

THE INFLUENCE OF WEBSITE CHARACTERISTICS, EXPERIENCE, CORPORATE IMAGE, AND TRUST TOWARD SATISFACTION ON JD.ID

Riski Stevanus Marijose Oroh¹

Deatri Arumsari Agung²

Lena Ellitan³

Widya Mandala Surabaya Catholic University

deatri@ukwms.ac.id

ARTICLE INFO

Article history:

Received: 19 October 2022

Revised: 16 December 2022

Accepted: 19 December 2022



Keywords:

website characteristic; experience;
image; trust; satisfaction

ABSTRACT

The internet plays a vital role in the business environment. With the internet, companies can easily reach targeted consumers in a wide area and can deliver their services faster. This technology creates high competition between companies to deliver goods and services using the internet. Companies that can take full advantage of the internet may be able to dominate the market. Internet usage can be measured by how companies manage their websites, consumer experience, image, and consumer trust, which can lead to satisfaction. This study aims to analyze and understand the effect of website characteristics, consumer experience, and company image on consumer satisfaction mediated by Trust in JD.ID. This study uses a quantitative method by distributing online questionnaires to the JD.ID user community, with a total of 150 respondents with a minimum age of 17 years and domiciled in Surabaya. The results showed that website characteristics and consumer experience significantly affect consumer trust. Further, corporate image has a significant effect on trust, while consumer trust has a significant effect on consumer satisfaction. Moreover, consumer trust strongly mediates the relationship between website characteristics, consumer experience, and company image on consumer satisfaction. The result indicates that the higher the characteristics of the JD.ID website, consumer experience, company image, and consumer confidence in JD.ID, the higher the level of consumer satisfaction.

DOI:

<https://doi.org/10.33508/rima.v5i2.4233>

INTRODUCTION

In the globalization era, the flow of information has become very fast and instant due to technological advances such as the internet. By using the internet, everyone can connect regardless of how far away they are and where they are. As long as there is an internet connection, people will know things that happen in other parts of the world. The internet is a suitable tool

for marketing by selling products and services online so that they can be marketed globally with less cost and more efficiency. Internet users in Indonesia increased significantly from 2011 to 2019. Around 171.17 million users, or around 64.8% of the total population. On the other hand, according to the Daily Social Start-Up Report (2019), the size of Indonesia's digital market has reached 40% of the entire digital economy of Southeast Asia, which shows

that the size of the Indonesian market is quite large.

To survive the aggressive competition, online retailers such as JD.ID must have a substantial competitive advantage. The level of customer satisfaction with the goods or services offered can measure the online retailer's success. To maintain a high level of customer satisfaction, online retailers must give a good impression and experience in buying goods or services from their website or application.

Giovanis & Athanasopoulou (2014) argue that consumer satisfaction is the emotional state of customers due to customer interactions with retailers from time to time. Wangenheim & Bayón (2004) suggested that customer satisfaction is important to measure because of its significant impact on the company's long-term performance and customer buying behavior. The higher the level of customer satisfaction, the higher the customer loyalty. This study empirically examines the effect of website characteristics, consumer experience, and company image on customer satisfaction by using consumer trust as a mediator.

Several factors can measure the level of customer satisfaction. First, the characteristics of the website, namely providing a website or application that is easy to use, offering a variety of products, protecting customer data, and keeping the application up to date, so that customers can experience services that can lead to satisfaction. Second, consumer experience, where consumers who get good service will tend to revisit the website, even recommending the website to friends or relatives, which means they are satisfied with the goods and services offered. Third, if the company is known for the quality of its goods or services, people will tend to feel satisfied with using its products or services. This product builds the image of the company.

JD.ID is one of the e-commerce marketplaces in Indonesia. JD.ID is a

subsidiary of JD.com, one of the largest online retailers originated in China, especially in the B2C business. JD.ID has been operating in Indonesia since 2015. JD.ID has built several strategic warehouses in big cities such as Surabaya, Jakarta, and Medan to provide faster service. Although JD.ID has become one of the top 10 most visited e-commerce sites in Indonesia, JD.ID still has not occupied the top 3 e-commerce sites in Indonesia. JD.ID is required to be able to improve its services and corporate image. Detik.com (2020) reported that JD.ID customers complained about their services, such as refunds, system errors, etc. Therefore, JD.ID needs to improve website characteristics and consumer experience.

Based on the background stated above, the formulation of the problem can be formulated as follows:

1. Does JD. ID's website characteristics affect consumer trust?
2. Does JD. ID's consumer experience affects consumer trust?
3. Does JD. ID's corporate image affects consumer trust?
4. Does JD. ID's consumer trust affects customer satisfaction?
5. Does consumer trust mediate the relationship between website characteristics and consumer satisfaction at JD.ID?
6. Does consumer trust mediate the relationship between consumer experience and customer satisfaction at JD.ID?
7. Does consumer trust mediate the relationship between corporate image and customer satisfaction at JD.ID?

The research aims to provide broader knowledge of the effect of website characteristics, consumer experience, and corporate image on customer satisfaction. To be exact, to provide an improved basis of JD.ID. So hopefully, in the future, they could provide a more developed and better website characteristic, consumer experience,

and corporate image that can improve customer satisfaction.

LITERATURE REVIEW

Relationship between Website Characteristics and Consumer Trust

A high-quality website can be translated as the amount of vendor's capability and attention given to their consumers that will affect the consumer trust in the company. In this research, website characteristics aspects are considered as perceived website quality and security and privacy policy. Social proof factors such as ranking (e.g., ranking on a website) influence a person's trust or distrust (Ou & Sia, 2010). If an individual feels optimistic about the accuracy, reliability, and belief in something, then the individual will perceive something of high quality (Everard & Galletta, 2005).

The quality of the website has a positive influence on consumer trust because the use of the website provides the first experience of an online store and confirms the user's first impression. Andrade et al. (2012) found the opposite effect: bank brands and logos lead to higher trust. Similar differences were found for ease of browsing websites and privacy and security (for example, security symbols by third parties). In a previous study, Chang and Fang (2013) found no trust effect from this characteristic.

Andrade et al. (2012) concluded that only privacy statements and safety signs (such as lock symbols) affect trust and distrust, but simple site navigation only affects trust. Shankar et al. (2002) believe those website characteristics are a significant determinant of user trust. These studies are consistent and support the research conducted by Punyatoya (2019) that the characteristics of online retailer websites strongly influence users' cognitive trust.

H1: Website characteristics positively affect consumer trust.

Relationship between Consumer Experience and Consumer Trust

Consumer experience is consumers' past interactions that form overall judgment towards an experience. Anneli Järvinen (2014) suggests that consumer experience affects consumer trust. These findings support the research results of Punyatoya (2019), which show that previous interaction experiences positively affect consumer trust, and past experiences with service providers can cause customers to believe that service providers will fulfill their promises. This trust, in turn, will increase the perception of consumer confidence. There are three items to measure consumer experience according to Johnson and Grayson (2005), which are feeling of contentment, feeling of happiness, feeling of satisfaction and feeling of pleasure with previous interaction.

H2: Consumer experience positively affects consumer trust.

Relationship between Corporate Image and Consumer Trust

Minkiewicz et al. (2011) found that corporate image results from people's beliefs, feelings, thoughts, impressions, knowledge, and experiences of the organization. The reputation and size of the company reflect the company's image (Huang et al., 2014). Trust as a factor in e-commerce affects the reputation of e-commerce in general, consumers, and e-commerce websites (Corbit et al., 2003). Corporate image is a source of competitive advantage: replication is complex because the corporate image can only be formed over a long period. In turn, a corporate image can increase consumer confidence and inhibit competition from entering the market (Yeo & Youssef, 2010). Lin & Lu (2010) found that corporate image has a substantial positive impact on consumer trust. The web is becoming increasingly important for modern businesses to build and maintain a competitive advantage. This finding is in line with the research of Stanaland et al. (2011), which shows that the

perception of a company's corporate reputation is positively related to consumer trust. It strengthens the relationship between corporate image and consumer trust. Pramudya et al. (2018) found that company image significantly influences customer trust because a good company image will increase customer trust regarding the organization's ability to provide safety, security, timeliness, and commitment.

H3: Corporate image positively affects consumers' trust.

Relationship between Consumer Trust and Customer Satisfaction

Consumer trust and satisfaction are the basis for long-term business relationships between companies and customers (Kim et al., 2009). Trust is an essential determinant of the relationship between a business and its customers in the restaurant industry (Hyun, 2010). Trust will make customers comfortable, increasing the efficiency and effectiveness of the company's services. Trust and satisfaction describe the business-consumer relationship, especially in e-commerce.

Qureshi et al. (2009) argue that trust in vendors is necessary for customers to accept the risks associated with or inherent in the transactions. Trust in service providers significantly determines consumer satisfaction and repurchase intention in mobile commerce (Weisberg et al., 2011). Punyatoya (2019) suggests that online retailers must work to build cognitive and affective trust because both lead to consumer satisfaction.

H4: Consumer trust positively affects customer satisfaction.

The Mediation Effect of Consumer Trust towards Website Characteristics, Consumer Experience, Corporate Image, and Customer Satisfaction

Chang & Fang (2013) examine the role of trust in the restaurant sector as a

mediating variable between company reputation and brand loyalty and the findings of previous studies where company reputation affects trust. Zhou and Tian (2010) argue that corporate identity is used explicitly in the context of e-commerce as a source of impact on consumer trust. On the other hand, the more consumer trust in online retailers, the higher the satisfaction that will be generated (Kim et al., 2009).

H5: Consumer trust mediates the relationship between website characteristics and customer satisfaction.

H6: Consumer trust mediates the relationship between consumer experience and consumer satisfaction.

H7: Consumer trust mediates the relationship between corporate image and customer satisfaction.

Based on the hypotheses, the framework of this study can be formulated in Picture 1.1 below.

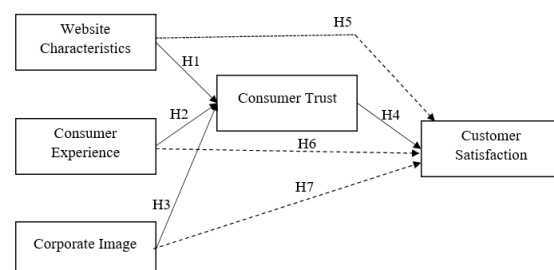


Figure 1. Conceptual Model

RESEARCH METHOD

The research was conducted through a survey method, using a quantitative research method approach. Researchers collected data through an online questionnaire. This research is a form of causal explanatory research. This study uses a deductive approach that develops specific hypotheses to create an overall goal. The data used are primary. The information collected comes from the participants directly.

The characteristics of the website in this study are how JD.ID builds the navigation, aesthetics, and functionality of the JD.ID application. The consumer experience in

this study is the prior-interaction experience (PIE) or the previous experience that customers have when interacting with the JD.ID application. Corporate image in this study is the impression that JD.ID users have on the JD.ID application. Trust in this study is the attitude of Trust of JD.ID users towards the risk of exploitation of consumer data by the JD.ID application. Customer satisfaction in this study is a rational evaluation and user affective response to the overall experience of the JD.ID website.

The population in this study are people who have transacted using JD.ID. Hair et al. (2010: 100) suggest that the ideally suitable sample size is more than 100 respondents. For each parameter estimated, the minimum sample size is five observations and ten observations for each parameter. In this study, there are 27 parameters, so the minimum sample to be calculated is as follows $27 \times 5 = 140$ respondents. However, the sample count will be set to 150 samples that have used JD.ID. This sample is intended to avoid respondent bias. The research items were adapted from San Martín & Camarero (2009) on website characteristics, Johnson and Grayson (2005) on consumer experience, Pramudya et al. (2018) on corporate image, Punyatoya (2019) on consumer trust, and Chiu et al. (2009) on customer satisfaction. The researchers set the sample criteria as follows:

- A. Minimum 17 years old
- B. Have made transactions using the JD.ID application
- C. Lives in Surabaya

The data analysis technique used Structural Equation Modeling (SEM). Structural equation modeling is a technique for analyzing structural relationships with multivariate statistical analysis. The software that will be used in this research is LISREL 8.80. To perform structural equation modeling.

The hypothesis requires testing to determine the significance of the SEM results. SEM analysis is a method that is suitable for structural models and path

analysis. If the standard value is positive, then the variable correlates. Thus, the hypothesis is accepted if the expected value is positive. The significance testing criteria is a cut-off of 1.96. If it has a t-value > 1.96, it is explained that the value is significant.

RESULT AND DISCUSSION

Respondents' Profile

Respondents in this study were 150 people domiciled in Surabaya, aged 17 years minimum, and have done transactions using JD.ID application. The majority of the respondents were high school graduates, with the number 82 people (54,7%). The respondents with a Diploma degree are 31 people (20,7%), respondents with a bachelor's degree are 35 people (23,3%), and respondents with a master's degree are two people (1,3%).

These statistics mean that JD.ID users are primarily high school graduates because most high schooler graduates are highly using a smartphone, compared to people who already have a master's degree because there more likely is older people (>45 years old) who love to see the product personally.

Model Fit Test

The overall model fit test in this research is good to be used according to the overall model fit test, as RMSEA, TLI, NFI, IFI, CFI, and RFI, which are greater than 0.9. All variables are considered valid as t-values are all bigger than 1.96. The structural equation is purposed to explain the impact amount of two variables or more. Below is the structural equation of this research:

CT = 0.39*WC + 0.33*CE + 0.65*CI, Errorvar.= 0.049 , R ² = 0.89			
(0.20)	(0.15)	(0.17)	(0.017)
1.99	2.25	3.73	2.86
CS = 1.04*CT, Errorvar.= 0.031 , R ² = 0.94			
(0.071)	(0.016)		
14.68	1.96		

Figure 2. Structural Equation

Descriptions following the structural equation above are as follow:

$$1. \quad CT = 0.39*WC + 0.33*CE + 0.65*CI, \\ \text{Errorvar.} = 0.049, R^2 = 0.89$$

Website characteristics (WC) positively impact Consumer Trust (CT). The data shows that if the WC value increases to 1.0 points, the CT value will increase by 0.39. Consumer Experience (CE) positively impacts Consumer Trust (CT). The data shows that if the CE value increases by 1.0 points, then the value of CT will eventually increase by 0.33 points. Corporate image (CI) positively impacts Consumer Trust (CT). The data shows that if CI increases by 1.0 points, then the value of CT will eventually increase by 0.65 points. It can be concluded that if variables WC, CE, and CI increase, the variable CT will also increase.

$$2. \quad CS = 1.04*CT, \text{Errorvar.} = 0.031, R^2 = 0.94$$

Consumer Trust (CT) positively impacts consumer satisfaction (CS). The data shows that if the CT value increases by 1.0 points, CS will eventually increase by 1.04 points. This value can be concluded that CT is affecting CS by 1.04 points.

Hypothesis Testing

Hypothesis testing is one of the tools to determine the significance of the calculation results with SEM. Hypothesis testing is done by testing the coefficients of structural equations by specifying a certain significance level. Criteria for significance testing with a cut-off of 1.96 from the t-value calculation. The table 1 shows the results of hypothesis testing on the research model:

Table 1. Hypothesis Testing Result

H	Relationship	t-value	Cut-off	Description
1	Website Characteristics → Consumer Trust	2.08	1.96	Significant
2	Consumer Experience → Consumer Trust	2.11	1.96	Significant
3	Corporate Image → Consumer Trust	3.84	1.96	Significant
4	Consumer Trust → Consumer Satisfaction	14.68	1.96	Significant
5	Website Characteristics → Consumer Trust → Consumer Satisfaction	2.02	1.96	Significant
6	Consumer Experience → Consumer Trust → Consumer Satisfaction	2.23	1.96	Significant
7	Corporate Image → Consumer Trust → Consumer Satisfaction	3.76	1.96	Significant

The results of testing the research hypothesis show that the effect of website characteristics (WC) on consumer trust (CT) is significant because the t-value is $2.08 > 1.96$. Based on these results, it can be concluded that the website's characteristics (WC) significantly affect consumer trust (CT). Based on these results, the first hypothesis is proven.

The results of testing the research hypothesis show that the effect of consumer experience (CE) on consumer confidence (CT) is significant because the t-value is $2.11 > 1.96$. Based on these results, it can be concluded that consumer experience (CE) significantly affects consumer confidence (CT). This value means consumer confidence will increase if consumers have a pleasant experience. Based on these results, the second hypothesis is proven.

The result of testing the research hypothesis that examines the effect of corporate image (CI) on consumer trust (CT) is significant because the t-value is $3.84 > 1.96$. Based on these results, it can be concluded that corporate image (CI) has a significant effect on consumer confidence (CT). This value means consumer confidence will increase if the company's image increases. Based on these results, the third hypothesis is proven.

The result of testing the research hypothesis that tests the effect of consumer trust (CT) on consumer satisfaction (CS) is significant because the t-value is $14.68 > 1.96$.

Based on these results, it can be concluded that consumer trust (CT) significantly affects consumer satisfaction (CS). This value indicates that consumer satisfaction will increase if consumers trust the brand. Based on these results, the fourth hypothesis is proven.

The result of testing the research hypothesis that examines the effect of website characteristics (WC) on consumer satisfaction (CS) mediated by consumer trust (CT) is significant because the t-value is $2.02 > 1.96$. Based on these results, it can be concluded that website characteristics (WC) have a significant indirect effect on consumer satisfaction (CS) mediated by consumer trust (CT). Based on these results, the fifth hypothesis is proven.

The result of testing the research hypothesis that examines the effect of consumer experience (CE) on consumer satisfaction (CS) mediated by consumer trust (CT) is significant because the t-value is $2.23 > 1.96$. Based on these results, it can be concluded that consumer experience (CE) has a significant indirect effect on consumer satisfaction (CS) mediated by consumer trust (CT). Based on these results, the sixth hypothesis is proven.

The result of testing the research hypothesis that examines the effect of corporate image (CI) on consumer satisfaction (CS) mediated by consumer trust (CT) is significant because the t-value is $3.76 > 1.96$. Based on these results, it can be concluded that corporate image (CI) has a significant indirect effect on consumer satisfaction (CS) mediated by consumer trust (CT). Based on these results, the seventh hypothesis is proven.

The Impact of Website Characteristics on Consumer Trust

This study's findings indicate that the website's characteristics positively affect consumer trust. There are nine indicators used to measure the characteristics of the website, namely: transactions run smoothly, the website is visually attractive, easy to

navigate, easy to find information needs, has a security and privacy policy, secure information, consumers feel their privacy rights are respected, consumers consider JD.ID will not misuse its detailed information, and consumers assume JD.ID has mechanisms to protect its information.

These indicators show that website characteristics can increase trust. Thus, it proves that people will feel trust if they see that the website has quality, security, and privacy policies—users who feel it will affect their trust. The study results indicate that website characteristics have a positive effect on consumer trust, which indicates that website characteristics can affect consumer trust. According to the findings of the studies of Punyatoya (2019) and Andrade et al. (2012), e-tailer websites' strong positive effect on cognitive trust is supported.

The Impact of Consumer Experience towards Consumer Trust

In examining the relationship between consumer experience and consumer trust, this study uses three indicators to measure whether consumers are happy with their experience, whether they are happy with their experience, and finally, whether they are satisfied with their experience. The results show the previous experience that consumers have when interacting with JD.ID affects their perception of Trust in JD.ID.

This result is in line with Punyatoya (2019) research, where previous interaction experiences positively affect cognitive and affective trust. Likewise, research conducted by Castelfranchi and Falcone (2010) showed that trust is a complex phenomenon, with relationships that exist and, through experience, change from time to time. This finding is reinforced by Anneli Järvinen (2014), which shows that consumer experience affects consumer trust.

The Impact of Corporate Image towards Consumer Trust

The results showed that the relationship between corporate image and consumer trust was accepted. This is evidenced by several indicators used to measure: Consumers consider JD.ID has good management quality, contributes to the community, provides exemplary service, and has a good reputation. With the indicator results agreeing, the public believes that JD.ID owns the company image and can increase consumer confidence in JD.ID. Company image has a significant effect on consumer confidence. This study found that corporate image has a strong influence on consumer trust.

Furthermore, this indicates that the company's image helps increase consumer confidence in JD.ID. According to Lin & Lu (2010) findings, company image positively affects trust. Pramudya et al. (2018) also provide evidence that company image significantly influences customer trust.

The Impact of Consumer Trust towards Consumer Satisfaction

In this study, the relationship between consumer trust and customer satisfaction is measured by several indicators: whether consumers perceive JD. ID can be counted, trusted, and has high integrity, and consumers feel lost if JD.ID is not accessible, consumers can talk to customer service, and consumers feel JD.ID services are warm and caring. Based on the results of hypothesis testing, it can be seen that consumer trust has a significant effect on consumer satisfaction. Consumer trust has a strong influence on consumer satisfaction, meaning that consumer trust helps increase JD. ID's consumer satisfaction. This is in line with Weisberg et al. (2011) findings, where trust in service providers is the primary determinant of consumer satisfaction and intention to repurchase. This finding is in line with Punyatoya (2019) research, where e-retailers must work to build cognitive and affective trust because both lead to

consumer satisfaction. From this study, it can be concluded that consumer trust affects consumer satisfaction.

Indirect Impact of Website Characteristics, Consumer Experience, Corporate Image, Consumer Trust, and Customer Satisfaction

The results showed that testing all indirect effects obtained significant results, meaning that consumer confidence acts as a mediator for the independent variables. The mediating role of trust in the relationship between website characteristics and customer satisfaction is proven to be significant. This result shows that the characteristics of the website indirectly affect JD.ID consumer satisfaction through trust. Excellent results from the characteristics of the website will build a high level of trust that can lead to satisfied consumers. These results align with Chang and Fang (2013) and Andrade et al. (2012), who found that accurate and valuable website data and responsive customer service lead to increased trust.

On the other hand, Kim (2010) says that this generally implies that the more consumers trust the seller, the more likely they will be satisfied. Trust in mediating the relationship between consumer experience and customer satisfaction proved significant – the better consumer experience in interacting with JD.ID can increase trust, which can lead to satisfaction. This finding is in line with Lee et al. (2011); parties with a high level of satisfaction, therefore, tend to enter into transactional relationships or have confidence that the trusted party can fulfill all their responsibilities and meet expectations in terms of quality and timeliness.

Finally, the role of trust in mediating the relationship between corporate image and customer satisfaction is significant. Therefore, this can indicate that a higher corporate image can affect consumer confidence and ultimately increase customer satisfaction. This result is in line with Chang & Fang (2013), where the

company's reputation influences trust. Conversely, higher consumer confidence in the seller will lead to high satisfaction (Kim, 2010).

CONCLUSIONS

Website characteristics have a positive effect on consumer confidence in JD.ID. This finding proves that the characteristics of the website can increase consumer confidence in JD.ID. with these results, the researcher can conclude that JD.ID should pay attention to the characteristics of its website, such as security and privacy policy because maintaining a good website design can increase Trust in JD.ID. Consumer experience has a significant effect on consumer confidence. The thought of this research is that providing consumers with a pleasant, happy, and satisfying experience can lead to higher trust. Corporate image has a positive effect on consumer confidence in JD.ID. Maintaining a better image can lead to higher trust. Consumers will find out whether the management of JD.ID or JD.ID's image has a good reputation in the community, so consumers can trust them to make transactions with JD.ID. This result proves that the company's image affects consumer confidence in JD.ID.

Consumer trust has a positive and significant effect on consumer satisfaction at JD.ID. This result proves that maintaining a high level of consumer trust can make consumers feel satisfied because consumers feel that JD.ID has high integrity, is trustworthy, and cares about its consumers. So, it can be concluded that having a higher level of trust in the company can lead to high consumer satisfaction. Consumer trust mediates the relationship between website characteristics and customer satisfaction at JD.ID. The relationship between these variables is positive and significant. This result proves that consumer trust does mediate the relationship between website characteristics and customer satisfaction. Because when consumers see the design and features of the JD.ID website, consumers

will make a perception of whether the JD.ID website is trusted or not by looking at its security and policies. If consumers feel the website meets their expectations, it can lead to satisfaction. Consumer trust mediates the relationship between consumer experience and customer satisfaction at JD.ID. This result proves that consumer trust does mediate the relationship between the two variables. Suppose consumers have a pleasant experience interacting with the JD.ID website can give a sense of trust to the website and ultimately lead to satisfaction. Consumer trust mediates the relationship between corporate image and customer satisfaction at JD.ID. Because when consumers know about the company's reputation, it can affect their trust, which can affect their satisfaction. This finding proves that consumer trust does mediate the relationship between corporate image and customer satisfaction.

Based on this study, there are several limitations that the researchers encountered; namely, the respondents could not represent all JD.ID users, because the respondents were mainly from Surabaya, the data collected might not be adequate because there were only 150 respondents, and the results of this study may differ if the research area is different. This research provides information about the impact of website characteristics, consumer experience, and corporate image on consumer satisfaction mediated by Trust on JD.ID in Surabaya. Further research should conduct research in a different area. This study also contributes to other research that wants to conduct research in other markets. The result may differ from this research if conducted in other areas and marketplaces. Last, future research that wants to research similar variables may conduct in a different area of business.

The managerial implications of this research, especially for JD.ID, will be explained as follows. Based on the result of the questionnaire, most of the respondents agree that consumer trust does affect consumer satisfaction. The lowest agreed

with the statement that "JD.ID users feel a sense of personal loss if they cannot access the JD.ID website". Therefore, JD.ID should create some action/program that could increase the sense of personal loss in the users.

Further, most respondents agreed that JD.ID website characteristics are pretty good. Nevertheless, most respondents have the slightest approval of the statement that JD.ID "website was simple to navigate". This finding means that JD.ID should improve its website navigation to be simpler to navigate—moreover, the image of JD.ID to have contributed to society has the lowest approval. In order to improve the corporate image, JD.ID should focus on building a positive image by contributing to society. Lastly, based on the result, most respondents have the slightest approval of consumer trust in JD.ID compared to another variable. Therefore, JD.ID should pay more attention to factors or indicators that could help build consumer trusts, such as integrity and services.

REFERENCE

- Andrade, A. A., Lopes, V. V., & Novais, A. Q. (2012). 7th International Conference for Internet Technology and secured transactions (ICITST). In Quantifying the impact on distrust of e-commerce trust factors: A non-parametric study. London; IEEE.
- Anneli Järvinen, R. (2014). Consumer Trust in banking relationships in Europe. *International Journal of Bank Marketing*, 32(6), 551–566. <https://doi.org/10.1108/ijbm-08-2013-0086>
- Castelfranchi, C., & Falcone, R. (2010). Definitions of Trust: From Conceptual Components to the General Core. In *Trust theory: A socio-cognitive and Computational Model* (1st ed., pp. 7–33). John Wiley & Sons.
- Chang, Y.-S., & Fang, S.-R. (2013). Antecedents and distinctions between online trust and distrust: Predicting high- and low-risk internet behaviors. *Journal of Electronic Commerce Research*, 14(2), 149–166.
- Chiu, C.-M., Lin, H.-Y., Sun, S.-Y., & Hsu, M.-H. (2009). Understanding customers' loyalty intentions towards online shopping: An integration of technology acceptance model and fairness theory. *Behaviour & Information Technology*, 28(4), 347–360. <https://doi.org/10.1080/01449290801892492>
- Corbitt, B. J., Thanasankit, T., & Yi, H. (2003). Trust and e-commerce: A study of consumer perceptions. *Electronic Commerce Research and Applications*, 2(3), 203–215. [https://doi.org/10.1016/s1567-4223\(03\)00024-3](https://doi.org/10.1016/s1567-4223(03)00024-3)
- Eka, R. (2019, March 5). Startup report 2018: Dailysocial. Retrieved from <https://dailysocial.id/report/post/startup-report-2018>
- Everard, A., & Galletta, D. F. (2005). How presentation flaws affect perceived site quality, trust, and intention to purchase from an online store. *Journal of Management Information Systems*, 22(3), 56–95. <https://doi.org/10.2753/mis0742-1222220303>
- Giovanis, A. N., & Athanasopoulou, P. (2014). Gaining customer loyalty in the e-tailing marketplace: The role of E-service quality, e-satisfaction, and e-trust. *International Journal of Technology Marketing*, 9(3), 288–304. <https://doi.org/10.1504/ijtmkt.2014.063857>
- Huang, K. L., Kanhere, S. S., & Hu, W. (2014). On the need for a reputation system in mobile phone-based sensing. *Ad Hoc Networks*, 12(1), 130–149. <https://doi.org/10.1016/j.adhoc.2011.12.002>
- Hyun, S. S. (2010). Predictors of relationship quality and loyalty in the Chain Restaurant Industry. *Cornell Hospitality Quarterly*, 51(2), 251–267.

- <https://doi.org/10.1177/1938965510363264>
- Johnson, D., & Grayson, K. (2005). Cognitive and affective trust in service relationships. *Journal of Business Research*, 58(4), 500–507. [https://doi.org/10.1016/s0148-2963\(03\)00140-1](https://doi.org/10.1016/s0148-2963(03)00140-1)
- Kim, D. J. (2010). An investigation of the effect of online consumer trust on expectation, satisfaction, and post-expectation. *Information Systems and e-Business Management*, 10(2), 219–240. <https://doi.org/10.1007/s10257-010-0136-2>
- Kim, D. J., Ferrin, D. L., & Rao, H. R. (2009). trust and satisfaction, two stepping stones for successful e-commerce relationships: A longitudinal exploration. *Information Systems Research*, 20(2), 237–257. <https://doi.org/10.1287/isre.1080.0188>
- Lee, S., Jeon, S., & Kim, D. (2011). The impact of tour quality and tourist satisfaction on tourist loyalty: The case of Chinese tourists in Korea. *Tourism Management*, 32(5), 1115–1124. <https://doi.org/10.1016/j.tourman.2010.09.016>
- Lin, L. Y., & Lu, C. Y. (2010). The influence of corporate image, Relationship Marketing, and Trust on Purchase Intention: The moderating effects of word - of - mouth. *Tourism Review*, 65(3), 16 – 34. <https://doi.org/10.1108/16605371011083503>
- Minkiewicz, J., Evans, J., Bridson, K., & Mavondo, F. (2011). Corporate image in the Leisure Services Sector. *Journal of Services Marketing*, 25(3), 190–201. <https://doi.org/10.1108/08876041111129173>
- Ou, C. X., & Sia, C. L. (2010). Consumer Trust and Distrust: An issue of website design. *International Journal of Human-Computer Studies*, 68(12), 913–934. <https://doi.org/10.1016/j.ijhcs.2010.08.003>
- Pramudya, A. K., Sudiro, A., & Sunaryo, S. (2018). The Role of Customer Trust in Mediating Influence of Brand Image and Brand Awareness of the Purchase Intention in Airline Tickets Online. *Jurnal Aplikasi Manajemen*, 16(2), 224–233. <https://doi.org/10.21776/ub.jam.2018.016.02.05>
- Punyatoya, P. (2019). Effects of Cognitive and Affective Trust on Online Customer Behavior. *Marketing Intelligence & Planning*, 37(1), 80–96. <https://doi.org/10.1108/mip-02-2018-0058>
- Qureshi, I., Fang, Y., Ramsey, E., McCole, P., Ibbotson, P., & Compeau, D. (2009). Understanding online customer repurchasing intention and the mediating role of trust – an empirical investigation in two developed countries. *European Journal of Information Systems*, 18(3), 205–222. <https://doi.org/10.1057/ejis.2009.15>
- San Martín, S., & Camarero, C. (2009). How perceived risk affects online buying. *Online Information Review*, 33(4), 629–654. <https://doi.org/10.1108/14684520910985657>
- Shankar, V., Urban, G. L., & Sultan, F. (2002). Online Trust: A stakeholder perspective, concepts, implications, and Future Directions. *The Journal of Strategic Information Systems*, 11(3-4), 325–344. [https://doi.org/10.1016/s0963-8687\(02\)00022-7](https://doi.org/10.1016/s0963-8687(02)00022-7)
- Stanaland, A. J., Lwin, M. O., & Murphy, P. E. (2011). Consumer perceptions of the antecedents and consequences of corporate social responsibility. *Journal of Business Ethics*, 102(1), 47–55. <https://doi.org/10.1007/s10551-011-0904-z>
- Wangenheim, F., & Bayón, T. (2004). Satisfaction, loyalty, and word of mouth within the customer base of a

- utility provider: Differences between stayers, switchers and referral switchers. *Journal of Consumer Behaviour*, 3(3), 211-220. <https://doi.org/10.1002/cb.135>
- Weisberg, J., Te'eni, D., & Arman, L. (2011). Past purchase and intention to purchase in e - commerce. *Internet Research*, 21(1), 82 - 96. <https://doi.org/10.1108/10662241111104893>
- Yeo, R. K., & Youssef, M. A. (2010). Communicating corporate image into existence: The case of the Saudi banking industry. *Corporate Communications: An International Journal*, 15(3), 263-280. <https://doi.org/10.1108/13563281011068122>
- Zhou, M., & Tian, D. (2010). An integrated model of influential antecedents of online shopping initial Trust: Empirical evidence in a low-trust environment. *Journal of International Consumer Marketing*, 22(2), 147-167. <https://doi.org/10.1080/0896153090347621>