

## Prospects of E-Commerce Innovation in Increasing Students Consumer Trust

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### Abstract

Various innovations have been made to solve problems in increasing consumer confidence to shop safely on e-commerce portals. This study aims to determine the level of consumer confidence in the e-commerce innovation model, as well as to explore the academic point of view. The study used a descriptive approach. The number of respondents in this study was 61 respondents for Students consumers, and 3 explanations from the perspective of academics. The results of the study show various problems that are often experienced by consumers and make consumer confidence relatively low, including; the first is the issue of personal information security, and the second is the issue of conformity with consumer expectations. Consumers believe that buying and selling online increases their shopping effectiveness. In addition, consumers perceive that the presence of an e-commerce portal provides great benefits for the ease of finding goods and services that consumers need. The tendency of consumers to shop online in the future will continue to increase, but consumers have not fully demonstrated the belief that mainstream online buying and selling in the future is more desirable than shopping in shopping centers.

## BACKGROUND

The era of the digital economy has changed the old paradigm in doing business that is fast, easy, and safe. This development has also made many businesses with conventional models lagging, and ultimately unable to survive in competition with the onslaught of Financial Technology (Fintech), which provides alternative services that are more efficient, easy, transparent, economical, do not take up much time, there are many choices, and can be accessed on the sidelines of busy consumers.

Recent developments in the field of internet and information technology have caused tremendous new interest in online buying and selling in society (Nanehkaran, 2013). The accessibility of strong internet connectivity has resulted in a new era of commerce, namely e-commerce, which has completely revolutionized the concept of conventional business (Awais & Samin, 2012). With advances in technology, consumers can

exchange goods and services electronically without the barriers of time or distance (Franco & Regi, 2016).

E-Commerce is the process of buying, selling, or exchanging products, services, and information through computer networks. e-commerce is part of e-business, where the scope of e-business is wider, not just commerce but also includes collaborating with business partners, customer service, job vacancies, etc. In addition to internet network technology, e-commerce also requires database or database technology, e-mail or electronic mail (e-mail), and other forms of non-computer technology such as goods delivery systems, and payment instruments for e-mail (Siregar, 2011).

One of the factors considered to be the trigger for the increase in online transactions in Indonesia is the high growth of the young and middle-aged population. Based on data from the Bolton Consulting Group (BCG), in 2013 the middle class in Indonesia has reached 75 million people and it is predicted that by 2020, this number will

rise to 141 million people or about 54% of the total population in Indonesia (Amanah & Harahap, 2020; Kurniawati & Saputra, 2019; Shintaputri & Wuisan, 2017; Sidharta & Sidh, 2014)

From this data, it is clear and certain that the potential of the e-commerce market in Indonesia is very large. With the rise of the middle class, people will not hesitate to consume their money to buy various things they want.

In 2012, an e-commerce company in Indonesia noted that 41% of their sales came from Jakarta, but six months later this figure fell to 22% (Alwatoni, 2018; Wingdes, 2017). This shows that not only consumers in Jakarta who regularly shop online, consumers outside Jakarta also don't want to be left behind in keeping up with the times by showing their contribution to the e-commerce market in Indonesia. Third, several large VCs (Venture Capital) such as Rocket Internet, CyberAgent, East Ventures, and IDEO Source have even invested in E-Commerce companies in Indonesia today. Some of them are giant Lazada and Zalora, BERRYBENKA, Tokopedia, BUKALAPAK, Blibli, Shopee, OLX, and many more. They are some of the examples of successful and successful e-commerce companies in taking advantage of the opportunities for the development of e-commerce in Indonesia which is on the rise.

Although it has great potential, there are still several problems that hinder the growth of consumers who have shopped online, including; low penetration of debit and credit cards, trust or fear of being deceived, technological stuttering, and the most important factor is the low literacy of information about this sector. Although many problems arise and occur in online buying and selling transactions, this does not stop consumers from shopping through online transactions.

According to Kotler & Keller (2012) trust is a willingness of companies to depend on business partners. Trust depends on several interpersonal and inter-organizational factors such as competence, integrity, honesty, and kindness. Building trust can become difficult in online situations, companies implement stricter regulations to their online business partners than other partners. Business buyers worry that they will not get the product or services with the right quality and delivered to the right place at the right time, and vice versa. Mowen & Minor (2002) consumer trust implies all knowledge possessed by consumers and all conclusions made by consumers regarding objects, attributes, and benefits.

The students feel less trust in the seller or are afraid of the risks they accept. The distrust itself is more because students have a negative perception of online sales, or it can be said that students have a high-risk perception (Firdayanti, 2012). Actors that influence

customer trust to transact online are consumer knowledge of e-commerce, seller reputation, risk in transactions, ease of use of e-commerce, system guarantees, attitudes/behavior towards systems, and security systems (Putra et al., 2018).

The higher the trust in e-commerce, will increase consumer satisfaction, and consumers will feel satisfied if e-commerce actors can maintain the level of consumer confidence by always fulfilling every promise, and when making transactions they can be trusted so that consumers are not afraid. will lose the money, as well as the information offered on E-commerce So that later it will form consumer satisfaction which later consumers will buy back to e-commerce (Setyoparwati, 2019)

The increasing mainstream of online buying and selling transactions through e-commerce portals is an important point to find out and explore their perceptions based on transaction experience. This study explores various issues of innovation in online buying and selling transactions (e-commerce), involving consumers and academic perspectives. In the results of related research, there is no combined method in exploring consumer perceptions. The outcome of this research becomes valuable information knowledge for readers so that they are more selective and careful in transacting online. On the other, it can be an input for service improvement and transaction security.

## METHOD

This study uses a descriptive approach. This research was conducted in Makassar City by involving 2 related parties, including Students consumers, and academics with the criteria of having an online shopping experience. The data used in this study is primary data. Data were obtained directly from informants who were selected purposively, while respondents were selected for random sampling. The selection of respondents was based on the assumption that the population was relatively homogeneous. The number of respondents in this study was 61 respondents for Student consumers, and 3 statements from different college academics.

The basis for selecting the number of respondents According to Cohen, et.al, (2007) the larger the sample from the existing population, the better, but there is a minimum number that must be taken by researchers, which is 30 samples. As stated by Baley in (Mahmud (2011) which states that for research using statistical data analysis, the minimum sample size is 30. In line with this opinion, Roscoe in (Sugiyono, 2012) suggests sample size eligible in the study is between 30 to 500.

In assessing each question item in the questionnaire, the average (mean) of each question is used. The average value (mean) is obtained by adding up the

overall data in each variable, then dividing by the number of respondents. After obtaining the average of each variable then compared with the criteria that the researcher determined based on the lowest value and the highest value from the results of the questionnaire. The lowest value and the highest value were taken by each researcher from the number of statements in the questionnaire multiplied by the lowest value (1) and the highest value (5) that had been determined.

Total points show the cumulative score of each question asked. The focus of questions on Personal Information Security (Q1), and Ease of Transactions (Q4) consists of 5 questions, with the highest score of 5 points and the lowest being 1 point. While the focus of the questions on Conformity of Consumer Expectations (Q2), Online Shopping Desire (Q3), Future Online Shopping Expectations (Q5) there are 4 research questions points with the highest score of 5 points and the lowest being 1 point.

The difference in the number of questions in each research focus causes the size of the assessment to be not the same. For variables that have 5 probing questions, use a standard of assessment (mean) of 5 for the lowest value and 25 for the highest value. Meanwhile, for variables that have 4 probing questions, the standard assessment (mean) is 4 for the lowest value and 20 for the highest value. The level of consumer confidence is obtained by converting the mean value into a percent value.

## RESULT AND DISCUSSION

In fulfilling the statistical procedure, the question items posed to the respondents were first tested for validity and reliability to measure and the relationship between the questions approached. The following is a table of the results of the validity test of the questionnaire used in this study:

Table 1. Test the Validity of Questionnaire Instruments

Resp/ Q1	Correlation	R count / Sig	Item
Q1	Pearson Correlation Sig. (2-tailed)	.721** .000	Valid
Q2	Pearson Correlation Sig. (2-tailed)	.773** .000	Valid
Q3	Pearson Correlation Sig. (2-tailed)	.622** .000	Valid
Q4	Pearson Correlation Sig. (2-tailed)	.687** .000	Valid
Q5	Pearson Correlation Sig. (2-tailed)	.669** .000	Valid

Resp/ Q2	Correlation	R count / Sig	Item
Q1	Pearson Correlation Sig. (2-tailed)	.790** .000	Valid
Q2	Pearson Correlation Sig. (2-tailed)	.862** .000	Valid
Q3	Pearson Correlation Sig. (2-tailed)	.813** .000	Valid
Q4	Pearson Correlation Sig. (2-tailed)	.616** .000	Valid

Resp/ Q3	Correlation	R count / Sig	Item
Q1	Pearson Correlation Sig. (2-tailed)	.839** .000	Valid
Q2	Pearson Correlation Sig. (2-tailed)	.885** .000	Valid
Q3	Pearson Correlation Sig. (2-tailed)	.836** .000	Valid
Q4	Pearson Correlation Sig. (2-tailed)	.691** .000	Valid

Resp/ Q4	Correlation	R Count / Sig	Item
Q1	Pearson Correlation Sig. (2-tailed)	.811** .000	Valid
Q2	Pearson Correlation Sig. (2-tailed)	.803** .000	Valid
Q3	Pearson Correlation Sig. (2-tailed)	.801** .000	Valid
Q4	Pearson Correlation Sig. (2-tailed)	.663** .000	Valid
Q5	Pearson Correlation Sig. (2-tailed)	.742** .000	Valid

Resp/ Q5	Correlation	R count / Sig	Item
Q1	Pearson Correlation Sig. (2-tailed)	.730** .000	Valid
Q2	Pearson Correlation Sig. (2-tailed)	.839** .000	Valid
Q3	Pearson Correlation Sig. (2-tailed)	.772** .000	Valid
Q4	Pearson Correlation Sig. (2-tailed)	.826** .000	Valid
Total N		61	

Source: Primary data output after processing SPSS V.21, 2021

The standard test validity of the questionnaire instrument is said to be valid when the calculated R-value is greater than the R table value used, or by comparing the significant value obtained with the significant level used. The results of the validity test obtained in Table 1 show that the calculated R-value > R table, while the significant level obtained is smaller than the significance level used. Based on these criteria, it can be concluded that the question items in the questionnaire are declared valid.

A reliability test is used to see how far the consistency of the questionnaire is when used repeatedly. The results of the reliability test on the instrument used in this study showed a value of 0.88. based on the standard reliability test If the alpha is between 0.70 - 0.90 then the reliability is high. The results obtained indicate that the level of reliability of the instrument used in this study has a high-reliability value.

After testing the validity of the five questionnaire groups, the next step is to describe the results by the data of each questionnaire. The following is a description of the results of data processing for each research focus.

The prospect of innovation in financial technology models in e-commerce has been widely felt, but on the other hand, innovations that continue to be developed to increase consumer confidence are still reaping many problems that have an impact on the level of consumer confidence which is still low in certain aspects. Consumer attitudes towards problems in online buying and selling transactions are a form of response to practical experiences that have been passed by every consumer. The following is a description of respondents' responses regarding the level of trust in several aspects of the problem of e-commerce.

Table 2. Description of the results

Consumer Perspective							( $\alpha$ )
Question Substance	Q1	Q2	Q3	Q4	Q5		
Personal Information Security (Q1)							
Total Points	217	216	226	201	172	3,38	
Mean	3,56	3,54	3,70	3,30	2,82	16,92	
Confidence ( $\alpha$ )							<b>67,67</b>
Conformance to Consumer Expectations (Q2)							
Total Points	204	200	195	199	-	3.27	
Mean	3,34	3,28	3,20	3,26	-	13,08	
Confidence ( $\alpha$ )							<b>65,41</b>
Online Shopping Desire (Q3)							
Total Points	220	218	229	233	-	3,69	
Mean	3,61	3,57	3,75	3,82	-	14,75	
Confidence ( $\alpha$ )							<b>73,77</b>
Ease of Transactions (Q4)							
Total Points	259	261	255	243	255	4,16	
Mean	4,25	4,28	4,18	3,98	4,18	20,87	
Confidence ( $\alpha$ )							<b>83,48</b>
Future Online Shopping Expectations (Q5)							
Total Points	232	227	227	246	-	3,82	
Mean	3.80	3.72	3.72	4.03	-	15,28	
Confidence ( $\alpha$ )							<b>76,39</b>

Source: Primary data after processing, 2021

Based on the results of data processing in Table 2, shows the mean value obtained for Personal Information Security (Q1) is 16,92. By adjusting to the predetermined assessment interval, the results obtained from the personal information security aspect value 13-17 with the criteria of "Doubtful". The level of consumer confidence in the security of personal information is 67,67 percent with sufficient category.

The mean value obtained for the Conformity of Consumer Expectations (Q2) is 13,08. By adjusting to the predetermined assessment interval, the results obtained from the aspect of personal information security value of 10,4 – 13,6 with the criteria of "Doubtful". The level of consumer confidence in the security of personal information is 65,41 percent in the "enough" category.

The mean value obtained for Online Shopping Desire (Q3) is 14,75. By adjusting the assessment interval that has been determined, the results obtained from the aspect of personal information security are 13,6-16,8 with the "Trust" criteria.

The mean value obtained for Ease of Transactions (Q4) is 20,87. By adjusting to the predetermined assessment interval, the results obtained from the Ease of Transactions aspect are 17-21 with the criteria of "Belief". The level of consumer confidence in the Ease of Transactions is 83,48 percent in the "Believe" category.

The mean value obtained for Future Online Shopping Expectations (Q5) is 15,28. By adjusting the assessment interval that has been set, the results obtained are values of 13,6-16,8 with the "Believe" criteria. So that the Future Online Shopping Expectation (Q6) is 76,39 percent in the "Believe" category.

**Personal Information Security (Q1)**

Based on the results of this study, it is known that consumer confidence in the security of personal information is still a problem for some consumers in transacting online on e-commerce portals. Some consumers still doubt the confidentiality of the data entered on the online buying and selling page, so efforts are needed to convince consumers that the consumer data security system is guaranteed confidentiality and will not be used by parties other than sellers and buyers other than the purpose of online transactions. Regarding the security of personal information of e-commerce consumers, informants provide the following information;

Informant A argues that *"the security system for consumer personal information I think is good enough, I believe in well-known e-commerce portals, such as Tokopedia, Lazada, Zalora, and the same level as that, they are experienced enough to ensure the confidentiality of consumer personal data. Those who usually leak data, or*

*spread conversations to increase their sales, are usually local portals. But that's not all, well, the point is that if you want to transact online, make sure that the portal you are occupying orders is a trusted portal, or take the opinion of friends, relatives, or family which portal is safe and as desired."*

A different opinion was expressed by Informant B, who stated that *"the issue of security of personal information should not be underestimated, there are many cases of data leakage of users of online buying and selling services. You can read the news on the internet, about how hackers steal user data and use it for certain purposes. . I don't think there is a portal that is completely safe from hackers, this needs to be well thought out about the information security guarantee model so that similar cases don't happen again."*

Meanwhile, Informant C argued that *"there are indeed several cases that have surfaced regarding the leakage of data from users of online buying and selling services, therefore cases like this make consumer confidence in the security of the information provided decrease"*.

E-commerce sites must provide trust and secure access for various parties in e-commerce transactions, for example with a password, encryption key, certification, or digital signature. Then there is the authorization of access only to certain parts so that only registered customers can access the information and existing applications. Access control and security need to be done to protect e-commerce site resources from various threats such as hackers, theft of passwords or credit card numbers, or avoiding system failures (Irawati, 2011).

### **Conformance to Consumer Expectations (Q2)**

There are many cases of online buying and selling transactions that end in disappointment by consumers due to discrepancies with expectations. Among these cases are the first, regarding the timeliness of delivery of goods. Consumers observed in this study responded according to the mean value obtained at 3,34 or in the middle category of "Indecisive" this number indicates that consumers are not so sure about the promise of timeliness of delivery of goods.

The problem that is very common until now is the matter of the length of time it takes to reach the consumer, sometimes the time promise given does not match the facts. The findings in research Setyoparwati (2019) reveal that "The level of consumer satisfaction when buying a product or service on E-commerce is determined by how

high the level of consumer confidence in E-commerce is. So the success in the e-commerce is by always maintaining the level of security, preferences, and a good shopping experience obtained when making online shopping transactions, and being able to maintain the level of consumer confidence well by being able to fulfill every promise so that it will form a satisfaction".

Second, about the quality of the products marketed. Consumers observed in this study responded according to the mean value obtained at 3,28 or in the middle category of "Indecisive" this number indicates that consumers are not so sure about the quality of the products being marketed. Good quality of purchased products is the dream of every consumer, even some consumers are relatively indifferent to the price, as long as the expected quality is under reality. In many cases, what is expressed by consumers is usually between pictures and goods that are not as expected.

The findings in research Solim et al., (2019). reveal that one form of fraud that commonly occurs on online buying and selling sites is the incompatibility of the goods/products received with those ordered. This is the most complained by consumers, this discrepancy covers various fields, both incompatibility of goods received with advertisements/specifications (descriptions) of goods displayed on online buying and selling sites until the number of goods received does not match the number of orders damaged, delivery delays. In addition, many sellers claim that the goods/ products displayed or sold on the online buying and selling site are original or imported directly from the country/ producer in question, and it turns out to be imitation goods, these are usually goods with well-known brands, whether shoes, bags, clothes, cosmetics, etc. In addition, the goods/products received by consumers are often not in accordance with the specifications shown/promised on online buying and selling sites, ranging from shapes, models, colors, or materials

There is still a small part that is less than optimal, among others, and the discrepancy with expectations. Therefore, important factors in increasing consumer confidence include; improving quality in terms of being easy to contact the seller as well as the ease and speed of money if the goods do not match, and improving purchasing decisions through increasing buyer satisfaction according to the expectations given (Rodhiyah,2016).

Third, is the issue of incompatibility with product information. Consumers observed in this study responded following the mean value obtained at 3.28 or in the middle category of "Doubtful" this number indicates that consumers are not so sure of the product information provided. This is because the perception of risk is high, causing a fairly low trust, and the other, respondents

previously had a shopping experience with results that were not in line with their expectations. The findings in research Firdayantiy (2012), show that there is a negative influence between perceptions of risk and consumer trust. Where if the perception of risk is high then consumer confidence is low.

Providing complete information on the description of the product being marketed is the hope of every consumer so that they can choose based on the suitability of needs. About consumer expectations of goods purchased through e-commerce portals, informants in this study provide the following explanation;

Informant A expressed the opinion that *"First, regarding the accuracy of the delivery of goods, it depends on the package used, because the delivery package determines the speed of delivery, and it has to do with additional costs that must be incurred by consumers, while consumers look at free shipping promos, at least the shipping costs are minimal. inexpensive. Second, about disappointment, well, I've also been disappointed because the items that arrived didn't seem to be quite what I wanted, so I usually prefer to shop conventionally because I can try them first, except for certain products, I usually look for it on e-portals. Trusted commerce"*.

Informant B argued that *"Generally consumers want relatively cheap prices with high quality, this is a wrong assumption in my opinion because the price is a function of production costs. Now in this context, usually goods with good quality are more expensive/higher than similar goods with lower quality"*.

Meanwhile, Informant C, stated that *"about conformity with consumer expectations for the goods ordered, it is better to pay attention to product descriptions, product specifications, and especially to get to know the product brand. Indeed, there are many cases where the goods ordered do not match the ones that arrived, for example, the size "M" which is deep is the size of our clothes the items that arrive are size M but are relatively different from the usual ones, sometimes smaller, sometimes too big. In contrast to conventional shopping, we usually try first, then buy. This also has something to do with the COD model earlier. For certain conditions, consumers can complain if the goods that arrive are not as expected."*

The prospect of the e-commerce service model has not fully satisfied consumers. The problem of product quality being marketed is the center of attention of consumers today. Orientation to increase sales and consumer confidence is closely related to guaranteeing the quality of goods that are expected to be the same between those displayed and those that reach consumers. In the end, increasing or decreasing consumer confidence in products marketed online is very dependent on honesty and quality assurance by the prices listed by the company or e-commerce-based business.

Trust and quality are the keys to grabbing the attention of consumers. Maintaining consumer trust is the most appropriate step in increasing the number of visits and transactions online. Many e-commerce giants continue to try and increase their sales because they can maintain consumer trust and provide excellent service to their customers.

### **Online Shopping Desire (Q3)**

The substance of the exploration of consumer answers in this section is to find out how the relationship between the desire to shop online and the presence of e-commerce portals is. Consumers believe that increasing offers through e-commerce portals can influence their decision to shop online. Consumers also believe that buying and selling online increases their shopping effectiveness. In addition, consumers consider that the presence of e-commerce portals provides great benefits for the ease of finding goods and services needed by consumers.

Online shopping has become a habit for some people because of the convenience it provides (Harahap, 2018). Efforts to improve service, and increase transaction security will have an impact on increasing mainstream online shopping. The findings in research by Anwar & Adidarma (2016) show that the higher consumer confidence in online shopping sites will reduce the risk that consumers feel in transacting online. Furthermore, this study proves that high trust in online shopping sites can increase consumer buying interest in online transactions. The perceived risk factor is one of the most important barriers that consumers consider when deciding to make an online purchase.

This risk is related to how a consumer has the confidence to involve technology in various jobs carried out by consumers, including in terms of finding the products they need and making purchases of these products (McCole et al, 2010).

#### **Ease of Transactions (Q4)**

Online buying and selling transactions are generally seen as providing convenience in finding needs and transacting. The increase in product offerings online is of course accompanied by competition among business actors who offer easy transactions and excellent service for consumers. One form of convenience provided is the variety of transaction options provided to consumers who can make payments directly via online accounts or with the cash on delivery feature. Promos for certain products are also provided with easy interaction between sellers and buyers to create an atmosphere of buying and selling online as is the case with conventional buying and selling

#### **Future Online Shopping Expectations (Q5)**

The tendency of consumers to shop online in the future will continue to increase. Consumers agree that shopping online makes it easier for consumers to find the products they are looking for and need, but consumers have not fully demonstrated the belief that mainstream online buying and selling in the future will be more desirable than shopping in shopping centers.

Some researchers argue that direct consumer interactions with sellers in stores can move consumers to prefer shopping at conventional stores rather than online (Alwafi & Magnadi, 2016). Mathwick et al, (in Verhagen, 2007) assume that the higher the experience of in-person shopping at conventional stores, the less likely consumers are to switch to online shopping. However, this opinion is doubted by Bhatnagar (in Verhagen, 2007) the experience of shopping in conventional stores has a positive impact on consumers' perceptions of online as a point of reference. Shopping directly in conventional stores and online, both play an important role in the buying interest of a consumer in shopping online

The results can be seen from the mean value in Q3 of  $3.72 < 4$ . In this category, it cannot be concluded as a "trust" category, so it can be concluded that conventional mainstream buying and selling is also still needed, especially for products that can be efficiently obtained in the local area, as well as malls that are creative in combining product sales with various facilities that attract consumers to come to visit and enjoy direct sales. In this regard, the informant provided the following information;

Informant A argues that *"I don't think so, because in my opinion shopping is an art, where shopping directly in shopping centers such as malls is still in great demand by consumers. Those who come to shopping centers are usually oriented not only to shopping for the things they need but also for entertainment purposes, to relieve fatigue, and gather in refreshing places. The point is like this, online shopping must continue to grow but shopping centers are also experiencing an*

*increase, this is very dependent on creativity and innovation in attracting the attention of consumers to visit and shop in these 2 segments"*.

Another opinion was expressed by Informant B that *"I think the e-commerce segment in the future will be more attractive to consumers in finding their needs. Indeed, malls will not die immediately, but the intensity of sales is far more attractive to online consumers in the future than shopping centers. Don't think that E-commerce based entrepreneurs don't think about their business development prospects. It continues to grow, does not stagnate, and continues to innovate to overcome the shortcomings that exist at this time"*.

In line with this opinion, informant C stated that *"it is not impossible to change the consumer's mindset to switch to online shopping, moreover the presence of financial technologies is increasingly pampering consumers in transacting securely on online buying and selling sites"*.

Based on this information, it is known that the tendency to shop online in the future will continue to increase. Opportunities and challenges in increasing online buying and selling transactions continue to be addressed innovatively by business actors. The existence of Fintech provides excellent service to consumers with various conveniences in transactions. Proficiency in using smartphone technology is an opportunity for internet users to access e-commerce portals.

Internet penetration to remote villages also provides opportunities for both consumers and local producers to be able to market their products through internet facilities. The existence of internet infrastructure is very influential on the intensity of consumer visits. In areas with poor internet quality, online visits and transactions are not very prospective. Unlike the case with big cities with a very high level of the internet accessibility, it supports the improvement of online buying and selling services.

#### **CONCLUSIONS**

The presence of e-commerce portals provides great benefits to the ease of finding goods and services needed by consumers. Innovations in online buying and selling consumer services are seen as being able to increase consumers' desire to shop online. The tendency of consumers to shop online in the future will continue to increase. Consumers agree that shopping online makes it

easier for consumers to find the products they are looking for and need, but consumers have not fully demonstrated the belief that mainstream online buying and selling in the future will be more desirable than shopping in shopping centers.

Suggestion; *First*, innovation is needed to increase consumer confidence in e-commerce. *Second*, efforts are needed to increase internet penetration to remote villages with the good network quality. This effort is needed to improve the convenience of online buying and selling transaction services. *Third*, educational efforts are needed to increase consumer literacy so that unwanted problems can be minimized in the future.

Limitations in this study; *first*, the number of respondents who are relatively small, and limited to the scope of students, and 3 informants from lecturers. *Second*, it does not show a more specific case study. Future researchers can increase the number of respondents with more specific case studies.

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