



IMPACT OF SERVICE QUALITY ON PURCHASE INTENTIONS WITH CONSUMER CONFIDENCE AS MEDIATORS

Wibawa, A. B.¹,

Utama A. P.²,

Panca Titis³ⁱ

¹Faculty of Psychology,
University Persada Indonesia Y.A.I.,
Street Pangeran Diponegoro No. 74,
Central Jakarta, Indonesia

²Faculty of Economic,
University Mercubuana,
Street Meruya South,
West Jakarta, Indonesia

³Faculty of Psychology,
University Borobudur,
Street Kali Malang No 1.,
East Jakarta, Indonesia

orcid.org/0000-0002-8195-5882

Abstract:

This study investigates the relationship between service quality and purchase intention, with consumer confidence acting as a mediator. The variables tested included service quality as an exogenous variable, purchase intention as an endogenous variable, and consumer confidence as a mediator. The main hypothesis posits that service quality affects purchase intention, with consumer confidence mediating this relationship. The study subjects were respondents who were members of tandasalib.com, and the sample size consisted of 252 individuals. Data collection techniques involve measuring purchase intention according to Ajzen and Fishbein's (1967) Theory of Reasoned Action (TRA); consumer confidence according to Pavlov's theory (2003) using scales such as Brand, Web, and E-Trust; and service quality according to Kotler's theory (2010) using the RATER framework (Responsiveness, Assurance, Tangibles, Empathy, Reliability). The Structural Equation Model (SEM) was used for data analysis in this study. The major hypothesis suggests that service quality affects purchasing intentions, with consumer confidence acting as a mediator. The purpose of this research is to investigate the rapid development and growth of tandasalib.com in meeting consumer desires within a short period.

ⁱ Correspondence: email arbiansyah.panca@yahoo.com

Keywords: service quality, purchase intention, consumer confidence

1. Preliminary

The Indonesian Association of Mental Medicine Specialists (PDSKJI) conducted a mental health survey in Indonesia in 2020. According to the findings, 63% of the respondents experienced anxiety, while 66% experienced depression. Symptoms of anxiety include feeling worried, being emotionally irritable, and having difficulty in relaxing. The symptoms of depression include sleep disorders, lack of confidence, fatigue, and lack of energy. Additionally, 80% of the respondents reported experiencing symptoms of post-traumatic psychological stress as a result of unpleasant events, particularly affecting their health, psychology, spirituality, and finances.

The National Information and Communication Technology Council (WANTIKNAS) reported a 40% increase in Internet traffic in 2021, which is attributed to the growing use of WhatsApp (WA) and Instagram applications. This surge is a result of individuals relying on social media and the Web to fulfill their needs, leading to changes in both individual and group behavior towards purchasing products and services.

Service products tandasalib.com are the work units of PT. Ethos Logos Pathos is today's digital realism. It is the first of its kind in Indonesia to focus on spirituality, psychology, and Christian literacy. Tandasalib.com is a psychospiritual-social initiative aimed at empowering the younger generation to develop and overcome ongoing challenges.

Since its establishment on October 10, 2020, tandasalib.com has served over 50 schools, three thousand students, and more than a thousand parents from 2020 to 2022. The inauguration of the website was attended by Dr. Salman Habeahan, the Head of the DKI Jakarta Catholic Community Leadership Regional Office, and Father Carolus Putranto Tri Hidayat, Pr, Chairman of the Catechetical Commission of Archdiocese of Jakarta (Cathedral).

Seven signs are superior to the knowledge and skills offered by tandasalib.com, both through digital pages and Instagram social media. The seven signs are a program used as a product by the millennial young generation to develop themselves. These signs included:

- 1) **Sign of Recovery:** This program focuses on individual and group recovery, helping individuals heal from wounds, both physically and mentally, especially insincerity.
- 2) **Sign of Love:** This program consists of a webinar series that aims to understand the meaning of love from spiritual and psychological perspectives. It explores love in the context of family relationships, neighbors, girlfriends, oneself, and God Himself.
- 3) **Sign of Faith:** This program is designed to strengthen and deepen faith. It encourages individuals to be faithful and to become preachers to others, serving as the foundation and embodiment of true faith.

- 4) **Milestones:** A leadership training program aimed at self-development to become a cadre of God in assisting others in any circumstance.
- 5) **Call Signs:** A program focused on enhancing compassion and empathy through an ongoing process of reflection and withdrawal.
- 6) **Sign of Gratitude:** A tangible and fruitful program that empowers love for others, serving as a catalyst and promoter of love for wherever individuals.
- 7) **Sign of Penance:** A program that deepens the faith of individuals and groups seeking continuous renewal in the love and illumination of God's grace.

1.1 Purchase Intention

Consumers behave based on their desires, interests, and purchase intentions. Prior to engaging in buying behavior, the main predictor is consumers' purchase intention. (Schiffman *et al.*, 2004), purchase intention is linked to an individual's inclination to take specific actions in their buying behavior. Purchase intent determines the probability that consumers will take certain actions in the future.

Purchase intention refers to the state in which customers possess intentions or attitudes that are loyal to brands, products, and companies and willingly express their superiority over other parties (Armstrong, 2014). In addition (Schiffman *et al.*, 2004), purchase intention determines the probability of consumers taking specific actions in the future. Buying intention is the behavior of consumers who exhibit loyalty towards the selling company, leading them to willingly recommend it to others because of the excellent service they have received from the company. (Namkung & Jang, 2007)

(Saha & Theingi, 2009) defined purchase intentions as the likelihood of customers engaging in behaviors such as positively recommending service providers to others, having intentions to repurchase, and showing loyalty to the provider. Meanwhile, (Arda, 2017), purchase intention refers to the behavior or attitude of consumers who desire to use a service continuously. According to (Keller, 2001), buying intentions occur once consumers are aware of and evaluate the products or services they intend to purchase.

(Vallerand *et al.*, 1992) defined purchase intentions as the subjective likelihood that individuals will engage in buying actions. Intention refers to the inclination to act on an object. (Fredricks & Dossett, 1983) further explained that intent influences an individual's behavior and willingness to attempt a purchase.

Researchers initially adopted the Theory of Reasoned Action (TRA), which was first developed in 1967 and later expanded upon adoption by Ajzen and Fishbein. This theory assumes that individuals generally act and behave rationally. According to this theory, individuals carry out their intentions rationally by considering various available information and the potential consequences of their behavior. The factors that influence buying behavior are:

- 1) **Consumer attitude towards buying behavior** refers to the feelings or judgments that individuals have towards a particular object. It measures the level of liking or disliking of an object. Individuals who believe that their behavior can lead to positive outcomes are more likely to engage in it.

- 2) **Subjective norms of buying behavior** are influenced by the belief that certain consumers within a group either approve or disapprove of engaging in a particular behavior.
- 3) **Behavioral control** refers to the belief in the presence or absence of factors that enable or hinder individuals from engaging in certain behaviors.

H1: The major hypothesis is the impact of service quality on purchasing intentions, with consumer confidence as a mediator.

1.2 Consumer confidence

(Widyastuti & Said, 2017) investigated the impact of different factors on buying intentions, including trust as the primary factor and service quality as another factor.

Consumer confidence is a crucial factor in transactions between sellers and buyers as it can enhance interest and purchase intent. (Yousafzai *et al.*, 2003) suggested that trust can be established when there is a positive relationship between consumers and sellers.

(Hansen, 2019) demonstrates that consumer confidence is a crucial factor that significantly affects purchase intention. Trust plays a major role in shaping consumer behavior. Unsurprisingly, when consumers feel comfortable and trust service organizations, they are more likely to recommend them to the wider community and share information about their products and services.

(McKnight *et al.*, 2002), (Salo & Karjaluoto, 2007) concluded that trust has a significant impact on consumers' willingness to transact online because it can help consumers with uncertainty. In online business, trust can be defined as buyers' belief and expectation that sellers of both products and services are reliable and will fulfill their obligations honestly.

(Kim & Kim, 2020) investigated the factors that affect consumer confidence in online purchasing. Kim's study utilized the internet as a source for data collection. The participants were students from two public universities in the United States. The findings of this study indicate that consumer confidence significantly affect purchase intentions.

(Hartlieb, 2023) investigated the causes and influence of consumer confidence in virtual communities. Riding's research model focuses on members of virtual communities on the internet who participate in online discussion groups. Responses were obtained from 663 participants across thirty-six regions. The findings of this study indicate that consumer confidence plays a significant role in shaping members' willingness to share and acquire information within at virtual community. Consumer confidence can be fostered through thoughtfulness, openness, and positive attitude (Miswanto & Angelia, 2019).

Another study was conducted by (Gefen *et al.*, 2003) on undergraduate and graduate students from top business universities in America who made book purchases on amazon.com. The results revealed that growth in consumer purchases relies on the organization's capacity to effectively handle consumer confidence through service quality.

(Pavlou, 2003) defined consumer confidence as the belief that consumers and sellers of products or services act responsibly and cooperatively. In the context of online shopping, both consumers and sellers are susceptible to unpredictable situations. Responsible and cooperative actions foster trust between consumers and sellers.

(Gefen *et al.*, 2003) defined consumer confidence as the willingness of an individual to make themselves vulnerable to trusting actions. (Lengnick-Hall *et al.*, 2013) also emphasized the importance of trust in relationships. (Barnett *et al.*, 2016) (in Kim & Kim, 2020) concluded that trust is crucial for individuals or groups engaging in online purchases. Trust can be defined as the confidence and expectations of consumers that sellers through the Internet are reliable and honestly carry out their obligations. Therefore, consumers are more likely to engage in electronic transactions if they believe the seller is credible, reliable, and trustworthy.

This research focuses on the aspects of consumer confidence, Brand, Web, and E-Trust Scale theory (Pavlou, 2003). This theory identifies the factors that influence consumer confidence:

- 1) **Security:** consumers are more likely to trust platforms or online stores that provide a high level of security.
- 2) **Privacy:** Consumers want assurance that their personal information will not be misused or shared without consent.
- 3) **Reputation:** Consumers trust companies with established histories and a good reputation for product quality.
- 4) **Quality of information:** Consumers require relevant and concrete information to make informed purchasing decisions. Comprehensive information about a product or service, including descriptions, photos, reviews, and specifications, can help consumers feel confident in their purchasing decisions.
- 5) **Easy to use:** Companies are easy to interact with, consumers feel more comfortable, and are more likely to become regular customers.
- 6) **Communication:** with consumer questions can quickly build trust. Providing clear information on the buying process and easily accessible communication channels can increase consumer confidence and lead to more purchases.

H2: The Impact of Consumer Confidence on Purchase Intentions TandaSalib.Com.

1.3 Service Quality

Quality of service is the process through which consumers, as individuals who purchase products, receive services. As consumers, individuals can differentiate between the actual service they receive and their expectations. Consumer expectations are essentially the service process of the organization itself when it comes to offering products.

(Gary, 2022) defined service quality as the optimal provision of an action or activity from one party to another. Service refers to actions taken by producers to fulfill the needs and desires of consumers, ultimately leading to consumer satisfaction. (Setiawan & Tjiptono, 2013) further explained that service quality can be understood as

the dynamic state of service products, people, processes, and environments that either meet or surpass expectations.

(Chalid & Achmad Gani, 2020) explains that service quality is a dynamic condition associated with products, services, people, processes, and environments that meet or exceed expectations. Meanwhile, (Mehrani & Moghadam, 2015) states that the quality of service is connected to the prompt and effective fulfillment of consumers' needs and desires.

The assessment of service quality should not be based on the company's perspective, but rather on the consumer's viewpoint. When developing service strategies and programs, companies should prioritize consumer interest and consider various aspects of service quality.

Based on the theory above, this study uses the adoption aspects of service quality in this study, referring to Kotler's (2010) RATER theory (Responsiveness, Assurance, Tangibles, Empathy, Reliability). The aspects are as:

- 1) **Reliability:** This refers to an organization's ability to show respect to consumers and ensure that everything can be completed as intended.
- 2) **Responsiveness:** This relates to the willingness of service providers to provide services quickly and effectively.
- 3) **Assurance:** Quality service guarantees that all products offered are in accordance with expected results.
- 4) **Empathy:** This refers to the ability of service providers to understand and respond to consumers' needs, desires, and situations.
- 5) **Tangibles:** Consumers increasingly believe in the authenticity of all products through physical evidence.

H3: The Impact of Service Quality on Purchase Intentions TandaSalib.Com

H4: The Impact of Service Quality on Consumer Confidence TandaSalib.Com

2. Method

This research uses a descriptive, quantitative and cross-sectional approach. This research has received approval from various parties, especially PT. Ethos Logos Phatos as the organization studied, as respondents have obtained written and verbal agreement from consumers regarding service quality which is an exogenous variable, purchase intention is an endogenous variable, and consumer trust is a mediator variable. Data processing analysis was carried out using (structural equation modeling). The sample used in this research was 252 respondents, namely consumers who had been members of Tandasalib.com. Data collection was carried out using Google Form, from October 2020 to December 2020.

2.1 Test Validity and Reliability

The purchase intention scale pertains to Ajzen's (2005) Theory of Planned Behavior (TPB), which includes consumer attitudes towards buying behavior, subjective norms, and behavioral control.

Consumer confidence according to Brand, Web and E-Trust Scale theory from Pavlou and Fyngenson (2006), whose aspects are: Security, Privacy, Reputation, Quality of information, ease of use, and communication.

Service quality scale, according to Kotler's (2010) RATER theory, the aspects of service quality used in this study refer to the RATER theory (Responsiveness, Assurance, Tangibles, Empathy, Reliability).

3. Result

Results of the 252 respondents, 117 (46.4%) were male and 135 (53.6%) were female, the respondents' ages ranged from 10 years to more than 51 years, and most were ages of 10-20 years, with a total of 112 respondents (44.4%). Based on final education, there were at most two sources: the middle school education level of 119 respondents (47.2%) and bachelor 128 respondents (50.8%), which explains that most participation is in schools as many as 117 respondents (70.2%) because it is a youth spirituality program in Christian schools.

3.1 Confirmatory Factor Analysis Variable Purchase Intention

The CFA Variable Purchase Intention loading factor is above 0.70, which shows that all measuring instruments have a good *loading factor*. While The *construct reliability* (CR) results 0.87, and the variance extracted (VE) 0.66. The CR (Hair *et al.*, 2012) obtained was relatively high, above 0.70. The VE obtained was medium because it was greater than 0.5. Based on the *fit* index RMSEA = (0.036 < 0.08) result *fit*, GFI = (0.98 < 0.90) result *fit*, AGFI = (0.96 < 0.90) result *fit*, NFI = (0.99 < 0.90) result *fit* and NNFI = (1.00 < 0.90) result *fit* it can be concluded that the model in this measurement is *fit* with the data. According to (Karl Joreskoq, 2001) and (Hair *et al.*, 2012), if the initial model is *fit* and matches the existing empirical data, then the model can be continued and tested again with the same data.

3.2 Confirmatory Factor Analysis Variable Consumer Confidence

CFA Variable Consumer confidence loading factor is above 0.50, which shows that all measuring instruments have a good *loading factor*. The *construct reliability* (CR) result was 0.90, and the variance extracted (VE) was 0.63. The CR (Hair *et al.*, 2012) obtained was relatively high, above 0.70. The VE obtained was medium because it was greater than 0.7. Based on the *fit* index RMSEA = (0.086 > 0.08) result *marginal*, GFI = (0.95 < 0.90) result *fit*, AGFI = (0.89 > 0.90) result *marginal*, NFI = (0.99 < 0.90) result *fit* and NNFI = (0.98 < 0.90) result *fit* it can be concluded that the model in this measurement is *fit* with the data. According to (Karl Joreskoq, 2001) and (Hair *et al.*, 2012), if the initial model is *fit* and

matches the existing empirical data, then the model can be continued and tested again with the same data.

3.3 Confirmatory Factor Analysis Variable Service Quality

CFA Variable Service Quality loading factor is above 0.70, which shows that all measuring instruments have a good *loading factor*. The *construct reliability* (CR) results 0.91, and the variance extracted (VE) 0.79. The CR (Hair *et al.*, 2012) obtained was relatively high, above 0.70. The VE obtained was medium because it was greater than 0.7. Based on the *fit* index RMSEA = (0.062 < 0.08) result *marginal*, GFI = (0.96 < 0.90) result *fit*, AGFI = (0.92 < 0.90) result *marginal*, NFI = (0.99 < 0.90) result *fit* and NNFI = (0.99 < 0.90) result *fit* it can be concluded that the model in this measurement is *fit* with the data. According to (Karl Joreskoq, 2001) and (Hair *et al.*, 2012), if the initial model is *fit* and matches the existing empirical data, then the model can be continued and tested again with the same data.

3.4 Structural Equation Model

Model Hybrid SEM loading factor is above 0.50, which shows that all measuring instruments have a good *loading factor*. Variable service quality *construct reliability* (CR) results 0.83, and the variance extracted (VE) 0.93. Variable consumer confidence *construct reliability* (CR) results 0.85, and variance extracted (VE) 0.97. Variable purchase intention *construct reliability* (CR) results 0.74, and variance extracted (VE) 0.55. The CR (Hair *et al.*, 2012) obtained was relatively high, above 0.70. The VE obtained was medium because it was greater than 0.7. (Cudeck, 2021)

Hybrid SEM model (Hair *et al.*, 2012) showed that service quality has a significant impact on consumer confidence (*T-value* 17.69 > 1.96) and purchase intention (*T-value* 3.54 > 1.96). Additionally, consumer confidence also has a significant impact on purchase intention (*T-value* 7.07 > 1.96) (Cudeck, 2021)

3.4.1 Hypothesis

H1: The impact of service quality on purchase intention is mediated consumer confidence, with *T-value* of 14.11 > 1.96.

H2: There is an impact of consumer confidence on purchase intention, with *T-value* of 7.07 > 1.96 and beta of 0.68.

H3: There is an impact of service quality on purchase intention, with *T-value* of 3.54 > 1.96 and beta of 0.35.

H4: There is an impact of service quality on consumer confidence, with *T-value* of 17.69 > 1.96 and beta of 0.88.

4. Discussion

4.1 Impact Service Quality on Purchase Intention with Mediator Consumer Confidence

Results revealed that there is an impact of service quality on purchase intention with consumer confidence mediators from the results of the study revealed that the *T-value* is $14.11 > 1.96$, according to (Karl Joreskoq, 2001); if more than 1.96, then it is stated that there is an impact or significant role. Research (Qalati *et al.*, 2021) mediation refers to trust in service quality and purchase intentions. In his research, quality of service is a factor that affects trust. This result (Gefen *et al.*, 2003) argues that the increase in consumer purchases depends on the organization's ability to manage consumer trust through quality of service, which includes price, quality, and product usefulness, and also contributes to purchase intentions.

The results revealed that there is a significant effect of service quality on purchasing intentions with consumer confidence mediators because tandasalib.com seeks commitment in organizing programs that have been offered and believe that tandasalib.com programs are presented according to needs that have an impact on respondents' understanding when looking at the program. The objectives presented are easy to follow, the tandasalib.com program has quality content from all seven signs offered, the program can meet the spiritual needs of young Catholics in the current era, and there is a sense of pleasure and joy in the current program on the spiritual processing of young Catholics (OMK).

4.2 Impact Consumer Confidence with Purchase Intention

The results revealed that there is an impact of consumer confidence on purchase intentions: the results of the study revealed that *T-value* is $7.07 > 1.96$, according to (Hair *et al.*, 2012), if more than 1.96, then there is an influence or significance. According to research (Pavlou, 2003), the factor that influences purchase intentions is consumer confidence in products, either goods or services, used by individuals. The results (Corbitt *et al.*, 2003) show that consumer confidence factors, buying interest, and brand perception greatly impact purchase intentions. Research (Kim & Kim, 2020) shows that trust factors strongly impact purchase intentions, followed by other predictors, such as service quality, website quality, consumer satisfaction, convenience, and usefulness for users. The results of the study revealed that the high contribution is in the privacy aspect and that tandasalib.com is very professional in managing the privacy data of respondents in the program.

Research (Widyastuti & Said, 2017) has found that privacy is an important factor for certain consumers when they buy service products. These consumers do not want to be associated with the general consumer population and require privacy from the producers or sellers of these products.

On the other hand, tandasalib.com aims to offer spiritual training. Through their systems, teams, and operators, they indirectly prioritize each consumer's privacy and

embody the values that tandasalib.com teaches, such as kindness, truth, honesty, sincerity, and purity.

(Teng & Wang, 2015) suggests that when consumers have a positive experience with a service organization, they are likely to share information about it with others on their social network. This can lead to increased recommendations and referrals, which can ultimately benefit the organization. However, for this to occur, consumers must feel comfortable and trust organizations, as well as feel that their privacy is respected.

4.3 Impact Service Quality with Purchase Intention

Based on the information provided, this study (Teng & Wang, 2015) suggests that consumers who feel comfortable, trust service organizations, and have good privacy, are more likely to recommend them to others. Additionally, this study indicates that service quality has an impact on purchase intention, with a *T-value* of 3.54, which is greater than the threshold of 1.96 for significance. Furthermore, (Bilgin, 2018) (Pradipta Utama & Ningrum Ambarwati, 2022) found that the image of service products, including names, signs, and slogans, plays a role in influencing consumers' purchasing decisions. Consumers associate the information and quality of products offered with their considerations for repurchasing along with competitive prices.

By evaluating and selecting products before making a purchase, consumers can make informed decisions and choose products that align with their needs and preferences. This can lead to greater satisfaction with their purchases and have a positive impact on their overall consumer experience.

Additionally, this study suggests that brand image can be effectively communicated through social media platforms. This means that by utilizing social media channels such as Facebook, Instagram, or Twitter, brands can reach a wider audience and make their products more accessible to consumers.

Overall, these findings highlight the importance of consumer evaluation and selection processes in influencing purchasing decisions. Brands should focus on building a strong brand image and utilizing social media to effectively communicate their messages to consumers, ultimately leading to positive consumer experiences and increased sales.

Based on the research findings, it appears that consumers expressed doubts regarding the timing of the program offered by tandasalib.com. There are concerns about the lack of response from the tandasalib.com team regarding follow-ups and doubts about the professionalism of the team in relation to the programme offered. Additionally, this research highlights three aspects that contribute to service quality and impact purchase intentions. These aspects include responsiveness, where tandasalib.com is expected to promptly address any queries about the program; consistent explanation of each program by tandasalib.com; and the presentation of visually appealing displays, program design, and recommendations that reflect the program's quality.

4.4 Impact Service Quality with Consumer Confidence

The results showed that service quality has a significant impact on consumer confidence. This was indicated by a *T-value* of 17.69, which was greater than the critical value of 1.96. The analysis of tandasalib.com revealed that consumers quickly understood the program and its objectives. The programme also had a unique and practical approach to offering its services, leading to an increase in consumer confidence. It is important to note that the respondents in the study were students in schools who may not have fully understood all the objectives of tandasalib.com.

According to research conducted by (Otvia *et al.*, 2020), (Immanuel, 2021), and (Hutama & Ekawati, 2020), service quality has a significant effect on consumer confidence. This implies that the level of consumer confidence in a product or service can significantly impact consumer behavior. In the case of tandasalib.com, the study found that consumers quickly understood the program and its objectives, leading to an increase in consumer confidence. However, it is important to note that the respondents in the study were students in schools who may not have fully understood all the objectives of tandasalib.com.

Furthermore, (Nugraha & Mandala, 2020) consumer confidence is formed when there is a sense of security and is associated with past experiences, information, and enthusiasm. Building consumer confidence can positively impact purchase intention. Therefore, it is crucial for tandasalib.com to provide the best services and information to consumers to build trust and create a pleasant and satisfying experience. It is important to note that this information is a summary of the research findings and should not be quoted directly.

5. Conclusion

Based on the statement you provided, it appears that 4 hypotheses suggest that service conclusion quality has an influence on purchase intentions when mediated by consumer confidence. Additionally, it states that service quality has a direct impact on purchase intentions as well as the impact of service quality on consumer confidence.

5.1 Suggestion

Service quality has been shown to play a significant role in building consumer confidence and purchase intentions. To further investigate this relationship, researchers should explore the impact of security and privacy on consumer perceptions. Some consumers may view service products from a privacy perspective, which could provide a unique selling point for businesses catering to diverse groups.

As an institution offering services and programs, building consumer confidence is crucial for trusting more visits and purchases. It is important to enhance the quality of existing services by introducing unique elements that attract customers. Platforms such as tandasalib.com can improve service quality by implementing daily, weekly, monthly, or yearly greetings that remind consumers of happy moments.

5.2 Research Limitations

This study aims to investigate the rapid development and growth of tandasalib.com in meeting consumer desires within a short period. The limitations of this study focus on factors commonly associated with this phenomenon, including consumer attitudes, subjective norms, and behavioral control.

SEM testing and the feasibility test (*fit*) model indicate that the purchase confidence variable has a marginal indicator. The results of the feasibility test (*fit test*) for the (SEM) model show that there are several criteria indicating marginal *goodness of fit*. To improve the results, future research should increase the number of respondents and focus on specific respondent criteria.

Acknowledgements

I am grateful to Prof. Tri Ratna Murti for their support and guidance throughout this project. Their contributions were invaluable in achieving the final outcome. We would also like to thank Prof. Tri Ratna Murti for their assistance and feedback. Finally, I would like to express my appreciation to Prof. Tri Ratna Murti and Dr. Kuncono Teguh Yunanto for their encouragement and motivation.

Funding Statement

This research was not funded by grants or other organizations, purely from the researcher's own personal funds

Contribution of the Authors

Wibawa A. B. contributed as the leading data provider in supporting research, Utama A. P. as the data examiner for data validity and reliability, and Panca Titis as the statistical test data processing, narrative editor, and research manuscript submitter.

Sharing Data

This study divides the data, which is used for SEM analysis, with LISREL. This mechanism is used to see the calculated number of respondents, influence and temporary hypotheses to be used for discussion.

Conflict of Interest Statement

In this research, there is no element of conflict of interest from the organization studied, and researchers have requested permission from various parties and organizations to publish the research.

About the Author(s)

Panca Titis is a Lecturer at Borobudur University in the Faculty of Psychology, academic concentration in industrial and organizational psychology. Research interests in consumer psychology, organizational and developmental psychology.

ORCID: orcid.org/0000-0002-8195-5882.

References

- Arda, M. (2017). Analysis of the effect of promotion and word of mouth on purchase decision: Case of student University of Muhammadiyah Sumatera Utara. *Proceedings of AICS-Social Sciences*, 7, 334-341.
- Barnett, J., Begen, F., Howes, S., Regan, A., McConnon, A., Marcu, A., ... & Verbeke, W. (2016). Consumers' confidence, reflections and response strategies following the horsemeat incident. *Food Control*, 59, 721-730.
- Bilgin, Y. (2018). The effect of social media marketing activities on brand awareness, brand image and brand loyalty. *Business & management studies: an international journal*, 6(1), 128-148.
- Corbitt, B. J., Thanasankit, T., & Yi, H. (2003). Trust and e-commerce: a study of consumer perceptions. *Electronic commerce research and applications*, 2(3), 203-215.
- Cudeck, R., Jöreskog, K. G., Sörbom, D., & Du Toit, S. (2001). *Structural equation modeling: Present and future: A Festschrift in honor of Karl Jöreskog*. Scientific Software International.
- Fredricks, A. J., & Dossett, D. L. (1983). Attitude-behavior relations: A comparison of the Fishbein-Ajzen and the Bentler-Speckart models. *Journal of personality and social psychology*, 45(3), 501.
- Lengnick-Hall, M. L., Lengnick-Hall, C. A., & Rigsbee, C. M. (2013). Strategic human resource management and supply chain orientation. *Human resource management review*, 23(4), 366-377.
- Gani, A. Brand Equity Influence, Quality of Service towards Student Loyalty through the Satisfaction of Students in Private Universities Lldikti Region Ix in Makassar City.
- Gefen, D., Karahanna, E., & Straub, D. W. (2003). Trust and TAM in online shopping: An integrated model. *MIS Quarterly*, 51-90.
- Hansen, T. (2019). The Interplay between Economic Healthiness, Consumer Confidence, and General Trust in Financial Institutions. *Nyhedsbrevet om Forbrugeradfærd*, (32), 8-18.
- Hair, J. F., Sarstedt, M., Ringle, C. M., & Mena, J. A. (2012). An assessment of the use of partial least squares structural equation modeling in marketing research. *Journal of the academy of marketing science*, 40, 414-433.
- Hutama, K. Y., & Ekawati, N. W. (2020). The influence of price fairness and corporate image on customer loyalty towards trust. *American Journal of Humanities and Social Sciences Research*, 4(8), 209-214.
- Immanuel, A. M. (2021). Effect of CSR, Financial Distress, and Corporate's Growth on Earning Response Coefficient. *Jurnal ASET (Akuntansi Riset)*, 13(2), 362-374.
- Kotler, P., & Keller, K. L. (2009). *Menejemen Pemasaran*. Penerbit: Erlangggga. Jakarta.
- Kim, M. J., & Kim, B. J. (2020). The performance implications of job insecurity: The sequential mediating effect of job stress and organizational commitment, and the buffering role of ethical leadership. *International journal of environmental research and public health*, 17(21), 7837.

- McKnight, D. H., Choudhury, V., & Kacmar, C. (2002). Developing and validating trust measures for e-commerce: An integrative typology. *Information systems research*, 13(3), 334-359.
- Mehrani, H., & Moghadam, M. M. The Relationship between Service Quality and Customer Loyalty in Export Development Bank of Iran, Golestan Branch.
- Namkung, Y., & Jang, S. (2007). Does food quality really matter in restaurants? Its impact on customer satisfaction and behavioral intentions. *Journal of Hospitality & Tourism Research*, 31(3), 387-409.
- Nugraha, M. H., & Mandala, K. (2020). The Role of Perceived Value in Mediating the Effect of Service Quality on Customer Trust. *American Journal of Humanities and Social Sciences Research*, 4(6), 272-281.
- Otivia, E., & Sukaatmadja, I. P. G. (2020). Antecedent Repurchase Intention to Customers of Emina's Cosmetic Products via Online. *American Journal of Humanities and Social Sciences Research*, 4(1), 400-406.
- Pavlou, P. A. (2003). Consumer acceptance of electronic commerce: Integrating trust and risk with the technology acceptance model. *International journal of electronic commerce*, 7(3), 101-134.
- Qalati, S. A., Vela, E. G., Li, W., Dakhan, S. A., Hong Thuy, T. T., & Merani, S. H. (2021). Effects of perceived service quality, website quality, and reputation on purchase intention: The mediating and moderating roles of trust and perceived risk in online shopping. *Cogent Business & Management*, 8(1), 1869363.
- Saha, G. C., & Theingi. (2009). Service quality, satisfaction, and behavioural intentions: A study of low-cost airline carriers in Thailand. *Managing Service Quality: An International Journal*, 19(3), 350-372.
- Salo, J., & Karjaluoto, H. (2007). A conceptual model of trust in the online environment. *Online information review*, 31(5), 604-621.
- Setiawan, B., & Tjiptono, F. (2013). Determinants of consumer intention to pirate digital products. *International Journal of Marketing Studies*, 5(3), 48.
- Teng, C. C., & Wang, Y. M. (2015). Decisional factors driving organic food consumption: Generation of consumer purchase intentions. *British Food Journal*, 117(3), 1066-1081.
- Utama, A. P., & Ambarwati, A. N. (2022). The Effect of Brand Awareness, Brand Image and Trust on Consumer Buying Interest. *Devotion Journal of Community Service*, 3(13), 2310-2330.
- Widyastuti, S., & Said, M. (2017). Consumer consideration in the purchase decision of SPECS sports shoes product through brand image, product design and price perception. *International Journal of Supply Chain Management*, 6(4), 199-207.
- Yousafzai, S. Y., Pallister, J. G., & Foxall, G. R. (2003). A proposed model of e-trust for electronic banking. *Technovation*, 23(11), 847-860.

Appendix

Informed Consent

After reading and understanding the information related to the research conducted by the research topic *Impact of Service Quality on Purchase Intentions with Consumer Confidence as Mediators*, I am willing to participate in this research voluntarily, consciously, and earnestly and feel unburdened.

All the answers I give in this study can be honest, and pure and come from who I really am. I answer not based on right and wrong, or what society considers good or bad.

Your answer in this study will be meaningful information for this study. I maintain confidentiality, identity, and answers given in accordance with the code of ethics of psychological research. The hope of this research can contribute to the company and in general, will be beneficial to the development of the field of Industrial and Organizational Psychology.

If you need help related to filling out this research questionnaire, you can contact me at email: arbiansyah.panca@yahoo.com.

A. Data Analysis

a. Validity and Reliability

Table 1: Test Validity and Reliability Scale Purchase Intention

Representations	Validity	Reliability
The website tandasalib.com offers high-quality content for all seven available programs.	0.873	0.890
Tandasalib.com can cater to the spiritual needs of Catholic young people (OMK) in the present era.	0.873	
Program tandasalib.com nothing interesting to me	0.675	
Happy that there is an up-to-date program for the spiritual processing of Catholic Young People (OMK)	0.874	
Schools and churches should use the services of tandasalib.com because program many are suitable for the needs of Catholic Young People (OMK) in the present era.	0.865	
There are many other programs offered by other platforms that are much better than tandasalib.com.	0.677	
tandasalib.com program is very appropriate for schools and church in meeting the spiritual needs of post-pandemic Catholic Young People (OMK).	0.876	
I think I want to come and take one of the programs offered tandasalib.com	0.873	
There is nothing interesting yet, on the program offered by tandasalib.com	0.689	
I already have plans for a school or church to use tandasalib.com	0.885	

Tabel 2: Test Validity and Reliability Scale Consumer confidence

Representations	Validity	Reliability
Tandasalib.com is believed to be able to secure personal data in the contents of the program	0.935	0.935
I am worried because tandasalib.com is still relatively new to managing data filling in each program	0.903	
Tandasalib.com very professionally manages my privacy data, especially in its private program	0.913	
Hesitant to fill in all data fields as a condition of participating in program tandasalib.com	0.935	
Based on the reputation of tandasalib.com I got, very committed and orderly in managing personal input data	0.927	
Tandasalib.com is still relatively new to the world of platforms, I am not sure in data management	0.931	
All the information explained tandasalib.com made me feel confident to take one program offered	0.927	
All the photos, illustrations, and descriptions presented by tandasalib.com on the program have an interesting and creative quality	0.921	
The presented tandasalib.com program is easy to understand me	0.925	
I quickly understood when I saw program, objectives and presentation by tandasalib.com, and it was easy to follow	0.921	
Tandasalib.com has a good, unique and creative approach to offering its programs	0.919	
Operator tandasalib.com is responsive when someone asks questions on the platform as well as on social media and chat	0.931	

Table 3: Test Validity and Reliability Scale Service Quality

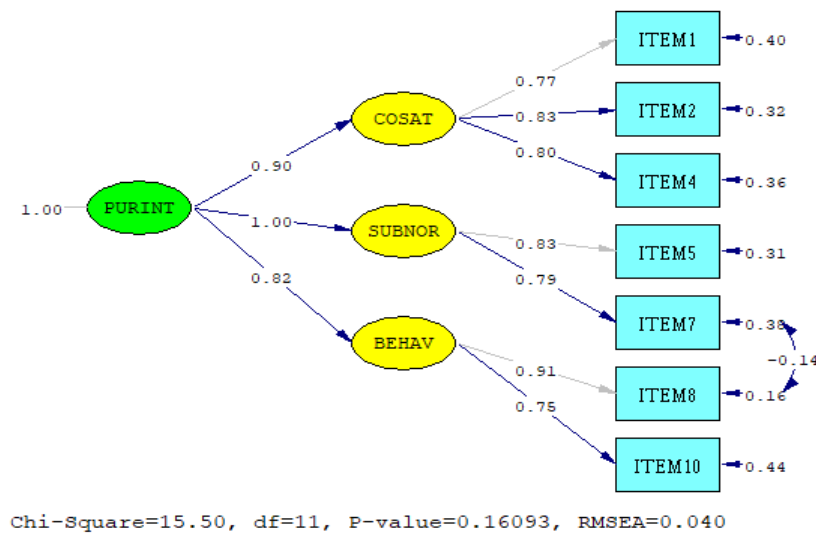
Representations	Validity	Reliability
Tandasalib.com always to commit organizing programs that have been offered	0.922	0.929
I believe the program tandasalib.com is presented according to the needs of Catholic Young People (OMK)	0.921	
I still have doubts about the timing of the program offered by tandasalib.com has not changed	0.929	
Tandasalib.com was quick and responsive to every question I asked about the program it offered	0.923	
Until now, I have never had any difficulties contacting the operator from tandasalib.com about the follow-up program	0.923	
I am afraid that the follow-up was not responded to by tandasalib.com quickly	0.930	
Tandasalib.com has a competent team in managing and leading programs for schools or churches	0.921	
Tandasalib.com always consistently explains each program at the time of impressions	0.920	
I still have doubts about the professionalism of tandasalib.com team in a program offered	0.929	
Tandasalib.com is always ready to listen to relevant needs and desires in accordance with the wishes of the committee in carrying out its program and even adjust the feeling of caring for the committee	0.921	

Tandasalib.com always seeking solutions so that every program that has been agreed good and smooth	0.921	
Because of many requests, I am afraid that tandasalib.com does not provide excellent service	0.931	
In carrying out the program, tandasalib.com utmost the facilities, parameters, tools and so on excellently	0.922	
Tandasalib.com always interested in presenting visual appearance, program design, and recommendations that reflect quality of the program	0.921	
There are still many records that tandasalib.com has not presented visual, relevant and alluring program designs	0.929	

Table 4: Matrix Model SEM Mediator

Hypothesis	Variable	T-Value	μ/β	Result
H1 (mediator)	Serv. Qua – cons. Confid – pur. Intent	14.11 > 1.96	--	Sig.
H2	Cons. Confid – Pur. Intent	7.07 > 1.96	0.68	Sig.
H3	Serv. Qua – Pur. Intent	3.54 > 1.96	0.35	Sig.
H4	Serv. Qua – Cons. Confid	17.69 > 1.96	0.88	Sig.

b. Confirmatory Factor Analysis



Picture 1: CFA Variable Purchase Intention

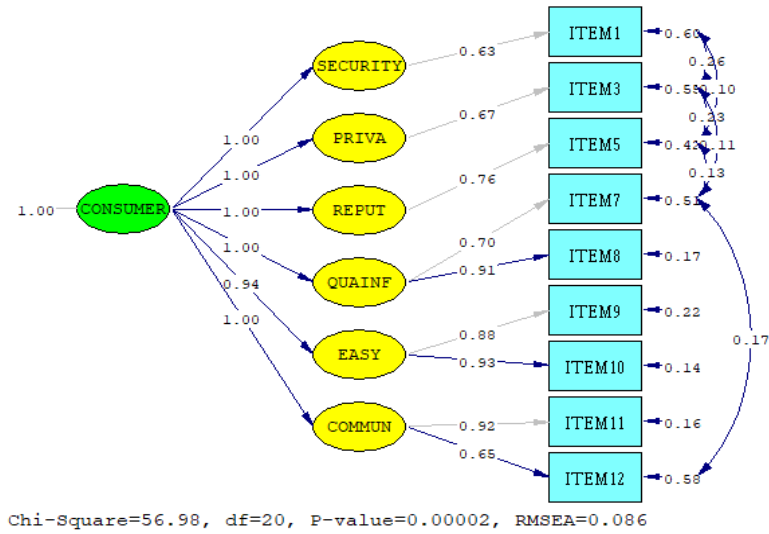
Description:

PURINT: Purchase intention,

COSAT: Consumer attitude towards buying behavior,

SUBNOR: Subjective norms of buying,

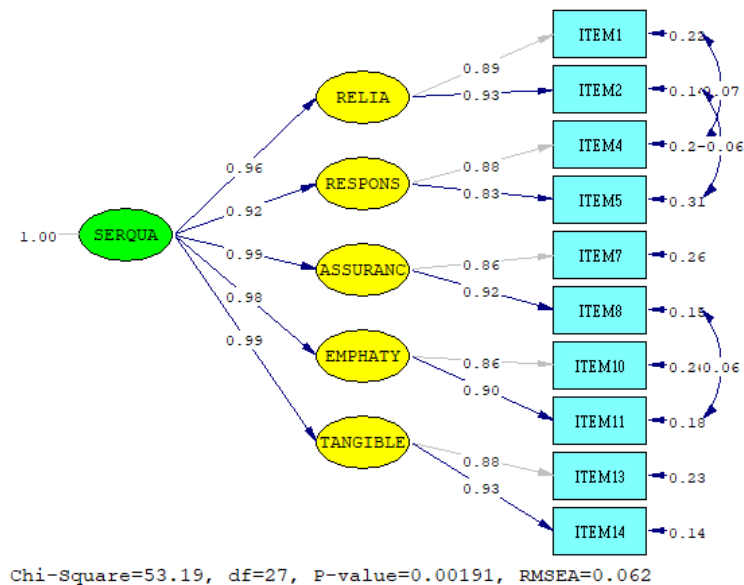
BEHAV: Behavioral control



Picture 2: CFA Variable Consumer confidence

Description:

- CONSUMER: Consumer confidence,
- SECURITY: Security,
- PRIVA: Privacy,
- REPUT: Reputation,
- QUAINF: Quality of information,
- EASY: Easy to use,
- COMMUN: Communication.



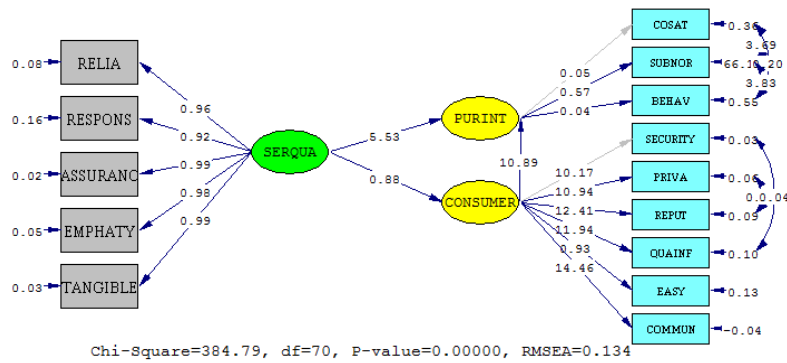
Picture 3: CFA Variable Service Quality

Description:

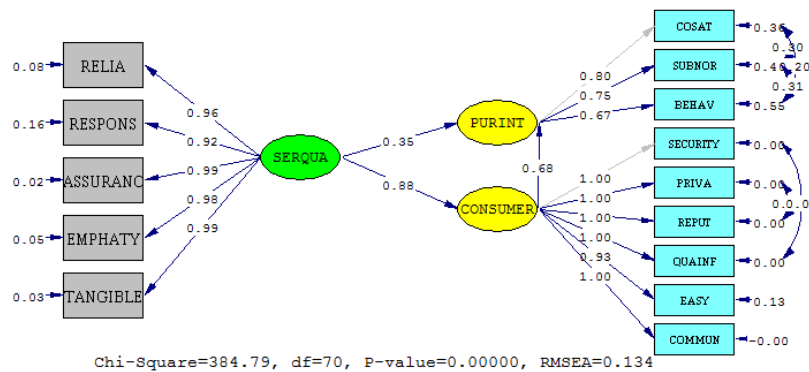
SERQUA: Service quality,
 RELIA: Reliability,
 RESPON: Responsiveness,
 ASSURANC: Assurance.

c. Structural Equation Model

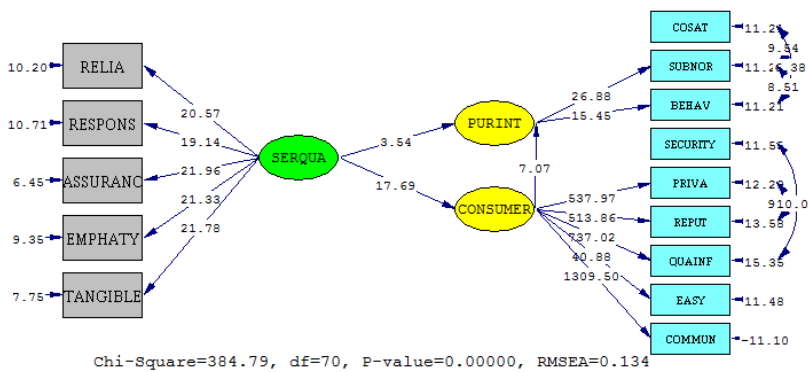
Estimate



Standard solution



T-VALUE



d. Output

DATE: 11/ 5/2023

TIME: 21:17

L I S R E L 8.72

BY

Karl G. Jöreskog & Dag Sörbom

This program is published exclusively by
Scientific Software International, Inc.
7383 N. Lincoln Avenue, Suite 100
Lincolnwood, IL 60712, U.S.A.
Phone: (800)247-6113, (847)675-0720, Fax: (847)675-2140
Copyright by Scientific Software International, Inc., 1981-2005
Use of this program is subject to the terms specified in the
Universal Copyright Convention.
Website: www.ssicentral.com

The following lines were read from file C:\Users\TEMP\Desktop\HYB\HYB
MEDIATOR.spj:

```
HYB MEDIATOR
Raw Data from file 'C:\Users\TEMP\Desktop\HYB\HYB MEDIATOR.psf'
Sample Size = 252
Latent Variables PURINT CONSUMER SERQUA
Relationships
COSAT=0.05*PURINT
SUBNOR BEHAV=PURINT
SECURITY PRIVA REPUT QUAINF EASY COMMUN=CONSUMER
RELIA RESPON ASSURANCE EMPHATY TANGIBLE=SERQUA
CONSUMER=SERQUA
PURINT=CONSUMER SERQUA
OPTIONS SS SC EF AD=OFF
Set The Error Variance PURINT to 0.05
Set Error Covariance of SUBNOR to COSAT
Set Error Covariance of REPUT to PRIVA
Set Error Covariance of QUAINF to SECURITY
Set Error Covariance of BEHAV to SUBNOR
Set Error Covariance of BEHAV to COSAT
```

Set Error Covariance of
Path Diagram
End of Problem

Sample Size = 252

HYB MEDIATOR

Covariance Matrix

COSAT SUBNOR BEHAV SECURITY PRIVA REPUT

COSAT 1.00
SUBNOR 11.01 150.18
BEHAV 0.73 9.99 1.00
SECURITY 8.10 93.16 6.79 103.54
PRIVA 8.70 99.93 7.29 111.25 119.66
REPUT 9.89 113.57 8.29 126.29 135.81 154.20
QUAINF 9.49 109.19 7.96 121.51 130.58 148.19
EASY 0.75 8.64 0.61 9.52 10.24 11.62
COMMUN 11.50 132.21 9.64 147.08 158.09 179.46
RELIA 0.71 8.32 0.62 8.66 9.30 10.57
RESPONS 0.72 8.43 0.66 8.58 9.25 10.51
ASSURANC 0.74 8.59 0.63 8.85 9.51 10.81
EMPHATY 0.72 8.32 0.61 8.71 9.36 10.64
TANGIBLE 0.75 8.46 0.64 8.92 9.58 10.89

Covariance Matrix

QUAINF EASY COMMUN RELIA RESPONS ASSURANC

QUAINF 142.68
EASY 11.18 1.00
COMMUN 172.62 13.53 208.95
RELIA 10.16 0.79 12.30 1.00
RESPONS 10.06 0.81 12.20 0.88 1.00
ASSURANC 10.37 0.81 12.57 0.95 0.91 1.00
EMPHATY 10.20 0.79 12.37 0.93 0.90 0.97
TANGIBLE 10.46 0.82 12.67 0.94 0.90 0.98

Covariance Matrix

EMPHATY TANGIBLE

EMPHATY 1.00
TANGIBLE 0.96 1.00

HYB MEDIATOR

Number of Iterations = 35

LISREL Estimates (Maximum Likelihood)

Measurement Equations

COSAT = 0.050*PURINT, Errorvar.= 0.36 , R² = 0.64
(0.032)
11.21

SUBNOR = 0.57*PURINT, Errorvar.= 66.10, R² = 0.56
(0.021) (5.90)
26.88 11.21

BEHAV = 0.042*PURINT, Errorvar.= 0.55 , R² = 0.45
(0.0027) (0.049)
15.45 11.21

SECURITY = 10.17*CONSUMER, Errorvar.= 0.035 , R² = 1.00
(0.0030)
11.55

PRIVA = 10.94*CONSUMER, Errorvar.= 0.064 , R² = 1.00
(0.020) (0.0052)
537.97 12.29

REPUT = 12.41*CONSUMER, Errorvar.= 0.095 , R² = 1.00
(0.024) (0.0070)
513.86 13.58

QUAINF = 11.94*CONSUMER, Errorvar.= 0.10 , R² = 1.00
(0.016) (0.0067)
737.02 15.35

EASY = 0.93*CONSUMER, Errorvar.= 0.13 , R² = 0.87
(0.023) (0.011)
40.88 11.48

COMMUN = 14.46*CONSUMER, Errorvar.= -0.039 , R² = 1.00
(0.011) (0.0036)
1309.50 -11.10

W_A_R_N_I_N_G : Error variance is negative.

RELIA = 0.96*SERQUA, Errorvar.= 0.084 , R² = 0.92
(0.047) (0.0083)
20.57 10.20

RESPONS = 0.92*SERQUA, Errorvar.= 0.16 , R² = 0.84
(0.048) (0.015)
19.14 10.71

ASSURANC = 0.99*SERQUA, Errorvar.= 0.020 , R² = 0.98
(0.045) (0.0031)
21.96 6.45

EMPHATY = 0.98*SERQUA, Errorvar.= 0.048 , R² = 0.95
(0.046) (0.0052)
21.33 9.35

TANGIBLE = 0.99*SERQUA, Errorvar.= 0.028 , R² = 0.97
(0.045) (0.0036)
21.78 7.75

Error Covariance for SUBNOR and COSAT = 3.69
(0.39)
9.54

Error Covariance for BEHAV and COSAT = 0.20
(0.031)
6.38

Error Covariance for BEHAV and SUBNOR = 3.83
(0.45)
8.51

Error Covariance for REPUT and PRIVA = 0.058
 (0.0059)
 9.86

Error Covariance for QUAINF and SECURITY = 0.036
 (0.0036)
 10.01

Structural Equations

PURINT = 10.89*CONSUMER + 5.53*SERQUA, Errorvar.= 0.050, R² = 1.00
 (1.54) (1.56)
 7.07 3.54

CONSUMER = 0.88*SERQUA, Errorvar.= 0.23 , R² = 0.77
 (0.050) (0.021)
 17.69 11.03

Reduced Form Equations

PURINT = 15.08*SERQUA, Errorvar.= 27.45, R² = 0.89
 (1.07)
 14.11

CONSUMER = 0.88*SERQUA, Errorvar.= 0.23, R² = 0.77
 (0.050)
 17.69

Correlation Matrix of Independent Variables

SERQUA

 1.00

Covariance Matrix of Latent Variables

PURINT CONSUMER SERQUA

 PURINT 254.76

CONSUMER 15.74 1.00
SERQUA 15.08 0.88 1.00

Goodness of Fit Statistics

Degrees of Freedom = 70

Minimum Fit Function Chi-Square = 5355.53 (P = 0.0)

Normal Theory Weighted Least Squares Chi-Square = 384.79 (P = 0.0)

Estimated Non-centrality Parameter (NCP) = 314.79

90 Percent Confidence Interval for NCP = (256.97 ; 380.12)

Minimum Fit Function Value = 21.34

Population Discrepancy Function Value (F0) = 1.25

90 Percent Confidence Interval for F0 = (1.02 ; 1.51)

Root Mean Square Error of Approximation (RMSEA) = 0.13

90 Percent Confidence Interval for RMSEA = (0.12 ; 0.15)

P-Value for Test of Close Fit (RMSEA < 0.05) = 0.00

Expected Cross-Validation Index (ECVI) = 1.81

90 Percent Confidence Interval for ECVI = (1.58 ; 2.07)

ECVI for Saturated Model = 0.84

ECVI for Independence Model = 63.50

Chi-Square for Independence Model with 91 Degrees of Freedom = 15910.74

Independence AIC = 15938.74

Model AIC = 454.79

Saturated AIC = 210.00

Independence CAIC = 16002.15

Model CAIC = 613.32

Saturated CAIC = 685.59

Normed Fit Index (NFI) = 0.66

Non-Normed Fit Index (NNFI) = 0.57

Parsimony Normed Fit Index (PNFI) = 0.51

Comparative Fit Index (CFI) = 0.67

Incremental Fit Index (IFI) = 0.67

Relative Fit Index (RFI) = 0.56

Critical N (CN) = 5.71

Root Mean Square Residual (RMR) = 0.31

Standardized RMR = 0.015

Goodness of Fit Index (GFI) = 0.82
Adjusted Goodness of Fit Index (AGFI) = 0.73
Parsimony Goodness of Fit Index (PGFI) = 0.55

The Modification Indices Suggest to Add the
Path to from Decrease in Chi-Square New Estimate
SECURITY PURINT 15.2 0.01
REPUT PURINT 11.9 0.01
COMMUN PURINT 14.7 0.00

The Modification Indices Suggest to Add an Error Covariance
Between and Decrease in Chi-Square New Estimate
PRIVA SECURITY 79.0 -0.01
REPUT SECURITY 74.1 0.01
QUAINF PRIVA 163.8 0.03
QUAINF REPUT 219.9 -0.05
EMPHATY QUAINF 9.4 -0.01
EMPHATY EASY 11.0 -0.02
TANGIBLE SUBNOR 10.3 -0.18

HYB MEDIATOR

Standardized Solution

LAMBDA-Y

PURINT CONSUMER

COSAT 0.80 - -
SUBNOR 9.17 - -
BEHAV 0.67 - -
SECURITY - - 10.17
PRIVA - - 10.94
REPUT - - 12.41
QUAINF - - 11.94
EASY - - 0.93
COMMUN - - 14.46

LAMBDA-X

SERQUA

RELIA 0.96
RESPONS 0.92
ASSURANC 0.99
EMPHATY 0.98
TANGIBLE 0.99

BETA

PURINT CONSUMER

PURINT - - 0.68
CONSUMER - - - -

GAMMA

SERQUA

PURINT 0.35
CONSUMER 0.88

Correlation Matrix of ETA and KSI

PURINT CONSUMER SERQUA

PURINT 1.00
CONSUMER 0.99 1.00
SERQUA 0.94 0.88 1.00

PSI

Note: This matrix is diagonal.

PURINT CONSUMER

0.00 0.23

Regression Matrix ETA on KSI (Standardized)

SERQUA

PURINT 0.94
CONSUMER 0.88

HYB MEDIATOR

Completely Standardized Solution

LAMBDA-Y

PURINT CONSUMER

COSAT 0.80 - -
SUBNOR 0.75 - -
BEHAV 0.67 - -
SECURITY - - 1.00
PRIVA - - 1.00
REPUT - - 1.00
QUAINF - - 1.00
EASY - - 0.93
COMMUN - - 1.00

LAMBDA-X

SERQUA

RELIA 0.96
RESPONS 0.92
ASSURANC 0.99
EMPHATY 0.98
TANGIBLE 0.99

BETA

PURINT CONSUMER

PURINT - - 0.68
CONSUMER - - - -

GAMMA

SERQUA

PURINT 0.35
CONSUMER 0.88

Correlation Matrix of ETA and KSI

PURINT CONSUMER SERQUA

 PURINT 1.00
 CONSUMER 0.99 1.00
 SERQUA 0.94 0.88 1.00

PSI

Note: This matrix is diagonal.

PURINT CONSUMER

 0.00 0.23

THETA-EPS

COSAT SUBNOR BEHAV SECURITY PRIVA REPUT

 COSAT 0.36
 SUBNOR 0.30 0.44
 BEHAV 0.20 0.31 0.55
 SECURITY - - - - - 0.00
 PRIVA - - - - - 0.00
 REPUT - - - - - 0.00 0.00
 QUAINF - - - - - 0.00 - - - -
 EASY - - - - -
 COMMUN - - - - -

THETA-EPS

QUAINF EASY COMMUN

 QUAINF 0.00
 EASY - - 0.13
 COMMUN - - - - 0.00

THETA-DELTA

RELIA RESPONS ASSURANC EMPHATY TANGIBLE

 0.08 0.16 0.02 0.05 0.03

Regression Matrix ETA on KSI (Standardized)

SERQUA

PURINT 0.94

CONSUMER 0.88

HYB MEDIATOR

Total and Indirect Effects

Total Effects of KSI on ETA

SERQUA

PURINT 15.08

(1.07)

14.11

CONSUMER 0.88

(0.05)

17.69

Indirect Effects of KSI on ETA

SERQUA

PURINT 9.55

(1.45)

6.57

CONSUMER - -

Total Effects of ETA on ETA

PURINT CONSUMER

----- -----

PURINT - - 10.89

(1.54)

7.07

CONSUMER - - - -

Largest Eigenvalue of B*B' (Stability Index) is 118.522

Total Effects of ETA on Y

PURINT CONSUMER

COSAT 0.05 0.54

(0.08)

7.07

SUBNOR 0.57 6.25

(0.02) (0.90)

26.88 6.92

BEHAV 0.04 0.46

(0.00) (0.07)

15.45 6.65

SECURITY - - 10.17

PRIVA - - 10.94

(0.02)

537.97

REPUT - - 12.41

(0.02)

513.86

QUAINF - - 11.94

(0.02)

737.02

EASY - - 0.93

(0.02)

40.88

COMMUN - - 14.46

(0.01)

1309.50

Indirect Effects of ETA on Y

PURINT CONSUMER

COSAT - - 0.54
(0.08)
7.07

SUBNOR - - 6.25
(0.90)
6.92

BEHAV - - 0.46
(0.07)
6.65

SECURITY - - - -

PRIVA - - - -

REPUT - - - -

QUAINF - - - -

EASY - - - -

COMMUN - - - -

Total Effects of KSI on Y

SERQUA

COSAT 0.75
(0.05)
14.11

SUBNOR 8.66
(0.66)
13.04

BEHAV 0.63
(0.06)

11.48

SECURITY 8.92

(0.50)

17.69

PRIVA 9.59

(0.54)

17.68

REPUT 10.88

(0.62)

17.68

QUAINF 10.47

(0.59)

17.68

EASY 0.82

(0.05)

16.24

COMMUN 12.68

(0.72)

17.69

HYB MEDIATOR

Standardized Total and Indirect Effects

Standardized Total Effects of KSI on ETA

SERQUA

PURINT 0.94

CONSUMER 0.88

Standardized Indirect Effects of KSI on ETA

SERQUA

PURINT 0.60

CONSUMER - -

Standardized Total Effects of ETA on ETA

PURINT CONSUMER

PURINT - - 0.68

CONSUMER - - - -

Standardized Total Effects of ETA on Y

PURINT CONSUMER

COSAT 0.80 0.54

SUBNOR 9.17 6.25

BEHAV 0.67 0.46

SECURITY - - 10.17

PRIVA - - 10.94

REPUT - - 12.41

QUAINF - - 11.94

EASY - - 0.93

COMMUN - - 14.46

Completely Standardized Total Effects of ETA on Y

PURINT CONSUMER

COSAT 0.80 0.54

SUBNOR 0.75 0.51

BEHAV 0.67 0.46

SECURITY - - 1.00

PRIVA - - 1.00

REPUT - - 1.00

QUAINF - - 1.00

EASY - - 0.93

COMMUN - - 1.00

Standardized Indirect Effects of ETA on Y

PURINT CONSUMER

COSAT - - 0.54

SUBNOR -- 6.25
BEHAV -- 0.46
SECURITY ----
PRIVA ----
REPUT ----
QUAINF ----
EASY ----
COMMUN ----

Completely Standardized Indirect Effects of ETA on Y

PURINT CONSUMER

COSAT -- 0.54
SUBNOR -- 0.51
BEHAV -- 0.46
SECURITY ----
PRIVA ----
REPUT ----
QUAINF ----
EASY ----
COMMUN ----

Standardized Total Effects of KSI on Y

SERQUA

COSAT 0.75
SUBNOR 8.66
BEHAV 0.63
SECURITY 8.92
PRIVA 9.59
REPUT 10.88
QUAINF 10.47
EASY 0.82
COMMUN 12.68

Completely Standardized Total Effects of KSI on Y

SERQUA

COSAT 0.75

SUBNOR 0.71
BEHAV 0.63
SECURITY 0.88
PRIVA 0.88
REPUT 0.88
QUAINF 0.88
EASY 0.82
COMMUN 0.88

Creative Commons licensing terms

Authors will retain copyright to their published articles agreeing that a Creative Commons Attribution 4.0 International License (CC BY 4.0) terms will be applied to their work. Under the terms of this license, no permission is required from the author(s) or publisher for members of the community to copy, distribute, transmit or adapt the article content, providing a proper, prominent and unambiguous attribution to the authors in a manner that makes clear that the materials are being reused under permission of a Creative Commons License. Views, opinions and conclusions expressed in this research article are views, opinions and conclusions of the author(s). Open Access Publishing Group and European Journal of Management and Marketing Studies shall not be responsible or answerable for any loss, damage or liability caused in relation to/arising out of conflict of interests, copyright violations and inappropriate or inaccurate use of any kind content related or integrated on the research work. All the published works are meeting the Open Access Publishing requirements and can be freely accessed, shared, modified, distributed and used in educational, commercial and non-commercial purposes under a [Creative Commons Attribution 4.0 International License \(CC BY 4.0\)](https://creativecommons.org/licenses/by/4.0/).