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**STRUCTURAL EQUATION MODELING- PARTIAL LEAST SQUARE :
ANALYSIS OF THE EFFECT OF WEBSITE QUALITY ON PURCHASE
INTENTION IN SHOPEE E-COMMERCE (CUSTOMER'S TRUST AS
INTERVENING VARIABLE)**

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**STRUCTURAL EQUATION MODELING- PARTIAL LEAST SQUARE :
ANALYSIS OF THE EFFECT OF WEBSITE QUALITY ON PURCHASE
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ABSTRACT

This study aims to investigate the effect of website quality on consumer trust, the effect of website quality on purchase intention, the effect of consumer trust on purchase intention and investigate the indirect effect of website quality on purchase intention with consumer trust as an intervening variable in the Shopee's E-Commerce. The population of this research is all shopee visitors in 2019 amounting to 90.7 million. Samples of this research are undergraduate students of the Faculty of Economics, Pamulang University who are users of the Shopee E-Commerce. The sample in this study used purposive sampling with certain criteria and used an iterative formula in order to obtain a total sample size of 100 people. The data analysis method used in this research is to analyze the measurement model (outer model) consisting of convergent validity and reliability tests, the structural model analysis (inner model) and hypothesis testing. Data analysis using Structural Equation Modelling with Partial Least Square Approach. In this study it was found that there was a positive and significant influence between website quality on consumer trust, there was a positive and significant influence between website quality on purchase intention, there was a positive and significant influence between consumer trust on purchase intention and there was a significant positive influence between the indirect variables, namely website quality on purchase intention with consumer trust as an intervening variable at the real level of 10%.

Keywords: (Consumer Trust, Intervening Variable, E-Commerce)

INTRODUCTION

The Internet dependency rates have increased in recent years in Indonesia especially in 2020 due to Covid-19 pandemic. The internet has become a part of human life, all the aspects related to the internet such as in telecommunication, education and even shopping behavior. It can be seen there is an increase on number of e-commerce listed in Indonesia. The 91% of the total population has visited an online retail store in any devices (Datareportal, 2019). There used to be one e-commerce in Indonesia, called Kaskus and only members who could shop in that platform. However, we can see there is a lot of e-commerce platform such as Shopee, Lazada, Blibli and etc. Recently, Shopee, Singapore based e-commerce, is the most popular one with “free shipping” program which entered Indonesia market since 2015. It has achieved as top e-commerce for ten consecutive based on ranking in the Playstore and Appstore. It proves online market growth rapidly in a short time. The reason is people prefer shopping through online market due to convenience reason. The products and services can be selected easily by the consumers without hustling to visit the store back and forth physically.

The increasing on online market has encouraged to conduct research to find out what factors influence consumer behavior, especially in terms of purchase intention. To build the loyalty for long-term consumer, ³⁶ it is important to provide well-perceived service quality especially in the virtual environment. The consumer's loyalty portray how they put their trust to service online provider. Higher trust indicates higher intention to buy the products and services. Eroglu et al. (2003) suggested that purchase intentions is driven ⁴ by various stimulus in the online environment and by the consumers' emotional responses. Jiang et al. (2010) put website quality as environmental stimulus that affect on the consumer's emotion and lead to the purchase decision. Despite being growth rapidly, Indonesia is still lagging behind compared to Singapore, Malaysia, and Thailand in term of the number of spending on e-commerce. Statistika Digital Market Outlook reported that the average Indonesian e-commerce shopper spent just

US\$89 on online in 2018. The low purchase rate raises concerns over the problem due to unattractive website design.

Website is an intermediary for the consumer interact with the store, that is why it become crucial components on the online shopping environment (Jiang et al., 2010). The study run by Bai et al. (2008), indicated that website quality influenced the customer satisfaction positively. The customer satisfaction also gave the positive influence to purchase intention. Shahnaz (2016) had also the similar results where website quality gave a positive impact on purchase intention with consumer's trust as an intervening variable. The website that able to meet consumer desires is a quality website (Afshardost et al., 2013). Gregg and Walczak (2010) stated the consumer's trust driven by website quality is likely to do a purchase. By using the stimulus-organism-response (S-O-R) paradigm, Hsu and Tsou (2011) stated that purchase intention strongly supported by website quality. Therefore, this study aims to investigate the effect of Website Quality on Purchase Intention with Consumer's Trust as Intervening Variable. This study will conduct a case study on Shopee E-Commerce.

Hypothesis :

H₁: Website Quality Will Have a Positive Significant Effect on Consumer Trust

H₂: Website Quality Will Have a Positive Significant Effect on Purchase Intention

H₃: Consumer Trust Will Have a Positive Significant Effect on Purchase Intention

H₄: Website Quality Will Have a Positive Significant Effect on Purchase Intention

with Consumer Trust as an Intervening Variable

MATERIALS AND METHODS

Data Collection Techniques

¹ This research is an explanatory research, namely research that explains the causal relationship between variables through hypothesis testing on the same data. Based on explanation, the research is associate research that is research that aims to determine the relationship or influence of two or more variables.

Operational Definitions of Variables

Independent Variable (X₁)

Website Quality can be seen as an attribute of a website that contributes to fulfill consumer needs (Gregg & Walczak, 2010). ³⁵ Kim and Niehm (2009) divided the dimension of website quality into five categories, such as:

1. Information
2. Security
3. Easiness
4. Convenience
5. Service Quality

Intervening Variable (Z)

Morgan and Hunt (1994) defined trust as the belief that the trustee will behave in a favorable manner. Further, they state that is critical in successful alliances between firms. As such, trust refers to believing that the trustee will not do harm to the trustor and that negative consequences will not occur. According to (Mayer et al, 1995) classified the trust perception of online transaction into three components, such as :

1. Ability
2. Integrity
3. Benevolence

² In the context of electronic commerce, trust becomes an even more important issue since exchange relationship are based on the impersonal nature of the internet infrastructure. In particular, consumers face the challenge of buying a product or service online from an unfamiliar merchant; moreover they can not actually see or touch the product. Trust plays a

central role in helping consumers overcome the perceptions of risk and insecurity (McKnight, Choudhury, & Kacmar, 2002).

5. Dependent Variable (Y)

Purchase Intention

Online purchase intention, an important predictor of actual buying behavior, refers to an outcome of criteria assessment of consumers regarding website quality, information search, and product evaluation (Poddar et al., 2009; Hausman and Siekpe, 2009). Online purchase intention reflects the desire of consumers to make a purchase through the website. According to Ferdinand (2006) identified the indicators of purchase intention, such as :

1. Transactional Intention
2. Referential Intention
3. Preferential Intention
4. Explorative Intention

Sample Collection Techniques

The population in this study was 90.7 million Shopee users in 2019 (katadata, 2019). The data source used in this study is primary data. Data obtained by distributing questionnaire online. The sampling method used in this study is non probability sampling, where each member of population has a zero value (Hidayat & Sadewa, 2020). The characteristics chosen from the undergraduate students of Accounting Major of Pamulang University are the students who have made a minimum of one time online buying at Shopee e-commerce by using Slovin Formula, the samples with an error rate of 10% would be determined :

$$\begin{aligned} n &= \frac{N}{1 + N(k)^2} \\ &= \frac{90,7 \times 10^6}{1 + 90,7 \times 10^6 (10\%)^2} \\ &= 99.99988975 \approx 100 \end{aligned}$$

where: n is the number of samples, N is the total population (90.7 million Shopee users in Indonesia on 2019) and k means the error rate used is 10%.

Data Analysis Techniques

¹ The data analysis method used in this study was outer model, consist of convergent validity and reliability, the inner model and hypothesis test. More over, it would apply Structural Equation Modeling with Partial Least Square approach.

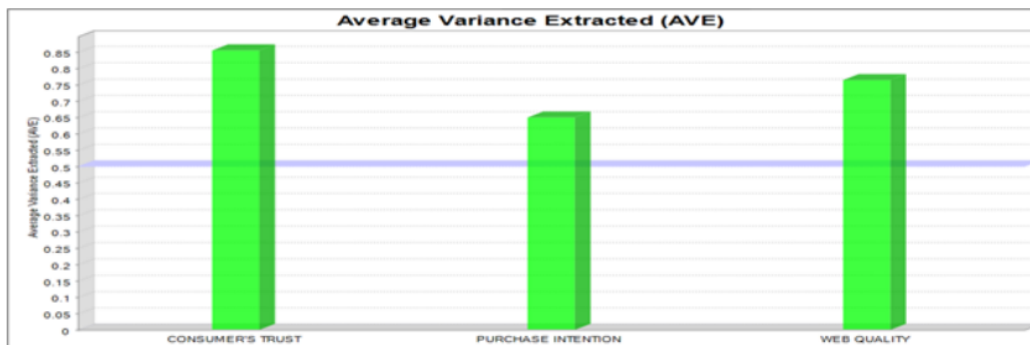
RESULTS AND DISCUSSION

Initial Data Processing Using Structural Equation Model-Partial Least Square

Data processing in this study uses the Smart PLS application version 3. Data that has been filled out by respondents is put together as tabulated data has been programmed in Smart PLS, so that in this process the model shape, loading factor, significance of each latent variable can be identified.

According to Average Variance Extracte (AVE) results, Endogenous latent variable (purchase intention) had 0.65 AVE while exogenous variables had a 0.75. Intervening variable (consumer's trust) had 0.85 AVE. It meant all variable were valid, because the value of AVE were more than 0.50.

Figure. 1 AVE Test

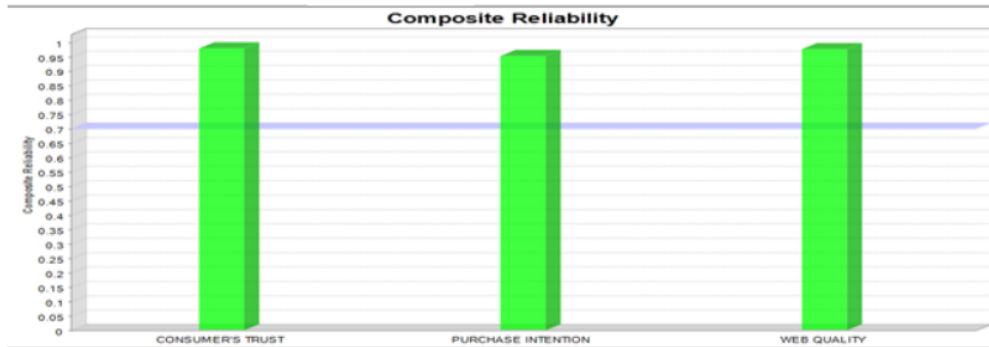


Reliability Test

The construct will be ²⁰ reliable if the value of Cronbach's Alpha and Composite Reliability is above 0.70. According to the result of ²⁰ Cronbach's Alpha and Composite Reliability all the construct had score mor than 0.70. It meant the consistency and stability were

high. Thus, the construct or variable in this study become fit and the questionnaire had reliable questions. It meant each construct had a good level of reliability.

Figure. 2 Reliability Test



Measurement Model Results (Outer Model)

An indicator is declared valid if a loading factor has a loading value more than cross loading. From table 1, it can be seen that all loading value have a value greater than cross loading, so the indicators used in this study are valid or have fulfilled convergent validity and discriminant validity.

Table 1. Cross Loadings

	Consumer Trust	Purchase Intention	Web Quality
19			
X1.1	0.768	0.723	0.797
X1.10	0.843	0.830	0.894
X1.11	0.845	0.807	0.882
X1.12	0.789	0.750	0.822
X1.13	0.810	0.776	0.848
X1.2	0.842	0.816	0.886
X1.3	0.829	0.831	0.886
19	0.782	0.816	0.853
X1.5	0.857	0.852	0.913
X1.6	0.847	0.853	0.907
X1.7	0.817	0.830	0.879
X1.8	0.734	0.679	0.755
3	0.833	0.812	0.879
X2.1	0.963	0.855	0.924
X2.2	0.897	0.801	0.857
X2.3	0.873	0.796	0.819
X2.4	0.963	0.868	0.911
X2.5	0.917	0.830	0.865
X2.6	0.933	0.846	0.878
X2.7	0.897	0.819	0.840
X2.8	0.860	0.778	0.810
Y1.10	0.602	0.634	0.573

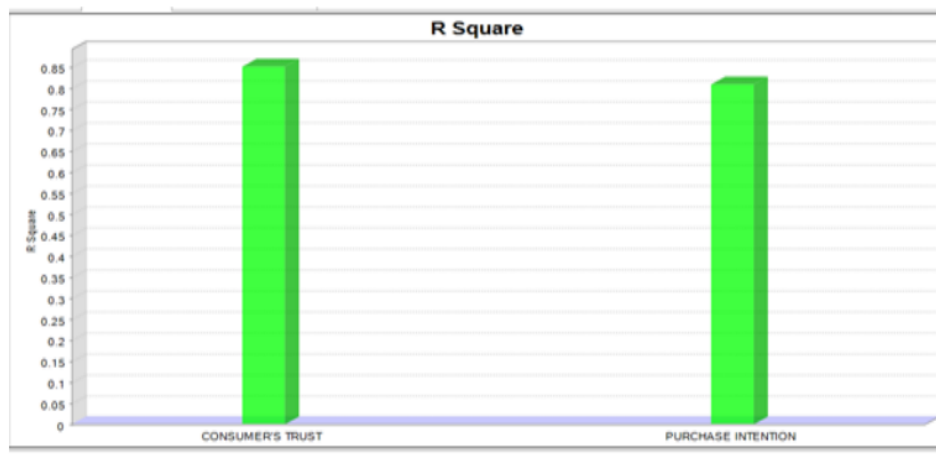
Y1.11	0.666	0.698	0.629
Y1.2	0.715	0.823	0.777
Y1.3	0.747	0.813	0.746
Y1.4	0.760	0.845	0.784
Y1.5	0.657	0.729	0.677
Y1.6	0.762	0.830	0.762
Y1.7	0.810	0.859	0.779
Y1.8	0.643	0.749	0.712
Y1.9	0.691	0.779	0.728
Y1.1	0.715	0.839	0.800

Structural Model Results (Inner Model)

According to Hair in Latan & Ghozali (2012), a model is said to be strong if the value of R Square is 0.75, the model is moderate if the value of R Square is 0.50, and the model is weak if the value of R Square is 0.25. The result of this study in Figure 3 shows that the value of R Square for the Purchase intention variable is 0.805. This value indicates that the purchase intention variable can be explain by the construct (website quality and consumer trust), amounting to 80.5%, while the rest is influenced by other variables not explained in the research model. In this research, the model is strong.

R Square value for consumer trust variable is 0.850. This means that value indicates that the consumer trust variable can be explained by the construct (website quality) of 85%, while the rest is influenced not contained in the research model.

Figure 3. R Square Model



Besides seeing the magnitude of the value of R Square, evaluation of the PLS model can also be done with Q², predictive relevance. This approach was adapted by PLS using the blindfolding procedure (Latan&Ghozali,2012). Table 2 shows the Q² value of 0.673 for the consumer trust variable and 0.482 for the purchase intention variable. Q² value > 0 indicates that this research model has predictive relevance.

Table 2. Q Predictive Relevance

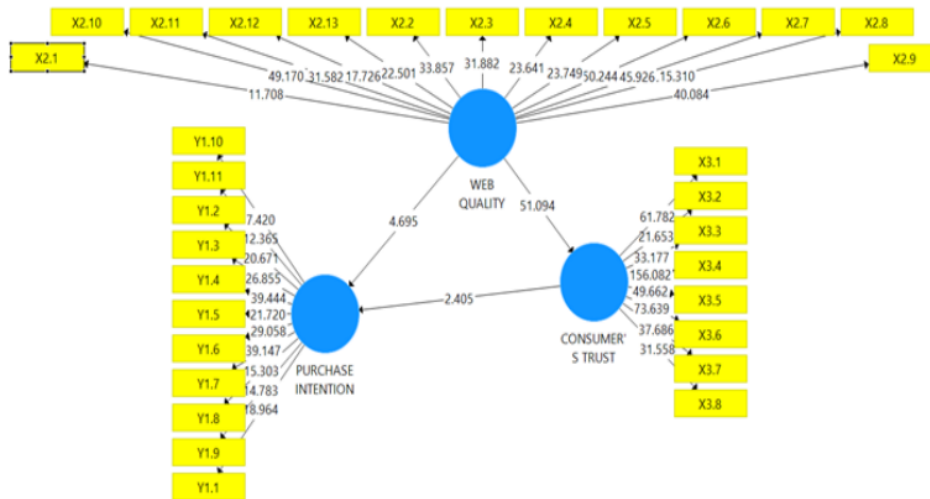
Variable	SSO	SSE	Q ²
Consumer Trust	800.000	261.883	0.673
Purchase Intention	1.100.000	570.231	0.482
Website Quality	1.300.000	1.300.000	

To measure the significance of the research model, bootstrapping procedures need to be performed. Table 3 shows the results of bootstrapping and path coefficients in the research model with a significance of α = 10%.

Table 3. Path Coefficient

Variable	Original Sample	Sample Mean	Standard Error	T Statistics	P Values
Consumer Trust--> Purchase Intention	0.312	0.318	0.130	2.405	0.017
Website Quality-->Consumer Trust	0.923	0.922	0.018	51.094	0.000
Website Quality--> Purchase Intention	0.604	0.599	0.129	4.695	0.000
Website Quality-->Purchase Intention (with Consumer Trust as Intervening Variables)	0.287	0.293	0.120	2.395	0.017

Figure 4. Bootstrapping Results



7 Discussion

8 Discussion of Hypotheses¹⁶

9 Website Quality Will Have a Positive Significant Effect on Consumer Trust

10 The path coefficient between website quality and consumer trust was 0.923 with t-
11 statistic $51.094 > 1.64$ (significance level $\alpha = 0.1$), which meant there was a positive and
12 significant impact between website quality and consumer trust. In other words H_1 is being
13 accepted. A positive value on the parameter coefficient means that the higher website quality,
14 consumer trust will increase. The result supported Nursyirwan(2020) that website quality has
15 significant influence on consumer trust.

16 Website Quality Will Have a Positive Significant Effect on Purchase Intention¹⁰

17 The path coefficient between website quality and purchase intention was 0.604 with t-
18 statistic $4.696 > 1.64$ (significance level $\alpha = 0.1$), which meant there was a positive and
19 significant impact between website quality and purchase intention. The higher level of website
20 quality, will lead the increasing on purchase intention. In other words, H_2 is being accepted.
21 The result supported Nursyirwan (2020) that website quality has significant influence on
22 purchase intention.

23 Consumer Trust Will Have a Positive Significant Effect on Purchase Intention¹⁰

24 The path coefficient between consumer trust and purchase intention was 0.312 with t-
25 statistic $2.405 > 1.64$ (significance level $\alpha = 0.1$), which meant there was a positive significant
26 effect between consumer's trust and purchase intention. In other words, H_3 is being accepted.

27 Website Quality Will Have a Positive Significant Effect on Purchase Intention with 28 Consumer Trust as an Intervening Variable³

29 The path coefficient results obtained between the website quality variable on purchase
30 intention with a t-statistic value of $2.395 > 1.64$ (significance level $\alpha = 0.1$) concluded that there
31 was a significant influence between website quality and purchase intention with consumer trust
32 as an intervening variable. From the results it can be concluded that H_4 is accepted.

33

3

34 CONCLUSIONS AND SUGGESTIONS

35 Conclusions

36 Based on the results of the study, the effect of the relationship of exogeneous latent
37 variables to endogeneous latent variables can be explained as follows:

- 38 1. There was a positive significant effect between website quality and consumer trust.
- 39 2. There was a positive significant effect between website quality and purchase
40 intention.
- 41 3. There was a positive significant effect between consumer trust and purchase
42 intention.
- 43 4. There was a positive significant effect between website quality and purchase
44 intention with consumer trust as an intervening variable.

45

46 Suggestions

- 47 1. Next research should be replicate this research by adding other variables to measure
48 consumer trust and purchase intention.
- 49 2. Next research should use a larger and more extensive sample of geographically,
50 demographic or scope.
- 51 3. Next research is expected to use some examples of e-commerce, other than Shopee,
52 as well as comparisons between e-commerce so that it can be seen the comparison
53 of consumer trust and purchase intention clearly and can be generalized.

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