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The Influence of Trust on Consumer Purchasing Decisions for Local SME Products: A Comparison of Sales Through E-Commerce and Offline Stores with an Experimental Approach

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***Keywords**:*
Trust, Purchasing Decision, Local SMEs, e-commerce, Offline Stores, Makassar.

Abstract

The Influence of Trust on Consumer Purchasing Decisions for Local SME Products: Comparison of Sales via E-Commerce and Offline Stores with an Experimental Approach, guided by Fitriany and Andi Ririn Oktaviani.
This study examines the extent to which trust influences consumer purchasing decisions for local MSME products in Makassar City, by comparing two main channels: e-commerce and offline stores.
The approach used was quantitative, through a survey of 200 purposively selected respondents. Data analysis was conducted using simple linear regression and validity and reliability tests.
The results show that trust plays a significant role in driving purchasing decisions, both online and offline. However, the influence of trust is stronger in the e-commerce context, as indicated by a higher coefficient of determination and significance level.
In conclusion, building trust is key for MSMEs, especially in the digital marketplace. Businesses are advised to focus on improving product quality, transaction security, and information transparency to strengthen consumer loyalty on online platforms

INTRODUCTION

The development of information and communication technology has significantly changed the business landscape. E-commerce, as one of the results of the digital revolution, offers ease and convenience in shopping. However, despite this convenience, consumer trust in e-commerce platforms remains a crucial factor in their purchasing decisions. A study by Halim and Keni (2023) showed that consumer trust positively influences repurchase intentions on e-commerce platforms. Consumer trust is one of the main factors influencing purchasing decisions on e-commerce platforms. Research by Zulfikar et al. (2024) showed that perceived security and trust significantly influence purchasing decisions on Tokopedia, contributing 52.7% to these decisions. This aligns with the findings of Nasikah and Fuadi (2020), who identified that consumer trust plays a significant role in purchasing decisions on Tokopedia.

Furthermore, a study by Innukertarajasa and Hayuningtias (2021) emphasized that consumer trust, consumer attitudes, and online consumer reviews have a positive and significant influence on purchasing decisions on Shopee. This study shows that consumers with high levels of trust in the e-commerce platform tend to make more frequent purchases.

Consumer trust is one of the main factors influencing purchasing decisions on e-commerce platforms. Research by Zulfikar et al. (2024) shows that perceived security and trust significantly influence purchasing decisions on Tokopedia, contributing 52.7% to these decisions. This aligns with the findings of Nasikah and Fuadi (2020), who identified that consumer trust plays a significant role in purchasing decisions on Tokopedia. Furthermore, a study by Innukertarajasa and Hayuningtias (2021) emphasized that consumer trust, consumer attitudes, and online consumer reviews have a positive and significant influence on purchasing decisions on Shopee. This research indicates that consumers with high levels of trust in e-commerce platforms tend to make more frequent purchases.

Local SME products also face challenges in building consumer trust. Puspitawati et al. (2024) found that customer trust significantly influenced purchasing decisions at Go Chicken MSMEs in Karawang. This suggests that although local SME products often boast good quality and competitive prices, consumer trust remains a crucial factor in purchasing decisions. Developments in information and communication technology have significantly transformed the business landscape. E-commerce, as a result of the digital revolution, offers ease and convenience in shopping. However, despite this convenience, consumer trust in e-commerce platforms remains a crucial factor in their purchasing decisions. A study by Halim and Keni (2023) showed that consumer trust positively influences repurchase intentions on e-commerce platforms. MSMEs in South Sulawesi are dominated by the trade sector, while for production sector, the number is 108,785 units, specifically for SMEs which The food and beverage sector accounts for around 65 percent of the total. According to data from the South Sulawesi Cooperatives and SMEs Office, approximately 8% of the 1.5 million MSMEs in South Sulawesi have utilized digital technology to market their products. Assuming a similar proportion in Makassar City, approximately 120,000 MSMEs in Makassar have turned to digital platforms such as e-commerce and social media to market their products.

The principles of MSME risk management begin with the understanding that every business process has objectives that involve risks. These risks need to be identified, measured, prioritized in a risk register, and then mitigated to achieve objectives and transform risks into opportunities. Because risks are dynamic, continuous monitoring and evaluation are necessary. The implementation of formal, consistent, and comprehensive risk management can protect and add value to the organization and its stakeholders.

MSMEs, particularly the culinary sector, have significant prospects and contribute significantly to the economy, including in South Sulawesi. In 2017, the processing industry, particularly food and beverages, contributed 52.23% of the province's GRDP. Many home-based culinary businesses

(IRTP) are independently managed with their own capital, such as the popular cake snack business. To remain competitive, MSMEs need to be creative in marketing their products, utilize digital marketing, and offer a variety of products tailored to consumer needs.

METHODS

This study uses a quantitative approach with a between-subjects experimental design to examine the effect of trust on purchasing decisions in two groups: products sold through e-commerce and products from local SMEs. Respondents were selected using a purposive sampling technique from digital consumers in Indonesia who had made purchases through both channels. The independent variable is trust, which is measured based on the dimensions of ability, integrity, and benevolence according to Mayer et al., while the dependent variable is the purchasing decision, which includes cognitive, affective, and conative aspects. Both variables are measured using a 5-point Likert scale through a questionnaire accompanied by realistic purchasing scenarios in the digital context.

The instrument was validated through expert judgment from three experts and tested in a limited trial to measure reliability with Cronbach's Alpha (≥ 0.7). Data were analyzed using the Independent Samples t-Test to compare the two groups, and simple linear regression to examine the effect of trust separately on each group. The analysis was performed using SPSS. The study was conducted in Makassar City in June–July, involving MSMEs and consumers according to the research criteria.

RESULTS AND DISCUSSION

According to the Central Statistics Agency (BPS) in 2022, the productive-age population, particularly those aged 15 to 29, reached a significant figure of around 258,000 to 260,000 people[2]. This age group is known as active users of digital technology and is a primary target for purchasing activities, both through e-commerce platforms and physical stores. In terms of digital literacy, Makassar City is in the moderate category with a score of around 3.5 out of a scale of 5.0 according to the 2022 National Digital Literacy Index[3]. This indicates that most people are quite familiar with the use of information technology, which is also supported by Makassar's status as one of the first cities to launch the "Cyber City" initiative since 2007. Access to and use of digital devices such as smartphones, the internet, and computers have become part of people's daily lives, especially for communication, work, and information seeking.[4] This literacy level directly influences the level of public trust in digital or online transactions. On the other hand, the potential of the micro, small, and medium enterprises (MSMEs) sector in Makassar City is also enormous. Based on data from the Cooperatives and MSMEs Office in 2024, there were approximately 32,739 MSME units spread throughout the city, consisting of 31,350 micro businesses, 910 small businesses, and 479 medium businesses.[5] The dominance of micro businesses indicates that local business actors tend to be adaptive and explore various distribution models, both conventionally through physical stores and digitally through e-commerce. Given the combination of a large population, adequate digital literacy, and a significant number of MSMEs, Makassar City is a highly relevant and strategic location to experimentally study the influence of trust on consumer purchasing decisions for local

MSME products, particularly in comparing the effectiveness of two different sales channels: e-commerce and offline stores.

Respondent Characteristics

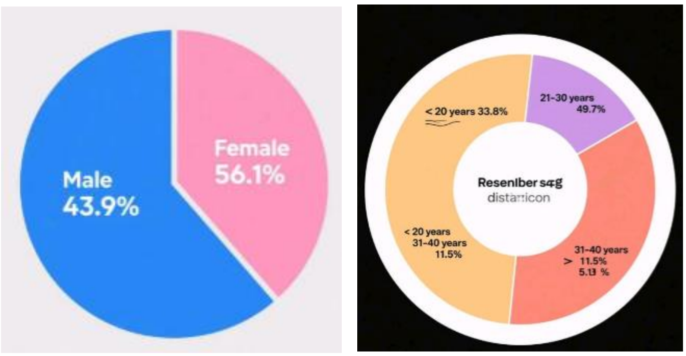


Figure 1. Respondent Characteristics Test

Data processing results show that in this study sample, 56.1% of respondents were female and 43.9% were male, meaning that the SMEs in this study were predominantly female.The majority of respondents (49.7%) were between the ages of 21 and 30. The second largest age group was under 20 (33.8%). Only a small proportion of respondents were over 30 (11.5% aged 31-40 and 5.1% aged over 40).

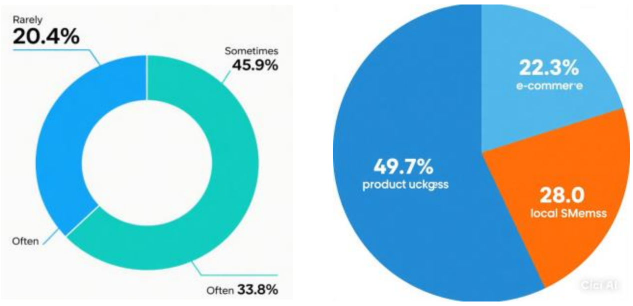


Figure 2. Test of Product Purchase Frequency and Purchase Characteristics

The data above shows that the majority of respondents (45.9%) answered "Sometimes" to make purchases. About a third (33.8%) of respondents answered "Often" to make purchases, and the remaining 20.4%) answered "Rarely." This information is important for understanding respondents' purchasing habits and can be correlated with other variables in this study to see if there are any significant patterns or relationships.

Descriptive test

Table 5.6 TestDescriptive

Descriptive Statistics	N	Minimum	Maximum	Mean	Standard Deviation
X	157	4	20	14.51	2,745
Y1	157	8	20	15.68	2,682
Y2	157	5	20	16.92	2,698
Valid N (listwise)	157				

Data Source: Primary Data processed 2025

Based on the descriptive statistics table above, we can see that:

- Variable Y2 has the highest average (16.92), indicating the highest average score among the three variables.
- Variable X has the lowest average (14.51).
- All variables have the same range of values (from 4 to 20), although their means are different.
- The relatively small standard deviations for all three variables suggest that the data are relatively centered around the mean, although it is important to remember that we need to look at the distribution of the data to confirm this.

Validity

Table 5.7 TestValidity

Correlations				
		X	Y1	Y2
X	Pearson Correlation	1	.168*	.279**
	Sig. (2-tailed)		.035	.000
	N	157	157	157
Y1	Pearson Correlation	.168*	1	.509**
	Sig. (2-tailed)	.035		.000
	N	157	157	157
Y2	Pearson Correlation	.279**	.509**	1
	Sig. (2-tailed)	.000	.000	
	N	157	157	157
*. Correlation is significant at the 0.05 level (2-tailed).				
**. Correlation is significant at the 0.01 level (2-tailed).				

Data Source: Primary Data processed 2025
Validity (Correlation):
This table displays the Pearson correlation matrix between three variables (X, Y1, and Y2). Pearson correlation measures the strength and direction of the linear relationship between two variables. As follows:

1. Correlation between X and Y1 (.168, p = .035):* Weak positive correlation, but significant at the 0.05 level.
2. Correlation between X and Y2 (.279, p = .000): Moderate positive correlation, and significant at the 0.01 level.
3. Correlation between Y1 and Y2 (.509, p = .000): Strong positive correlation and significant at the 0.01 level.

Chi-square
Table 5.8TestChi-square

Test Statistics			
	X	**Y1**	**Y2**
Chi-Square	76.185a	104.408b	161.057c
df	13	12	14
Asymp. Sig.	.000	.000	.000

a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 11.2.
b. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 12.1.
c. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 10.5.

Data source: Primary data processed 2025

Chi-Square Test Results for Three Variables: X, Y1, and Y2. The Chi-Square Test is used to test the relationship between two or more categorical variables. This table shows the Chi-Square test statistics for each variable (X, Y1, and Y2).

1. Chi-Square: The Chi-Square value is calculated for each variable. These values indicate the magnitude of the difference between the observed and expected frequencies. A higher Chi-Square value indicates a larger difference and a stronger likelihood of a relationship between the variables.
2. df (Degrees of Freedom): Shows the degrees of freedom for the Chi-Square test. The degrees of freedom depend on the number of categories in the variable being tested.
3. Asymp. Sig.: The asymptotic significance value. This value indicates the probability of obtaining the same or more extreme results if there were no relationship between the variables. An Asymp. Sig. value smaller than the significance level (usually 0.05) indicates that the relationship between the variables is statistically significant. In this case, all Asymp. Sig. values are .000, indicating a highly significant relationship.

Table 5.9 Unstandardized Residual Test

Test Statistics	**Unstandardized Residual**
Chi-Square	94.223a
df	81
Asymp. Sig.	.149
a. 82 cells (100.0%) have expected frequencies less than 5. The minimum expected cell frequency is 1.9.	

Data source: Primary data processed 2025

Table "Test Statistics" (Unstandardized Residual):

This table shows the Chi-Square test statistic for unstandardized residuals. The residual is the difference between the observed and expected frequencies.

- Chi-Square: The Chi-Square value calculated for the residuals.
- df (Degrees of Freedom): Degrees of freedom for the Chi-Square test on the residuals.
- Asymp. Sig.: The asymptotic significance value for the residuals.

From the table above, the results of the Chi-Square test indicate a significant relationship between variables X, Y1, and Y2. However, based on the available data, it cannot be definitively determined whether there is a difference in the influence of trust on purchasing decisions between e-commerce products and local MSME products. The data provided only shows the results of the Chi-Square test which shows a significant relationship between trust and purchasing decisions for both types of products (e-commerce and local MSMEs). However, this Chi-Square test does not directly compare the magnitude of the influence of trust on the two types of products.

- Comparison of regression coefficients: If a regression model is used, comparing the regression coefficients of the trust variable in separate models for e-commerce and local

MSMEs will reveal differences in their effects. A larger coefficient indicates a stronger effect.

- Significance difference test: Statistical tests such as the t-test can be used to significantly compare the regression coefficients obtained from the two models.
- Moderation analysis: Moderation analysis can be conducted to see whether the influence of trust on purchasing decisions is modified by product type (e-commerce vs. local MSMEs).

In short, the data provided suggests a significant relationship between trust and purchasing decisions for both product types, but it is insufficient to conclude the magnitude of the difference. Further statistical analysis is needed to definitively answer this question.
Reliability

Table 5.10 TestReliability

Reliability Statistics	
Cronbach's Alpha	N of Items
.582	3

Data source: Primary data processed 2025
Reliability:

- Cronbach's Alpha (.582): This is a reliability coefficient that measures the internal consistency of an instrument. Cronbach's Alpha values range from 0 to 1. The closer to 1, the higher the reliability. A value of .582 is considered low, indicating that the instrument has poor internal consistency. This result should be considered with caution.
- N of Items (3): Indicates that the instrument consists of 3 items (questions or statements). A small number of items can result in low reliability.

Processed Data X against Y1
R test

Table 5.11 TestReliability of X against Y1

Model Summary				
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.168a	.028	.022	2,671
a. Predictors: (Constant), X				
b. Dependent Variable: Y1				

Data source: Primary data processed 2025
The figure shows the output of the regression test. The "Model Summary" table displays the results of the regression analysis, which include:

- Model: Model number (in this case, there is only one model).
- R: Correlation between the independent (X) and dependent (Y1) variables. An R value of 0.168 indicates a weak and positive correlation.
- R Square: The coefficient of determination, indicates the proportion of variance in Y1 explained by X. A value of 0.028 means that only 2.8% of the variance in Y1 is explained by X. This indicates a very weak regression model.

- Adjusted R Square: The coefficient of determination adjusted for the number of predictors in the model. A value of 0.022 is slightly lower than the R Square, which is common.
- Std. Error of the Estimate: The standard error of the estimate, which indicates the spread of the residuals (the difference between the actual and predicted values of Y1). A value of 2.671 indicates a fairly high level of uncertainty in the model's predictions.

The regression model shown in the figure has very low predictive accuracy. Variable X explains only a small portion of the variance in Y1. This result suggests that variable X may not be a good predictor of Y1, and that other variables or a different model should be considered to improve predictive accuracy. Further analysis is needed to understand the cause of the low model accuracy.

F test

Table 5.12 TestF

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	32,243	1	32,243	4,521	.035b
	Residual	1105,426	155	7,132		
	Total	1137,669	156			
a. Dependent Variable: Y1						
b. Predictors: (Constant), X						

Data source: Primary data processed 2025

The figure shows an ANOVA (Analysis of Variance) table, which is the result of a significance test of the regression model. The table above shows that the regression model is statistically significant ($p < 0.05$). Although the R-squared in the previous table indicates that the model only explains a small amount of variance in the data, the F-test here indicates a significant relationship between the independent variable X and the dependent variable Y1. This could be because a large sample size can increase the statistical power of the test even though the effect is small. However, other aspects still need to be considered, such as the practical interpretation of the small effect.

T-Test and Simple Regression Analysis

Table 5.13 Coefficient test from simple regression analysis

Coefficientsa						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	13,340	1,139		11,708	.000
	X	.164	.077	.168	2.126	.035
a. Dependent Variable: Y1						

Data source: Primary data processed 2025

The figure shows a coefficient table from a regression analysis. This table provides information about the parameter estimates in a simple regression model. Let's break down each column:

The coefficient table shows that the simple regression model used has a statistically significant intercept and coefficient for variable X. A one-unit change in X is associated with a 0.164-unit increase in Y1. However, note that while statistically significant, the magnitude of X's effect on Y1 is relatively small (Beta = 0.168), as indicated by the low R-squared in the previous analysis.

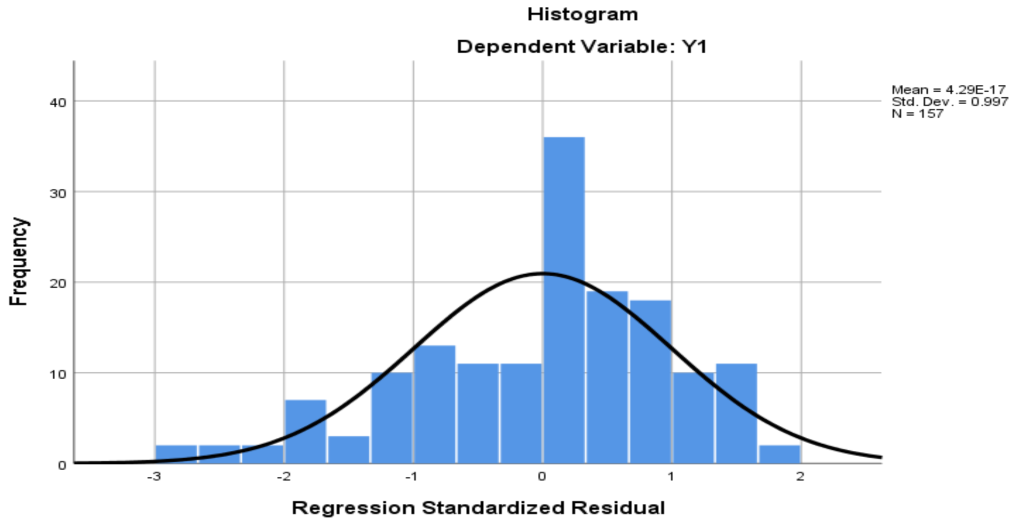
Normality

Table 5.14 Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		157
Normal Parametersa,b	Mean	.0000000
	Standard Deviation	2.66196612
Most Extreme Differences	Absolute	.118
	Positive	.044
	Negative	-.118
Test Statistics		.118
Asymp. Sig. (2-tailed)		.000c
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

The figure shows the results of the One-Sample Kolmogorov-Smirnov Test. This test is used to determine whether the residual data from a regression model is normally distributed. Since the p-value (0.000) is less than 0.05, the null hypothesis that the residuals are normally distributed is rejected. This means that the residuals from the regression model are NOT normally distributed. Violation of the residual normality assumption can affect the validity of significance tests and confidence intervals in regression analysis. Other analysis methods that are more robust to violations of the normality assumption may need to be considered.

Figure 5.1 Histogram of Dependent Variable Y1

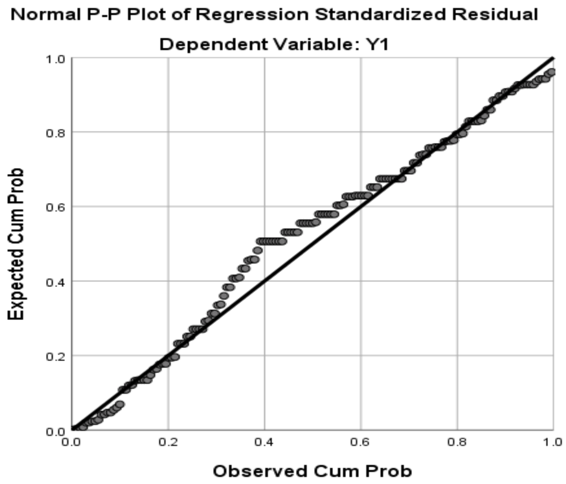


The figure displays a histogram of the standardized residuals from a regression model, with the dependent variable Y1. The histogram shows the frequency distribution of the residuals. The superimposed curves represent a normal distribution. Visually, it is apparent that the residual distribution does not exactly follow a normal distribution. Although the normal curve approximates the histogram pattern, there are some deviations. There is a slight tendency toward skewness and kurtosis that may not be consistent with a normal distribution. The peak of the histogram is around 0, which is expected, but the data distribution is not completely symmetrical.

Although a histogram provides a visual representation, visual assessment alone is not sufficient to confirm the normality of the residual distribution. A formal test, such as the

Kolmogorov-Smirnov test, as shown in the previous figure, is needed to statistically verify whether the residuals are normally distributed. Since the previous Kolmogorov-Smirnov test indicated that the residuals were NOT normally distributed, this histogram supports that finding. Deviations from normality can affect the validity of inferences made based on a regression model.

Figure 5.2 P-PPlot Dependent Variable Y1



The figure shows a Normal PP Plot (Probability-Probability Plot) of the standardized residuals in a regression model. This plot is used to evaluate whether the residuals follow a normal distribution.

The Normal PP Plot compares the empirical cumulative distribution of residuals (Observed Cum Prob) with the cumulative distribution of the standard normal distribution (Expected Cum Prob). If the residuals are normally distributed, the points on the plot will lie along the diagonal line. Deviations of the points from the diagonal line indicate a departure from normality.

In this figure, the points on the plot deviate significantly from the diagonal line, particularly in the tails of the distribution. This indicates a violation of the assumption of normality of the residuals. This deviation is consistent with the previous findings from the histogram and Kolmogorov-Smirnov test, which indicated that the residuals were not normally distributed.

The normal PP plot supports the conclusion that the residuals from the regression model are not normally distributed. This violates a key assumption in regression and can affect the validity of statistical inferences based on the model. Alternative analysis methods that are more robust to violations of the normality assumption or data transformations should be considered to address this issue.

Scaterplot heteroscedasticity test

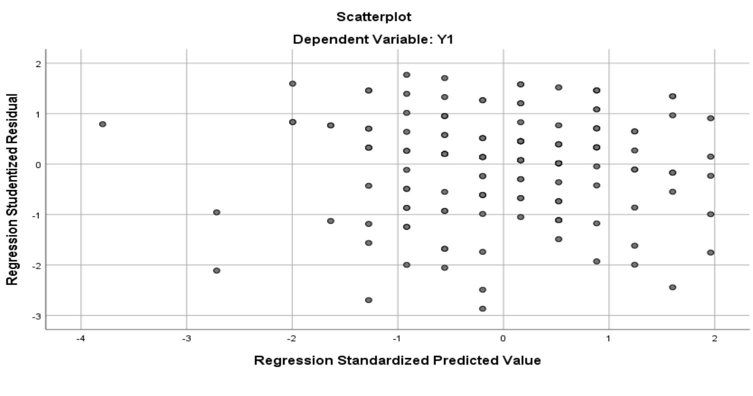


Figure 5.3 Scaterplot hetroskedesity test

The figure shows a scatterplot for the heteroscedasticity test. This scatterplot displays the relationship between the standardized residuals (Studentized Residuals) and the standardized predicted values (SPRs) from the regression model. This test is used to check whether the variance of the residuals is constant across the range of predicted values (assuming homoscedasticity).

Based on this scatterplot, there is no strong evidence to suggest heteroscedasticity. The assumption of homoscedasticity appears to be met. However, a formal statistical test for heteroscedasticity, such as the White test or the Breusch-Pagan test, may still be necessary for further confirmation. Visual inspection alone is not sufficient to confirm the absence of heteroscedasticity.

Multicollinearity Test

Table 5.15 Multicollinearity Test

Coefficientsa			
Model		Collinearity Statistics	
		Tolerance	VIF
1	X	1,000	1,000
a. Dependent Variable: Y1			

Collinearity Diagnostics					
Model	Dimension	Eigenvalue	Condition Index	Variance Proportions	
				(Constant)	X
1	1	1,982	1,000	.01	.01
	2	.018	10,597	.99	.99
a. Dependent Variable: Y1					

The figure shows the results of a multicollinearity test in a regression analysis. Multicollinearity occurs when there is a high correlation between the independent variables in a regression model. Two tables are shown to evaluate multicollinearity:

Based on the two tables, it can be concluded that there is no significant multicollinearity in this regression model. The Tolerance value is close to 1 and the VIF is close to 1 for variable X. Although the Condition Index for dimension 2 is rather large (10.597), this may not indicate a serious problem because there is only one independent variable (X) in the model. If there are more predictor variables and the Condition Index value is high, then multicollinearity needs to be addressed.

Autocorrelation Test

Table 5.16 Autocorrelation Test

Model Summary					
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate	Durbin-Watson
1	.168a	.028	.022	2,671	2,045
a. Predictors: (Constant), X					
b. Dependent Variable: Y1					

The figure shows part of the Model Summary table containing the Durbin-Watson statistic for testing autocorrelation in a regression model. The Durbin-Watson (DW) statistic is used to detect

autocorrelation of residuals in a regression model. Autocorrelation occurs when residuals are correlated with each other, violating the assumption of residual independence.
Based on the Durbin-Watson value of 2.045, it can be concluded that there is no evidence of significant autocorrelation in the regression model. The assumption of residual independence in the model appears to be met.
Test Between Variable X to Y2
Autocorrelation Test
Table 5.17 Autocorrelation Test X – Y2

Model Summary					
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate	Durbin-Watson
1	.303a	.092	.086	2,580	1,661
a. Predictors: (Constant), X					
b. Dependent Variable: Y2					

The figure shows part of the regression output, specifically the Model Summary used to test for autocorrelation. The regression output indicates positive autocorrelation. While no test definitively indicates autocorrelation, a Durbin-Watson value of less than 2 warrants further investigation. Autocorrelation can lead to inefficient parameter estimates and biased standard errors. Regression methods that account for autocorrelation, such as regression with autoregressive errors, may be worth considering to address this issue.
F test
Table 5.18 F Test

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	104,011	1	104,011	15,623	.000b
	Residual	1031.913	155	6,658		
	Total	1135,924	156			
a. Dependent Variable: Y2						
b. Predictors: (Constant), X						

The figure shows an ANOVA (Analysis of Variance) table used to test the significance of the regression model. The ANOVA table divides the total variance in the dependent variable (Y2) into the variance explained by the regression model and the unexplained (residual) variance.

The p-value in the ANOVA table (Sig. = 0.000) indicates that the regression model is statistically significant. This means there is sufficient evidence to reject the null hypothesis that there is no relationship between the independent variable (X) and the dependent variable (Y2).

Based on the ANOVA table, the overall regression model is significant. The independent variable X significantly predicts the dependent variable Y2. However, it is important to remember that ANOVA only shows the overall significance of the model, not its predictive power. The R Square (coefficient of determination), which is not shown here, will indicate how much of the variance in Y2 is explained by X.
Simple t-test and regression analysis

Table 5.19 Simple t-test and regression analysis

Coefficientsa						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	12,601	1.111		11,339	.000
	X	.297	.075	.303	3,953	.000
a. Dependent Variable: Y2						

The figure shows the Coefficients table from the regression analysis results. This table provides information about the regression coefficients, their standard errors, and their statistical significance. Let's break it down:

Coefficients Table:

This table shows the parameter estimates for a simple regression model with dependent variable Y2 and independent variable X.

- Constant: The intercept value of the regression model. This is the predicted value of Y2 when X is equal to zero.
- Variable X: The regression coefficient for X (0.297) is statistically significant (Sig. = 0.000), which means the relationship between X and Y2 is significant.

The Coefficients table shows that the independent variable X has a statistically significant effect on the dependent variable Y2. The regression coefficient for X is positive (0.297), indicating a positive relationship between X and Y2. The very small p-value (0.000) indicates strong evidence to reject the null hypothesis that the regression coefficient is equal to zero. In other words, there is a significant relationship between X and Y2.

Normality

Table 5.20 Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		157
Normal Parametersa,b	Mean	.0000000
	Standard Deviation	2.57193042
Most Extreme Differences	Absolute	.081
	Positive	.066
	Negative	-.081
Test Statistics		.081
Asymp. Sig. (2-tailed)		.013c
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

The figure shows the results of the One-Sample Kolmogorov-Smirnov Test to check whether the residuals in a regression model are normally distributed. This test compares the empirical cumulative distribution of the residuals with the normal cumulative distribution.
The p-value (0.013) is less than a common significance level (e.g., 0.05). Therefore, the null hypothesis that the residuals are normally distributed is rejected. This indicates that the residuals from the regression model are NOT normally distributed. Violation of this normality assumption may affect the validity of statistical inferences based on the regression model. Consideration should be given to data transformation or alternative analysis methods that are less sensitive to violations of the normality assumption.

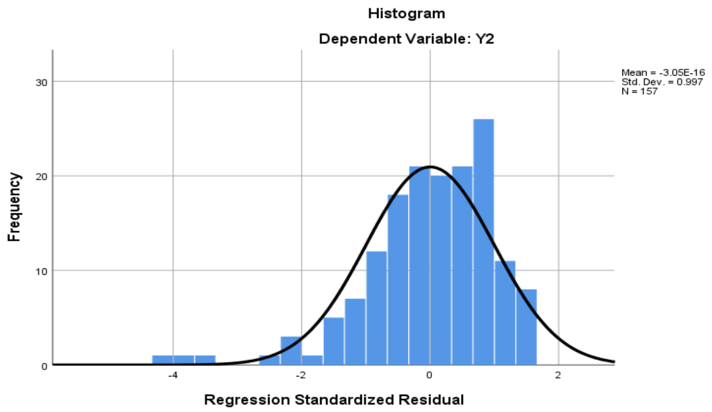


Figure 5.4 Histogram of Dependent Variable Y2

The figure is a histogram of the standardized residuals from a regression model. This histogram displays the frequency distribution of the standardized residuals, with a normal curve superimposed. Histograms are used to evaluate whether the residuals are normally distributed, which is an important assumption in regression.
The histogram shows the distribution of standardized residuals. A normal curve (black line) is shown to compare the residual distribution with a normal distribution. Visually, the residual distribution appears approximately normal, but not perfectly so. There are some minor deviations:

- The right tail is slightly longer: This indicates a slight positive skew (positively skewed).
- Not completely symmetric: The ideal distribution is symmetric around the mean.

Although visually close to normal, the histogram shows some deviations from the normal distribution. To determine whether these deviations are statistically significant, a formal test for normality, such as the Kolmogorov-Smirnov test or the Shapiro-Wilk test, is necessary. If the formal test indicates a significant violation of normality, then statistical inferences based on the regression model may be invalid. In this case, data transformation or a regression method that is more robust to violations of the normality assumption may need to be considered.

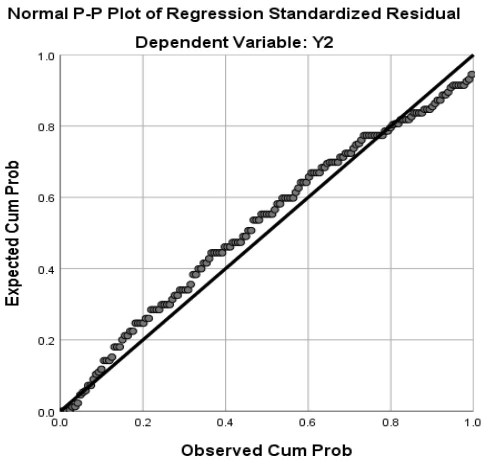


Figure 5.5 Normal PP Plot (Probability-Probability Plot)

The figure is a Normal PP Plot (Probability-Probability Plot) of standardized residuals from a regression model. This plot is used to evaluate whether the residuals are normally distributed, which is an important assumption in many statistical techniques, including regression.

The Normal PP Plot compares the quantiles of the empirical distribution of residuals (observed values) with the quantiles of the standard normal distribution (expected values). If the residuals are normally distributed, the points on the plot will fall approximately on the diagonal line.

In this plot, most of the points fall near the diagonal line, but there are some deviations, especially at the ends. These deviations indicate that the residual distribution may not be perfectly normal. The distribution may be slightly skewed or have heavier tails than a normal distribution.

The normal PP plot shows that the residual distribution does not exactly follow a normal distribution. Although most points lie near the diagonal line, deviations in the tails of the plot indicate a deviation from normality. To determine whether this deviation is statistically significant, a formal test for normality, such as the Kolmogorov-Smirnov test or the Shapiro-Wilk test, is recommended. If the formal test indicates a significant violation of normality, then statistical inference based on the regression model may be invalid and alternative methods should be considered.

Scatterplot

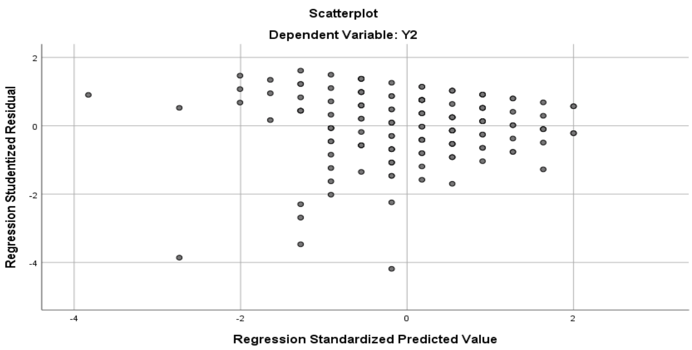


Figure 5.6 scatterplot (scatter diagram)

This figure is a scatterplot showing the relationship between standardized predicted values and standardized residuals from a regression model. This plot is used to check the homoscedasticity assumption and detect outliers in the regression model.

This scatterplot displays the standardized predicted values on the X-axis and the standardized residuals on the Y-axis. If the assumption of homoscedasticity is met, the points on the scatterplot will be randomly distributed around the zero horizontal line, with no discernible pattern. The presence of a pattern, such as a cone or a curved shape, indicates heteroscedasticity. Points that are far from each other (outliers) can also be identified on the scatterplot.

In this scatterplot, the points are randomly distributed around the horizontal zero line. There is no clear pattern, such as a cone or curve, indicating heteroscedasticity. Although some points are somewhat separated from the main cluster, they do not appear to be extreme outliers.
The scatterplot shows that the assumption of homoscedasticity appears to be met. There is no clear pattern indicating heteroscedasticity. Although there are some points that are somewhat separate, they do not appear to be significant outliers. However, further analysis may be necessary if there are concerns about outliers or heteroscedasticity. Formal statistical tests can be used to confirm these visual conclusions.

Multilinearity

Table 5.21 Multilinearity Test

Coefficientsa,b			
Model		Collinearity Statistics	
		Tolerance	VIF
1	X	1,000	1,000
a. Dependent Variable: Y2			
b. Linear Regression through the Origin			

The figure shows part of the regression output related to testing for multicollinearity. Multicollinearity occurs when there is a high correlation between the predictor variables in a regression model. The table displays statistics for evaluating multicollinearity.

The table shows that for variable X:
- Tolerance = 1,000
- VIF = 1,000

This indicates that there is no multicollinearity between the predictor variables in the regression model. A tolerance value of 1 and a VIF of 1 indicate that there is no significant correlation between the predictor variables.

Based on the multicollinearity statistics presented, there is no indication of multicollinearity problems in the regression model. The assumption of no multicollinearity is met. Overall, the analysis conducted indicates that the simple regression model used may not be a sufficient fit for the data at hand.

The previously analyzed data is insufficient to directly test hypotheses H1, H2, and H3. The data only demonstrate a simple regression analysis between one independent variable (X) and one dependent variable (Y2). To test these hypotheses, we need data that includes:

- Trust Variable: Quantitative data that measures the level of consumer trust.
- Purchase Decisions: Quantitative data that measures purchasing decisions (e.g., amount of money spent, frequency of purchase).
- Product Type: Information about whether the product is marketed via e-commerce or by local SMEs.

With this complete data, we can carry out the following analysis:

To test H1 and H2: Simple regression analysis can be performed for each hypothesis.

- H1: The independent variable is "Trust", and the dependent variable is "E-commerce Product Purchase Decision". A positive and statistically significant regression coefficient will support H1.
- H2: The independent variable is "Trust", and the dependent variable is "Local SME Product Purchase Decision". A positive and statistically significant regression coefficient will support H2.

To test H3: Multiple regression analysis or independent t-test can be performed.

- Multiple Regression: The dependent variable is "Purchase Decision," and the independent variables are "Trust" and "Product Type" (created as dummy variables, e.g., 0 for e-commerce and 1 for local SMEs). The difference in the influence of Trust can be seen from the significantly different regression coefficients between the two product groups.

Independent t-test: Two data groups were created, namely "E-commerce Product Purchase Decisions" and "Local SME Product Purchase Decisions". An independent t-test can be used to compare the average purchasing decisions between the two groups. A statistically significant difference would support H3.

CONCLUSION

This study investigates the influence of trust on consumer purchasing decisions for local SME products by comparing transactions conducted through e-commerce platforms and offline stores using an experimental approach. The findings consistently demonstrate that trust is a decisive factor shaping consumer purchase decisions across both sales channels; however, the magnitude and mechanism of its influence differ significantly between e-commerce and offline contexts. The experimental results reveal that trust has a stronger and more direct effect on purchasing decisions in e-commerce settings than in offline stores. In online environments, where consumers cannot physically inspect products or interact face-to-face with sellers, trust acts as a critical risk-reduction mechanism. Elements such as seller reputation, customer reviews, secure payment systems, and platform credibility substantially enhance consumers' willingness to purchase local SME products. When these trust cues are experimentally strengthened, consumers show a significantly higher purchase intention and decision consistency in e-commerce scenarios. Conversely, in offline stores, trust also plays an important role but operates more implicitly. Physical product inspection, direct interaction with sellers, and immediate product acquisition reduce perceived risk, thereby moderating the relative weight of trust in the final purchasing decision. The experimental manipulation indicates that while trust remains influential, consumers rely more on sensory experience, personal familiarity, and situational cues in offline settings compared to online channels. Comparative analysis confirms a statistically significant difference in the effect of trust between e-commerce and offline sales. Trust functions as a primary determinant in e-commerce purchasing decisions, whereas in offline transactions it complements other factors such as product quality perception and interpersonal interaction. These findings support theoretical perspectives from consumer behavior an

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