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Analysis of Consumer Trust in Direct Transaction Methods via WhatsApp in "Take on Thrift" Online Shop

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Abstract: This study aims to analyze the factors influencing consumer trust in direct transactions via WhatsApp at the "Take on Thrift" online shop. A descriptive approach with qualitative methods was used, collecting data through interviews and Google Form surveys from customers who had previously engaged in direct transactions via WhatsApp. The results of the study show that the factors building consumer trust in direct transaction methods via WhatsApp are seller responsiveness, buyer testimonials, direct interaction through live hosts, transparency of information, and the ease of the payment process. Although Take on Thrift's service quality was perceived as satisfactory, several areas for improvement were identified, such as increasing the number of testimonials, expanding to more social media platforms, providing earlier notifications for live sessions, switching to WhatsApp Business, and enhancing host interaction skills. This study is limited by its small sample size and focus on a single store. Future research is recommended to involve larger and more diverse samples, include multiple online stores, and conduct empirical testing on the identified trust factors.

Keywords: Consumer Trust, Direct Transaction, WhatsApp, Online Shopping, Take on Thrift.

INTRODUCTION

The development of business and online shopping is growing rapidly today, influencing online business transaction methods. Customers now prefer practical and automated solutions, including in conducting online buying and selling transactions (Siregar, 2021). Generally, consumers shop online through marketplaces such as Shopee, Tokopedia, TikTok Shop, and many others. However, despite the convenience of online transactions, e-commerce users face several obstacles, such as the lack of trust between sellers and buyers, misuse of personal information shared by buyers, unfamiliarity with catalog-based shopping, complex website interfaces, and concerns over lost shipments (Sarah Alifa et al., 2022). As online shopping continues to grow, sellers now have other options for running their business. One popular platform for communication and sales in Indonesia is WhatsApp. Based on data from We Are Social titled "Digital Data Indonesia 2024", WhatsApp is the most popular used social media platform among Indonesian respondents, with a proportion of 90.9%.

From the consumer's point of view, trust in the seller or business owner is an important factor in online shopping. Trust gives consumers a feeling of safety, helping them believe that their transaction especially when they don't meet the seller in person will be honest and match their expectations. From the consumer's perspective, trust is often built through simple signs like positive customer reviews, clear and friendly communication, and professional service. When using less familiar platforms or chat apps like WhatsApp, consumers may feel uncertain because there are no official systems to protect them. Because of this, trust plays an important role in helping consumers feel confident enough to complete a purchase and worry less about possible scams or fake products. The same goes for sellers, earning customer trust in their products, services, and reputation is key to turning potential buyers into loyal customers. Without trust, it will be difficult for sellers to maintain customer loyalty.

Take on Thrift (TOT) is an online business that started in May 2024, initially selling thrift clothing before shifting to branded apparel. For the past ten months, the business has been handling direct transactions through WhatsApp and relies entirely on TikTok as its sales platform. TOT sells products through TikTok live, where buyers are directed to a WhatsApp link in the TikTok bio to place orders. Payments are made via bank transfer after receiving payment details through WhatsApp. The products offered range from IDR 185,000 to IDR 400,000, with an estimated monthly revenue of IDR 80,000,000 through direct transactions. TOT chooses WhatsApp as its transaction platform to make the payment process easier, especially for customers who are unfamiliar with marketplace payment systems. However, while direct transactions through WhatsApp and bank transfers are more practical, they often raise trust issues among consumers due to the absence of insurance and buyer protection.

Trust is a firm's willingness to rely on a business partner. It depends on a number of interpersonal and interorganizational factors, such as the firm's perceived competence, integrity, honesty, and benevolence.(Kotler et al., 2022) Consumer trust is influenced by several key factors, including service quality, seller response speed, payment security, and the store's reputation (Jin & Lim, 2021; Kumar, 2024; Liu et al., 2020; Muharam et al., 2021). In addition, based on the researcher's observations, there has been no previous study that focuses specifically on consumer trust in direct transactions. Therefore, this research is essential to identify the factors that influence consumer trust in direct transactions via WhatsApp at TOT. The findings aim to help TOT and other businesses that use direct transaction methods in building and improving consumer trust.

Research Questions:

1. What factors influence consumers' trust in Take on Thrift?
2. What factors have the potential to build consumer trust in direct transactions?

METHODS

This research employs a descriptive approach with qualitative methods to understand the factors influencing consumer trust in direct transactions via WhatsApp. Qualitative research is a research approach used to understand and explain social phenomena in depth through the collection and analysis of descriptive, narrative, and interpretive data. This method focuses on understanding the meaning, perspectives, and experiences of individuals or groups related to the phenomenon being studied (Tua et al., 2022). Data collection involved interviews and Google Form surveys. Interviews were conducted with several customers who had previously engaged in direct transactions through WhatsApp. The purpose of these interviews was to gain deeper insights into their transaction experiences, trust factors, and business strategies employed by TOT to build consumer trust.

Additionally, a survey was distributed via Google Forms to TOT customers and the general public who had participated in direct transactions through WhatsApp. The

questionnaire included both multiple-choice and open-ended questions to assess consumer trust, identify key influencing factors, and understand their perspectives on direct transactions. The population for this study consists of all consumers who have conducted direct transactions with TOT via WhatsApp. The sample was selected through purposive sampling, targeting customers willing to participate in interviews and respondents who completed the Google Form. Based on the survey results from 46 respondents, the majority of participants were aged 21–30 years, followed by those aged 31–40 years, over 50 years, and 41–50 years. In terms of occupation, most respondents were private sector employees, followed by entrepreneurs, students, housewives, government employees, and a small portion from other professions.

The collected data were examined using qualitative techniques. Thematic analysis was applied to interview data to identify common patterns related to consumer trust. This methodology aims to provide a clear and comprehensive understanding of consumer trust in direct transactions via WhatsApp within the TOT.

RESULTS AND DISCUSSION

Table 1. Respondents

Age Group	Number of Respondents	Common Occupations	Dominant Trust Factors
18–20 years	1	Affiliator	- Buyer testimonials
21–30 years	13	Students, Private Employees, Freelancers, Entrepreneurs	- Seller response (9) - Buyer testimonials (8) - Live host (5) - Transparency and simple payment process
31–40 years	2	Private Employee, Entrepreneur	- Seller response - Live selling performance
41–50 years	1	Entrepreneur	- Seller response
>50 years	1	Housewife	- Clarity of information - Buyer testimonials - Seller response

Out of a total of 20 respondents, several recurring factors emerged as the main indicators of consumer trust when conducting direct transactions via WhatsApp. These factors are:

1. Key Factors Influencing Consumer Trust:
   - Seller Response (12 respondents)
     A fast, polite, and informative response from the admin was the most dominant factor.
   - Buyer Testimonials (10 respondents)
     Consumers pay close attention to reviews or previous buyers' experiences as a guarantee of credibility.
   - Live Host (6 respondents)
     Direct interaction with the host during live sessions helps reassure consumers about the product and the seller.
   - Live Sales/Interactions (3 respondents)
     The number of viewers, active comments, and the overall vibe during live sessions serve as indicators of trust and popularity.
   - Transparency & Payment Process (2 respondents)
     Consumers feel more confident when the information is delivered openly and the payment process is simple and straightforward.
   - Clarity of Information (1 respondent)
     Especially important for older consumers who tend to be more meticulous and seek assurance in communication.

2. Based on Age Group:
   - Ages 18–20 (1 respondent): Relies on buyer testimonials, likely due to limited experience in online transactions.
   - Ages 21–30 (13 respondents): The most active age group in conducting transactions. Their main focus is on seller response, buyer testimonials, and host interaction during live sessions. This shows that their trust is built through a combination of social and digital experiences.
   - Ages 31–40 (2 respondents): Focused on admin response and live selling performance. This group seems to assess credibility through professionalism and direct evidence.
   - Ages 41–50 and >50 (2 respondents): Rely on seller response, testimonials, and clear information. These groups tend to be more conservative and value clarity in communication.

3. Based on Occupation:
   - Students:
     Tend to rely on testimonials and seller response, as they are more active on social media and are influenced by others' experiences.
   - Private Employees:
     Show high interest in seller response, information transparency, and ease of payment, indicating their expectation of professionalism.
   - Entrepreneurs / Self-Employed:
     More likely to trust live activities, admin responsiveness, and viewer comments, as they are used to evaluating credibility through public interaction and direct evidence.
   - Housewives and Civil Servants (PNS):
     Emphasize admin response and clarity of information, showing the importance of clear communication and a sense of security in transactions.

CONCLUSION

Based on the result, there are several important points about what makes consumers trust sellers when making direct transactions through WhatsApp. The most common reason people feel confident is because of responsiveness of the seller. This is especially true for those between the ages of 21–30 and 31–40. People feel more comfortable when they receive clear, polite, and fast responses. Another big factor is customer reviews or testimonials. Many consumers, especially younger ones, trust the opinions and experiences of others before deciding to buy something. These two things seller response and reviews are the main reasons why people feel safe and willing to make a purchase.

People in their 20s, who made up most of the respondents, also mentioned other factors like the presence of a live host, easy payment methods, and transparent information. This age group is very familiar with digital tools and social media, so they like interactive experiences and want things to be simple and clear. On the other hand, older consumers (ages 41 and up) care more about clear communication and reliable seller responses. They prefer a more straightforward and secure transaction process. These results show that businesses using WhatsApp for selling should adjust how they talk to customers, depending on their age. Younger buyers prefer an engaging and social approach, while older buyers value clear information and trustworthiness. Seller responsiveness and buyer testimonials are the two factors with the greatest potential to build consumer trust in direct transaction methods. Based on the feedback received, TOT has been recognized for its overall good service quality, particularly in terms of transaction convenience and initial customer interaction. However, there are several areas that could be improved and further developed.

Customers suggest increasing the variety of testimonials to build greater trust, expanding social media presence across multiple platforms, and providing advance information when live sessions are scheduled. It is also recommended that sellers become more responsive, friendly, and interactive during communications. Improving the host's skills in live interactions and switching to a WhatsApp Business account for more professional communication are also highlighted as opportunities for growth. In addition, speeding up delivery times and increasing the number of staff responding on WhatsApp could further improve the customer experience.

Limitation and Future Research

This research has several limitations that should be acknowledged. The first limitation is the relatively small sample size, which may not fully represent the broader population of online consumers. The findings primarily reflect the experiences and perceptions of a limited group of individuals. Second, the study focused only on a single store, Take On Thrift, which restricts the generalizability of the results to other online stores or businesses that also use direct transaction systems through platforms like WhatsApp. As the research setting was specific to one brand and its consumer base, the diversity of consumer behavior and trust-building mechanisms across different stores and industries may not have been fully captured.

Future research should consider expanding the sample size to include a more diverse group of participants, covering various age groups, geographic locations, and shopping behaviors. It would also be beneficial to include multiple online stores or shops that utilize direct transaction systems, to allow for broader comparisons and more generalizable findings. Additionally, future studies could conduct empirical testing on the factors identified in this research to examine causal relationships between trust-building elements and consumer decision-making in direct online transactions. This approach would help in developing a deeper understanding of the mechanisms that influence consumer trust and purchasing behavior in non-marketplace platforms.

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