Analysis of the Effect of Brand Image, Service Quality, and Perceived Risk on Repurchase Intention Through Trust Syaria as an Intervening Variable at the "Ludeabaya" Semarang Online Store

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Abstract
Telework practices as a result of COVID-19 have changed the way employees work, especially related to Employee Performance. This study aims to determine, analyze and test the effect of telework on employee performance through mediation of work-life balance and technostress during the COVID-19 pandemic. This study adopted a quantitative approach with 115 respondents, and used the SmartPLS 3.0 application to help process data using the SEM-PLS analysis technique. The results of the study show that Work-Life Balance does not have a significant mediating effect on the relationship between Telework and Employee Performance during the COVID-19 Pandemic.

Keywords: *Telework, Work-life balance, Technostress, Employee performance*

1. INTRODUCTION

By making it easier for everyone to get information, it will make it easier for them to do various things, one of which is shopping. Now shopping can not only be done by visiting stores or outlets directly but can also be done online via laptops or gadgets owned by the consumers themselves. This phenomenon is only possible with the help of internet technology. In introducing us to cyberspace, the internet plays an important role. Various parts of the world are now in the era of globalization, where distance and national boundaries are no longer a barrier for humans to communicate with one another. The internet stands for interconnection-networking, where the Internet is a collection of global networks. The operation of the internet is not the responsibility of any one person, group or organization. (Sarwono, 2017). The following is data on the number of internet and social media users in Indonesia in 2022:

Figure 1
Internet and Social Media Users in Indonesia
Sumber: (https://awsimages.detik.net.id, 2022)

Based on one of the latest data sources from detik.net it is reported that internet users in Indonesia in 2022 are 204.7 million people or around 73.7% of the total population of 277.7 million people. While users on social media are 191.4 million people or around 68.9% of the total population. The two data show that the use of the internet and social media in Indonesia is very high, thus opening up opportunities for business people to expand their business in the

online sector. There are many different types of online businesses whose products are then offered by sellers through social media. Meanwhile, the social media application that is widely used by the public for online shopping is Instagram.

The following is data showing some of the most frequently used social media in the world in 2022:

Figure 2
Most Used Social Media in 2022
Sumber: (https://cdn1.katadata.co.id, 2022)

Based on survey data compiled by katadata.co.id regarding several social media that are widely used in 2022, Instagram social media ranks fourth after Facebook. Instagram itself has users as much as 79% of the population worldwide. So, it can be said that Instagram is a social media platform that is liked and used by many people from all over the world.

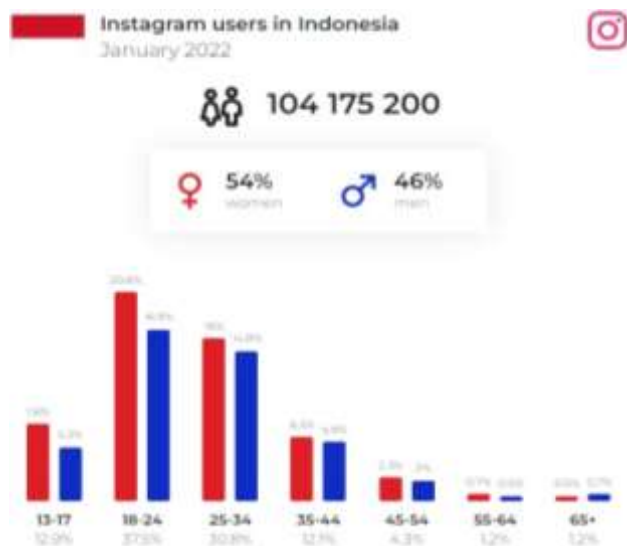The following is data showing Instagram social media users in Indonesia:

Figure 3
Instagram users in Indonesia
Sumber: (https://napoleoncat.com, 2022)

Based on data compiled by NapoleonCat in 2022, it shows that the most Instagram users in Indonesia are in the age range of 18-34 years. From these data it is also known that many Instagram users in Indonesia are dominated by women. So that many women use Instagram social media to sell their products or become buyers. One of the shopping phenomena online the most hits among millennials today are in the world of fashion. On Instagram, we can find various fashion models according to our individual tastes because there are various kinds of sellers, of course, each of them sells a variety of products.

In addition, using Instagram offers vendors the advantage of reaching a very large and unlimited market, which allows them to expand the distribution of their products beyond one location and to other parts of Indonesia and even around the world. From the buyer's point of view, shopping online is very enjoyable, because buyers do not need to come directly to the seller's place and buyers can also see a variety of other products that are offered not only in one store. So many millennials use Instagram social media to shop online.

The online store "ludeabaya" will be the subject of this research. The online shop "ludeabaya" with the account @ludeabaya is an online shop that sells various fashion products on Instagram, including clothes, pants and headscarves which certainly follow the current fashion. The online shop "ludeabaya" itself has been active on Instagram since 2017. The prices offered are also very affordable, which is in the range of IDR 70,000 to IDR 150,000.

Purchasing at the 'ludeabaya' online store is very easy because consumers do not need to follow a 'ludeabaya' account. Customers only need to select the desired product which is uploaded at the "ludeabaya" online store, then contact the contact person listed on the Instagram bio. After that the consumer makes a payment to the seller. After that the seller will confirm that the goods that have been purchased by consumers have been sent. Since launching the product in 2017, the online store "ludeabaya" has had quite a large turnover.

The following is sales data for the product "Lude Abaya" in 2022:

Table 1
Turnover of "ludeabaya" Online Store Sales Data for 2022

Month	Total Sales	Omzet
Januari	126	Rp 10.710.000
Febuari	133	Rp 11.305.000
Maret	164	Rp 13.940.000
April	184	Rp 15.640.000
Mei	152	Rp 12.920.000
Juni	158	Rp 13.430.000
Juli	167	Rp 14.195.000

Month	Total Sales	Omzet
Agustus	142	Rp 12.070.000
September	131	Rp 11.135.000
Oktober	122	Rp 10.370.000
November	115	Rp 9.775.000
Desember	113	Rp 9.605.000
Total	1.707	Rp 145.095.000

(Sumber: *ludeabaya*, 2022)

Table 1.2

Data on New Buyers and Buyers who Have Purchased Products Online Store "Lude Abayas"

Month	New Customer	Previous Purchases
Januari	78	48
Febuari	81	52
Maret	90	74
April	95	89
Mei	86	66
Juni	100	58
Juli	105	62
Agustus	87	55
September	77	54
Oktober	73	49
November	66	47
Desember	68	45

(Sumber: *ludeabaya*, 2022)

Based on table 1.1 data, it can be seen that the product "ludeabaya" has experienced a decline in sales. The decline experienced for five consecutive months from August to December. Based on the customer data in table 1.2 which is owned by the owner of "ludeabaya", most of the buyers who come are new buyers, while customers who have already bought products from "ludeabaya" then buy back the product no more than new buyers. After further investigation and based on existing journals, sales at online stores can decline due not only to customer repurchase interest but also to several reasons including brand image, service quality, risk, and trust.

Repurchase intention is very important because when there is a need or want for a product, producers will work to create goods that satisfy those needs and wants. When consumers feel comfortable with the products offered by the online store, it will create an interest in repurchasing other products offered at the same online store. According to Ramdahan & Santosa, (2017:6) Purchase intention can be said to be an individual tendency/inclination to use or use products produced by a company.

Consumers usually when deciding to buy products online will pay attention to the brands offered whether they have good images and reviews or not. When the brand image and reviews on the online store are good, consumers don't feel worried when they are going to shop at the online store. Conversely, when they find the brand image at the online store is bad, they will think twice about making a transaction at the online store. According to Kotler and Keller (2016) a name, word, sign, design, symbol, or a mixture of all that is used to identify the services or products of a seller or group of sellers and compare them to competitors is known as brand image.

According to Kotler (2019) Service quality is a form of customer evaluation of the level of service received and desired. If the service you receive or perceive is as you expect, then the service quality will be considered good and satisfactory. Service quality is also an important factor in supporting business activities, including online shopping. If your customer service is excellent, consumers will buy your products and recommend them to their relatives and friends.

No less important is the determining factor for the activities of an online business to continue, namely risk. According to Mowen & Minor (2017: 226), perceived risk is defined as the overall negative perception of consumers towards an action based on an assessment of adverse consequences and the likelihood that it will occur. So that from these factors sellers from online stores must provide security guarantees to consumers from online shopping transaction activities carried out by both. When sellers at online stores are able to minimize risks, the online stores will be trusted by their buyers and become an option when they want to shop online.

From these factors, it will generate trust in the minds of consumers to choose the products/goods offered at the store/online outlet. This trust factor is very important, because when consumers feel disappointed and do not trust the online store, it will affect the viability of the online store. Customers who are no longer sure will also not recommend the online store to those around them. According to Maharani (2010) Trust is a party's belief that the other person in the relationship is reliable, enduring, and honest and the belief that his actions are in the best interest and will produce beneficial consequences for the party that places their trust in him.

2. RESEARCH METHOD

This study uses a quantitative approach to the form of explanatory research. Explanatory research itself aims to test the formulation of hypotheses based on causal relationships between variables (Mulyadi, 2011). This research uses data sources derived from primary data. Primary data is field data obtained through distributing questionnaires, interviews, or direct observation, thus showing related information from related objects. Primary data often refers to certain facts, conditions and field situations (Šerić & Ljubica, 2018).

Descriptive Analysis

The purpose and intent of the descriptive analysis in this study is to determine the influence/effect of service quality, brand image, and risk on consumer trust and repurchase intention at the "Ludeabaya" Semarang Online Store, as well as the tendency of respondents to evaluate the variables g researched. By using the frequency distribution analysis tool, an overview of consumer behavior is obtained towards the products sold by the "Ludeabaya" Semarang Online Store. Meanwhile, various scales are used to measure factors that can influence trust in consumer repurchase intention.

Quantitative Analysis

According to Supardi (2005), quantitative analysis is an analysis performed using statistical calculations for data. The Likes scale derived based on a list of questions categorized into five levels is used to obtain quantitative data. Researchers use Structural Equation Modeling (SEM) as the analytical method used. Structural Equation Modeling (SEM) is a combination of two statistical methods including psychometric simultaneous equation modeling developed in econometrics and factor analysis developed in psychology (Ghozali, 2014).

Instrument Test (Reliability and Validity Test)

Reliability test is a quality test that intends to decide how expert a measuring instrument can be relied upon or trusted. Reliability relates to the assessment of the extent to which a measuring instrument is seen from the consistency of the answers or statements if the perception is repeated. A measuring instrument is said to be reliable if it is used regularly and produces relatively consistent results. The Cronbach Alpha formula (Cronbach Alpha Coefficient), which is generally considered reliable if the Cronbach Alpha value is greater than 0.6 and will

be used to test the reliability of all statements or items used in this study (Hair. et al., 1995). To obtain a value with the level of reliability of the dimensions forming the latent variable, the formula is used:

$$\int ConstructReliabilty$$
$$= \frac{(\sum StandarLoading)^2}{(\sum StandarLoading)^2 + \sum \varepsilon j}$$

Information:

Standard loading is obtained from standardized loading on each indicator which is obtained from the sum in AMOS 4.01.

$\sum \varepsilon j$ is the measurement error for each indicator. Measurement error can be generated from: 1 - (Standard loading)2

The purpose of the validity test is to determine the reliability and accuracy of the questionnaire, which shows that the questionnaire can measure what it should measure. The subject matter studied is accurately represented by test results. Using the SPSS program, test validity was evaluated by testing the Pearson's Product Moment relationship for each statement item combined with the total test score. The formula for obtaining the variance extract value is:

$$\int VarianceExtracted$$
$$= \frac{\sum StandardLoading^2}{\sum StandardLoading^2 + \sum \varepsilon j}$$

Structural Equation Model (SEM) is a data analysis method used in this study to discuss this problem. A statistical method known as structural equation modeling (SEM) allows simultaneous testing of a number of relationships that tend to be complex. Such complex linkages can be formed between one or several dependent variables and one or several independent variables. It is also possible that there are variables that have multiple roles which can be independent variables in a relationship, but can also be dependent variables in other relationships, seeing that there is a gradual quality relationship. Each independent and dependent variable can be in the form of constructs or factors resulting from several indicators. Likewise, among these variables a single variable can be formed that is studied or measured directly in a study.

In social studies, this type of structural equation model is usually referred to by a variety of names, including simultaneous equation modeling, covariance structure analysis, causal modeling, or

causal analysis. Confirmatory Factor Analysis or Path Analysis are two different types of SEM, which is why they are often used interchangeably in SEM. The advantage of applying SEM in management research is due to its expertise in confirming the elements that coordinate between factors as a whole and helping to explain the relationship between the dependent variable and independent variables so that it tends to be better at presenting it substantially. 1.

3. RESULTS AND DISCUSSION
3.1. Results

Data analysis is carried out to find related information in the data, and the results are used to solve problems (Ghozali, 2018), as follows:

Respondent Identity

The identity of the respondent indicates a general description of the respondent used as the research sample representing consumers of the "Ludeabaya" Semarang online store. The identity of the respondents in this study was based on gender, age, purchase frequency and occupation.

Description of Respondents by Gender

Gender can have a bearing on online purchases in a number of ways. Products sold in online stores certainly influence consumers in making purchases online. The grouping of 130 respondents who are consumers of the "Ludeabaya" Semarang Online Store can be seen that the majority of consumers of the "Ludeabaya" Semarang Online Shop are 116 women (89.2%), and 14 male employees (10.8%).

Description of Respondents by Age

Age can have a significant effect on a consumer's online buying patterns. The younger generation, such as millennials and Generation Z, tend to be more technology savvy and have a high level of trust in making purchases online. They tend to shop more through mobile applications and use social media platforms to seek inspiration and product recommendations. Age categorization can show the age range of consumers of the "Ludeabaya" Semarang Online Store, it is known that the majority of respondents who are consumers of the "Ludeabaya" Semarang Online Store are 20-30 years old, 99 respondents (76.2%), and 31-40 years of respondents are 31 respondents (23.8%).

Description of Respondents Based on Purchase Frequency

Purchase frequency refers to how often a person makes online purchases. Individuals who make purchases online regularly tend to be more experienced and familiar with the online buying process. They may be more confident in making purchasing decisions and more familiar with online transaction mechanisms. It is known that most consumers of the "Ludeabaya" Online Store Semarang have a frequency of buying at the Ludeabaya Online Store more than 3 times as many as 42 people (32.3%).

Description of Respondents by Occupation

A person's type of work and work schedule can affect their availability of time to shop online. If someone has a job with hectic or inflexible hours, they may prefer to make purchases online because of the convenience and flexibility. Online buying allows them to shop anytime, including at their leisure. It is known that most of the consumers of the "Ludeabaya" Semarang Online Shop are still students, 71 people (54.6%).

Descriptive Research Results

Based on the results of the answers to the questionnaires distributed to the respondents on the variables studied, it can be seen the number of people and their percentage as follows:

Respondents' Responses to Brand Image Variables

Respondents' responses in terms of Brand Image to consumers of the "Ludeabaya" Semarang Online Store show that respondents' responses to Brand Image variable indicators have a very high average value category of 5.83. To indicator ko Online Ludeabaya has its own characteristics regarding its brand which is the highest indicator with an index of 5.88, while the Ludeabaya Online Shop indicator has a short and simple brand which is the lowest indicator with an index of 5.75.

Respondents' Responses to Service Quality Variables

Respondents' responses in terms of Service Quality according to consumers of the Online Shop "Ludeabaya" Semarang show that respondents' responses to the Service Quality variable indicators have a very high average value category of 5.87. The product catalog display indicator presented by the Ludeabaya Online Store is interesting, being the

highest indicator with an index of 5.90, while the Ludeabaya Online Store indicator guarantees the sale of its products, being the lowest indicator with an index of 5.82.

Respondents' Responses to Perceived Risk Variables

Respondents' responses in terms of Perceived Risk according to consumers of the Online Shop "Ludeabaya" Semarang show that respondents' responses to the indicators of the Perceived Risk variable have a low average value category of 3.07. The Ludeabaya Online Shop indicator guarantees the sale of its products to be the highest indicator with an index of 3.11, while the product catalog display indicator presented by the Ludeabaya Online Store is interesting to be the lowest indicator with an index of 3.05.

Respondents' Responses to Consumer Confidence Variables

Respondents' responses in terms of Consumer Confidence in consumers of the Online Store "Ludeabaya" Semarang show that respondents' responses to the Consumer Trust variable indicators have a very high average value category of 5.87. The indicator that consumers believe in the quality of the products sold by the Ludeabaya Online Store is the highest indicator with an index of 5.92, while the indicator for products sold by the Ludeabaya Online Store is comfortable to wear, which is the lowest indicator with an index of 5.84.

Respondents' Responses to Repurchase Interest Variables

Respondents' responses in terms of Repurchase Interest for consumers of the "Ludeabaya" Semarang Online Store show that the respondents' responses to the variable indicators of Repurchase Interest have a very high average value category of 5.88. The indicator of buying products at the Ludeabaya Online Store is classified as pleasant being the highest indicator with an index of 5.91, while the indicator of consumers being interested in the products sold by the Ludeabaya Online Store is the lowest indicator with an index of 5.83.

Structural Equation Model (SEM) Analysis
Confirmatory Factor Analysis

The results of the confirmatory analysis of the five research variables consisting of Brand Image, Service Quality, Perceived Risk, Consumer Trust and Repurchase Intention are explained as follows:

Exogenous Variable Confirmatory Factor Analysis

The results of confirmatory analysis of exogenous variables (Brand Image, Service Quality, and Perceived Risk) are constructed by a total of 12 indicators where Brand Image has 4 (four) indicators, Service Quality has 4 (four) indicators, Perceived Risk has 4 (four) indicator.

Exogenous Variable Confirmatory Factors
a. Brand Image Variables

$X1 = 0.918$ Brand Image $+ 0.16$
$X2 = 0.840$ Brand Image $+ 0.20$
$X3 = 0.872$ Brand Image $+ 0.19$
$X4 = 0.833$ Brand Image $+ 0.21$

The model shows the relationship between each indicator forming the brand image variable, every time there is an increase in the brand image variable by 1 unit, it will be followed by an increase in indicator (X1) of 0.918, indicator (X2) of 0.840, indicator (X3) of 0.872, and indicator (X4)) of 0.833. With a loading factor level of 0.918, it indicates that the indicator (X1) is an indicator that plays a more dominant role compared to other indicators that make up the Brand Image variable.

b. Service Quality Variables

$X5 = 0.852$ Quality of Service $+ 0.21$
$X6 = 0.860$ Quality of Service $+ 0.16$
$X7 = 0.845$ Quality of Service $+ 0.19$
$X8 = 0.858$ Quality of Service $+ 0.19$

The model shows the relationship between each indicator forming the Service Quality variable, every time there is an increase in the Service Quality variable by 1 unit, it will be followed by an increase in the indicator (X5) of 0.852, indicator (X6) of 0.860, indicator (X7) of 0.845, indicator (X8) of 0.858. With a loading factor level of 0.860, it indicates that the indicator (X6) is more dominant than the other indicators that make up the Service Quality variable.

c. Perceived Risk Variable

$X9 = 0.856$ Perceived Risk $+ 0.16$
$X10 = 0.887$ Perceived Risk $+ 0.15$
$X11 = 0.895$ Perceived Risk $+ 0.16$
$X12 = 0.877$ Perceived Risk $+ 0.17$

The model shows the relationship between each indicator forming the variable Perceived Risk, whenever there is an increase in the Risk

variable o If the perceived value is 1 unit, it will be followed by an increase in the indicator (X9) of 0.856, indicator (X10) of 0.887, indicator (X11) of 0.895, and indicator (X12) of 0.877. With a loading factor level of 0.895, it indicates that the indicator (X11) is an indicator that plays a more dominant role compared to other indicators that make up the perceived risk variable.

The chi square value is 41,565 with a probability of 0.824 > 0.05, the RMSEA value is 0.000 <0.08, the GFI value is 0.951 > 0.90, the CFI value is 1.000 > 0.90, the CMIN/DF value is 0.815 <2 and the The TLI is 1.008 > 0.90 and the AGFI is 0.925 > 0.90 indicating that the model fit test produces a good reception. Therefore, it can be concluded that the indicators are the same reference dimensions for the construct called Brand Image, Service Quality and Perceived Risk are acceptable. In other words, the 12 indicators significantly form the variables Brand Image, Quality of Service and Perceived Risk.

Exogenous Construct Confirmatory Factor Analysis

Confirmatory analysis of exogenous constructs is used to determine whether the indicators forming exogenous variables have shown unidimensionality or not. It can be seen that each indicator or dimension forming each exogenous variable shows good results, namely a CR value above 1.96 with a P smaller than 0.05. With these results, it can be said that the indicators forming the exogenous variables have shown unidimensionality. Furthermore, based on this confirmatory factor analysis, the research model can be used for further analysis without modification or adjustments.

Endogenous Variable Confirmatory Factor Analysis

The results of confirmatory analysis of endogenous variables (Consumer Confidence and Repurchase Intention) are constructed by a total of 8 indicators.

Endogen Variable Confirmatory Factors

a. Consumer Confidence Variable
   Y1 = 0.804 Consumer Confidence + 0.24
   Y2 = 0.830 Consumer Confidence + 0.21
   Y3 = 0.899 Consumer Confidence + 0.14
   Y4 = 0.872 Consumer Confidence + 0.18

The model shows the relationship between each indicator forming the Consumer Confidence variable, every time there is an increase in the Consumer Confidence variable by 1 unit, it will be followed by indicator (Y1) of 0.804, indicator (Y2) of 0.830, indicator (X3) of 0.899, and indicator (X4) of 0.872. With a loading factor level of 0.899, it indicates that the indicator (Y3) is an indicator that plays a more dominant role compared to other indicators that make up the Consumer Confidence variable.

b. Repurchase Interest Variable
   Y5 = 0.851 Repurchase Interest + 0.20
   Y6 = 0.898 Repurchase Interest + 0.18
   Y7 = 0.868 Repurchase Interest + 0.20
   Y8 = 0.891 Repurchase Interest + 0.17

The model shows the relationship between each indicator forming the Repurchase Interest variable, each time there is an increase in the Repurchase Interest variable by 1 unit, it will be followed by an increase in the indicator (Y5) of 0.851, indicator (Y6) of 0.898, indicator (Y7) of 0.868 and indicator (Y8) of 0.891. With a loading factor level of 0.898, it indicates that the quality indicator (Y6) is an indicator that plays a more dominant role compared to other indicators that make up the Repurchase Interest variable.

The chi square value is 16,032 with a probability of 0.655 > 0.05, the RMSEA value is 0.000 <0.08, the GFI value is 0.968 > 0.90, the CFI value is 1.000 > 0.90, the CMIN/DF value is 0.844 <2 and the TLI value of 1.005 > 0.90 and the AGFI of 0.940 > 0.90 indicates that this model conformity test produces a good acceptance. Therefore, it can be concluded that the indicators are the same reference dimensions for constructs called Consumer Confidence and Repurchase Intention to be accepted. In other words, the 8 (eight) indicators actually form the variables of Consumer Confidence and Repurchase Intention.

Endogenous Construct Confirmatory Factor Analysis

Confirmatory analysis of endogenous constructs is used to determine whether the indicators forming endogenous variables have shown unidimensionality or not. It can be seen that each indicator or dimension forming each endogenous variable shows good results, namely the CR value is above 1.96 with P less than 0.05. With these results, it can be said that the indicators forming the exogenous variables have shown unidimensionality. Furthermore, based on this

confirmatory factor analysis, the research model can be used for further analysis without modification or adjustments. The results of the data processing analysis show that all the constructs used to form a research model, in the full SEM model analysis process have met the goodness of fit criteria. which has been set. The chi square value is 178.668 with a probability of 0.149 > 0.05, the value GFI was 0.887 < 0.90, AGFI was 0.851 < 0.90, TLI was 0.992 > 0.95, CFI was 0.993 > 0.90, RMSEA was 0.030 < 0.08, and CMIN/DF was 1.117 <2 indicates that the model fit test produces a good acceptance. Therefore, it can be concluded that the structural modeling analysis in this study can be carried out. From the path analysis of Figure 4.3, the structural model is obtained as follows:

Consumer Trust = 0.337 Brand Image + 0.302 Service Quality - 0.329 Perceived Risk

Repurchase Intention = 0.265 Brand Image + 0.194 Quality of Service - 0.282 Perceived Risk + 0.277 Consumer Trust

Data Normality Test

SEM analysis requires normally distributed data to avoid bias in data analysis. The data is said to be normal if the multivariate c.r (critical ratio) has the condition $-2.58 < c.r < 2.58$.

In this study, the results of the normality test showed that normal data with a multivariate c.r was -0.249 or <2.58.

The value of cr and kurtosis is obtained in the range of -2.58 to 2.58. And the cr value in the multivariate is -0.249 which is at -2.58 – 2.58 which means that the data is normally distributed, so research data can be analyzed using structural equation modeling (SEM).

Multivariate Outliers

Evaluation of multivariate outliers needs to be done because even though outlier data at the multivariate level can be known from the Mahalanobis Distance through the AMOS program. The Mahalanobis Distance test is calculated using the chi-square value at degrees of freedom of 20 (number of indicators) at the level of p <0.05 using the formula CHIINV (0.05;20) = 31.41. It is known that there are no outliers in the data because the chi square value with degrees of freedom is 20 (number of indicators) at a significance level of 0.05, namely 31.41, so that the mahalanobis value exceeds 31.41 in the table has outliers. However, if there are outliers at the multivariate level in this analysis, they will not be removed from the analysis because the data describes the actual situation and there are no special reasons from the respondent's profile that cause it to be excluded from the analysis (Ferdinand, 2006).

Model Interpretation and Modification

Furthermore, this final stage is carried out by interpreting the model and modifying the model that does not meet the test requirements. After the model is estimated, the residuals must be small and close to zero and the frequency distribution of the covariance residuals must be symmetric. For the safety limit of the residual amount is 5%. If the number of residuals is greater than 5% of all covariance residuals generated by the model, then a modification needs to be considered provided there is a theoretical basis. The cut of value with a range of -2.58 to 2.58 can be used to assess whether the residual generated by the model is significant or not. Standardized residual covariances data processed with the AMOS program. None of the standardized residual covariances values are above the range of -2.58 to 2.58. Thus this model does not require any significant modifications.

Validity test

Validity test is used to measure the validity or validity of a questionnaire. A questionnaire is said to be valid if the questions on the questionnaire are able to reveal something that will be measured by the questionnaire. To measure construct validity, it can be seen from the factor loading value.

Convergent validity can be used to determine whether each estimated indicator validly measures the dimensions of the concept being tested, by noting that each indicator has a critical ratio that is twice the standard error (Ghozali, 2008). Based on the table above, it shows that all indicators produce an estimated value with a critical error (CR) which is twice the standard error (S.E), it can be concluded that the indicator variable used is valid. It is known that the construct reliability value is above ≥ 0 .70 which means that the instrument is reliable and the indicators used as observed variables are relatively capable of explaining the latent variables they form.

Research Hypothesis Testing

The results of the direct test between Brand Image and Consumer Trust show that there is a significant and positive effect as indicated by looking at the CR (Critilcal Ratio) value of 2.081 > the standard value of 1.96 (5% significance level). Thus the first hypothesis which states that there is a positive

influence of brand image on consumer trust is accepted.

The results of direct testing between Service Quality and Consumer Confidence show that there is a significant and positive effect as indicated by looking at the CR (Critilcal Ratio) value of 2.554 > the standard value of 1.96 (5% significance level). Thus the second hypothesis states that there is a positive effect of Service Quality on Cons Trust umen, accepted.

The results of the direct test between Perceived Risk and Consumer Confidence show that there is a significant and negative effect as indicated by looking at the CR (Critilcal Ratio) value of -2.111 > the standard value of 1.96 (5% significance level). Thus the third hypothesis which states that there is a significant and negative effect of perceived risk on consumer confidence is accepted.

The results of the direct test between Brand Image and Repurchase Intention show that there is a significant and positive effect as indicated by looking at the CR (Critical Ratio) value of 2.032 > the standard value of 1.96 (5% significance level). Thus the fourth hypothesis which states that there is a positive influence of Brand Image on Repurchase Intention, is accepted.

The results of the direct test between Service Quality and Repurchase Intention show that there is a significant and positive effect as indicated by looking at the CR (Critilcal Ratio) value of 1.990 > the standard value of 1.96 (5% significance level). Thus the fifth hypothesis which states that there is a positive effect of Service Quality on Repurchase Intention, is accepted.

The results of the direct test between Perceived Risk and Repurchase Intention show that there is a significant and negative effect as indicated by looking at the CR (Critical Ratio) value of -2.237 > the standard value of 1.96 (5% significance level). Thus the sixth hypothesis which states that there is a significant and negative effect of perceived risk on repeat purchase intention is accepted.

The results of the direct test between Consumer Confidence and Repurchase Intention show that there is a significant and positive effect as indicated by looking at the CR (Critical Ratio) value of 2.237 > the standard value of 1.96 (5% significance level). Thus the seventh hypothesis which states that there is a significant and positive effect of Consumer Confidence on Repurchase Intention, is accepted.

Mediation Effect Test (Path Analysis)

Consumer Trust mediates the effect of Brand Image on Repurchase Intention, if $b1 \times b7 > b3$, where the direct coefficient is $b4 = 0.265$ and the indirect coefficient is $b1 \times b7 = 0.337 \times 0.277 = 0.093$. Thus it is known that the indirect coefficient value (0.093) is smaller than the direct coefficient value (0.265) so that it can be concluded that Consumer Trust does not mediate the effect of Brand Image on Repurchase Intention, with a total effect calculation of 1, namely: Total effect $1 = (b1 \times b7) + b4 = 0.093 + 0.265 = 0.358$.

Consumer Confidence in the Effect of Service Quality on Repurchase Intention, if $b2 \times b7 > b5$, where the direct coefficient is $b5 = 0.194$ and the indirect coefficient is $b2 \times b7 = 0.302 \times 0.277 = 0.084$. Thus it is known that the indirect coefficient value (0.084) is smaller than the direct coefficient value (0.194) so that it can be concluded that Consumer Trust does not mediate the effect of Service Quality on Repurchase Interest, with a total effect calculation of 2, namely: Total effect $2 = (b2 \times b7) + b5 = 0.084 + 0.194 = 0.278$.

Consumer Confidence in the Effect of Perceived Risk on Repurchase Intention, if $b3 \times b7 > b6$, where the direct coefficient is $b6 = -0.282$ and the indirect coefficient is $b3 \times b7 = -0.329 \times 0.277 = -0.091$. Thus it is known that the indirect coefficient value (-0.091) is smaller than the direct coefficient value (-0.282) so that it can be concluded that Consumer Trust does not mediate the effect of Perceived Risk on Repurchase Intention, with a total effect calculation of 3, namely: Total effect $3 = (b3 \times b7) + b6 = -0.091 - 0.282 = -0.373$.

3.2. Discussion
The Effect of Brand Image Variables on Consumer Trust

The results of the study show that there is a positive and significant influence of brand image on consumer trust, meaning that the better the brand image perceived by consumers, the more consumer trust will increase. Conversely, the lower the brand image perceived by consumers, the lower consumer trust will be. thus the first hypothesis which states that there is a positive influence of brand image on consumer trust, is accepted.

The Effect of Service Quality Variables on Consumer Confidence

The results of the study show that service quality has an influence on consumer confidence. The better

the quality of services provided to consumers, the more increase consumer confidence. And conversely the worse the quality of services provided to consumers, it will reduce consumer confidence. thus the second hypothesis which states that there is a positive influence of service quality on consumer confidence, is accepted.

The Effect of Perceived Risk Variables on Consumer Confidence

The results of the study show that perceived risk has a negative and significant effect on consumer confidence, meaning that perceived risk definitely affects employee consumer confidence. The higher the perceived risk by consumers affects the decline in consumer confidence. Conversely, the lower the risk perceived by consumers, the higher consumer confidence will be. Thus the third hypothesis which states that there is a significant and positive effect of perceived risk on consumer confidence is accepted.

The Effect of Brand Image Variable on Repurchase Intention

The results of the study show that there is a positive and significant influence of brand image on repurchase intention. Thus the fourth hypothesis which states that there is a positive influence of brand image on repurchase intention, is accepted.

The Effect of Service Quality Variable on Repurchase Intention

Service quality has a positive effect on repurchase intention, with a positive regression coefficient, which means that the better the quality of service provided to consumers, the higher the repurchase intention. Thus the fifth hypothesis which states that there is a positive effect of service quality on repurchase intention, is accepted.

The Effect of Perceived Risk Variables on Repurchase Intention

The results of the study show that perceived risk has a negative and significant effect on repurchase intention, meaning that the higher the perceived risk of consumers, the lower the repurchase intention will be. Conversely, the lower the risk perceived by consumers will have an impact on increasing repurchase interest. Thus the sixth hypothesis which states that there is a negative effect of perceived risk on repurchase intention, is accepted.

The Effect of Consumer Confidence Variable on Repurchase Intention

The results of the study show that Consumer Trust has a positive and significant effect on Repurchase Intention. That is, the better consumer trust will have a very important role in increasing repurchase interest. Thus the seventh hypothesis which states that there is a positive effect of consumer confidence on repurchase intention, is accepted.

4. CONCLUSION

Based on the research results, several conclusions can be drawn as follows, the results of direct testing between brand image and consumer trust indicate that there is a significant and positive influence. Thus the first hypothesis which states that there is a positive influence of brand image on consumer trust, is accepted. The results of direct testing between service quality on consumer trust indicate that there is a significant and positive influence. Thus the second hypothesis which states that there is a positive effect of service quality on consumer trust, is accepted. The results of direct testing between perceived risk on consumer trust indicate that there is a significant and negative effect. Thus the third hypothesis which states that there is a significant and negative effect of perceived risk on consumer trust, is accepted. The results of direct testing between brand image and repurchase intention show that there is a significant and positive effect. Thus the fourth hypothesis which states that there is a positive effect of brand image on repurchase intention, is accepted. The results of direct testing between service quality on repurchase intention show that there is a significant and positive influence. Thus the fifth hypothesis which states that there is a positive effect of service quality on repurchase intention, is accepted. The results of the direct test between perceived risk on repurchase intention show that there is a significant and negative effect. Thus the sixth hypothesis which states that there is a significant and negative effect of perceived risk on repurchase intention, is accepted. The results of direct testing of consumer confidence on repurchase intention show that there is a significant and positive effect. Thus the seventh hypothesis which states that there is a significant and positive effect of consumer trust on repurchase intention, is accepted.

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