

# The Mediation Role of Trust on The Influence Of Information Quality on Purchasing Interest on The Tokopedia E-Commerce Website in Malang City

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**ABSTRACT:** E-commerce is the use of the internet and computers with web browsers to introduce, offer, buy and sell products (Maulana et al., 2015). E-commerce not only makes it easier for consumers, but also makes it easier for producers to market their products which have an effect on saving costs and time, buying and selling via the internet can streamline and streamline time so that someone can make buying and selling transactions with everyone whenever and wherever that person is, the population of this study are people who have made transactions at TokoPedia while the sample in this study amounted to 120 people with an analysis using the 2 model regression test. Based on the analysis and discussion of the research results, it can be concluded as follows: 1) Descriptive results show that information quality shapes customer trust. This shows that the better the quality of information, the more trusting the customer will be, 2) Trust will be determined by benevolence. If the customer already has trust, the customer will have buying interest. 3) Information quality also affects customer buying interest. Good information quality can attract customers to make purchases on Tokopedia.

**KEYWORDS:** Trust, buying interest, information quality, e-commerce

## I. INTRODUCTION

Growing information technology has had an impact on the economy and brought society into the era of the digital economy. According to Musafak (2012) explains that the digital economy is an economy based on electronic goods and services produced by electronic businesses and traded through electronic commerce, or in other words businesses with electronic production and

management processes that interact with partners and customers through the Internet and Web technology. The development of the digital economy has affected changes in business models, one of which is the sales system. The concept of conventional buying and selling occurs by meeting face-to-face between the seller and the buyer, where the buyer can directly see the goods offered by the seller, and this is where a transaction occurs involving both parties to agree to transact. However, with the digital economy, buying and selling transactions can be carried out via the internet, which is often referred to as e-commerce.

E-commerce is the use of the internet and computers with web browsers to introduce, offer, buy and sell products (Maulana et al., 2015). E-commerce not only makes it easier for consumers, but also makes it easier for producers to market their products which affect cost and time savings, buying and selling via the internet can streamline and streamline time so that someone can make buying and selling transactions with everyone whenever and wherever that person is.

There are three types of tools that can be used in e-commerce, namely online marketplaces (such as Tokopedia, Shoppe, Lazada and Bukalapak), their own websites, and social media. Online marketplaces and online media tend to be easier to use and there is no upfront cost. Users only need to create an account and set up a stall. However, ecommerce by utilizing online marketplaces and online media has limitations from the seller's side, because the seller cannot describe his company in detail and only makes a short description of the products or services offered.

In this study, the authors used TAM (Technology Accetance Model) as a theoretical

basis. TAM (Technology Acceptance Model) is a theory that explains behavioral interest in using technology. TAM (Technology Acceptance Model) was developed to explain the behavior of using and accepting information technology systems (Rizki, et al., 2015). TAM is a model that links cognitive beliefs with individual attitudes and behavior towards technology acceptance (Nainggolan and Andrian, 2021). In this study, TAM is used to explain how the quality of information on the website can influence purchase intention through trust in Tokopedia e-commerce.

Based on the description above, the author intends to conduct research to test whether it is true that trust is an important part of the e-commerce business, especially the Tokopedia platform in presenting the quality of information systems to attract buying interest.

## II. LITERATURE REVIEW

### Information Quality

Information quality measures the quality of the output of the information system (Jogiyanto, 2017). Similar to system quality, the quality of the information in question is the quality of information measured subjectively by the user which is hereinafter referred to as perceived information quality. (Jogiyanto, 2017) uses 3 measurement scales as follows: Information Completeness, Accurate, Easy to understand.

According to Romney and Steinbart (2015) information is data that has been managed and processed to provide meaning and improve the decision-making process. Hutahaean (2015), information is data that is processed into a form that is more useful and more meaningful to the recipient. Djahir (2015), information is the result of data processing into a form that is more useful for those who receive it which describes a real event and can be used as a tool for making a decision. Based on several opinions expressed above, it can be concluded that information is data that has been processed, formed, or manipulated according to certain needs for its users.

Information can be declared quality if the information needed is accurate, timely and relevant (Jogiyanto, 2005). Information is said to be of quality when it fulfills the following points (Risdiyanto, 2014):

#### 1) Accuracy

Accuracy is the truth of the information generated by the information system. The information generated by the information system must be accurate because it is very instrumental for

decision making. Accurate information means it must be free from errors and free from bias.

#### 2) Completeness

Completeness of information quality is the completeness of the content of the information produced by the information system. Complete information is information that includes all the information needed by users of the information system.

#### 3) Format (Shape)

The format / form of presentation of information generated by the information system, describes the quality of the information system information. If the presentation of information is in the right form, the information produced is considered quality so that it makes it easier for users to understand the information produced.

#### 4) Timeliness

The quality of information from information systems can be said to be good if the information produced is timely, if the information needed is late, then this will affect the speed of decision making, and if decision making is late it will have fatal consequences for users and organizations.

#### 5) Relevance

The quality of information of an information system is said to be good if it is relevant to the needs of users, if the information produced is relevant, then the information will be useful. The relevance of information for each user is different from one another ...

### Trust

Trust in online commerce is needed more than offline commerce. In online trading, the transaction actors do not meet physically and the products sold cannot be seen and touched directly. Consumers do not even know whether the seller in the online store is the one who actually owns the merchandise and the merchant is also not always sure that the payment will reach the seller's account (Azam, 2013).

Trust is the hope that an individual or company has when interacting with another party, and will not get undue advantage rather than relying on that party (Nainggolan and Adrian, 2021). Trust is a person's sensitivity to the actions of others in the hope that the other person will take an action to the person who trusts him without having to supervise and control (Nustini and Adhinagari, 2020). Based on the above definition, it can be concluded that

trust is the willingness of one party to accept risks from another party based on the belief and expectation that the other party will take action as expected, even though the two parties do not know each other. There are three factors that shape a person's trust in others in e-commerce according to Mayer et al. in Wong (2017):

1) Ability

Ability refers to the competence and characteristics of the seller / organization in influencing and authorizing specific areas. In this case, how the seller is able to provide, serve, and secure transactions from interference from other parties. This means that consumers get a guarantee of satisfaction and security from the seller in making transactions.

2) Benevolence

Benevolence is the willingness of the seller to provide mutually beneficial satisfaction between himself and consumers. The profit earned by the seller can be maximized, but consumer satisfaction is also high. The seller is not merely pursuing maximum profit, but also has great attention in realizing customer satisfaction.

3) Integrity

Integrity relates to how the seller's behavior or habits in running his business. The information provided to consumers is true according to the facts or not. The quality of the products sold is trustworthy or not.

### Interests

Intention is the tendency to take action or behavior or something that immediately precedes actual purchasing behavior (Picaulty, 2018). Individuals who intend to an object will have the strength or drive to carry out a series of behaviors to approach or obtain the object (Purba, 2012). So purchase intention is something related to customer plans to buy a particular product and how many units of the product are needed in a certain period.

In the context of e-commerce, buying interest or intention to transact online is the consumer's intention to participate in exchange relationships with sellers, such as sharing

information, maintaining relationships, and making transactions (Nainggolan and Adrian, 2021). According to Picaullu (2018) the indicators of purchase intention are explained by several components such as:

1) Interested in finding information about the product.

Customers who are aroused by their needs will be encouraged to seek more information. First, a lighter information search (attention reinforcement). At this level, people are just more sensitive to product information. Second, the active level of information seeking includes looking for reading materials, asking friends or visiting stores to learn about certain products.

2) Considering buying

Through information gathering, customers learn about competing brands and their features. Evaluate the options and start considering buying the product.

3) Interested in trying

After the customer has attempted to fulfill the need, learned about competing brands and their features, the customer will look for certain benefits of the product solution and evaluate these products. This evaluation is considered a cognitively oriented process. This means that customers are considered to evaluate a product very consciously and rationally, resulting in an interest in trying.

4) Want to know the product

After having an interest in trying a product, customers will have a desire to know the product. Customers will view the product as a set of attributes with different abilities to provide benefits that are used to satisfy needs.

5) Desire to own the product

Customers will pay great attention to attributes that provide the benefits they are looking for. Finally, customers will take an attitude (preference decision) towards the product through attribute evaluation and form an intention to buy or own the preferred product.

### III. RESEARCH CONCEPTUAL FRAMEWORKS

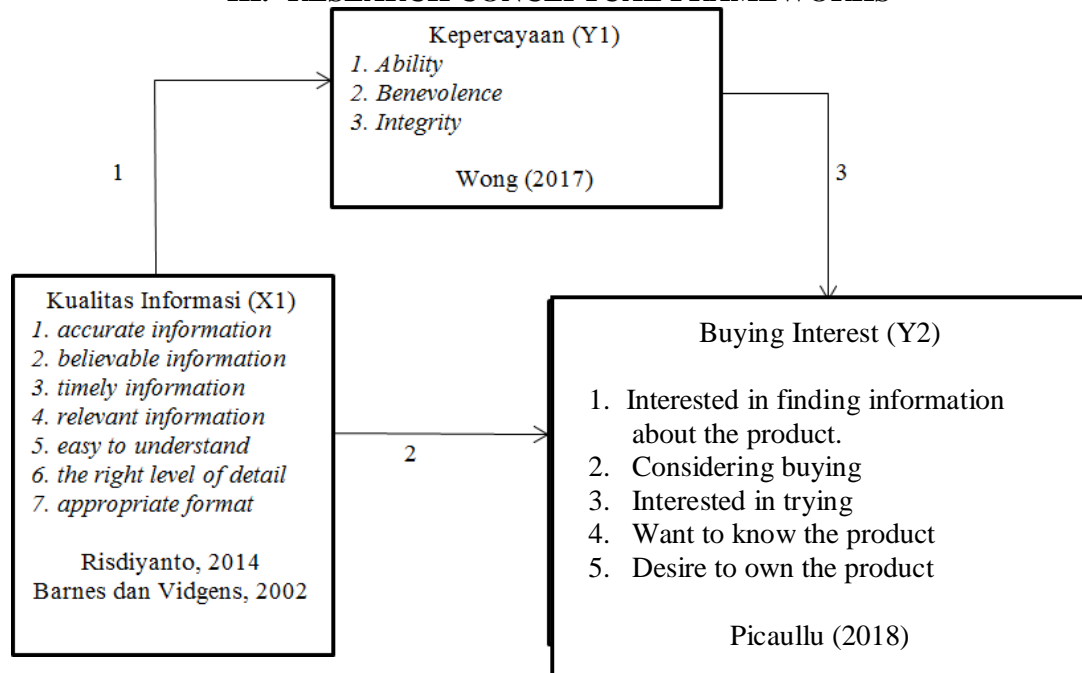


Figure 2: Research Conceptual Framework Source: Various articles, processed (2019)

Remarks:

1. Amelia & Pramoto (2016), Sari (2017)
2. Rinaldi and Santoso (2018), Yandi and Septrizola (2019)
3. Rosidiana et al., (2019), Ardianto et al., (2020), Setiadi (2018)

### IV. RESEARCH METHODS

This study aims to determine the effect of the independent variable, namely information quality (X) on purchase intention (Y) by using trust as an intervening variable. This research is explanatory research, the location of this research is Malang city. The reason for choosing this location is because Malang City has a large number

of people dominated by students and the millennial generation who have a tendency to like to make purchases online with an unknown amount and the sample is used with the opinion of Prawira (2010: 46) if the population is unknown, the determination of the sample size then the method becomes very sensitive so it is difficult to get good goodness of fit measures. So it is recommended that the minimum sample size is 5-10 observations for each parameter being estimated. So that because in this study there were 15 so that the sample used was 90 people from  $8 \times 15 = 120$  respondents. Data analysis techniques using Descriptive Statistical Analysis, Multiple linear regression analysis with 2 models, and Hypothesis Testing.

### V. RESEARCH VARIABLES AND INDICATORS

Variables, Indicators and Statement Items

No.	Variables	Indicator	Grain
1	Information quality (X)	X1. Provides accurate information	1. The information provided by the Tokopedia-commerce site is accurate. 2. I am satisfied with the accuracy of the information system provided by Tokopedia-commerce.
		X2. Provides believable information	3. The information provided on the Tokopedia-commerce site can be trusted 4. Tokopedia-commerce site presents reliable information

		X3. Provides timely information	5. The Tokopediae-commerce site always provides the latest information (up to date). 6. Tokopediae-commerce site always provides timely information.
		X4. Provides relevant information	7. The Tokopediae-commerce site provides the reports I need 8. The information content of the Tokopediae-commerce information system that I use meets my needs.
		X5. Provides easy to understand information	9. The information presented on the Tokopediae-commerce site is easy to understand. 10. The Tokopediae-commerce site information system that I use is user friendly.
		X6. Provides information at the right level of detail.	11. The Tokopediae-commerce site always provides detailed information. 12. The information in Tokopedia e-commerce is clear and detailed.
		X7. Present the information in an appropriate format.	13. The information provided on the Tokopediae-commerce site is in accordance with the general format. 14. The information output from the Tokopediae-commerce system that I use is presented in a useful format.
2	Trust(Y1)	Y1.1. Ability	1. I feel Tokopediae-commerce has the ability to provide quality goods for customers 2. I feel that Tokopedia e-commerce has a good ability to secure transactions.
		Y1.2. Benevolence	4. I feel that Tokopedia e-commerce has a concern to provide the best service for its customers. 5. I feel that Tokopedia e-commerce has good intentions to 6. provide satisfaction to its customers.
		Y1.3. Integrity	7. I feel that Tokopedia e-commerce will fulfill what its customers expect. 8. I feel that Tokopedia e-commerce will not hide information that is important to 9. its customers.
3	Buying Interest(Y2)	Y2.1. Interested in finding information about products Y2.2. Considering to buy Y2.3. Interested in trying Y2.4. Want to know the product Y2.5. Desire to own the product	1. I have an interest in finding information about products or services on Tokopedia e-commerce. 2. I have more consideration to buy products through Tokopedia e-commerce 3. I am interested in using Tokopediae-commerce in purchasing products or services. 4. Through Tokopediae-commerce I try to find information about the products or services that I will buy. 5. I want to try to buy a product or service through Tokopedia e-commerce

## VI. RESULTS AND DISCUSSION

A total of 125 respondents filled out this research questionnaire online. The results of the

hypothesis analysis of each path obtained from the results of path analysis using SPSS software are as follows:

**Demographic Statistics**

Table 1: Demographic Profile

Item	Optional	Frequency	Percentage
Gender	Male	58	46.4
	Female	67	53.6
Age	15-20Years	3	10,0
	21-30Years	66	66,2
	31-40Years	27	20,8
	>41Years	4	3,1
Educationlevel	High school	24	18,5
	Diploma	12	9,2
	S1	64	64,6
	S2	9	6,9
	S3	1	0,8

**Regression Analysis Model 1**

**The effect of information quality on trust**

In order to test the effect of information quality on trust directly and the magnitude of the

direct effect using the simple linear regression method. The results of calculations using SPSS are shown in the following table:

Table 13

The Effect of Information Quality on Trust

Variables	Regression Coefficient	Valueoft	Sig
Information Quality	0.677	10.129	0.000
Dependent Variable = TrustR = 0.677 RSquare= 0.459 AdjustedRSquare=0.454F= 102.600 Probability=0.000			

Based on the results above, it shows that the quality of information on trust is significant at the alpha level of 5% with a p value of 0.000. The regression coefficient value is 0.677, which means that information quality has a significant effect on trust, the better the quality of information, the more trusting the customer will be.

**Regression Analysis Model 2**

The effect of trust and information quality on purchase intention

Testing the effect of trust and information quality on buying interest directly using multiple linear regression methods with spss which are shown in the following table.



Table 14  
 Effect of Trust and Information Quality Against Purchase Intention

Variables	Regression Coefficient	Value of t	Sig
Information Quality	0.384	4.797	0.000
Trust	0.499	5.613	0.000

Dependent Variable = Purchase Intention  
 $R = 0.764$   
 $R^2 = 0.584$   
 Adjusted  $R^2 = 0.577$   
 $F = 84.067$   
 Probability = 0.000

The effect of information quality on purchase intention at the alpha level of 5% with a p value of 0.000. The regression coefficient value is 0.384, which means that information quality has a significant effect on purchase intention. The better the quality of information, the more customer buying interest will increase. The effect of trust on purchase intention at an alpha level of 5% with a p value of 0.000. The regression coefficient value is 0.499, which means that trust has a significant effect on purchase intention. The better the trust, the more customer buying interest will increase.

**The effect of information quality on purchase intention through trust**

The hypothesis testing method is carried out by path analysis, namely using simple regression and multiple regression and then filtering based on statistical and meaningfulness tests. Statistical tests can be carried out using the standardized beta coefficient ( $\beta$  standard). If the  $\beta$  value is significant, the path coefficient is significant. Insignificant path coefficient values are eliminated. The significance test can be carried out by comparing the significance of the path is considered significant. Conversely, if the significance value of the coefficient is greater than 0.05, it is considered insignificant. The results of the effect of information quality on purchase intention through trust are shown in the following table.

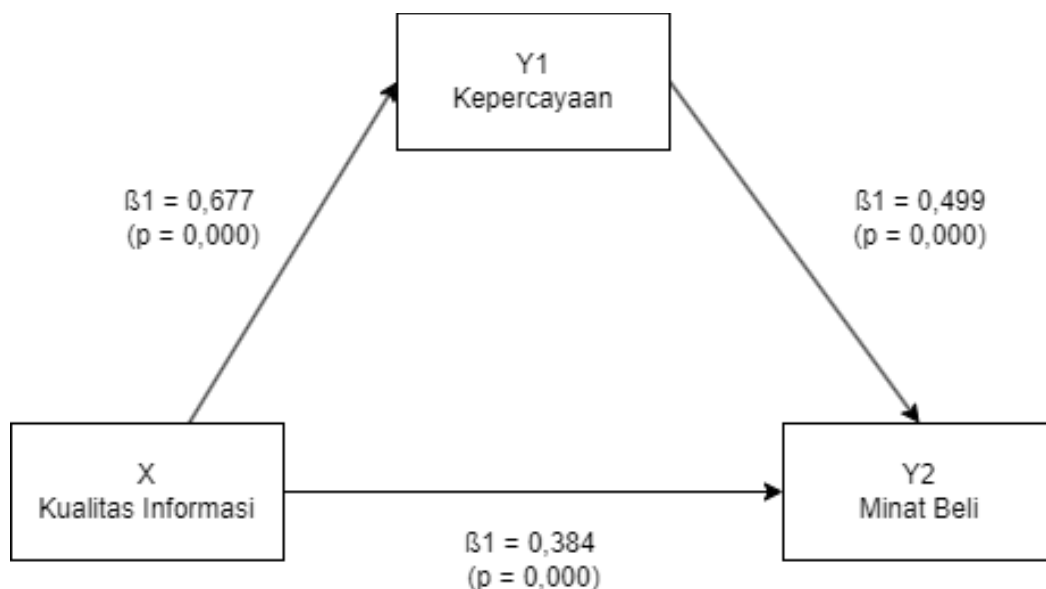


Figure 11. Path analysis

Table 15

Recapitulation of Path Analysis Results

Variables	Direct Effect	Indirect Effect	Total Influence	Description
Information Quality → trust	0.677	-	-	Influential
Information Quality → Purchase Intention	0.384	-	-	Influential
Trust → Purchase Intention	0.449	-	-	Influential
Information Quality → Trust → Purchase Intention	0.463	0.677 x 0.449 = 0.303	0.766	Partial Mediation

Based on the table above, the direct effect of the information quality variable on purchase intention is 0.384 compared to the indirect effect which is 0.303. This shows that the strongest path in the structural equation model built is the quality of information on purchase intention. Meanwhile, trust involvement has a weak level of mediation.

## VII. DISCUSSION

### 1. The Effect of Information Quality on Trust

Information quality affects trust. This means that the better / more complete the quality of information can increase customer trust. According to Mukhtar (in Gondodiyoto, 2003) states that the information presented in an online shop should include information related to the products and services in the online shop. This information should be useful and relevant in predicting the quality and usefulness of the product or service. To satisfy the information needs of online consumers/shoppers, product and service information must be up to date, help online shoppers make decisions, be consistent, and easy to understand. (Wahyuningtyas., 2015). This also shows the importance of information quality to increase buyer confidence.

### 2. The Effect of Information Quality on Purchase Intention

Information quality affects purchase intention. This means that the better the quality of information, the more interested the customer will be in buying the product. According to Mukhtar (in Gondodiyoto, 2003) The information presented in the online shop should include information related to the products and services in the online shop. This information should be useful and relevant in predicting the quality and usefulness of the product or service. To satisfy the information needs of consumers / online shoppers, product and service

information must be up to date. help online shoppers make decisions, consistent, and easy to understand. (Yunita et al., 2016). Hardiawan (2013) states that online shopping should present information that includes links to products and services in online shopping. This information should be useful and relevant in predicting the quality and usefulness of the product or service.

### 3. The Effect of Trust on Purchase Intention

Based on the results of the analysis, it shows that there is an influence Trust has a positive effect on buying interest. Trust is an important factor in building commitment between companies and customers. Trust is very important for building and fostering long-term relationships. Buyer trust in online sellers, how the seller with his expertise can convince the buyer by guaranteeing his security when making payment transactions and being able to ensure that the transaction will be processed immediately. This obstacle is related to the existence of online sellers that exist today. With the growing technology, this is utilized by irresponsible online sellers with their technology-based fraud mode in online shopping.

## VIII. CONCLUSION

Based on the analysis and discussion of the research results, it can be concluded as follows: 1) Descriptive results show that information quality forms a customer trust. This shows that the better the quality of information, the more trusting the customer will be, 2) Trust will be determined by benevolence. If the customer already has trust, the customer will have buying interest. 3) Information quality also affects customer buying interest. Good information quality can attract customers to make purchases on Tokopedia.



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