



The Influence of Perceived Service Quality on Purchase Intention with Trust Plays a Mediating Role and Perceived Risk Plays a Moderating Role in Online Shopping

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Authors' contributions

This work was carried out in collaboration between both authors. Both authors read and approved the final manuscript.

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ABSTRACT

The research is included in a causal study that aims to test the effect of perceived service quality on purchase intention with trust playing a mediating role and perceived risk playing a moderating role in shopping Online. The hypotheses based on general theories are formulated using deductive reasoning as a foundation. Using the Likert scale, which falls under the interval category, a number of statements on the questionnaire were used to measure the four variables. Based on sample determination methods, questionnaires were distributed to those who met the criteria for research respondents to collect data. The Sobel test was used as a foundation for hypothesis testing and the data were gathered and analyzed using Simple, Multiple, and Moderated Regression Analysis (MRA). The findings of this study can be used as a guide to comprehend the traits of online shoppers for the fashion industry and serve as a foundation for developing future marketing plans

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to boost sales turnover during the Covid-19 pandemic, about which many business actors in the industry have complained that turnover has decreased noticeably during the pandemic. The findings revealed that Perceived Service Quality has a significant impact on Trust, Perceived Service Quality has a significant influence on Purchase Intention, and Trust has a significant influence on Purchase Intention, Perceived Risk does not affect Purchase Intention, Perceived Risk does not play a part in moderating variables that influence Trust in Purchase Intention, and Perceived Risk has no impact on Purchase Intention and has no significant impact on it.

Keywords: Perceived service quality; trust; perceive risk; purchase intention; fashion; online business.

1. INTRODUCTION

The development of information technology in this era of globalization has an impact on people's lives both in the social, economic and cultural spheres. It is marked by the increasingly sophisticated equipment of facilities and infrastructure that support every activity in meeting human needs and making it easier for us to communicate, find information, access world news to shop online via the internet. The internet has changed people's lifestyles, one of which is in terms of online shopping habits through e-commerce sites or applications [1]. The rapid development of globalization flows has made the existence of telecommunications and application media as connecting media very important for society. The increasing mobility and changes in people's lifestyles, the need for facilities, both information, food and media, are very influential for the community to move more and more and the needs of the community. Understanding consumer behavior is one of the strategies for successfully marketing products in today's rapidly evolving market, particularly when marketing with effective and transparent communication. The integration of connectivity between the internet and social networks makes it easier for consumers to find out the products or needs that exist in online stores coupled with communication in delivering messages can attract buying interest from users and our society [2]. By combining social media and e-commerce, social commerce has created a new way of doing business that involves making transactions online [3]. Social media comes in many forms, including Facebook, Instagram, TikTok, Snapchat, Twitter, and YouTube. Additionally, using this platform was crucial for the development of company entrepreneurs [4]. Instagram social media is becoming one of the most used today [5]. As many as 81% of Instagram social media users in Indonesia use this platform to find more information continue when interested in a product or brand [6]. Bank

Indonesia (BI) cut its projected value of e-commerce transactions in 2022. E-commerce transactions this year are estimated to reach Rp 526 trillion. This estimate is lower than the previous estimate of Rp 530 trillion. Despite the cut, the total value of e-commerce transactions this year is estimated to still increase by 31.2% from the achievement in 2021 of IDR 401 trillion [7]. However, according to Fajri [8]. It is anticipated that Indonesia's e-commerce will continue to develop more slowly each year. In fact, in 2020 or the beginning of the COVID-19 pandemic, e-commerce in Indonesia has increased. In the data it displays, namely from the Global Data Banking and Intelligence Center, Indonesia's e-commerce growth increased by 37.4 percent in 2020 due to the pandemic. However, in 2021 the growth fell to 29.6 percent. Likewise, the following years are predicted to continue to fall, such as 2022 only growing by 22 percent, 2023 by 15.3 percent, and 2024 will only grow by 10.5 percent, one of which is influenced by some people seemingly starting to get bored shopping online so they choose to go to shopping centers because it is part of recreation. This explanation can show a change in trend that shows the low interest in buying consumers online in Indonesia.

Trust in online purchasing is significantly impacted by perceived service quality [9]. Therefore, trust increases as perceived service excellence does. In online purchasing and selling transactions, perceived service quality has a significant impact on purchase intention [10,11]. Therefore, trust increases as perceived service excellence does. In online purchasing and selling transactions, perceived service quality has a significant impact on purchase intention [12]. Purchase intention is positively and significantly impacted by trust [13]. Customer trust is one of the most important criteria for compelling customer purchasing intentions in an online and social media ecosystem [14]. Therefore, in online purchasing and selling, the higher the level of

trust, the higher the purchase intention. When purchasing and selling online, perceived risk has an impact on the buyer's intent [15,11]. Therefore, the purchase intention will be greater the higher the perceived risk. Almousa [16] asserts that perceived risk, however, has a negative impact on the intention to make an online transaction. Perceived service quality and buying intention are influenced by trust [17,11]. Perceived risk moderates the influence between trust and purchase intention on online buying and selling [18,11]. Six dimensions of perceived risk have been identified [16,19] including money risk, product risk, security risk, time risk, social risk, and psychological risk. Perceived risk in this research will only refer to psychological risk. With confidence serving as a mediator and perceived risk as a moderator in online purchasing, this study seeks to examine the impact of perceived service quality on purchase intention. With a generation Z sample born in 1996–2010 or in 2022 who will be 12–26 years old, and research loci in the Greater Bandung area, this study has an unique emphasis on fashion industry products and examines the perceived risk of online purchasing from a psychological point of view. Where the number of samples was 271 respondents.

2. LITERATURE REVIEW

2.1 Perceived Service Quality

One of the crucial components of trust in online shopping is perceived service quality [20,21]. Additionally, perceivable service quality is described by [22] as how customers perceive responsiveness, empathy, and assurance. Most online platforms can create long-lasting connections with customers by providing high quality service [23]. Perceived service quality is characterized as the client's evaluation of the general quality or superiority of the service [24]. The customer's perception of service quality is accomplished by consistently predicting and satisfying their wants and expectations [25]. Perceived service quality affects consumer acceptance in online shopping [10].

2.2 Trust

When assessing risk in all interactions in business-to-consumer partnerships, trust in e-sellers is crucial [26]. Trust is crucial in e-commerce [27]. Though beliefs are portrayed in various ways, they are all founded on various aspects of sincerity, capacity, competence, and

recognition [28]. Organizational trust, according to [29] is a person's or a group's conviction that other people or organizations will uphold commitments, be honest in negotiations (negotiate honestly), and not exploit opportunities excessively (do not take excessive advantage). According to trust theory, trust alludes to customers' faith in a product or business [30].

2.3 Perceived Risk

Perceived risk is defined as the exchange between the costs and benefits received by the consumer such as what the consumer feels about the benefits of a product compared to the costs that have been sacrificed by that consumer [18]. Perceived Risk refers to the expected probability of something happening negatively during a particular shopping experience, it indicates consumer uncertainty about the consequences of their choice [31]. Six dimensions of perceived risk have been identified [16,19] including money risk, product risk, security risk, time risk, social risk, and psychological risk. This research will focus on the psychological risk that online shoppers experience. Psychological risk is the potential for losing one's sense of self as a result of frustration from failing to meet the purchase objective [32]. Consumer discontent over selecting a subpar good or service despite having access to a wide range of options is another definition of psychological risk [33]. Consumer behavior theory's concept of "perceived risk" explains why consumers frequently do not proceed from the desire stage to the action stage, that is, make the actual purchase choice. Appropriate theories and practice can be used to determine what strategies marketers can employ to overcome this problem [34].

2.4 Purchase Intention

The choice to buy a specific good or service is the fundamental definition of a company's purchasing intentions dictionary. However, purchasing intent is a departure from the word intention and comes from the science of behavior [35]. The likelihood that a consumer will purchase a product is combined with their interests to form their purchasing intention. The prospective contribution of consumers to purchasing a product is measured by their buying intent, an attitude variable. Forecasting future customer behavior is crucial for businesses, so it needs to be estimated more precisely [36]. The

development of consumers' purchase intentions is influenced by their general perception of a given product [37]. The more favorable this attitude, the more favorable the plan to buy [38]. Similar definitions were put forth [39-41] all of which concentrated on customers' propensity to purchase particular goods. Positive purchase intent frequently reflects the customer's positive engagement or loyalty to the product rather than indicating a high risk of actually making a purchase. Intention, according to [42] denotes the speculative likelihood that a specific action will be taken. The concept has been expanded to include customer purchase intent, which explains the propensity of consumers to take the desired action [43]. [44] assert that consumer purchase intent displays predictable behavior, allowing one to predict what products a customer should buy the next time they go shopping. The perceived likelihood that a specific action will be taken is indicated by intention. The concept has been expanded to include a consumer's purchase plans, which show how likely it is that they will actually make a purchase [43]. According to [44] buyer purchase intent displays predictable behavior, making it possible to predict what goods customers should buy the next time they go shopping. The perceived likelihood that a specific action will be taken is indicated by intention. The concept has been expanded to include consumer buying intentions, which characterize the propensity for consumers to take a purchasing action [43].

2.5 Theoretical Frameworks and Hypotheses

Trust in online purchasing is significantly impacted by perceived service quality [20,21,11]. Therefore, trust increases as perceived service excellence does. In online purchasing and selling transactions, perceived service quality has a significant impact on purchase intention [10,11]. Therefore, in online purchasing and selling, the higher the perceived service quality, the higher the purchase intention. Perceived service quality can be measured by products always available on the web, speed of delivery, high reliability of delivery, warranty and after-sales service [45,11]. Meanwhile, trust can be measured by acting according to interest, trustworthiness, commitment, ability and expertise in business, preparing in providing personal information, and trusting in providing credit/debit card numbers [45, 11]. Meanwhile, purchase intention can be measured by the use of credit/debit cards, willingness to buy products in the future, and

willingness to buy products back [45, 11]. Purchase intention can also be measured by the ability to buy, it is possible to buy and the possibility of buying is high [46]. Therefore, the first assumption is as follows:

- H1a: Perceived Service Quality has a significant effect on trusts.
- H1b: Perceived Service Quality has a significant effect against Purchase Intention.

Trusts have a favorable impact on buy intention, according to [47]. [48] which asserts that trust influences buy intention, supports this. In internet shopping, trust is crucial, and it can motivate customers to make purchases. The effect on purchasing interest increases as consumer confidence rises [12]. Purchase intention is positively and significantly impacted by trust [13]. Customer trust is one of the most important criteria for compelling customer purchasing intentions in an online and social media ecosystem [14]. Therefore, in online purchasing and selling, the higher the level of trust, the higher the purchase intention. The second supposition is thus as follows:

- H2: Trust has a significant effect on Purchase Intention.

When purchasing and selling online, perceived risk has an impact on the buyer's intent [15, 11]. Therefore, the purchase intention will be greater the higher the perceived risk. However [16] claims that perceived risk has a negative impact on the intention to make an online transaction. The degree to which one has faith in online retailers, worries about inadvertent deliveries, frustration over subpar products, and an addiction to online purchasing can all be used to gauge perceived risk related to psychological risk [19]. The third assumption is thus as follows:

- H3: Perceived Risk has a significant effect on Purchase Intention.

Perceived service quality and buying intention are influenced by trust [17,11]. The fourth assumption is thus as follows:

- H4: Trust mediates the effect of Perceived Service Quality on Purchase Intention.

Perceived risk moderates the influence between trust and purchase intention on online buying and selling [18, 11]. Six dimensions of perceived risk have been identified [16, 19] including money

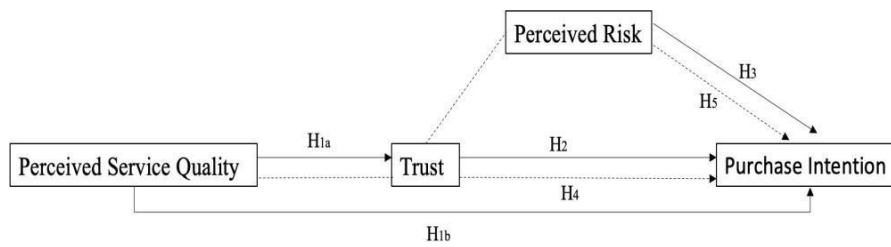


Fig. 1. Conceptual framework

risk, product risk, security risk, time risk, social risk, and psychological risk. In this research, perceived risk will be limited to psychological risk. Thus the fifth hypothesis is as follows:

H5 : Perceive Risk moderates the trust's effect on Purchase Intention.

The conceptual model of the relationship between perceived service quality and purchase intention in online purchasing depicts this relationship, with perceived risk acting as a moderator and perceived trust as a mediating factor as shown in Fig. 1.

3. METHODOLOGY

3.1 Research Objectives, Approaches, and Strategies

The goal of this study, which will be led by deductive reasoning, is to test positive directional hypotheses (causal studies) in order to support the theory that served as the foundation for the hypothesis. This study takes a quantitative method. While a poll is the tactic employed. The Likert scale, which measures how strongly respondents agreed or disagreed with a statement on a five-point scale with a score of 5, 4, 3, 2 or 1, was used to operationalize variables and measure the four variables in this research. In order to gather primary data from respondents, a questionnaire was used, and each statement on the instrument was first tested for validity using the Product Moment correlation technique, and for reliability using the Cronbach's Alpha coefficient measurement technique. Inadvertently, the sampling method was chosen based on the characteristics of the community with an unknown size.

3.2 Characteristics of the Research Population

Users of generation Z social media in the Greater Bandung region, which includes the cities of

Bandung, Bandung Regency, Cimahi City, and Bandung Barat Regency, make up the study's populace. In 2020, Generation Z, or people born between 1996 and 2010, will be between the ages of 25 and 40, or between the ages of 12 and 26 in 2022. A individual being chosen as a sample is done so that they can provide the study with the information it needs. This technique is known as purposive sampling. According to [49] who claims that the number of samples is at least 10 times the number of variables, the number of samples set is 240 individuals. This number was calculated by multiplying the number of variables by 60.

3.3 Data Processing and Analysis Methods

In this research, data checking (editing), coding (coding), and table creation are the data processing methods used (tabulating). While this is happening, a quantitative data analysis technique was used in this research. With the aid of Statistics Program of Social Science (SPSS) software version 26, simple regression analysis, multiple regression, and moderated regression analysis (MRA) were used as data analysis techniques to evaluate the study's hypotheses. The Sobel test is also used to examine the role of mediating factors (Trust) in mediating the impact of independent factors (Perceived Service Quality) on dependent factors (Purchase Intention), as well as the influence of moderating factors (Perceived Risk) in moderating the impact of independent factors (Trust) on dependent factors (Purchase Intention).

4. RESULTS AND DISCUSSION

4.1 Respondent Profile

Based on Table 1, respondents from this study are consumers who are accustomed to social media activities and are also accustomed to shopping online on available online shopping platforms. The questionnaire was distributed to

280 respondents, but 9 of them were ineligible because they were domiciled outside the Greater Bandung area and were not classified as generation Z so that the number of respondents used in this study was 271 respondents.

4.2 Validity & Reliability Test

There are 4 variables studied in this study, these variables are perceived service quality (X), trust

(Y1), perceived risk (Y2) and purchase intention (Z). The four variables consist of several indicators whose measurements are stated in the questionnaire statement. The validity and reliability of the findings of these measurements must first be examined. For the four variables to be measured, a validity and reliability test calculation using SPSS Software version 26 produced the results below.

Table 1. Respondent profiles

No	Information	Sum	(%)
Gender			
1	Man	82	30%
2	Woman	189	70%
	Total	271	100%
Age			
1	12 n/d 15	1	0.37%
2	16 s/d 20	146	53.87%
3	21 s/d 26	124	45.76%
	Total	271	100%
Location			
1	Bandung District	23	8.49%
2	Bandung District West	69	25.46%
3	Bandung City	42	15.50%
4	Cimahi City	137	50.55%
	Total	271	100%
Occupation			
1	University Student	246	90.77%
2	High School Student	1	0.37%
3	Private Employees	17	6.27%
4	Self employed	4	1.48%
5	Other	3	1.11%
	Total	271	100%
Income			
1	< Rp. 1.000.000,-	207	76.38%
2	1.000.000 IDR - 5.000.000 IDR	60	22.14%
3	5.000.001,- IDR - 10.000.000,- IDR	4	1.48%
	Total	271	100%
Online shopping platform			
1	Lazada	5	1.85%
2	Shopee	244	90.04%
3	Tokopedia	19	7.01%
4	Other	3	1.11%
	Total	271	100%
Social media			
1	Facebook	12	4.43%
2	Instagram	165	60.89%
3	TikTok	67	24.72%
4	LinkedIn	1	0.37%
5	Twitter	16	5.90%
6	Other	10	3.69%
	Total	271	100%

Source: Researcher-Processed Information (2022)

Table 2. Validity & reliability test

No	Statement	Sig. value	Note	Cronbach's alpha	Note
Perceived service quality (X)					
1.	I think fashion products available online are always available.	0.000	Valid		
2.	In my opinion, delivery when shopping for fashion products online is relatively fast.	0.000	Valid		
3.	I think the delivery of fashion products served online can be reliable.	0.000	Valid		
4.	In my opinion, in shopping online, fashion products provide a warranty if they are damaged or exchange the wrong size.	0.000	Valid	0.660	Reliable
5.	In my opinion, the platform where I usually transact the purchase of fashion products always provides good after-sales service to its customers.	0.000	Valid		
Trust (Y1)					
1.	I believe that the usual online buying and selling platforms used always act in my best interest regard.	0.000	Valid		
2.	I believe that the platforms on which online buying and selling commonly used can be trusted.	0.000	Valid		
3.	I believe that the platforms on which online buying and selling is commonly used can keep its commitment.	0.000	Valid		
4.	I believe that the platform on which to buy and sell online is commonly used is capable and proficient in managing its business.	0.000	Valid	0.693	Reliable
5.	I am ready to provide confidential information to this online buying and selling platform. (e.g. ID Card, Passport, etc.)	0.000	Valid		
6.	I will put my credit/debit card or bank account information into a well-known internet marketplace because I believe in it.	0.000	Valid		
Perceived risk (psychological risk) (Y2)					
1.	Psychologically I can't trust the online buying and selling platform.	0.000	Valid	Perceived Risk (Y2) variables for 4 statement items are declared unreliable, but when questionnaire statements number 2 and 4 are dropped, the Perceived Risk (Y2) variables are declared reliable, because the variable's Cronbach	Reliable
2.	I feel afraid if the fashion products I buy are not delivered properly.	0.000	Valid		Unreliable
3.	If I'm not happy with the standard of internet fashion purchases, I'll get frustrated.	0.000	Valid		Reliable
4.	Psychologically I can be addicted to shopping online for fashion products.	0.000	Valid		Unreliable

No	Statement	Sig. value	Note	Cronbach's alpha	Note
				Alpha number (1.000) is greater than 0.60.	
Purchase intention (Z)					
1.	I am willing to buy fashion products on the online buying and selling platforms that exist today.	0.000	Valid		
2.	I find it very possible to buy fashion products on the online buying and selling platforms that exist today.	0.000	Valid	0.862	Reliable
3.	I feel that the possibility of buying on the current online buying and selling platform is very high.	0.000	Valid		

Source: Researcher-Processed Information (2022)

4.3 Classical Assumptions Test

In this study, it will be tested through two (2) variable approaches, namely for intervening variable data analysis and moderating variable data analysis, therefore the classical assumption test will be tested through these two (2) approaches.

4.3.1 Test the classical assumption of intervening variables

4.3.1.1 Equation 1

A straightforward regression equation is used in equation 1 to analyze the substantial impact of perceived service quality on trust. Where the following is the basic regression equation:

$$Y = a + bX$$

$Y = Trust$

$a = Constant$

$b = Coefficient of Increase of Bound Variables If there is An Increase of One Unit of Free Variables$

$X = Perceived Service Quality$

As for the classical assumption test conducted on a simple regression analysis including normality and heteroskedasticity tests, The study of the classic assumption test resulted in the following findings:

4.3.1.1.1 Normality test

Due to the significant value > 0.05 , or with a significance value of 0.200, it is possible to infer from the analysis results in the table above that the data in equation 1 is normally distributed.

4.3.1.1.2 Heteroskedasticity test

Based on the results of the analysis in the table above, it can be concluded that in equation 1 of the data, there are no symptoms of heteroskedasticity because the significant value > 0.05 , namely with a significance value of 0.199.

4.3.1.2 Equation 2

The hypothesis is intended to evaluate the significant relationship between Perceived Service Quality and Trust on Purchase Intention, and Equation 2 employs a multiple regression equation. Where the following is the basic regression equation:

$$Z = a + b1X + b2Y$$

Ket :

$Y = Trust$

$a = Constant$

$b = Coefficient of Increase of Bound Variables If There Is An Increase of One Unit of Free Variables$

$X = Perceived Service Quality$

$Z = Purchase Intention$

The classical assumption test conducted on multiple regression analysis includes normality, multicolenierity and heteroskedasticity tests, the following are the findings of the study of the classical assumption test:

4.3.1.2.1 Normality test

Based on the analysis's findings in the table above, it can be said that equation 2's data is ordinarily distributed because its significant value is > 0.05 , or 0.094 in Monte Carlo terms.

Table 3. Normality test of equation 1

N		271
Normal Parameters ^{a,b}	Mean	.000000
	Std. Deviation	3.10150285
Most extreme differences	Absolute	.027
	Positive	.021
	Negative	-.027
Test Statistic		.027
Asymp. Sig. (2-tailed)		.200c,d

^a. Test distribution is Normal, ^b. Calculated from data

^c. Lilliefors Significance Correction, ^d. This is a lower bound of the true significance.

Source: SPSS Output Data Version 26 (2022)

Table 4. Heteroskedasticity test (Glejser) Equation 1

Coefficients ^a						
		Unstandardized coefficients		Standardized coefficients	t	Itself.
Model		B	Std. Error	Beta		
1	(Constant)	1.404	.824		1.703	.090
	Perceived Service Quality	.054	.042	.078	1.288	.199

a. Dependent Variable: Abs_RES
 Source: SPSS Output Result Data Version 26 (2022)

Table 5. Equation 2 normality test

One-Sample Test Of Kolmogorov-Smirnov			Unstandardized residual
One-Sample Kolmogorov-Smirnov Test			
N			271
Normal Parameters ^{a,b}	Mean		.0000000
	Std. Deviation		1.93040126
Most Extreme Differences	Absolute		.074
	Positive		.028
	Negative		-.074
Test Statistic			.074
Asymp. Sig. (2-tailed)			.001c
Monte Carlo Sig. (2-tailed)	Itself.		.094d
	99% Confidence Interval	Lower Bound	.087
		Upper Bound	.102

a. Test distribution is Normal.
 b. Calculated from data.
 c. Lilliefors Significance Correction.
 d. Based on 10000 sampled tables with starting seed 2000000
 Source: SPSS Output Data Version 26 (2022)

Table 6. Multicolienierity test equation 2

		Unstandardized coefficients		Standardized coefficients	t	Itself.	Collinearity Statistics	
Model		B	Std. Error	Beta			Tolerance	BRIGHT
1	(Constant)	3.384	.933		3.628	.000		
	Perceived Service Quality	.194	.049	.236	3.955	.000	.776	1.288
	Trust	.222	.038	.349	5.845	.000	.776	1.288

a. Dependent Variable: Purchase Intention
 Source : SPSS Output Data Version 26 (2022)

4.3.1.2.2 Multicholenierity test

Based on the analysis's findings in the table above, it can be said that equation 2's data is free of multicolienierity because the tolerance values for the variables Perceived Service Quality (X1) and Trust (Y1) are both > 0.1 and 0.776 or 1.288 for the VIF value and 1.288 for the VIF value, respectively.

4.3.1.2.3 Heteroskedasticity test

Based on the analysis's findings in the table above, it can be said that there are no signs of heteroskedasticity in equation 2 of the data because the significance values of the variables Perceived Service Quality (X1) and Trust (Y1) are both greater than 0.05. These values are 0.138 and 0.466, respectively.

Table 7. Heteroskedasticity test of equation 2

Coefficients^a

Model		Unstandardized coefficients		Standardized coefficients		t	Itself.
		B	Std. error	Beta			
1	(Constant)	2.773	.601			4.616	.000
	Perceived Service Quality	-.047	.032	-.102		-1.490	.138
	Trust	-.018	.024	-.050		-.730	.466

a. Dependent Variable: ABSR_Res2a
 Source: SPSS Output Data Version 26 (2022)

Table 8. MRA normality test

One-Sample Kolmogorov-Smirnov Test

Unstandardized Residual

N		271
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.98590794
Most Extreme Differences	Absolute	.063
	Positive	.033
	Negative	-.063
Test Statistic		.063
Asymp. Sig. (2-tailed)		.011c
Monte Carlo Sig. (2-tailed)	Itself.	.217d
	99% Confidence Interval	Lower Bound .207
		Upper Bound .228

a. Test distribution is Normal
 b. Calculated from data
 c. Lilliefors Significance Correction
 d. Based on 10000 sampled tables with starting seed 2000000.
 Source : SPSS Output Data Version 26 (2022)

Table 9. MRA multicholenierity test

Model		Unstandardized coefficients		Standardized coefficients		t	Itself.	Collinearity Statistics	
		B	Std. error	Beta				Tolerance	BRIGHT
1	(Constant)	5.545	.832			6.662	.000		
	Trust	.293	.035	.461		8.375	.000	.971	1.029
	Perceived Risk	.006	.070	.005		.090	.928	.971	1.029

a. Dependent Variable: Purchase Intention
 Source: SPSS Output Data Version 26 (2022)

4.3.2 Moderated regression analysis classical assumption test

4.3.2.2 Multicholenierity test

4.3.2.1 Normality test

Based on the analysis's findings in the aforementioned table, it can be inferred that the data in the Moderated Regression Analysis (MRA) equation is normally distributed because the significant value > 0.05, specifically with a Monte Carlo significance value of 0.217, indicates that the data is significant.

According to the analysis's findings in the table above, the data in the Moderated Regression Analysis (MRA) equation is free of multicholenierity because the tolerance values of the Trust variable (Y1) > 0.1 is 0.971 or the VIF value 10 is 1.029 and the Perceived Risk variable (Y2) > 0.1 is > 0.1, which is 0.971 or the VIF value 10 is 1.029.

4.3.2.3 Heteroskedasticity test

Based on the analysis's findings in the table above, it can be said that the Moderated Regression Analysis (MRA) equation does not exhibit any signs of heteroskedasticity because the significant values of the variables Trust (Y1) and Perceived Risk (Y2) are both > 0.05 and equal to 0.105 and 0.694, respectively.

4.3.3 Results of simple/multiple regression analysis with intervening variables

4.3.3.1 Simple and multiple regression analysis

Based on the analysis's findings, which are shown in the chart above, it can be deduced that the Trust variable (Y1) is significantly impacted by the Perceived Service Quality (X1) variable because its significance value is 0.000 (0.05). As a result, H1a is accepted. The result of this study align with the research conducted by [20, 21, 11], which states that perceived service

quality has a significant effect on trust in online purchases.

Based on the analysis's findings in the table above, it is clear that the Perceived Service Quality (X1) variable's significance value is 0.000 (0.05), leading to the conclusion that H1b is accepted because the Perceived Service Quality (X1) variable significantly affects the Purchase Intention (Z) variable. This research is in line with intention [10, 11] which states that perceived service quality has a big effect on purchase intention in online buying and selling transactions.

Additionally, it can be deduced from the analysis's findings in the chart above that the significance value of the Trust variable (Y1) is 0.000 (0.05). As a result, H2 is accepted because the Trust variable (Y1) significantly affects the Purchase Intention (Z) variable. The research of this study support the research conducted by [12,13,14,47,48] which found that trust influences purchase intention.

Table 10. MRA heteroskedasticity test

Model		Unstandardized coefficients		Standardized coefficients	t	Itself.
		B	Std. error	Beta		
1	(Constant)	2.432	.542		4.485	.000
	Trust	-.037	.023	-.100	-1.629	.105
	Perceived Risk	-.018	.046	-.024	-.394	.694

a. Dependent Variable: ABS_ResMo
Source : SPSS Output Data Version 26 (2022)

Table 11. Simple regression test results the effect of perceived service quality on trusts

Coefficients^a

Model		Unstandardized coefficients		Standardized coefficients	t	Itself.
		B	Std. Error	Beta		
1	(Constant)	10.298	1.358		7.586	.000
	Perceived Service Quality	.610	.069	.473	8.806	.000

a. Dependent Variable: Trust
Source: SPSS Output Data Version 26 (2022)

Table 12. Multiple regression test results the effect of perceived service quality & trust on purchase intention

Coefficients^a

Model		Unstandardized coefficients		Standardized coefficients	t	Itself.
		B	Std. Error	Beta		
1	(Constant)	3.384	.933		3.628	.000
	Perceived service quality	.194	.049	.236	3.955	.000
	Trust	.222	.038	.349	5.845	.000

a. Dependent Variable: Purchase Intention
Source: SPSS Output Data Version 26 (2022)

Table 13. Reference table of sobel test calculations

Variable	Standardized	Std. Error
Perceived Service Quality Against the Trust	0,473 (a)	0.069 (Sa)
Trust Against Purchase Intention	0,349 (b)	0,038 (sb)

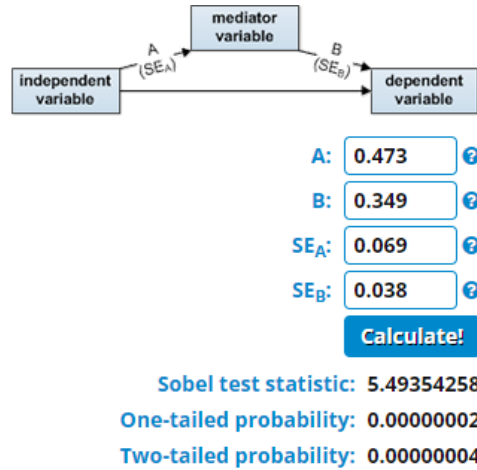


Fig. 2. Sobel calculator test results

Table 14. Table of moderated regression analysis (MRA) Test Results

Model		Unstandardized coefficients		Standardized	t	Itself.
		B	Std. error	Beta		
1	(Constant)	2.640	2.854		.925	.356
	Trust	.419	.124	.660	3.383	.001
	Perceived Risk	.475	.446	.371	1.065	.288
	Trust . Perceived Risk	-.020	.019	-.449	-1.064	.288

a. Dependent Variable: Purchase Intention
 Source: SPSS Output Results Version 26 (2022)

4.3.4 Sobel test

The Trust variable (Y1) mediates the relationship between the Perceived Service Quality (X1) and Purchase Intention (Z) variables, as shown by the analysis performed using the Sobel calculator above, where the significance value is 0.00000004 (< 0.05). As a consequence, H4 is accepted. The research of this study support the research which found that perceived service quality and buying intention are influenced by trust [17, 11].

4.3.5 The outcomes of a simple/multiple regression analysis with moderating variables (MRA)

The Trust variable (Y1) has a significant impact on the Purchase Intention (Z) variable, as shown

by the analysis results in the chart above, where the significance value of the Trust variable (Y1) is 0.001 (< 0.05). H3 is disregarded because it can be seen from the analysis's findings in the chart above that the significance value of the Perceived Risk (Y2) variable is 0.288 (> 0.05), which indicates that the variable has no significant impact on the Purchase Intention (Z) variable. This study differs from the results of research conducted by [15,11], When purchasing and selling online, perceived risk has an impact on the buyer's intent. In terms of the results of the analysis of the role of moderation of the Perceived Risk (Y2) variable on the influence of the Trust variable (Y1) on Purchase Intention (Z), it can be analyzed that the significant value of the Perceived Risk (Y2) variable is 0.288 (>0.05) and the significant value of the interaction variable (Y1. Y2) is 0.288 (>0.05), so it can be concluded

that Perceived Risk (Y2) does not play a role in moderating the influence of Trust (Y1) on Purchase Intention (Z) so that H5 is rejected. The research of this study differs from the research which found that Perceived risk moderates the influence between trust and purchase intention on online buying and selling [18, 11].

5. CONCLUSION

The study's 6 (six) hypotheses are divided into 4 (four) accepted and 2 (two) rejected, demonstrating that the research hypothesis, which was founded on the pertinent theory, is entirely supported by empirical data. The results also make it obvious that they support previous research's use of influence testing between variables. The findings of this investigation are as follows:

1. Trusts are significantly influenced by Perceived Service Quality.
2. Purchase Intention is significantly influenced by Perceived Service Quality.
3. Purchase Intention is significantly impacted by Trust.
4. Perceived Risk has no appreciable impact on Purchase Intention.
5. Trusts play a part in mitigating the impact of Perceived Service Quality on Purchase Intention.
6. Perceived Risk is not a moderator of Trust in Purchase Intention.

6. SUGGESTION

The findings of this research are anticipated to have limitations but also be useful from a scientific and managerial standpoint. The following are the consequences for science and management:

6.1 Scientific Implications

There are some restrictions in this study, specifically with regard to the study's scope, group size, characteristics, and methods of analysis. Researchers can perform research with a larger locus to better represent the population since the locus in this study is only in the Greater Bandung region of West Java. 271 respondents made up the sample for this study, so it is anticipated that the next study will be able to use larger samples to produce even better results. This research only includes members of generation Z, who were born between 1996 and 2010 or in 2022, when they will be 12 and 26, in

the characteristics of the sample. Therefore, it is advised that future research use samples with a broader age range in order to represent a larger population and gather more comprehensive data. Further research can be done on the perceived risk variable in terms of money, products, security, time, and societal risk. The perceived risk variable in this study was also examined psychologically. It is advised that researchers perform additional data analysis procedures using Path Analysis, Structural Equation Model (SEM), or Partial Least Square (PLS) in order to determine the correlation between the variables studied. The data analysis employed in this study included regression analysis, the Sobel test, and moderated regression analysis (MRA).

6.2 Managerial Implications

The variables Perceived Service Quality, Trust, Perceived Risk, and Purchase Intention were used in this research. Here, businesspeople, especially managers of businesses involved in the fashion industry, can pay close attention to how to conduct their social media marketing where the factors of customer service quality and consumer trust are needed in making decisions regarding the purchase of fashion products, particularly during the post-Covid-19 pandemic. To support the variable perceived service quality, they should pay attention to the availability of their fashion products so that they are always available, product delivery when ordered by consumers can be delivered quickly and can be relied upon, provide a warranty if the product received by the consumer is damaged, and provide good after-sales service to consumers. Business owners and managers should be able to provide good service and there should be no element of fraud so that consumer confidence in social media or online buying and selling platforms is not negatively impacted, similar to some cases of fraud that occur on the internet, especially on social media. Customers are provided with simple transaction methods and features, thorough product information, appealing looks and features, competitive prices compared to offline stores, and good service in the use of social media as a means of marketing fashion products in order to foster trust for the decision to buy fashion products on social media.

Additionally, consumers place a high value on trust, particularly when it comes to business dealings and decisions to buy a company's fashion goods. Because this evidence shows that consumer trust in the company will influence their

decisions to buy fashion products, businesspeople and fashion business managers can pay attention to and keep what makes the company positive in the eyes of consumers. Good management, excellent service, and having a positive reputation with the general public can all demonstrate trust in this business. If business people in the fashion sector can lessen the risks that consumers will face when they will buy online, it will have a positive impact on generation Z's purchasing choices in the Greater Bandung area.

COMPETING INTERESTS

Authors have declared that no competing interests exist.

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