of IDR 2.51 trillion from the total transaction value in April 2020, which amounted to IDR 21.56 trillion (Winarto, 2020). Several examples of marketplace platforms in Indonesia contribute to the transaction value, including Tokopedia, Shopee, Lazada, Bukalapak, Blibli, and many more.

Representatives of the marketplace must refer to credibility-based trust transferred from one system to another by accommodating virtual interactions between consumers and producers (Joo, 2015). The seller is obliged to independently provide product descriptions and photos. In addition, sellers can also receive price quotes from buyers. So before making a payment, the buyer can make a price quote to the seller. After getting the price agreed upon by both parties, the buyer can send an amount of money to an account provided by the marketplace. Building the credibility of the market space system is not easy; it takes substantial efforts to foster buyer's trust in the seller, which is generally very flexible with some risks between the two parties (Sfenrianto, Tendi & Gunawan, 2018). By fostering this sense of trust, it is hoped that there will be an emotional bond between sellers and buyers to encourage increased satisfaction and online shopping behavior through the platforms available in the marketplace.

Shopping through E-Commerce is one of the things that is very popular with people today because shopping is easier and more practical wherever and whenever. Armed with a mobile device and internet network, every need you want to buy can be fulfilled properly without making direct contact with the seller of the product. Several previous research results convey the determinants of consumer satisfaction using the marketplace can be influenced by perceived usefulness (Lee et al., 2011; Muchardie, Annetta & Billy, 2019), then can also be influenced by perceived risk (Bahar, Rizali & Agus, 2020; Jufrizen et al., 2020), some convey factors attitude toward using (Maggon & Harish, 2018; Selviana & Retno, 2019), seller's expertise is also believed to be a constituent of satisfaction (Wan et al., 2012; Sfenrianto, Tendi & Gunawan, 2018). Besides determinants of customer satisfaction, the consequences of satisfaction are no less important, namely behavioral intention to use. The results of previous research convey the perceived usefulness factor (Syakir & Adi, 2019), perceived risk (Lu, Chin & Hsiu, 2005) and customer satisfaction (Lien, Miin & Chung, 2011) is an important element that encourages someone's behavior to use the platform in the marketplace.

The urgency of this study is to answer the gaps in the results of previous studies that convey different research results about satisfaction and usage behavior by using a modified TAM construction. The new thing that is shown from this research is the use of research samples from the perceptions of millennial generation respondents. In addition, not many studies have been conducted to examine the role of perceived usefulness, perceived risk, attitude toward using, and seller's expertise as determining factors for someone to repeat purchasing activities after obtaining satisfaction. Researchers have the opportunity to conduct further research related to satisfaction and usage behavior based on the theories supported above (gap phenomena and research gaps). The results of this study are believed to be able to help academics and practitioners gain insights to understand more about the constituents of consumer satisfaction.

## 2. LITERATURE REVIEW

### 2.1. Perceived Usefulness

Perceived usefulness can be defined as the belief that performance will be improved by adopting new technology, and perceived ease of Use refers to the level of effort required while adopting and using the technology (Bagla & Sancheti, 2018; Halim et al., 2020). On the other hand, an explanation regarding perceived usefulness has previously been presented by Davis et al. (1989) that explains that perceived usefulness as a construct of belief in the Use of technology can improve one's performance. According to Lee et al. (2011), the perceived benefits are defined as the extent to which consumers believe that online shopping will improve their transaction performance. Furthermore, according to Budiantara, Hamzah & Endang (2019), the benefit that is felt when using a site is interpreted as a condition that reflects that consumers only need to send the agreed amount of money via transfer.

Several researchers who examined perceived usefulness in customer satisfaction have been investigated by some researchers, including Daud et al. (2018) with the TAM concept applied to ICT Industries (Information and Communication Technology), Nunuk, Anna & Rani (2020) for users of the Shopee e-commerce application, Muchardie, Annetta & Billy (2019) on the Use of e-commerce with psychographic and demographic approaches, states that there is a significant effect of perceived usefulness on customer satisfaction. Then several studies that examine perceived usefulness for behavioral intention to use have been investigated by several researchers, including (Chen et al., 2007) on the acceptance of electronic customer relationship management technology; (Syakir & Adi, 2019) which discusses shopping behavior on online shopping sites; (Sawitri & I Gusti, 2020) on online repurchase intentions in e-commerce, stating that there is a significant effect of perceived usefulness on behavioral intention to use. Based on the elaboration of the research results, the formulation of the hypothesis developed is:

**H1:** Perceived Usefulness Affecting Customer Satisfaction

**H5:** Perceived Usefulness affects Behavioral Intention to Use

### 2.2. Perceived Risk

Perceived risk is defined as consumer perceptions of uncertainty and possible negative consequences for purchasing a product or service (Oglethorpe & Kent, 1994). From the perspective of consumer behavior in pursuing various benefits, they will always face certain risks in every purchase decision (Kim, Ferrin, & Rao, 2008; Choi, Aejoon & Chihyung, 2013). Thus, risk perception already exists as useful for directing consumers to several product or service choices. When making purchase transactions on online sites, consumers feel anxious about the risks that may occur when experiencing potential uncertainty (Forsythe et al., 2006). To improve customer satisfaction, previous research argues that there is a marketing relationship with reducing risk perceptions. Perceptions of risk show that customers have expectations of negative consequences and feelings of uncertainty about services (Cheng et al., 2011).

Some of the results of studies that examine perceived risk on customer satisfaction have been discussed, including Ambarwati & Endro (2018), which is applied to customer satisfaction in purchasing flight tickets online on the site www.tiket2.com, Jufrizen et al. (2020) on consumer satisfaction in choosing the Instagram online shop, Bahar, Rizali & Agus (2020) Regarding user satisfaction at the online shop Bukalapak.com, stated that perceived risk has a significant effect on customer satisfaction. Then some of the results of studies that examine perceived risk for behavioral intention to use has also been studied by several researchers, including (Lu, Chin & Hsiu, 2005), which examines the perceived risk perception

of intentions to use online applications; (Lee, 2009) tracing internet banking adoption with perceived risks using the TAM and TPB integration model; (Faqih, 2013) which discusses the perceived risk of consumers' online shopping intentions using the TAM approach, states that there is a significant effect of perceived risk on behavioral intention to use. Based on the elaboration of the research results, the formulation of the hypothesis developed is:

**H2:** Perceived Risk Affects Customer Satisfaction

**H6:** Perceived Risk Affects Behavioral Intention to Use

### 2.3. Attitude Toward Using

In general, attitudes toward usage reflect consumers' overall evaluation on the experience of using the goods or services (Fornell, 1992). Humans have evaluation schemes for the consequences of carrying out certain behaviors, which are often described through attitudes. (Kasilingam, 2020). Description of behavior based on the TPB [Ajzen, 1991] is reflected as a direct function of behavioral intentions formed when a person determines his or her attitude. According to the expected value model, a person's attitude towards an object is determined by the subjective value of the object's attributes in interaction with the power of belief that associates the object with the attribute (Ibrahim & Faouzi, 2008). Furthermore, according to Maggon & Harish (2018), a consumer's attitude is defined as a psychological customer that leads to a tendency, whether or not, to support the company's products based on the purchase and service experience they receive.

Several studies that examine attitude toward using towards customer satisfaction have been examined, including Pinto (2015), which is applied to patient attitudes towards the satisfaction of PCM-based social media-based health services, Lee, Chih & Wan (2015), which explores the relationship between attitudes towards Use and customer satisfaction of mobile application services, Selviana & Retno (2019) regarding online shopping attitudes towards trust through customer satisfaction mediators, stated that attitude toward using has a significant effect on customer satisfaction. Then several studies that examine attitude toward using towards behavioral intention to use have also been studied by several researchers, including (Lin, 2007) predicting consumer intention to shop online with the B2C e-commerce approach; (Jahng, Hemant & Keshavamurthy, 2007) that track changes in attitudes and behavior reusing electronic-commerce; (Han & Minho, 2018) which discusses consumer attitudes and online shopping intentions in Korea, states that there is a significant effect of attitude toward using on behavioral intention to use. Then attitudes research and technology acceptance research (e.g., Ajzen, 1991; Davis et al., 1989; Yang, 2010) have shown that attitude is a strong predictor of influencing one's behavioral intentions. Based on the elaboration of the research results, the formulation of the hypothesis developed is:

**H3:** Attitude Toward Using Affects Customer Satisfaction

**H7:** Attitude Toward Using Behavioral Intention to Use

### 2.4. Seller's Expertise

Sales expertise is represented as a form of knowledge and mastery to perform certain actions as a basis for procedural knowledge and specific actions that refer to sales success (Ramadan & Wirdah, 2017). On the other hand, opinions about seller's expertise were also raised by Lee, Eileen & Douglas (1995), who argues that the skills possessed by someone who contributes in terms of sales efforts through the identification process and product presentation. Sales skills are also described as an orientation from someone to try to make improvements (Wan et al., 2012) and increase the ability and mastery of the work they are responsible for



(Todd et al., 1995). For consumers, service evaluation of a product is often linked with the assessment of service meetings or a period when customers interact directly with the seller (Shamdasani & Audrey, 2000).

Some of the results of studies that examine seller's expertise in customer satisfaction have been researched, including Gelderman et al., (2021) applied by the Salesperson's Green Expertise in a business-to-business context, Abed, Lamyaa & Ahmed (2018), which explores the role of service provider expertise in customer satisfaction relationships in the banking sector in Iraq, Sfenrianto, Tendi & Gunawan (2018) regarding the satisfaction factor in e-marketplaces in Indonesia, Wan et al., (2012) which discusses interpersonal relationships, service quality, and seller expertise, states that seller's expertise has a significant effect on customer satisfaction. Based on the elaboration of the research results, the formulation of the hypothesis developed is:

**H4:** Seller's Expertise Affects Customer Satisfaction

## 2.5. Customer Satisfaction

Favorable customer satisfaction with e-commerce will have an impact on repurchase behavior in the long run. If the performance is below expectations, the customer is not satisfied (Belanche, Luis & Miguel, 2012). If the marketplace performance meets expectations, consumers will be satisfied. Likewise, if the marketplace performance exceeds expectations, consumers will feel very satisfied or happy (Nofiyanti & Gunarso, 2020). Customer satisfaction in the context of marketing is defined as a consumer's assessment of a service in terms of services based on meeting expectations between desires and expectations (Zeithaml et al., 2006). At the same time, the opinion from Oliver (1981), conveying satisfaction is defined as a psychological or emotional state resulting from a cognitive assessment of the gap between expectations and actual performance of an information system. Furthermore, satisfaction in the context of shopping on a particular application or site is described through the totality of emotional responses to activities (Natarajan, Senthil & Dharun, 2017). The constituents of the emotional response are stimulated by several factors such as information, systems, and service quality (Agrebi and Jallais, 2015).

Several studies examining the relationship between customer satisfaction and behavioral intention to use have been examined, among others Lien, Miin & Chung (2011) who examined the relationship between perceived value, satisfaction, and behavioral intentions in online shopping in Taiwan, Natarajan, Senthil & Dharun (2017) which explores the role of satisfaction to use mobile shopping apps in India, Sidharta & Boy (2015) about the satisfaction factor in e-commerce in Indonesia, Purwianti & Karen (2017) which discusses the factors that influence behavioral intention to online shop in Indonesia, states that customer satisfaction has a significant influence on behavioral intention to use. Based on the elaboration of the research results, the formulation of the hypothesis developed is:

**H8:** Customer satisfaction affects behavioral intention to use

## 2.6. Behavioral Intention to Use

Analogy related to desired behavior is often perceived as the actual ability of consumers to assess a product and of course, has a diagnostic value (Lien, Miin & Chung, 2011). The urgency of behavioral intention is an indicator for marketing management to understand whether the customer will stay with or be disabled from the company (Parasuraman et al., 1996). The intention to behave is usually measured by the intention to buy back or positive words of mouth (Boulding et al., 1993; Parasuraman et al., 2005). Several literature studies explain that the behavior that encourages a person to use new technology is mostly due to the strong experience of the actual users of the technology (Venkatesh et al. 2016; Abrahão, Moriguchi, and Andrade 2016). Furthermore (Gu, Lee, and Suh 2009) states that behavioral

intention to use reflects a state of behavior to be motivated to reuse it. Consumers to use new technology such as shopping online on the marketplace, indirectly, if they get an attitude of comfortable Use, they will recommend the technology to others (Lancelot Miltgen, Popović, and Oliveira 2013). Based on the elaboration of the research results, the formulation of the hypothesis developed is:

**H9:** Customer satisfaction mediates the relationship between perceived usefulness and behavioral intention to use

**H10:** Customer satisfaction mediates the relationship between perceived risk and behavioral intention to use

**H11:** Customer satisfaction mediates the relationship between attitude toward using on behavioral intention to use

### 3. METHODOLOGY

This study uses a quantitative approach to causality with a theoretical model assessed by PLS-SEM analysis in a two-stage process. First, the research data were analyzed for validity and reliability using Cronbach's alpha testing, composite reliability, outer loading, and average variance extracted. Then, perform Confirmatory Factor Analysis analysis to check model fit and model reliability and discuss hypotheses. This research used a questionnaire with a Likert scale of 5 and then distributed to 1,000 respondents consisting of the millennial generation by taking samples in Medan City and Pematangsiantar City in Indonesia during January-April 2021 period. The urgency of selecting Medan City and Pematangsiantar City is because these two cities are the most densely populated cities of North Sumatra Island in Indonesia and at the same time use the most online purchases through the marketplace compared to other cities in the same province. Questionnaires were distributed through groups of instant messaging services such as WhatsApp, Telegram, and Facebook Messenger. Based on the data from the questionnaire that has been received and has been verified, it is known that 425 questionnaires were declared valid and suitable for further analysis (See tables 2 and 3 for details). The variable operational definition of perceived usefulness is oriented towards previous research ( and Facebook Messenger. Based on the data from the questionnaire that has been received and has been verified, it is known that 425 questionnaires were declared valid and suitable for further analysis (See tables 2 and 3 for details). The variable operational definition of perceived usefulness is oriented towards previous research ( and Facebook Messenger. Based on the data from the questionnaire that has been received and has been verified, it is known that 425 questionnaires were declared valid and suitable for further analysis (See tables 2 and 3 for details). The variable operational definition of perceived usefulness is oriented towards previous research (Ling et al., 2011; Suresh & Shashikala, 2011), perceived risk is oriented towards previous research (Awais & Tanzila, 2012; Joo, 2015), attitude toward using is oriented towards previous research (Yang, 2010; Kasilingam, 2020), the seller's expertise is oriented towards previous research (Fu & Jessica, 2011; Chinomona & Maxwell 2013), customer satisfaction is oriented towards previous research (Kaur & Nicholas, 2013; Jiradilok et al., 2014), as well as behavioral intention to use oriented to previous research (Hsiu & Fen, 2007; Islam, Rakibul & Golam, 2016).

### 4. RESULT AND DISCUSSION

#### 4.1. Demographics of Respondents

Table 1. Demographics of Respondents

Category	Details	Number	Percentage
Sex	Male	178	41.88%
	Female	247	58.12%
29 Age	21-30 years	176	41.41%
	31-40 years	110	25.88%
	41-50 years	94	22.12%
	> 50 years	45	10.59%
34 Education Level	Until High school or equivalent	84	19.76%
	Bachelor's Degree	248	58.36%
	Postgraduate degree or higher	93	21.88%
Occupation	Student	44	10.36%
	Teacher / Lecturer	95	22.36%
	Government employees	38	8.94%
	Private employees	114	26.82%
	Entrepreneur	91	21.41%
	Housewife	25	5.88%
Income Per Month	Others	18	4.23%
	<1 million	72	16.95%
	1 million - 3 million	125	29.41%
	3 million - 5 million	131	30.82%
	> 5 million	97	22.82%
List of e-sellers with their active buyers	Tokopedia	105	24.71%
	Shopee	154	36.23%
	Lazada	86	20.23%
	Bukalapak	52	12.24%
	Bibli	28	6.59%

#### 4.2. Outer Model Measurement

Table 2. Validity, reliability, and R-Square test

Variables	Item	Outer Loading	Average Variance Extracted (AVE)	Composite Reliability	Cronbach's Alpha
Perceived Usefulness	Usefulness of content	0.813	0.655	0.850	0.735
	Effectiveness of shopping	0.892			
	Productivity	0.714			
Perceived Risk	Privacy	0.994	0.985	0.993	0.985
	Time risk and Product risk	0.991			
Attitude Toward Using	Using online shopping is a good idea	0.875	0.822	0.933	0.914
	Using online shopping is a wise idea	0.897			
	Favorable toward online shopping	0.946			
Seller's Expertise	Seller's knowledge	0.915	0.845	0.942	0.908
	Expertise to answer question	0.959			
	Description of product	0.882			
Customer			0.753	0.901	0.838



Satisfaction	Website design Entertainment Response time	0.838 0.838 0.925				
Behavioral Intention to Use	Plan to use online shopping again Will use online shopping in future Recommend online shopping to others	0.882 0.969 0.969	0.885	0.959	0.935	
<b>Discriminant Validity</b>						
	Attitude Toward Using	Behavioral Intention to Use	Customer Satisfaction	Perceived Risk	Perceived Usefulness	Seller's Ex- pertise
Attitude Toward Using	0.907					
Behavioral Intention to Use	0.306	0.941				
Customer Satisfaction	0.246	0.266	0.868			
Perceived Risk	0.035	-0.007	0.208	0.993		
Perceived Usefulness	0.087	0.089	0.161	0.046	0.809	
Seller's Expertise	0.133	0.104	0.450	0.084	0.071	0.919
<b>R-Square</b>						
	<i>R-square</i>		<i>R-square Adjusted</i>			
Customer Satisfaction	0.278		0.271			
Behavioral Intention to Use	0.137		0.129			

In the validity test presented (See table 2), the value of each loading factor and AVE on the variable indicators of perceived usefulness, perceived risk, attitude toward using, seller's expertise, customer satisfaction, and behavioral intention to use are above 0, 7 for loading factor and above 0.5 for AVE. Furthermore, the value for each of the above reliability was obtained by the composite reliability value for each research variable above 0.7. Furthermore, for the Cronbach's alpha value, the value for each variable was also above 0.60, so it can be concluded that all research variables have good reliability values.

#### 4.3. Hypotheses Test

Furthermore, to prove the hypothesis testing, a significance test was carried out to determine the relationship between the exogenous variables and the endogenous variable. The significance criterion was seen from the p-value. With a significance level of 5%, if the p-value between the exogenous variables and the endogenous variable is less than 0.05, the exogenous variables significantly affect the endogenous variable. In contrast, if the value is higher than 0.05, it means that the exogenous variables do not have a significant effect in building the endogenous variable (See table 3)

Table 3. Test results hypotheses

Hypotheses	Coefficients	t-Statistics	P-Value	Result
Perceived Usefulness → Customer Satisfaction (H1)	0.110	2,656	0.008	Accepted

Perceived Risk → Customer Satisfaction (H2)	0.163	3,324	0.001	Accepted
Attitude Toward Using → Customer Satisfaction (H3)	0.176	4,543	0.000	Accepted
Seller's Expertise → Customer Satisfaction (H4)	0.406	8,189	0.000	Accepted
Perceived Usefulness → Behavioral Intention to Use (H5)	0.036	0.568	0.479	Rejected
Perceived Risk → Behavioral Intention to Use (H6)	-0.061	1,221	0.223	Rejected
Attitude Toward Using → Behavioral Intention to Use (H7)	0.253	5,733	0.000	Accepted
Customer Satisfaction → Behavioral Intention to Use (H8)	0.211	4,371	0.000	Accepted
<b>Mediation Test Results Based on Indirect Effect</b>				
<b>Hypotheses</b>	<b>Coefficients</b>	<b>t-Statistics</b>	<b>P-Value</b>	<b>Result</b>
Perceived Usefulness → Customer Satisfaction → Behavioral Intention to Use (H9)	0.023	2,180	0.030	Accepted
Perceived Risk → Customer Satisfaction → Behavioral Intention to Use (H10)	0.035	2,750	0.006	Accepted
Attitude Toward Using → Customer Satisfaction → Behavioral Intention to Use (H11)	0.037	2,953	0.003	Accepted

#### 4.4. Discussion

Based on the test results of the first hypotheses, it is known perceived usefulness has a significant effect on customer satisfaction. Perceptions of benefits play an important role in encouraging consumer satisfaction, where more and more users believe that using online shopping sites in the marketplace will increase their efficiency or performance in shopping, the more satisfied users will be (Melawati & Tri, 2020). When consumers find it easy to interact with marketplace websites to find product information and pay online the manifestation of consumers will consider online shopping more useful than shopping offline (Purwianti, 2019). This condition will certainly make it easier for consumers to save time to affect reuse behavior. Furthermore, an individual is more likely to undertake further Use when that Use is deemed useful. Thus, the perceived benefits can be obtained when a consumer finds it easy to interact with the website, find product information, and pay online. For this reason, the usefulness factor must be present in every online transaction, especially those related to the marketplace.

Furthermore, the test results of the second hypothesis shows a significant effect of perceived risk on customer satisfaction. The risk aspect plays an important role in shaping consumer confidence in using an application, especially those related to data in consumer privacy information. This trusting behavior will form a strong perception for consumers on the reliability of user information security so that it will form a high sense of satisfaction. Furthermore, guarantees for the risk of using a more controlled use of time have a high impact on satisfaction because consumer shopping behavior is currently very sensitive to waiting times from the availability of product information in the marketplace. In the context of e-commerce or m-commerce, Forsythe & Shi, 2003). This condition will lead to the level of customer satisfaction when deciding to transact online with consideration of the risks it receives (Berlianto, 2020). This means that the higher the perceived risk, the lower customer satisfaction, and vice versa.

Furthermore, the test results the third hypothesis states attitude toward using has a significant effect on customer satisfaction. Representative attitudes can be seen when consumers use a service, their evaluation of the application is higher, and they will be more satisfied with the application's service. Therefore, the implications of this attitude will affect their satisfaction within

a certain period (Lee, Chih & Wan, 2015). Meanwhile, in the context of service marketing, the satisfaction obtained from the attitude of using a product is represented as a customer affective condition as a result of the evaluation of all aspects that create long-term relationships with service providers (Casalo et al., 2008). The level of customer satisfaction received often causes dynamic attitudes is unstable, meaning that if consumers are satisfied, they will form a positive attitude and vice versa. This of course, makes attitude one of the determining factors that shape customer satisfaction in the long term.

Test results next hypotheses, namely the results of the fourth hypotheses test, stated that the seller's expertise significantly affects customer satisfaction. Knowledge of the factors that determine the quality of the relationship between buyers and sellers will draw attention to all controllable elements of company service. This, of course, really depends on the seller's expertise that is tried to be shown to consumers virtually (Sfenrianto, Tendi & Gunawan, 2018). The convenience of shopping services in the marketplace refers to the extent to which buyers feel that a website is easy to navigate (Fan, Jeoung & Joong, 2013). The interaction ability of the seller's expertise will provide a unique experience for consumers so that if what is obtained meets expectations, it will provide a high level of satisfaction (Litecky, Kirk & Bipin, 2004). In addition, the cause of seller's expertise affects satisfaction due to the effectiveness of the seller's expertise in establishing interpersonal relationships with buyers by developing tolerance, commitment, preferences, productivity, and efficiency.

Based on the test results, the fifth hypothesis, the stated result is obtained perceived usefulness has no significant effect on behavioral intention to use. In an online business system, consumer behavior to reuse will lead to transaction activities when the proficiency level of Use is considered useful and supported by adequate financial availability (Setyorini & Rizky, 2016). One of the reasons it does not affect perceived usefulness is that respondents' differences are varied. When viewed from the distribution of income per month for each consumer (See table 1), the income is below <1 million (16.95%) and 1 million - 3 million (29.41%) will tend to control the level of consumption of those using the marketplace as a means of online shopping. In conclusion, the higher the usability of an application, if it is not supported with good financial support, this will further reduce users' interest to use the application and vice versa.

Furthermore, the test results the sixth hypothesis hypothesis states that perceived risk does not significantly influence behavioral intention to use. In the context of conducting transactions online, perceived risk is generally oriented towards the implicit risk of using an open internet infrastructure to exchange personal information and is also often operationalized as a multi-dimensional construct (Chen, 2013). It can be said that the perceived risk plays an important role in shaping the beliefs and perceptions of individuals whose implications will drive behavior and intentions to reuse a product or service (Rehman & Fazal, 2020). However, in the results of this study, the cause of perceived risk does not affect due to the prevalence of fraudulent problems that exist in online transactions, which is a concern for sellers and consumers; this makes consumers and sellers more obliged to be careful and more careful in carrying out transactions via online media. Therefore, consumers' perceived risk has an urgency related to decisions related to the behavior of using new technology or services continuously (Sylvie & Xiaoyan, 2005).

Test results: The next hypotheses, namely the seventh hypotheses test results stated attitude toward using, significantly affect behavioral intention to use. The manifestation of attitude is described in the form of negative or positive user feelings regarding using an application for shopping. Attitude is an evaluative response that describes a reaction to assess something and continuously influence a person's behavior (Palupi, 2020). Based on the TRA and TAM approaches, reflecting on individual beliefs about their behavior's consequences significantly influences their attitudes in behavior (Kasilingam, 2020). Therefore, we assume that if a

customer is satisfied with a product/service, they are more likely to continue to buy it and are more willing to spread positive WOM and shape usage behavior in the long run.

Furthermore, the test results of the eighth hypotheses state customer satisfaction has a significant influence on behavioral intention to use. The manifestation of customer satisfaction in the context of e-commerce is usually defined as a customer compared to another e-commerce company that causes customer repurchase (Anderson and Srinivasan, 2003). Several research results have proven that consumer satisfaction has implications for behavioral intentions to reuse a product and, at the same time, becomes the main indicator of loyalty (Liang & Jun, 2012). This is reflected in greater repurchase intentions, support for positive word of mouth promotion, and a lower intention to seek alternatives from other providers (Oliver, 1980; Kim et al., 2009). As a result, it is expected that once users achieve a certain level of satisfaction with the prior website usage, that is, satisfaction perceptions will influence their reuse intentions (Belanche, Luis & Miguel, 2012). Satisfaction of consumers and consumer behavior shows an increase in consumer satisfaction with the attributes of a site related to positive behavior towards the site (Purwianti & Karen, 2017). When customer satisfaction is considered after-service, customer satisfaction will be formed as a result of customer satisfaction every time you use the service.

Furthermore, the test results hypotheses of the ninth, tenth and eleventh indicate that customer satisfaction can significantly mediate the relationship between perceived usefulness, perceived risk, and stated attitude toward using behavioral intention. Several studies examining the relationship between customer satisfaction and behavioral intention to use have been examined, among others Keni (2020), who examined perceived usefulness influenced the behavior of reusing products available in e-commerce, stated that customer satisfaction has a mediating role between perceived usefulness and behavioral intention to use. Then the research results Jufrizen et al. (2020), who explore consumer satisfaction in choosing the online shop Instagram, states that customer satisfaction has a mediating role between the relationship between perceived risk and behavioral intention to use. Further research submitted by Ibrahim & Faouzi (2018) explained that the attitude of reusing a product has implications for a person's tendency to control purchasing behavior based on obtaining prior satisfaction.

## 5. Conclusions and Practical Implications

Based on the results of data analysis and discussion of this study, it is known that nine hypotheses are accepted and hypotheses that are rejected. Especially for the rejected hypotheses, the first is influence perceived usefulness for behavioral intention to use. This is due to differences in research objects and differences in respondent characteristics and differences in habits in using services and habits for obtaining benefits quickly can affect. This situation makes the company obliged to be responsive in maintaining the quality of the application so that it is always appropriate to the wishes and wishes of consumers. Furthermore, the effect of perceived risk on behavioral intention to use states hypotheses was rejected. This condition reflects the precautionary principle is very important when conducting e-commerce transactions for both consumers and producers. This precautionary principle is carried out more intensively in asking about the goods to be purchased for consumers. You can also search the price of goods to know the qualifications of the items to be purchased. Furthermore, service providers can explain the characteristics of goods and include the price of goods and how to pay them in detail to not cause excessive risk, so that this step can encourage reuse behavior.

Furthermore, the practical implication of this research study is a consideration for every re-seller and consumer in using online shopping services on the marketplace. Sellers and consumers must think rationally, especially regarding the price and quality of goods. Sellers must think rationally so as not to disappoint consumers. Likewise, consumers must think rationally so that the seller does not disappoint. Then for marketplace platform developers,

several things need to be considered to provide comfort, satisfaction and encourage the behavior of reusing these services in the form of transaction security such as online sales transactions, financial transactions, e-mails, file transfers, signing a contract in digital form as well as information from the company for the public.

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