Consumer Behavior Online Shopping in Market Place (Study of Willingness to Buy UR, UIR, UIN and UMRI Riau Student Consumers)

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Abstract

The purpose of this study was to investigate the factors that influence consumers' willingness to buy on an online platform with research locations on students from the University of Riau, UIR, UIN and UMRI Pekanbaru City and using an explanatory research methodology. This study uses PLS-SEM with Smart-PLS software in analyzing and processing data. Collecting data using a questionnaire using google form with a research sample of 100 consumer students. The results of the study explain that the relationship between perceived reputations (PREP) has no positive and significant effect on the WTB variable with a p-value of 0.093. The t-statistic value is 1.681, the perception of risk (PR) has no positive and significant effect on the WTB variable with a p-value of 0.143. The t-statistic value is 1.469, ease of use (EOU) has no positive and significant effect on the WTB variable with a p-value of 0.198. The t-statistic value is 1.289, the perceived size (PS) has no positive and significant effect on the WTB variable with a p-value of 0.430. The t statistic value is 0.789, the perception of the guarantee system (PSA) has a positive and significant effect on the WTB variable with a p-value of 0.000. The t-statistic value is 7.154, and the Perception of Privacy Information Protection (PPIP) has no positive and significant effect on the WTB variable with a p-value of 0.105. The value of t statistic is 1.623 the perception of the guarantee system (PSA) has a positive and significant effect on the WTB variable with a p-value of 0.000.

I. Introduction

In the current era of globalization, the business world is progressing very rapidly. Business competition is becoming increasingly competitive both in the domestic market and in the global market. This encourages companies to try to improve product quality and provide maximum service to consumers in order to survive and win the competition in the business world. Business actors are required to always innovate in creating products and improving services in the sales system in order to influence the level of consumer satisfaction. The level of customer satisfaction is a form of description of the services that have been provided to consumers, whether the services provided are in accordance with the wishes of consumers or not. In the last two decades, The Internet as an information technology has experienced tremendous development and has become indispensable in today's world. The growth of the internet is driving the emergence and development of Electronic Commerce, and continues to attract practitioners and entrepreneurs to invest. More and more companies are running their business online. On the other hand, the prosperity of e-commerce means that consumers have more and better choices when they buy online than

ever before. The Internet has an increasingly strong influence on society and community life. This provides a new space for people to be able to communicate, entertain, study and work and so on, including doing online shopping transactions or commonly known as e-commerce. With the increasing number of internet users, then e-commerce will also develop. According to the Central Statistics Agency, internet users in Indonesia as of the second quarter of this year rose to 73.7 percent of the population or equivalent to 196.7 million users or nearly 200 million users of Indonesia's population. Moreover, the online marketplace becomes more profitable and attractive as the internet user base explodes. The growth of interest and market on the internet as an alternative to shopping and purchasing transactions online by using attractive media features, so as to facilitate consumers. When consumers want to make online transactions, they will find facilities with B2B (Business to Business), C2C (Customer to Customer) and B2C (Busnibess to Customer) transaction models.

II. Review of Literatures

2.1 Theoretical Foundation

To test consumers' willingness to buy in the online marketplace, we developed a conceptual model (shown in Fig. 1). The conceptual model shows the proposed hypothesis, the possible relationship between the variables: perceived reputation (PREP), perceived risk (PR), ease of use (EOU), perceived size (PS), perceived system assurance (PSA), and perceived protection of information privacy (PPIP).

2.2 Perception of Reputation (PREP)

Reputation refers to the degree to which the buyer believes that the seller is professionally competent or honest and kind. Researchers have recognized that a company's reputation is a valuable intangible asset that requires a long-term investment of resources, effort, and attention to customer relationships. In the traditional marketing literature, reputation has been shown to be positively related to buyers' positive evaluations of sellers. In Internet shopping, perceptions of vendor reputation have also been revealed to be significantly related to buyers' positive assessments, such as trustworthiness, in vendors. Jarvenpaa et al. asserted that customers' perceptions of an Internet store's reputation affect their trust in the store. All these studies show that reputation has a positive assessment of e-commerce vendors.

H1. The perceived reputation of e-commerce vendors has a positive effect on willingness to buy.

2.3 Perceived Risk (PR)

Unlike consumers in physical markets, consumers may be dealing with remote vendors they have never met and products they cannot touch and feel. Therefore, consumers tend to be reluctant to do business based solely on the information provided by e-commerce vendors because the information may not be reliable. Bauer argues that once risk has been perceived in a buying situation, there appears to be some plausible evidence that consumer behavior is further shaped by this perception of risk. Perceived risk can also be thought of as beliefs about the situation. Mayer et al. defines risk perception as a trustor's belief about possible gains and losses beyond consideration involving a relationship with a particular trustee. Therefore, according to TRA, consumers' perceived risk may have a negative relationship with their WTB. Ruyter et al. empirically verified that perceived risk has an impact on consumer attitudes towards e-services. McKnight et al. states that trust tends to be fragile if

the perceived risk is high. As a result, we assume that:
H2. Perceived risk negatively affects the level of willingness to buy.

2.4 Ease of Use (EOU)

Derived from the technology acceptance model (TAM) introduced and developed by Fred Davis, ease of use on websites is considered as one of the influencing elements in our model. TAM is a model derived from theory that addresses the issue of how users accept and use technology. Perceived ease of use is one of the main variables, which is hypothesized to be the basic determinant of user acceptance. Davis and Arbor define perceived ease of use as the degree to which a person believes that using a particular technology will be effort-free. Users believe that a given application is useful, but they may, at the same time, believe that the technology is too difficult to use and that the performance benefits of using it outweigh the effort of using the application.
H3. Ease of use on the website has a positive effect on the level of willingness to buy.

2.5 Perceived Size (PS)

Size refers to the seller's overall size and market share position. Because large market share companies must serve a more diverse and heterogeneous set of customers, the large overall size and market share indicates that the company consistently delivers on its promises to consumers. Otherwise, it will not be able to maintain its position in the industry. The large size of the organization also indicates that companies tend to have the necessary expertise and support systems that encourage trust and loyalty. Larger companies also tend to have more developed Web sites to drive transactions. Finally, in an e-commerce environment, large measures indicate that the vendor is able to bear the risk of product failure or loss in transit and to compensate buyers accordingly.
H4. The size of the e-commerce vendor has a positive effect on the willingness to buy.

2.6 Perceived System Assurance (PSA)

System assurance is defined as the dependability and security of a vendor's online transaction system, which enables transactions over the Internet to be secure and successful. Consumers will feel risk when they feel that the web they interact with does not have adequate security from the transaction system. Perceived risk reduces WTB levels. Ambrose and Johnson found that inadequate trust in the security and reliability of transactions over the Internet is a common concern expressed by consumers. In addition, Kini and Choobineh argue that the assurance properties of a system that interacts with consumers are very important in developing and maintaining consumer trust. Teo and Liu found that consumer confidence was significantly related to WTB. Therefore,
H5. The perception of the guarantee system is positively related to the level of willingness to buy.

2.7 Perceived Privacy Information Protection (PPIP)

It is clear that consumer concerns about information privacy have an impact on consumers' online marketplaces. Conducted by Business Week in 1998, a poll of 999 consumers revealed that privacy was the biggest barrier preventing them from using the Website. Another study by Forrester Research shows that two-thirds of consumers are concerned about protecting personal information online. Moreover, a survey conducted by Harris in 2001 documented that consumers are concerned about protecting privacy on the Internet, as individuals who have not purchased through the Internet list the security of information storage and transmission and the use of personal information as the main reasons

why they have not purchased. All of these statistics show that concerns about privacy violations affect consumers' willingness to buy online. Therefore, we postulate that:

H6. The perceived protection of privacy information is positively related to the level of willingness to buy.

III. Research Methods

This type of research is a quantitative approach with the type of explanatory research (explanatory research), because this study aims to explain the relationship between perceived reputation (PREP), perceived risk (PR), ease of use (EOU), perceived size (PS), security perceived system (PSA), and perception of privacy information protection (PPIP) as exogenous variables with willingness to buy (WTB) as endogenous variables. From these research variables, the research construct was derived to be used as a reference for making research instruments. Research location onRiau University students, UIR, UIN and UMRI Pekanbaru City.

3.1 Conceptual Framework
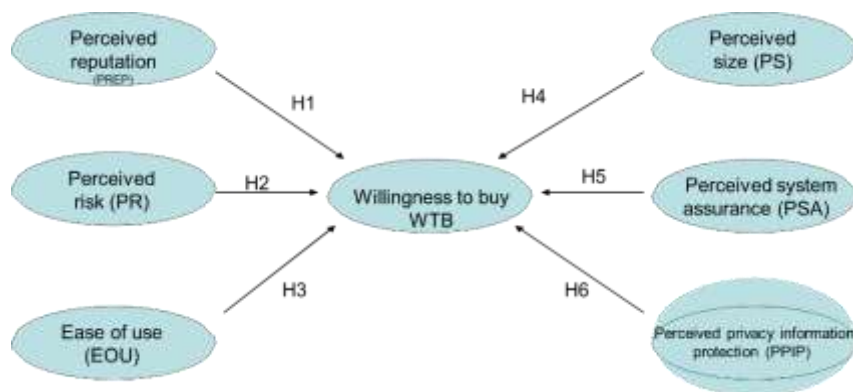
Figure 1. Conceptual Framework

The population in this study are consumers (students) who make purchasing decisions in buying or shopping online (market place) as many as 130 respondents and the sample is part of the number and characteristics possessed by the population (Sugiyono, 2013: 62). Sampling was set at 100 respondents using the slovin formula. In this study, the technique used is non-probability sampling, with purposive sampling type, namely selecting subjects that are considered representative of a population.

3.2 Data Collection

Data collection techniques using questionnaires (questionnaire) to consumer respondents, namely students. The consideration of using a questionnaire is that respondents can understand the substance of the statements in the questionnaire and are classified as consumers who are interested in making a willingness to buy or do online shopping (market place) who have limited time to be interviewed directly. Then this data is analyzed and processed using the Structural Equation Modeling (SEM) method, which is a method used to determine the dominant or influential variable among other variables that have passed the test. The SEM method is assisted by the Smart PLS 3.2.6 application which can make it easier to input variables, so that the final results of this study are obtained.

3.3 Measurement

In order to find out the most valid descriptions for the observable indicators in our questionnaire, all descriptions were tested and adjusted repeatedly to meet the requirements of reliability, validity and our research objectives. There are three types of description sources. The first type refers to descriptions quoted directly from previous studies, and we consider them valid without adjustment. The second type refers to descriptions quoted from previous studies after adjustment. The third type refers to a new self-developed description on the grounds that no related description was used previously, such as the PPIP description. Although some of the descriptions are adapted or new, all of them are from previous research. Therefore, we include related references from the descriptions in Table I.

Table 1. Respondent Data Information

Latent Variable	Observable Indicator	Descriptions	References
Willingness to buy **(WTB)**	**WTB 1**	I prefer and choose to shop online	Jarvenpaa et al. Jarvenpaa and Tractinsky
	WTB 2	I am willing to repurchase and shop online	
	WTB 3	I like shopping online	
Perceived reputation **(PREP)**	**PREP 1**	This online site has a good reputation	Jarvenpaa et al Teo and Liu
	PREP 2	This online site has an honest reputation	
	PREP 3	This online site has a fair reputation.	
Perceived risk **(PR)**	**PR 1**	There are uncertainties associated with online purchases from this website	Houghton et al. Teo and Liu
	PR 2	There is a great risk of buying from this online website	
	homework 3	Vendors on this website can deceive consumers	
	PR 4	Items purchased are not as expected	
Ease of use **(EOU)**	**EOU 1**	It is not difficult to use this website efficiently.	Davis et al. Davis and Arbor
	EOU 2	It's easier to find out what I want to buy	
	EOU 3	It's easier to make deals with vendors in this case online sites	
	PS 1	The size of this website/online is huge.	

Perceived Size (PS)	PS 2	This online website is one of the largest suppliers or vendors in the industry	Jarvenpaa et al Teo and Liu
	PS 3	This is a national or global online site	
Perceived system guarantee (PSA)	PSA 1	This website's online transaction system is stable	Now and Choobineh Teo and Liu
	PSA 2	It's safe to make deals online from this website	
	PSA 3	This online website has the ability to make successful online transactions	
Perceived protection of privacy information (PPIP)	PPIP 1	This website will not share my privacy information	Branscum Harris
	PPIP 2	This website will not abuse my privacy information	
	PPIP 3	This website will actively protect my privacy information	
	PPIP 4	This website has the ability to prevent my privacy information from being stolen	

IV. Discussion

4.1 Measurement Model (Outer Model)

In the early stages of the outer model or measurement model, we designed the initial research model according to the hypothesized model, then processed and estimated primary data in the form of respondents' answer scores using the SmartPLS 3.2.6 application. This step is carried out to determine a good research model, which will then be used as the author's hypothesis analysis. The estimation results of construct indicators with the SmartPLS application in the initial model can be seen in Figure 2
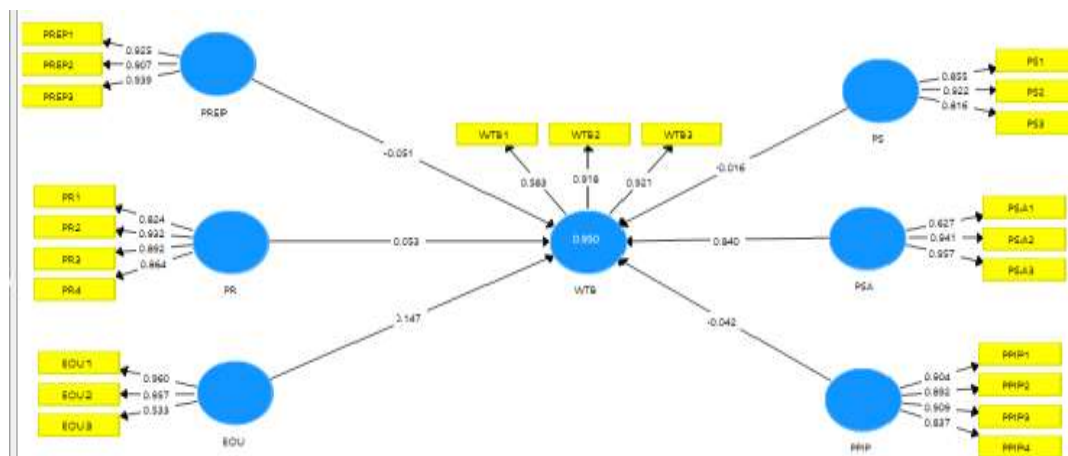

Figure 1. Measurement Model (Outer Model)

4.2 Convergent Validity

The evaluation of the first stage of the measurement model can be started by looking at the results of the convergent validity test through the loading factor. Testing the validity of reflective indicators can be assessed based on the correlation between the indicator scores and the construct scores. Individual reflexive measures are said to be high if they correlate more than 0.70 with the construct being measured. However, according to Chin, 1998 (in Ghozali, 2013) for research in the early stages of developing a measurement scale for a loading value of 0.5 to 0.6, it is considered sufficient. For this study using a loading factor of 0.7. The following is the value of the outer loading of each indicator on the research variable. Convergent validity test is carried out by looking at the outer loading which can be seen in the table below.

Table 2. Outer Loading Value

	PREP	PR	EOU	PS	PSA	PPIP	WTB	KET
PREP1	0.925							Valid
PREP2	0.907							Valid
PREP3	0.939							Valid
PR1		0.824						Valid
PR2		0.932						Valid
PR3		0.892						Valid
PR4		0.864						Valid
EOU1			0.96					Valid
EOU2			0.957					Valid
EOU3			0.533					Valid
PS1				0.855				Valid
PS2				0.922				Valid
PS3				0.816				Valid
PSA1					0.627			Valid
PSA2					0.941			Valid
PSA3					0.957			Valid
PPIP1						0.904		Valid
PPIP2						0.892		Valid
PPIP3						0.909		Valid
PPIP4						0.837		Valid
WTB1							0.583	Valid
WTB2							0.918	Valid
WTB3							0.921	Valid

Source: SmartPLS 3.2.6. Processed data

Table 3. *Average Variance Extracted (AVE)*

	Average Variance Extracted (AVE)
PREP	0.854
PR	0.772
EOU	0.707
PS	0.749
PSA	0.732
PPIP	0.785
WTB	0.677

Source: SmartPLS 3.2.6. Processed data

The estimation results of the AVE value obtained for the PREP variable with a value of 0.854, PR variable 0.772, EOU variable 0.707, PS 0.749 variable, PSA variable 0.732, PPIP variable 0.785 and WTB variable with a value of 0.677, meaning that all variables have exceeded the value > 0.5. This value indicates that one latent variable has been able to explain more than half of the variance of its indicators in the average. Thus, this research construct has a good convergent validation value.

4.3 Discriminant Validity

Discriminant Validity is done by looking at the cross loading value of the construct measurement. The cross loading value shows the magnitude of the correlation between each construct and its indicators and indicators from other block constructs. A measurement model has good discriminant validity if the correlation between the construct and its indicators is higher than the correlation with indicators from other block constructs. To see the results of the discriminant validity test by comparing the correlation values between indicators. The following is the cross loading value of each indicator.

Table 4. Cross Loading Value

|	PREP	PR	EOU	PS	PSA	PPIP	WTB
PREP1	0.925	0.775	0.346	0.336	0.361	0.663	0.315
PREP2	0.907	0.688	0.334	0.239	0.334	0.535	0.296
PREP3	0.939	0.813	0.391	0.234	0.39	0.614	0.348
PR1	0.797	0.824	0.403	0.335	0.412	0.605	0.388
PR2	0.769	0.932	0.501	0.309	0.537	0.658	0.497
PR3	0.822	0.892	0.415	0.251	0.433	0.592	0.396
PR4	0.574	0.864	0.522	0.277	0.627	0.637	0.589
EOU1	0.29	0.401	0.96	0.184	0.941	0.306	0.923
EOU2	0.249	0.402	0.957	0.205	0.957	0.295	0.938
EOU3	0.625	0.732	0.533	0.226	0.478	0.681	0.455
PS1	0.178	0.159	0.171	0.855	0.166	0.127	0.152
PS2	0.247	0.348	0.262	0.922	0.277	0.301	0.237
PS3	0.348	0.334	0.131	0.816	0.165	0.285	0.145
PSA1	0.574	0.864	0.522	0.277	0.627	0.637	0.589
PSA2	0.29	0.401	0.96	0.184	0.941	0.306	0.923
PSA3	0.249	0.402	0.957	0.205	0.957	0.295	0.938
PPIP1	0.619	0.642	0.382	0.267	0.395	0.904	0.337
PPIP2	0.566	0.662	0.394	0.348	0.404	0.892	0.364
PPIP3	0.624	0.632	0.344	0.246	0.346	0.909	0.3
PPIP4	0.519	0.583	0.39	0.138	0.395	0.837	0.364
WTB1	0.537	0.822	0.482	0.302	0.585	0.592	0.583
WTB2	0.238	0.354	0.915	0.149	0.888	0.274	0.918
WTB3	0.191	0.339	0.892	0.135	0.891	0.21	0.921

4.4 Composite Reliability

In addition to the validity test, it is also necessary to test the reliability. This test is carried out to evaluate the outer model by looking at the reliability of the latent variable construct as measured by two criteria, namely: cronbach alpha and composite reliability. A construct is declared to meet the reliability if the Cronbach alpha value > 0.7 and the composite reliability value > 0.7. This shows the accuracy, accuracy, consistency of a measuring instrument in making a measurement (Neuman, 2006 in Hamdani 2013). The following is the output of the smartPLS Inner Model (Structural Model).

Table 5. Quality Criteria (Cronbach's Alpha and Composite Reliability)

	Cronbach's Al...	rho_A	Composite Rel...	Average Varian...
EOU	0.773	0.895	0.872	0.707
PPIP	0.908	0.911	0.936	0.785
PR	0.903	0.928	0.931	0.772
PREP	0.914	0.921	0.946	0.854
PSA	0.803	0.871	0.888	0.732
PS_	0.836	0.917	0.899	0.749
WTB	0.745	0.814	0.858	0.677

After testing the outer model that has met, the next step is testing the inner model (structural model). The inner model can be evaluated by looking at the r-square (reliability indicator) for the dependent construct and the t-statistical value of the path coefficient test. The higher the r-square value, the better the prediction model of the proposed research model. The value of path coefficients indicates the level of significance in hypothesis testing. Inner model analysis is carried out to ensure that the model is built robustly and accurately. Robust regression was introduced by Ghozali (2014) and is a regression method used when the data has an abnormal error distribution or there are several outliers that affect the model.
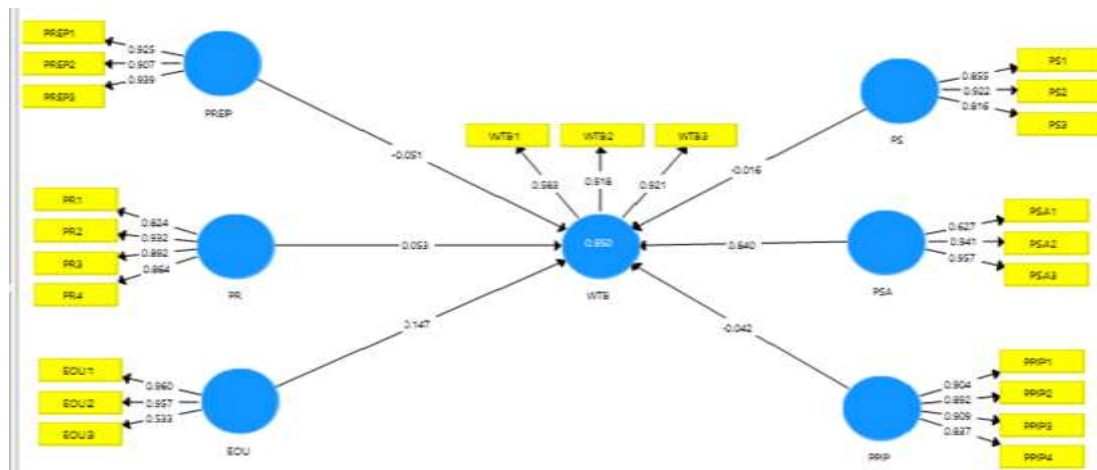
Figure 3. *Evaluation of Inner model (Structural Model)*

Table 6. Direct Effect Test Results (Mean, STDEV, t-Value)

Path Coefficients

	Mean, STDEV, T-Values, P-Val...	Confidence Intervals	Confidence Intervals Bias Cor...	Samples	Copy to Clipboard:
	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
EOU -> WTB	0.147	0.166	0.114	1.289	0.198
PPIP -> WTB	-0.042	-0.043	0.026	1.623	0.105
PR -> WTB	0.053	0.055	0.036	1.469	0.143
PREP -> WTB	-0.051	-0.053	0.030	1.681	0.093
PSA -> WTB	0.840	0.821	0.117	7.154	0.000
PS_ -> WTB	-0.016	-0.015	0.021	0.789	0.430

4.5 Hypothesis

This section will explain the results of the research analysis. We reviewed the previous literature and chose to use six items, namely perceived reputation (PREP), perceived risk (PR), ease of use (EOU), perceived measure (PS), perceived system assurance (PSA), and perceived privacy information protection. (PPP). A total of six hypotheses were developed and tested using the Structural Equation Modeling (SEM) method and assisted by SmartPLS 3.2 software. 6 the results of this study show the following:

Based on the results obtained, the PREP variable does not prove that there is a significant positive effect on the WTB variable with the assumption that the value of 1.681 is smaller than the t-statistic value of 1.96. Beta coefficient value - 0.051 (-5.1%), P-value 0.05 then the hypothesis is accepted, p-value > 0.05, then the hypothesis is rejected. The decision p-value is 0.093 > 0.05, then H1 is rejected. Jarvenpa et al. confirmed that customers'

perceptions of the Internet store's reputation affect their trust in the store. All these studies show that reputation has a positive rating towards e-commerce vendors. Therefore, it is concluded that, the perceived reputation of the e-commerce vendor is positively related to the level of willingness to buy.

Unlike consumers in physical markets, consumers may be dealing with remote vendors they have never met and products they cannot touch and feel. Therefore, consumers tend to be reluctant to do business based solely on information provided by e-commerce vendors because the information may not be reliable. Bauer (1967) argues that once risk has been perceived in a buying situation, there appears to be some plausible evidence that consumer behavior is further shaped by perceived risk. Perceived risk can also be thought of as beliefs about the situation. Based on the results obtained, the PR variable does not prove that there is a significant positive effect on the WTB variable with the assumption that the value of 1.469 is smaller than the t-statistic value of 1.96. It means, PR variable has no significant effect on WTB with the assumption that the coefficient of beta - 0.051 (-5.1%), P-value 0.05: then the hypothesis is accepted, p-value > 0.05, then the hypothesis is rejected. The decision p-value is 0.143 > 0.05, then H2 is rejected. McKnight et al stated that the intention to trust tends to be fragile if the perceived risk is high. The outbreak of Covid-19 in the world in early 2020 has disrupted the economic structure of a country (Harahap, 2021). It even destroyed almost all aspects of business and the joints of human life. Covid 19 pandemic caused all efforts not to be as maximal as expected (Sihombing, 2020). The company has good liquidity measured from its current ratio to meet short-term liabilities by using its current assets (Katharina, 2020).

Perceived ease of use is one of the main variables, which is hypothesized to be a fundamental determinant of user acceptance. Based on the results obtained, the EOU variable does not prove that there is a significant positive effect on the WTB variable with the assumption that the value of 1,289 is smaller than the t-statistic value of 1.96. It means that the EOU variable has no significant effect on the WTB variable assuming the beta coefficient value is 0.147 (14.7%), P-value 0.05, then the hypothesis is accepted, and p-value > 0.05, then the hypothesis is rejected. The decision p-value is 0.198 > 0.05, then H3 is rejected. Davis and Arbor define perceived ease of use as the degree to which a person believes that using a particular technology will be effort-free. Users believe that certain applications are useful, but they may at the same time believe that the technology is too difficult to use and that the performance benefits of using it are worth the effort in using the application. Therefore, the conclusion is that ease of use on the website is positively related to the level of willingness to buy.

Size refers to the seller's overall size and market share position. Because large market share companies must serve a more diverse and heterogeneous customer base, the overall size and large market share indicates that the company consistently delivers on its promises to its customers. Otherwise, it will not be able to maintain its position in the industry. The large size of the organization also indicates that companies tend to have the necessary skills and support systems that promote trust and loyalty. Based on the results obtained, the PS variable does not prove that there is a significant positive effect on the WTB variable with the assumption that the value of 0.789 is smaller than the t-statistic value of 1.96. It means, PS variable has no significant effect on WTB with the assumption that the beta coefficient value is -0.016 (-1.6), P-value 0.05, then the hypothesis is accepted, p-value > 0.05, then the hypothesis is rejected. The decision p-value is 0.430 > 0.05, then H4 is rejected.

Ambrose and Johnson found that inadequate trust in the security and reliability of transactions over the Internet is a common concern expressed by consumers. In addition, according to Choobineh, he argues that the guarantee nature of the system that interacts with consumers is very important in developing and maintaining consumer trust. Based on the results obtained, the PSA variable proves that there is a significant positive effect on the WTB variable with the assumption that the value of 7.154 is greater than the t-statistic value of 1.96. That is, the PSA variable has a significant effect on WTB assuming a beta coefficient of 0.840 (84%), p-value 0.05, then the hypothesis is accepted, p-value > 0.05, then the hypothesis is rejected. The decision p-value is 0.000 < 0.05, then H5 is accepted. Teo and Liu found that consumer confidence was significantly related to WTB. Therefore, the conclusion is that perceived system guarantees are positively related to the level of willingness to buy.

It is clear that consumer attention to information privacy has an impact on the online consumer market. Business Week in 1998 conducted a poll of 999 consumers revealing that privacy is the biggest barrier preventing them from using the Website. Another study by Forrester Research shows that two-thirds of consumers are concerned about protecting personal information online. Based on the results obtained, the PPIP variable proves that there is no significant positive effect on the WTB variable with the assumption that the value of 1.623 is smaller than the t-statistic value of 1.96. This means that the PPIP variable has no significant effect on WTB assuming a beta coefficient of -0.042 (-4.2%), p-value 0.05, then the hypothesis is accepted, p-value > 0.05, then the hypothesis is rejected. The decision p-value is 0.105 > 0.05, then H6 is rejected. In addition, research conducted by Harris in 2001 documented that consumer concerns about protecting their privacy on the Internet, as individuals who have not purchased via the Internet, list security for the storage and transmission of information and the use of personal information as the main reasons why they have not purchased. All of these statistics show that fear of invasion of privacy affects consumers' willingness to buy online. Therefore, the conclusion is that the perceived protection of privacy information is positively related to the level of willingness to buy as individuals who have not purchased via the Internet, list security for the storage and transmission of information and the use of personal information as the main reasons why they have not purchased.

V. Conclusion

Based on the results of research based on theoretical studies and the formulation of the problems that have been discussed, the following conclusions can be drawn:
Based on the results of the direct effect test, it was found that the PREP variable did not have a positive and significant effect on the consumer WTB variable for UR, UIR, UIN and UMRI students.

1. Based on the results of the direct effect test, it was found that the PR variable did not have a positive and significant effect on the consumer WTB variable for UR, UIR, UIN and UMRI students.
2. Based on the results of the direct effect test, the EOU variable does not have a positive and significant effect on the consumer WTB variable for UR, UIR, UIN and UMRI students.
3. Based on the results of the direct effect test, it was obtained that the PS variable did not have a positive and significant effect on the consumer WTB variable for UR, UIR, UIN and UMRI students.

4. Based on the results of the direct effect test, the PSA variable has a positive and significant influence on the consumer WTB variable for UR, UIR, UIN and UMRI students.
5. Based on the results of the direct effect test, the PPIP variable does not have a positive and significant effect on the consumer WTB variable for UR, UIR, UIN and UMRI students.

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