



## Rumah.com: The Impact of Convenience, Brand Image, and Trust Towards Purchase Intention

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### ABSTRACT

The purpose of this study is to explore the factors of Convenience, Brand Image and Trust towards customer's online purchase intention through Rumah.com's website. A sample of 195 individuals residing within the Jabodetabek region of Indonesia participated in this empirical study. This study utilized questionnaires as the main data gathering instrument and a non-probability convenience sampling. A multivariate analysis method of Partial Least Square-Structural Equation Modeling (PLS-SEM) was used to validate the measurement model as well as to test the relationships in the structural model. Results revealed that Trust and Brand Image have more influence in online Purchase Intention, whereas Convenience was not proven to be significantly influential. The outcome in this study suggests that when it comes to luxury purchase, as with the case of property buying, customers are more concerned with the perception of Trust and Brand Image of the company, therefore monitoring a positive brand image and maintaining the trust of customers by consistently meeting expectations is a prerequisite to achieving a higher Purchase Intention among customers.

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## 1. Introduction

Before the substantial presence of the Internet and property portals, the only avenue to gain information on properties was through a real estate agent. Nowadays, through a simple mouse click, customers can access vast property related information that were exclusive to agents back in the days. As an example, Rumah.com is a notable company in Indonesia that has made its mark within the nation's property industry. However, the advent of the COVID-19 pandemic has created damaging effects on various businesses across the globe, and the property industry has taken a pretty severe beating. As a stakeholder within the property industry, Rumah.com is unfavorably affected by the entire phenomenon. The adverse impact of the pandemic has weakened the community's purchasing power towards property purchases which in turn causes a domino effect seen in the drop of prices in properties which only further exacerbates the dwindling performance of the property industry. The more recent problem faced by Rumah.com is the significant drop in monthly website traffic. From 2018 through 2019, Rumah.com experienced an explosion of an additional ten thousand monthly visitors, granted, ever since then, there has been a significant drop of monthly visitors as seen on Table 1 below:

**Table 1**  
Estimated Website Monthly Visitors

Year	Monthly Visitor
2018	2,653,000
2019	2,663,000
2020	325,000
2021	409,000

Source: Umbelina (2019)[1] and <http://www.siteworthtraffic.com/>

On the bright side, the number of estimated monthly visitors for 2021 seems to be slightly on the rise and the expectation is that the trend would continue upwards as the year goes by. Admittedly, there is a substantial gap in incoming monthly visitors from the years prior to 2020 and Rumah.com has a long way to go in order to get back to where they stood. The nosedive in the general market demand for properties caused by the pandemic is beyond Rumah.com's control. But surely, there are certain other factors that affect the likelihood for potential customers to utilize Rumah.com to conduct property related transactions. An initial survey was then conducted to examine the factors that could potentially affect a customer's purchase intention through Rumah.com and there were three key variables in common among the survey results namely "Convenience", Image ("Brand Image") and "Trust" which will then be the three variables used in this study tested against the dependent variable of customer's purchase intention.

## 2. Literature Review and Hypothesis Development

### 2.1 Purchase Intention

As one of the key indicators to learn customer's cognitive behaviors, the variable *purchase intention* is defined as "a consumer's conscious plan to make an effort to purchase a product" (Elseidi & El-Baz, 2016, p. 270).[2] Likewise, according to Haque et al (2015) *purchase intention* is defined as the willingness and decision made by a customer to purchase a certain product or service.[3] Referring to the online portal sphere, *purchase intention* is then described as the customer's desire to purchase or rent properties through the portal website or app. Park and Kim (2015) theorized that consumer behavior could usually be predicted based on their intentions, thus, rendering it an important indicator for companies to recognize the tendency and possibilities for customers to buy their services or products.[4] Past literature has also indicated that *purchase*



*intention* may be used as the main predictor of online customer purchase behavior as there are many theories that have reviewed and predicted human behavior in several contexts (Pena-Garcia et al, 2020).[5]

## 2.2 Convenience

The concept of *convenience* was first introduced by Melvin T. Copeland in 1923 where the definition of it has since evolved over time. Cho and Saygnov (2015) refer to *convenience* as a concept of time-saving and time-buying where it is defined as the ease of use and access to online marketplace platforms which could be reflected in the form of less energy and time spent when shopping online.[6] On the other hand, referring to Duarte et al (2018), *convenience* is defined as the time, costs, and effort that a customer has to put forward to get access to goods and services in a retail environment where the value of convenience positively correlates to the customer's ability to save effort and time.[7] Additionally, Duarte et al. (2018) proposed a model consisting of seven dimensions of online *convenience* that will aid in understanding the customer's perceptions.[7] However, given the nature of Rumah.com's website platform where it serves only as a property portal where no actual sales transactions would occur within the website itself, some dimensions will be eliminated for the purpose of this study. Notably, only the dimensions *Access Convenience*, *Search Convenience*, *Evaluation Convenience* and *Attentiveness Convenience* would be considered.

Chua et al (2020) found in their research of the Airbnb app that users are more likely to use the Airbnb platform if they find it convenient to use.[8] Similarly, Marza et al (2019), Djan and Adawiyah (2020) and Duarte et al (2018) dwelled on the concept of convenience and share similar findings in which results demonstrated that *convenience* has a positive influence on online *purchase intention* in an e-commerce setting.[9][10][7] That said, it is hypothesized:

**H<sub>1</sub> : The variable *convenience* has a positive effect on *purchase intention***

## 2.3 Brand Image

*Brand Image* has been revealed to play an important role during the customer's process of decision making; it is explained as the customer's objective or subjective representation of a brand, as reflected by the brand's associations implanted in a customer's memory (Yeh, 2015).[11] To elaborate, Kotler and Keller (2016) defined *brand image* as the customer's emotional and/or rational perception of a particular brand where emphasis is placed on the importance of *brand image* within the service industry where a customer would evaluate a brand's performance based on the services and products they have experienced.[12] As a matter of fact, Elseidi and El-Baz (2016) demonstrated that *brand image* serves as a mediator when looking at the connection between normative interpersonal influences and luxury item *purchase intention*. [2]

Past studies investigating the effects of *brand image* on online customer behavior like in Lien et al (2015), Charo et al (2015) along with Elseidi and El-Baz (2016) concurred that *brand image* is considered to be a key factor that plays a positive pivotal role in influencing online *purchase intention*. [13][14][2] Based on the results of previous research of *brand image* and its effects on *purchase intention* aforementioned above, a second hypothesis for this study can be developed as follows:

**H<sub>2</sub> : The variable *brand image* has a positive effect on *purchase intention***

## 2.4 Trust

Regarded as being central to the seller-buyer relationship, *trust* refers to the optimistic believes on dependability as well as reliability of a particular person or object which is built when the service provider's integrity and reliability are able to foster a sense of confidence within the customer's eyes (Lien et al, 2015).[13] By the same token, Pappas (2018) defined *trust* as the customer's beliefs, perceptions and issues towards an online vendor particularly those offering personalized online services.[15] Ha et al (2019) also reiterates that the lack of *trust* has been proven to be one of the main reasons that prevent customers from deciding to shop online, indicating that no online transactions could be carried out if *trust* is not built.[16] Concurring with other researchers, Marza et al (2019) also highlighted the lack of *trust* as one of the root causes for a customer's lack of involvement in online purchases - reemphasizing the importance of customer *trust* in online vendors as a vital determinant in online *purchase intention*. [9] On this account, Chen and Chou as cited in Ha et al, (2019) concluded that *trust* between the customers and the online vendor is the foundation for internet shopping. [16]

As indicated by Oliveira et al (2017), there are three dimensions to measure customer *trust* in e-commerce: *Competence*, *Integrity*, and *Benevolence*. [17] Outcomes from Cho & Sagynov (2015), Ha et al (2019), Pappas (2018) and Al-Debei et al (2015) confirm the significance of *trust* in positively affecting customer behavior and their online *purchase intentions*. [6][16][15][18] Consequently, based on considerations derived from earlier studies regarding the effects of *trust* on *purchase intention*, the third and final hypothesis will be established in the following manner:

**H<sub>3</sub> : The variable *trust* has a positive effect on *purchase intention***

## 3. Research Method

The primary data collection instrument utilized was in the form of an online questionnaire which was filled out by as many as 195 respondents in total. To be more specific, Hair et al (2017a) in their book recommended sample sizes for studies analyzed using a PLS-SEM program. [19] Following that rule of thumb, with a total of three independent variables involved in this study, to achieve a statistical power of 80% and to detect at least 0.10 R<sup>2</sup> with a probability of error of 5% - in order to ensure reliability of the data, a minimum sample size of 124 participants would be required for the purposes of this study. As such, the final sample size of 195 respondents would be deemed sufficient as it has met the required number of samples indicated.

The target population are any Indonesian individuals with an internet connection who are able to access Rumah.com's website during the months of April and May of 2021 and is residing within the Jabodetabek area. The particular sampling technique that will be utilized would be in the form of *convenience sampling* where data will be drawn from conveniently available individuals within the target population.

The 7-point *Likert Scale* measurement method would be applied which requires respondents to determine the degree of approval or disagreement they have regarding a series of statements for each questionnaire item, where 1 = strongly disagree, 2 = disagree, 3 = slightly disagree, 4 = neutral, 5 = slightly agree, 6 = agree, and 7 = strongly agree. The questionnaire items for the construct of *Convenience* were adapted from Duarte et al (2018), for the construct of *Brand Image*, items were adapted from Hanaysha (2016), as for *Trust*, questionnaire items were adapted from Palvia (2009) and finally for *Purchase Intention*, questionnaire items were adapted from Wu and Chang (2016). [7][20][21][22]

Data generated from the survey will then be compiled and categorized to further be interpreted using the SmartPLS



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(v3.3.3) software to unravel significant relationships between the variables in question using the *Partial Least Square - Structural Equation Model (PLS-SEM)* data analysis method.

## 4. Results and Discussion

### 4.1 Profile of Respondents

Based on the statistics gathered, respondents were almost equally dispersed among the genders with 51.30% of respondents identifying themselves as “Male” and the other 48.70% being “Female”. Most respondents fall into the “26-49” age group (50.30%), followed by “50-65” at 39%. As many as 122 respondents (62.60%) were currently “Employed” while 44 respondents (22.50%) fell in the “Other” category which consist of those identifying as “Entrepreneurs”, “Housewives” or “Freelance Worker” to name a few. Every respondent is allowed to identify themselves as multiple categories in terms of “Current Status” as they see fit. The group of those who identify as a “Homeowner/Landlord” seem to dominate with 102 respondents (52.30%) and is closely followed by the “Future Home Buyer” group which consisted of 84 respondents (43.10%).

According to the statistics gathered as a result of the questionnaire, Rumah123.com is the most commonly used property portal website among the respondents with 48.70% of the total respondents identifying as a user of Rumah123.com’s services, Rumah.com came in second place with 39%. It is important to note that each respondent was allowed to choose multiple property portals that they have used and among them 128 respondents reported that they use only a single property portal, while the rest claimed to have used multiple property portal websites (67 respondents) as illustrated on Table 2 below:

**Table 2**  
Property Portal User Profile

Category	No. of Respondents	Percentage
Single site users	128	65.64%
Multiple site users	67	34.36%
<b>Total</b>	<b>195</b>	<b>100.00%</b>

Source: Data Compiled

### 4.2 Measurement Model (Outer Model) Evaluation

#### a. Assessment of Reliability

In testing the consistency of the questionnaire items, the reliability measurement is done through inspection of the *Composite Reliability (CR)* value of each item. A construct will be deemed reliable only if the CR value is  $\geq 0.70$  (Hair et al, 2017a).[19] All higher order and lower order constructs in the model produce a CR value above the 0.70 threshold indicating that each variable passes the reliability assessment.

#### b. Assessment of Validity

The second step of the outer model assessment involves the assessment of validity of the structural model. In evaluating the indicator’s validity, both the Convergent Validity and Discriminant Validity will be examined. Put succinctly, Convergent Validity is supported only when each item has an *Average Variance Extracted (AVE)* of 0.50 or higher along with an *outer loading* value above 0.70 (Hair et al, 2018).[23]

As illustrated on Table 3 below, each construct produces a satisfactory AVE value all falling above 0.50, this conveys that each construct explains more than half of the variance of its items. While looking at the *outer loading* of each item, each of them surpasses the minimum threshold of 0.70. Having said that, each item and dimension has passed the convergent validity and reliability testing demonstrated by the fact that each construct has fulfilled the requirements of both CR and AVE.

**Table 3**  
Assessment of Research Constructs

Construct & Item	Outer Loading
<b>Convenience (CON) - AVE = 0.799, CR = 0.941</b>	
<i>Access Convenience (AC) - AVE = 0.710, CR = 0.907</i>	
AC1 I am able to browse through the website anytime I want.	0.861
AC2 The website is always accessible.	0.869
AC3 I could access the website wherever I am.	0.853
AC4 It is easy to contact customer support should I need it.	0.784
<i>Search Convenience (SC) - AVE = 0.718, CR = 0.910</i>	
SC1 It is easy to find the website.	0.787
SC2 I could find the information I needed to make a purchase decision from the website.	0.837
SC3 It is easy to navigate around the website.	0.893
SC4 The website provides adequate useful information.	0.868
<i>Evaluation Convenience (EC) - AVE = 0.735, CR = 0.893</i>	
EC1 There is sufficient information to identify different listings.	0.816
EC3 Both text and graphics are available on the listing.	0.853
EC4 Product specifications are easy to understand.	0.900
<i>Attentiveness Convenience (ATC) - AVE = 0.781, CR = 0.934</i>	



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ATC1	I am able to receive personalized attention from Rumah.com	0.907
ATC2	There is a message feature for customer questions or comments.	0.856
ATC3	I received personal emails directly from an employee regarding my concerns or questions.	0.894
ATC4	Employees are available for customer support in case I need them.	0.877
<b>Brand Image (BI) - AVE = 0.785, CR = 0.936</b>		
BI1	The Rumah.com brand gives a different positive impression.	0.905
BI2	The brand served what was promised to me.	0.908
BI4	The brand is aligned with the company's image.	0.899
BI5	The employees working with the brand are able to build a close relationship with the customers.	0.828
<b>Trust (TRU) - AVE = 0.897, CR = 0.963</b>		
<i>Competence (C) - AVE = 0.775, CR = 0.911</i>		
C2	I believe Rumah.com has the ability to handle sales transactions online.	0.809
C3	I believe Rumah.com to be reliable.	0.897
C4	I believe Rumah.com is technologically competent to deliver its promises made to the customers.	0.93
<i>Integrity (I) - AVE = 0.867, CR = 0.951</i>		
I1	I believe that Rumah.com is honest to its customers.	0.946
I2	I believe that Rumah.com would honor its commitments.	0.951
I3	I find Rumah.com to be a trustworthy property portal	0.895
<i>Benevolence (B) - AVE = 0.839, CR = 0.954</i>		
B1	If I need help, I believe Rumah.com would do their best to help me.	0.923
B2	I believe that Rumah.com would act in my best interest (customer first attitude).	0.925
B3	I value the trustworthy characteristic of Rumah.com	0.927
B4	I believe Rumah.com is concerned about its customers' opinions about the company.	0.888
<b>Purchase Intention (PI) - AVE = 0.804, CR = 0.954</b>		
COP	I will consider making a purchase through Rumah.com in the future.	0.914
POP	It is likely that I will make a purchase through Rumah.com in the future.	0.928
WOP	I am willing to make a purchase through Rumah.com	0.913
ROR	I would encourage others to purchase through Rumah.com	0.901
IS	I will try to find more information regarding Rumah.com and its services.	0.825

Source: *SmartPLS 3.3.3*

An additional form of test will be conducted to check the discriminant validity of the model. One approach to assess the discriminant validity is through the Fornell-Larcker Criterion. The AVE of each construct in the model should be higher than that of the highest squared correlation with the rest of the other constructs. [19] The result of the Fornell-Larcker Criterion test is displayed on Table 4 below:

**Table 4**  
Discriminant Validity

	AC**	ATC**	B**	BI	C**	CON*	EC**	I**	PI	SC**	TRU*
AC**	0.842										
ATC**	0.648	0.884									
B**	0.679	0.729	0.916								
BI	0.653	0.792	0.782	0.886							
C**	0.685	0.706	0.820	0.760	0.88						
CON*	***	***	0.784	0.816	0.783	0.894					
EC**	0.722	0.728	0.682	0.719	0.685	***	0.857				
I**	0.656	0.694	0.870	0.768	0.854	0.762	0.679	0.931			
PI	0.583	0.733	0.806	0.808	0.763	0.740	0.620	0.788	0.897		
SC**	0.761	0.747	0.706	0.743	0.719	***	0.793	0.695	0.690	0.847	
TRU*	0.710	0.750	***	0.813	***	0.819	0.718	***	0.831	0.744	0.947

Note: \*(Higher order construct), \*\*(Lower order construct), \*\*\*(cannot establish discriminant validity between LOC and HOC)

Source: *SmartPLS 3.3.3*



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Table 4 assures that all variables involved in the structural model are in fact acceptably distinct from one another as all of the resulting values produced from the Fornell-Larcker Criterion test fulfill the requirements of discriminant validity.

#### 4.2 Structural Model (Inner Model) Evaluation

After the reliability and validity have been demonstrated and results indicate satisfactory quality, the next step is to evaluate any hypothesized relationships through assessment of the inner model. The inner model will reveal any relationships and its estimated strength among constructs that make up the entire structural model used in the study (Hair et al, 2017a).[19]

The Variance Influence Factor (VIF) of the inner model will firstly be used to test any collinearity among the indicators. As noted by Hair et al. (2018), any VIF values of 5 or above indicate a critical collinearity issue.[23] Evidently, Table 5 demonstrates that none of the inner VIF values of each independent variable score above the threshold of 5. Suffice to say, there is no high correlation between each variable and there will be no need for removal of any of these variables from the structural model.

**Table 5**  
Collinearity

Independent Variable	Inner VIF <5
<i>Convenience</i>	3.810
<i>Brand Image</i>	3.703
<i>Trust</i>	3.744

Source: *SmartPLS 3.3.3*

Additionally, the Coefficient of Determination Test was also conducted to measure the R<sup>2</sup> value of the model. The R<sup>2</sup> measures the model's predictive accuracy by measuring the combined effects of the independent variables on the dependent variable.[19] The dependent variable of *Purchase Intention* has an R<sup>2</sup> value of 0.743 indicating that the independent variables of *Convenience*, *Brand Image* and *Trust* were only able to explain 74.3% of *Purchase Intention*, while the remaining 25.7% is explained by other variables outside of this study.

To evaluate the effect size of each path model, the f<sup>2</sup> test will be conducted. Generally, the cutoff values of f<sup>2</sup> are 0.02, 0.15 and 0.35 which represent "small", "medium", and "large" effects respectively - while any values below 0.20 indicates "no effect" (Hair et al, 2017b).[24]

As distinctly shown in Table 6 below, the variable *Convenience* has a very low f<sup>2</sup> value of 0 meaning that this particular variable has "no effect" where if it were completely omitted, there will be no significant effect on the model. Next, the variable *Brand Image* shows an f<sup>2</sup> value of 0.158 indicating that *Brand Image* has a "medium" effect. Finally, the variable *Trust* has an f<sup>2</sup> value of 0.274 meaning that it has a "medium" effect as well. In this regard, both the variables *Brand Image* and *Trust* seem to possess a medium contribution in explaining the variable *Purchase Intention* whereas the variable *Convenience* has no contribution whatsoever.

**Table 6**  
F-Square Test

Variable	f <sup>2</sup> value
<i>Convenience</i>	0.000
<i>Brand Image</i>	0.158
<i>Trust</i>	0.274

Source: *SmartPLS 3.3.3*

Next, each hypothesis will be tested by means of evaluation of the Path Coefficient and p-value. This particular study utilizes a "One-Tailed Test" with a significance level of 0.05. The one-tailed test will be able to provide the ability to detect any possibilities of a relationship between constructs particularly in terms of the direction of the relationship (e.g. positive or negative).

**Table 7**  
Hypothesis Test

Hypothesis	Path Coefficient	p-value (<0.05)	Conclusion
<b>H<sub>1</sub>:</b> <i>Convenience</i> has a positive effect on <i>Purchase Intention</i>	0.002	0.487	Not Supported
<b>H<sub>2</sub>:</b> <i>Brand Image</i> has a positive effect on <i>Purchase Intention</i>	0.388	0.001	Supported
<b>H<sub>3</sub>:</b> <i>Trust</i> has a positive effect on <i>Purchase Intention</i>	0.514	0.000	Supported

Source: *SmartPLS 3.3.3*

As illustrated in Table 7, there is enough evidence to support the second and third hypothesized statement but not the first. Out of all the proposed factors affecting *Purchase Intention*, *Trust* has the strongest influence on *Purchase Intention* with a Path Coefficient value of 0.514 and followed by *Brand Image* with a Path Coefficient of 0.388, meanwhile, *Convenience* presents the weakest influence.

#### 4.3 Discussion

In line with the discussed literature review earlier, the empirical findings do support the validity of the second and third hypothesized statement in this study, herein being that the variable *Brand Image* and *Trust* has positive effects on *Purchase Intention*. However, that is not the case with the first hypothesized statement.

The first hypothesis **H<sub>1</sub>** is rejected as it does not have enough evidence to support it with the p-value (0.487) sitting way above the threshold value (0.05). Additionally, this hypothesis only holds a path coefficient of a mere 0.002 indicating a very



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weak relationship not significant enough to be considered. In previous studies, *Convenience* was found to have significant positive effects on *Purchase Intention* as in the case of Chua et al. (2020), Duarte et al. (2018), Djan and Adawiyah (2020), as well as Marza et al. (2019). [8][7][10][9] Unfortunately, the same could not be said when it comes to this study. Yet, it should be stressed that all of these past researchers were not studying the *Purchase Intention* of properties which are deemed to be a luxury purchase, rather, they simply focused on online shopping dealing with smaller transactions in general. That said, this poses the question on whether or not the fact that properties are considered luxury items have an effect on whether the *Convenience* aspect of buying online plays a role in determining one's *Purchase Intention*.

Data analysis revealed that there is enough evidence to support the second hypothesized statement  $H_2$  which proclaims that *Brand Image* has a positive effect on *Purchase Intention*. With a satisfactory p-value of 0.001, well above the threshold value (0.05), the second hypothesis is proven to be true. Moreover, the path coefficient of 0.388 indicates the existence of a positive relationship with *Purchase Intention*.

As already proven in previous studies, *Brand Image* is shown to have positive effects on *Purchase Intention* in multiple occasions and settings. Lien et al. (2015) found that *Brand Image* is a key factor positively influencing *Purchase Intention* when it comes to online hotel booking. [13] Many other studies also share the same conclusion as seen in Charo et al. (2015) and Elseidi and El-Bax (2016) to name a few. [14][2] It can also be noted that among the rest of the independent variables in this study, *Brand Image* poses the second highest influence on *Purchase Intention*.

The final hypothesized statement  $H_3$  of this study set out to see whether *Trust* has a positive effect on *Purchase Intention*. This statement is proven to be accurate as the p-value of 0.000 provides adequate evidence to support the hypothesis. Further supplementing the evidence, a path coefficient of 0.514 represents the strongest positive relationship with *Purchase Intention* among all the other paths existing within the model.

In congruence with previous studies that have also proven this hypothesis to be true as seen on Ha et al. (2019) where it was revealed that *Trust* significantly impacts customer's online *Purchase Intention*, [16] as well as in Pappas (2018) which verified that a high level of trust promotes the belief in a trustworthy service offered which in turn would improve *Purchase Intention*. [15] Together with findings from Cho and Sagynov (2015) and Al-Debei et al. (2015) to name a few, the hypothesis that *Trust* has a positive impact on *Purchase Intention* is supported. [6][18] It is also worth highlighting that in this particular case, *Trust* dominates the rest of the independent variables in influencing *Purchase Intention*.

## 5. Conclusion

The objective of this study was to investigate the effects of factors such as *Convenience*, *Brand Image* and *Trust* on *Purchase Intention*. Based on the results of the data analysis elaborated earlier, it can be inferred that:

- a. Convenience does not have a significant positive influence on *Purchase Intention*.
- b. Brand Image does have a significant positive influence on *Purchase Intention*.
- c. Trust does have a significant positive influence on *Purchase Intention*.

All things considered, the study also unveiled the fact that some customers are multiple users of different property portal websites. Rumah.com should then capitalize on ways to maintain loyalty by offering promotions or by setting itself apart from competitors to gain a competitive edge. Brand loyalty however, was not explored in this particular study, though, it should be considered for future research.

To make note of the respondent's profile, 43.10% identified as a "future home buyer", this statement underlines the fact that this group resonates with the profile of Rumah.com's potential buyer and as such, Rumah.com should further target this particular group to improve upon its market share. Coupled with the 50.30% of respondents falling under the 26-49 age group, which would roughly be classified as the "millennial" group who are highly interconnected online, securing this particular demographic group could be the breakthrough that Rumah.com needs to secure a bigger slice of the market share and enhance purchase intention within its current and future customers.

Nonetheless, this study is inseparable from limitations as it primarily focused only on three independent variables while not considering other possible important variables and aspects of customer behavior. For one, this study utilized a *convenience sampling* method which introduced the possibility of a bias due to over or under representation of the population as respondents were pulled only from those residing within the Jabodetabek region. Thus, a suggested expansion for future research would be to acquire samples through the *purposive sampling* method while expanding the sampling pool to include non Jabodetabek areas such as Surabaya, Bandung, and Bali to attain a more accurate representation of Rumah.com's customers.

Next, the questionnaire failed to capture additional background information from the respondents that might prove to be useful. Further research needs to consider collecting additional information such as income, monthly expenditures, educational backgrounds and frequency of website visits. Third, inclusivity needs to be improved as this study solely focused on the website aspects of Rumah.com. There is room to further broaden the scope of the study by also including the Mobile App users. Finally, only about three fourths of the scope of factors influencing online *Purchase Intention* of property were explored, those of which seem to concentrate mostly on the marketing aspects, thus, further research needs to address these additional constructs of customer behavior that was not yet considered in this study.

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