

THE ROLE OF E-TRUST AS MEDIATION EFFECT OF E-SERVICE QUALITY ON ONLINE PURCHASE INTENTION AT CONSUMER SMES CULINARY SECTOR IN SPECIAL REGION OF YOGYAKARTA

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Abstract

This study aims to examine the role of e-trust as mediation effect of e-service quality on online purchase intention at consumer smes culinary sector in Special Region of Yogyakarta. The respondents in this study were consumers at Special Region of Yogyakarta. The number of respondents in this study were 200 respondents. Sampling is done by purposive sampling technique. This study uses Structural Equation Modeling (SEM) with AMOS as an analytical tool. Based on the results of data testing conducted, it shows that: (1) E-service quality has a significant effect on e-trust at consumer SMEs culinary sector in Special Region of Yogyakarta. (2) E-trust has a significant effect on e-service quality at consumer SMEs culinary sector in Special Region of Yogyakarta. (3) E-service quality has a significant effect on online purchase intention at consumer SMEs culinary sector in Special Region of Yogyakarta. (4) E-trust as mediation effect of e-service quality on online purchase intention at consumer smes culinary sector in Special Region of Yogyakarta.

Keywords: E-Trust, E-Service Quality, Online Purchase Intention

INTRODUCTION

Internet technology Web 2.0 has changed the scenario of most traditional businesses to switch to e-business. People also changed their lifestyle and started buying products electronically. Advances in web 2.0 technology have resulted in many social media platforms that benefit buyers and sellers to buy and sell products. Yeon, et al., (2021) pointed out the importance of internet business and how today's business has moved from traditional physical stores to online shopping portals. Costs and geographic location have been minimized due to e-commerce. Today most businesses have their own online website. Content posted by unpaid customers helps build trust among online users before making a purchase decision. Perceived quality, acts as a mediator for purchase intention. The perceived quality evoked by the customer is an overall assessment/opinion about the superiority of the product. Customers have the intention to buy a product when the product quality and price match (Navitha Sulthana & Vasantha, 2021).

The development of online marketing in Indonesia has been carried out by companies providing e-marketplaces (Ariansyah et al., 2021). Indonesian people are known to be very enthusiastic in adopting digital technology. According to the We Are Social and Hootsuite (2020) report, at the beginning of 2020, Indonesia had 175.4 million Internet users, representing 64% of Indonesia's total population. The report also states that by 2020, Indonesia will have around 160 million social media users and around 338.2 million mobile-connected devices. In addition, Indonesia's population is characterized as having a secondary level of education, and the country has

a low level of technological innovation. So it is not surprising that Indonesia tends to become a market for technologically advanced countries (Ariansyah et al., 2021). In 2019, Indonesia's digital economy is estimated to have grown fivefold since 2015 and is expected to continue to grow rapidly, reaching USD 124 billion by 2025 (Google, Temasek, Bain and Company, 2020). Among the sectors included in the estimate, electronic-based commerce (e-commerce) is the most significant sector, accounting for around 50% of Indonesia's digital economy in 2019.

The rapid development of online marketplaces has encouraged e-commerce transactions in Indonesia. Das et al., (2018) estimate that the online commerce market in Indonesia will grow from 8 billion USD in 2017 to 55–65 billion USD in 2022. During the same period, annual individual spending is also expected to grow 2.38 times fold, from 260 USD to 620 USD. Furthermore, Das et al. (2018) reported that e-commerce growth is also projected to have a significant impact on the job market. In Indonesia, 26 million jobs are expected to be supported by online commerce by 2022, which is a more than six-fold increase compared to 2018. This increase is driven by increased buyer confidence in the security of online transactions, the greater variety of online products available, and more competitive prices as the number of online sellers increases (Ariansyah et al., 2021).

Referring to data from the Association of Indonesian Internet Service Providers (APJII) in 2017, the total population in Indonesia is 262 million and 143.26 million of them are internet users. This phenomenon shows that the opportunity to do business through the internet is still very wide open, both by large businesses, Micro, Small and Medium Enterprises (MSMEs). The use of digital technology-based marketing concepts (digital marketing) provides hope for MSMEs to develop into centers of economic power (Khan, 2013). Utilization of information technology developments in the field of marketing for MSMEs is supported by government programs specifically aimed at stimulating MSMEs to trade online.

LITERATURE REVIEW

E-Service Quality

The concept of service quality which states that service quality is a gap/mismatch between consumer expectations or desires with consumer perceptions (Zeithaml et al, 2009). In its development, the concept of service quality experienced a shift in meaning related to online commerce, Zeitham et al., (2002) developed the concept of service quality into e-service quality, namely the extent to which the website facilitates shopping, purchasing, and delivery efficiently and effectively. Meanwhile, according to Fassnacht and Koese (2006) e-service quality is the degree to which electronic services are able to effectively and efficiently meet relevant customer needs. Francis (2007) e-service quality, combines the functional aspects of the service process as well as the technical aspects of service outcomes. E-service quality is a form of service quality developed for a wider reach with internet media that connects sellers and buyers to fulfill shopping activities effectively and efficiently (Chase et al, 2006). E-service quality is one of the key factors for the success of online sales (Yang, 2001). When making purchases online, online-based service quality is known as e-service quality, which is the service that consumers feel when looking for information, creating transactions until orders are received (Yang, 2001).

E-Trust

Trust is critical in establishing positive customer recognition and is a prerequisite for purchasing decisions. Previous studies have shown that trust is one of the determinants for purchase

intention (Park et al., 2021). Trust is a key concept in interactions and is important for companies in developing bonds with sellers. In the online context, trust is based on belief in the trust of the seller which includes the characteristics of competence, integrity, and benevolence. Improved experience with exchange parties can reduce uncertainty and increase the propensity for online trading adoption through increased trust. Lack of face-to-face interaction can lead to customer suspicion of correctness in online exchanges and lack of knowledge about e-vendors can further increase the detrimental effect of risk in online shopping (Kaiser & Müller-Seitz, 2008) and (Hajli et al., 2017). Kimmerly (2002) developed e-trust which emphasizes the willingness to accept all consequences and actions from trusted parties in online business. Giovanis (2004)'s opinion on e-trust focuses on the relationship between online sellers and buyers. Gefen (2000) defines e-trust as a willingness to accept the risks and actions of a trusted person in an online business.

Online Purchase Intention

Online purchase intention describes the willingness of consumers to buy products and/or services in an online environment. Intention is considered a valid predictor of behavioral outcome (Venkatesh et al., 2002) and a proxy for future buying behavior, because it is generally difficult to measure (Akram et al., 2021). Intention is considered a key predictor of actual behavior (Montano and Kasprzyk, 2015). In Pavlou's research (2003), online purchase intention is understood as the extent to which a consumer is willing to buy a product through an online store. Purchasing behavior has been studied in various marketing areas other than traditional purchases in physical stores, such as green marketing (Nguyen et al., 2016) and online purchasing (Peña-García et al., 2020). Ajzen (1991) and Peña-García et al., (2020) show that consumer intention is an indicator of the extent to which people are willing to perform certain behaviors, which in this study will be translated as online buying behavior. The conception of purchase intention according to Schiffman and Kanuk (2004) emphasizes consumer interest in a product by seeking information. A different opinion was expressed by Assael (2004) which states that purchase intention is the tendency of consumers to buy or take actions related to purchases and is measured by the level of possibility of consumers making purchases. More fully, Kotler and Keller (2016) state that buying interest is a consumer behavior where consumers have a desire to buy or choose a product, based on experience in choosing, using and consuming or even wanting a product.

HYPOTHESIS DEVELOPMENT

Effect of E-Service Quality on E-Trust

Research on the effect of e-service quality on e-trust has been carried out by previous research conducted by Juwaini, et al (2022), the findings of this study indicate that e-service quality has a significant effect on consumer e-trust. Another finding conducted by Hakam et al (2022) shows that e-service quality is a factor that can increase consumer e-trust when making purchases. In line with the findings from Azarine & Yolanda's (2022) research, it shows that e-service quality is able to strengthen consumer e-trust. Another study conducted by Rachmawati & Syafarudin (2022) shows that good e-service quality will increase consumer e-trust when shopping online.

H₁: E-Service quality has a positive effect on e-trust

Effect of E-Trust on Online Purchase Intention

Research on the effect of e-trust on online purchase intention has been conducted by Prahawati, et al (2022), the results of this study show that consumer e-trust has a significant effect on online purchase intention. The findings of another study conducted by Rao, et al (2022) showed that e-trust was able to minimize consumer hesitation to shop online. Other findings by Wang et al

(2022) show that consumers' online purchase intention is strongly influenced by how much e-trust is. These findings are further strengthened by findings from the research of Mahadhika & Zuliestiana (2021) which shows that e-trust has an impact on increasing consumer confidence in shopping online.

H₂: E-Trust has a positive effect on online purchase intention.

Effect of E-Service Quality on Online Purchase Intention

Research on the effect of e-service quality on online purchase intention has been conducted by Goutam, et al (2022) showing the results that e-service quality has a positive and significant effect on online purchase intention. The research conducted by Ruanguttamanun & Peemane (2022) shows that e-service quality has a significant impact in increasing online purchase intention. This finding is also in line with the findings from the research of Wirawati, et al (2022) which shows that consumers consider the e-service quality provided before making an online purchase. Another finding is reinforced by research by Dhingra, et al (2022) which shows that e-service quality has a positive impact on stimulating consumer purchase intentions.

H₃: E-service quality has a positive effect on online purchase intention.

The Role Of E-Trust as Mediation Effect of E-Service Quality on Online Purchase Intention

Research on the effect of e-trust as mediation effect of e-service quality on online purchase intention was conducted by Tran & Vu (2019) which found that e-trust as mediation effect of e-service quality on online purchase intention. The findings of this study reinforce the belief that e-trust is able to increase consumers' purchase intentions when shopping online. Another finding conducted by Ruanguttamanun & Peemane (2022) found that consumers are generally more careful when shopping online than shopping offline. The findings of the study indicate that consumers will increase their confidence before shopping online to reduce the risk when shopping online. Sulthana & Vasantha (2021) found that e-trust mediates the effect of e-service quality on online purchase intention.

H₄: E-trust as mediation effect of e-service quality on online purchase intention.

RESEARCH MODEL

The model in this study is used to see the influence between variables in the study. The model in this study is as shown in Figure 1.

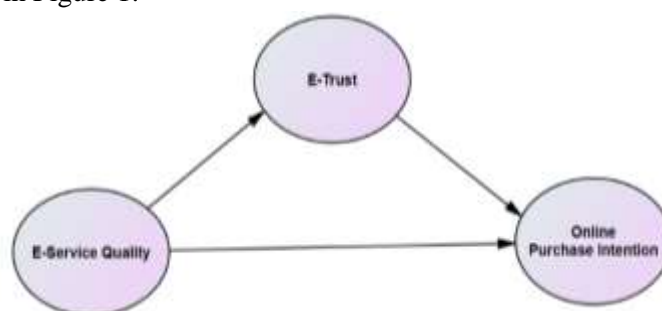


Figure 1. Research Model

IMPLEMENTATION METHOD

The process of collecting data through a survey using a questionnaire. The number of respondents in this study amounted to 200 respondents in the Special Region of Yogyakarta. This

study uses a structural equation modeling (SEM) approach with AMOS software as a test and data analysis tool.

RESULTS AND DISCUSSION

Respondent Profile

Profiles of research respondents in this study were grouped by gender, age, education, occupation. The following are the results of the detailed profile of the research respondents.

Table 1. Profile of Research Respondents

Respondent Profile	Category	Frequency	Percentage (%)
Gender	Male	90	45%
	Female	110	55%
Age	18 – 23 Years Old	120	60%
	24 – 29 Years Old	60	30%
	> 29 Years Old	20	10%
Education	High School	120	60%
	Graduated	70	35%
	Post Graduated	10	10%
Work	Undergraduate Student	146	73%
	Post Graduated	50	25%
	Employee/already working	4	2%

Source: Data Processed, 2022.

Based on table 1, it can be seen that the respondents of this study amounted to 200 respondents. Respondents by gender, dominated by female respondents. Respondents based on age, dominated by respondents 18-24 years. Respondents based on education, dominated by high school respondents. Respondents based on occupation, dominated by undergraduate student respondents.

Validity Test Results

The validity test is a test that shows the extent to which the measuring instrument used is able to measure what is being measured (Ghozali, 2018). In this study, the validity test was used to determine the level of validity of each question item used in the research questionnaire. In the validity test, the questions are said to be valid if the loading factor ≥ 0.70 (Ghozali, 2018).

Table 2. Validity Test Results

Variable	Question Items	Estimate	Explanation
e-Service Quality (ES)	ES1	,849	Valid
	ES2	,837	Valid
	ES3	,853	Valid
	ES4	,851	Valid
	ES5	,860	Valid
	ES6	,870	Valid
	ES7	,844	Valid
	ES8	,871	Valid
	ES9	,819	Valid
e-Trust (ET)	ET1	,824	Valid
	ET2	,847	Valid
	ET3	,873	Valid
	ET4	,839	Valid
	ET5	,859	Valid

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	ET6	,873	Valid
	ET7	,838	Valid
	ET8	,872	Valid
	ET9	,892	Valid
Online Purchase Intentions (PI)	PI1	,753	Valid
	PI2	,902	Valid
	PI3	,905	Valid
	PI4	,903	Valid
	PI5	,893	Valid
	PI6	,768	Valid
	PI7	,837	Valid

Source: Data processed (2022)

Based on table 2 above, it shows that all questions on each research variable, namely: e-Service Quality (ES), e-Trust (ET), and Online Purchase Intentions (PI) are in valid acceptance, because they are smaller than the loading factor value ≥ 0.70 .

Reliability Test Results

Reliability test is a test that shows the extent of stability and consistency of the measurement tool used, thus providing relatively consistent results if the measurement is repeated. To assess the level of reliability of a measuring instrument, it can be seen from the resulting C.R (Construct Reliability) and V.E (Variance Extracted) values. If the CR value is obtained from the calculation ≥ 0.70 and the VE value from the calculation ≥ 0.50 , then the measuring instrument of the variable is declared reliable (Ghozali, 2018).

Table 3. Reliability Test Results

Variable	CR	VE	Explanation
e-Service Quality	0,981	0,871	Reliable
e-Trust	0,981	0,871	Reliable
Online Purchase Intentions	0,973	0,858	Reliable

Source: Data Pocessed (2022)

Based on table 3 above, the CR value for all research variables has a value of ≥ 0.70 and a value of VE ≥ 0.5 . Thus from these results it can be concluded that the measuring instruments used in all research variables meet the reliable criteria.

Full Model Test Results

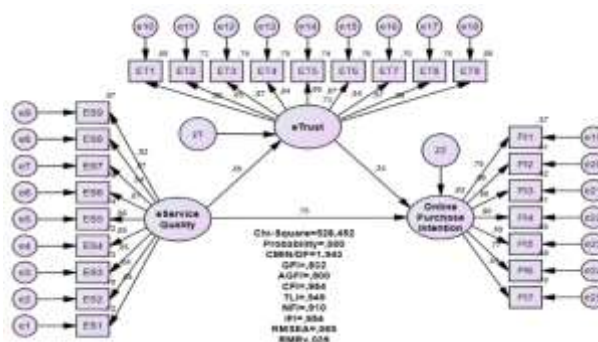


Figure 2. Full Structural Equation Modeling (SEM)

Source: Data processed (2022).

Hypothesis Test Results

Table 4. Hypothesis Test Results

Hypothesis	Estimate	SE	CR	P
e-Service Quality → e-Trust	,880	,071	12,368	***
e-Trust → Online Purchase Intentions	,213	,056	3,790	***
e-Service Quality → Online Purchase Intentions	,691	,073	9,500	***

Source: Data Pocessed (2022)

Based on table 4, it shows that in testing the first hypothesis, namely: e-Service Quality has a significant effect on e-Trust with a significant level of *** (<0.001) so it is smaller than 0.05 (5%). The second hypothesis is: e-Trust has a significant effect on Online Purchase Intentions with a significant level of *** (<0.001) so that it is smaller than 0.05 (5%). The third hypothesis is: e-Service Quality has a significant effect on Online Purchase Intentions with a significant level of *** (<0.001) so that it is smaller than 0.05 (5%).

Mediation Test Results

Table 5. Standardized Direct Effects

Hypothesis	e-Service Quality	e-Trust	Online Purchase Intention
e-Trust	,252	,000	,000
Online Purchase Intentions	,451	,239	,000

Source: Processed data (2022).

Table 6. Standardized Indirect Effects

Hypothesis	e-Service Quality	e-Trust	Online Purchase Intention
e-Trust	,000	,000	,000
Online Purchase Intentions	,704	,000	,000

Source: Processed data (2022).

Based on tables 5 and 6, the results of testing the direct and indirect effects show that the results of the Standardized Direct Effects test get a value of 0.451 while the Standardized Indirect Effects test gets a value of 0.704. The test results on the fourth hypothesis indicate that e-Trust mediates the effect of e-Service Quality on Online Purchase Intentions because the direct influence value is weaker at 0.451 while the indirect effect value is stronger at 0.704.

Discussion

Based on the results of hypothesis testing that have been described in tables 2 and 3 above, the discussion is as follows:

1. E-Service Quality has a significant effect on e-Trust

The results of the study prove that e-service quality has a significant effect on consumer e-trust in the Special Region of Yogyakarta. This shows that consumers will pay attention and consider the e-service quality provided and in the end be able to increase consumer e-trust. This shows that the important role of e-service quality provided by e-commerce service providers to consumers in increasing e-trust. E-commerce service providers should always provide excellent e-service quality to consumers in order to increase consumer e-trust. The findings of this study are also in line with the theory and findings of previous research conducted by Juwaini, et al (2022), which showed that e-service quality had a significant effect on consumer e-trust. Another finding conducted by Hakam

et al (2022) shows that e-service quality is a factor that can increase consumer e-trust when making purchases. In line with the findings from Azarine & Yolanda's (2022) research, it shows that e-service quality is able to strengthen consumer e-trust. Another study conducted by Rachmawati & Syafarudin (2022) shows that good e-service quality will increase consumer e-trust when shopping online.

2. E-Trust has a significant effect on Online Purchase Intention

The results of the study prove that e-trust has a significant effect on online purchase intentions of consumers in the Special Region of Yogyakarta. This shows that consumers will pay attention to the e-trust that has been formed before making online purchase intentions. This shows that the important role of e-trust in convincing consumers that risk can be minimized when e-trust is high and good. The findings of this study should be a concern for e-commerce service providers so that they always maintain and increase consumer e-trust. The findings of this study are also in line with the theory and findings of previous research conducted by Prahiawan, et al (2022), the results of this study show that consumer e-trust has a significant effect on online purchase intention. The findings of another study conducted by Rao, et al (2022) showed that e-trust was able to minimize consumer hesitation to shop online. Other findings by Wang et al (2022) show that consumers' online purchase intention is strongly influenced by how much e-trust is. These findings are further strengthened by findings from the research of Mahadhika & Zuliestiana (2021) which shows that e-trust has an impact on increasing consumer confidence in shopping online.

3. E-Service Quality has a significant effect on Online Purchase Intention

The results of the study prove that e-service quality has a significant effect on online purchase intentions of consumers in the Special Region of Yogyakarta. This shows that consumers will pay attention to the e-service quality provided by e-commerce service providers before making a purchase. The important role of e-service quality is very large in stimulating consumer buying interest to want to shop online. In addition, e-service quality is a factor that consumers also consider in making online purchase intentions. The findings from this study should be a concern for e-commerce service providers to always provide excellent and superior e-service quality from their competitors in order to win an increasingly competitive competition. The findings from this study are also in line with the theory and the findings from previous research conducted by Goutam, et al (2022) showed the results that e-service quality had a positive and significant effect on online purchase intention. The research conducted by Ruanguttamanun & Peemane (2022) shows that e-service quality has a significant impact in increasing online purchase intention. This finding is also in line with the findings from the research of Wirawati, et al (2022) which shows that consumers consider the e-service quality provided before making an online purchase. Another finding is reinforced by research by Dhingra, et al (2022) which shows that e-service quality has a positive impact on stimulating consumer purchase intentions.

4. E-Trust as a mediation effect of E-Service Quality on Online Purchase Intention

The results of the study prove that e-trust mediates the effect of e-service quality significantly on online purchase intentions of consumers in the Special Region of Yogyakarta. This shows that the important role of e-trust as a mediator is very large so that it can mediate the effect of e-service quality on online purchase intentions. The findings of this study should be a reference and reference for e-commerce service providers in order to always maintain and increase consumer e-trust from time to time so that they will be able to win the competition. The findings from this study are also in

line with the theory and findings from previous research conducted by Tran & Vu (2019) which found that e-trust as mediation effect of e-service quality on online purchase intention. The findings of this study reinforce the belief that e-trust is able to increase consumers' purchase intentions when shopping online. Another finding conducted by Ruanguttamanun & Peemane (2022) found that consumers are generally more careful when shopping online than shopping offline. The findings of the study indicate that consumers will increase their confidence before shopping online to reduce the risk when shopping online. Sulthana & Vasantha (2021) found that e-trust mediates the effect of e-service quality on online purchase intention.

CONCLUSION

Based on the description in the discussion above, the conclusions in this study are as follows:

1. E-Service Quality has a significant effect on online consumer e-Trust in the Special Region of Yogyakarta. This shows that the better the e-Service Quality provided, the higher the online consumer e-Trust.
2. E-Trust has a significant effect on Online Purchase Intentions of online consumers in the Special Region of Yogyakarta. This shows that the better the consumer's e-Trust, the higher the Online Purchase Intentions.
3. E-Service Quality has a significant effect on Online Purchase Intentions of online consumers in the Special Region of Yogyakarta. This shows that the better the e-Service Quality provided to consumers, the higher the Online Purchase Intentions.
4. E-Trust mediates the effect of e-Service Quality on online consumer's online purchase intentions in the Special Region of Yogyakarta. This shows that e-Trust must be stronger than the influence of e-Service Quality in order to be able to act as a mediator of the influence of e-Service Quality on Online Purchase Intentions.

SUGGESTION

1. For Further Researchers

Future researchers are expected to be able to add other variables that also influence consumers' purchase intentions online, such as price, product quality, lifestyle, and reference groups. In addition, future research is expected to measure not only purchase intentions, but can also reach the stage of consumer purchasing decisions in order to be able to in-depth explain consumer buying behavior online.

2. For Companies

Based on the results of this study, e-commerce companies should pay attention to the factors that influence consumer buying intentions online, namely e-Service Quality and e-Trust. These two factors are important for consumers because based on the results of this study, they have a significant impact on consumers' online purchase intentions. If these two factors are considered properly, it will have a big impact on e-commerce companies in winning the competition.

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