The Influence of Website Quality and Digital Payments on Consumer Purchase Decisions on E-Commerce Websites: Consumer Buying Interest as a Mediation Variable

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Abstract— The purpose of this study is to analyze the influence of website quality and digital payments directly or indirectly by consumer buying interest on purchasing decisions. The data used is primary data with questionnaires and samples, namely respondents in Jabodetabek who have shopped on e-commerce websites and used digital payments to purchase products at least 1 time within the last 1 month using the non-probability sampling method and using SEM-PLS. The results of this study indicate that website quality variables, digital payments affect consumer purchasing decisions directly or indirectly with consumer buying interest.

Keywords— Website Quality, Digital Payments, Consumer Buying Interest, Consumer Purchase Decisions, E-Commerce.

I. INTRODUCTION

At this time the development of information technology is growing very rapidly, this has an impact on business activities. Business activities or buying and selling activities that were originally only done offline or face to face, can now be done online thanks to the internet. E-commerce is a buying and selling transaction electronically or online through internet media without having to meet face to face between the seller and the buyer. The application of e-commerce is one way to market products more easily without having to spend a lot of money (Nurjanah, Kurniati, and Zunaida, 2019).

With the development of e-commerce, internet use in Indonesia has increased rapidly because it is influenced by the increasingly widespread use of smartphones. The survey results of the Indonesian Internet Service Providers Association (APJII) for the 2019-quarter II/2020 period noted that the number of internet users in Indonesia reached 196.7 million. This number increased by 23.5 million or 8.9% compared to 2018. The largest number of internet users came from the province of West Java, which was 35.1 million people. That position was followed by Central Java with 26.5 million people. Then East Java, the number with 23.4 million people. At the beginning of 2021, internet users in Indonesia reached 202.6 million people. The current total population of Indonesia is 274.9 million, which means internet penetration in Indonesia has reached 73.7% (Kompas.com).

There are several popular e-commerce websites in Indonesia, namely Tokopedia, Shopee, Bukalapak, Lazada, Blibli, JD.id, OLX, and Bhinneka. The e-commerce website provides various products and brands that consumers need, such as home appliances, food and beverages, health, fashion,

electronics, sports, beauty, and hobbies. The e-commerce website continues to compete to be the first and provide the best for its consumers. According to Chotimah (2019) the quality of a website is one of the factors that are considered in making online purchasing decisions. In this study, website quality consists of 3 constructs, namely usability, information quality, and service interaction quality according to research conducted by Barnes and Vidgen (2002).

E-commerce websites in buying and selling transactions must provide a sense of security and trust to consumers, in order to minimize financial risks such as acts of fraud. Therefore, e-commerce websites are supported by online payment methods or digital payments. According to Sulistyowati, Paais, and Rina (2020) digital payments are payments using digital mode. In digital payments, the payer and the payee both use the digital mode to send and receive money. No cash is included in digital payments. All transactions on digital payments are done online, it is an instant and easy way to make payments. digital payment methods can use ShopeePay, Ovo, Bank Transfer, Online Credit/Debit Card, Credit Card Installment, Alfamart, Indomaret/i.Saku.

Safe transactions are also a factor in making online purchasing decisions. The buying decision is one of a series of decision processes consisting of need recognition, information seeking, evaluation of alternatives, decisions, and post-decision behavior. It is the same with the decision to buy online through these stages (Chotimah, 2019). It is very important for startup companies to always pay attention to the quality of their websites regarding the quality of their services, the completeness of the goods needed, complete and clear information, a sense of security and ease of use because these things give a positive impression from consumers, so there will be an interest in buying which will have an impact on consumers buying decision.

II. WEBSITE QUALITY, DIGITAL PAYMENTS, CONSUMER BUYING INTEREST AND CONSUMER PURCHASE DECISIONS

According to Barnes and Vidgen (2002) WebQual is a way or method to assess the quality of a website based on the perception of end users. The WebQual 4.0 version uses three measurement categories namely, Usability, Information Quality and Service interaction quality. With evidence of the

successful development of information technology, namely e-commerce, there are more and more competitors in this field. Companies that are always up to date and keep up with the times will be the choice of consumers. This shows that the quality of e-commerce websites affects consumer buying interest, this is in line with research conducted by Permana (2020) websites with an attractive appearance, complete information, which consumers need are also complete and easy to use will lead to consumer buying interest. With a quality website that meets consumer needs and makes consumers satisfied, consumers do not hesitate in carrying out the buying and selling process or just looking around because they have given a good impression to consumers' hearts.

Digital payments or what can be called E-Payment are representative of all non-cash payments, which are also defined as electronic payment transactions between business buyers and sellers using savings accounts via the internet or electronic networks (Ming-Yen Teoh, Choy, Lin, Wei, 2013). Payments do not only rely on transfer facilities provided by banks or commonly called m-banking, now digital payments are in great demand among consumers because consumers can save some of their money to be spent safely and more practical than making transactions with cash or personal account transfers. Consumers who use digital payments more often shop because with the convenience they have, they really take advantage of it. Digital Payment Measurement with UTAUT Model (Unified Theory of Acceptance and Use of Technology), consisting of Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions.

According to Younus, Rasheed, Zia (2015) buying interest is "the preference of consumers to buy the product or service". So it can be concluded that buying interest is the tendency of respondents after receiving a stimulus from the product they see which can lead to a desire before the purchase decision is carried out. High consumer buying interest will encourage consumers to buy the product. If consumer interest is in opposite directions, the decision to buy the product is also low because the purchase decision is choosing an item or brand from several available options or alternatives, this choice can occur because of a process or factor. According to Ferdinand (2006) buying interest can be identified through transactional interest, referential interest, preferential interest, and exploratory interest.

Purchasing decisions are problem-solving activities carried out by individuals in selecting appropriate behavioral alternatives from two or more behavioral alternatives and are considered the most appropriate action in buying by first going through the stages of the decision-making process (Novianti and Wibisono, 2020). When consumers have an interest in a product, consumers will visit e-commerce websites to actualize existing interests into a decision to make a transaction or purchase. According to Kotler and Keller (2016) things that are considered by consumers in making decisions to buy products are product choice, seller choice, brand choice, number of product purchases, time of purchase, and payment method.

Based on the formulation of the problem above and the conceptual framework, the hypotheses in this study are as follows:

H1: Website quality affects consumer buying interest.
H2: Digital payments have an effect on consumer buying interest.
H3: Website quality affects purchasing decisions consumer.
H4: Digital payments affect purchasing decisions consumer.
H5: Consumer buying interest has an effect on purchasing decisions consumer.
H6: Website quality has an indirect effect on decisions consumer purchases mediated by consumer buying interest.
H7: Digital payments have an indirect effect on decisions consumer purchases mediated by consumer buying interest.

III. RESEARCH METHODS

This research is a survey research, namely research that takes samples directly from the population. The sampling technique uses a non-probability sampling method. a technique that does not provide equal opportunities or opportunities for each element or member of the population to be selected as a sample. In this study, the unit of analysis is respondents in Greater Jakarta who have shopped on e-commerce websites and used digital payments to purchase products at least once in the last 1 month.

The questionnaire was distributed online where these respondents were considered to have represented the target respondents in the study. The number of samples in this study were 385 respondents according to the number of responses given to the distributed questionnaires. In this study using a Likert Scale for variable measurement, according to Sugiyono (2017) The Likert Scale is a measurement to measure the attitudes, opinions, and perceptions of a person or group of people about social phenomena which is a bipolar continuum scale, at the left end (low number) describes a negative answer. While the right end (high number), describes a positive answer. The Likert scale is designed to convince respondents to answer at various levels on each question item or statement contained in the questionnaire.

This study uses Partial Least Square (PLS). PLS is a Structural Equation Modeling (SEM) equation model with an approach based on variance or component-based structural equation modeling. The purpose of PLS-SEM is to develop a theory or build a theory (prediction orientation). The PLS-SEM analysis consists of two sub models, namely the measurement model or the outer model consisting of Convergent Validity, Discriminant Validity, Composite Reliability, and Alpha Cronbach and a structural model (structural model) or inner model consisting of the Coefficient of Determination, Predictive Relevance, and the decision-making stage seen from the t-statistical value and probability value.

IV. RESULT AND DISCUSSION

Based on the results of responses from 385 respondents about the variables contained in this study, the following

calculation results were obtained: the results of the calculation of website quality variables, digital payments, consumer buying interest, and consumer purchasing decisions in table 4.1 show that respondents tend to be very good. the average magnitude is more than 4.20 which is in the very good scale range.

TABLE 4.1. Respondents' responses to variables

Variable	Average	Category
Website Quality	4,58	Very Good
Digital Payments	4,20	Very Good
Consumer Buying Interest	4,49	Very Good
Consumer Purchase Decisions	4,50	Very Good

In testing the convergent validity instrument, all model values or correlations between constructs and variables show a loading factor value greater than 0.5, which means that it has met the convergent validity requirements. This states that all constructs for all variables are valid from the model. The average variance extracted (AVE) value, overall all variables are > 0.50 so that they can be declared valid. Cronbach's Alpha and Composite Reliability values obtained are > 0.70, it can be concluded that the constructs for all variables meet the reliable criteria.

Testing of the inner model or structural model is carried out to see the relationship between the construct, significance value and R-square of the research model.

TABLE 4.2. Value of R Square and Q Square

Variable	R Square	Q Square
Consumer Purchase Interest (M)	0.567	0.21
Consumer Purchase Decision (Y)	0.536	

Based on Table 4.28, the R Square value of consumer buying interest is 0.567 > 0.50 which is classified as moderate and the R Square value of consumer purchasing decisions is 0.536 > 0.50 which is also moderate.

The result of the R Square value of consumer buying interest is 0.567 or 56.7%, meaning that the variable quality of e-commerce websites (X1) and digital payments (X2) can substantially explain the variable consumer buying interest (M) with a level of 56.7% while the rest is influenced by by other factors that are not included in the variables of this study. Then the R Square value of the consumer purchasing decision variable (Y) is 0.536 or 53.6%, meaning that the variables of e-commerce website quality (X1), digital payments (X2) and consumer buying interest (M) can substantially explain the variables of consumer purchasing decisions (Y) with a level of 53.6% while the rest is influenced by other factors that are not included in the variables of this study.

Furthermore, the predictive relevance value of Q Square is obtained, which is 0.201, meaning that it is greater than 0 (zero) thus proving that the model has a predictive correlation value and is classified as moderate (0.201 > 0.15). Then the research model obtained a GoF value of 0.149, meaning that this model is able to explain empirical data or model fit. Thus, hypothesis testing can be done because the research model is valid, reliable, and model fit.

The significance of the estimated parameters provides very useful information about the relationship between the research variables. The basis used in testing the hypothesis is the value contained in the output path coefficient. Table 4.3 provides the estimated output for structural model testing. To conclude that the hypothesis is accepted or rejected is to look at the p-value of the significance level of 0.05.

TABLE 4.3 Path Coefficient

Hypothesis	Original Sample	T Statistics	P Values	Desc
H1	0.428	7.660	0.000	Accepted
H2	0.418	7.224	0.000	Accepted
H3	0.256	4.272	0.000	Accepted
H4	0.295	4.258	0.000	Accepted
H5	0.288	4.298	0.000	Accepted
H6	0.123	3.685	0.000	Accepted
H7	0.120	3.818	0.000	Accepted

The quality of the e-commerce website in this study consists of 3 constructs, namely usability, information quality, and service interaction quality. The relationship between the quality of e-commerce website variables on consumer buying interest shows the t statistics value of $7.660 > 1.96$ and the p-value of $0.000 < 0.05$. This states that the quality of the e-commerce website has an effect on consumer buying interest, so H1 is accepted. The appearance of the website is the consumer's first impression in shopping, therefore the attractiveness of e-commerce website design is one of the marketing strategies carried out by the company, then an e-commerce website that is easy to use, easy to navigate, fast and clear response and able to serve consumers with ease. good when asking the increasing interest in buying consumers because consumers feel comfortable with the e-commerce website.

Digital payments in this study consist of 4 constructs, namely performance expectancy, effort expectancy, social influence, and facilitating conditions. The relationship between digital payment variables and consumer buying interest shows a t statistics value of $7.224 > 1.96$ and a p-value of $0.000 < 0.05$. This states that digital payments have an effect on consumer buying interest, so H2 is accepted. Digital payments have an effect on consumer buying interest. A digital payment system that is easy to use, fast, and flexible in transactions attracts consumer buying interest. The availability of digital payments makes consumers more productive in transactions.

The relationship of the website quality variable to the consumer purchasing decision variable shows the t statistics value of $4.272 > 1.96$ and the p-value of $0.000 < 0.05$. This states that the quality of e-commerce websites has an effect on consumer purchasing decisions, so H3 is accepted. The quality of the website is very good, attractive appearance such as a feed containing interesting info about products that have been categorized (beauty, fashion, electronics, mothers and children), live that attracts consumers' attention because of the direct interaction of sellers with buyers. This is also the key to the success of a website. If consumers are satisfied with the quality of the website, they will make consumer purchasing decisions.

The relationship between digital payment variables and consumer purchasing decision variables shows a t statistic value of 4.258 > 1.96 and a p-value of 0.000 < 0.05. This states that digital payments have an effect on consumer purchasing decisions, so H4 is accepted.

The relationship between the consumer buying interest variable and the consumer purchasing decision variable shows a t statistic value of 4.298 > 1.96 and a p-value of 0.000 < 0.05. This states that consumer buying interest has an effect on consumer purchasing decisions, so H5 is accepted. These things increase consumer buying interest, high buying interest will encourage consumers to buy or make transactions for these products. Conversely, low buying interest refuses consumers to buy a product because the product is not wanted or needed by consumers. If consumers have an interest in a product, they will visit the e-commerce website and make a decision to make a purchase.

The relationship between the quality of the e-commerce website variable on the consumer purchasing decision variables mediated by consumer buying interest shows a t statistic value of 3.685 > 1.96 and a p-value of 0.000 < 0.05. This states that the quality of the e-commerce website on the variable of consumer purchasing decisions is mediated by consumer buying interest, so H6 is accepted.

The relationship between digital payment variables and consumer purchasing decision variables mediated by consumer buying interest shows a t statistic value of 3.818 > 1.96 and a p-value of 0.000 < 0.05. This states that digital payments have an indirect effect on consumer purchasing decisions which are mediated by consumer buying interest, so H7 is accepted.

V. CONCLUSION

For companies in the digital field to continue to improve the quality of e-commerce websites such as an easier display for new users and according to market or consumer needs and more MSMEs to switch from selling offline to online to increase sales. The government can continue to encourage people to be technology literate, by leveling the internet network. In addition, educating MSMEs to switch to e-commerce websites, regulating online trade traffic from abroad so that people prefer to buy local products rather than imported products.

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