

# THE INFLUENCE OF TRUST, ADVERTISING AND QUALITY OF ONLINE SERVICES ON ONLINE PURCHASE DECISIONS IN THE CITY OF DENPASAR

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**ABSTRACT:** Purchasing decisions are thoughts where individuals evaluate various choices on a product from the many choices that exist, including online purchases. The increase in the number of online shoppers in Indonesia can be a reference for the development of online shopping activities in Indonesia. In 2012 online shoppers in Indonesia were only 3 percent of the population in Indonesia and jumped to 12 percent in 2018. Bank Indonesia reported that the number of online shopping transactions reached Rp. 814 trillion in 2018. The population in this study are consumers who have done online shopping activities through the application. Determination of the sample using non-probability sampling with purposive sampling with the criteria of respondents are those who have used online shopping applications for the last three months, are at least 17 years old and domiciled in Denpasar City. The number of samples is 150 respondents using multiple linear regression analysis techniques. Based on the results of the analysis, this study shows that Trust has a positive and significant effect on online purchasing decisions. Advertising has a positive and significant impact on online purchasing decisions. The quality of online services has a positive and significant effect on online purchasing decisions. Limitations in this study only focus on three variables, namely, advertising and online service quality and is a cross-sectional study.

**KEYWORDS:** *Trust, Advertising, E-service quality, Purchase Decision.*

## I. INTRODUCTION

### 1.1. Background

Internet research has now become a necessity for human life and internet users in the country have increased to 65.3 percent of the total population of 268 million people (Pratomo, 2019). The internet is used as access to develop trading activities through electronic media called Electronic commerce (E-commerce). Internet users in Indonesia are increasing day by day. Internet technology has a huge impact on the economy. Fivianty, et al, (2019) The development of technology, especially smartphones, has opened up business opportunities through the internet, or what is known as e-commerce. The more widespread business on the internet, of course, this will result in increasingly fierce competition in online business. This requires online stores to pay attention to the factors that can make online shopping applications survive and thrive. So that online stores need to pay attention to consumer behavior and the factors that influence consumer purchasing decisions.

Internet user penetration in the country has increased to 65.3 percent of the total population of 268 million people (Pratomo, 2019). Nowadays, the internet can be accessed anywhere. For example, trade, this is a new business opportunity, some parties then take this opportunity by opening an online store through social media as one of e-commerce. The development of e-commerce can be seen from the increase in the number of online buyers. E-commerce is buying and selling activities using electronic media. This includes accepting credit and payments over the network, conducting transactions using the internet, selling commodities or information using the World Wide Web and mobile applications (Kidane and Sharma, 2016).

The potential for e-commerce development in Indonesia is very large. One of them is the implementation of technology to improve the business, namely by using commerce (e-commerce) in marketing and purchasing products and services in digital and physical models. Based on data from the Ministry of Communication and Information (Menkominfo) said that the development reached the highest 78% of electronic commerce (e-commerce) in Indonesia on a world level. This one provides an indication of the value of e-commerce that can be classified as a good economy so that business actors are obliged to use it.

Consumers must consider many factors before deciding to buy a product of interest, one of which is trust. Trust plays a very important role as consumer perceived risk of transactions is higher in virtual environment given the buyer does not directly contact with the seller and the underlying goods (Jarvenpaa et al., 2000; Pavlou, 2003). Building trust can be difficult in online situations, companies impose stricter rules on their online business partners than on other partners. Business buyers worry that they will not get the right quality product or service delivered to the right place at the right time, and vice versa. Beside the above mentioned factors, trust is amongst the most influencing factors that carry big impact on consumer online shopping intention (Ha and Nguyen, T. 2019)

The next factor that consumers consider before deciding to buy a product is advertising. Different advertising appeals will have different impacts on consumers' purchase intentions (Jovanović. et al., 2017) A good advertisement is an advertisement that represents consumers for a product or service. And the third factor that consumers consider in deciding online purchases is the quality of online services. According to Chasee et al (2013:68) e-service quality is a broader form of service quality with internet media that connects sellers and buyers to fulfill shopping activities effectively and efficiently.

Purchasing decisions according to Schiffman and Kanuk (2010) are the selection of two or more alternative purchasing decision options, meaning that a person can make a decision, there must be several alternative choices. The decision to buy can lead to how the decision-making process is carried out. The researcher conducted pre-survey and random interviews from the population, namely the Denpasar city community who knew and had used online shopping apps many as 30 people at the end of August 2021. The results are the same as the results of research conducted by Rohmah (2019) where respondents mentioned complaints, namely, goods ordered on online shopping app does not match the picture when it arrives, the seller is sometimes slow in responding to messages or responses regarding purchase complaints, including when asking for goods that have not been sent for days even though they have been paid a few days before.

Some of the phenomena or cases above show that shopping on online shopping app is not easy because consumers' assessments of the goodness or badness of a product marketed in the application cannot be assessed directly. Consumers only see products based on images uploaded in the application without knowing the quality of the goods or products directly. In addition, there is a Research Gap research from Pradwita, et al, (2020) and Muslimah, et al, (2021) which states that trust has no effect on purchasing decisions while other researchers find that trust is amongst the most influencing factors that carry big impact on consumer online shopping intention. The lack of trust has been proved to be one of the main reasons that stop consumer online shopping (Jarvenpaa et al., 2000; Lee & Turban, 2001). If trust is not built, no online transaction can be executed (Winch & Joyce, 2006). Thus, consumer trust for online shopping's vendors is the foundation for the act of virtual shopping via the internet (Chen & Chou, 2012). Based on the phenomenon of the problems above and the research gap above, the authors are interested in conducting research with the title "The Effect of Trust, Advertising and Online Service Quality on Online Purchase Decisions (Study on the Denpasar City Community)".

### 1.2. Formulation of the problem

Based on the description of the background above, the problem can be formulated as follows:

- 1) How does Trust affect purchasing decisions on online shopping application users?
- 2) How Advertising affects decisions on online shopping application users?
- 3) How online service quality affects purchasing decisions on online shopping application users?

### 1.3. Research purposes

Based on the description of the background and the formulation of the problem above, the objectives of this study are:

- 1) To determine the effect of trust on purchasing decisions on online shopping application users
- 2) To find out the effect of advertising on purchasing decisions on online shopping application users
- 3) To find out the effect of Online Service Quality on purchasing decisions on online shopping application users?

### 1.4. Benefits of research

Based on the above objectives, it is expected to provide the following benefits:

- 1) Theoretical Benefits  
Hasil This research can contribute to the development *Theory of Planned Behavior* (TPB) yang is related to then, *Advertising, E-service quality, to Purchase Decision*
- 2) Practical Benefits  
Pe This research is expected to contribute in the form of information to online shopping application service providers regarding online purchasing behavior and the motivations that influence it, so that it can be used as one of the considerations in determining strategic decisions in increasing use of online shopping application users.

## II. LITERATURE REVIEW

### 2.1. Grand Theory

*Theory of Planned Behavior*(TPB) explains that consumer behavior is shaped by attitudes, perceptions/behavioral controls and subjective norms that form intentions. Intentions then influence how a person behaves. This theory forms the basis of the current study that analyzes the influence of intention on purchasing decision behavior. The Theory of Planned Behavior (TPB) is an extension of the Theory of Reasoned Action (TRA) which was previously proposed by Fishbein and Ajzen in 1975.

*Theory of Planned Behavior*(TPB) is based on the assumption that humans will usually behave in accordance with common sense considerations, that humans will take available information about available behavior implicitly or explicitly consider the consequences of that behavior. Humans are social creatures. This theory is based on the assumption that humans are rational beings who will take into account the implications of their actions before they decide to perform a behavior that they will perform. *Theory of Planned Behavior* states that there are three independent conceptual determinants of intention namely attitudes toward behavior, subjective norms, and perceived behavioral control, with the relative importance of each determinant varying across behaviors and situations. Attitudes, subjective norms, and perceived behavioral control are three direct predictors of intention, which are proximal predictors of behavior (Guo et al., 2016). According to Chen and Tung (2015) attitude is a psychological emotion that is channeled through consumer evaluations, if positive, behavioral intentions tend to be more positive (Paul et al, 2016).

Studies that quite often utilize this theory are in the field of marketing (behavior, purchasing, advertising, public relations), behavior in new environments such as online, and in new issues such as environmentally friendly products, health (public education), Trust, Advertising and Online service quality. on online purchasing decisions, so TPB becomes a very important theory as the basis for this research.

### 2.2. Trust

According to Wardoyo and Andini (2017) trust is a belief that buyers believe in the ability of online sellers, whether the seller *is online* can guarantee security when making a payment transaction ensuring the transaction will be processed immediately. Gefen (2000) the confidence indicator consists of 3 components, namely:

- a) Integrity (Integrity)
- b) Benevolence (Benevolence)
- c) Competence

### 2.3. Advertisement

According to Kotler and Keller (2016: 582), advertising is any form of non-personal communication and promotion of ideas, products or services paid for by certain or known sponsors. According to Wibisono in Tanoni (2012) an advertisement can be said to be ideal if it:

1. Can Get Attention
2. Interesting
3. Can Generate Desire
4. Generating an Action

#### Online Service Quality (E-Service Quality)

Chase et al. (2013:68) e-service quality is a broader form of service quality with internet media that connects sellers and buyers to fulfill shopping activities effectively and efficiently. According to Tatik Suryani (2013), e-service quality can be measured by indicators:

- a) *Website Design*.
- b) Reliability.
- c) responsiveness.
- d) Personalization.

### 2.4. Buying decision

Kotler & Armstrong (2018) the purchasing decision process is “The stage in the buyer decision-making process where the consumer actually buys. Consumers are free to choose the desired product according to their needs, decide where to buy, how, how much to buy, when to buy and why to buy. Consumers buy and consume products not only because of their initial functional value, but also because of their social and emotional values. According to Kotler and Armstrong (2018), the indicators for purchasing decisions are as follows:

- a) Recognition of needs (need recognition)
- b) Information search (information research)
- c) Evaluation of various alternatives (alternative evaluation)
- d) Purchase Decision (purchase decision)

## 2.5. Hypothesis

The lack of trust has been proved to be one of the main reasons that stop consumer online shopping (Jarvenpaa et al., 2000; Lee & Turban, 2001). If trust is not built, no online transaction can be executed (Winch & Joyce, 2006). Thus, consumer trust for online shopping's vendors is the foundation for the act of virtual shopping via the internet (Chen & Chou, 2012). Research by Anggraeni, Nina (2016), and Siti Lam'ah Nasution, et al (2020), that in their previous research, trust had a positive and significant influence on online purchasing decisions.

H1: Trust has a positive and significant effect on online purchasing decisions.

The results of research from Puspita and Suryoko (2017), Matharu, et al (2018), Kuspriyono (2018), Ilaisyah and Sulistyowati (2020) find that advertising has a positive effect on purchasing decisions, so the higher the effectiveness of advertising, the higher the interest in influencing the desire to buy. make a purchase.

H2: Perception of Advertising has a positive and significant effect on online purchasing decisions.

The results of research by Kusnanto, et al (2020),Dhingra et al. (2020)online service quality (e-service quality) has a positive and significant influence on online purchasing decisions.Technology readiness and e-service quality together play a vital role as enablers in influencing behavioral loyalty and purchase intention in online shopping context (Goutam andGopalakrishna. 2022)

H3: The quality of online services has a positive and significant effect on online purchasing decisions.

## III. RESEARCH METHODS

### 3.1 Sampling Method

The sampling technique used in this study is a non-probability sample, namely purposive sampling, which is a sampling technique by selecting respondents who have certain characteristics, experiences, attitudes and perceptions (Cooper and Schindler, 2014; 715).The criteria for respondents are consumers who have made online shopping transactions through websites/online shopping applications in the last 3 (three) months (since October-December 2021), In addition, respondents must be domiciled in Denpasar City and are 18 (eight) years old. twelve) years and over, assuming that at the age of 18 (eighteen) and over the respondents have good maturity in thinking and providing answers to the questions asked.Hair (2010:176) the minimum sample size is 5-10 observations for each parameter estimated so in this studyThe sample size used is 150 respondents (15 x 10) = 150.

### 3.2 Multiple Linear Regression Analysis

Multiple linear regression analysis is a regression analysis that explains the relationship between changes in response (dependent variable) and factors that affect more than one factor (independent variable). The purpose of multiple linear analysis is to measure the intensity of the relationship between two or more variables and contain estimates. The equations contained in multiple linear regression are:

$$Y = \alpha + \beta_1 K + \beta_2 PH + \beta_3 CLO + \dots \dots \dots (1)$$

Information:

Y : Buying decision

$\alpha$  : Constant Value

K : Trust

PH :Advertising

CLO : Service Quality *On line*

## IV. RESULTS AND DISCUSSION

### 4.1. Questionnaire Trial (Pilot Test)

Based on the results of the validity test in the table, it can be seen that the variable *Trust, Advertising, E-service quality* and purchasing decisions have a correlation coefficient value greater than 0.3 so it can be concluded that all indicator items can be used to measure variables *Trust, Advertising, E-service quality* and purchasing decisions.

Based on the results of the reliability test, all variables that show Cronbach's Alpha coefficient value is above 0.6, thus all of these instruments are reliable.This means that the instrument can be called an instrument that has a high level of consistency in measuring variables *Trust, Advertising, E-service quality* and purchasing decisions.

### 4.2. Instrument Test

Based on the results of the pretest that has been conducted on 30 respondents, it can be seen that the question instrument is valid and reliable. So, for the next researchers add as many questionnaire data as questionnaires to measure the validity and reliability. From the results of the validity test, it can be seen that the variables *Trust, Advertising, E-service quality* and purchasing decisions have a correlation coefficient value greater than 0.3 so that it can be concluded that all indicator items can be used to measure the variables *Trust, Advertising, E-service quality. and purchasing decisions.*

Based on the results of the reliability test, all variables that show Cronbach's Alpha coefficient value is above 0.6, thus all of these instruments are reliable. This means that the instrument can be called an instrument that has a high level of consistency in measuring variables *Trust*, *Advertising*, *E-service quality* and purchasing decisions.

### 4.3 Descriptive Analysis Results

#### 1) Classic assumption test

Based on the results of the SPSS test, it shows that the normality test has an asymp value. Sig. (2-tailed) of  $0.200 > 0.05$  so it can be said that the regression model meets the assumption of normality. Based on the results of the SPSS test, it shows that the tolerance value of the independent variable is *Trust*, *Advertising*, *E-service quality*  $> 0.10$  and the VIF value 10, it can be concluded that there is no symptom of multicollinearity between the independent variables in the regression model.

Based on the results of the SPSS test, it shows that all the independent variables are *Trust*, *Advertising*, *E-service quality* has a significance value, namely: 0.312; 0.824 and 0.062 indicate that the significance value is  $> 0.05$ , it can be concluded that there are no symptoms of heteroscedasticity

#### 2) Multiple Linear Regression Analysis

To find out the effect *Trust*, *Advertising*, *E-service quality* The online purchase decision in Denpasar City is carried out using multiple linear regression analysis with the help of the SPSS version 23.0 for Window program and is presented in Table 1 below:

Table 1  
Summary of Multiple Linear Regression Analysis Research Results

Variable	Unstandardized Coefficients		Standardized Coefficients	t	Sig
	B	Std. Error	Beta		
(Constant)	0.008	2,414		0.003	0.997
<i>Trust</i>	0.139	0.058	0.223	2,409	0.019
Advertising	0.268	0.093	0.271	2,882	0.005
<i>E-service quality</i>	0.423	0.096	0.421	4,426	0.000
R					0.656
<i>R Square</i>					0.430
<i>Adjusted R Square</i>					0.406
<i>F Statistics</i>					17,884
Significance					0.000b

Based on Table 1, it is obtained that the multiple linear regression equation is as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

$$Y = 0.008 + 0.139X_1 + 0.268X_2 + 0.423X_3$$

From the equation above, it can be interpreted as follows:

$X_1 = 0.139$  indicates that *Trust* ( $X_1$ ) has a positive effect on purchasing decisions (Y) Online in Denpasar City. This means increasing *Trust* the purchase decision also increases.

$X_2 = 0.268$  indicates that Advertising ( $X_2$ ) has a positive effect on purchasing decisions (Y) Online in Denpasar City. This means that the increasing number of advertisements, the purchasing decisions will also increase.

$X_3 = 0.423$  indicates that E-service quality ( $X_3$ ) has a positive effect on online purchasing decisions (Y) in Denpasar City. This means that the higher the E-service quality, the higher the purchasing decisions.

#### 3) Model Feasibility Test

##### a) F Uji test

Based on Table 1 above, it is known that the significance value of the F test of 0.000 is smaller than 0.05, this means that simultaneously *Trust*, *Advertising*, *E-service quality* influence on online purchasing decisions in Denpasar City. Then the regression model is said to be fit or feasible to test further data.

##### b) Multiple Correlation Analysis

Based on Table 1 above, it can be seen that the correlation value (R) is 0.656. The magnitude of the R value of 0.656 is between 0.60 to 0.799 which means there is a strong relationship between *Trust*, *Advertising*, *E-service quality* on online purchasing decisions in Denpasar City.

##### c) Coefficient of Determination Analysis

Based on Table 1 above, the adjusted R<sup>2</sup> value is 0.406 or 40.6%. Thus the magnitude of the influence *Trust*, *Advertising*, *E-service quality* on online purchasing decisions in Denpasar City is 40.6% while the remaining  $100\% - 40.6\% = 59.4\%$  is influenced by other factors not examined.



**d) t test**

The results of the t-test test effect *Trust*, *Advertising*, *E-service quality* on online purchasing decisions in Denpasar City can be seen in Table 1 above, with the following explanation.

1. From the results of the t-test the effect of *Trust* on online purchasing decisions in Denpasar City shows the t count value for the variable *Trust* of 2.409 and a significant value of t-test of 0.019 which is smaller than (significant level) = 0.05, it can be concluded that *Trust* positive and significant effect on online purchasing decisions in Denpasar City, so the first hypothesis (H1) is accepted.
2. From the results of the t-test the effect of *Advertising* on online purchasing decisions in Denpasar City shows the t count value for the variable *Advertising* of 2.882 and a significant value of t test of 0.005 which is smaller than (significant level) = 0.05, it can be concluded that *Advertising* positive and significant effect on online purchasing decisions in Denpasar City, so the second hypothesis (H2) is accepted.
3. From the results of the t-test the effect of, *E-service quality* towards online purchasing decisions in Denpasar City shows the t count value for the variable *E-service quality* of 4.426 and the t-test significant value of 0.000 which is smaller than (significant level) = 0.05, it can be concluded that *E-service quality* positive and significant effect on online purchasing decisions in Denpasar City, so the third hypothesis (H3) is accepted.

**4.4 Discussion of Research Results****1) Influence *Trust* Against Purchase Decision**

The results of the t-test show that *Trust* positive and significant effect on online purchasing decisions in Denpasar City. This shows a positive influence, so the better *Trust* on the online shopping application the better the purchase decision. *Trust* strong enough to make consumers to make repeat purchases. So that if *Trust* a good brand, the higher the consumer's purchase decision and increase the seller of the product or service. The results of this study are in line with Jarvenpaet al. (2000) and Lee & Turban, (2001) The lack of trust has been proved to be one of the main reasons that stop consumer online shopping. If trust is not built, no online transaction can be executed (Winch & Joyce, 2006).

**2) Influence *Advertising* Against Purchase Decision**

The results of the t-test show that *Advertising* positive and significant effect on online purchasing decisions in Denpasar City. This shows a positive influence, so the better *Advertising* the better the purchase decision. *Advertising* A good advertisement is an advertisement that represents consumers for a product or service. So the higher the effectiveness of advertising, the higher the interest in influencing the desire to make a purchase. The results of this study are in line with the results of previous research conducted by Puspita and Suryoko (2017) which found the results that advertising had a positive and significant effect on purchasing decisions.

**3) Influence *E-service quality* Against Purchase Decision**

The results of the t-test show that *E-service quality* positive and significant effect on online purchasing decisions in Denpasar City. This shows a positive influence, so the better *E-service quality* the better the purchase decision. Consumers tend to compare *E-service quality* between a product or service and consider it which then forms consumer perceptions of products or services that are more suited to consumer interests. The results of this study are in line with the results of previous studies Alam, et al., (2021) and Silaban and Rosdiana (2021) which state that the quality of online services affects purchasing decisions.

**V. CONCLUSION AND SUGGESTION****5.1 Conclusion**

Based on the results of research and discussion, it can be concluded as follows:

1. *Trust* positive and significant effect on Online purchasing decisions in Denpasar City.
2. *Advertising* positive and significant effect on Online purchasing decisions in Denpasar City.
3. *E-service quality* positive and significant effect on buying decision *On line* in Denpasar.

**5.2 Limitations**

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

1. The limitations of this study only focus on three variables, namely *Trust*, *Advertising*, *E-service quality*, while there are many other variables that are thought to influence buying decision.
2. This research was only carried out with cross sectional. For further researchers, it is recommended and expected to use this study Longitudinal

**5.3 Suggestion**

Based on the description of the conclusions above, the following suggestions can be submitted:

1. It is expected that online online shopping application providers must be able to build trust in the minds of consumers such as accuracy in delivery, product conditions in accordance with reality, so as to improve online purchasing decisions.

2. It is expected that online shopping application providers must be able to create advertisements that can attract consumers to make online shopping transactions.
3. Evaluating the appearance of the website to be more attractive and easy to use by all groups, thereby attracting consumers and potential consumers to make purchases

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