

Impact Consumer Knowledge of Purchase Intensity on Consumer Confidence Mediator in Tandasalib.com Company

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Abstract

During COVID-19 pandemic, many companies transformed on digital platforms, due to urgent needs, changes consumption patterns with applications digital have grown new companies digital marketing, ease to use and changing patterns of public consumption and needs, tandasalib.com organizations, previously conducting face-direct Christian religious broadcasting, now developing digital service, i.e: accommodate mental health, spirituality, and so on making social media platforms as a forum religious broadcasting, the purpose of this study is determine impact consumer knowledge on purchase intensity with mediators consumer confidence, the research sample used respondents joined Instagram tandasalib.com, and bought service product, the samples is calculated sample size calculator total 250 respondents, accidental sampling, and analysis techniques using structural equation models (SEM) , impact of direct and indirect purchasing intensity. The results of this study no impact consumer knowledge on purchase intensity mediated consumer confidence, afterward no direct and indirect effect consumer knowledge on purchase intensity, and significant direct effect consumer confidence on purchase intensity, concluded at this study consumer knowledge about services they purchase should be tandasalib.com, explaining company's vision, to foster confidence, if consumer confidence has been formed that is offered and beneficial for themselves, they will purchase service product again and a complaint service is responded to well and findout solution problem, then it has impact consumer knowledge on purchase intensity.

Keywords *Consumer Knowledge, Consumer Confidence, Purchase Intensity.*

[1] INTRODUCTION

The After pandemic COVID-19, many community members have been encouraged to meet their psychological needs. World Health Organization (WHO) emphasizes that the long-term consequences of the COVID-19 pandemic, especially mental health issues during and after the

pandemic, must be considered by the state. World Health Organization has identified mental health as a comprehensive component of Covid-19 response. American Psychological Association (APA) has formulated that the disaster caused by COVID-19 is a significant and unexpected public health crisis for mental health of nation and its components society.

Indonesian Association of Psychiatric Specialists (PDSKJI) 2020 has surveyed mental health. Findings, 63% respondents experienced anxiety, and 66% experienced depression due to Covid-19. Anxiety symptoms are attitudes of worry about what happens, especially irritability and self-control. Symptoms of depression such as sleep disturbances, lack of confidence, fatigue, and lack of energy were also observed. 80% experienced symptoms of posttraumatic stress because they experienced and witnessed unpleasant health and psychological, spiritual, and economic events.

The use WhatsApp (WA) and Instagram applications increased by 40% during pandemic and post. This is because many individuals use social media and websites, their needs during a pandemic, and posts. In search of their needs, changes in the behavior of individuals and unity towards intensity purchase products and services are increasing.

Purchase intensity of a service product such as tandasalib.com is a condition in which customers have an intense purchase or attitude of loyalty to brands, products, and companies willing to tell their superiority to other parties (Kotler, 2014). Schiffman et al. (2008) found that purchase intensity determines likelihood that consumers will take certain actions. Purchase intensity is behavior of consumers loyal to selling company so that they are willing to recommend it to other individuals because they have received good service from company (Namkung & Jang, 2007).

Dharmesta (2008) found that purchase intensity is behavior or attitude of consumers desire to use services continuously. Saha and Theingi (2009) formulate purchase intensity as likelihood of customers to perform behaviors such as positive recommendations about service providers to individuals, and repurchase intention and loyalty to tandasalib.com company. Keller (2001) purchase intensity occurs after consumers know and evaluate services to be purchased.

Fishbein and Ajzen (1975) purchase intensity, possibility of subjective buying action. Intention refers to the tendency to take action on an object. Ajzen (1991) explained that intention will shape behavior individual's willingness to make a purchase.

Pavlou and Gefen (2002) confidence, consumer satisfaction, and intention to use technology affect purchase intensity. Corbit, et. al. (2003), consumer confidence factors, buying interest, and great brand perception affect purchase intensity. Kim and Tadisina (2003) confidence factor affects intensity purchase followed other factors i.e. service quality, website quality, consumer satisfaction security cyber, and user comfort.

Pavlou and Gefen (2002) and Corbit et al. (2003), Kim and Tadisina (2003) factor of purchase intensity is consumer confidence. Sri Widyastuti et al. (2017) consider purchase intensity as a buying behavior that is influenced various factors; confidence is the main factor and service quality is a factor.

Sako and Karjaluoto (2007) consumer confidence is significant, and purchase intensity to transact online is because it can help consumers about uncertainty. In online business, confidence can be explained as buyer's beliefs and expectations, and a good service seller will honestly carry out his/her obligations.

Kim, et.al. (2003) Consumer confidence in purchase intensity on media digital. Research with websites as material for collecting data. Respondents two groups of US university students. show that purchase intensity strongly influences consumer confidence. Riding et al. (2002) causes and effects of consumer confidence in digital community. Research model used was members of an online virtual community of online discussion groups. Total 663 respondents from thirty-six regions. The results of this study show consumer confidence is a significant predictor of desire of a virtual community to share and obtain information, attention, openness, and knowledge so that consumers can build trust. (Rofiq 2007).

Pavlou & Fyngenson (2006) consumer confidence is belief that sellers of products or services act cooperatively and responsibly. In online shop, consumers and sellers of vulnerable products or services experience various unpredictable obstacles. Cooperative and responsible actions are a form of confidence that forms between consumers and service.

Hanna (2003) consumer confidence is a positive expectation, through words, deeds, or decisions taking unilateral profits. Murnighan and Malhotra (2002) found that consumer confidence is a positive expectation that individuals have towards goals and behaviors of other communities based on organizational rules, experiences, and interdependence.

Cook and Wall (2000) consumer confidence between individuals and community in organizations is a very important study in long-term stability of organizations. De Janaz (2002) consumer confidence is a concept concerning individual confidence in integrity of services purchased. Trust is foundation of social relationships. The authentic dynamics of consumer confidence in mediating occurrence of purchase intensity, this study aims to ensure that trust can have a direct, or partial impact, whether there are other factors that cause purchase intensity.

Engel, et.al. (2002) Consumer knowledge is information received in short-term memory. Roslina (2009) consumer knowledge is determined of consumer familiarity with services offered. For consumers with high knowledge, such as memory tandasalib.com, good memory includes better recognition, analysis, and logical skills than consumers with product knowledge. Will entrust intrinsic

instructions to conduct an assessment because they know importance of information on services offered. Consumer product knowledge affects purchase intention services of tandasalib.com.

Peter and Olson (2009) consumers' knowledge of risk purchases makes them search for more information or adequate instructions to minimize the risk of an intensity purchase. Consumer knowledge is a determining factor for consumer buying behavior. What will be purchased by consumers, what are benefits purchased, and what other uses are there for consumers?

Qalati (2021) shows that consumer confidence-mediated purchase intensity can be stronger because it is influenced product knowledge. Qalati (2021): Consumer knowledge is a strong factor that influences consumer confidence as a mediator of purchase intensity.

Gefen (2002) purchase transactions of graduates from American business universities on amazon.com. The results of research on increasing consumer purchases depend on consumers' knowledge of products.

Tandasalib.com, a product of PT. Pathos' Ethos Logos in digital future is based on spirituality, psychology, and Christian literacy. Tandasalib.com is a psychosocial effort to encourage resources of youth generation to be able to develop themselves in midst of challenges of COVID-19 pandemic and other challenges that continue to arrive.

The establishment of tandasalib.com on October 10, 2020, which was inaugurated Head of Jakarta Catholic Regional Office Dr. Salman Habeahan and Chairman of Catechetical Commission of Archdiocese of Jakarta (Cathedral) Father Carolus Putranto Tri Hidayat, Pr, has served more than 50 schools and more than three thousand students, and more than a thousand parents during period 2020 – 2023.

Product is advertised Instagram tandasalib.com, and there is a lot of content knowledge and more consumer testimonials as consumer knowledge from users of tandasalib.com. During pandemic, post-consumer knowledge is carried out to invite consumers to visit digital and Instagram hopes to buy desired product.

Speed and quality tandasalib.com team in serving needs and demands of consumers in various challenges and themes. This quality of service is makes influencing factor consumers more intensely willing to visit and buy program. Many teachers and schools want various kinds of situational and up-to-date themes according to school problems for tandasalib.com team.

This study aims to determine the influence of consumer knowledge on purchase intensity using consumer confidence mediators. The novelty of this study is impact of mediation on variable consumer confidence, consumer knowledge as an exogenous, purchase intensity as an endogenous, and consumer confidence as a mediator. This research focuses on purchase intensity service products on

tandasalib.com as well as desires individuals to intensely buy individually so that organizations map mainstay products of tandasalib.com in certain age categories.

[2] LITERATURE REVIEW

2.1 Purchase intensity

Schiffman & Kanuk (2004) purchase intensity is related tendency of individuals to take actions in buying behavior. Purchase intensity determines likelihood of consumers taking certain actions in future.

Ajzen (2005) purchase intensity is plan. Intention is readiness individuals to show buying behavior. Intention is a subjective possibility of performing an action. Kotler (2014) purchase intensity is a condition which consumers have a loyal attitude toward brands, products and companies willingly tell their superiority to others. purchase intensity is behavior of consumers loyalty to selling company (Namkung & Jang, 2007).

Tirtiroglu & Elbeck (2008), purchase intensity possibility that consumers plan to buy product at a certain time frame determines purchase decision. Saha and Theingi (2009) purchase intensity is likely consumers to perform behaviors such as positive word-of-mouth about service providers to others, purchase intensity again, and loyal.

Taylor and Toff (2000) purchase intensity power from consumers to buy services through use of digital technology. The intention of digital technology is shown desire of consumers to take advantage of developments. Venkatesh & Davis (2000) purchase intensity is an indicator used to predict actual behavior in future.

Namkung and Jang's (2007)) purchase intensity is act of loyal consumers to have received good service from company. Dharmmesta (2008) readiness of consumers to have desire use services continuously. Ajzen introduced *theory of planned behavior* (TPB) to improve *theory of reason action* (TRA). Purchase intensity to behave wisely, full of consideration through available information indicators of purchase intensity: **a) Consumer attitude towards buying behavior**, feelings or judgments towards an object measuring level like or dislike towards a specific object individuals believe that their behavior can result in a positive attitude. **b) Subjective norms of buying behavior**, assumed as specific consumer's trust in whether individuals and groups approve or disapprove of behavior. This behavior is called group reference within scope of group reference, individuals influenced in their purchasing decisions groups i.e parents, partners, friends, and social media. **c) Control of buying behavior**, belief in presence or absence of factors that facilitate or hinder individuals from engaging in behavior availability of internet speed in accessing desired products and individual's available time for repurchasing services.

2.2 Consumer Confidence

Consumer confidence has been considered main axis in various transactions between sellers and buyers to further increase interest and intention to buy. Yousafzai (2003), consumer confidence realized as expected if there is a good relationship between consumers and sellers.

Several sources have discussed consumer confidence with various approaches and disciplines, which are widely studied in psychology. In its development, trust has become a study that can help predict and measure various factors (Kim & Tadisina, 2003), including a study in online shopping.

Pavlou & Fyngenson (2006) consumer confidence is belief that individual consumers and sellers of products or services will act cooperatively and responsibly. In online shopping, consumers and sellers, products or services are vulnerable to experiencing various unpredictable things. Responsible cooperative action is a form of consumer confidence that forms confidence between both consumers and service sellers.

Hanna (2003) consumer confidence is a positive, through words, deeds or decisions will no take unilateral benefits. Murnighan & Malhotra (2002) also suggest that consumer confidence is positive expectation that individuals have regarding goals and behaviors of other group members based on rules, experience, and interdependence.

Different opinion, Yousafzai, et.al (2003) six definitions that are relevant to commercial electronic applications. Results of identification from these various literatures can be put forward and formulated, existence of a transaction relationship bond based on a belief that person believed both parties will fulfill all his obligations properly and responsibly.

Gefen (2000) also defines consumer confidence as focusing on individual's willingness to make himself sensitive to actions taken to consumer confidence. Rigsbee's (2001) opinion also formulates consumer confidence which is an important element in relationships., Kim (2000) conclude that consumer confidence between individuals or komunitas in attachment is a very important study in long-term stability of organizations and relationships between others, in this case, consumers.

Mc.Knight, et.al. (2002) consumer confidence in meeting right needs of consumers is a belief that allows consumers to voluntarily become partners with seller after considering characteristics of seller. Therefore, an uncertain environment is strongly influenced behavior organizational actions aimed at increasing consumer confidence.

Pavlou & Fyngenson (2006) indicators of consumer confidence i.e: **a) Consumers security**, tend to confidence platforms that provide high security i.e. data encryption, and data information, and excelent protected. **b) Consumers privacy**, want and ensure that personal information will not be misused or shared without permission. **c) Reputation**, company has great influence on consumer confidence. Companies that already established and have a good history and reputation in product

quality. **d) Quality information**, consumers need relevant and concrete information to make a purchase decision. Complete information about product or service, including descriptions, photos, reviews, and specifications can help consumers feel more confident and making decisions. **e) Ease of use**, if consumers are comfortable and easily interact with online companies, consumers will be more confidence and enable will become regular consumers. **f) Communication**, quick response to consumer questions can build confidence quickly. Information clear about buying process and providing easily accessible communication channels can shape consumer confidence to increase purchase intensity.

2.3 Consumer Knowledge

Consumer knowledge relates to consumption environment as a buyer to find out, then processed and stored in consumer memory. Mowen and Minor (2002), consumer knowledge is several experiences and information about certain products or services that individuals have.

Regarding purchases on the website, Young and Dan (2005) explain that consumer knowledge of digital technology is an individual skill in managing transactions with service providers. Nysween, et al. (2008) consumer knowledge in transacting in digital as a consumer skill obtained visiting several sites and using various services offered, even other related sites.

General, Kotler (2012), consumer knowledge is information stored in memory because when people act, and learn. Knowledge explains changes in individual behavior that come experience. Process of influence from encouragement, guidance, response, and reinforcement obtained for consumers as individuals is main axis in learning so that it can be stored in memory.

Sumarwan, (2004) consumer knowledge is information consumers obtain about various products or services. Because of information process, consumers' purchase intensity arise after evaluating product.

Engel, et al. (1995) general consumer knowledge is information stored in memory. Consumer knowledge is a matter related to relevant information. Determined by consumer familiarity with product.

Peter and Olson (2009) consumer knowledge of risks makes consumers find out in-depth information or adequate instructions to reduce risk. Consumer knowledge is main determining factor of consumer behavior buying. What consumers will buy?, what are benefits purchased?, and what other uses are there for consumers? Indicators of consumer knowledge i.e : **a) Information product**, consumer knowledge about certain services impact purchase intention. Why? Because consumers have sufficient knowledge about features, benefits, and usability product, consumers tend to rational, and informed purchasing intensity. **b) Brand and reputation**, consumer knowledge about brand makes consumers confidence, as well as having a high purchase intensity because consumers believe in

reputation. **c) Market knowledge**, modern markets, competition, and alternative products have a greater likelihood of making right purchase decision, **d) Marketing information**, consumer knowledge through right business and marketing model add to consumer confidence in buying intention. Through effective promotion, consumers can gain new knowledge about services that can impact consumer purchase intensity.

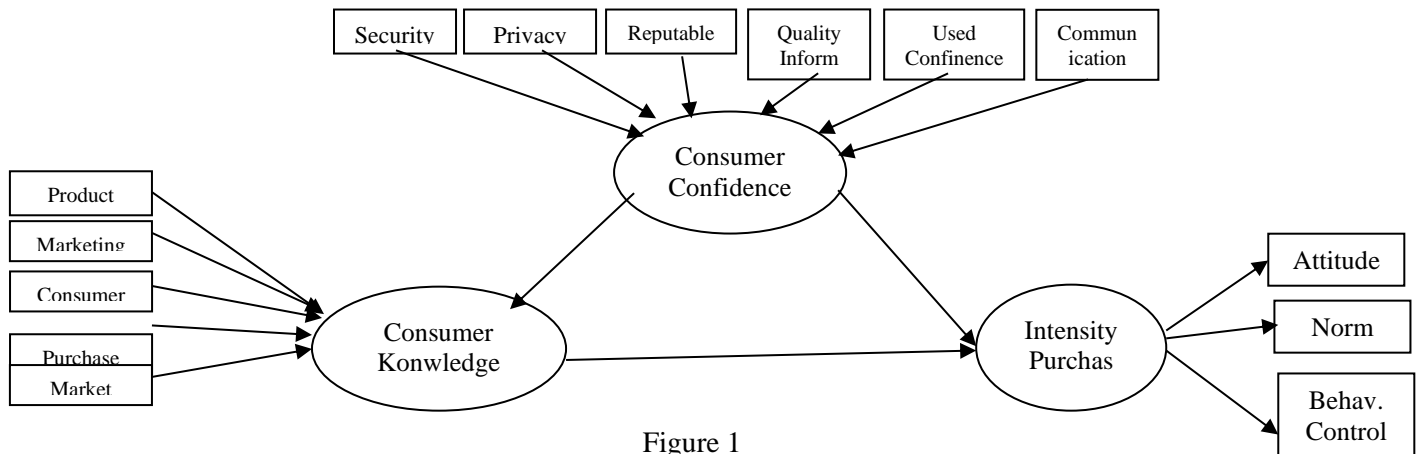


Figure 1
Research Model

Hypothesis

H1: Impact Consumer Knowledge on Purchase Intensity with Mediator Consumer Confidence Fit Empirical Data

H2: Effect Consumer Knowledge on Purchase Intensity

H3: Effect Consumer Knowledge on Consumer Confidence

H4: Effect Consumer Confidence on Purchase Intensity

[3] RESEARCH METHOD

The design of research method used descriptive quantitative, results of research exposure basis for describing research, research approach with *cross-sectional*, and data analysis technique using *structural equation model (SEM)* to analyze contribution of each statement item expressed, researcher to respondents as basis for conducting research. Population in this study is instagram user registered on tandasalib.com and buy services as many as 600 respondents of various ages, sample used a sample size calculator with a *confidence interval* of 95% and *standard error expressed* of 0.05 was obtained by 250 respondents.

[4] RESULT

4.1 Validity and Reliability

Purchase intensity scale to Ajzen's (2005) *Theory of Planned Behavior* (TPB), i.e : consumer attitudes towards buying behavior, subjective norms, and behavioral control.

Table 1
Validity and Reliability Scale Purchase Intensity

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

Consumer confidence according Brand, Web and E-Trust Scale theory from Pavlou and Fyngenson (2006), i.e : Security, Privacy, Reputation, Quality of information, Ease of use, and Communication.

Tabel 2
Validity and Reliability Scale Consumer Confidence

Deskription	Validity	Reliability
Tandasalib.com is believed to be able to secure personal data in contents of program	0.935	0.935
I'm worried because tandasalib.com is still relatively new to managing data filling in each program	0.903	
Tandasalib.com very professionally manages my privacy data, especially in its private program	0.913	
Hesitant to fill in all data fields as a condition of participating in program tandasalib.com	0.935	
Based on reputation of tandasalib.com I got, very committed and orderly in managing personal input data	0.927	
Tandasalib.com is still relatively new world of platforms, I am not sure in data management	0.931	
All information explained tandasalib.com made me create confident to take one program offered	0.927	
All photos, illustrations, and descriptions presented tandasalib.com on program have an interesting and creative quality	0.921	

Presented tandasalib.com program is easy to understand me	0.925	
I quickly understood when i saw program, objectives and presentation tandasalib.com and it was easy to follow	0.921	
Tandasalib.com has a good, unique and creative approach in offering its programs	0.919	
Operator tandasalib.com is responsive when someone asks questions on platform as well as social media and chat	0.931	

Consumer knowledge adoption from the Product Knowledge (PK) scale of Peter and Olson (2009), i.e : product knowledge, marketing knowledge, consumer knowledge, purchasing knowledge and market knowledge

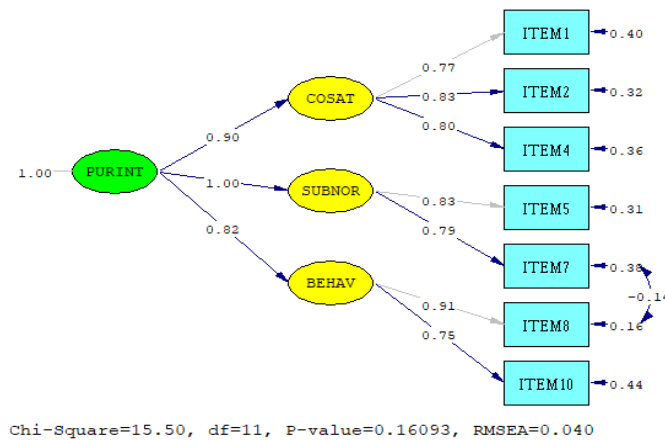
Tabel 3
Validity and Reliability Scale Consumer Knowledge

Deskripsi	Validity	Reliability
Tandasalib.com is digital empowerment platform for Catholic Youth	0.082	0.175
Tandasalib.com has seven signs of programs that can be chosen for Catholic Youth for personal, school and church	0.311	
Tandasalib.com visits parish every week to explain each program	0.250	-2.024
Price of tandasalib.com program can be paid installments using a credit card or payments for individuals, schools and churches	0.238	
Tandasalib.com products and services are also available on Lazada, Shopee and Tokopedia	0.027	0.042
Tandasalib.com recommendations on social media and on website from messages and impressions of participants in each program	0.223	
Determination and display of program prices, tandasalib.com used payment methods financial platforms i.e: dana, ovo and gopay	0.240	-0.425
Tandasalib.com is only product of contemporary journalism in millennial era	0.196	
Tandasalib.com not only has programs and services, but also has Catholic Religion book products for kindergarten, elementary, junior high and high school	0.020	-0.058
Tandasalib.com in offering its programs not only in diocese Jakarta, Bogor, Bandung and Surabaya	0.042	

4.2 Result

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

CFA Variable Purchase Intensity



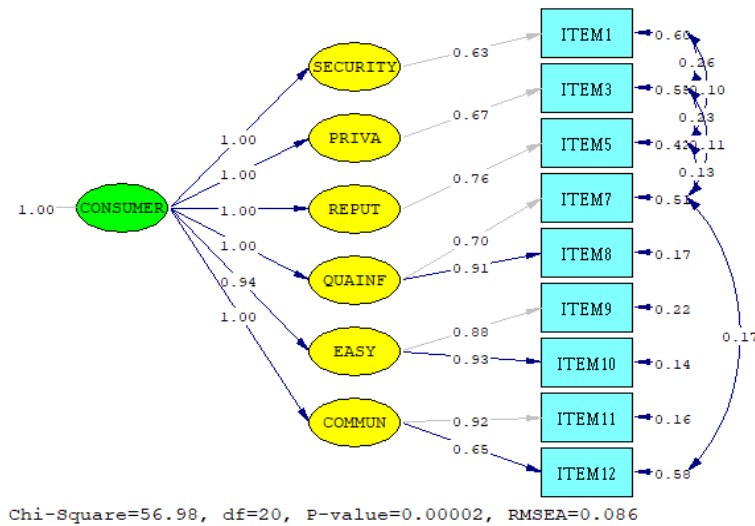
Picture 1 CFA Variable Purchase Intensity

Description :

PURINT : Purchase Intensity, COSAT-: Consumer attitude towards buying behavior;, SUBNOR : Subjective norms of buying, BEHAV-: Behavioral control

Confirmatory factor analysis (CFA) variable purchase intensity loading factor is above 0.70, which shows that all measuring instruments have a good loading factor. Construct reliability (CR) = 0.87, and variance extracted (VE) = 0.66. CR (Hair et al., 2012) obtained relatively high, above 0.70. VE obtained medium because it was greater 0.50. Based on fit index RMSEA = (0.036 < 0.08) fit indeks, GFI = (0.98 < 0.90) fit indeks, AGFI = (0.96 < 0.90) fit indeks, NFI = (0.99 < 0.90) fit indeks and NNFI = (1.00 < 0.90) fit indeks, it can be concluded that model measurement is fit data. Joreskoq, (2001) and Hair et al., (2012), if initial model is fit and matches empirical data, then model can be continued and tested again with same data.

CFA Variable Consumer Confidence



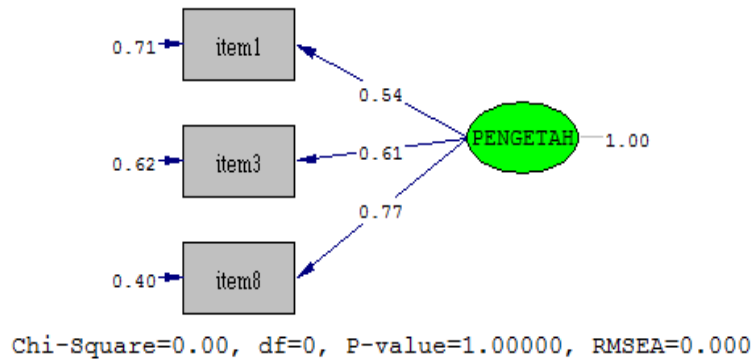
Picture 2 CFA Variable Consumer confidence

Description :

CONSUMER: consumer confidence; SECURITY: Security, PRIVA: Privacy, REPUT: Reputation, QUAINF: Quality of information, : EASY, easy to use; COMMUN: communication.

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

CFA Variable Consumer Knowledge



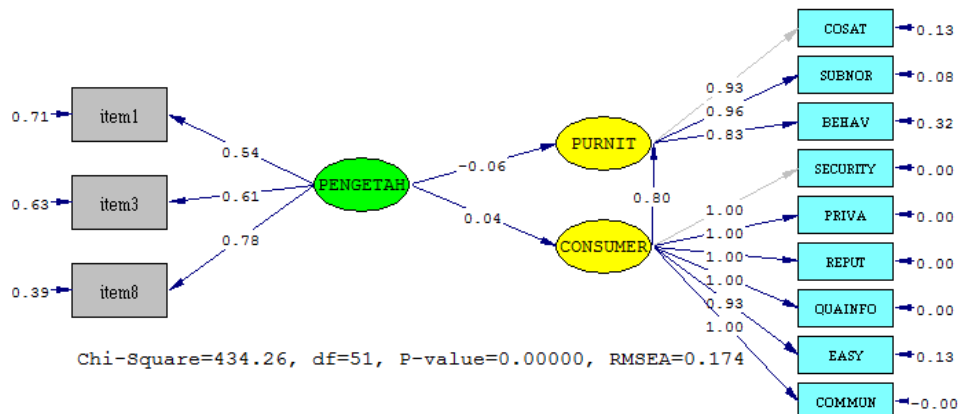
Picture 3 CFA Variable Consumer Knowledge

Deskription :

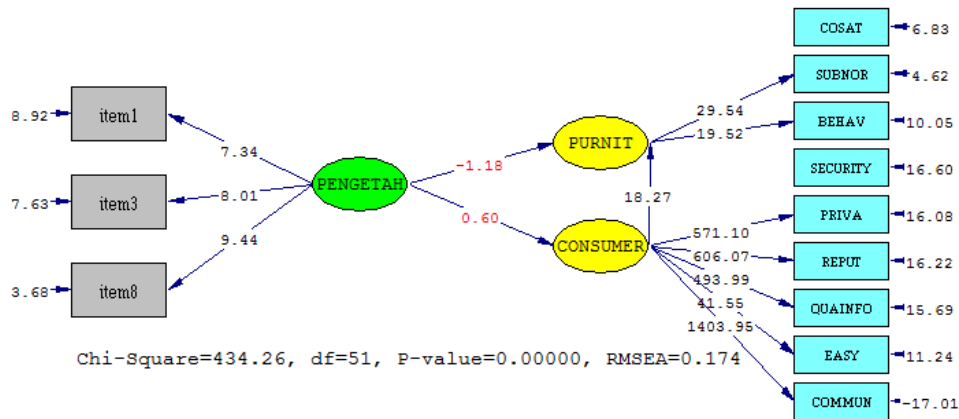
PENGETAH : Consumer Knowledge, indikator : item1, item2, item3

Different other variable CFA variable, for measuring consumer knowledge variable using scale of 1 and 0, 10 statement items on scale are combined in one variable and are not analyzed in indicator measurement., Confirmatory Factor Analysis (CFA) Variable consumer knowledge *loading factor* is above 0.50, which shows that all measuring instruments have a good loading factor. *Construct reliability* (CR) = 0.75, and *variance extracted* (VE) = 0.18. Hair et. al., (2012) CR obtained was relatively high, above 0.30. VE obtained low because greater than 0.3. Based on *fit index* RMSEA = (0.000 > 0.08) fit, GFI = (1.00 > 0.90) fit, AGFI = (1.00 > 0.90) fit, NFI = (1.00 > 0.90) fit and NNFI = (1.00 > 0.90) fit can be concluded that model in this measurement is *fit* data. Joreskoq, (2001) and Hair et al., (2012), if initial model is fit and matches empirical data, model can be continued and tested again with same data.

Structural Equation Model



Picture 4 Structural Equation Model Standard Solution



Picture 5 Structural Equation Model *T-Value*

Table 4 Matriks Model SEM Mediator

Hypothesis	Variable	T-Value	μ/β	Result
H1 (mediator)	consumer knowledge (PENGETAH)– consumer confidence (CONSUMER)– purchase intensity(PURNIT)	-0.26 <1.96	0.08>0.05	No Significant
H2	consumer knowledge (PENGETAH)– purchase intensity (PURNIT)	-1.18 <1.96	0.68>0.05	No Significant
H3	consumer knowledge (PENGETAH)– consumer confidence (CONSUMER)	0.60 <1.96	0.06>0.05	No Significant
H4	consumer confidence (CONSUMER)– purchase intensity (PURNIT)	18.27 >1.96	0.04<0.05	Significant

Hypothesis

H1: Impact consumer knowledge on purchase intensity is mediated consumer confidence, *T-value* (-0.26 > 1.96) beta (0.08>0.05) result no significant.

H2: Effect consumer knowledge on purchase intensity, *T-value* (-1.18 < 1.96) and beta (0.68>0.05) result no significant

H3: Effect consumer knowledge on consumer confidence, *T-value* (0.60 > 1.96) and beta (0.06>0.05) result no significant

H4: Effect consumer confidence on purchase intensity, *T-Value* (18.27 < 1.96) and beta (0.04>0.05) result significant.

[5] **DISSCUSION**

Impact consumer knowledge on purchase intensity is mediated consumer confidence

The results this study explained that no impact consumer knowledge on purchase intensity with consumer confidence mediators, data analysis *T-value* ($-0.26 > 1.96$) *beta* ($0.08 > 0.05$). Researcher revealed that factor that has no significant is consumer knowledge in students because service program has been included in religious services in schools, consumer knowledge in schools is less optimal than in christian religious parishes, the results of same research also show that contribution from variable consumer knowledge is 0.03% and confidence consumer of services offered 0.3%, then a statement can be drawn less than 1% Impact on purchase intensity, from characteristic data found that many of respondents just joined platform tandasalib.com were less than 6 months, author realized that respondents had never experienced spirituality program presented tandasalib.com for themselves, as well as at youth christiani.

Knowledge is result of human sensing of objects. This produces knowledge impact intensity attention and perception objects. Knowledge is mostly obtained through sense of hearing and sight. Retnaningsih, (2016).

Identical inline research Muhammad (2007), no impact consumer knowledge, find out products and services provided, whether service consumers tandasalib.com already know services offered, and elements that are customers tandasalib.com, can use and take advantage facilities tandasalib.com. Consumers will make repeated purchases if their own spiritual needs and motivate others to buy these spiritual products.

Effect consumer knowledge on purchase intensity

Results of study explained indirect effect no significant consumer knowledge on purchase intensity, *T-value* ($-1.18 < 1.96$), and *beta* ($0.68 > 0.05$). According *theory information asymmetry* (Akerlof, 2005) and *elaboration theory process* (Petty & Cacioppo, 2000). Asymmetric information theory refers to a situation in which knowledge and information available to producers is not equivalent to knowledge and information possessed consumers. In this study, more knowledgeable consumers make better and informed purchasing decisions. Conversely, a lack of knowledge or incorrect information can lead to inefficient or even detrimental purchases. Theory elaboration process explains that consumers have two assumption of information processing, central and peripheral route. Central route involves deep think and focus on a strong argument i.e recommendation. Meanwhile, peripheral routes depend on factors i.e. visual interest, emotional resources, and consumers. This research shows that consumers with more in-depth knowledge will tend to use a central route to process product information because consumers can better understand arguments and benefits of service.

Effect consumer knowledge on consumer confidence

Results no effect and significant consumer knowledge on consumer confidence, *T-value* (0.60 > 1.96) and *beta* (0.06>0.05), Engel, et al. (2002) consumer knowledge is information received consumers and stored memory. Roslina (2009) consumer knowledge is determined level of consumer familiarity tandasalib.com services. Consumers with high knowledge of tandasalib.com services have a better memory, including recognition, analysis, and good logical skills than consumers low product knowledge. Consumers with high service knowledge assess because they know importance of service information. And level of consumer product knowledge will affect purchase intensity to buy.

Peter & Olson (2009) consumer knowledge to buy contains risks, making consumers seek in-depth information or adequate instructions to minimize purchase risk. Consumer knowledge is main determining factor of consumer behavior buying. Similar research Qalati's (2021), purchase intensity on mediation consumer confidence has no effect because it is not from knowledge service tandasalib.com, but quality of service. His research shows that service quality is a strong factor impact consumer confidence as a mediator of purchase intensity.

Effect consumer confidence on purchase intensity

Results of this study explained effect and significant of consumer confidence on purchase intensity, *T-Value* (18.27 < 1.96), and *beta* (0.04>0.05), there was a change in information was obtained and need to make decisions in fast, without being bound time and space. Need to actualize oneself in cyberspace has an indirect or direct impact on consumer behavior in buying and consuming products/purchase intensity. Increasing of internet users is a potential new market companies. Internet is one of service products that is very easy to operate and can be used all people and can be used all time (any time). That advantage is one of driving factors for the development of internet around the world. The use of internet has become a lifestyle for people in the world.

Consumer confidence is a sense of interest experienced by consumers towards products (goods/services) which is influenced attitudes outside consumer and within consumer itself (Ashari, 2012). Consumer confidence is a high tendency of heart towards something that arises because of a need, perceived, or desired a certain thing. Consumer confidence can be interpreted as tendency to be able to pay attention an item/activity in a certain field. Because of interest something desired to buy arises. Consumer confidence is something related to consumers' plans to buy a certain product and how many units of product are needed in certain period. It can be said that confidence is a statement from consumers that reflects plan to buy several products with a certain brand. This is very necessary for sellers of goods/ services to find out buying consumers.

Success businesses online cannot be separated from consumers' interest in making online purchases or shopping. Consumer interest in making purchases is influenced by several factors such as consumer confidence in sellers. The success of transactions on digital is greatly influenced consumer confidence factor (Pavlou, 2003).

Kurniawan (2011), consumer confidence is main factor in emergence of consumer buying intention digitally. A very important factor in influencing online purchases intensity. Consumer confidence is a key factor in every online transaction. Consumer confidence in purchase intensity is main factor triggering consumer interest in making online and repeat purchases. Sunarto (2018), consumer confidence is all knowledge that consumers have and conclusions that consumers make about objects, attributes, and benefits. This can be in form of services, attitudes, and confidence. Positive consumer confidence certainly affects consumers' interest in online shopping, individuals believe that sellers can carry out their business activities well and can be trusted delivering purchased services to consumers well.

[6] CONCLUSION

Based on statement, conclusion of 4 hypotheses, effect and significant is consumer confidence on purchase intensity, then 3 hypotheses are no effect, H1) no impact consumer knowledge on purchase intensity mediated consumer confidence, H2) no effect of consumer knowledge on purchase intention, H3) no effect of consumer knowledge on consumer confidence.

Suggestion

Theoretical suggestion variables consumer knowledge on purchase intensity with consumer confidence mediators in this study was no impact a direct or indirect effect. Further research is expected to develop role of knowledge on purchasing intensity to be able to examine i.e. product, marketing, consumer, and market ideas more comprehensively and relevant field of services offered.

Applicative suggestions variables consumer knowledge on purchase with consumer confidence mediators, so that platform tandasalib.com can do a segmentation mapping of area services provided, because in measurement it is not possible to equate the segmentation of schools, churches, parishes, and public, through same measuring tool, therefore team tandasalib.com prioritizes main capabilities of 7 (seven) spiritual service products offered.

Research Limitations

This research aims to investigate rapid development and growth of tandasalib.com in meeting consumer desires in a short period. The limitations of this study focus on factors commonly associated with this phenomenon, including consumer attitudes, subjective norms, and behavioral control. SEM testing and fit model show that purchase intensity variable has marginal indicators. The results of fit test for model (SEM) show that several criteria show goodness of fit. To improve outcomes, future research should increase of respondents and focus on specific criteria.

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Sharing Data

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

Conflict of Interest

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

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Data Analysis

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HYBRID

Raw Data from file 'C:\Users\indah dewi\Desktop\JURNAL\JURNAL.psf'

Sample Size = 250

Latent Variables PURNIT CONSUMER PENGETAH

Relationships

item1 item3 item8=PENGETAH

SECURITY PRIVA REPUT QUAINFO EASY COMMUN=CONSUMER

COSAT SUBNOR BEHAV=PURNIT

PURNIT=CONSUMER PENGETAH

CONSUMER=PENGETAH

OPTIONS: SS SC EF AD=OFF

Path Diagram

End of Problem

Sample Size = 250

HYBRID

Covariance Matrix

	COSAT	SUBNOR	BEHAV	SECURITY	PRIVA	REPUT
COSAT	1.00					
SUBNOR	11.01	150.18				
BEHAV	0.73	9.99	1.00			
SECURITY	8.10	93.16	6.79	103.54		
PRIVA	8.70	99.93	7.29	111.25	119.66	
REPUT	9.89	113.57	8.29	126.29	135.81	154.20
QUAINFO	9.49	109.19	7.96	121.51	130.58	148.19
EASY	0.75	8.64	0.61	9.52	10.24	11.62
COMMUN	11.50	132.21	9.64	147.08	158.09	179.46
item1	0.03	0.25	0.01	0.36	0.39	0.45
item3	-0.01	-0.36	-0.05	-0.21	-0.22	-0.24
item8	-0.01	-0.07	-0.03	0.19	0.19	0.22

Covariance Matrix

QUAINFO	EASY	COMMUN	item1	item3	item8


```

-----
QUAINFO  142.68
  EASY   11.18   1.00
COMMUN   172.62  13.53  208.95
item1    0.42   0.03   0.52   0.16
item3   -0.25  -0.01  -0.29   0.07   0.24
item8    0.23   0.03   0.27   0.08   0.11   0.24
  
```

HYBRID

Number of Iterations = 24

LISREL Estimates (Maximum Likelihood)

Measurement Equations

$$\text{COSAT} = 0.93 \cdot \text{PURNIT}, \text{Errorvar.} = 0.13, R^2 = 0.87$$

(0.019)
6.83

$$\text{SUBNOR} = 11.77 \cdot \text{PURNIT}, \text{Errorvar.} = 11.58, R^2 = 0.92$$

(0.40) (2.51)
29.54 4.62

$$\text{BEHAV} = 0.83 \cdot \text{PURNIT}, \text{Errorvar.} = 0.32, R^2 = 0.68$$

(0.042) (0.032)
19.52 10.05

$$\text{SECURITY} = 10.17 \cdot \text{CONSUMER}, \text{Errorvar.} = 0.023, R^2 = 1.00$$

(0.0014)
16.60

$$\text{PRIVA} = 10.94 \cdot \text{CONSUMER}, \text{Errorvar.} = 0.065, R^2 = 1.00$$

(0.019) (0.0041)
571.10 16.08

$$\text{REPUT} = 12.41 \cdot \text{CONSUMER}, \text{Errorvar.} = 0.071, R^2 = 1.00$$

(0.020) (0.0044)
606.07 16.22

$$\text{QUAINFO} = 11.94 \cdot \text{CONSUMER}, \text{Errorvar.} = 0.11, R^2 = 1.00$$

(0.024) (0.0073)
493.99 15.69

$$\text{EASY} = 0.93 \cdot \text{CONSUMER}, \text{Errorvar.} = 0.13, R^2 = 0.87$$

(0.023) (0.011)
41.55 11.24

$$\text{COMMUN} = 14.46 * \text{CONSUMER}, \text{Errorvar.} = -0.019, R^2 = 1.00$$

(0.010)	(0.0011)
1403.95	-17.01

W_A_R_N_I_N_G : Error variance is negative.

$$\text{item1} = 0.22 * \text{PENGETAH}, \text{Errorvar.} = 0.11, R^2 = 0.29$$

(0.030)	(0.013)
7.34	8.92

$$\text{item3} = 0.30 * \text{PENGETAH}, \text{Errorvar.} = 0.15, R^2 = 0.37$$

(0.037)	(0.020)
8.01	7.63

$$\text{item8} = 0.38 * \text{PENGETAH}, \text{Errorvar.} = 0.093, R^2 = 0.61$$

(0.041)	(0.025)
9.44	3.68

Structural Equations

$$\text{PURNIT} = 0.80 * \text{CONSUMER} - 0.056 * \text{PENGETAH}, \text{Errorvar.} = 0.36, R^2 = 0.64$$

(0.044)	(0.048)	(0.039)
18.27	-1.18	9.07

$$\text{CONSUMER} = 0.045 * \text{PENGETAH}, \text{Errorvar.} = 1.00, R^2 = 0.0020$$

(0.075)	(0.090)
0.60	11.15

Reduced Form Equations

$$\text{PURNIT} = -0.020 * \text{PENGETAH}, \text{Errorvar.} = 1.00, R^2 = 0.00041$$

(0.076)
-0.26

$$\text{CONSUMER} = 0.045 * \text{PENGETAH}, \text{Errorvar.} = 1.00, R^2 = 0.0020$$

(0.075)
0.60

Correlation Matrix of Independent Variables

PENGETAH

1.00

Covariance Matrix of Latent Variables

PURNIT CONSUMER PENGETAH

	PURNIT	CONSUMER	PENGETAH
PURNIT	1.00		
CONSUMER	0.80	1.00	
PENGETAH	-0.02	0.04	1.00

Goodness of Fit Statistics

Degrees of Freedom = 51

Minimum Fit Function Chi-Square = 5574.12 (P = 0.0)

Normal Theory Weighted Least Squares Chi-Square = 434.26 (P = 0.0)

Estimated Non-centrality Parameter (NCP) = 383.26

90 Percent Confidence Interval for NCP = (320.44 ; 453.54)

Minimum Fit Function Value = 22.39

Population Discrepancy Function Value (F0) = 1.54

90 Percent Confidence Interval for F0 = (1.29 ; 1.82)

Root Mean Square Error of Approximation (RMSEA) = 0.17

90 Percent Confidence Interval for RMSEA = (0.16 ; 0.19)

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

Expected Cross-Validation Index (ECVI) = 1.96

90 Percent Confidence Interval for ECVI = (1.71 ; 2.24)

ECVI for Saturated Model = 0.63

ECVI for Independence Model = 26.69

Chi-Square for Independence Model with 66 Degrees of Freedom = 6621.15

Independence AIC = 6645.15

Model AIC = 488.26

Saturated AIC = 156.00

Independence CAIC = 6699.41

Model CAIC = 610.33

Saturated CAIC = 508.67

Normed Fit Index (NFI) = 0.16

Non-Normed Fit Index (NNFI) = -0.09

Parsimony Normed Fit Index (PNFI) = 0.12

Comparative Fit Index (CFI) = 0.16

Incremental Fit Index (IFI) = 0.16

Relative Fit Index (RFI) = -0.09

Critical N (CN) = 4.46

Root Mean Square Residual (RMR) = 0.89

Standardized RMR = 0.035

Goodness of Fit Index (GFI) = 0.77

Adjusted Goodness of Fit Index (AGFI) = 0.66

Parsimony Goodness of Fit Index (PGFI) = 0.51

The Modification Indices Suggest to Add the

Path to	from	Decrease in Chi-Square	New Estimate
COSAT	CONSUMER	26.2	0.30
SUBNOR	CONSUMER	26.8	-3.82
SECURITY	PURNIT	8.5	0.02

The Modification Indices Suggest to Add an Error Covariance

Between	and	Decrease in Chi-Square	New Estimate
BEHAV	COSAT	27.4	-0.11
BEHAV	SUBNOR	25.2	1.38
PRIVA	SECURITY	22.1	-0.01
REPUT	SECURITY	40.6	-0.01
REPUT	PRIVA	100.4	0.04
QUAINFO	SECURITY	65.2	0.02
QUAINFO	REPUT	47.7	-0.03
COMMUN	SECURITY	20.7	0.01
COMMUN	REPUT	10.8	0.01
COMMUN	QUAINFO	11.8	-0.01
item8	REPUT	10.2	-0.01

HYBRID

Standardized Solution

LAMBDA-Y

	PURNIT	CONSUMER
COSAT	0.93	--
SUBNOR	11.77	--
BEHAV	0.83	--
SECURITY	--	10.17
PRIVA	--	10.94
REPUT	--	12.41
QUAINFO	--	11.94
EASY	--	0.93
COMMUN	--	14.46

LAMBDA-X

	PENGETAH
item1	0.22
item3	0.30
item8	0.38

BETA

	PURNIT	CONSUMER
	-----	-----

PURNIT -- 0.80
 CONSUMER -- --

GAMMA

PENGETAH

 PURNIT -0.06
 CONSUMER 0.04

Correlation Matrix of ETA and KSI

PURNIT CONSUMER PENGETAH
 ----- -----
 PURNIT 1.00
 CONSUMER 0.80 1.00
 PENGETAH -0.02 0.04 1.00

PSI

Note: This matrix is diagonal.

PURNIT CONSUMER
 ----- -----
 0.36 1.00

Regression Matrix ETA on KSI (Standardized)

PENGETAH

 PURNIT -0.02
 CONSUMER 0.04

HYBRID

Completely Standardized Solution

LAMBDA-Y

PURNIT CONSUMER
 ----- -----
 COSAT 0.93 --
 SUBNOR 0.96 --
 BEHAV 0.83 --
 SECURITY -- 1.00
 PRIVA -- 1.00
 REPUT -- 1.00
 QUAINFO -- 1.00
 EASY -- 0.93
 COMMUN -- 1.00

LAMBDA-X

PENGETAH

item1 0.54
 item3 0.61
 item8 0.78

BETA
PURNIT CONSUMER

PURNIT -- 0.80
 CONSUMER -- --

GAMMA
PENGETAH

PURNIT -0.06
 CONSUMER 0.04

Correlation Matrix of ETA and KSI
PURNIT CONSUMER PENGETAH

PURNIT 1.00
 CONSUMER 0.80 1.00
 PENGETAH -0.02 0.04 1.00

PSI

Note: This matrix is diagonal.

PURNIT CONSUMER

0.36 1.00

THETA-EPS
COSAT SUBNOR BEHAV SECURITY PRIVA REPUT

0.13 0.08 0.32 0.00 0.00 0.00

THETA-EPS
QUAINFO EASY COMMUN

0.00 0.13 0.00

THETA-DELTA

item1 item3 item8

----- ----- -----
 0.71 0.63 0.39

Regression Matrix ETA on KSI (Standardized)

PENGETAH

PURNIT -0.02
 CONSUMER 0.04

HYBRID

Total and Indirect Effects

Total Effects of KSI on ETA

PENGETAH

PURNIT -0.02
 (0.08)
 -0.26

 CONSUMER 0.04
 (0.07)
 0.60

Indirect Effects of KSI on ETA

PENGETAH

PURNIT 0.04
 (0.06)
 0.60

CONSUMER - -

Total Effects of ETA on ETA

PURNIT CONSUMER

----- -----

PURNIT - - 0.80
 (0.04)
 18.27

CONSUMER - - - -

Largest Eigenvalue of B*B' (Stability Index) is 0.646

Total Effects of ETA on Y

	PURNIT	CONSUMER
-----	-----	
COSAT	0.93 (0.04) 18.27	0.75
SUBNOR	11.77 (0.40) 29.54	9.46 (0.49) 19.25
BEHAV	0.83 (0.04) 19.52	0.66 (0.04) 15.21
SECURITY	--	10.17
PRIVA	-- (0.02) 571.10	10.94
REPUT	-- (0.02) 606.07	12.41
QUAINFO	-- (0.02) 493.99	11.94
EASY	-- (0.02) 41.55	0.93
COMMUN	-- (0.01) 1403.95	14.46

Indirect Effects of ETA on Y

	PURNIT	CONSUMER
-----	-----	
COSAT	--	0.75 (0.04) 18.27
SUBNOR	--	9.46 (0.49) 19.25

BEHAV	--	0.66
	(0.04)	
	15.21	
SECURITY	--	--
PRIVA	--	--
REPUT	--	--
QUAINFO	--	--
EASY	--	--
COMMUN	--	--

Total Effects of KSI on Y

PENGETAH		

COSAT	-0.02	
	(0.07)	
	-0.26	
SUBNOR	-0.24	
	(0.90)	
	-0.26	
BEHAV	-0.02	
	(0.06)	
	-0.26	
SECURITY	0.45	
	(0.76)	
	0.60	
PRIVA	0.49	
	(0.82)	
	0.60	
REPUT	0.55	
	(0.93)	
	0.60	
QUAINFO	0.53	
	(0.89)	
	0.60	
EASY	0.04	
	(0.07)	

0.60

COMMUN 0.64
(1.08)
0.60

HYBRID

Standardized Total and Indirect Effects

Standardized Total Effects of KSI on ETA

PENGETAH

PURNIT -0.02
CONSUMER 0.04

Standardized Indirect Effects of KSI on ETA

PENGETAH

PURNIT 0.04
CONSUMER --

Standardized Total Effects of ETA on ETA

PURNIT CONSUMER

PURNIT -- 0.80
CONSUMER -- --

Standardized Total Effects of ETA on Y

PURNIT CONSUMER

COSAT 0.93 0.75
SUBNOR 11.77 9.46
BEHAV 0.83 0.66
SECURITY -- 10.17
PRIVA -- 10.94
REPUT -- 12.41
QUAINFO -- 11.94
EASY -- 0.93
COMMUN -- 14.46

Completely Standardized Total Effects of ETA on Y

PURNIT CONSUMER

COSAT 0.93 0.75

SUBNOR	0.96	0.77
BEHAV	0.83	0.66
SECURITY	--	1.00
PRIVA	--	1.00
REPUT	--	1.00
QUAINFO	--	1.00
EASY	--	0.93
COMMUN	--	1.00

Standardized Indirect Effects of ETA on Y

PURNIT CONSUMER		
-----	-----	
COSAT	--	0.75
SUBNOR	--	9.46
BEHAV	--	0.66
SECURITY	--	--
PRIVA	--	--
REPUT	--	--
QUAINFO	--	--
EASY	--	--
COMMUN	--	--

Completely Standardized Indirect Effects of ETA on Y

PURNIT CONSUMER		
-----	-----	
COSAT	--	0.75
SUBNOR	--	0.77
BEHAV	--	0.66
SECURITY	--	--
PRIVA	--	--
REPUT	--	--
QUAINFO	--	--
EASY	--	--
COMMUN	--	--

Standardized Total Effects of KSI on Y

PENGETAH	

COSAT	-0.02
SUBNOR	-0.24
BEHAV	-0.02
SECURITY	0.45
PRIVA	0.49
REPUT	0.55
QUAINFO	0.53
EASY	0.04
COMMUN	0.64

Completely Standardized Total Effects of KSI on Y

PENGETAH

COSAT	-0.02
SUBNOR	-0.02
BEHAV	-0.02
SECURITY	0.04
PRIVA	0.04
REPUT	0.04
QUAINFO	0.04
EASY	0.04
COMMUN	0.04

Time used: 0.187 Seconds