The Influence of Trust and Service Quality on Online Shop Interested in Buying

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Article History	Abstract
	In this 4.0 generation, buying and selling online is very popular. Convenience, various choices and various promotions offered are the main factors behind this 4.0 generation purchasing online. This can also be seen from the change in buying styles from traditional markets to online stores, which are increasing. Although there are many advantages and disadvantages of buying and selling online, some consumers are not satisfied with their online purchases. This is due to the seller's lack of service and consumers' doubts about buying because the goods sent by the seller are often not following the order, thereby reducing the value of consumer confidence in buying and selling online. Based on this phenomenon, this study aims to determine the effect of trust and service quality on online shop buying interest with a case study of Islamic Business Economics Faculty students. The number of stamps used is 150 people.

I. Introduction

In this modernization era, the development of the internet is growing rapidly and rapidly. Most internet users are teenagers or can be called the generation born around 1980 to 1995 when technology has advanced. They grew up in the world have been adept at using Social Media and Smartphones so that automatically they are very proficient in technology. They're a generation that chooses an instant way of doing things. Online purchases of goods by millennial buyers are made in two ways, the first is through Social Commerce, and the second is E-commerce. Social commerce is an online purchase through owned social media such as Facebook, Instagram and Twitter. In Social commerce, buyers only need to create an account provided for free. They need to see the goods they need through the group or interpretation of the product provider they want. Still, the drawbacks are that there is no transparency in payment and delivery, there is no guarantee, and it isn't easy to measure credibility. Purchasing goods through e-commerce is starting to be in great demand by the current millennial generation. Various promos offered official guarantees, shipping transparency, and seeing the credibility of the seller.

Moreover, it is supported by creating a free account and a variety of products provided. E-commerce is the process of transacting goods or services through information systems that utilize internet technology. E-commerce that is often used by generations is an e-commerce type of marketplace.

The trust factor is a critical factor of the many factors that influence the occurrence of online buying and selling transactions. Only customers who have confidence dare to make purchases online. Trust has a positive and significant effect on buying online products. Online shop owners must provide the best service, including improving the website to convince visitors and gain trust to customer loyalty. Good online service quality will make the service effective and attractive so that it helps the company in achieving the highest level of customer satisfaction. Based on various phenomena and previous research that states that service quality and trust affect purchasing decisions, this researcher aims to examine the effect of trust and service quality provided by online shops on online shop buying interest.

II. Literature Review

Online purchasing is a process where consumers directly buy goods or services offered from a seller interactively and in real-time through intermediary media, namely the internet (Mujiyana and Elissa, 2013). Purchasing online or shopping online, a buyer can preview the goods or services he wants to buy through the web or online stores promoted by the seller. This online purchase activity is a new form of transaction that does not require direct face-to-face dealings but can be done separately from and to the rest of the world via smartphones. Apart from making it easier for consumers to make

online purchases due to internet technology, however, some risks must be faced, especially trust.

2.1. Trust

In buying and selling online, trust is one of the main factors that must be built by online business transactions. Businesses' trust will encourage consumer interest to shop online through online stores or websites created by themselves (Harris & Goode, 2010). Trust is a foundation in running a business. A transaction between two or more people will occur if both parties trust each other (Anwar & Adidarma, 2016). Trust in the business world does not appear instantly but must be built from the start of the business. According to (Hsiao & Tsai, 2018), in their research, trust in online buying and selling sites is the willingness of consumers to trust online buying and selling sites. The trust factor strongly influences the success of online transactions (Pavlou, 2003). According to (Fidayanti, 2012) consumer trust is a perception from the consumer's point of view about the reliability of the seller in the experience and the fulfilment of expectations to lead to consumer satisfaction.

Research (McKnight & Chervany, 2001) states that trust is a comprehensive concept. In a further elaboration (McKnight & Chervany, 2001) explains that the components of trust are divided into several instruments in detail. First is integrity; integrity is the ability to keep promises from the seller. Integrity is closely related to how the behaviour or habits of the seller in carrying out their business transactions. Integrity can be seen from openness, fulfilment, loyalty, honesty, relevance and reliability. Second, benevolence (kindness) is a concern and motivation to act following the interests of consumers by the seller (provider of goods). Kindness is the seller's willingness to provide mutual benefit between the provider of goods and the consumer. Sellers are not solely looking for maximum profit but have excellent attention to customer satisfaction. Indicators of kindness include caring, empathy, confidence and acceptance. The third competency is the seller's ability to carry out consumers' needs. This means how the seller can provide, serve and secure transactions from interference from other parties. Consumers get a guarantee of satisfaction and security from the seller in conducting transactions. Indicators include experience, institutional attestation and proficiency in science. Fourth is predictability, which is the consistency of behaviour by the provider of the goods (seller). The ability of the seller to provide certainty about the goods being sold so that consumers can anticipate and predict the seller's performance. The indicators include the self-image of the seller, predictable risk and consistency. Various indicators affect the interest in buying online shops.

2.2. The Quality of Service

The quality of service is currently faced with services that must keep up with the times in the 4.0 era, namely internet technology. The quality of online services in the online world is essential in determining electronic commerce's success or failure (Kuspriyono, 2017). According to (Sousa & Voss, 2009), online services are "the delivery as service

using new media such as the web". This understanding means delivering goods or services using new media, namely the website. The existence of evidence of the quality of service upon delivery of goods or services through the website is a critical strategic success compared to low prices and web presence. Based on research (Parasuraman et al., 1998) define the quality of online services (e-service quality) in its interaction with the website as "the extent to which a website facilities efficient and effective shopping, purchasing and delivery". This means that the quality of online service is a level of a website that effectively and efficiently facilitates customers purchasing goods or services. The assessment of the quality of the website lies not only in the experience during interaction with the website but also in the interaction after getting good service. Service quality in the internet world is an essential determinant of the effectiveness of the e-commerce process. The highest standards of quality online services mean the potential benefits of the internet can be realized. The growing quality of online services makes online services more attractive. They help companies or online shops achieve buying interest, thus leading to decisions and learning the highest customer satisfaction.

2.3. Interest in Buying Online Shop

The results of research conducted by (Kim et al., 2008) found a relationship between intention and purchase decision. The association is based on humans always trying to make rational decisions based on the available information level. Thus, a person's intention to buy or not to buy is a direct determination of the actual action taken by that person. Based on this relationship (Kim et al., 2008) confirms that interest in making a purchase estimates consumers' real action or purchase decision. According to (Binalay, Mandey, & Minatrdjo, 2016), what is meant by buying interest is planning the purchase of a product made by consumers by considering several factors. The first is the number of product units needed and the brand and consumer attitudes in buying these goods.

Meanwhile, according to (Maulana & Kurniawat, 2014) explains that buying interest is obtained from a learning process and thought process that forms perceptions. The claim that arises in the purchase decision creates a motivation that is kept in his mind and becomes an extreme activity when consumers have to fulfil their needs to realize what they have in mind. Purchase interest (Anwar & Adidarma, 2016) carried out on online media is an activity to buy a product or service offered by sellers to consumers through online media.

III. Methodology

The research method used in this study is quantitative research with a non-probability sampling technique, namely purposive random sampling (Sugiyono, 2014). The sample was selected from the millennial generation population in Kudus, Pati and Jepara districts who made online purchases. The questionnaire was distributed via a google form link with the trust indicators being security, confidentiality and compensation with

4 question items. Service quality indicators are the accuracy of promises, clarity of information, professional attitude and punctuality with 5 question items. Buying interest with indicators of preferences, desires, needs and information search with 4 question items. Purchasing decisions with indicators of needs, information seeking, alternatives, beliefs and satisfaction with 5 question items. The measurement scale uses a Likert scale interval 1 to 5 with answers strongly disagree, disagree, hesitate, agree and strongly agree.

The measurement technique uses a structural equational model (SEM) with service quality and trust variables as exogenous variables and the endogenous variables of buying and purchasing decisions of online goods. The measuring instrument used is warp PLS 6.0. Warp PLS 6.0 is an application for a structural equation model to simultaneously test the relationship between latent constructs in a linear relationship in either reflective or formative form (Haryono, 2014) (Kock, 2014). The measurement model is the reliability indicator criteria using the significant weight parameter with p-value <0.05. Collinearity uses VIF < 5 and tolerance > 0.2. In testing the indirect variables, the VAF > 80% basis is used, then full mediation, 20% < VAF < 80% partial mediation, VAF < 20% then no effect mediation. The suitability test between the theoretical model and empirical data can be seen at the level of (Goodness-of-fit statistics) (Barrett, 2007). A model is said to be fit if the covariance matrix of a model is the same as the covariance of the data matrix (observed) (Ghozali, 2009).

IV. Results and Discussion

The data collection results from a sample of 375 respondents were then processed using the WarpPLS 6.0 application by formulating the variables of trust and service quality as exogenous variables; interest and purchasing decisions became endogenous variables. The formulation of these variables then produces the following image model:

Trust
(R)1I

P=0,11
(P=0,02)

P=0,48
(P<,01)
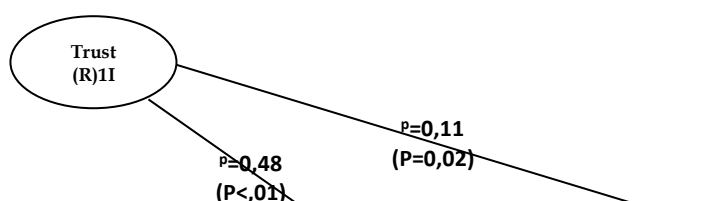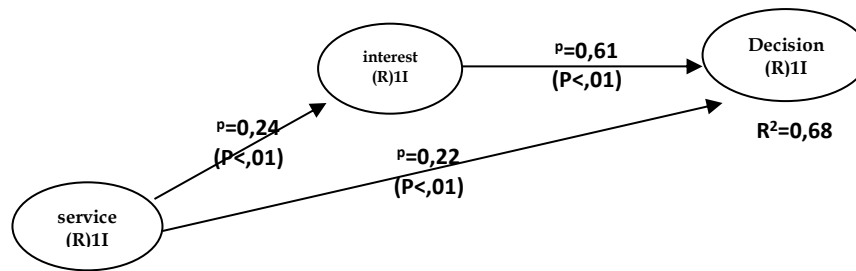
Figure 1. Trust Model, Service Quality, Interests and Decisions

From this model, it can be explained that the hypotheses in the research formulated are as follows:

H1 = trust affects an interest in buying goods online

H2 = Trust affects the decision to purchase goods online H3 = Quality of service affects the interest in purchasing goods online

H4 = quality of service affects the decision to purchase goods online

H5 = interest affects the decision to purchase goods online

H6 = Trust affects interest and has an effect on purchasing decisions

H7 = Service quality has an effect on interest and has an effect on online purchasing decisions.

Table 1. Model Fit

Average path coefficient (APC)	0,331	Probability < 0,001
Average R-squared (ARS)	0,550	Probability < 0,001
Average adjusted R-Squared (AARS)	0,548	Probability < 0,001
Average block VIF (AVIF)	1,676	acceptable if ≤5 ideally ≤ 3,3
Average full collinearity VIF (AFVIF)	2,395	acceptable if ≤5 ideally ≤ 3,3
Tenenhaus GoF (GoF)	0,742	small ≥ 0,1 , medium ≥ 0,25 ,large ≥ 0,36
Sympson's paradox ratio (SPR)	1.000	acceptable if ≥ideally = 10,7
R-squared contribution ratio (RSCR)	1.000	acceptable if ≥ ideally = 10,9
Statistical suppression ratio(SSR)	1.000	acceptable if ≥ 0,7
Non linear bivariate causality direction ratio (NLBCR)	1.000	acceptable if ≥ 0,7

Source: Output WarpPLS 6.0

After the data analysis is fit, the research model is shown in Table 1. The average path coefficient APC = 0.331 with p < 0.001. The average value of R2 (average R-squared (ARS) = 0.550 with p < 0.001 and the average adjusted R2 value of AARS (average

adjusted R-squared) = 0.548 with p < 0.001 which is significant because it is smaller than 0, 05. Likewise with the average block value of VIF (AVIF) of 1.676 and the resulting average full collinearity (AFVIF) of 2.395 < 3.3, which means that there is no multicollinearity problem between indicators and between exogenous variables (Barrett, 2007). Model suitability (Tenenhaus Goodness of Fit) GoF = 0.742 which means it has a high fit because it is greater than 0.36. Symson's Paradox Ratio (Sympson's Paradox Ratio) SPR = 1. R2 contribution comparison value (R-Squared Contribution Ratio) RSCR = 1. For the Symson's Paradox Ratio (SPR), R-Squared Contribution Ratio (RSCR) and Nonlinear Bivariate Causality Direction Ratio (NLBCDR) indexes, the value is > 0.7, which is 1, which means there is no causality problem in the model. Dex Statistical Suppression Ratio (SSR) produces a value of 1, which is acceptable.

Tabel 2. Results output latent variable coefficient

	Trust	**Service**	**Interest**	**Purchase Decision**
R-Squared			0,425	0,675
Adj. R-squared			0,422	0,673
Composite reliable	1,000	1,000	1,000	1,000
Cronbach's alpha	1,000	1,000	1,000	1,000
Avg. var. extra.	1,000	1,000	1,000	1,000
Full Collin. VIF	1,946	1,777	2,818	3,040
Q-Squared			0,426	0,676

Source: Output WarpPLS 6.0

The table above shows that the adjusted R-squared coefficient for the trust and service variable can explain the online buying interest of 42.2%. Other variables influence the rest. Meanwhile, the adjusted R-squared coefficient of faith, service quality, and interest variables can explain online purchasing decisions by 67.3%, and other variables influence the rest.

Table 3. Path Coefficient Significance Test Results

H	Track	β	P	Standar Error	Effect Size	Result
H1	Trust -> Interests	0,484	< 0,001	0,048	0,302	Sig.
H2	Trust -> Online Purchase Decision	0,109	0,017	0,049	0,247	Sig.
H3	Service Quality -> Interest	0,236	< 0,001	0,050	0,103	Sig.
H4	Service Quality -> Online Purchase Decision	0,220	< 0,001	0,049	0,217	Sig.
H5	Interests -> Online Purchase Decision	0,606	< 0,001	0,047	0,477	Sig.
H6	Trust -> Interests -> Online Purchase Decision	0,293	< 0,001	0,035	0,180	Sig.

| H7 | Quality of Service -> Interests -> Decisions Buy Online | 0,143 | < 0,001 | 0,036 | 0,086 | Sig. |

Source: Output WarpPLS 6.0

The first hypothesis to be tested is the effect of trust on interest in buying goods online. The formulation of the hypothesis is obtained that there is a direct influence of trust on the interest of 0.484 with probability < 0.001 less than 0.05 with a standard error value of 0.048. The effect size value is 0.302 (> 0.15). Thus H1, which states that trust is directly influenced by interest, is accepted.

The second hypothesis tested is the effect of trust on online purchasing decisions. The formulation of the hypothesis is obtained that there is no direct influence of trust on purchasing decisions because the value is 0.109 with a probability of 0.017 > 0.001 with a standard error value of 0.049. The effect size value is 0.247 (> 0.15). Thus H2, which states a direct influence of trust on purchasing decisions, is rejected.

The third hypothesis tested is the effect of service quality on the interest in purchasing goods online. The formulation of the hypothesis is obtained that there is a direct effect of trust on the interest of 0.236 with probability < 0.001 less than 0.05 with a standard error value of 0.050. The effect size value is 0.103 (< 0.15). Thus, H3, which states that service quality is directly influenced by interest, is accepted.

The fourth hypothesis being tested is the effect of service quality on online purchasing decisions. The formulation of the hypothesis is obtained that there is a direct influence of trust on purchasing decisions of 0.220 with probability < 0.001 less than 0.05 with a standard error value of 0.049. The effect size value is 0.217 (> 0.15). Thus, H4, which states that trust is directly influenced by purchasing decisions, is accepted.

The fifth hypothesis being tested is the effect of interest on online purchasing decisions. The formulation of the hypothesis is obtained that there is a direct influence of interest on purchasing decisions of 0.606 with probability < 0.001 less than 0.05 with a standard error value of 0.047. The effect size value is 0.477 (> 0.15). Thus, H5, which states that interest is directly influenced by purchasing decisions, is accepted.

The sixth hypothesis tested is the indirect effect of trust on purchasing decisions through interest. The formulation of the hypothesis is obtained that there is an indirect effect of trust on purchasing decisions through the interest of 0.293 with probability < 0.001 less than 0.05 with a standard error value of 0.035. The effect size value is 0.180 (> 0.15). Thus H6, which states an indirect effect of trust on interest decisions, is accepted.

The seventh hypothesis tested is the effect of service quality on purchasing decisions through interest. The formulation of the hypothesis is obtained that there is an indirect effect of service quality on decisions through the interest of 0.143 with probability < 0.001 less than 0.05 with a standard error value of 0.036. The effect size value is 0.086 (> 0.15).

Thus, H7, which states that service quality directly influences purchasing decisions through interest, is accepted.

Table 4. Results Total effect path coefficient

No	Track	β	P	StandarError	Effect Size	Results
1	Trust -> Interests -> Decision Buy Online	0,402	< 0,001	0,049	0,247	Sig.
2	Quality of service -> Interests -> Online Purchase Decision	0,363	< 0,001	0,049	0,217	Sig.

Source: Output WarpPLS 6.0

Based on the total effect table, it can be explained that trust has a real influence on purchasing decisions through the interest of 0.484, the direct effect of faith on buying decisions is 0.109. This means that the result given by trust on online purchasing decisions through interest is greater than the direct influence of trust on purchasing decisions. The actual effect of service quality on purchasing decisions through interest is 0.363, the immediate impact of service quality is 0.220. The influence of the quality of service on the decision to buy goods online through interest is greater than the direct influence of trust on the decision to purchase goods online.

The research results that have been carried out show that trust is greater in purchasing decisions through interest than the effect of service quality through an interest in buying decisions. This means that the millennial generation uses the trust variable more than service quality to carry out the online purchasing decision process. The goods sent are not as expected, which makes further consideration in making a purchase decision. Sellers must increase the trust component of their online store, which includes integrity, kindness, competence, and consistency.

V.   Conclusion and Recommendation

Based on the analysis of research conducted by researchers, it can be concluded that trust has an indirect influence on purchasing decisions through the interest of 0.293. Service quality indirectly affects buying decisions through the attraction of 0.143. Interest directly influences buying decisions of 0.606. This means that the millennial generation is interested in making online purchases based on trust and the quality of services offered. Suppose the millennial generation already has an interest in online purchases. In that case, they will likely make a purchase decision because the influence of interest on buyer decisions is quite considerable. This needs to be considered by providers of goods or sellers at online stores to increase the trust and quality of the services they provide.

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