

## The Service and Security Quality for The Trust and Implication in Online Purchasing Decision

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### ABSTRACT

The purpose of this study is to learn about the effects of service and security quality on trust and their implications for online purchasing decisions. This study's samples are drawn from South Sumatran residents who have made online purchases—roughly 170 people. The data analysis technique in this study is SEM-PLS. The results of the study show that service quality and security have a positive and significant impact on trust and their implications for online shopping decisions in marketplaces. The security variable has a greater influence than the service quality variable on trust and online shopping decisions in the marketplace.

**Keywords:** Service Quality, Security, Trust, Shopping Decision.

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### INTRODUCTION

The development of information and communication technology is very fast, both in developed countries and in developing countries like Indonesia. One of the developing information and communication technologies is the internet. The presence of the internet has changed most of the ways of life and daily human activities (Dzulkarnain, 2019). Technological advances on the internet cause changes in consumer lifestyles. The large number of internet users causes various changes in behavior in society (Wijaya & Paramita, 2014). The last few years of developments in the fields of communication, technology, information, and marketing have led to a new shift in the way consumers offer and buy certain products and services (Dessyaningrum, 2020).

Data on e-commerce users in Indonesia since 2017 shows that they have continued to increase until 2022, reaching 166.1 million users. It is predicted that this will continue to increase until 2024 (Data.tempo.co, 2022). Based on data from Apjii.or.id for 2021, 32.19% of people use the internet to make purchases online. As well as people who use the internet to carry out online selling activities at 16.83%. These figures illustrate that Indonesians are starting to open up to shopping and selling things online. There is a lot of e-commerce competition among sites such as Shopee, Tokopedia, Bukalapak, Blibli, Lazada, and many more, causing consumers to have many choices in determining where to make a purchase (Kotler & Armstrong, 2020).

Behavior that is starting to change, namely shopping activities for a need, shifts from buying goods directly from the store to buying goods online (Alfonso et al., 2021; Bhatti et al., 2020; Escursell et al., 2021). This indicates that internet users in Indonesia are starting to be active in e-commerce activities. Online shopping Consumers can get the goods or services they want without having to go to a shopping mall; they simply choose what they want by opening the application and pay for it by transferring money to the seller (Dessyaningrum, 2020). The pattern of behavior when buying online is actually not much different from the pattern above, but there are several things that change the pattern of behavior in online shopping (Ariffin et al., 2018; Duarte et al., 2018; Vasić et al., 2019).

Considerations in making online purchasing decisions include service quality and trust. Understanding the significance of trust in online shopping sites is one of the most important aspects of online buying and selling (Nurhadi & Azis, 2018). To increase consumer trust and loyalty, e-commerce owners must provide quality service—in this case, the quality of the website and convenience—that leaves a favorable impression, resulting in consumer trust in e-commerce (Widianita, 2020). When companies are able to create consumers who believe that business transactions through online media are safe, then they will get positive benefits, namely increased consumer purchasing decisions (Masoud, 2020).

Another factor that influences the purchase decision is the quality of the service. Service quality is a type of consumer evaluation of a company's service provided to customers (Al-Gasawneh et al., 2021; Arora & Narula, 2018; Rita et al., 2019). Services that can satisfy and are in accordance with consumer desires can influence purchasing decisions (Fatimah & Nurtantiono, 2022).

A factor that also influences online purchase transactions is security (Basalamah & Naufal, 2022). Security itself is the ability of e-commerce to monitor and maintain data transactions carried out by consumers. This security guarantee is very important because it can convince consumers to make a purchase decision (Le et al., 2022; Putri, 2021; Rungsisawat et al., 2019; Trivedi & Yadav, 2018; Varma et al., 2020).

This research is quantitative and aims to show the relationship between variables and test existing theories by analyzing them. In this case, the authors will analyze the effect of service quality, security on trust and their implications for online shopping decisions.

## LITERATURE REVIEW

Based on research conducted by Fahrevi and Satrio (2022), the test results show that the service quality variable has a significant and positive influence on purchasing decisions. This shows that the higher of the level of service quality provided by the marketplace, the better of the purchasing decision. Good service will create a positive impression on consumers and have the potential to strengthen their confidence to make purchases (Dabbous & Barakat, 2020; Hole et al., 2018; Hult et al., 2019).

This is in accordance with Fatimah and Nurtantiono's research (2022), in which they explain that service quality has an effect on the purchasing decisions of Shopee application users. In line with Fajrin and Gunadi's research (2022), an analysis conducted on Shopee users in the East Jakarta area shows that service quality has a positive effect on purchasing decisions. There are differences in the results of research conducted by Fadila and Bulan (2021). The results of the study found that service quality had no significant effect on purchasing decisions.

Several researchers, including Augustiningrum and Andjarwati (2021), have previously conducted research on the influence of the safety factor on purchasing decisions. They discovered that the safety

factor has a positive and significant relationship in influencing purchasing decisions. Likewise, research conducted by Puanda and Rahmidani (2021) shows that the security variable has a positive effect on online purchasing decisions through marketplaces, in line with Ilmiyah and Krishernawan's research (2020), based on primary data from consumers who shop for various products on marketplaces. There are differences in the research of Desky, Murinda, and Razali (2022), but the results of the study show that security does not affect consumer purchasing decisions.

### 3. METHODOLOGY

#### Data

This study's population consists of all people in South Sumatra who have made online purchases. A sample size of 30-500 is considered adequate for a study by Hill (1998). The ideal and representative response rate is determined by the total number of indicators on the 5-10 scale. In this study, there were 34 question items. The minimum limit of respondents for this study is  $34 \times 5 = 170$ , so the sample taken is 170 respondents.

#### Method

In this study, the sample was taken using a purposive sampling technique, in which the sample was determined by considering certain criteria according to the research objectives (Sugiyono, 2016). The analysis technique used in this research is structural equation modeling (SEM) with partial least squares (PLS).

### 4. DATA ANALYSIS AND RESULTS

#### Confirmatory Factor Analysis (CFA)

Testing the validity and reliability of this study using confirmatory factor analysis (CFA). CFA in this study by looking at the standard factor loading of each indicator. Indicators can be declared valid if the loading factor value is greater than 0.5.

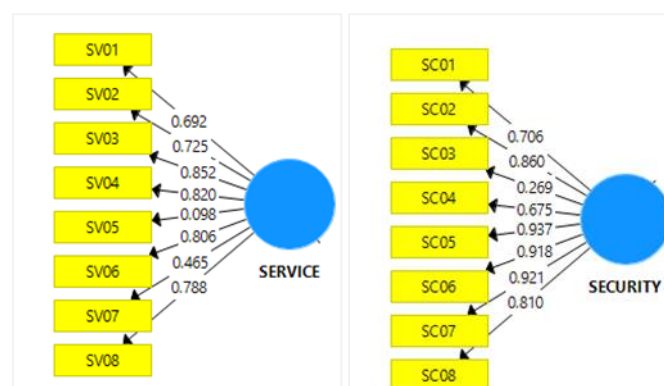


Figure 1. CFA Test: Service and Security Variables

Based on the results of exogenous CFA on service and security variables (Figure 1), there is still a loading factor of 0.05 in the service variable (namely,  $SV05 = 0.098$  and  $SV07 = 0.465$ ) and in the security variable (namely,  $SC03 = 0.269$ ). This means that the indicator is invalid and must be removed. So a second CFA is needed without involving the  $SV05$ ,  $SV07$ , and  $SC03$  indicators as in Figure 2.

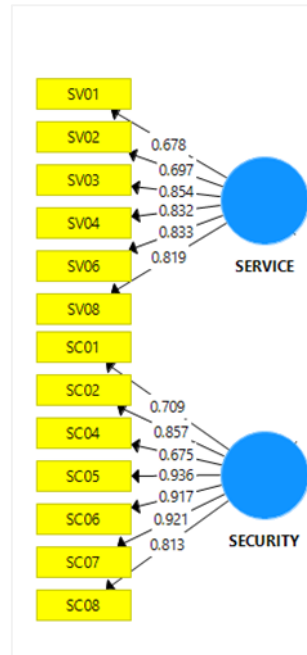


Figure 2. CFA-2 Test for Service and Security Variables

Based on the results of the second exogenous CFA on service variables and security variables. The indicator is declared valid because the standard loading factor value for each indicator is  $> 0.5$ , so it can be analyzed further. Meanwhile, the results of endogenous CFA on the trust and shopping decision variables are shown in Figure 3.

Endogenous CFA results on the variables trust and shopping decision, The indicator is declared valid because the standard loading factor value for each indicator is  $> 0.5$ . Furthermore, reliability tests based on composite reliability should be performed in the full model.

The results of the reliability test on the service, security, trust, and shopping decision variables show a CR value  $> 0.70$ . so that all question items on the service, security, trust, and shopping decision variables are declared reliable, as in table 1.

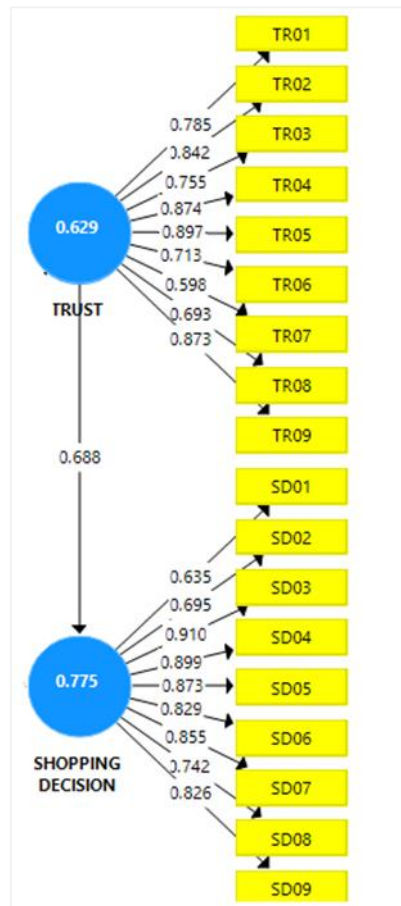


Figure 3. Trust and Purchasing Decisions in the CFA Test

Table 1. Exogenous and Endogenous loading factors and composite reliability values

Variables	Constructs	Loading factor	Composite Reliability	Information
		(> 0,5)	(> 0,7)	
Service $\xi_1$	SV01	0.678	0.907	Valid and reliable
	SV02	0.697		Valid and reliable
	SV03	0.854		Valid and reliable
	SV04	0.832		Valid and reliable
	SV06	0.833		Valid and reliable
	SV08	0.819		Valid and reliable
Security $\xi_2$	SC01	0.709	0.942	Valid and reliable
	SC02	0.857		Valid and reliable
	SC04	0.675		Valid and reliable
	SC05	0.936		Valid and reliable
	SC06	0.917		Valid and reliable
	SC07	0.921		Valid and reliable

Variables	Constructs	Loading factor	Composite Reliability	Information
		(> 0,5)	(> 0,7)	
Trust $\eta_1$	SC08	0.813	0.935	Valid and reliable
	TR01	0.786		Valid and reliable
	TR02	0.842		Valid and reliable
	TR03	0.756		Valid and reliable
	TR04	0.874		Valid and reliable
	TR05	0.897		Valid and reliable
	TR06	0.713		Valid and reliable
	TR07	0.599		Valid and reliable
	TR08	0.692		Valid and reliable
	TR09	0.873		Valid and reliable
Shopping Decision $\eta_2$	SD01	0.634	0.945	Valid and reliable
	SD02	0.694		Valid and reliable
	SD03	0.910		Valid and reliable
	SD04	0.899		Valid and reliable
	SD05	0.873		Valid and reliable
	SD06	0.829		Valid and reliable
	SD07	0.855		Valid and reliable
	SD08	0.743		Valid and reliable
	SD09	0.826		Valid and reliable

Source: Primary Data Processed, 2022

### SEM-PLS Analysis

Figure 4 is the output of the SEM-PLS in full model without involving invalid indicators.

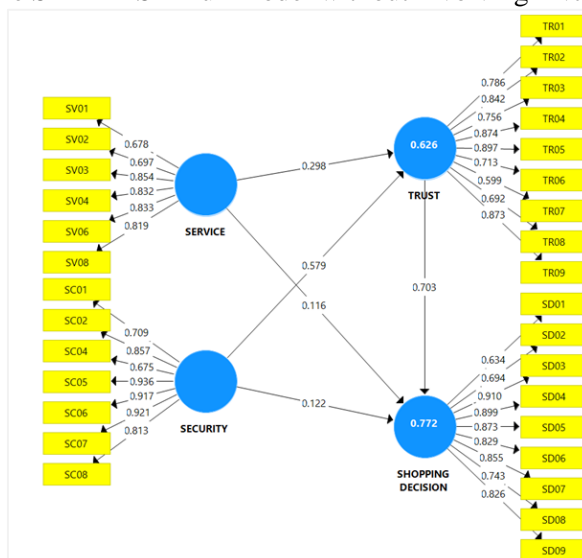


Figure 4. Full Model



a. Goodness of Fit Index

To calculate the Goodness of Fit Index (GOF), use the formula 1.

$$GoF = \sqrt{Com \times \bar{R}^2} \quad (1)$$

$$GoF = \sqrt{0.932 \times 0.772}$$

$$GoF = 0.848$$

The calculation results show a good goodness of fit (GoF) value, which is equal to 0.848

b. Results

To calculate the level of confidence in this research is 95% with an inaccuracy rate of 5% or  $\alpha = 0.05$ . With t-value > 1.96.

Table 2. Direct and Indirect Effects

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics	P Values
Service -> Trust	0.298	0.301	0.052	5.697	0.000
Security -> Trust	0.579	0.578	0.055	10.577	0.000
Service -> Shopping Decision	0.116	0.114	0.048	2.408	0.016
Security -> Shopping Decision	0.122	0.126	0.062	1.979	0.048
Trust -> Shopping Decision	0.703	0.703	0.078	8.953	0.000
Service -> Trust -> Shopping Decision	0.210	0.212	0.049	4.250	0.000
Security -> Trust -> Shopping Decision	0.407	0.405	0.051	7.922	0.000

Source: Processed Research Data Results (2022)

**Sub-Structural Equation:**

$$\text{Trust} = 0,298 * \text{Service} + 0,579 * \text{Security}$$

**Structural Equation:**

$$\text{Shopping Decision} = 0,703 * \text{Trust} + 0,116 * \text{Service} + 0,122 * \text{Security}$$

Based on Table 2 of the SEM-PLS analysis, it shows that the service variable has a positive effect of 0.298 and is significant with a t-statistic of 5.697 (> 1.96) and P-Value = 0.000 (<0.05) on the trust variable. While the service variable chooses a positive effect of 0.579 and is significant with a t-statistic of 10.577 (> 1.96) and P-Value = 0.000 (<0.05) on the trust variable. This shows that security has a greater influence on trust than service quality in online shopping in marketplaces, because security is important in online transactions because it is related to the confidentiality of consumer data.

The service variable chooses a positive effect of 0.116 and is significant with a t-statistic of 2.408 (> 1.96) and P-Value = 0.016 (<0.05) on the shopping decision variable. The security variable chooses a positive effect of 0.122 and is significant with a t-statistic of 1.979 (> 1.96) and P-Value = 0.048 (<0.05) on the shopping decision variable. The trust variable has a positive effect of 0.703 and is significant with a t-statistic of 8.953 (>1.96) and P-Value = 0.000 (<0.05) on the shopping decision variable. This shows that the higher the level of service quality provided by the marketplace, the higher the shopping decision. Good service will create a positive impression on consumers, and has the potential to

strengthen consumer confidence to make shopping decisions, (Al-Adwan & Al-Horani, 2019; Hadiwijaya, 2017; Lăzăroiu et al., 2020; Marismiati & Hadiwijaya, 2013; Ventre & Kolbe, 2020).

Service quality has a positive effect of 0.210 and is significant with a t-statistic of 4.250 ( $> 1.96$ ) and P-Value = 0.000 ( $< 0.05$ ) on trust and its implications for online shopping decisions in marketplaces. Service quality is a type of consumer evaluation of a company's service provided to customers. Services that can satisfy and match consumer desires can influence shopping decisions (Hadiwijaya et al., 2018; Hadiwijaya et al., 2021; Qalati et al., 2021; Rita et al., 2019).

On trust and its implications for online shopping decisions in marketplaces, security has a positive effect of 0.407 and is significant with a t-statistic of 7.922 ( $> 1.96$ ) and a P-value of 0.000 (0.05). Security itself is the marketplace's ability to monitor and maintain consumer data transactions; this security guarantee is very important because it can convince consumers so that purchasing decisions occur (Bayisa, 2022; Iriani & Andjarwati, 2020; Trivedi & Yadav, 2018). The importance of trust for online shopping sites is an important factor in conducting online transactions (Buettner, 2020; Eneizan et al., 2020; Pop et al., 2022; Suleman & Zuniarti, 2019). If a company can persuade consumers that business transactions conducted via online media are secure, the company will benefit indirectly, namely by increasing online purchasing decisions (Akhmetova et al., 2021; Raman, 2019; van Rooyen & Amoah, 2021; Yen, 2019).

## CONCLUSION

Service quality and security have a positive and significant impact on trust and their implications for online shopping decisions in marketplaces. The security variable has a greater influence than the service quality variable on trust and online shopping decisions in the marketplace.

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