

The Effect of Service Quality and Trust on Purchase Intention in E-Commerce

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ABSTRACT

This study aims to explore the influence of service quality and trust on purchasing intentions in e-commerce in Indonesia, where in the era of digitalization, there are many different options provided by various kinds of e-commerce with different qualities. E-commerce needs to know how much customer purchase intention focuses on service quality and increasing customer trust by paying attention to reputation, quality of information, product delivery, and transaction security. The population in this study had shopped at one of the e-commerce sites (Tokopedia, Shopee, Bukalapak, Lazada) at least the last 6 months. In this study, 228 respondents who had shopped at Indonesian e-commerce were collected and were analyzed with the purposive sampling method using an online questionnaire. This research is a quantitative research with the Structural Equation Model (SEM) method of Lisrel 88. The results of this study show that the variables of information quality and transaction security do not affect trust, yet reputation variables and product delivery affect trust. Trust variables and service quality have positive effects on the purchase intention variable. These findings have managerial implications for maintaining customer trust and improving service quality to improve customer purchase intentions.

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1. INTRODUCTION

Due to technological advances, people are experiencing changes in the way they shop. Changes that occur due to technological advances and the impact of the covid-19 pandemic have an influence on the way people carry out their daily activities (Jílková & Králová, 2021). Currently, shopping can be done by not physically going to a shopping place but can be done through an application or website commonly called e-commerce (Qing & Jin, 2022). Trust is one aspect that needs to be considered with technological advances, especially transacting through e-commerce which has a high potential risk relationship (Nalendra et al., 2021). Therefore, the factor of customer trust in e-commerce is a key factor in e-commerce itself (Hussein et al., 2020). Increasingly, the level of popularity of e-commerce among the public is increasing and the procedure for buying and selling transactions that occur between buyers and sellers in online shopping applications has changed significantly compared to conventional shopping, therefore having high trust from consumers can have a positive impact on e-commerce to increase purchase intentions (Maia et al., 2020).

Because the number of e-commerce in Indonesia is increasing, e-commerce needs to pay attention to its company reputation to be able to compete with competitors. E-commerce also needs

to pay attention to service quality which affects consumer purchase intentions (Qalati et al., 2021). In addition, e-commerce needs to pay attention to security in product delivery, product information and cooperation with goods delivery services, as well as security in transactions to give a good impression to consumers (Wopperer, 2002; Xie et al., 2021; Zheng et al., 2019). The quality of service owned by each e-commerce can be a benchmark for consumers to have a purchase intention towards that e-commerce (Qalati et al., 2021; Song et al., 2022). Consumer purchase intentions will increase if e-commerce can gain trust and provide the best service and always make various changes (Peña-García et al., 2020).

Previous research has discussed the relationship between several variables, namely the effect of service quality on purchase intention (Qalati et al., 2021; Zeithaml et al., 1996), the effect of trust on purchase intention (Maia et al., 2020; Nalendra et al., 2021; Nicolaou & McKnight, 2006), the effect of reputation on trust (Qalati et al., 2021), the effect of information quality on trust (Nicolaou & McKnight, 2006), the effect of product delivery on trust (Xie et al., 2021; Zheng et al., 2006), 2021; Zheng et al., 2019), and the effect of transaction safety on trust (Bolton & Hand, 2006; Wopperer, 2002), however, there are still rare studies that explore the effect of service quality and trust on purchase intention in the e-commerce industry, in line with research recommendations (Qalati et al., 2021) to consider service factors as supporting purchase intention in e-commerce. Because e-commerce is a new media that people feel in shopping without meeting directly between sellers and buyers, therefore, service quality factors can be considered to influence customer purchase intentions.

The purpose of this study is to explore the effect of trust and service quality on purchase intention in e-commerce in Indonesia. Through this research, it is hoped that it can contribute to the level of theory or marketing management science and have positive implications for the process of developing e-commerce in Indonesia.

2. RESEARCH METHOD

This study uses a quantitative approach method. Data collection in this study used a survey method by distributing questionnaires using an online questionnaire. Measurements were made on a Likert scale of 1-5 (strongly disagree - strongly agree). Measurement of service quality variables is adopted from Parasuraman et al. (1985) & Qalati et al. (2021) consists of 9 scale items. The trust variable consists of 5 scale items adopted from Nalendra et al. (2021), Nicolaou & McKnight (2006) and Yasin & Bozbay (2011). The reputation variable consists of 6 scale items adopted from Yasin & Bozbay (2011). The information quality variable consists of 5 scale items adopted from Nicolaou & McKnight (2006) and Setia et al. (2013). For product delivery, it consists of 5 scale items adopted from Gulc (2021). The transaction safety variable consists of 5 scale items adopted from Quan et al. (2022). And for the purchase intention variable consists of 3 scale items adopted from Peña-García et al. (2020).

The total measurements amounted to 38 scale items which in detail can be seen in the operational variables in appendix 2 and the questionnaire in appendix 3. The total population in this study is unknown. Respondents of this study were selected using purposive sampling method. The respondents are those who make purchasing decisions in e-commerce and have experience making purchases in e-commerce. The population for this study are customers who purchased products in one of the 4 e-commerce (Tokopedia, Shopee, Bukalapak, or Lazada) and made at least 1 transaction in the last 6 months, with a birth year range of 1965 - 2004. This study is a quantitative research with data processing and analysis using Structural Equation Model (SEM) method with Lisrel 88 tool. Lisrel takes into account all covariance in the data so as to allow all correlations, shared variances and paths in the model when estimating significant levels and path coefficients (Bollen et al., 2014).

Researchers conducted factor analysis for validity and reliability tests using SPSS 26. Validity tests using SPSS 26 were carried out by looking at the Kaiser Meyer-Olkin (KMO) and Measure of Sampling Adequacy (MSA) measurement values. KMO and MSA values greater than 0.5 mean that the factor analysis is appropriate. The reliability test uses Cronbach's Alpha measurement. The more the Cronbach's Alpha value approaches 1 (one), the better (Hair Jr et al., 2014). After the pre-test, out of 38 questions, all were declared valid to be used as a questionnaire. In the reputation variable, there are 9 questions declared valid, the information quality variable has 5 statements declared valid, the product delivery variable has 6 statements declared valid, the transaction safety variable has 5 statements declared valid, the trust variable has 5 statements declared valid, the service quality variable has 5 statements declared valid, and the purchase intention variable has 3 statements declared valid. The number of respondents needed in this study is at least 5 times the number of questions on the questionnaire (Hair Jr et al., 2014). That means, the minimum number of respondents needed is 190 respondents, and the number of samples in this study were 228 respondents.

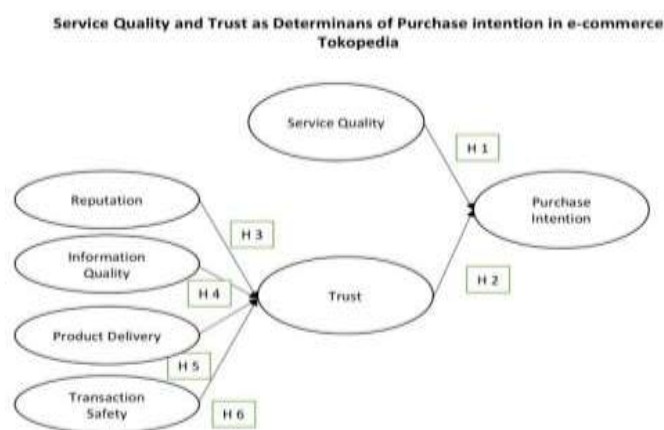


Figure 1. Research Model

3. RESULTS AND DISCUSSIONS

Result

Respondents of this study are Indonesians with the criteria of having made purchases in Indonesian e-commerce within the last 6 months and have an age range of 17 years to 44 years old. Respondents were predominantly female as many as 141 respondents (56.85%) and the remaining 107 respondents (43.15%) were male. Respondents were mostly aged between 27 - 44 years as many as 143 respondents (57.66%) and less than 27 years old as many as 101 respondents (40.73%). Respondents predominantly come from Jabodetabek as many as 221 respondents (89.11%) and outside Jabodetabek as many as 27 respondents (10.88%).

Respondents who have shopped in e-commerce in the last 6 months are 224 respondents (90.32%) and the rest have never shopped as many as 24 respondents (9.68%). The most respondents have jobs as private employees as many as 157 respondents (68.86%), students and other jobs each as many as 28 respondents (12.28%), entrepreneurs as many as 12 respondents (5.26%), and civil servants as many as 3 respondents (1.32%). Average monthly expenditure between 3-5 million rupiah as many as 86 respondents (37.72%), average monthly expenditure between 2-3 million rupiah as many as 68 respondents (29.82%), monthly expenditure of more than 5 million rupiah as many as 58 respondents (25.44%), and as many as 16 respondents (7.02%) have an expenditure of less than 2 million rupiah. Meanwhile, the e-commerce most frequently visited by respondents is Tokopedia as many as 146 respondents (64.04%), Shopee as many as 74 respondents (32.46%), and Lazada as many as 8 respondents (3.51%). Most respondents made transactions in e-commerce in a month between 2-5 times as many as 148 respondents (64.91%), less than 2 times as many as 43 respondents (18.86%), and more than 5 times as many as 37 respondents (16.23%).

Based on the results of the validity and reliability tests using SPSS, it is declared valid because all KMO and MSA value variables are above 0.5, namely: reputation (0.876), information quality (0.866), product delivery (0.800), transaction safety (0.863), trust (0.729), service quality (0.844), purchase intention (0.705), and the Cronbach's Alpha value is close to 1 (one), namely reputation (0.907), information quality (0.889), product delivery (0.859), transaction safety (0.892), trust (0.827), service quality (0.942), purchase intention (0.886).

Structural test analysis is carried out to be able to determine the R2 value in each equation. The R2 value serves to provide how much the independent variable can explain the dependent variable. Based on the results of SEM analysis, 2 equations were obtained from this study. The first equation is that the trust variable is influenced by reputation, information quality, product delivery, and transaction safety with an R2 value of 0.75. This means that 75% of the variance of trust can be explained by reputation, information quality, product delivery, and transaction safety while the remaining 25% can be explained by other variables not included in this study. The second equation is that the purchase intention variable is influenced by trust and service quality with an R2 value of 0.93. This means that 93% of the variance of purchase intention can be explained by trust and service quality while the remaining 7% can be explained by other variables not included in this study. Based on the fit test analysis, most of the tests show a good fit chi-square, rmsea, AIC, NFI, CFI, IFI, RFI, critical N. Based on the results of the analysis, it can be seen that there is a fit between the entire model (goodness of fit) even though for GFI, AGFI, PGFI it is still at the marginal fit.

Discussion

This research thoroughly intends to explore further the influence between reputation, information quality, product delivery, and transaction safety on trust variables and the influence between trust and service quality variables on purchase intention. With the large number of e-commerce in Indonesia and growing rapidly, each e-commerce needs to know what weaknesses and advantages it can do to gain an advantage over competitors. This is in line with the increasing number of customers who are starting to adapt to shopping online due to the Covid-19 pandemic. Customers are faced with many e-commerce options that are currently actively doing business in Indonesia, and make customers more critical in determining which e-commerce to choose to make purchases.

The first hypothesis test shows the results of the analysis that service quality has a positive impact on purchase intention. The results of this study agree with the research of Suciningrum & Usman (2020) where service quality has an impact on customer satisfaction and is a result that can determine the level of success in sales, namely the seller's ability to provide quality service to consumers so that they can achieve satisfaction. By providing good service, namely processing orders quickly and providing responses according to customer wishes, it has a huge impact on customers having purchase intentions on an e-commerce (Gulc, 2021). Good service quality can certainly make customers feel happy and comfortable with the products we offer or sell. Therefore, purchase intention can be associated with customers who have made purchases and feel satisfied by the services that e-commerce has provided to fulfill their needs, therefore, this research is in line with previous research that service quality will affect the purchase intention of customers.

The results of the trust hypothesis test have a positive effect on purchase intention. The results of this study are in line with research by Qalati et al. (2021) which states that trust has an effect on purchase intention, where the trust given to consumers and received well can affect consumers who will make purchases. The more customer trust increases, the consumer has an increased purchase intention as well. In the era of digitalization, customers can find out information spread on the internet, if a company does something bad, then customers will quickly lose trust in the company. Therefore, trust will affect a person's purchase intention. There are factors that can affect customer trust, and the factors discussed in this study are reputation, information quality, product delivery, and transaction security. Factors that are stated to have an effect on trust will help customers to know the basis for the growth of trust in e-commerce.

The results of the analysis of the reputation variable of a company have a positive effect on consumer trust. The results of this study are in line with research by Aparicio et al. (2021) which states that reputation has a positive effect on trust. Likewise with the research of Qalati et al. (2021) which states that company reputation can increase customer trust. Where the better reputation a

company has, the customer trust will also increase, and vice versa, if a company's reputation falls, customer trust will also disappear. Reputation is one of the crucial things for every company because reputation takes a long time to be said to be a good company reputation but a good company reputation can be destroyed in a short time. Therefore, the company's reputation is crucial, because reputation can affect trust and trust affects purchase intention, if the company's reputation is not good, it will be difficult for the company to compete.

It is known in the analysis test results that information quality does not have a positive effect on consumer trust. The results of this study are not in line with research by Nicolaou & McKnight (2006) which states that information quality has a positive effect on trust. There are differences in media between this research and previous research, where this research media is e-commerce and the previous research media is inter-organizational electronic exchange where the information required is required to be of high accuracy so that no errors are made to customers which can result in lost customer trust, in contrast to e-commerce where the quality of information required is only in outline so that if detailed information is not included, customers can search for other information via the internet, so the quality of this information will not affect customer trust (Azzedin & Ghaleb, 2019). To find out the certainty of information provided by the seller, customers can see based on the results of testimonials that have been listed by previous buyers about the product so that buyers have different information from another point of view.

There are several factors that result in this study resulting in information quality having no effect on trust. Apart from the media used by researchers that are different from previous studies that have been discussed, the factor of questions given to respondents can also be one of the causes of the relationship between information quality and trust has no effect, due to the respondents' lack of understanding of the questions.

In the analysis of product delivery variables on trust, it was found that product delivery has a positive effect on consumer trust. The results of this study are in accordance with research conducted by Gulc (2021) where product delivery requires a fast and efficient process that affects the quality of service that gives consumers confidence in making purchase intentions. Research conducted by Kant et al. (2008) shows that timely delivery of goods can benefit the company because customers have confidence in the company and have no doubts about making transactions. In product delivery, realtime features can be added which are useful for increasing customer satisfaction and customer confidence in buying goods in e-commerce and using product delivery services.

It is known that the sixth hypothesis test shows the results of the analysis that transaction security does not have a positive effect on consumer confidence. The results of this study are not in line with research by Wopperer (2002) where the results of the study focus more on problems that occur due to transmission or device errors that can disrupt the transaction process, but this has no effect on customer trust in e-commerce. Transaction security in e-commerce has been resolved by e-commerce, namely by providing payment options with cash on delivery (COD) where customers are not worried about transaction failures, because transactions can be made when the goods have been received. There are many advantages if the customer uses the cash on delivery feature where the customer can feel a sense of security for the goods to arrive at the customer before the customer makes a transaction, and if when the goods are received there are several defects in the product, the customer can reject the goods.

In addition to the cash on delivery feature, e-commerce also conducts transactions using the virtual account feature where the seller will receive money from the sales made by the customer after the customer confirms that the goods have been received and in accordance with the information provided by the seller to e-commerce. The level of trust that banks have built in the community has been recognized by e-commerce so that most of the ways to pay in transactions involve banking to avoid distrust by customers. Therefore, transaction security adds to the effect that transaction security in Indonesian e-commerce has a negative effect on trust.

4. CONCLUSION

This study identifies the influence between reputation, information quality, product delivery, and transaction safety on trust variables and the influence between trust and service quality variables on purchase intention. The results of this study provide information that service quality has a positive

effect on purchase intention and is a variable that has a very significant effect. Then the trust variable has a positive effect on purchase intention and then company reputation has a positive effect on consumer trust in e-commerce but the quality of information does not have a positive effect on customer trust in e-commerce. For product delivery variables, it has a positive effect on consumer confidence in e-commerce but transaction security does not have a positive impact on consumer confidence in e-commerce. When respondents get good service quality and respondents' trust is high, they will intend to make a purchase. In previous research, there were competitive price variables and trust in purchase intention and it was found that the competitive price variable had no effect on purchase intention, and based on this research the authors changed the competitive price variable to service quality and obtained positive results.

There are several limitations to this study, starting from data collection which only uses one method, namely through online questionnaires, because data collection is carried out during a pandemic which makes it difficult to interact with the public. The second limitation is that this research only focuses on e-commerce in Indonesia. The third limitation is that there is no certainty from respondents in answering questions honestly.

There are several suggestions for further developing this research. The first suggestion is to consider expanding the scope and respondents to increase the accuracy of this research. The second suggestion, to be carried out with different methods to reduce subjective factors in the questionnaire and use other methods in collecting respondents and adding variables related to trust. The third suggestion, further research can be done to find out the further impact of purchase intention. This research has important managerial implications, especially for e-commerce in Indonesia, namely by improving service quality and continuing to increase customer trust can affect customer purchase intentions. With the purchase intention of customers, it will bring transactions to be carried out in e-commerce and show that e-commerce prioritizes the perception of customers. It should be noted to improve the quality of information provided to customers so that customers do not make mistakes when making transactions and also always carry out maintenance on the payment system, so that any errors or irregularities when making transactions do not occur, and provide compensation if an error occurs in the transaction system.

The results of this study are expected to broaden knowledge and be useful for current management who will make new policies or business strategies. This study can also be used by companies that want to increase their competitiveness with their competitors. And also this research is expected to make e-commerce in Indonesia increasingly prioritize the interests of consumers and continue to innovate for the progress of e-commerce.

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