



Trust Analysis, Service Quality on Purchase Interest, Atome Payment Moderation

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Received : February 25, 2022

Accepted : April 15, 2022

Published : April 30, 2022

Citation: Hidajat, K., Islam, F.D.F.N. (2022). Trust Analysis, Service Quality on Purchase Interest, Atome Payment Moderation. Ijomata International Journal of Tax and Accounting, 3(2), 202-214.

<https://doi.org/10.52728/ijtc.v3i2.442>

ABSTRACT: The shopping center at Bata Sunter Mall in Jakarta experienced a decline in sales due to the Covid-19 pandemic, entering the new normal experienced a change in shopping. The aim of this approach is to fulfill consumer trust and make positive use of digital technology. The research method of this research is casual associative quantitative and the data obtained through a questionnaire. The results of this study indicate that entering the new normal is a step for consumers to shop during the pandemic. Since its implementation, physical distancing has been in the rules of the Indonesian government and its policies.

Keywords: trust X1; service quality X2; interest in buying bataY shoes; easy payment Z.



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INTRODUCTION

Cases in Indonesia experienced the Covid-19 pandemic starting Friday, March 2, 2020, the spread of this virus had a major impact on the economy ([Atmojo et al., 2020](#); [El-Chidtian et al., 2021](#); [Karyono et al., 2020](#); [Yusmar et al., 2021](#)). Especially in the economic sector that sells in stores, some of the shop entrepreneurs are closed so that people find it difficult to meet their daily needs ([Arianto, 2020](#); [Dai et al., 2021](#); [Damayanti, 2021](#); [Kusumastuti, 2020](#); [Schwab et al., 2019](#); [Wardana, 2021](#)). To overcome this situation, people turn to social media, such as shopping, traveling and everyday life preferring online. The phenomenon in the field shows that the Covid-19 pandemic has caused changes in people's lifestyles, which are increasingly shopping online compared to previous years ([Liu et al., 2020](#); [Shang et al., 2020](#); [Themba et al., 2021](#); [Wei & Dong, 2022](#); [Wulandari et al., 2021](#)).

Trust is a foundation in a business process, a transaction between two or more parties will occur if both parties trust each other. Trust in the business world will not appear instantly, but must be built from the start of a business. Consumer trust according to consumer ratings is a seller's reliability in experience and the fulfillment of consumer expectations and satisfaction ([Firdayanti, 2012](#); [Hsin Chang & Wang, 2011](#)). The number of digital transactions among Indonesians during the COVID-19 pandemic has increased significantly. Shopee is an e-commerce platform, which recorded an increase in transactions in Q2-2020 up to 130% compared to the same period last year ([Bahrah & Fachira, 2021](#); Liu et al., 2020; Pranata, 2022; [Supartono, 2022](#)).

Consumers can adapt fluidly or flexibly to conditions and situations by immediately switching to the use of digital wallets and service applications and buying and selling. through the internet, making it easier for consumers to find out about the goods they want to buy from the brand or color. Of course, digital wallets make it easier in the current era as an alternative to payment transactions so you can keep your distance ([Aulia, 2020](#); [Beeler et al., 2022](#); [Ferrari, 2022](#); [Tupikovskaja-Omovic & Tyler, 2021](#); [Vrain et al., 2022](#)).

1. Does consumer safety trust have a positive effect on buying interest in brick shoes?
2. Does service quality have a positive effect on buying interest in brick shoes?
3. Does the ease of payment have a positive effect on buying interest in brick shoes?
4. Does the ease of payment have the ability to strengthen or weaken the significant positive effect of security trust on buying interest in brick shoes?
5. Does the ease of payment have the ability to strengthen or weaken the positive significant effect of service quality on buying interest in brick shoes?

• Consumer Trust

1. Definition of Trust

Trust is a basic thing in doing a business. Trust arises if it can be proven, so that customer satisfaction can occur ([Huang et al., 2022](#); [Prakoso, 2017](#); [Yuwen et al., 2022](#)).

Trust Indicator

According to Wiedenfels, the indicators of trust include: Integrity, Honesty and Ability to keep promises from trusted parties (seller) Kindness. Attention and motivation to act in the interests of consumers by providers of goods ([Cheng et al., 2022](#); [Farohi, 2017](#); [Li et al., 2021](#)).

2. Service quality

The definition of quality is all the characteristics and characteristics of a product or service that have the ability to affect the satisfaction of a need that can be implied ([Kotler & Keller, 2016](#)). Quality is a characteristic of a product and service to meet existing needs. Services are activities provided by one party to another without any transfer of rights/ownership and are intangible. We can think of this service as a service. Business will continue to exist and be successful with competitors if it can create a good, quality and affordable product for the community. To meet these conditions, companies must understand consumer behavior, what consumers want and that can provide satisfaction to the consumers concerned. The development of science, technology and the ease of all reach of access make consumers demand the provision of good quality and service from all.

- 1) Tangible, namely the quality that can be directly felt by the community both in terms of appearance and treatment felt in service
- 2) Reliability, namely the service felt by consumers in accordance with the promises previously delivered, which is a minimal service
- 3) Responsiveness (responsiveness), namely responsive behavior in serving.
- 4) Assurance, which is a guarantee of quality and safety.
- 5) Empathy, namely an attitude that really pays attention to customers, cares about the interests of customers which is carried out individually.

3. Interest in Buying Bata Shoes

Interest is one of the psychological aspects that has a considerable influence on attitudes and behavior ([Schiffman & Kanuk, 2007](#)). Buying interest is the tendency of a consumer to buy a brand, or take an action related to a purchase ([Aries et al., 2018](#)). There are several indicators to measure buying interest, namely:

- 1) Interested in finding information about the product.
- 2) Want to know the product.
- 3) Interested to try.
- 4) Consider buying.
- 5) Want to own the product ([Hadithya & Hidayah, 2021](#)).

4. Ease of Payment

Digital payments have more advantages than disadvantages analyzing the effect of non-cash payment instruments on the stability of the Indonesian financial system, the results of which are based on an analysis of transactions using debit cards and e-money which have a positive impact on the flow of money. Although the e-money variable has no direct effect on inflation, it still has an impact on increasing the money supply, The existence of electronic money as a modern financial transaction tool with the results, the development of start-up businesses has an increasing effect on electronic money such as Go-jek and Grab transportation transactions ([Hardiky et al., 2021](#)).

The use of a QR code payment system is a popular system today. Well-known brands have started using QR codes. Even MSMEs are now a target for mobile payment service providers. This is evidenced by the proliferation of MSMEs that provide online payment services, especially QR Code-based. Not only that, even vegetable traders at Bintaro Market and cloth sellers at Mayestik Market, South Jakarta have used the QR Code as a payment medium ([Musyaffi & Kayati, 2020](#)).

The phenomenon in the field shows that the Covid-19 pandemic has caused changes in people's lifestyles, which are increasingly doing online shopping compared to previous years and indicators of ease of payment. Ease of payment technology, ease of shopping, ease of application payments ([Wulandari et al., 2021](#)).

METHOD

In his study of quantitative research, The research was conducted using causal associative quantitative research methods, with survey techniques using questionnaires. In this study, the researcher looked for a cause-and-effect relationship ([Permana, 2020](#)).

The population is a generalization area consisting of objects/subjects that have certain qualities and characteristics that are determined by researchers to be studied and then drawn conclusions ([Sugiyono, 2019](#)). The population is all consumers of Bata Shoe Shop making purchases in North Jakarta. The reason the researchers chose the Sunter Mall area is known to have high investment opportunities and is close to residents who are also frequently visited from young children to adults.

The sample is the number and characteristics of the population. For example, if the population is larger, it is impossible for researchers to study the entire population due to limitations, energy

and time, as researchers can use samples taken from the population ([Sugiyono, 2019](#)). This sample is based on calculations using formula as follows:

$$n = \frac{z^2 p (1-p)}{d^2}$$

$$n = \frac{1,96^2 \cdot 0,5(1-0,5)}{0,1^2} = \frac{3,8416 \times 0,25}{0,01} = \frac{0,9604}{0,01} = 96,04$$

Information:

n: Number of samples required

z: Normal distribution value at 95% significance level (.96)

p: Maximum estimate 50% = 0.5

d: Sampling error 10% or alpha (0,10)

([Lemeshow et al., 1994](#))

The quantity z represents the number of standard errors that are far from the average. The quantity d is called precision and can be made as small as desired simply by increasing the sample size. In particular, if z is chosen to be 1.960, then 95% of all sample proportions will fall within the standard error of 1.960 of the population proportion P, where the standard error is equal to $P(1-P)/n$. Unfortunately, this standard error is a function of the unknown population parameter P. However, it should be noted that $P(1-P)$ takes the following values for the different P options.

P	P(1-P)
0,5	0,25
0,4	0,24
0,3	0,21
0,2	0,16
0,1	0,09

Figure 1. Lemeshow Rumus formula

Source: ([Lemeshow et al., 1990, p. 11](#))

Based on this formula research, the minimum known researcher is 96 respondents, which will be rounded off by the researcher to 101 respondents. The reason the researcher uses the formula is because it is highly recommended, especially for researchers who do not know the true population value ([Lemeshow et al., 1994](#)).

- Data collection technique

This study uses a Likert scale, its function is to measure how strongly the subject agrees or disagrees with statements related to concepts or variables. Likert scale is used to measure physical distancing, security trust in buying interest with ease of payment or about an event or social phenomenon ([Singarimbun, 2007](#)). In filling out the questionnaire, respondents are asked to provide opinions or answers to statements that are positive in the form of:

Table 1. Collecting data using a Likert Scale

A. Strongly agree	Weight 5
B. Agree	Weight 4
C. Enough	Weight 3
D. Do not agree	Weight 2
E. Strongly disagree	Weight 1

(Source: (Yunita et al., 2019, p. 96)

This study uses the PLS-SEM method using Smartpls 3.0 software. PLS can analyze and test the relationship between variables (Mustofa et al., 2022). PLS is a powerful analytical method because it is not based on many assumptions, the data does not have to be normally distributed, and the sample does not have to be large (Barrett et al., 2021; Sarstedt et al., 2022). Testing of instruments and hypotheses was carried out through the Smart PLS 3.0 program. Before testing the validity and reliability, it will be tested through Confirmatory Factor Analysis or CFA (de Oliveira Bussiman et al., 2022; Sun et al., 2022). Testing through the CFA is done on the grounds that one of the variables in this study, namely the service quality variable (X) has sub-variables (Leeb, 2021). Testing through CFA is called second order technique testing (Al Zarooni et al., 2022). If the CFA test has been carried out, it will be tested for validity and reliability. And if the validity and reliability test has met the requirements of $AVE > 0.7$, then this test can be continued with hypothesis testing.

Table 2. Respondent Data

Information	Amount	Percentage
Gender		
- Man	33	32.3%
- Woman	68	67.3%
Age		
- < 28 Years	50	49.5%
- 28 – 40 Years	46	45.5%
- > 40 Years	5	5%
Job status		
- Student / Student	29	28.7%
- entrepreneur	52	51.1%
- Private Jobs	21	20.8%
I once bought Bata shoes		
- Yes	99	98%
- Not	2	2%
I once bought Bata shoes		
- Cash	31	30.7%
- Card	41	40.6%

- Atom	32	31.7%
Number of Respondents	101	

Source: Edited by the author, 2021

Judging from the occupations of the respondents, there are 52 (51.1%), students (28.7%) and private/BUMN employees 21 (20.8%). Respondents who had bought Bata products from 101 respondents more than > 4 were 99 (98%) of 101 respondents and the remaining 2 (2%) who did not buy Bata products.

It is known that buying Bata shoes with Cash payment method is 31 (30.7%), the greater the respondent's data is ATM Card 41 (40.6%) while ATOME is 32 (31.7%). Based on the results of this study, the largest percentage is when people feel more secure and easy to make payments, when the conditions for the spread of the corona virus are ordered to keep their distance and not to make physical contact when making purchases with Atm card transactions on Bata shoes offline.

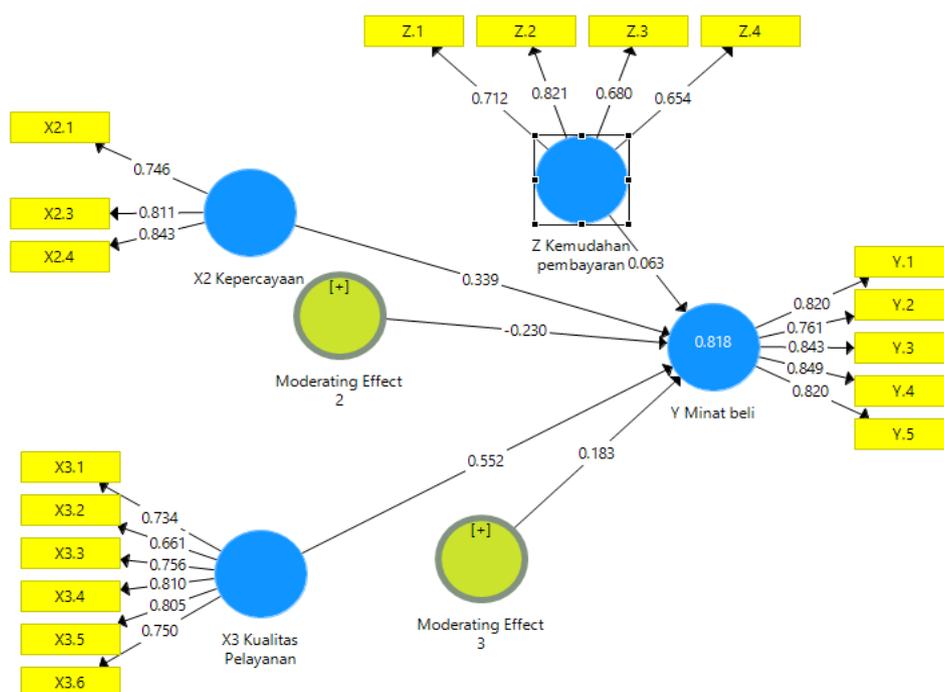


Figure 2. Figure of Discriminant Validity (Outer Loading) Value

That several loading factor values for each indicator of each latent variable still have a factor loading value that is not the largest or there is an outer loading value (<0.5) compared to other loading values. So that must be done by correcting the question and redistributing it to respondents. But there is no guarantee if it repeats again to get valid data. This means that each latent variable does not yet have good discriminant validity where some latent variables still have gauges that are highly correlated with other constructs.

Construct Reliability and Validity

Matrix	Cronbach's Alpha	rho_A	Composite Reliability	Average
	Cronbach's Al...	rho_A	Composite Rel...	Average Varian...
Moderating Eff...	1.000	1.000	1.000	1.000
Moderating Eff...	1.000	1.000	1.000	1.000
X1 Kepercayaan	0.726	0.744	0.843	0.641
X2 Kualitas Pel...	0.848	0.854	0.888	0.569
Y Minat beli	0.877	0.878	0.911	0.671
Z Kemudahan ...	0.713	0.787	0.810	0.517

Figure 3. Figures of all constructs that meet the reliable criteria. Composite reliability values above 0.70 and AVE above 0.50 are declared valid, but otherwise the results are invalid.

R Square

Matrix	R Square	R Square Adjusted
	R Square	R Square Adjus...
Y Minat beli	0.818	0.808

Table 3.Inner Test of R-Square Model

R-Square

Minat Beli Sepatu Bata 0,818

Source: Edited by the author, 2022

Coefficient determination (R Square) to measure how much the dependent variable is influenced by other variables. This test is done by looking at the R Square value of the PLS output. Based on Table 3, the R Square value is 0.914 (from the path diagram) or 0.914299 (from the text output). According to Sarwono and Narimawati (2015) the value of R Square > 0.7 is categorized as strong(Son, 2021, p. 91). Here are the test results using SmartPLS.

- Hypothesis test

Hypothesis testing was carried out using the Bootstrapping resampling method developed by Geisser & Stone (Ghozali, 2014). The size of the significance of the hypothesis support can be used to compare the values of the T-table and T-statistics. If the T-statistic is higher than the T-table value, it means that the hypothesis is supported or accepted. In this study, for the 95 percent confidence level (alpha 95 percent), the T-table value for the one-tailed hypothesis is >1.68023.(Son, 2021, p. 88).

It can be considered significant if the T-Statistic is more than 1.96 and another way is to look at the P-Value less than 0.05. The following are pictures and tables of research results that have been tested using PLS so that significant data and non-significant data can be seen.

Path Coefficients

	Original Sampl...	Sample Mean (...)	Standard Devia...	T Statistics (O/...	P Values
Moderating Eff...	-0.230	-0.204	0.151	1.518	0.130
Moderating Eff...	0.183	0.133	0.184	0.995	0.320
X1 Kepercayaan...	0.339	0.327	0.084	4.053	0.000
X2 Kualitas Pel...	0.552	0.549	0.101	5.465	0.000
Z Kemudahan ...	0.063	0.069	0.070	0.890	0.374

Figure 4. Gambar Path Coefficient Penelitian

RESULT AND DISCUSSION

• Discussion of the First Hypothesis

Based on the description of the picture above, it can be seen that the Path Coefficients after Bootstrapping can be said that the X1 trust has a positive effect, which is indicated by the Original Sample value of 0.339. The T Statistical value is $4.053 > 1.96 T$. The table is proven to be significant at the P Value $0.000 < 0.05$, thus that H_0 rejected: security trust has no significant effect on buying interest while, H_1 is accepted: security trust has a significant positive effect on buying interest. The results of this hypothesis are in accordance with the journal which states that research conducted by Nurlina (2017) says that trust has a positive effect on consumer buying interest at the Tokopedia online store. Also described by Wenny et al.(Sarjita, 2020, p.75). Based on research conducted by Rafidah (2017) says that security has a positive effect on consumer buying interest at Lazada's online store. Anwar and Afifah (2018) also explained that security has a positive effect on consumer buying interest on the Lazada online site.(Sarjita, 2020, p.75).

• Discussion of the Second Hypothesis

Based on the information above, it can be seen that the path coefficients after bootstrapping can be said that X2 of service quality has a positive effect as indicated by the Original sample value of 0.552. Statistical value $5.465 > 1.96 T$. The table is proven to be significant at P Value $0.000 < 0.05$, thus H_0 is rejected. : there is no relationship of influence between service quality and interest while H_2 is accepted: there is a positive influence relationship. SoThe results of this hypothesis test stated in Mugiono's research (2010) regarding the analysis of the influence of service quality on consumer satisfaction (buyers) in Malang City Market. The purpose of this study was to analyze the effect of service quality variables on consumer satisfaction in Malang City Market. From the results of the study it can be concluded that the service quality variables simultaneously affect customer satisfaction in Malang City Market. Partially, service quality variables affect customer satisfaction in Malang City Market.(Runtunuwu et al., 2014, p. 1805).

• Discussion of the Third Hypothesis

Based on the information above, the part coefficients state that the variable Z ease of payment of the Y variable (buying interest) after bootstrapping is shown to have an Original value of 0.063, the H_0 test is accepted: ease of payment (Z) does not have the ability to partially strengthen physical distancing significantly against the Y variable (buying interest) and H_3 is rejected: ease

of payment does not have the ability to strengthen a significant effect on buying interest, as shown by the Tstatisk value of $0.890 < 1.96$ T.table and P.value $0.374 > 0.05$ significant. The results of this hypothesis are in line with Febriyani's research (2019), which states that ease of use partially has a positive and significant effect on buying interest. The ease of use indicator used when shopping online has a great value, (Taan, 2021, p. 93).

- **Discussion of the Fourth Hypothesis**

Based on the description of the part coefficients, it states that the variable ease of payment of the variable Y (buying interest) after bootstraping is shown to have an Original value of -0.230 then, the Ho test is accepted: Ease of payment does not have the ability to strengthen the influence of security trust on buying interest and H4 is rejected: ease of payment has the ability strengthen the influence of trust on buying interest shown Tstatisk value $1.518 < 1.96$ T.table and P.value $0.130 > 0.05$ significant. The results of this hypothesis are not in accordance with Dewa et al (2015) that someone will find it easier to use the system by making benefits and using it continuously in a sustainable way. Increased user trust and productivity can be done through the digital wallet Venkatesh et al,

This hypothesis is in accordance with the journal from Priyambodo and Triyanto (2021:8) which was processed based on multiple linear regression with Tstatistics of $1.005 < 1.96$ T.table and P value $0.317 > 0.05$ significance. It is stated in the journal that trust in the security of the payment system is crucial in buying and selling transactions, if the payment system is facilitated and obtained in convenience, it will increase shopping Akbardi (2017) and Oney et all (2017). Ease of payment if it is not accompanied by trust in security in payments, consumers feel that shopping comfort will be disturbed (Priyambodo, 2021, p.13).

- **Discussion of the fifth hypothesis**

Based on the description of the part coefficients, it states that the variable ease of payment of the variable Y (buying interest) after bootstraping is shown to be an Original value of 0.183 , then Ho Test is accepted: Ease of payment does not have the ability to strengthen the influence of service quality on buying interest and H5 is rejected: Ease of payment has the ability to strengthen The effect of service quality on buying interest is shown by the Tstatisk value of $0.995 < 1.96$ T.table and P.value $0.320 > 0.05$ significant.

CONCLUSION

- **First Hypothesis**

ResultsHypothesis testing based on the table above shows that the relationship between Trust (X1) and Purchase Interest (Y) is significant with T-Statistic > 1.96 which is 4.053 which means that based on this hypothesis 2 in this study is accepted. This states that trust in the business world is very important, especially in the midst of the implementation of social distancing and life in carrying out activities due to the Covid-19 pandemic.

- **Second Hypothesis**

The results of hypothesis testing based on the table above show that the relationship between Service Quality (X2) and Purchase Interest (Y) is significant with T-Statistic > 1.96 , which is 5.465 , which means that based on this hypothesis 3 in this study is accepted. In terms of service quality, providing satisfaction to consumers, especially during the pandemic, people see the services and equipment to check for those who are affected or have symptoms of COVID-19.

Such as the supply of masks, convenient communication even though it is limited by distance and vaccine information certificates to prevent the spread of the virus.

- **Third Hypothesis**

The results of testing this hypothesis based on the table above show that the relationship between Ease of Payment (Z) and Purchase Interest (Y) is not significant with T-Statistic > 1.96 which is 0.890 which means that based on this hypothesis 4 in this study is not accepted.

- **Fourth Hypothesis**

ResultsHypothesis testing based on the table above shows that the relationship between Trust as a moderating variable of Ease of Payment is not significant to Purchase Interest with T-statistic < 1.96 ie 1.518 which means based on this hypothesis 6 in the study is not accepted. that reducing the risk of trust weakens the relationship moderated by ease of payment in shopping.

- **Fifth Hypothesis**

ResultsHypothesis testing based on the table above shows that the relationship between service quality as a moderating variable of Ease of Payment is not significant to Purchase Interest with T-statistic < 1.96 which is 0.995, which means that based on this the hypothesis in the study is not accepted. Explaining that the quality of service during the pandemic is so tight, which makes some consumers reluctant to make purchases even with the easy provision of digital payments, but during this pandemic, people are afraid to shop directly. So the quality of service weakens the relationship moderated by ease of payment.

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