

# The Effect of Trust, Performance Expectancy, and Mobile Application Quality on Purchase Intention and Purchase Decision: Evidence from Malang City

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## Abstract

The rapid development of technology has led to various breakthroughs that affect people's lifestyles and behavior. One of the products of technological advances is the Food Delivery Application (FDA). This study examines the effect of trust, performance expectancy, and mobile application quality on purchase intention and purchase decisions among users of GrabFood in Malang City. This research includes explanatory research with a quantitative approach. The sampling technique used was purposive sampling to obtain a total sample of 150 respondents. The analytical method used is SEM-PLS with SmartPLS 4.0 version. The results are that the variables of trust and mobile application quality have a positive and significant effect on purchase intention. Still, performance expectancy does not have a significant effect on purchase intention. The results of this study also show that the variable purchase intention and mobile application quality have a positive and significant effect on the purchase decision. Still, trust does not have a significant effect on the purchase decision. The practical implications that can be obtained from the results of this research can be used by GrabFood to evaluate the services and features provided to increase consumer purchase intention and purchase decision.

**Keywords:** trust, performance expectancy, quality, purchase intention, purchase decision

## INTRODUCTION

Rapid technological advances have changed old habits, and the Internet has facilitated the shift from offline to online activities, especially in the commercial sector [1]. Information and communication technology (ICT) is accelerating the transformation from traditional to online business (e-commerce or electronic commerce [2]. One form of e-commerce is online-to-offline (O2O),

A platform that allows consumers to purchase products and services online through applications for offline usage [3],[4]. Based on the O2O concept, the food delivery applications (FDAs) business model emerged [5]. Food Delivery Applications (FDAs) are a type of e-commerce that uses smartphones, the Internet, and navigation services that are widely used by consumers [4], [6], [7].

Working through a smartphone application, the food delivery application (FDA) acts as an

intermediary between restaurants and consumers [5], [8], [9]. The FDA makes it easy to order food through a smartphone application [9], allowing consumers to choose a restaurant, order food, and have it delivered directly to their location/home [10], [11], [12]. In addition, the FDA offers several additional features such as monitoring orders, tracking grocery shipments, communicating with merchants, payments, and more [9]. Changes in people's lifestyles, such as busy work schedules and fast-paced lifestyle demands, have made the FDA more acceptable [12], [13]. The benefits offered by the FDA continue to grow in public acceptance, which makes the FDA even more popular and a trend in the market.

The FDA acceptance trend is accelerating with the current Covid-19 pandemic [14], where online business opportunities are expanding as a result of social distancing enforcement, stay-at-home orders, store closures, and several other measures to suppress the spread of Covid-19 [1]. In other words, the COVID-19 pandemic has significantly changed consumer habits regarding food and diet [15]. With social distancing and the start of stay-at-home orders, consumer behavior had to change [16]. Habits are expected to lead to structural changes in consumption during the

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COVID-19 pandemic, as individuals maintain altered behaviors after the COVID-19 pandemic subsides [14], [17], one of which is the use of the FDA when consumers build trust and satisfaction when making online purchases [18].

Trust is the belief that one party will not act opportunistically towards the other party [19]. Trust is seen as the biggest obstacle in building relationships, especially in e-commerce caused by security issues [20]. Trust plays a key role in creating a satisfying online transaction [21] as it removes uncertainty, risk, and reliability from most online transactions [21], [22]. Trust in a particular brand can be built if the previous online shopping experience improves [23]. There are more opportunities to reuse an e-commerce platform - FDA when consumers have a good shopping experience before [24]. Research conducted by [25] shows the result that trust has a positive effect on purchase intention. [26] conducted a study to prove the relationship between trust and purchase decisions, where the results of the study indicated that trust has a significant effect on consumer purchase intentions.

FDA use can also be affected by performance expectancy. Performance expectancy has been validated as a strong predictor of the intention to use technology in various contexts [27], one of which is the FDA. Performance expectancy refers to the extent to which users expect technology to make it easier to perform certain activities [28]. The FDA meets the needs of restaurants and customers and addresses users' personal safety concerns [29]. In addition, the FDA offers several advantages, such as ease of ordering, faster food delivery, convenience, and time-saving [11, [30], [31] and effort in preparing food leading to greater convenience [32] and fast to consumer location [33] when purchasing food through the FDA. Research conducted by [34] showed that performance expectancy is the strongest predictor of intention to use the FDA. This statement is supported by the results of research by [29], [32], [5], which states that performance expectancy has a significant effect on the intention of FDA users.

Several previous studies have also emphasized the importance of developing a set of FDA's quality attributes (mobile application quality) to enhance a user-friendly experience for consumers [30]. [12] found that quality attributes such as consumer experience, ease of use, listings, and restaurant search influence consumer intentions to use the FDA. Previous studies have

verified that FDA quality attributes or dimensions are predictors of consumer satisfaction and various supportive behaviors, such as usage intention and loyalty [11], [29]. Research conducted by [12], [9], [35] shows the results that quality is a significant driving factor for purchase intention. Research conducted by [36] shows that quality positively and significantly affects consumer purchase decisions. [37] also displayed similar findings that quality is a good determinant in the consumer purchase decision process.

Purchase intention is also important for predicting consumer behavior [38], [39]. Consumer purchase intention is a situation where there is an effort to buy a product or service [40]. An increase in purchase intention reflects an increase in the likelihood of an actual purchase [41]. In other words, purchase intention is one of the basic considerations for consumers in purchasing a product or service, one of which is at the FDA.

According to a survey by [42], Indonesia is a country in Southeast Asia with the largest market share for food delivery services. The GMV (gross merchandise value) value of food delivery services in Indonesia will reach USD 4.5 billion in 2022. Indonesia's food delivery application (FDA) service in 2022 controlled by 3 key players, namely GrabFood, GoFood, and Shopee Food. The three key players' market share includes GrabFood 49% or US\$2.21 billion, GoFood 44% or US\$1.98 billion, and ShopeeFood 7% or US\$0.31 billion.

This study uses GrabFood as the object of research because the FDA has the largest market share in Indonesia, namely GrabFood. In addition, the number of GrabFood users will increase to 30.9 million users in 2022 from 2021 which totaled 28 million users. Based on the background above, the researcher is interested in researching "The Influence of Trust, Performance Expectancy, and Mobile Application Quality on Purchase Intention and Purchase Decision (Survey on GrabFood Application Users in Malang City)."

## **RESEARCH METHOD**

### **Material and Method**

This research is an explanatory research with a quantitative approach. The research type was chosen to test the hypothesis in explaining the effect of exogenous variables – trust (X1), performance expectancy (X2), and mobile application quality (X3) on endogenous variables – purchase intention (Y1) and purchase decision (Y2) at GrabFood in Malang City. The data analysis method used is SEM-PLS (Structural Equation

Modelling – Partial Least Square) using SmartPLS 4.0 version.

**Data Collection**

The population of this study is all citizens in Malang City who meet the population criteria, namely GrabFood end-users, Malang domicile, age > 17 years, and GrabFood users since 2020. The sample in this study was determined by referring to the statement from [43], if the SEM model consists of five or more constructs, each with more than three items, then a minimum number of samples can be estimated from 100 – 150 sample. Therefore, the minimum sample size determined in this study is 150 respondents. The data used in this study is primary data obtained by distributing questionnaires to respondents who meet the sample criteria.

**RESULT AND DISCUSSION**

Based on the results of the tests that have been carried out (Table 1), the R2 value for the purchase intention variable (Y1) is 0.749. These results indicate that the variable trust performance expectancy and mobile application quality can explain the diversity of purchase intentions of 74.9%. The R2 value of the purchase decision variable (Y2) is 0.756, which indicates that the variables of trust, purchase intention, and mobile application quality can explain the diversity of purchase decisions by 75.6%.

**Tabel 1.** The value of R<sup>2</sup>

Dependent Variables	R <sup>2</sup>	Note
Purchase Intention (Y1)	<b>0,749</b>	<b>Moderate</b>
Purchase Decision (Y2)	<b>0,756</b>	<b>Strong</b>

Sumber: Data processed, 2023

The results of hypothesis testing are shown in Table 2.

**Tabel 2.** Direct Effect

Variables	Original Sample	T-statistics	p-Value
X1 -> Y1	0.273	2,057	0.040
X2 -> Y1	0.068	0,531	0.595
X3 -> Y1	0.555	4,603	0.000
X1 -> Y2	-0.120	1,421	0.155
Y1 -> Y2	0.440	4,121	0.000
X3 -> Y2	0.571	4,862	0.000

Sumber: Data processed, 2023

The results of the first hypothesis test show a path coefficient value of 0.273 with a p-value of 0.040. The p-value shows a value that is smaller

than 0.05. These results indicate that trust has a positive and significant influence on purchase intention (H1 is accepted). The results of first hypothesis is accepted because the study's results indicate a significant influence between trust and purchase intention. This research is in line with research that has been conducted by [25], [26], where the results of the study indicated that trust has a positive and significant effect on consumer purchase intentions. [44] argues that in FDA context, trust is a key factor that can be used to reduce transaction costs associated with the elements of uncertainty, opportunism, and possible risk. In the context of the FDA, the term "trust" refers to a consumer's confidence in the FDA, potentially believing that a certain FDA is more trustworthy than another FDA brand. Trust plays an important role in creating satisfactory results in online transactions [21], [45], [46], where trust can increase consumer confidence that e-vendors - FDA will not engage in opportunistic behavior [44]. In addition, the higher the consumer's trust, the higher the consumer's purchase intention [25] and the easier it is for companies or business actors to retain their customers [45].

The results of the second hypothesis test show a path coefficient value of 0,068 with a p-value of 0,595. The p-value shows a value that is smaller than 0.05. These results indicate that performance expectancy has a positive and insignificant influence on purchase intention (H2 is rejected). The results of second hypothesis is rejected because the study's results indicate an insignificant influence between performance expectancy and purchase intention. This research is not in line with research that has been conducted by [34], [29], [32], [5], where the results of the study indicated that performance expectancy has a positive and significant effect on consumer purchase intentions.

The results of the third hypothesis test show a path coefficient value of 0,555 with a p-value of 0,000. The p-value shows a value that is smaller than 0.05. These results indicate that mobile application quality has a positive and significant influence on purchase intention (H3 is accepted). The results of third hypothesis is accepted because the study's results indicate a significant influence between mobile application quality and purchase intention. This research is in line with research that has been conducted by [12], [9], [35], where the results of the study indicated that mobile application quality has a positive and significant effect on consumer purchase

intentions. Mobile application quality is very important because consumers evaluate the services provided based on their satisfaction after using the application [47]. The more quality attributes offered by the application – FDA – to consumers, the higher the likelihood that consumers will use the application [12]. Quality is considered a consumer's overall assessment of the product or service offered [9]. According to [24] quality attributes can lead to satisfying consumer experiences. The better the quality attribute given online, the higher the consumer's purchase intention [48].

The results of the fourth hypothesis test show a path coefficient value of -0,120 with a p-value of 0,155. The p-value shows a value that is smaller than 0.05. These results indicate that trust has a negative and insignificant influence on purchase decision (H4 is rejected). The results of fourth hypothesis is rejected because the study's results indicate an insignificant influence between trust and purchase decision. This research is not in line with research that has been conducted by [26] and [49], where the results of the study indicated that trust has a positive and significant effect on consumer purchase decisions.

The results of the fifth hypothesis test show a path coefficient value of 0,440 with a p-value of 0,000. The p-value shows a value that is smaller than 0.05. These results indicate that purchase intention has a positive and significant influence on purchase decision (H5 is accepted). The results of fifth hypothesis is accepted because the study's results indicate a significant influence between purchase intention and purchase decision. This research is in line with research that has been conducted by [50], [51], where the results of the study indicated that purchase intention has a positive and significant effect on consumer purchase decisions. Purchase intention refers to the possibility that consumers make purchase decisions with subjective product evaluations [52]. [53] argues that a consumer's purchase intention to use a product or service will be similar to a consumer's purchase decision. Purchase intention is part of consumer cognitive behavior that reveals how consumers are expected to purchase a particular brand [54], so that it is considered a standard step that reveals actual purchases [55]. Consumers can deepen their understanding of purchase intention by leveraging social knowledge, information, and experience to make the right and appropriate purchase decisions when making purchases online [56].

The results of the sixth hypothesis test show a path coefficient value of 0,571 with a p-value of 0,000. The p-value shows a value that is smaller than 0.05. These results indicate that mobile application quality has a positive and significant influence on purchase decision (H5 is accepted). The results of sixth hypothesis is accepted because the study's results indicate a significant influence between purchase intention and purchase decision. This research is in line with research that has been conducted by [37], [36], [57], where the results of the study indicated that mobile application quality has a positive and significant effect on consumer purchase decisions. Quality is stated as an important application characteristic that is considered when making a purchase decision [58]. The quality offered by the FDA plays an important role in consumer purchase decisions [59]. Better quality leads to positive behavior toward purchase decisions [60]. Quality attributes such as design, ease of use, delivery experience, and quality control in the form of reviews can also encourage consumers to make purchase decisions when using the FDA [34], [61], [62], [63], [64], [65].

## **CONCLUSIONS**

The study concludes that trust and quality of mobile applications have a significant positive impact on purchase intention. The results also show that purchase intention and mobile application quality significantly impact purchase decisions. The findings of this study suggest that trust, mobile application quality, and purchase intention influence a consumer's decision to order groceries through the GrabFood application. A high level of trust can reassure consumers that their personal information is protected during grocery ordering and delivery, increasing consumer confidence. A quality mobile application can provide convenience and satisfaction in conducting transactions due to the variety of quality features offered to increase consumer interest and encourage actual consumer purchases. Additionally, consumer purchase intent is considered the first step before a consumer orders a grocery item.

## **ACKNOWLEDGEMENT**

Alhamdulillah thanks the Will and Blessings of Allah SWT for the researcher to complete this study. The researchers recognize that this research cannot be completed without prayers, support and encouragement from all sides.

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