Exploring the Link between Trust and Perceived Benefits in Online Purchasing during COVID-19

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Abstract

This study investigates the impact of perceived benefits on online consumer purchasing decisions during the COVID-19 pandemic in Surabaya, Indonesia. The study examines the role of social media as a tool for marketers to support product sales during the pandemic, which aligns with government regulations to limit community activities that cause crowds. The study uses trust as an intervention variable to analyze the direct and indirect impacts of perceived benefits on purchasing decisions. The research is conducted using a purposive sampling method, and data from 100 online consumers in Surabaya is analyzed using Structural Equation Modeling (SEM). The findings indicate that perceived benefits have a direct and significant impact on trust, perceived benefits have a direct and significant impact on purchasing decisions, trust directly influences purchasing decisions, and perceived benefits have a significant direct impact on consumer online purchasing decisions with trust acting as an intervening variable. The study provides valuable insights for marketers in utilizing social media to support product sales during a pandemic and highlights the importance of trust in online purchasing decisions.

Keywords: perceived benefits, online purchasing decisions, trust, social media, COVID-19 pandemic

INTRODUCTION

The outbreak of the global issue of COVID-19 has limited daily activities. Teaching and learning activities, buying and selling and so on are only allowed at certain times and in certain areas where the spread of COVID-19 is minimal. One of the anticipations so as not to be exposed to COVID-19 is by vaccinating. Even though some people may feel that vaccination is not very effective because COVID-19 has many variants that continue to increase.

As vaccination efforts have been carried out and the number of COVID-19 sufferers has decreased, some activities have been allowed to go back to normal as before. For example teaching and learning activities that have been carried out offline even with strict health protocols. During a limited pandemic, of course, marketers will continue to carry out promotions in order to maintain the existence and sale of products.

In the current digital era, social media is the most appropriate tool and has been widely used by marketers to support product sales. Sales using social media are faster, practical and inexpensive with a wide and almost unlimited reach. Selling using social media is also an activity that supports government regulations in limiting community activities that cause crowds. Of course consumers already have certain considerations before deciding to shop at which online shop.

These consumer considerations include consumer trust in online shops. As that results of research a which states that online purchasing decisions can be influenced by trust (Karim, et all., 2020); (Resmanasari, et all., 2020). The more popular the online shopping site, the higher the level of buyer in the site (Arisqa & Yusa, 2019). Another consideration before deciding to buy online is perceived benefits. As that results of research a which states that Perceived benefits have a significant influence on consumer decision variables in online purchases (Purnomo and Hidayat, 2021).

But the results of research Hidajat & Setiawan (2022) show that perceived benefits do not affect on online shopping decisions. Based on the gap research, the purpose of this research is to determine the direct effect of perceived benefits on consumers' online purchasing decisions in Surabaya during the COVID-19 pandemic with trust as an intervening variable.

LITERATURE REVIEW

Online Purchase Decision

Entering the development of an increasingly modern world is now known as industrial revolution 4.0. Where the industrial revolution 4.0 combines real technology with digital technology (Purnomo and Hidayat, 2021). Through the creation, provision, and unrestricted exchange of goods of value with other people, marketing is a social activity through which individuals and communities fulfill their needs and desires. (Kotler and Keller, 2012: 5). Kotler and Armstrong (2012: 154) state that the purchase decision is the buyer's decision about which brand to buy. The American Marketing Association defines marketing as an activity, a collection of institutions, and the making, communicating, sending, and exchanging of offerings that are valuable to customers, clients, business partners, and society (Kotler and Keller, 2012: 5).

Consumer purchase intention is an individual plan to buy products or services in future, the purchase intention of consumers is influenced by many factors that is factors which benefit like convenience and product variety or it might be risks like product risk and privacy risk (Gregoire; Hidayanto, Saifulhaq & Handayani, in Bhatti & Rehman, 2019). Lack of consumer purchase intention is a major problem in e-commerce and consumer purchase intention is a substitute of buying behavior that needs to be explored as purchase intention is an important predictor of online shopping behavior (He, Lu & Zhou; Laohapensang, in Bhatti & Rehman, 2019).

According to Kotler & Armstrong (2016: 188), indicators of purchasing decisions point to the following dimensions for purchasing decisions: 1. Product selection. In this scenario, the business needs to concentrate on the potential customers and the alternatives they are evaluating; 2. Brand selection: Each brand has distinct characteristics, therefore buyers must choose which brand to buy. In this situation, the business needs understand how customers select a brand; 3. Each buyer selects a dealer in a unique way, and this may be related to a number of factors, including closeness to the consumer, reasonable prices, a full inventory, convenience of shopping, spaciousness, and more; 4. Consumer decisions on when to buy can vary, for instance, some people choose to buy every day, once a week, once every two weeks, and so forth; 5. The number of purchases, buyers can choose how much money to spend on a single item. There may have been many purchases made. In this scenario, the company is required to make a variety of items in compliance with different requests. 6. Payment procedures. At the moment, technology utilized in purchasing transactions has a significant impact on purchase decisions in addition to environmental and family factors.

Perceived Benefits

Since perception affects consumers' actual behavior, it is more significant in marketing than actuality. Consumers see various kinds of information through sights, sounds, smells, tastes, and feelings (Kotler and Keller, 2016: 97). Everything that is taken in by the senses—including sight, sound, internalization, touch, and smell—will be processed as information for use in decision-making. According to Robbins and Judge (2016: 175), perception is a process in which people arrange and interpret their enduring perceptions to give their surroundings context. A distinct picture of the world is created by the intricate cognitive process of perception, which may or may not match reality. The definition of perception provided by the numerous specialists can be summarized as follows: perception is a process for interpreting all information taken in from the environment, including what is seen, heard, appreciated, and felt.

The subjective likelihood that prospective users will utilize a certain program to make it easier for them to execute their jobs is known as perceived usefulness. When compared to not using items with this new technology, the results obtained will be quicker and more satisfying. This streamlined performance can also generate better non-physical benefits. Users are open to innovation, claim Yeow et al. (2017: 399), as long as it offers

advantages over currently available options. For consumers to want to utilize a product or service, perception is crucial. Perceived benefits have a significant influence on consumer decision variables in online purchases (Purnomo and Hidayat, 2021). Perceived benefits have an insignificant impact on consumer interest in making purchases, but trust has a significant influence on purchasing decisions. Customer trust as a moderating variable of perceived benefits is not significant on shopping decisions (Hidajat and Setiawan, 2022).

Perception is the first impression that consumers have of how their desired demands will be met. Consumer interest in utilizing cutting-edge items is sparked by how they believe them to be useful while using related products, which is one of the factors that most influences perceptions. The degree to

which a person believes in specific concepts that can simplify and expedite the work they do in order to increase their own work performance as well as the performance of the person in question at work determines their perception of this benefit.

The degree to which a person thinks employing a technology would enhance his performance is known as the perceived benefit. People will profit from this technology more readily if they find it easier to access the internet. Due to the advantages of these transactions, internet users will make purchases on websites. Consumer perceptions of benefits will determine whether or not a website can continue to be used in the context of e-commerce. According to Davis et al. (2017: 4), there are a number of markers that can be used to gauge perceived advantages. 1. Streamline payment processes 2. Expedite payment exchanges 3. Give customers extra advantages for completing transactions 4. Give customers a sense of confidence when doing financial transactions improve the effectiveness of payment processing.

According to Yang et al., (2015, in Yogananda and Dirgantara, 2017); says that there are four indicators that make up how advantages are perceived: 1. Make transactions easier. In this circumstance, buying and selling can be done more readily than usual. 2. Streamlining transactions it is a situation where purchasing and selling can be completed more quickly than before. 3. Offer extra rewards for completing transactions. Is a circumstance when, after buying and selling, employing something fresh will yield a greater profit. 4. Boost the effectiveness of transactions. It is a circumstance in which doing something novel can boost transactional effectiveness, hence enhancing business performance. There is an impact of trust on attitude towards online shopping (Triandewo and Sagy, 2021). Benefits had a positive influence on online shopping behavior (Bhatti and Rehman, 2019). Perceived usefulness, and trust have positive and significant effect on purchase intention (Faradila and Soesanto, 2016).

Brand Trust

According to Firmansyah (2018: 113) Consumer trust is consumer knowledge of an object, attribute, and benefits where trust is with attitudes and behavior related to product attributes. Jogiyanto (2019: 935) claims that trust is a person's judgement following the gathering, processing, and assessment of information that results in numerous judgments and assumptions. Trust is the belief in another party's ability

to uphold the duties he or she expects after gathering various information and carrying out a relationship between the two parties. This might be used to mean that trust is confidence in something. The use of e-commerce and marketplace web sites has its respective advantages and disadvantages to gain consumer trust Reza, et all., (2020). Online purchasing decisions can be influenced by trust (Arisqa and Yusa, 2019); (Wahyudi, et all., 2020); (Andryusalfikri et al., 2019); Anggardini and Ratnasari, 2022); Lestari & Widyastuti (2019); (Pranata, et all., 2021).

The ability of the maker or service provider to ensure the security and secrecy of the tools used by consumers to build their users' trust is the level of trust. Individual perceptions about information technology, according to Jogiyanto (2019:

936) are influenced by institutional, social, and individual variables. Trust must be developed from the ground up and requires a procedure to generate that trust in another party. Therefore, it is crucial for a business to earn the trust of its customers. In a business, trust in users is needed because it can affect the level of user loyalty so that it will have a positive impact on what is felt.

In a service company, consumers will have a sense of trust in the company if the company can provide satisfaction to its customers. Customer satisfaction lies in the level of service provided by the company. There are four indications of consumer trust, as listed by Kotler and Keller (2016: 225): 1. Benevolence (seriousness/sincerity), which refers to how much someone trusts a vendor to treat customers well; 2. Ability, Ability (Ability) is an evaluation of a person's capabilities. How successfully the vendor persuades the buyer in this instance and ensures their contentment and security during the transaction; 3. Honesty Integrity is how strongly one believes that a seller will uphold and carry out the promises they have made with customers. In addition to the seller's conduct or business-related behaviors. Consumers are given information, whether it is accurate or not depends on the facts. 4. The capacity to rely, the willingness of customers to depend on the supplier by accepting potential risks or unfavorable outcomes is known as willingness to depend.

According to The Trust Indicator (Mayer et al., 2016: 10), a person's trust in a company's brand is influenced by three factors: sincerity (benevolence), ability, and integrity. It is possible to explain these three elements as follows: 1) sincerity (Benevolence), the seller's seriousness or sincerity is demonstrated by his or her willingness to satisfy the customer in a way that will benefit both parties. Although vendors' profits can be increased, customer contentment is also high. In addition to seeking the highest possible profit, sellers are also quite concerned with ensuring customer pleasure. 2. Ability refers to the seller's or organization's skills and traits in influencing and contaminating a particular area. How can sellers in this situation provide for, fulfill, and protect transactions from outside interference? This means that when completing transactions, consumers receive satisfaction and security guarantees from merchants. 3. Honesty Integrity has to do with the seller's practices or behavior when it comes to managing his business. Whether the information given to customers is accurate depends on the available evidence. Whether the products' quality can be trusted.

METHOD

Population and sample

This research is a quantitative research that is analyzed statistically with the aim of testing the hypotheses that have been set. The research design uses a survey approach. This research is located in the Surabaya area and the participants/population in this study are Surabaya city area customers who have made online purchases. The sample in this study were consumers in the Surabaya city area who had made online purchases during the COVID-19 pandemic, totaling 100 samples.

Operational Definition of Variables and its Measurement

The operational definition of this research was carried out on the three variables studied to equalize perceptions and avoid different interpretations regarding the terms used and to make it easier for researchers to analyze the variables studied. The three variables of this study are defined as follows:

1. The act of interpreting all information from the environment, whether through sight, hearing, appreciation, or feeling, as well as how a new system can benefit its users by enabling and boosting work performance, is known as perceived benefit. According to Yang et al. (2015 in Yogananda and Dirgantara, 2017), the perceived usefulness indicator includes the following criteria:

   a. Simplify transactions; b. Speed up transactions; c. Provide additional benefits while completing transactions; and d. Increase transaction efficiency.

2. Benefit is the process of translating all information obtained from the environment, either through sight, hearing, appreciation, and feeling, as well as how a new system can provide benefits to its users in the form of facilitating and improving work performance. The perceived usefulness indicator refers to Yang et al., (2015 in Yogananda and Dirgantara, 2017), namely: "1. Simplify transactions; 2. Speed up transactions; 3. Provide additional benefits when completing transactions; 4.Increase efficiency in conducting transactions".

3. Trust in this study is interpreted as the hope that trusted parties will not commit fraud by taking personal advantage in certain situations. The trust indicator refers to Kotler and Keller (2016: 225), there are 4 indicators of consumer trust, which are as follows: 1.Benevolence (seriousness/sincerity); 2. Ability; 3. Integrity; 4. Willingness to depend (consumer's willingness to depend on the seller in the form of accepting risks or negative consequences that may occur).

4. Online Purchase Decision is the buyer's decision about which brand to buy online. The indicator refers to the following Kotler & Armstrong (2016: 188): 1. Product selection; 2. Brand choice; 3. Dealer selection; 4. Time of purchase; 5. Number of purchases; 6. Payment methods

In measuring data on variable indicators this study uses interval data measurements which are expressed in scoring according to a Likert scale with a rating score of 1 to 5.

Sample Collection Techniques

This study uses SEM data analysis, so in determining the number of samples refers to Ghozali (2014: 64), which states that Srtuctural Equation Modeling (SEM), recommended sample sizes between 100 to 200. Based on these references, it is determined that the number of samples is 100 samples. study. The sampling technique/method used a purposive sampling technique, namely a sampling technique with certain considerations (Sugiyono, 2010: 68), these considerations were consumers in the Surabaya area who had made purchases online during the COVID-19 pandemic.

Data Analysis Method

The regression data analysis technique used SEM with AMOS 21 software. In data analysis, a series of data tests were carried out as follows:

Validity and Reliability Test

Convergent Validity and Variance Extracted

The standardized loading estimate calculation value should be ≥ 0.50 and ideally it should be 0.70. Construct Reliability and discriminant validity. Reliability construct value ≥ 0.70 indicates good reliability, while reliability 0.60 - 0.70 is still acceptable on condition that the validity of the indicators in the model is good. The way to test it is to compare the √AVE value with the correlation value between constructs.

Model Interpretation and Modification

Model modification is done by looking at the amount of residuals generated by the model, with a safety limit of 5%. If the number of residuals is >5% of all covariance residuals generated by the model, then a modification is necessary. Then if the residual value generated by the model is large enough (> 2.58), then another way to modify it is to consider adding a new path to the estimated model. A residual value of ≥ ± 2.58 is interpreted as statistically significant at the 5% level, and this significant residual indicates a substantial prediction error for a pair of indicators.

Full Model SEM analysis and SEM assumption test

The following conditions must be met in the technique for gathering and processing data used in SEM modeling (Ferdinand, 2014: 62):

Sample size

The sample size that must be met in this modeling (maximum likelihood technique Estimation) is a minimum of 100.

Evaluation of outliers

Detection of multivariate outliers is carried out by taking into account the value mahalanobis distance. The criterion used is to pay attention to the Chi-square value at degrees of freedom (degree of freedom) 13, namely the number of indicator variables on p<0.001 significance level. Mahalanobis distance value χ^2 (13; 0.001) = 27.68. With so if the value of the mahalonobis distance in this study is greater than 27.68 are multivariate outliers and if the value of the mahalonobis distance is smaller than 27.68 then it can be concluded that there are no outliers in the data.

Normality and linearity

The normality test is carried out using the critical ratio skewness value criterion of ± 2.58 at a significance level of 0.01. Data is said to have distribution normal if the critical skewness ratio value is below the absolute price of 2.58. Linearity test can be done by observing the scatterplots of the data, namely by selecting data pairs and look at the pattern of distribution to predict whether there is linearity.

Evaluation of Residual Value

A good model has small standardized residual covariances. Standardized Value residual is the value of the fitted residual divided by the standard error, thus analogous to the Z score and

the standardized residual value > 2.58 is considered large value.

RESULTS AND DISCUSSION

Testing Each Construct With Confirmatory Factor Analysis

The first exogenous construct test was performed on the perceived usefulness construct. The following presents the results of confirmatory test processing of exogenous constructs:

[Figure 1 about here]

On the results of data processing for the perceived benefit construct, valid results were obtained. This is obtained from the results of the calculation of the loading factor which has a result above 0.5 so that for the construct of perceived benefits, all indicators are stated to be valid and statistically significant. The results of factor loading for the exogenous construct of perceived benefits as follows:

[Table 1 about here]

After testing the exogenous construct and obtaining valid results, then analyze endogenous constructs. The endogenous constructs tested are trust constructs and purchasing decisions. The following are the results of the endogenous construct test:

[Figure 2 about here]

Test results on endogenous constructs state that the K4 indicator has value below 0.5, namely 0.470, so the K4 indicator must be dropped because it is considered not valid measure of the construct of trust. Following are the results of the standardized loading test endogenous construct:

[Table 2 about here]

Because the K4 results have a standard loading value that does not meet the requirements, then for further re-testing for endogenous constructs without including K4 indicator. The indikator does not meet the requirements because the value is still below 0. 5. The results of the recalculation/modification without K4 are as follows:

[Figure 3 about here]

Based on the retest conducted on the endogenous construct, it can be known that all standard loading values are above 0.5,

which means that all values endogenous construct indicators are valid and can be used for the full model test. The following are the results of endogenous construct modifications:

[Table 3 about here]

Next is the full model test by including all constructs (perceptions benefits, trust and online purchasing decisions) as follows:

[Figure 4 about here]

The results of the full model test have a standard loading value above 0.5. Following is the standard loading value in question:

[Table 4 about here]

Confirmatory Factor Analysis and Construct Validity

Four concept validity measures-convergent validity, variance extraction, reliability, and discriminant validity are included in the SEM test. The following will include calculations for each construct using the following 4 validity measures:

1. Convergent validity

All indicators in each construct must converge with a high proportion of variance. The results of convergent validity in this study were carried out by looking at the loading factor values for each indicator. So it can be concluded that the convergent validity value meets the requirements because all indicators have a laoding value of more than 0.5.

2. Variance Extracted

The variance extracted (AVE) value is calculated by entering the loading factor values in the AVE formula. The following is the AVE calculation:

Sum of squared standard loading ($\Sigma\lambda_i^2$):
$$PM = 0.822^2 + 0.813^2 + 0.779^2 + 0.769^2 = 0.676 + 0.661 + 0.607 + 0.591 = 2.535$$
$$K = 0.795^2 + 0.903^2 + 0.865^2 = 0.632 + 0.815 + 0.748 = 2.195$$
$$KP = 0.681^2 + 0.818^2 + 0.848^2 + 0.801^2 + 0.835^2 + 0.819^2 = 0.463 + 0.669 + 0.719 + 0.641 + 0.697 + 0.670 = 3.859$$

The amount of measurement error ($1 - \lambda_i^2$):
$$PM = (1-0.676) + (1-0.661) + (1-0.607) + (1-0.591) = 0.324 + 0.339 + 0.393 + 0.409 = 1.465$$
$$K = (1-0.632) + (1-0.815) + (1-0.748) = 0.368 + 0.185 + 0.252 = 0.805$$
$$KP = (1-0.463) + (1-0.669) + (1-0.719) + (1-0.641) + (1-0.697) + (1-0.670) = 0.537 + 0.331 + 0.281 + 0.359 + 0.303 + 0.330 = 2.141$$

Then the AVE for the latent construct is:

$$PM = \frac{2.535}{2.535+1.465} = 0.634$$

$$K = \frac{2.195}{2.195+0.805} = 0.732$$

$$KP = \frac{3.859}{3.859+2.141} = 0.643$$

The AVE value indicates a good convergent because it is above 0.50.

3. Construct reliability

Amount standard loading ($\Sigma\lambda i$):
PM = 0.822 + 0.813 + 0.779 + 0.769 = 3.183
K   = 0.795 + 0.903 + 0.865 = 2.563
KP = 0.681 + 0.818 + 0.848 + 0.801 + 0.835 + 0.819 = 4.802

The amount of measurement error ($1- \lambda i^2$):
PM = (1-0.676) + (1-0.661) + (1-0.607) + (1-0.591) = 0.324 + 0.339 + 0.393 + 0.409 = 1.465
K   = (1-0.632) + (1-0.815) + (1-0.748) = 0.368 + 0.185 + 0.252 = 0.805
KP = (1-0.463) + (1-0.669) + (1-0.719) + (1-0.641) + (1-0.697) + (1-0.670) = 0.537 + 0.331 + 0.281 + 0.359 + 0.303 + 0.330 = 2.141

Then construct reliability (CR) for latent constructs is as follows:

$$PM = \frac{(3.183)^2}{(3.183)^2+(1.465)} = 0.874$$

$$K = \frac{(2.563)^2}{(2.563)^2+0.805} = 0.890$$

$$KP = \frac{(4.802)^2}{(4.802)^2+2.141} = 0.915$$

The results of the calculation of construct reliability (CR) above show that all latent constructs in this study have good reliability because their value is above 0.70.

4. Discriminant Validity

The discriminant validity test is calculated by comparing the square root value of AVE with the correlation value between constructs. Here are the calculations:
PM $= \sqrt{0.634} = 0.796$
K $= \sqrt{0.732} = 0.856$
KP $= \sqrt{0.643} = 0.801$

After calculating the square root value of AVE, then compare it with the correlation value between constructs:

[Table 5 about here]

Based on table 5 it states that the latent construct of this study has a good value of discriminant validity as its AVE square root value is greater than the correlation between the constructs. The results of the Goodness-of-fit calculation for the Full SEM model in table 6 state that the CMIN/DF is fit because value < 5. The GFI value is already good, namely 0.9 (indicating a good fit value), the AGFI value is quite good, which is close to 0.9 (indicating a good fit value). PGFI value is good because > 5. NFI, RFI, TLI, CFI value are quite good, which is close to 0.95 and <1 (indicating a good fit value). PNFI and PCFI show that the model is fit because the value is > 0.50 <1. RMSEA has a fairly large value of 0.1 indicating that the model is fit enough, similary for AIC, CAIC, BCC, BIC, ECVI, MECVI it is fit enough. Indeed, not all models have been fit according to the set number (some are still quite fit), but most have complied so that the model can be accepted. Then the following is the goodness of fit index the model studied:

[Table 6 about here]

Structural Model Assumption Test

In estimating the full model, before testing the hypothesis, first do the data normality test and test the outlier evaluation. The following test is meant:

Data Normality

Based on the findings of the computation of the normalcy assessment in table 6 below, it can be seen that all indicators show a normal distribution because the value of the assessment of normality is below 2.58, which is 2.143.

[Table 7 about here]

Evaluation of Outliers

The evaluation of the outliers can be seen from the results of calculating the mahalanobis distance. By paying attention to the value of the mahalanobis distance (shown in the attachment to the full model research data processing), namely 22.413 (smaller than 27.68), it can be concluded that there are no outliers in the data.

Parameter Value Estimation (Hypothesis Test)

The results of the hypothesis 1, perceived benefit hypothesis test on consumer trust have a value of 0.533 or 53.3% with a value of p = ***, which means it is very significant at 0.001. Consumer perceptions of product benefits give consumers a belief that the product will be useful when purchased. Perceived benefits are very important in adjusting buying behavior, because perceived benefits will determine the level of consumer confidence in a product. In this case the consumer first reviews the benefits to be obtained (through product reviews conducted by previous buyers on online applications). If the product review results are good, consumers will trust the producer. This supports the research results of Widhiaswara and Soesanto (2020) which state that perceived benefits affect consumer confidence in buying products, thus hypothesis 1 can be accepted for truth. Something that is useful will be considered meaningful, and affect trust.

For hypothesis 2, the value of trust in the online consumer purchase decision variable, it has an influence of 0.252 or 25.2% with a significance level of 0.005. Of course if the consumer already has a belief in the product or seller both in terms of quality and price offered, then the consumer will make a purchase. Building customer trust is very difficult, but if consumers already trust a product, consumers will be reluctant to switch to other products/brands. Some of the factors that influence the level of consumer trust, including the level of online shopping security, online shopping ease, and online seller services. As the results of Widhiaswara and Soesanto's research (2020); Muslimah and Hamid (2021) which state that trust influences purchasing decisions.

Then the results of hypothesis 3 on the perceived benefits variable on online consumer purchasing decisions is 0.743 or 74.3% with a significance of p = *** (very significant). The results of hypothesis 3 explain that the perceived benefits of time, cost and quality offered online can influence consumers to make purchases online. This is in accordance with the research of Widhiaswara and Soesanto (2020); Princess (2021); Humaidi et al., (2022); Niscahya and Trenggana (2020); Sekarini and Sukresna (2016); Muslimah and Hamid (2021)

which state that perceived benefits influence purchasing decisions. Based on the test results on all of these hypotheses, a statement can be taken that all hypothesis testing in this study can be accepted as true.

CONCLUSION

The study finds that perceived benefits have a direct and significant impact on trust, perceived benefits have a direct and significant impact on purchasing decisions, trust has an impact on purchasing decisions, and perceived benefits have an impact on purchasing decisions among online consumers with trust as an intervention variable. Thus, it is possible to accept as true all of the hypotheses proposed in this study.

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TABLE 1 / Results of Standardized Regression Weights exogenous Construct

			Estimate
PM4	**<---**	**PM**	**.687**
PM3	**<---**	**PM**	**.681**
PM2	**<---**	**PM**	**.886**
PM1	**<---**	**PM**	**.896**

TABLE 2 / Results of Standardized Regression Weights of Endogenous Constructs

			Estimate
KP6	<---	KP	.726
KP5	<---	KP	.810
KP4	<---	KP	.758
KP3	<---	KP	.769
KP2	<---	KP	.792
KP1	<---	KP	.611
K2	<---	K	.850
K3	<---	K	.764
K1	<---	K	.838
K4	<---	K	.470

TABLE 3 / Results of Standardized Regression Weights Of Modified Endogenous Constructs

			Estimate
KP6	<---	KP	.807
KP5	<---	KP	.845
KP4	<---	KP	.783
KP3	<---	KP	.855
KP2	<---	KP	.823
KP1	<---	KP	.688
K1	<---	K	.866
K2	<---	K	.902
K3	<---	K	.795

TABLE 3 / Results of Standardized Regression Weights Of Modified Endogenous Constructs

TABLE 4 / Results of Standardized Loading Full Model

			Estimate				Estimate
K	<---	PM	.533	PM3	<---	PM	.813
KP	<---	K	.252	PM2	<---	PM	.779
KP	<---	PM	.743	PM1	<---	PM	.769
K3	<---	K	.795	KP1	<---	KP	.681
K2	<---	K	.903	KP2	<---	KP	.818
K1	<---	K	.865	KP3	<---	KP	.848
PM4	<---	PM	.822	KP4	<---	KP	.801

TABLE 5 / Correlation Between Constructs And $\sqrt{AVE}$

	PM	K	KP
PM	0.796		
K	0.533	0.856	
KP	0.743	0.252	0.801

TABLE 5 / Correlation Between Constructs And $\sqrt{AVE}$

TABLE 6 / Goodness-of-fit Indices

Goodness of fit index	Cut off value
$\chi 2$ *Chi-square*	**E**xpec**t**ed small
Significance Probability	≥ 0.05
CMINDF	$\leq 2.00 = 2.6$
GFI	$\geq 0.90 < 1 = 0.90$
AGFI	$\geq 0.90 < 1 = 0.802$
PGFI	$\geq 0.50 < 1 = 0.\ 543$
NFI	$\geq 0.95 < 1 = 0.943$
RFI	$\geq 0.95 < 1 = 0.803$
IFI	Appoach $1.0 = 0.90$
TLI	$\geq 0.95 < 1 = 0.90$
CFI	$\geq 0.95 < 1 = 0.90$
PNFI	$> 0.50 < 1 = 0.670$
PCFI	$> 0.50 < 1 = 0.711$
CNP	See position $\chi 2$
RMSEA	$0.03\text{-}0.08 = 0.1$
AIC, CAIC, BCC, BIC, ECVI, MECVI	Smalle than the Independent Model
Hoelter Critical N (1% dan 5%)	≥ 200

TABLE 7 / Assessment of Normality

Variable	min	Max	skew	c.r.	kurtosis	c.r.
KP6	**3.000**	**5.000**	**-.210**	**-.858**	**-.591**	**-1.207**
KP5	**3.000**	**5.000**	**-.279**	**-1.137**	**-1.119**	**-2.284**
KP4	**3.000**	**5.000**	**-.574**	**-2.342**	**-.811**	**-1.655**
KP3	**3.000**	**5.000**	**-.015**	**-.062**	**-1.113**	**-2.271**
KP2	**3.000**	**5.000**	**-.174**	**-.712**	**-1.130**	**-2.306**
KP1	**3.000**	**5.000**	**.013**	**.053**	**.025**	**.051**
PM1	**3.000**	**5.000**	**-.376**	**-1.535**	**-1.358**	**-2.772**
PM2	**3.000**	**5.000**	**-.219**	**-.894**	**-.949**	**-1.936**
PM3	**3.000**	**5.000**	**-.255**	**-1.041**	**-.994**	**-2.028**
PM4	**3.000**	**5.000**	**-.338**	**-1.382**	**-.696**	**-1.420**
K1	**3.000**	**5.000**	**.292**	**1.191**	**-.868**	**-1.772**
K2	**3.000**	**5.000**	**.429**	**1.750**	**-.977**	**-1.994**
K3	**3.000**	**5.000**	**.266**	**1.087**	**-.752**	**-1.535**
Multivariate					**8.465**	**2.143**

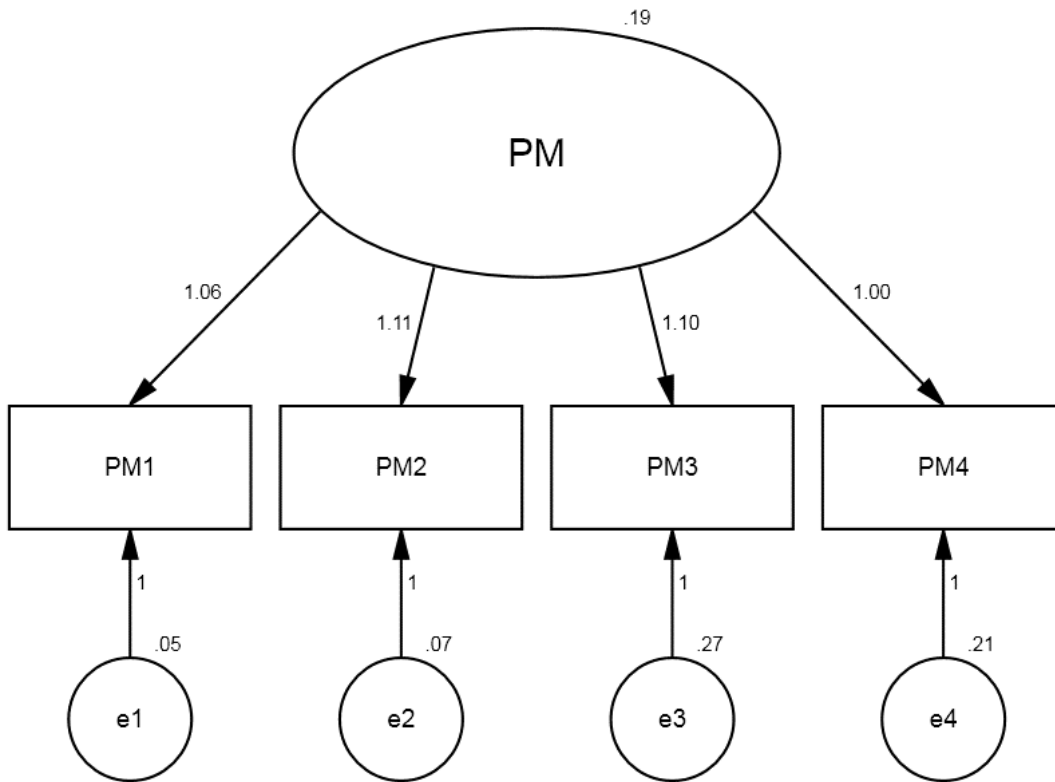**FIGURE 1** / Confirmatory Test for Perceived Benefit Construct

FIGURE 2 / Confirmatory Test for Endogenous Constructs (Before Modification)
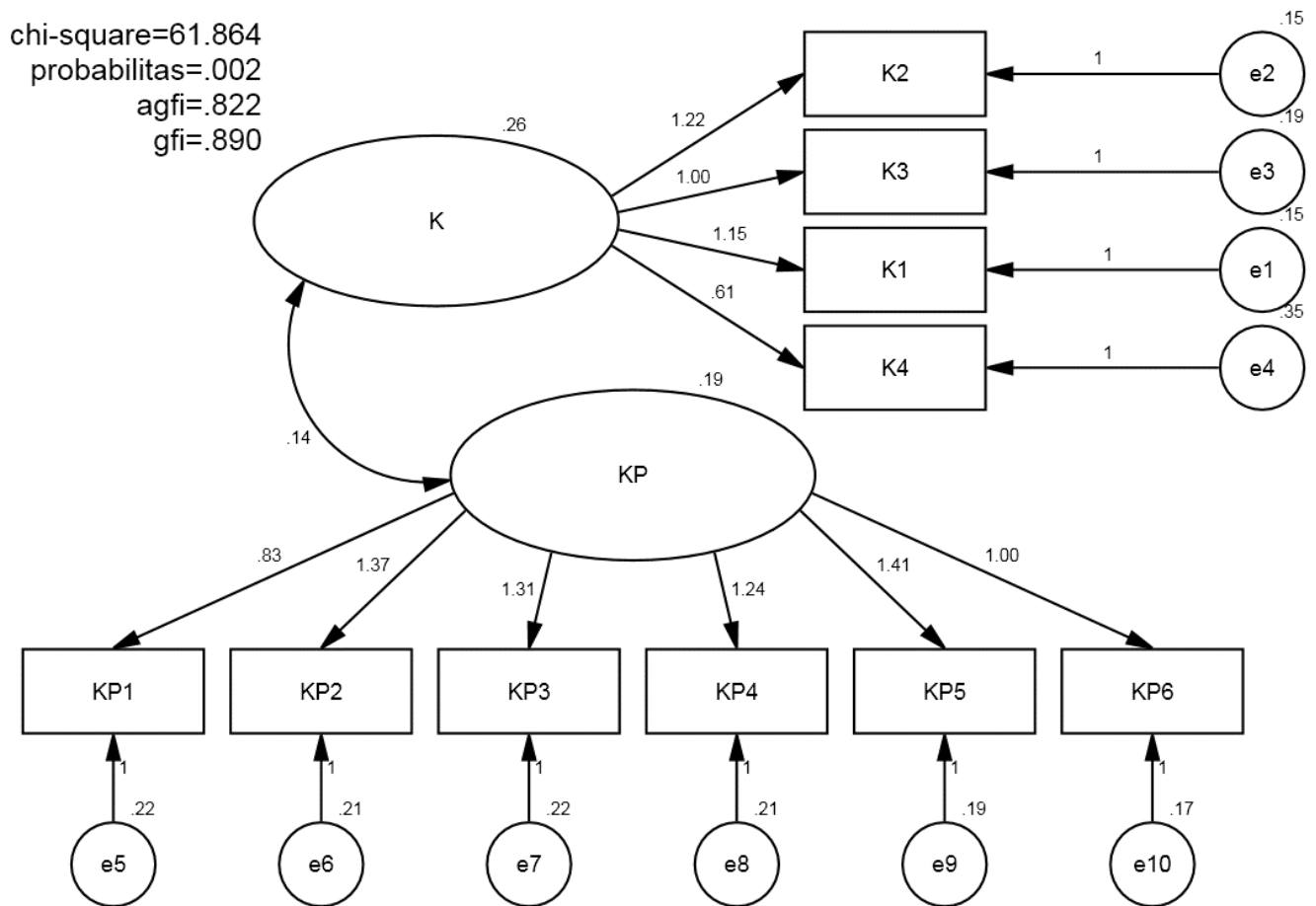
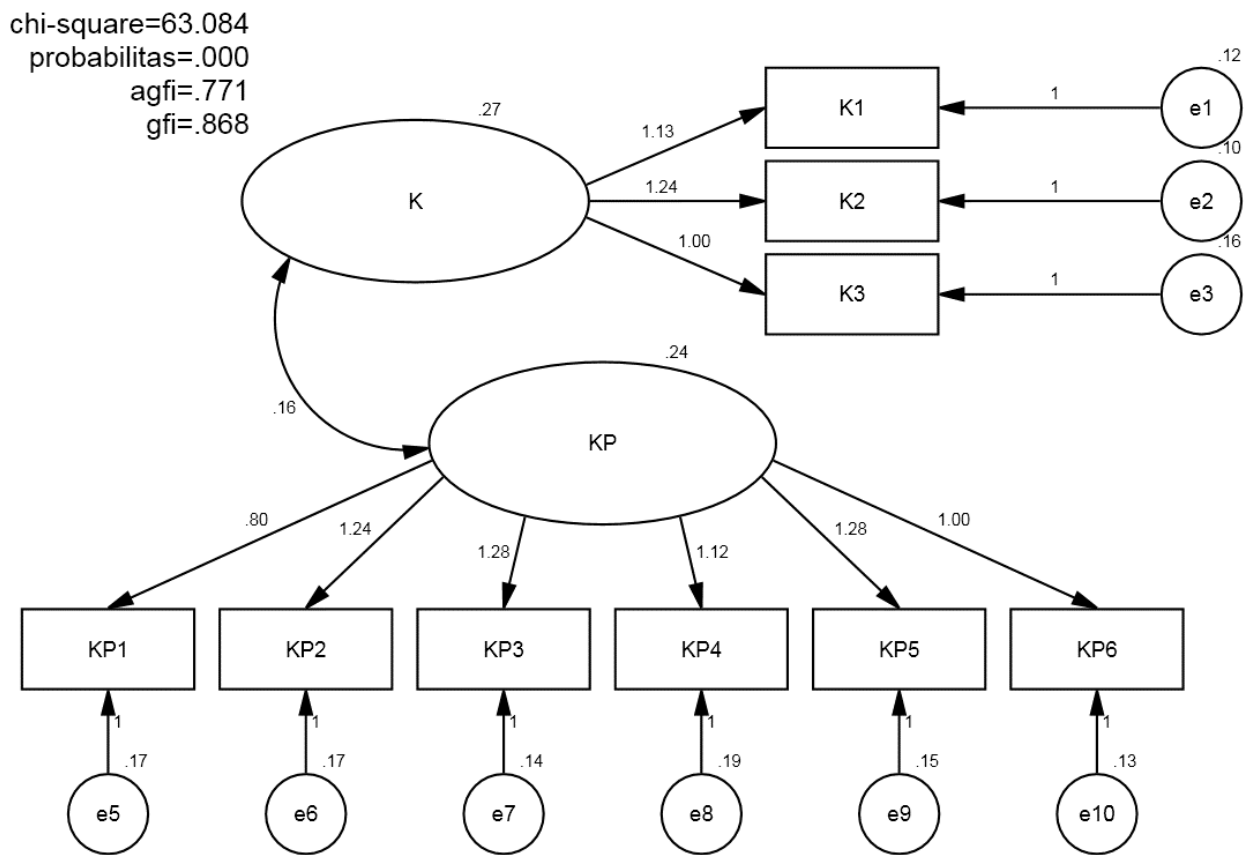**FIGURE 3** / Confirmatory Test for Endogenous Constructs (After Modification)

FIGURE 4 / Results Full Model Confirmatory Test