

## The Effect of Trust, Security, Quality of Service and Perceived Risks on Online Purchasing Decisions

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**Abstract:** The purpose of this study was to find out the effect of trust, security, quality of service and perceived risks on online purchasing decisions. To investigate the hypotheses of the research, data were collected through distributing questionnaire with a sample size of 385 samples. The questionnaire consisted of a list of statements submitted to respondents to obtain data relating to research. The methodology was conducted using Structural Equation Modeling (SEM) program, and LISREL software to perform factor analysis. The study revealed that trust variable on online Purchasing Decisions (PD) had positive and not significant effect with t-value of 1.38 and the estimated value of 0.19. The effect of Security Variable on Purchasing Decisions (PD) had a positive and not significant effect with t-value of 0.87 and estimated value of 0.12. The effect of Quality of Service (QS) on Purchase Decisions (PD) had a positive and significant effect with t-value of 6.03 and estimated value of 0.37. The effect of the Perceived Risk Variable on Purchasing Decisions (PD) had a positive and significant effect with t-value of 5.82 and estimated value of 0.44. The Quality of Service (QS) variable had a dominant effect on online purchasing decisions through Social Networking Websites compared to the Perceived Risk variables, Trust Variables and Security Variables.

**Keywords:** Trust, Security, Quality of Service, Perceived Risk, Purchasing Decision.  
**JEL:** M31, M21.

## INTRODUCTION

The wave of e-commerce raises a disruptive trend. E-commerce helps micro, small, and medium enterprises (MSMEs) expand the market. However, on the other hand, it unfortunately weakens the existing of conventional businesses. Positive e-commerce growth in Indonesia has made changes in how people spending patterns that are increasingly shifting towards electronics or online shopping. E-commerce (electronic commerce) sales in Indonesia will grow 133.5% to US \$ 16.5 billion or around Rp 219 trillion in 2022 from 2017 positions. The growth of e-commerce is supported by the rapid advances in technology that provide convenient shopping for consumers. The birth of Z Generation (Gen Z) in the digital era also contributes to the growth of e-commerce in Indonesia. Shopping online has also become an interesting activity because it provides new shopping experiences for consumers. It is one of the consumers' reasons to move from traditional market to buy goods (offline), and now begin to switch digitally by just visiting shopping sites. Opportunities for innovation change people's lifestyles become the strengths of e-commerce businesses. The changing in spending behavior is also indicated by the increasing number of e-commerce transactions. Indonesia's e-commerce retail sales are estimated to reach US \$ 8.59 billion or around Rp. 117.7 trillion in 2018. The number, according to the database, will increase to US \$ 16.5 billion by 2022 or almost double this year (*databoks.katadata.co.id*). It makes several retail outlets in Indonesia stop operating. The Indonesian Retail Entrepreneurs Association (APRINDO) predicts that there will be more than 50 retail outlets ceasing operations and trying to change the format of their businesses to suit the needs of today's society. Indonesia's digital buyers are estimated to reach 31.6 million buyers in 2018 with penetration of around 11.8% of the total population. This number is projected to increase to 43.9 million buyers in 2022 with a penetration of 15.7% of Indonesia's population. Indonesia's e-commerce retail sales are the largest in the Southeast Asia region. Based on Statistics projection, Indonesia's digital trade retail sales reaches US \$ 5.29 billion. The total is the highest compared to other e-commerce retail sales of other ASEAN countries such as Thailand at US \$ 2.89 billion, Singapore (US \$ 2.13 billion), Malaysia (US \$ 1.97 billion), and Vietnam (US \$ 1.71 billion) (Source: *databoks.katadata.co.id*)

Indonesia's population currently reaches 262 million people. More than 50 percent or around 143 million people have been connected to the internet throughout 2017 (<https://www.apjii.or.id>). Overall the number of online buyers for the last 4 (four) years has increased by 41.93%. In shopping, online buyers usually visit various online shopping sites including through social commerce sites (social e-commerce). The online shopping transaction system certainly has a good and risk. The advantages of online shopping a). Buyers do not need to visit a place of sale whether it's a shop, boutique, mall, and so on. Buyers simply click on the destination website and choose the desired item. b). The selection of goods can be done from home or office so that purchases can be done for hours without having to leave the house. c). The seller can reduce the cost of opening the store because of shopping. While the disadvantages of online shopping are a). The quality of the desired item sometimes has different qualities than those listed on the website, b). Vulnerable to fraudulent actions that many cases happened when the buyer has sent an agreed amount of money, the goods purchased are not sent, c). Vulnerable damaged or broken due to shipping media, d). Susceptible to the act of breaking accounts because payments are made through the Internet, e). Spamming issues after the buyer registers, the seller tends to always send the online catalog via the buyer's email and it is disturbing the privacy of each buyer and seller (wikipedia.com). Understanding the importance of trust in consumer purchasing decisions in online businesses requires online business companies to be able to create consumer trust, especially in online shopping system. To create consumer trust is certainly not an easy thing. But when companies are able to create consumers who believe that business transactions through online media are safe, the company will get positive benefits, it can be increasing consumer purchasing decisions [1].

The research conducted by [2] about the effect of perceived usefulness, perceived ease of use, tendency to social comparison, and trust in online purchasing decisions. The results showed that trust had a significant positive effect on a product's purchasing decision. It is in accordance with the research conducted by [3] in this research showed that the trust variable had a positive and significant effect on purchasing decisions at fashion stores on Facebook. However, there are differences in the results of research conducted by [4] that statistically proved that trust did not affect purchasing decisions. It means that there is no influence between the variables of trust in online purchasing decisions. Trust is no longer a factor that is the main consideration of Gunadarma University students in deciding to make online purchases. These results are also corresponded with the research conducted by [5], that there was no influence of trust factors on purchasing decisions. Some previous researchers have conducted research on the influence of security factors on purchasing decisions such as [6], through studies conducted on online consumers in Malaysia, found that security factors had a positive and significant relationship in influencing purchasing decisions through social networking websites. Research [7] showed that security variables positively influence online purchasing decisions, in line with research [8] through primary data of consumers who shop for various products at Numira Semarang Online Shop. However, there were differences in the research [9] which showed that security factors had a negative relationship and have no significant effect on influencing purchasing decisions through social networking sites.

Service quality factors are also very important to attract prospective buyers. Weak services such as long payment confirmation makes buyers feel worried and will influence purchasing decisions. As a buyer, of course, they want to get certainty in shopping. Sukma [10] in his research showed that there was a positive and significant influence between service quality factors on purchasing decisions through social networking websites. Baskara & Hariyadi [9] in their research showed that service quality factors had a positive and significant effect on purchasing decisions through social networking sites. But there are differences according to the results of the study [3] indicating that the service variable had no significant effect. Services when not accompanied by other factors cannot influence consumers partially. It is also strengthened by the results of research conducted by [4] which claimed that service quality had no significant effect on online purchasing decisions. This condition indicates that there are still many consumers who pay less attention to service quality in shopping online, consumers are more focused on goods ordered. Factors that are also important are perceptions of consumer risk as in research conducted by [11] which stated that consumer risk perceptions were higher happened to purchase transactions online rather than making purchases through a store. If a high level of risk, it made consumers uncomfortable in using e-commerce. This perception of risk then affects consumers in making purchases online. This result in line with the research conducted by [10] which stated that perceived risk of consumers had a significant impact on purchasing decisions online. In the study conducted by [9] showed that perceived risk factors had a positive and significant effect. According to the study [12], the perceived risk variables significantly influence on online purchasing decisions.

The development of e-commerce in Indonesia is growing rapidly by emerging online buying and selling sites. According to the Sharing Vision survey on e-Channel and e-Commerce Services in 2012 founded that Lazada Indonesia is the favorite choice for online shopping ([inet.detik.com](http://inet.detik.com)). In Indonesia, e-Commerce service providers are growing more and more. For example, *Kaskus*, which had been established since 1999, was only a forum for internet users. Over time, the site has become one of the largest e-Commerce providers in Indonesia. The numbers of users are 5 million. The transaction value reaches Rp. 575 billion. Besides *Kaskus*, there are *OLX*, *Berniaga*, *Lazada*, *Bhinneka* and many more. The e-Commerce market in Indonesia is now enlivened by banks that provide online buying and selling sites. Like Citibank (*Belibarang.com*), BNI Bank (*Blandja.com*), and MandiriBank (*Tokone.com*). PT POS, which is currently weaken, is now making a new breakthrough by launching the *Pos Indonesia Plaza* in 2012 and is still under development.

*PT Pos* utilizes a distribution network of 3,217 branch offices and an international postal network to more than 200 countries. The purchase system can be via offline (come directly to the post office) or online. The increasing number of online transactions in Indonesia makes various online shopping sites compete among others to grab the attention of prospective customers in the virtual market of Indonesia. In addition, the emergence of many new comers with the concept of online buying and selling sites in Indonesia have made the Indonesian e-commerce business lively (sharingvision.com). Favorite online shopping places in Indonesia according to the results of sharingvision.com survey in sequence: *Lazada Indonesia, Kaskus, Bhinneka, Tiket.com, Agoda, Tokopedia, Zalora Indonesia, Groupon Indonesia, Qoo10 Indonesia, Amazon, Blibli, Elevenia*. Many benefits can be obtained in using e-Commerce services, which are easy and can transact anywhere, and the choice of goods is more varied. On the other side, late goods arriving, the product is not match, and fraud are some of the disadvantages and problems faced by consumers of online shopping services. Therefore, the sample in this study is users of social networking websites that have made online purchase transactions.

Based on the description above, the importance of trust, security, quality of service and perceived risk influence on online purchasing decisions, the author is interested in examine the effects that occur among variables entitled "The Effect of Trust, Security, Quality of Service and Perceived Risks on Online Purchasing Decisions through Social Networking Websites". The results of this analysis can be used as a guideline for effective decision making, and to determine the policies needed for those who do marketing through social networking websites.

## **LITERATURE REVIEW**

Trust is very important to build and foster long-term relationships according to Rousseau *et al.*, Which was quoted by [13]. Trust is believed to have an important role in influencing commitment [14]. The more popular the online shopping website, the higher the level of trust of the buyers to online shopping websites. The buyer will be more confident and trustworthy about the reliability of the website, that the website is real and truly exists. The belief in cooperative relations has partnerships as company beliefs that partners will carry out actions to a certain profit for the company, and instead do disadvantages to the company [15]. From the statement above, it can be interpreted that the parties who work together with trusted working partners. Anderson & Weitz in [16] found that trust in sellers was able to form a good cooperative relationship between buyers and sellers, and was the key to maintain the cooperative relationship. Furthermore, the trustworthiness of the online seller related to how the seller with his expertise can convince the buyer to guarantee security while making a payment transaction to make sure the transaction will be processed immediately. This obstacle is related to the existence of online sellers. As technology develops, so does the mode of fraud based on technology in online shopping. There are also fictional online sellers who sell and market fictitious products on online shopping sites. Therefore, before buying, a buyer must check the existence of an online seller. In online shopping sites usually sites will display information about sellers whose booths are often accessed by visitors. Here, the buyers can take advantage of this service and information when deciding to buy online.

Morman in [17] define trust as the willingness to depend on a trusted seller. In online transactions, trust arises when those involved have received certainty from other parties, and are willing and able to provide their obligations. According to [18] there are three factors that shape one's trust, namely ability, benevolence, and integrity. Trust in Moorman in [19] is the willingness of someone to rely on other where they have confidence. Trust is a mental condition based on a person's situation and social context. When someone makes a decision, he will prefer decisions based on choices from people who he can trust more. Doney & Caman [16], state that trust is a calculative process between the costs incurred with the results obtained. Long-term relationships will increase the level of consumer trust in expectations that will be accepted by the company so that it will reduce consumer anxiety about the services received [16]. Consumer trust is influenced by what has been received and experienced by consumers (customer perceived value). Based on the definition above, it can be stated that trust is a feeling arising towards a party to perform an obligation as expected. Likewise, the trust arising in online buying and selling transactions will cause someone's interest to make purchases online.

According to [20] security is the ability of online stores to control and give safeguard security of data transactions. Furthermore [20] said that security guarantees play an important role in forming trust by reducing consumer attention about misuse of personal data and easily damaged data transactions. When the level of security guarantees can be accepted and meet consumer expectations, then a consumer may be willing to open his personal information and will buy safely. Through studies [6], conducted on online consumers in Malaysia, found that safety factors has a positive and significant relationship in influencing online purchasing decisions. Information on security and privacy on the internet are important issues in online shopping. Almost every website requests personal identities such as consumer names, e-mail addresses, telephone numbers, or mailing addresses, in research conducted by [21] in general, the concept of security refers to the ability to protect against potential threats. However, in an online environment, a security is defined as the ability of online company websites to protect consumer information and their financial transaction data from stolen during connected between them. While perceived security controls illustrate the extent to which an e-commerce website

is considered safe and able to protect other information from potential threats. As a channel for new marketing transactions, online shopping involves more uncertainty and risk than the traditional one.

Website service quality as an antecedent of satisfaction E-service is an important determinant not only in relation to success or failure in e-commerce but also in terms of providing consumers with online experience that goes beyond mere information flow [22]. Therefore E-service representing added value above and beyond the exchange of information made possible by the internet. An increase in the importance of e-service is reflected in literature now devoted to e-service quality which has become a key factor for consumer satisfaction. Satisfaction according to Kotler and Keller in [23] is someone's feeling of pleasure or disappointment that arises because it compares service satisfaction perceived by the product (or result) to their expectations. If service quality fails to meet expectations, consumers will be dissatisfied. If service quality is in line with expectations, consumers will be satisfied. If service quality exceeds expectations, consumers will be very satisfied or pleased. According to Payne in [24] services contain the following: 1). All activities needed to receive, process, deliver and fulfill consumer orders and to follow up on any activities that contain errors. 2). Timeliness and reliability of service delivery to consumers in accordance with their expectations. 3). Series of activities covering all integrated business fields to deliver these products and services so the consumers perceived satisfactorily achievement of company goals. 4). Total orders entered and all communication with the consumers. Products delivery to consumers are on time and accurately with all follow-up and accurate responses.

Perceived risk is considered as the level of consumer assumption on a negative outcome might occur when making online transactions [25]. Perceived risk is the previous measure of perceived benefits and ease of use before buying a product or service, based on consumer buying goals. Two important reasons why consumers do not buy products or services on the internet are online shopping security and privacy of personal information. According to [26] state that the risk level in shopping online depends on consumer perceptions in estimating the high and low risks that will be experienced when using the internet to shop. Schiffman & Kanuk [27] said that the perceived risk is an uncertainty faced by consumers when they cannot predict future consequences for their purchasing decisions. According to [11] the influence of perceived risks on online purchases of consumers in India, say that consumers have a higher perceived risks when making purchases online compared to purchases through a store. This perceived risks then affect consumers in making purchases online. In online trading transactions, there are at least three types of risks that might occur namely product risk, transaction risk and psychological risk [11]. Product risk refers to the uncertainty product purchased will be as expected. 2). Transaction risk, Transaction risk is uncertainty result in transaction process. 3). Psychological risk, psychological risk is fear might occurs during a purchase or after a purchase.

Purchasing decisions, according to [27] as the selection of two or more alternative choices of purchasing decisions. In other words, consumers who want to make choices must choose from various alternatives. If there is no alternative choice then the actions taken without the choice can not be said to make a decision. According to [28], there are five stages that consumers go through in the purchasing decision process, namely identification of needs, information seeking, alternative evaluation, purchasing decisions, and retirement evaluation. Kotler & Armstrong [29] explains that purchasing decisions are actions or behavior of a person in making decision to choose a product both in terms of the type and quantity of the product itself. The decision process itself at least has five stages including the introduction of needs, information seeking, evaluating alternatives, determining purchases and buying behavior which is generally as satisfaction in selecting of decisions taken. The decision to buy according to [30] is a consumer decision regarding preferences for each brands in the collection of choices. Consumers also form the intention to buy the most preferred brand. In carrying out a purchase intention, consumers can form five sub-decisions, namely (1) brand, (2) distributor, (3) quantity, (4) time, and (5) payment method. Consumers do not have to use only one type of choice rule. Sometimes consumers apply a stepwise decision strategy combining two or more choices. There are 5 stages of buying according to [29], namely: 1). Introduction to needs / problems, 2). Information seeking, 3). Alternative evaluation, 4). Buying decision.

## METHODOLOGY

Due to large number and uncertain size of population, the samples of the research were taken using the Lameshows formula as follow:

$$n = \frac{Z^2 P(1 - P)}{d^2}$$

**Description:** n = Sample size, Z = 1.96 score at a certain level of significance (95% degree of confidence), P = Maximum estimate = 0.5, d = alpha (0.05) or sampling error 5%

$$n = \frac{1,96^2 \cdot 0,5(1 - 0,5)}{0,05^2}$$

$$n = \frac{3,8416 \cdot 0,25}{0,0025} = 384,16 = 385$$

Obtained samples used in this study were 385 respondents.

The analysis of this study used the Structural Equation Modeling (SEM) program operated through the Lisrel Program. The structural model equation / inner model is as follows:

$$\eta = \beta_{\phi} + \beta_{\eta} + \Gamma\xi + \zeta$$

**Description:**  $\eta$  is an endogenous construct vector,  $\xi$  is an exogenous construct vector,  $\Gamma$  is a path coefficient matrix,  $\zeta$  is an unexplained variance vector,  $\beta$  is an endogenous variable path coefficient ( $\eta$ ) and an exogenous variable ( $\xi$ ).

## RESULTS AND DISCUSSION

### Confirmatory Factor Analysis (CFA) Exogenous Constructions

Measurement model is to test the validity and reliability of indicators forming latent constructs analyzed by using confirmatory factor analysis (CFA). The Exogenous CFA Model can be seen in Figure-1 below:

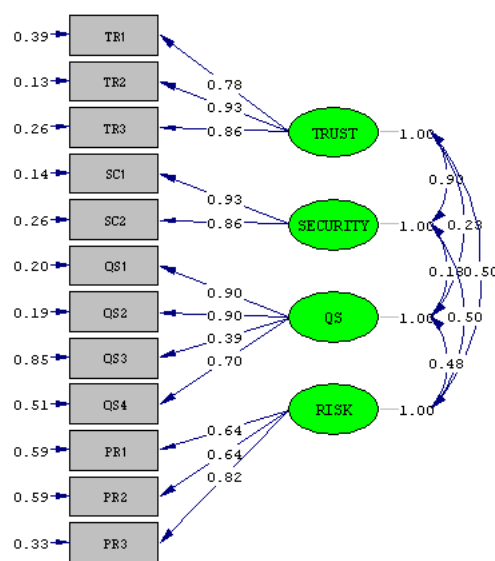


Fig-1: Model\_1 CFA Exogenous Construct.

Based on Figure-1 above, it can be seen that in Model\_1 CFA Exogenous Constructions there was still a load factor loading value less than 0.5, namely QS3 in the Quality of Service (QS) variable, it means that the indicator was not valid and must be excluded in subsequent analysis. So obtained Model\_2 CFA Exogenous Construct as follow:

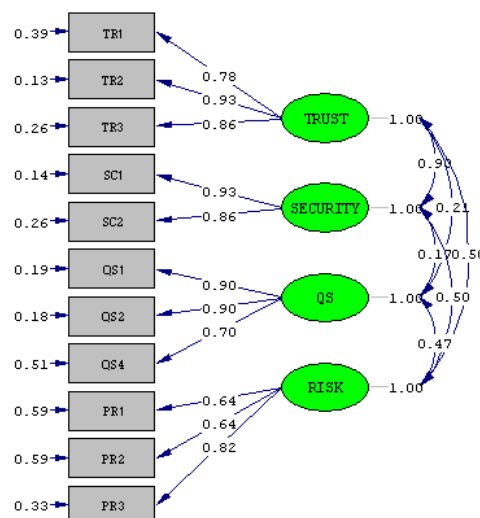


Fig-2: Model\_2 CFA Exogenous Constructions



Based on Figure-2 above indicates that in Model\_2 CFA Exogenous constructs had no loading factor value less than 0.5, so all indicators on the Exogenous variable had shown valid. The calculation results of reliability with Construct Reliability from Confirmatory Factors Analysis/ CFA exogenous variables seen as in Table-1.

**Table-1: Results of Test Validity of Indicators and Construction Reliability of Exogenous Variables**

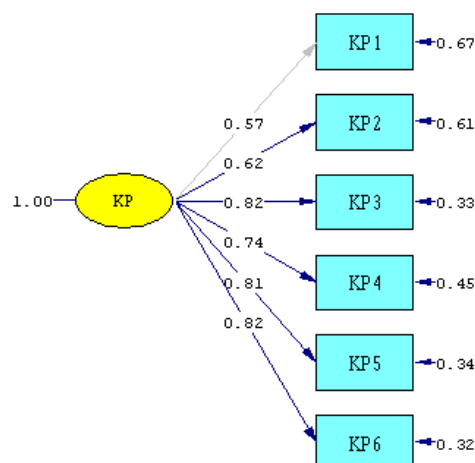
Variables	Dimension	$\lambda$	Error = $1-\lambda^2$	$CR = (\sum \lambda)^2 / ((\sum \lambda)^2 + \sum \text{Error})$
Trush	TR1	0,78	0,39	<b>0.894</b>
	TR2	0,93	0,13	
	TR3	0,86	0,26	
Security	SC1	0,93	0,14	<b>0.889</b>
	SC2	0,86	0,26	
QS	QS1	0,90	0,19	<b>0,877</b>
	QS2	0,90	0,18	
	QS4	0,70	0,51	
Risk	PR1	0,64	0,59	<b>0,745</b>
	PR2	0,64	0,59	
	PR3	0,82	0,33	

Source: Research Data Results, 2018

Based on Table-1 shows that the Construct Reliability (CR) value of all exogenous constructs was above 0.7. Thus it can be concluded that all dimensions and research variables in the Full Model had good reliability and validity.

#### Confirmatory Factor Analysis (CFA) Endogenous Construct

Analysis of confirmatory endogenous constructs is seen in Figure-3 as follow:



**Fig-3: Model\_1 CFA Endogenous Construct**

Based on Figure-3 above indicates that the Model\_1 CFA Endogen construct had no loading factor values less than 0.5, so that all indicators in the Endogen variable had shown valid. The calculation results of reliability with Construct Reliability from Confirmatory Factors Analysis/ CFA endogenous variables were seen as in Table-2.

**Tabel-2: Test Results for Validity of Indicators and Construction Reliability of Endogenous Variables**

Variables	Dimensions	$\lambda$	Error = $1-\lambda^2$	$CR = (\sum \lambda)^2 / ((\sum \lambda)^2 + \sum \text{Error})$
Purchasing Decisions	KP1	0,57	0,57	<b>0,880</b>
	KP2	0,62	0,61	
	KP3	0,82	0,33	
	KP4	0,74	0,45	
	KP5	0,81	0,34	
	KP6	0,82	0,32	

Source: Research Data Results, 2018

Based on Figure-4 and Table-2 indicate that in Model\_1CFA the Endogenous Construct had no loading factor values less than 0.5, thus it indicates that all indicators on the endogenous variable were valid. While the construct

reliability (CR) value indicates that all endogenous constructs above 0.7. Thus it can be concluded that all dimensions and research variables in the Full Model have good reliability.

### Structural Equation Modeling (SEM) Analysis

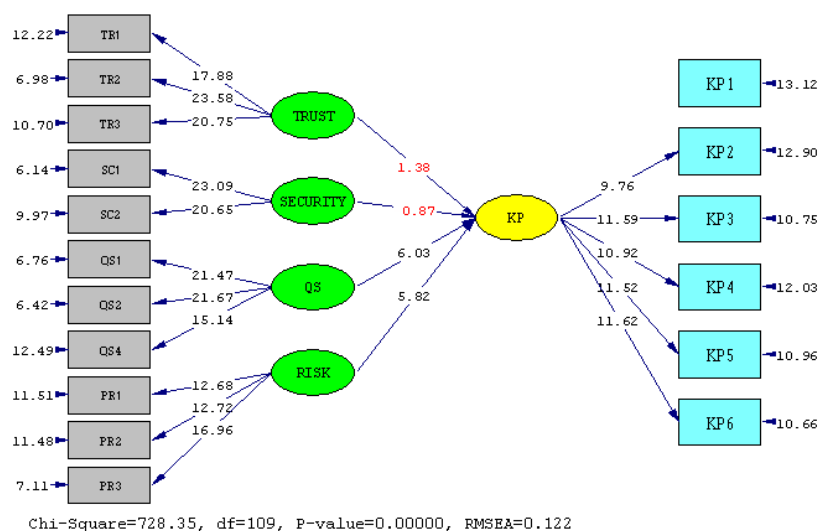
The next analysis is Structural Equation Modeling (SEM) in full model (without involving invalid indicators). Analysis of the data results was processed at the full stage of the SEM model carried out by conducting a model feasibility test and statistical test. To test the feasibility of the overall model (Full Model) was analysed by observing the results of the calculation of Goodness of Fit Statistics with the LISREL Software. The test refers to the model fit criteria found in Table-3 *Goodness Of Fit Index* follow:

**Tabel-3: Goodness of Fit Index**

No	Goodness Of Fit Index	Value	Cut off Value (Nilai Batas)	Criteria	Description
1.	Chi-Square	728,35	$< \alpha \cdot df$	Good Fit	Marginal Fit
	Probability	0,000	$> 0,05$		
			0,01 – 0,05	Marginal fit	
2.	RMSEA	0,122	$\leq 0,08$	Good Fit	Merginal Fit
			0,08 – 0,10	Merginal Fit	
3.	NFI	0,91	$\geq 0,90$	Good Fit	Good Fit
			0,80 – 0,89	Merginal Fit	
4.	NNFI	0,90	$\geq 0,90$	Good Fit	Good Fit
			0,80 – 0,89	Merginal Fit	
5.	CFI	0,92	$\geq 0,90$	Good Fit	Good Fit
			0,80 – 0,89	Merginal Fit	
6.	IFI	0,92	$\geq 0,90$	Good Fit	Good Fit
			0,80 – 0,89	Merginal Fit	
7.	RMR	0,050	$\leq 0,05$	Good Fit	Good Fit
			0,05 – 0,10	Merginal Fit	
8.	GFI	0,82	$\geq 0,90$	Good Fit	Merginal Fit
			0,80 – 0,89	Merginal Fit	
			0,80 – 0,89	Merginal Fit	

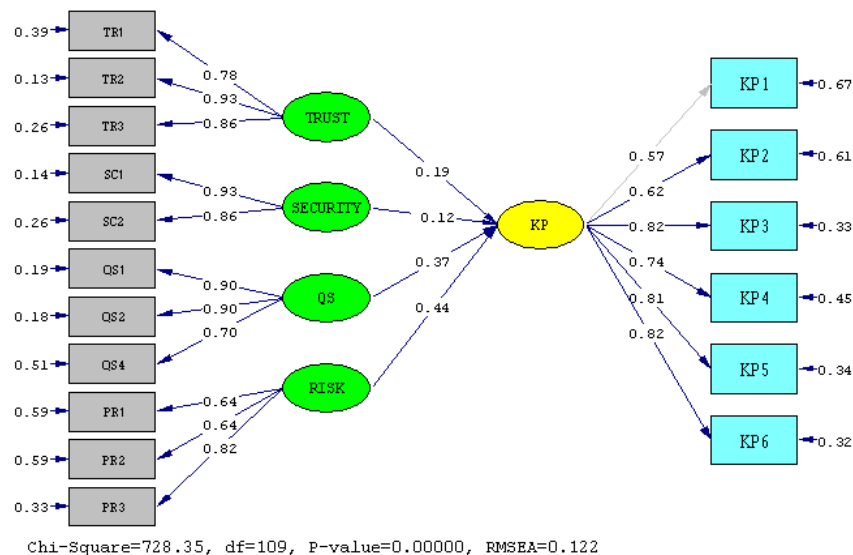
Source: Research Data Results, 2018

Based on Table-3 and the analysis results from Lisrel above, it shows that the overall model (Ful Model) had Good Fit goodness criteria, except those that were quite good (Marginal Fit), namely Chi-Square Probability, RMSEA and GFI. It shows that the overall model (Ful Model) obtained had good goodness of fit, it means that all the resulting structural models were Fit models, so that it can be continued in the next analysis. Estimation results for full analysis of SEM models based on t- value is displayed in the following figure:



**Fig-4: Full Model Estimation Results based on t-value**

Based on Figure-4, it is known that the parameter in the Full Model had a significant effect (t-count value greater than 1.96), namely Quality of Service (QS) on Online Purchasing Decisions, Perceived Risks for Online Purchasing Decisions, except for Trust, it influenced on Online Purchasing Decisions and Security on Online Purchasing Decision was not significant at the 0.05% level. Estimation results for full SEM analysis models based on loading standards are shown in the following figure:



**Fig-5: Estimated Full Model Results based on Standard Loading**

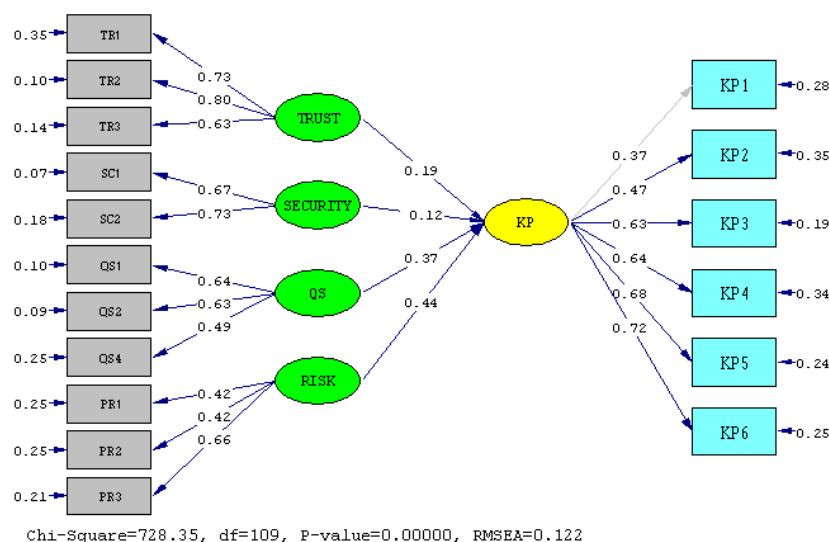
Based on the results of the loading standard above, structural equations were obtained as follow:

### Structural Equations

$$PD = 0.19*TRUST + 0.12*SECURITY + 0.37*QS + 0.44*RISK + 0.46$$

Based on the structural model, it can be explained that the Purchase Decision (PD) was influenced by Trust, Security, Quality of Service (QS) and Perceived Risks (PR) variables. It means that the Trust, Security, Quality of Service (QS) and Perceived Riskd (PR) were more favorable to Online Purchase Decisions through social networking websites, where Online Purchasing Decisions via Social Networking Websites were increasing at 95% confidence level. The value effect of Trust variables on Online Purchasing Decisions through Social Networking Websites was 0.19. The value effect of Security variable on Online Purchase Decisions through the Social Networking Website was 0.12. The value effect of the Quality of Service (QS) variable on Online Purchasing Decisions through a Social Networking Website was 0.37. The value effect of the Perceived Risks (PR) variable on Online Purchasing Decisions through Social Networking Websites was 0.44. Variable Perceived Risk (PR) had a dominant effect on Online Purchase Decisions through Social Networking Websites compared to Trust, Security, Quality of Service (QS) variables).





**Fig-6: Results of Estimation Values Based on Full Model Estimation**

The loading value describes the relationship between the research variables and the indicators. Then the best indicator on a variable is the one with the largest loading value, because it indicates the higher relationship between the indicator and the research variable.

#### Structural Model Compatibility Analysis

**Table-4: Conclusion of the Hypothesis Test**

No.	Path	t-value	Estimation	Description
1	Trust→Purchasing Decisions (PD)	1,38	0,19	Positive and not significant
2	Security→ Purchasing Decisions (PD)	0,87	0,12	Positive and not significant
3	Quality of Service (QS)→ Purchasing Decisions (PD)	6,03	0,37	Positive and significant
4	Perceived Risk→ Purchasing Decisions (PD)	5,82	0,44	Positive and significant

Based on Table-4 the value effect of Trust Variables on Purchasing Decisions (PD) online had a positive and not significant effect with t-value of 1.38 and estimated value of 0.19. the value effect of Security Variables on Purchase Decisions (PD) had positive and not significant effect with t-value of 0.87, and estimated value of 0.12. The value effect of Variable Quality of Service (QS) on Purchase Decisions (KP) had positive and significant effect with t-value of 6.03 and estimated value of 0.37. The value effect of Perceived Risk Variable on Purchase Decision (PD) had positive and significant effect with a t-value of 5.82 and estimated value of 0.44.

#### CONCLUSIONS

Based on the results of the research described in the previous chapter, the conclusions can be drawn, as follow:

- This study showed the effect of Trust Variables on Purchasing Decisions (PD) online had positive and not significant effect with a t-value of 1.38 and estimated value of 0.19. The value effect of Variable Security on Purchase Decisions (PD) had positive and not significant with t-value of 0.87 and estimated value of 0.12. The value effect of Quality of Service (QS) Variable on Purchase Decisions (PD) had positive and significant effect with t-value of 6.03 and estimated value of 0.37. The value effect of Perceived Risk Variable on Purchasing Decisions (PD) had positive and significant effect with t-value of 5.82 and estimated value of 0.44.
- Variable Quality of Service (QOS) had dominant effect on online purchasing decisions through online shopping sites comparing to the variables Perceived Risks, Trust Variables and Security Variables

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