

## THE EFFECT OF NEWS SITE QUALITY, SERVICES, AND TRUST ON BUSINESS INSIGHT SUBSCRIPTION DECISIONS

(CASE STUDY ONLINE PREMIUM NEWS SUBSCRIPTION ON KONTAN  
ECONOMIC AND BUSINESS MEDIA, KOMPAS GRAMEDIA GROUP)

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### Abstract

*The purpose of this research is to test the influences of website design, and e service quality on e trust to impact e purchase decision. Using these variables, the use of these variables is able to solve the problems arising within Business Insight customers. The statement of this problem is how to increase e purchasing decision. The sample size of this research is 100 Business Insight customers. Using the SEM AMOS (Structural Equation Modeling). The results show that website design, and e service quality on e trust to impact e purchase decision. The effect of web design on e trust are significant; the effect of e service quality on e trust are significant; the effect of web design on e purchase decisions are significant; the effect of e service quality on e purchase decisions are significant; the effect of e trust on e purchase decision is significant.*

**Keywords:** Website design, e service quality, e trust, and e purchase decision.

### INTRODUCTION

The crisis is affecting the business continuity of media companies globally (Kilman, 2022). Especially, print media. In his book published by UNESCO, Larry Kilman writes, the Covid-19 pandemic has created a paradoxical crisis, namely a crisis that has not only affected the media business as a company, but has also reduced people's need for media.

Kilman called it a paradox, because on the one hand, people still really need independent media as a trusted source of information, but on the other hand, not many media have succeeded in managing their business in the long term. With poor business management, in the end, print media companies will not survive, so that information that can be relied on for the public is decreasing.

This situation occurs because print media as a company pays less attention to the business side, for example customer relations – which in the business context of print media companies are called readers or customers. Customer relationship is one of the main pillars of business success, in particular, media companies (Osterwalder & Pigneur, 2010).

Over the years, not many independent print media have gone out of their way to develop good networks and connections with their readers, resisting the promotion of cultural participation that could benefit the media itself. In addition, print media is less willing to invest in technology development and is late in innovating (Neuberger & Nuernbergk, 2010; Rosen, 2006).

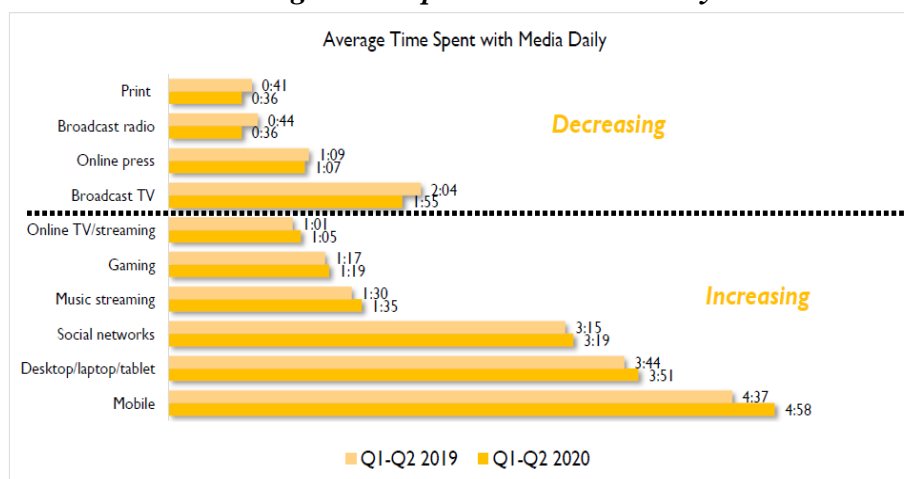
In Indonesia, the crisis is getting worse because it is not matched by high growth in public interest in reading (Hajecki, CJ, 2021). Another factor that has also made the situation even more unfavorable for print media companies is the change in consumer behavior in consuming news content or media products.

Thanks to technological developments, rapid telecommunication infrastructure, and low data package subscription fees, smartphone users are increasing. The price of smart phones is getting more and more affordable. The next impact, the behavior of consumers or readers of print media has changed.

The average Indonesian spends more than five hours on their smartphone. Not only for communicating, smartphones are also used for social media, listening to music, watching movies, playing online games, including reading the news.

It is this lifestyle change that ultimately changes the behavior of readers as consumers of news or media products. The time consuming news for the Indonesian population has also decreased drastically (Hajecki, CJ, 2021), this can be seen from the following survey:

**Figure 1**  
*Average Time Spent with Media Daily*



**Source:** Global Web Index survey, respondents aged 16 - 64 years answered the survey question: "How many hours do you spend on X activities in a day?"

Reuters Institute for the Study of Journalism University of Oxford in his research entitled Reuters Institute Digital News Report 2022, noted, the majority of Indonesian people access news online alias in the network (online) or by 88%. Other sources come from social media as much as 68% and television 57%. Print media is one of the news sources with the smallest portion, namely 17%, down three percent compared to 2021. Meanwhile, according to devices, smartphones are still the most widely used by the public to access news, namely 83%, followed by computers 29%, and tablets 8%.

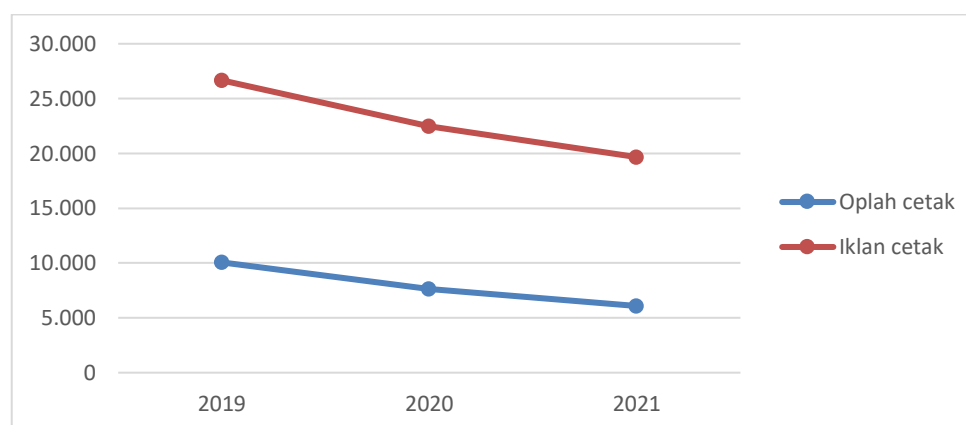
In terms of revenue, globally, for 11 years, from 2009 to 2020, the share of print media revenue from advertising has fallen from 23% to just 6% (Kilman, 2022). Likewise the income of print media companies in Indonesia. In fact, the print media business was hit from two sides, namely a decrease in revenue from advertising and product sales or print sales turnover (Hajecki, 2021).

It is not surprising that in the digital era, print media companies are looking for new alternative sources of income. Various opportunities that can generate new sources of income for print media apart from advertising and sales turnover of printed products, are

also sought. In the context of this study, Kontan print media, one of the media that focuses on economic content under the umbrella of the Kompas Gramedia group.

Kontan is one of the print media business companies in Indonesia which is experiencing a similar situation, namely a decrease in revenue in advertising and the number of printed products sold or sales turnover. The decline in revenue is shown in the following graph.

**Figure 2**  
**Cash Sales and Advertising Turnover Revenue**



**Source:** Kontan 2021 Business Performance Review Document (Million Rupiah)

Under the Kompas Gramedia group, since September 1996, Kontan has published a "tabloid" print media product called Tabloid Kontan which is published once a week. Published for the first time, Tabloid Kontan sells for IDR 2,000 per copy.

*Kontan Tabloid* was born thanks to Jakob Oetama's vision of wanting to provide economic and business media, which not only provides information, but also in-depth analysis, thoroughly examines complex economic issues in a light, popular presentation style, and can be a reference for taking economic steps.

Through this vision, Jakob Oetama explicitly wants to provide a product that can be a source of decision making based on correct information but easy to understand. For ordinary people, economic issues often seem complicated with terms that are not common and difficult to understand because they were not everyday terms at that time or in the 1990s. However, on the business side, the birth of Kontan clearly complements the company's media business portfolio founded by Jakob Oetama (JO) and Petrus Kanisius Ojong (PK Ojong).

From a business standpoint, the JO and PK Ojong companies already have a line of businesses, ranging from the media business, publishing business and bookstores (through the Gramedia group), printing business, hospitality, event organizing, education business, to infrastructure business. Especially in the field of media business, Kompas Gramedia has a fairly complete business, starting from broadcasting media (television and radio), online media (online), and print media.

Especially in print media, Kontan complements the existence of Kompas Daily, Tribune Network (Tribun Network), as well as hundreds of other brands or magazine and tabloid titles, such as Bobo Magazine, National Geographic Indonesia, Nova Tabloid, Hai Magazine, and so on. All of them have a focus on the content production segment with a unique theme and a specific target market.

Kontan as a print media focuses on economic content, namely reviewing macroeconomic and microeconomic themes, for example government policies related to the economy, business companies in various industrial sectors, various content on investment, and so on, including the provision of data that is still related to the economic theme.

Tracing a bit of his journey, after publishing a tabloid format in 1996, Kontan successively launched a new product called the Kontan Special Edition which is published once a month. The Special Edition was first published in 2004 in tabloid format (in terms of product size) in the form of printed products.

Looking at the developments and requests from advertisers, Kontan published a third new product in the form of print products that are published every day, called Kontan Daily. Published for the first time in 2007, Kontan's advertising revenue began to increase dramatically because it was able to accommodate requests for advertising every day. What's interesting, in the same year, Kontan felt the need to immediately execute a shifting strategy or adapt to changes in consumer behavior in accessing news towards digitalization.

Also in 2007, Kontan developed a replica print product in digital format that looks like an e-book called the Kontan E-Paper. This strategy made Kontan the first print media in Indonesia to launch an e-paper format or print products in digital form.

The shifting strategy towards digital continues, so that in 2008 Kontan launched an online site called Kontan.co.id. The Kontan.co.id site is free for readers, while the Kontan E-Paper is the same as the printed format with a subscription package business model.

**Figure 3**  
**Cash Print Turnover and Emergence of New Products and Services**



*Source: Cash Business Plan*

In the years following the launch of the Kontan and Kontan.co.id E-Paper, business development has penetrated into events and training services, as well as media services or media services to meet client needs. So, in 2012, the Kontan Academy and the Kontan Publishing book publishing service appeared in 2016.

In 2017, Kontan is increasingly aware of the need for innovation in content, namely video. Since then, a special video production team was formed with a service called Kontan TV which uses the YouTube platform. Apart from that, the education service for the cartoon character Duitto and its content development, as well as the Press Release website which accommodates press release article submissions from Kontan partner companies, also appeared. Readers can access information from the direct sender – be it a public company, institution, organization, and so on – as a whole in the Press Release's “market place”.

Finally, shifting efforts towards digitization, Kontan launched the Business Insight news site in 2019, which carries exclusive news values, in the form of long news, complete, in-depth information, and has been curated by experienced and competent editors at field. The Business Insight site also carries the value of “reading without being interrupted by ads”. Kontan calls Business Insight “premium news”.

With this value, Kontan hopes that Business Insight will be able to complement Kontan's print product news and E-Paper. Apart from that, Business Insight is also expected to become a new revenue stream for Kontan, which concretely takes the form of digital sales turnover. Kontan's business is classified into two, namely “Media” products and “Beyond Media” services. Media products consist of print and digital products, while services consist of education & learning and media services.

Thus, Business Insight is the newest product for Kontan which brings in revenue in the form of “digital version of sales turnover” and complements Kontan's business plan in the digital category media segment. The decision to give birth to Business Insight was right because in addition to fulfilling the strategy of moving towards digital business, the sales moment was also right in the context of the Covid-19 outbreak.

Since the first plans for a digital news or website project in a subscription format called Business Insight started in 2019, the Covid-19 virus attacked Indonesia, March 2020. Seeing the situation, Business Insight will be launched soon in June 2020, for at least two years, Indonesia has established a policy of social restrictions (social distancing) with the aim of preventing massive transmission of the Covid-19 virus. People are advised to stay at home, wear masks, wash their hands and avoid crowds.

For almost two years, the performance of Business Insight, which started in June 2020, has increased rapidly. This new product is able to provide new income for Kontan with very minimal costs. On average per month in the first year since its launch, Business Insight was able to provide revenue of around IDR 22,084,500 per month for the period July 2020 – July 2021.

In August 2021, Business Insight's revenue even touched IDR 53,289,000. Of course, Business Insight's performance strengthens the revenue of another digital product, namely Kontan E-Paper.

Seeing the potential for Business Insight's performance, Kontan then coined a product bundling marketing strategy. Combining Kontan's Business Insight and E-Paper, Kontan launched Kontan Digital Premium Access (KDPA) where readers also get the benefit of attending events or training for free, plus bonus merchandise. Throughout the 2022 period,

KDPA or bundling between Kontan's E-Paper and Business Insight, is able to provide additional income for Kontan of around Rp. 130 million per month on average.

Based on the situation that hit the print media industry – namely a decrease in sales turnover of print products and advertising revenue –, the strategic concept of Kontan's business plan, both the shifting strategy towards digital and the latest mapping of Kontan's products and services as a business company, as well as the development of the latest digital services in the form of a website in a network (online) with a subscription concept in the form of premium products, the authors are interested in researching Business Insight products and services. Also after looking at the digital subscription business model, performance development, and its role in complementing the Kontan E-Paper so that Kontan's E-Paper and Business Insight bundling named KDPA appears along with its potential for Kontan's business as a company in the long term, this research wants to limit itself to digital Business products Insights.

In addition to E-Paper and the Kontan.co.id website, a subscription-based digital product called Business Insight is the main foundation on which Kontan has succeeded in shifting its sales turnover business which is based on print product subscriptions to the foundation of a digital subscription business model. . The concept of Business Insights as a product is very simple. If a newspaper is a paper platform, Business Insight is an online site that requires readers to have a special tool (device) and an internet connection.

The content of Business Insight articles is curated by Kontan editors who already have a minimum certification from the Press Council with an "intermediate" level status. Fill in different content from news that can be accessed for free at Kontan via Kontan.co.id. News on Business Insight is more in-depth, complete, independent, and exclusive or only exists and can be obtained on Business Insight. Another plus is no ads. The content pages on Business Insight do not publish advertisements from third parties, so readers are not distracted when reading the news site pages.

At the start of its launch, the price for a one-month Business Insight subscription was IDR 10,000. Since January 2022, Business Insight has changed its price with a one-month subscription package of IDR 20,000, a six-month package of IDR 120,000, and a one-year or 12-month package of IDR 240,000. Every reader or consumer who buys a subscription account will get a special account after registering and filling in the data on the prospective customer's registration (registration) form. The account will be automatically deactivated and readers will not be able to access Business Insights if the subscription expires.

This research will focus on customer decisions in subscribing to Business Insight. This research will explore the performance of Business Insight as a premium product with a subscription concept, so it is hoped that the results of this research will be able to contribute to the development of Business Insight in the future.

The selection of the “subscription decision” subject is also based on Business Insight performance data which shows that since its inception in 2020, the number of subscribers has increased. This is interesting because Business Insight is in the Indonesian market where people tend to choose news content from media producers who provide news for free rather

than paying for it. In this phenomenon of paid news, looking at purchasing or subscribing decisions is the focus of this research.

According to Borelli's research (2019), a person's purchasing decision when dealing with online news content products turns out to require strong trust. Not only trust in the quality of content and brands or brands of media companies as content producers, but also the quality of the site as a system and the quality of services provided by content producers on news sites.

Online transactions on the internet occur when prospective buyers or customers have a high sense of trust. In the context of Business Insight, potential customers must have confidence in news content and the Kontan brand. When that trust arises and the confidence of potential buyers or readers is high, then they will decide to buy or subscribe to Business Insight.

Research on Business Insight will describe that the quality of news websites (news website quality) and good services will increase good/positive ratings and consumer confidence in making decisions for online transactions or subscriptions.

*BusinessInsights* is a digital product that is easily accessible to readers through various technological devices, such as computers, tablets, and smartphones. However, an assessment by consumers of Business Insight itself and of Kontan as a brand/brand as an independent media company, will require a process. Consumers or readers need time to develop a strong sense of trust because Business Insight is online.

Unlike the Cash Daily in format or a paper platform that can be held, touched, and taken home, or used for other benefits or uses, Business Insight is "virtual". The shape and nature are different from print media which is in newspaper format with paper material. Thus, in the context of Business Insight, it means that online trust will create a concrete positive value for purchasing decisions. This can be seen from the increase in purchases or the number of subscription transactions or transactions that have occurred online since the first time Business Insight was launched and made accessible to the public.

Consumer ratings of online news sites in subscription form are also influenced by services, in particular online services by Kontan. Service in context product online services, such as Business Insight, focus on solving customer problems. Borrowing a research term in the context of online services, online consumer assessment is an assessment by customers of the superiority of the overall system for the quality of news sites, including the services provided by Kontan as an online producer of Business Insight.

Online consumer ratings are influenced by the quality of news websites (news website quality). The quality of the news site here is the quality of the tools arranged in a capable systemful needs and solve problems faced by customers. News website quality and service in overcoming customer problems need to start with the things a customer needs which will end in an assessment given by the customer himself (Ahmad et al., 2017). Systems that involve consistency in performance in the organization will be able to provide long survival. Therefore, a system must be sensitive to the dependencies that customers have. A customer will provide an objective assessment. Positive ratings from customers are able to provide a high equity for the company going forward (Ganguly et al., 2010).

No matter how good a digital news website system is, usually it still carries risks. Kooli et al, (2018), mentioned in their research, in the context of online sites, the trust factor or in this case e-trust is the main factor for online transactions.

Many previous studies have concluded that e-trust is one of the conditions for the success of a site, for example all sites that provide payment transactions such as e-commerce. The premise of this conclusion arises because at first consumers will hesitate to buy, unless they already have high trust in sellers in cyberspace. In contrast to traditional transactions, digital transactions require higher trust because they are invisible, limitless, and happen every day.

According to Kooli, the success of a digital business or internet business is built on a qualified system and reliable service, so that potential customers are comfortable and confident in executing transactions online (Kooli et al, 2018). Thus, identifying the variables that shape the level of comfort and trust is important and must be done. In addition, it is also important to identify the variables that influence the formation of trust that are correlated with online purchasing decisions.

Service quality on online sites or e-services means the extent to which the site is able to facilitate consumer activities, such as payment activities and access to information on digital website service systems, effective and efficient problem solving, to attractive site designs, as well as news and data content. who can be trusted. In the customer context, how can the service facilitate and make it comfortable in terms of online transactions. It is not surprising that in his research, Ahmad stated, services in the network (online) will be able to increase consumer purchasing decisions online (Ahmat et al, 2018).

The research focus on the decision to subscribe to Business Insight is based on research gaps that emerged from previous research, namely:

1. Ahmad, W. et al (2017), the quality of news sites has a significant positive effect on online purchasing/subscribing decisions, but in Ramadhayanti's (2016) study, the quality of news sites has no significant effect on online purchasing/subscribing decisions;
2. Research by Ramadhayanti (2016) and Kooli et al (2018) concluded that there is a positive influence between trust in purchasing/subscribing decisions online, but Kidane and Sharma (2016) did not show a significant effect of online trust (e-trust) on online purchase/subscription decisions.
3. Ahmad, W. et al (2017) concluded that online service quality or e-service quality has a significant and positive influence on online purchase/subscription decisions, but Asadpoor and Abolfazli (2017) concluded that there is no significant effect between online service quality on purchasing/subscribing decisions online.

**Table 1 Research Gaps**

No	Problems (Relationships between variables)	Gap Research	Writer
1.	News site quality on subscription decisions	a/ Positive and Significant b/ Not significant	a/Ahmad, W. et al (2017) b/Ramadhayanti (2016)



2	Quality of service on subscription decisions	a/ Positive and Significant b/ Not significant	a/Ahmad, W. et al (2017) b/Asadpoor and Abolfazli (2017)
3	Confidence in subscription decisions	a/ Positive and Significant b/ Not significant	a/Ramadhayanti (2016) and Kooli et al (2018) b/Asadpoor and Abolfazli (2017)

Based on this research gap, research on Business Insight tends to support the research of Ahmad, W. et al (2017) which states that the quality of online sites and services has a positive effect on online purchasing/subscribing decisions. The basis of general logic or common sense that is built, among other things, is that the better the quality of news or digital sites that contain news content and Business Insight data, including the better the quality of service to readers or customers, the more trust will increase online. With increased trust, it will ultimately affect online purchase/subscription decisions which result in higher purchase levels.

Therefore, the focus of research on Business Insight will limit itself to the influence of the quality of news / digital sites and the quality of Business Insight's online services on the purchasing decision of prospective customers or the decision to subscribe to Business Insight's premium products. Thus, based on the research gap of previous studies, the researcher is interested in examining "the effect of the quality of digital news sites on the decision to subscribe to Business Insight's premium products online".

This research that focuses on Business Insight seeks to answer the following questions:

1. How does news website quality affect the e-trust of potential Business Insight customers?
2. How does the quality of online services (e-service quality) affect the online trust (e-trust) of Business Insight customers?
3. How does website quality affect the customer's decision to subscribe to Business Insight online?
4. How does online service quality (e-service quality) influence the decision to subscribe to Business Insight customers online?
5. How does e-trust influence the decision to subscribe to Business Insight customers online?

## LITERATURE REVIEW AND MODEL DEVELOPMENT

### The Influence of News Website Quality on Online Trust (E-Trust) and Online Purchase/ Subscription Decisions

News sites are structurally almost similar to other sites or pages on the internet. What makes it different is the content material which must be factual, namely news articles (text), photos, videos, infographics and data, information related to the requirements of the world of journalism.

As a system, a news site that is said to be of good quality must meet two main aspects, namely appearance and functionality. Display is related to site design, while functionality is

closely related to navigation functions (Fernandus and Legowo, 2020).

These two aspects are closely related to the user interface (UI) and user experience (UX). UI/UX in the digital world plays an important role in fulfilling consumer needs and customer satisfaction so that they can influence purchasing decisions, repurchasing, and inviting other parties to join in buying (engagement). Ganguly et al., (2010) showed in their research, the more quality the website, the more it will make online consumers decide to buy.

Previous research has suggested a relationship between site quality and online purchasing decisions, one of which is by Ikhsan et al (2019). In his research, a significant positive effect was found between site quality variables on online purchasing decisions.

Based on the premises mentioned above, the effect of website quality on e-trust and online purchasing decisions is justified by previous research, namely Ganguly et al., (2010); Fernandus and Legowo, (2020); and Ikhsan et al., (2019).

### **The Influence of Online Service Quality (E-Service Quality) on Online Trust (E-Trust) and Online Purchase/Subscription Decisions**

In his research, Ojasalo (2010) states, online service quality or e-service quality is a process of "how far is the difference between reality and consumer expectations for the services they receive and obtain". According to Ahmad (2017), the definition of online service quality in its interactions with news sites is "the extent to which a website facilitates efficient and effective shopping, purchasing and delivery".

Ahmad's explanation is indeed in the context of e-commerce. However, Ahmad's explanation is actually not far from what is meant by the quality of news sites. A good quality site can be interpreted as the ability to meet consumer needs, in this case readers, both in terms of reading comfort, clarity of content and meeting journalistic requirements, as well as security in transactions.

The assessment of the quality of news sites does not only stop at the experience while interacting with the site, but also during (during) and after obtaining the service. In contrast to traditional service systems where the goods/services offered are the ease of obtaining information between consumers and electronic-based service providers (Prianggoro et al., 2019).

News site service quality (e-service quality) is an electronic service that is connected via the internet and can help consumers solve their problems, tasks, or transactions (Ahmad et al., 2017). According to Kotler (2014) if the quality of service perceived by consumers is in accordance with what is expected, then the perceived quality is good and satisfying. For this reason, online services are the determining factor in whether consumers' needs are met and satisfied or not.

Not surprisingly, in his research, Ahmad (2017) stated, the higher the e-service quality, the higher the online purchase decision. Thus, based on these premises, the effect of e-service quality on e-trust and online subscription decisions is justified by Ahmad et al.'s research, (2017).

### **The Effect of Online Trust (E-Trust) on Online Purchase/Subscription Decisions**

Meryana (2015) stated that Trust is an intangible characteristic that allows customers to buy goods or services with the confidence that what is promised will be delivered. In the Indonesian translation, trust is an invisible characteristic, allowing consumers to buy products and services with confidence that what is promised will be fulfilled.

*Trust* or trust is a catalyst in various transactions between sellers and buyers so that consumer satisfaction can be realized as expected (Lita and Aulya, 2019). Mahliza, (2020) defines trust as the willingness to make himself sensitive to the actions taken by people he trusts based on a sense of trust and responsibility.

Consumer trust is basically a form of consumer support for efforts to get everything they want. Through trust, a consumer will provide support for purchasing decisions online.

Analysis of consumer trust will provide an overview of all forms of activity or activities carried out, so that consumers really believe that the decisions they make are the best. Kooli (2018) states that e-trust is able to increase purchasing decisions online.

There are several benefits of a belief according to Morgan and Hunt (1994). These benefits include: (1) Trust can increase marketers trying to maintain good relations that have been established by working together with trading partners; (2) Trust becomes the basis for rejecting short-term choices and is more directed towards long-term benefits as expected. Prabowo et al., (2014) showed that the higher the e-trust, the higher the online purchase decision.

E-Trust is important because logically consumers have a higher level of perceived risk than non-online transactions in terms of sending, paying and personal information. Therefore, online consumers will only transact with service businesses they trust. So that consumers believe that the online news site in question will not make them lose. Consumers will not feel comfortable and have no intention of shopping on these online sites. Hidayat (2021) states, the higher the e-trust, the higher the online purchase decision.

The description above shows that the effect of e-trust on online subscription decisions is justified by previous research, namely Prabowo et al., (2014) and Kooli et al., (2018).

### **Theoretical Framework**

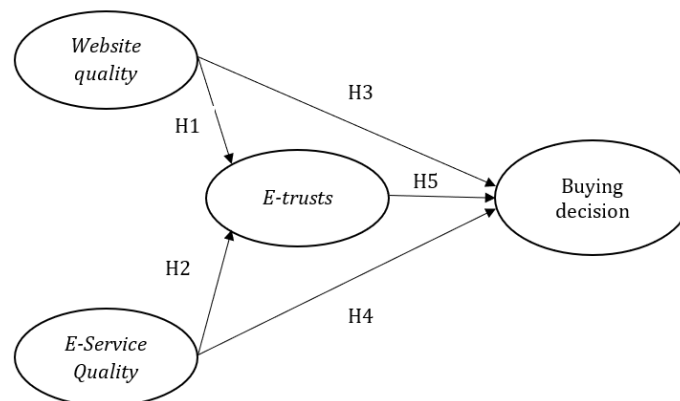
This study aims to determine the effect of website quality and e-service quality on Business Insight purchase/subscription decisions by mediating trust online (e-trust).

The first step of the research will be to collect supporting theories and journals regarding the variables to be studied. After collecting theories and journals, then determine the hypothesis to be tested.

The next stage is to determine the indicators that will be the main component in making the questionnaire. Questionnaires will be distributed to the sample that has been determined.

The research framework is structured as follows:

**Figure 4**  
**Research Framework**



The research framework shows that online purchase/subscription decisions are the dependent variable which is influenced by two independent variables, namely website quality and e-service quality. This hypothesis shows that the higher the website quality and e-service quality, the higher or increase the purchase decision.

This study adds e-trust as an intervening variable, where e-trust indicates the mediation of website quality and e-service quality on online purchasing/subscribing decisions. In Figure 2.1 it is explained, high quality websites and qualified and excellent online service quality supported by a strong sense of trust from consumers in subscribing online are able to influence purchasing decisions/subscribing online.

Based on the research framework above, the research hypothesis can be formulated as follows:

- H1:** News site quality (website quality) has a positive effect on online trust (e-trust).
- H2:** Online Service Quality (e-service quality) has a positive effect on Online Trust (e-trust).
- H3:** News Site Quality (website quality) has a positive effect on Online Purchase/Subscription Decisions.
- H4:** Online Service Quality (e-service quality) has a positive effect on Online Purchase/Subscription Decisions.
- H5:** Online Trust (e-trust) has a positive effect on Online Purchase/Subscription Decisions.

## METHOD

The sample of this research is Business Insight customers, a total of 100 respondents. SEM AMOS, was used to analyze the data. The results of the analysis show that the quality of news sites and the quality of online services have a significant effect on online trust in increasing online subscription decisions.

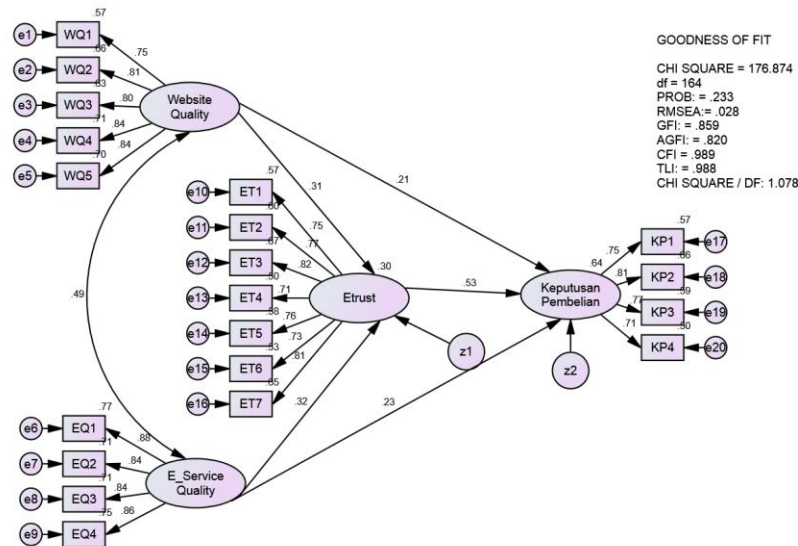
## RESULTS AND DISCUSSION

### Structural Equation Modeling Analysis

The next analysis is the full model Structural Equation Model (SEM) analysis, after analyzing the level of unidimensionality of the indicators forming latent variables tested by confirmatory factor analysis. Analysis of the results of data processing at the full model SEM

stage is carried out by conducting suitability tests and statistical tests. The results of data processing for the full SEM model analysis are shown in Figure 5 and Table 2 as follows.

**Figure 5**  
**Test result Structural Equation Model (SEM)**



Testing the model hypothesis shows that this model is in accordance with the data or fit to the data used in the study as shown in the following table:

**Table 2**  
**Model Feasibility Test Results**  
**Structural Equation Model (SEM)**

Goodness of Fit Index	Cut-off Value	Analysis Results	Model Evaluation
Chi-Square	Small (< 192,339)	176,874	Good
probability	≥0.05	0.233	Good
RMSEA	≤0.08	0.028	Good
GFI	≥0.90	0.859	marginal
AGFI	≥0.90	0.820	marginal
TLI	≥0.95	0.989	Good
CFI	≥0.95	0.988	Good

Source: Processed research data

Based on table 2 above, the use of the theoretical framework in the model corresponds to the actual reality, where a probability value of 0.060 indicates a good model evaluation.

For statistical tests on the relationship between variables which will later be used as a basis for answering the research hypotheses that have been proposed. The statistical test of the results of processing with SEM was carried out by looking at the level of significance of the relationship between variables which was shown through the Probability (p) and Critical Ratio (CR) values of each relationship between variables. The statistical testing process is shown in table 3 as follows.

**Table 3**  
**Standardized Regression Weight**

			Estimates
Etrust	<---	Website_Quality	0.312
Etrust	<---	E_Service_Quality	0.32
Buying decision	<---	Website_Quality	0.213
Buying decision	<---	E_Service_Quality	0.225
Buying decision	<---	Etrust	0.529
WQ5	<---	Website_Quality	0.836
WQ4	<---	Website_Quality	0.841
WQ3	<---	Website_Quality	0.796
WQ2	<---	Website_Quality	0.812
WQ1	<---	Website_Quality	0.754
EQ4	<---	E_Service_Quality	0.865
EQ3	<---	E_Service_Quality	0.842
EQ2	<---	E_Service_Quality	0.843
EQ1	<---	E_Service_Quality	0.875
ET7	<---	Etrust	0.805
ET6	<---	Etrust	0.73
ET5	<---	Etrust	0.759
ET4	<---	Etrust	0.707
ET3	<---	Etrust	0.819
ET2	<---	Etrust	0.774
ET1	<---	Etrust	0.753
KP1	<---	Buying decision	0.753
KP2	<---	Buying decision	0.813
KP3	<---	Buying decision	0.768
KP4	<---	Buying decision	0.709

### Hypothesis test

After all the assumptions can be fulfilled, then the hypothesis testing will be carried out as proposed in the previous chapter. Testing the 5 hypotheses of this study was carried out based on the Critical Ratio (CR) value of a causality relationship from the results of SEM processing as shown in table 4 below.

**Table 4**

*Regression Weight Structural Equational Model*

			Estimates	SE	CR	P
Etrust	<---	Website_Quality	0.31	0.117	2,658	0.008
Etrust	<---	E_Service_Quality	0.292	0.105	2,769	0.006
Buying decision	<---	Website_Quality	0.188	0.091	2,064	0.039
Buying decision	<---	E_Service_Quality	0.182	0.083	2,202	0.028
Buying decision	<---	Etrust	0.471	0.104	4,516	***

From the test results it was found that all CR values were above 1.96 or with a probability smaller than 0.05. Thus all hypotheses are accepted.

### 1. Hypothesis Testing 1

From the calculation results obtained from the CR, the variable quality of news sites on online trust is 2.658 and with a probability value of 0.008. Probability value = 0.008 < 0.05, indicating that the quality of news sites has an influence on online trust. Thus it can be concluded that H1 is accepted.

### 2. Hypothesis Testing 2

From the calculation results obtained from the CR variable online service quality to online trust is 2.769 and with a probability value of 0.006. Probability value = 0.006 < 0.05, indicating that online service quality has an influence on online trust. Thus it can be concluded that H2 is accepted.

### 3. Hypothesis Testing 3

From the calculation results obtained from the CR, the variable quality of news sites on online subscription decisions is 2.064 and with a probability value of 0.039. Probability value = 0.039 < 0.05, indicating that the quality of news sites has an influence on online subscription decisions. Thus it can be concluded that H3 is accepted.

### 4. Hypothesis Testing 4

From the calculation results obtained from the CR variable online service quality on online subscription decisions is 2.202 and with a probability value of 0.028. Probability value = 0.028 < 0.05, indicating that online service quality has an influence on online subscription decisions. Thus it can be concluded that H4 is accepted.

### 5. Hypothesis Testing 5

From the calculation results obtained from the CR online trust variable for online subscription decisions is 4.516 and with a probability value of 0.000. Probability value =

0.000 <0.05, indicating that online trust has an influence on online subscription decisions. Thus, it can be concluded that H5 is accepted.

The results of this study indicate that the quality of a good news site from Business Insight will increase online trust. That is, the better the technical, functional and design quality of a website, the higher the level of customer trust in the company. This is important because consumers do not directly interact with the company (business insight), so the website is one of the intermediaries that acts as a liaison between potential consumers or consumers and the company. Thus, to be able to instill trust in the minds of consumers, companies must be able to manage their websites in such a way that consumers believe that the e-commerce company is a credible company. The results of this study support the research Ganguly et al., (2010); Fernandus and Legowo, (2020); and Ikhsan et al., (2019).

The results of this study indicate that good online service quality from Business Insight will increase online trust, meaning that there is a positive relationship between online service quality and online trust. Thus consumers who believe in the company will depend on themselves because there is a guarantee of good service quality, conversely consumers who do not trust the company will not depend on themselves because there is no guarantee of good service quality; even consumers will recommend others about this. The results of this study support the research Ahmad et al., (2017).

The results of this study indicate that the quality of a good news site from Business Insight will increase online subscription decisions, meaning that the level of design quality of a website, both from a technical point of view, the placement of images, or the color of a website, either directly or indirectly will influence consumer perceptions of the company, where, this will have an impact on the level of consumer confidence in business insight. Consequently, the high or low level of online trust in business insight will determine the high or low of consumer decisions to subscribe online to Business Insight. The results of this study support the research Ahmad et al., (2017).

The results of this study indicate that good online service quality from Business Insight will increase online subscription decisions, meaning that online service quality positively influences online subscription decisions through online trust, where the level of customer trust in business insight can be influenced and determined by how well the quality of online services provided by business insights. The better the quality of online services provided, the higher the level of online trust in business insight. This is also important because the level of online trust in business insight will determine whether customers decide to subscribe to online business insight. The results of this study support the research Ahmad et al., (2017).

The results of this study indicate that good online trust from Business Insight will increase online subscription decisions, meaning that online trust positively influences business insight online subscription decisions. This means that the more consumers believe in business insight, the greater the decision to subscribe online by consumers. The results of this study support the research of Ramadhayanti (2016) and Kooli et al (2018).



## **CLOSING**

### **Conclusion**

This study aims to analyze the effect of news site quality and online service quality on online trust in increasing online subscription decisions. The conclusions conveyed are:

1. The quality of news sites and the quality of online services affect online trust. In this study, the biggest contribution is the quality of online services, the quality of online services is the dominant variable affecting online trust.
2. The quality of news sites, online service quality and online trust influence online subscription decisions. In this study, the biggest contribution is online trust. Online trust is the dominant variable influencing online subscription decisions.
3. Online trust is able to mediate the influence of news site quality and online service quality on online subscription decisions.
4. Research models about The influence of news site quality and online service quality on online trust in increasing online subscription decisions deserves to be studied with a fit model according to SEM.

### **Theoretical Implications**

The online trust variable needs to be maintained, because it is the most dominant variable, while the news site quality and online service quality variables need to be improved. The results of this study reinforce the results of previous studies conducted by: Ganguly et al., (2010); Fernandus and Legowo, (2020); Ikhsan et al., (2019); Ahmad et al., (2017); Ramadhayanti (2016) and Kooli et al (2018) which show results that the quality of news sites and the quality of online services affect online trust in increasing online subscription decisions.

### **Managerial Implications**

Based on the results of data analysis, it was found that the quality of news sites and the quality of online services are two variables that positively influence online subscription decisions on business insight, both directly and indirectly (through online trust). These results enrich the literature in the field of e-commerce regarding the importance of the quality of news sites and the quality of online services in encouraging consumer desires to decide to subscribe online. In addition, e-commerce companies must improve the quality of their website designs by periodically upgrading the system and design of a website with the aim that the communication relationship between the company or the seller and the customer becomes smoother and is not constrained.

Some research limitations that can be drawn from this study are as follows:

1. The limitations of this study's modeling come from the results of the squared multiple correlation showing a magnitude of 0.30 for online trust; and 0.64 for online subscriptions. This informs the suboptimal antecedent variables of these endogenous variables. The optimal size should be above 0.70.
2. This research also has limitations that cannot be explored or reached, namely related to problems: cost, time, and place.

3. The results of this study cannot be generalized to other cases outside the object of this study, namely: *Business Insights*.

The results of this study and the limitations found in the research can be used as a source of ideas for the development of this research in the future, so the suggested research expansion of this research is to add independent variables that influence online subscription decisions. The suggested variables are: community effect, experiential marketing and customer delight and so on.

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