

## THE INFLUENCE OF STORE IMAGE, TRUST, RISK PERCEPTION, AND BENEFIT PERCEPTION ON ONLINE MOBILE PHONE PURCHASE INTENTION

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### ABSTRACT

**Introduction:** The study intends to affect the shop image, trust, risk perception, and benefit perception of online mobile phone purchases.

**Methods:** The Smart PLS program was used in conjunction with data acquired via a questionnaire. Because Sentra Mobile's online store is in Bibli, the population of this study includes the whole Bilibli user base. In this study, non-probability sampling is used, which means that a population element has no chance of being chosen as a sample subject. Sampling is a purposeful sampling approach in which the sample is determined using multiple criteria so that it may be utilized as a sample.

**Results:** The findings indicated that each of the variables had an impact on the purchase intention. There is a positive effect on the store's image intended for purchasing mobile phones online. Through trust mediation, store image has a higher favorable impact on the desire to buy mobile phones online. The inclination to acquire a mobile phone online is influenced positively by trust. The perception of risk has a negative effect on the inclination to acquire a mobile phone online.

**Conclusion and suggestion:** This research can be a reference for further research related to the influence of store image, trust, perceived risk, and perceived benefits on the purchase intention of mobile phones online.

### INTRODUCTION

The increase in Covid-19 cases has made the Indonesian government make a policy of large-scale social restrictions (PSBB) at the national level. Large-scale social restrictions (PSBB) are in principle implemented to suppress the spread of Covid-19 which is increasingly widespread. Large-scale social restrictions (PSBB) set by the government through Government Regulation Number 21 of 2020 make some business activities limited to operational activities, resulting in a decrease in direct purchases and sales. Sentra Ponsel is an electronics store that was established in 2000 and has several store outlets

centered in WTC Surabaya. Based on data obtained from the Sentra Ponsel store, it decreased sales directly or offline by 10,225 in 2019 to 5,991 in 2021. This is caused by the operating hours of stores that are usually open from 11 hours a day to less than 7 hours a day during the period of large-scale social restrictions (PSBB) in the city of Surabaya. Sentra Ponsel Store makes action to maintain sales figures to remain consistent and continue to rise, one of which is to implement online sales. Online sales are made through the official store Sentra Ponsel in e-commerce Blibli. Online sales are assessed by Sentra Ponsel management as an opportunity to remain profitable and maintain the business. In 2021, there was a change due to the increase in online sales. The increase in online sales figures gained the appreciation of mobile phone center owners for innovating in the era of digitalization. The increase in online sales, according to [Do et al., \(2019\)](#) occurred due to the explosion of online shopping which had a positive impact on the development of online e-commerce. Intent purchase online consumers online will determine the power of consumers to implement purchase behavior over the internet ([Prakosa, 2018](#)). Purchase intention can be classified as one of the cognitive behavioral components of consumers about how one intends to purchase a particular brand ([Prakosa, 2018](#)).

One of the variables that affect the intention to buy online is the image of the store. According to ([Kotler & Keller, 2016](#)). the image of the store is the thinking of prospective buyers who describe the store, some see the function of quality and some see the atmosphere of the store as a psychological concept. Therefore, the image of a store is very important. The concept of a good store image, can complement a good identity and ultimately can lead to high awareness, loyalty, and a good reputation. According to ([Lailiyah, 2020](#)) a positive image of a store forms a positive consumer assessment of a store or product so that it can be used to form consumer intentions in spending. The higher the image of the store, the higher the consumer's purchase intention. Thus, the image of the store is influential in increasing consumer buying intentions ([Bao et al., 2011](#)).

Trust is also no less important as a key factor that directly has a great influence on the intention to buy online. Trust was assessed as having a significant correlation to purchasing intention ([Putri & Sudiksa, 2018](#)). According to previous research conducted by [Anwar & Adidarma \(2016\)](#), the trust factor has a significant positive effect on online shopping intentions, which means that the higher the level of consumer confidence in online shopping sites, the higher the intention to buy online shopping. Online purchases online cannot be separated from the consumer's perception of perceived risk. Risk itself is often associated with negative things that exist in the mind of consumers. According to [Putra et al., \(2016\)](#), the results of risk perception have a negative and significant effect on trust. In online transactions, consumers will be willing to make transactions if they have low risk. The higher the risk raised, the lower the consumer's intention to transact.

(Pratama & Widodo, 2020) explain perceived usefulness (perceived usefulness as the degree to which a person believes that the use of technology will improve their job performance. According to Patria (2021), shopping with online stores, consumers do not need to spend to go to stores or shopping centers. With the study of several studies and phenomena above, researchers want to test the variables of store image, trust, perception of risks and benefits that affect the intention to buy cell phones online. It is therefore important that the intention to buy online is researched, in order to be able to maintain online sales. Another important role of this research is to increase sales to the maximum both online and offline sales.

This research has theoretical gaps and methodological gaps. The theoretical gap in this study is based on the model built by (Lien et al., 2015) that explained there is no influence between brand image on purchase intention through the trust. Similar results are also evidenced by research by Aghekyan-Simonian et al., (2012) namely the correlation hypothesis test between the perception of risk to purchase intention explains there is no influence between the perception of risk to purchase intention. Also, a study from (Ahmad et al., 2020) that the correlation hypothesis test between the perception of benefits to purchase intentions in e-commerce shows the results of the study that there is no influence between the perception of risk to purchase intentions in e-commerce. The results of the hypothesis test correlation between risk perception to purchase intention in e-commerce also explain that there is no influence between risk perception to purchase intention in e-commerce. In contrast, the result show that there are positive between online store image on purchase intention. Study by Aghekyan-Simonian et al., (2012) shows that the correlation of the hypothesis testing between online store image and purchase intention. Results of the study explained that there is a positive influence between the image of the online store to purchase intention.

Several other literature reviews also showed inconsistent research results. They will test again in this study. The methodological gap in this research is in the analytical tools used. Previous research from Lien et al., (2015) used SEM (Structural Equation Model), CFA (Confirmation Factor Analysis). The next gap is that purchase intention has been extensively researched with experimental methods to add to the literature review. This research focuses on survey methods. This study aims to assess whether there is an influence between store image, trust, perception of risk and benefit to the intention to buy mobile phone electronics online. Several literature studies that form the basis of this research show that there are different results in previous studies, so this research will contribute theoretically by filling the gap using similar variables in this study during the COVID-19 pandemic, where there has never been a study that has tested this. This research will also contribute methodologically by conducting tests using different analytical tools and research methods from previous studies. This research is also to

build a conceptual model to provide an empirical description and confirm the purchase intention to buy mobile phone electronics online from Bli-bli e-commerce applications during the COVID-19 pandemic. This research also contributes practically, especially for marketers, to increase the number of new consumers and retain existing customers by using e-commerce applications.

## **LITERATURE REVIEW**

### **Management Concept**

Management is the activity of individuals and groups and other resources in doing work together to achieve maximum goals. Organization acts as a management activity. In other words, managerial activities are only carried out in the container of an organization, both business organizations, education and others (Syafaruddin et al., 2015). The explanation of management has been well known and become popular in a group of organizations. Briefly "management" is the arrangement and governance of activities in carrying out a process of structuring and managing a group or organization to achieve a certain vision and mission is defined as management (Assauri, 2013).

### **Marketing Concept**

Marketing involves groups of people who can find potential consumers and retain existing consumers with some special treatment in order to obtain the highest profit (Yulia & Setianingsih, 2020). In addition to focusing on customer satisfaction, marketing has a scope for market analysts, and research on market reactions and several other important criteria such as price competition for certain brands of goods with prices of other goods.

### **Marketing Management Concept**

Marketing management is the art and science that aims to select target markets, reach markets, retain and grow customers by creating, distributing and communicating superior customer or consumer value (Kotler & Keller, 2016). According to (Assauri, 2013) Marketing Management is the activity of analyzing, planning, implementing, controlling programs that are made to create, build, and ensure profits from the movement of target markets to the achievement of the goals of an organization or group over a long period of time.

### **Purchase Intention**

According to (Parastanti et al., 2014), purchase intention is the stage of a person's tendency to judge something before making a decision to make a purchase. (Wu et al., 2011) provide an explanation that purchase intention plays an important role in estimating customer behavior. When customers have a positive purchase intention, it will create a positive aspect of commitment and encourage customers to decide to buy (Parastanti et al., 2014). Purchase intention is defined as the intention to build relationships online and

conduct transactions with retailers on a site (Ling, 2010). Purchase intention has a positive influence on purchasing decisions and is able to predict the occurrence of purchases (Faesol, 2013).

### **Store Image**

Store image is the perception or assessment and attitude of respondents to certain characteristics of an online store that is considered important by consumers. According to Nugroho et al., (2019), consumers often develop a store image based on advertising, completeness in the store, the opinions of friends and relatives, and also the shopping experience. (Faryabi et al., 2012) argue that the concept of store image and interpret it as one way of thinking consumers describe a store, partly with functional quality and partly with the atmosphere of psychological interpretation.

### **Hypothesis Development**

#### **Effect Of Store Image On Purchase Intention**

The image of the store can affect consumers in terms of purchasing a product or service. Suryani (2013) stated that the image of a company or store has a big role or influence on purchase intentions because it is based on decision making. The image of the store is part of a person's perception of the name of a particular store both from value, price and quality. Therefore, the image of the store is very instrumental in the success of the marketing process. The results showed that the image of the store has a positive impact that contributes to increasing the intention to buy private label products. So, when assessing a good store image, it will affect the purchase intention of private label products. Another study examined by (Prakosa, 2018) has in common that the image of the store has a direct and positive relationship with the purchase intention of each consumer. The more positive a store's image, the higher purchase intention that the consumer will have it. A positive store image makes consumers get the needs of goods to be purchased in accordance with their wishes and easily found (Lailiyah, 2020). The ease of information obtained by prospective customers of the store to be visited makes one of the indicators of the store's positive image. From some of the results of the study then put forward the following research hypotheses:

H1: store image has a positive effect on the intention to buy mobile phones online

#### **Effect Of Store Image On Purchase Intention Through Variable Trust**

The image of the store built by a person or prospective buyer will be formed positively to the purchase intention through trust approach. Trust is built when customers have confidence in a service provider's reliability and integrity (Lien et al., 2015). Consumers' trust in healthcare providers can help reduce their cognitive risks and insecurities thereby enabling the maintenance of long-term relationships the more customers trust a website, the lower the perceived risk of online transactions, and the greater the intention for purchase on that website Mansour et al., (2014), the trust built from the expectations

of potential buyers regarding the services that hoteliers promise on the website to realize after buying tickets online. Therefore, a hotel can use trust as a powerful marketing tool to build a positive perception of customers ([Kim et al., 2009](#)).

H2: store image has a positive effect on the intention to buy mobile phones online significantly through the trust variable

### **Influence of Trust on Purchase Intention**

Trust is the most important thing when prospective consumers will make decisions in terms of buying products and services. Consumer confidence has a big impact on their decisions. Trust can be oriented towards behavior that is relevant at the time of purchase. In research ([Ponte et al., 2015](#)) also said that the intention to buy online depends on the trust of prospective consumers, meaning that trust has an influence on consumer purchase intentions online. In this case the consumer usually considers his or her risk and is concerned with consumer confidence. Where consumer confidence is very influential on consumer purchase intentions ([Disa & Kesuma, 2017](#)).

Explanation of research proposed by ([Suryani, 2013](#)), trust is defined as the willingness of consumers to accept vulnerabilities in online transactions based on positive expectations of online shopping behavior in the future. If consumers believe, then their behavior is more confident in shopping online will not cause problems and think positively and want to shop online in the future. Building trust through online business is how service providers show customers that they understand how consumers feel, know what consumers need, and will do anything to make the consumer experience more enjoyable. The feeling of pleasure felt by consumers as a result of believing will cause a positive attitude that will affect growing consumer buying intentions. Based on the results of research that has been described, the hypothesis can be formulated as follows :

H3: Trust has a positive effect on the intention to buy a mobile phone online

### **Influence Of Trust on Purchase Intention**

The existence of some influence of consumer consideration of the risks that are likely to be faced at the time will intend to buy certain products or goods due to many risk factors ([Suryani, 2013](#)). First, there is a risk that the performance is considered negative by prospective customers to the goods to be purchased does not match the expectations of consumers. Financial risk is felt because consumers have spent money and not in accordance with the perceived satisfaction. Psychological risks to consumers that result in consumer discomfort. There are physical risks that arise when consumers buy defective products or damage to the product. Social risk also arises if there is a potential emergence of feelings of shame or loss of confidence after purchasing the product. The conclusion of several studies put forward the hypothesis of the study as follows:

H4: the perception of risk has a positive and significant effect on the intention to buy a mobile phone online

#### **Effect of Benefit Perception on Purchase Intention**

The results of [Disa & Kesuma's research \(2017\)](#) concluded that consumers who use the internet to buy products on online portals feel many enormous benefits, including cost savings, increased convenience compared to making purchases directly or in traditional stores. In a study conducted by [Rahmawati & Sasana \(2014\)](#), that the perception of benefits affects consumers' buying intentions online because it is likely to feel the benefits more than incentive savings to the costs incurred as a result of shopping directly.

According to The Theory of [Davis \(1989\)](#) the influence of the perception of the benefits of the purchase intention will be felt by prospective customers including the first more effective because consumers can obtain information about the products or services needed and transact in a fast and cheap way. Then it is physically safe because consumers do not need to go to the store where the company sells its goods and allows consumers to transact safely. The three prospective customers are more flexible because consumers can make transactions from various locations, both from Home, Office, internet cafe, or other places.

In addition, [Patria \(2021\)](#) explains that shopping online, consumers consider it can provide benefits. This is commonly referred to as benefit perception. Dimensions of consumer perception online shopping benefits consist of shopping Convenience (ease of Shopping), Product Selection (product selection), Ease/Comfort Shopping (convenience shopping), and Hedonic/Enjoyment (pleasure shopping). The perception of benefits is likely to have a positive influence on consumers' buying intentions online. From the conclusions of several studies above research hypothesis put forward as follows:

H5: the perception of benefits has a positive and significant effect on the intention to buy a mobile phone online.

#### **RESEARCH METHODS**

Data analysis techniques used by the method Partial Least Square (PLS) using SmartPLS software. Data obtained through questionnaires which are then processed further in order to get the results and can be interpreted or presented properly. The theoretical framework of this research consists of four variables. Each construction of the frame measurements is measured through various items. Several previous studies were used to adapt and adjust variable items. Each item is measured using a 5-Likert scale that has a range from strongly disagree (1) to strongly agree (5). The question indicators can be seen in the following:

No	Indicators
1.	I think the Sentra Pusat Gadget online store sells quality mobile phones that are well known since a long time
2.	In my opinion, the cell phones sold b the Sentra Ponsel Gadget Online shop are very complete
3.	In my opinion the Sentra Pusat Gadget online store has detailed information on the descriptions of cellular phone items that are sold in all types
4.	In my opinion the Sentra Pusat Gadget online store has many choices of payment methods (credit/cash/split payment)
5.	I trust the Sentra Pusat Gadget online store provide the best service for consumers
6.	I trust the Sentra Pusat Gadget online store will fulfil what which expected by consumers
7.	I trust the Sentra Pusat Gadget online store responsible when i make transaction
8.	I intend to buy cell phone products online because i believe that the Sentra Pusat Gaadget online store has a good store reputation
9.	I intend to buy cell phone products online because I believe that the Sentra Pusat Gadget online shop has sold a lot of their products
10.	I intend to buy cell phone products online because I believe that Sentra Pusat Gadget has good and positive comments on the image of its online store from buyers
11.	I believe the Sentra Pusat Gadget online store will not hide information that is important to its customers
12.	There is a possible risk of delays in product delivery when I transact through the Sentra Pusat Gadget online store
13.	There is a possible risk of non-conformance of the product (type, color, and utility of the product) to be purchased when I transact through the Sentra Pusat Gadet Online Store
14.	There is a possible risk of experiencing loss of time if I return goods when I make a transaction through the Sentra Pusat Gadget online store
15.	I feel that the Sentra Pusat Gadget online store makes buying a mobile phone more enjoyable and easy because of the speed of access
16.	I feel that shopping through the Sentra Pusat Gadget online store can increase my time effectiveness because it can save time
17.	I feel that buying at the Sentra Pusat Gadget online store is more practical because it doesn't incur a lot of long distance transportation costs travel far from home
18.	I enjoy shopping at the Sentra Pusat Gadget online store because there a many choices of methods for receiving and sending products using expeditions, same day delivery, or picking up at offline stores at certain times
19.	I'm going to buy a cell phone in Sentra Pusat Gadget online store
20.	I easily buy a phone brand any celluar in the Sentra Pusat Gadget Online Store at a later date



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21. I most likely want to buy a cell phone at the Sentra Pusat Gadget online store

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The dependent variable (Y) of this study is the purchase intention. The independent variable (X) in this study is the image of the store, trust, risk perception and benefit perception. The variables used in this study were adapted from (Lailiyah, 2020), namely the B Eli intention variable which consists of 3 variables. Variabel The store image variable measured to respondents was adapted from (Prakosa, 2018), which consists of 4 variables. Variabel The trust variable measured to respondents was adapted from (Sembiring, 2020) which consists of 4 variables. Variabel The trust variable as a mediation variable measured to respondents was adapted from (Rahmi & Nizam, 2017) which has 3 variables. Variabel The measured risk perception variable was adapted from (Ma'ruf, 2018) which consists of 3 variables. Variabel The measurable benefit perception variable was adapted from (Sembiring, 2020) which has 4 variables.

### **Population and Sample**

The population of this study are all users of Blibli because the online store mobile phone Center is in Blibli. Blibli users are *an infinite population* because the number cannot be known with certainty or unlimited. The selection is done by given the question whether the prospective respondent user bli-bli or not. If it does not become a user of bli-bli, then the researcher searches again for respondents until the number of research sample criteria is met.

Sampling in this study using *non-probability sampling* where the population element has no probability to be selected as a sample subject. Sampling technique used is *purposive sampling* technique where the determination of samples with several criteria so that it is feasible to be sampled. The first criterion is the age of at least 17 years, at this age it can be assumed that the respondent can understand the questions and fill out the questionnaire well. The second criterion is to have never bought a mobile phone in *online* the Sentra mobile online store. Referring to (Hair et al., 2017), SEM PLS analysis requires a sample of 10 times the number of indicator variables used or at least 5 times the total number of the population. It is said to be good if the number of measurement participants is 100-200 samples (Lamb et al., 2011). In this study there are 21 indicators that have several criteria, so the number of samples needed  $10 \times 21 = 210$  samples.

## **RESULT AND ANALYSIS**

### **Characteristics of Respondents**

This investigation was conducted in Indonesia with a limitless population of all Blibli users. Purposive sampling was used as a sample approach. This study featured 290 participants, 141 of whom were male (48.6%) and 149 of whom were female (51.4%).

Respondents utilized bli-bli.com online electronics e-commerce applications during the COVID-19 epidemic and had never purchased from Sentra Ponsel previously.

**Table. 1 Individual Characteristic**

No	Variable	n	%
<b>Gender</b>			
1	Man	132	51,6
	Woman	124	48,4
	Total	256	100
<b>Age</b>			
2	17 – 21 year	27	10,5
	22 - 26 year	43	16,7
	27 - 31 year	69	26,9
	32 - 36 year	54	21,0
	37 - 41 year	34	13,2
	42 - year	29	11,3
	Total	256	100,0
<b>Job</b>			
3	Private employees	168	65,6
	Entrepreneur	22	8,5
	Student	34	13,2
	Housewife	1	0,3
	Government employees	30	11,7
	Other	1	0,3
	Total	256	100,0
<b>Income</b>			
4	<Rp. 3.000.000	37	14,4
	Rp 3.000.000 – Rp 5.000.000	49	19,1
	Rp 5.000.001 – Rp 7.000.000	46	17,9
	Rp 7.000.001 – Rp 10.000.000	52	20,3
	>Rp 10.000.000	72	28,1
	256	100	

### Validity and Reliability Test

Validity testing in this study uses construct validity, including convergence validity and discriminant validity. An indicator is valid if it has a loading factor above 0.7 against the intended construct, if in a research model there is an indicator that has a loading factor value below 0.7, then the indicator must be eliminated. Meanwhile, the value of AVE has criteria with a value greater than 0.5 (Lamb et al., 2011).

**Table 2. Results Rated Loading Factor**

Indicators	Store Image indicator	Trust	purchase intent	benefit	perception risk
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<b>perception C2</b>	0.787
<b>C3</b>	0.825
<b>K2</b>	0.696
<b>KM2</b>	0.822
<b>NB2</b>	0.791
<b>NB3</b>	0.710
<b>PM2</b>	0.824
<b>PM3</b>	0.776
<b>PR1</b>	0.673
<b>PR3</b>	0.868

Smart Data Processing result sources-PLS (2022)

Loading factor testing has been carried out on all indicators contained in each variable, but there are some indicators (C1, C4, K1, K3, K4, K1, KM3, NB1, PM1, PR2) that do not meet criteria the loading factor criteria, so re-testing by removing indicators that are not meet these criteria. Based on Table 2, it can be seen that the value of loading factor owned by each indicator in each variable has met the criteria of convergent validity, which is greater than 0.7. This indicates that each indicator in this study has met the criteria of convergent validity as measured by the value of the loading factor. Then the results of the Ave analysis are described in detail in Table 3 as follows:

**Table 3. Variance Extracted (AVE)**

No	Variable	Average Variance Extracted (AVE)
1	Store Image	0.650
2	Trust	0.580
3	purchase intention	0.565
4	benefit perception	0.640
5	Risk Perception	0.603

Smart Data Processing result sources-PLS (2022)

Based on Table 3, it can be seen that the AVE value of each variable has a value above 0.5 so that it can be concluded that all variables in this study have met the criteria of convergent validity. Discriminant validity can be measured from the value of cross loadings of each indicator and the Fornell-Larcker criterionFornell-Larcker, which is a

criterion where the value of the square root of the AVE is greater than the correlation between constructs, while cross loadings has a criterion where the value of the indicator to the measured construct is greater than the loading to another construct (cross loadings low (Lamb et al., 2011). The results of cross loading and Fornell-Larcker are described in Tabel 4 and Table 5 as follows:

**Table. 4 Cross Loading Value Results**

Indicators	Store Image indicator	Trust	purchase intent	benefit	perception risk
perception C2	<b>0.787</b>	0.373	0.272	0.221	0.180
C3	<b>0.825</b>	0.378	0.333	0.297	0.159
K2	0.315	<b>0.696</b>	0.316	0.357	0.144
KM2	0.390	<b>0.822</b>	0.406	0.433	0.179
NB2	0.299	0.375	<b>0.791</b>	0.283	0.239
Nb3	0.266	0.341	<b>0.710</b>	0.268	0.150
PM2	0.287	0.387	0.308	<b>0.824</b>	0.178
pm3	0.228	0.451	0.277	<b>0.776</b>	0.031
PR1	0.175	0.030	0.160	0.054	<b>0.673</b>
PR3	0.159	0.262	0.238	0.142	<b>0.868</b>

Smart Data Processing result sources-PLS (2022)

Based on Table 4, it can be seen that the cross - loadings value of each indicator of each variable is greater than the cross- loadings value of other variables. This indicates that these indicators have met the criteria of discriminant validity yang as measured by the value of cross loadings. Furthermore, the results of the FornellLarcker are outlined in Table 5 below:

**Table. 5 Fornell-Larcker Value Results**

Variable	Store Image	Trust	Purchase Intention	Perception Of Benefits	Perception Of Risk
Shop Image	<b>Perception Store Image</b>				
0.806 Trust	0.466	<b>0.762</b>			
Purchase Intention	0.377	0.477	<b>0.751</b>		
Perception Of Benefit	0.323	0.521	0.366	<b>0.800</b>	
Perception Of Risk	0.209	0.214	0.262	0.135	<b>0.776</b>

Smart Data Processing result sources-PLS (2022)

From Table 5 it can be seen that the value of Fornell-Larcker yang owned by each variable in this study meets the criteria of discriminant validity, namely the value of the square root of AVE is greater than the correlation between constructs. Based on the

results of convergent validity and discriminant validity analysis, it can be concluded that the variables and indicators used in this study are valid.

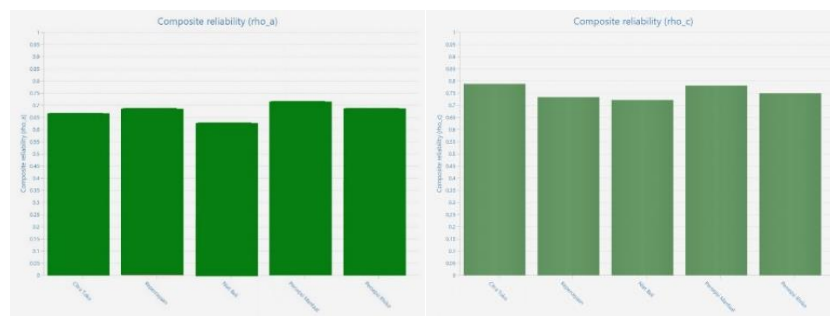
Reliability test can be measured use composite reliability and cronbach's alpha. To assess the reliability of the construct, the composite reliability and cronbach's alpha values must be equal to or greater than 0.7. If all latent variable values have cronbach's alpha value > 0.6 and composite reliability > 0.7 means that the construct has good reliability or the questionnaire used as a tool in this study has been consistent. The results of reliability testing will be presented in Tabel 6 as follows :

**Table. 6 Reliability Testing Results**

<b>Variable</b>	<b>Cronbach Alpha</b>	<b>'s Composite Reability</b>
Shop Image	0.661	Store Image 0.788
Trust	0.681	0.733 Purchase
Intention	0.631	0.721 Benefit
Perception	0.739	0.781
0.781 Risk Perception	0.655	0.749

Smart Data Processing result sources-PLS (2022)

Based on Tabel 6 can be seen that the value of cronbach's alpha in this study has a value above 0.6. Store image has a value of 0.661, Trust has a value of 0.681, purchase intention has a value of 0.631, benefit perception has a value of 0.739, and risk perception has a value of 0.655. this means that the indicator is still not reliable, but this result is still used because of the small number of indicators. Composite reliability value is also above 0.7, the store image has a value of 0.788, Trust has a value of 0.733, purchase intention has a value of 0.721, the perception of benefits has a value of 0.781, and the perception of risk has a value of 0.749. Based on these values, it can be concluded that the data in this study are reliable because they meet the criteria.



**Figure 1. Cronbach's alpha dan Composite Reliability**

(Source smart data processing results-PLS, 2022)

**Data Analysis Results**

The results of data analysis of this study were obtained through two stages of testing, namely testing the outer model and inner model. The Outer model consists of validity and reliability tests that have been discussed previously in the validity and

reliability analysis section. Selanjutnya akan dilakukan pengujian inner model yang terdiri atas coefficient of determination (R<sup>2</sup>), predictive relevance (Q<sup>2</sup>), Goodness of Fit (GoF), path coefficient, pengujian hipotesis, dan pengujian mediasi.

**Coefficient of Determination (R<sup>2</sup>)**

Coefficient of determination or R-Square is used to measure how much the independent variable is able to explain the dependent variable. The following are the R-Square values in Table 7:

**Table. 7** Reliability Testing Results

Variable	R-Square Value
Trust	0.217
Value Buy	0.293

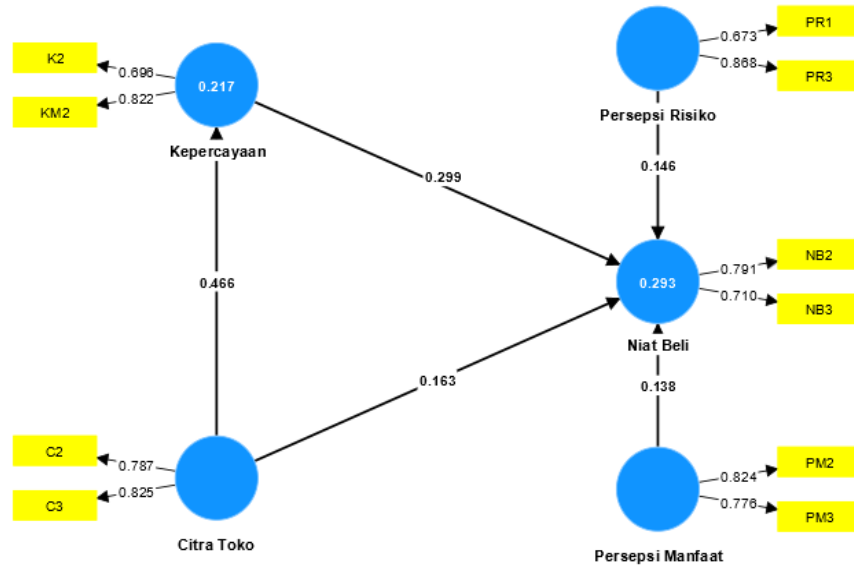
Smart Data Processing result sources-PLS (2022)

Based on Table 7 it can be concluded that the image of the store has a moderate influence (moderate) on the adoption of social media is equal to 0.217. That is, any changes that exist in the variable image of the store then the trust will also change by 21.7%. In addition, Store Image, benefit perception, risk perception, and trust have a moderate influence on the purchase value of 0.293. That is, every change in the variables of store image, benefit perception, risk perception, and trust, the purchase value will also change by 29.3%.

**Path Coefficient**

Path coefficient is used to determine the relationship between variables in this study by evaluating the estimated value in terms of sign (direction) and Magnitude. The original sample value that is between -1 to +1 is indicated as a variable that has a negative to positive relationship. The value of t-statistic must have a value above 1.96 or p-value below 0.05 to be said to have a significant effect (Hair et al., 2017). The following is the value of the path coefficient of each variable, can also be seen in detail in the diagram figure 2 below.

In Figure 2 shows the results of the equations in this study are  $K = 0.466 C$  and  $B = 0.163 C + 0.299 K + 0.138 PM + 0.146 PR$ . In influencing trust, the results showed that the variable image of the store contributed that is equal to 0.466. In influencing buying intention, Trust contributed the most, which was 0.163, and store image, risk perception, and benefit perception were 0.299, 0.146, and 0.138, respectively.



**Figure 2. Path Coefficient**  
(Source smart data processing results-PLS, 2022)

Thus, it can be concluded that the relationship of the store image variable to trust has a positive relationship direction. That is, the value generated in influencing Trust gives a positive direction, so it can be said that the change in trust is directly proportional to any change in value that occurs in the store's image. As well as the purchase intention also has a positive relationship with the image of the store, trust, perception of benefits, and perception of risk where it can be said that the change of each is directly proportional to the change in the value of the purchase intention.

**Hypothesis Testing**

Hypothesis testing is used to test the truth of a statement. The following are the t-statistic and p-value values in Table 7 as follows :

**Table. 8** Hypothesis Test Results

Variabel	t-statistics	p-values
Store Image > purchase	intention	2.403 0.016
Store Image > Trust	7.840	0.000
Trust > purchase intention	4.865	0.000
perceived benefit > purchase intention	2.205	0.028
Perceived Risk > purchase intention	2.209	0.027

Smart Data Processing result sources-PLS (2022)

### **Effect Of Store Image On Purchase Intention**

The results of the study explained that there is an influence on the image of the store purchase intention. This is characterized by a p-value of 0.016 which is similar to the results of (Lien et al., 2015), where the store image variable has a positive and significant influence on purchase intentions. In addition, the value of the path coefficient of 0.163. store image variables have a positive and significant influence on purchase intentions. The image of the store can directly affect the purchase intention through various considerations or perceptions resulting in consumer decisions when it will make a purchase. Sentra Ponsel makes various efforts to continue to improve the image of the store they have such as competitive pricing, technological innovation online by working with e-commerce, promotional strategies effectively to be right on target. All of that will have an impact on the purchase decision so that it will cause the consumer's purchase intention. The proof must have factors that support the creation of a good store image in the perception of potential consumers in order to have the desire to purchase intentions.

### **Effect Of Store Image On Purchase Intention Through Trust Mediation**

Based on the results of SEM analysis, the direct effect of store image on purchase intention through trust mediators has a p-value of 0.000, so it can be concluded that it has a positive influence and has a strong correlation. however, for indirect influence, the influence of store image on trust (0.000) and the influence of trust on purchase intention (0.000) is significant, which is the same as the research from (Lien et al., 2015). In addition, the value of the path coefficient of 0.299. store image variable has a positive and significant influence on purchase intention through the mediation of trust variable. Variable store image has a considerable influence because it is mediated by trust.

### **Influence Of Trust On Purchase Intention**

Based on the results of SEM analysis, trust has a p-value of 0.000, which means that the trust variable has an influence on purchase intentions. In addition, the value of the path coefficient of 0.299. the trust variable has a positive and significant influence on purchase intentions. The trust felt by consumers has a positive and significant effect on consumers ' buying intentions online, which is in line with the results of (Wijaya & Jasfar, 2014), On research Lien et al., (2015) explained the results of the study that the reason for trust is not a direct predictor factor that can affect purchase intentions, but because the three objects observed and used in the study have in common are well known and have been operating for years or more in the same area. In the end, consumers feel they know what to expect and feel that all research objects are reliable. It can be concluded that the



trust variable may already exist among consumers before they place an order and is not the main factor that directly influences the purchase decision. while in this study using three research objects derived from reputable online stores, but the study was conducted in the city of Surabaya.

### **Influence Of Risk Perception on Purchase Intention**

The results of SEM analysis, the perception of risk has a p-value of 0.027 which means that the risk perception variable has an influence on purchase intentions. In addition, the value of the path coefficient of 0.146. Risk perception variables have a significant negative influence on purchase intent. The existence of a negative and significant influence between the perception of risk to the intention to buy proves that the perception of risk will affect the intention to buy. This gives the understanding that if the higher the perception of risk felt by consumers, the lower the intention to buy online on the mobile phone Center's bli-bli site. The results of this study are supported by previous research conducted by [Putra et al., \(2016\)](#) that risk perception has a negative and significant effect on purchase intention.

### **Effect of Benefit Perception on Purchase Intention**

The results of SEM analysis, the perception of benefits has a p-value of 0.028 which means that the variable perception of benefits has an influence on purchase intentions. In addition, the value of the path coefficient of 0.138. This is in line with [Zhao et al., \(2020\)](#) that the perception of benefits has a significant influence on purchase intent. Perception of the perceived benefits include the convenience of being able to shop anytime and anywhere even with a busy or daily routine, the shopping process takes place more, faster and more convenient in terms of payment transactions and delivery of goods as soon as possible. Similarly, the results of this study, the perception of the benefits received by respondents can largely reduce transportation costs, time savings, and the selection of the most suitable type of freight expedition. These various benefits have similarities with the results of [Le-Hoang, \(2020\)](#) that the perception of benefits affects consumer purchase intentions in China because of the ease of fast web access, access to quality information so that it encourages consumers to purchase intentions. In this case, consumers get many benefits so that the perception of benefits is very strong to make purchases online.

## **CONCLUSION**

Based on the discussion of the results of research that has been done, it can be concluded that there is a positive influence on the store image intention to buy mobile phones online. The image of the store can directly affect the purchase intention through various considerations or perceptions resulting in consumer decisions when it will make a purchase. There is a greater positive influence of store image on the intention to buy mobile phones online through trust

mediation. store image variable has a positive and significant influence on purchase intention through the mediation of trust variable. Variable store image has a considerable influence because it is mediated by trust. There is a positive influence of trust on the intention to buy a cell phone online. On research Lien et al., (2015) explained the results of the study that the reason for trust is not a direct predictor factor that can affect purchase intentions, but because the three objects observed and used in the study have in common are well known and have been operating for years or more in the same area. In the end, consumers feel they know what to expect and feel that all research objects are reliable.

There is a negative influence between the perception of risk to the intention to buy a cell phone online. This gives the understanding that if the higher the perception of risk felt by consumers, the lower the intention to buy online on the mobile phone Center's bli-bli site. There is a positive influence between the perception of benefits to the intention to buy a cell phone online. Perception of the perceived benefits include the convenience of being able to shop anytime and anywhere even with a busy or daily routine, the shopping process takes place more, faster and more convenient in terms of payment transactions and delivery of goods as soon as possible.

This study might be a continuation of the study on the impact of shop image, trust, perceived risk, and perceived advantages on the propensity to buy mobile phones online. Due to the Cronbach's alpha value, which is still very low, there are only 2 reliable signs, which is a restriction of the research. Sentra Ponsel's online store only offers e-commerce apps, e-commerce, Bli-Bli, and Instagram. It is suggested that the number of indicators be increased so that there are more and more diversified assessments of research indicators from each variable. Sentra Ponsel is encouraged to enhance collaboration with numerous e-commerce, such as Shopee, Tokopedia, and other e-commerce, to maximize marketing strategy efforts.

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