

# A THIRD-ORDER FORMATIVE MODEL: AN EMPIRICAL INSIGHT FROM SME'S WEBSITE INTERFACE QUALITY IN WEST SUMATERA, INDONESIA

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## ABSTRACT

E-commerce has created an idiosyncratic role for Small Medium Enterprises (SMEs) in order to pursue the global market. While the perceived advantage to maximize the potential of E-commerce, SME's innovation in adopting e-commerce through website remains constant in developing countries. The main impetus of this study is to analyze the effect of the website interface quality and online trust toward website revisit intention in West Sumatera, Indonesia. This present study proposed a comprehensive model of website revisit intention through a third-order level of multidimensional construct using first-order reflective, second and third-order formative. Website interface quality was formed by four dimensions, which are information quality, system quality, service quality, and design quality. Each of dimensions consists of two elements, including content, communication, ease of management, accessibility and speed, customization, emotion, clarity of layout, and usability respectively. Subsequently, online trust also measured by five dimensions including perceived ease of use, perceived usefulness, privacy and security, perceived enjoyment of technology, and company competence. Data were collected using a questionnaire survey from 135 customers of the SME's embroidery in West Sumatera. Non-probability sampling was employed by convenience sampling technique during data collection. The result of this study revealed that both of hypotheses proposed were accepted. Empirical findings reported that website interface quality has a significant effect on online trust which in turn leads to website revisit intention. The afterward research will provide a valuable insight for further research and practical implication. Consequently, there is a need for more efforts on increasing SME's awareness to transform their way in doing business by website usage.

**Keywords:** *SME's innovation, website interface quality, online trust, website revisit intention, third order level, reflective, formative*

## 1. INTRODUCTION

Regarding the improvement and advancement of Information Technology (IT), internet has become an important tool to create business opportunities [1]. Specifically, the internet as a medium of IT innovation changed the way individual consumer traits related to purchasing behavior in the shopping environment [2]. In 2016, The Association of Internet Service Providers (APJII) in Indonesia announced that Indonesia's internet penetration has now reached 34.1 percent of the population or 88 million internet users [3]. Interestingly, current data from [4] also showed that Indonesian users not only used internet platform as social media tools but also

as a platform for SMEs in doing the transaction to support their business activity, called e-commerce. Reference [5] defined e-commerce from a business process perspective as the technology application on the automation form of business transactions and workflow.

Growing number of internet and smartphone users surely boost e-commerce industry in Indonesia. The rising number of internet users in Indonesia was estimated to grow from 104.2 million people in 2016 to 144.2 million people in 2021 [6]. This emerging phenomenon in line with the estimation of Indonesian E-commerce Association [7], regarding the number of 10 million Indonesian

online shoppers in 2016, implied that e-commerce earnings should be expected more than double to IDR 20 million in 2017.

The impact of e-commerce can be seen in every sphere of business life. In regarding this, the website is a gateway to bridge the interaction between firm and customer through online mode [8]. As a matter of fact, World Wide Web being a popular communication tool which altered how to read books, watches movies, sends a message disseminates information or access knowledge, and search for something to buy. Besides individual customers, SMEs or small business also developed a website in the level of sophistication and relevance by register a URL to provide access for visitors globally [9].

References [10], [11] and [12] argued that the adoption of e-commerce websites also had a tremendous effect for SMEs both in developed and developing countries. According to reference [13] results from e-commerce adoption on large firms are not likely to be generalizable to SMEs in developing countries because of many of characteristics between small and large firms.

The novelty of this research consistent with the study of [14], which argued that the study of e-commerce adoption in small firms was not as much as large firms in developing countries. However, Indonesia as one of developing countries Thus, the present study investigated e-commerce website adoption in West Sumatera Indonesia, especially in SMEs creative industries.

References [15] and [16] suggested that although the role of website usage on creative industries is vital, the study of this topic pertaining on creative industries is still rare whereas, Indonesia's creative economy is the important sector in supporting tourism industry [17]. SMEs in West Sumatera were chosen due to being one of the most famous embroidery sectors in Indonesia. SME's embroidery as a part of supporting tourism industry in Indonesia need to improve the website quality more attractive in order to fully export needed and reach the target market abroad.

In the light of this research, reference [18] argued that Indonesia's embroidery is one of the most popular products of SMEs creative industry which provide a valuable foundation to promote the richness of cultural heritage. Due to their exotic qualities, this product can fetch a premium price when sold abroad to foreign tourists. To reach out the global customers, SMEs creative industry has to

improve their marketing process by developing an attractive website [19].

Notwithstanding, because the nature of the transaction online which sellers and buyers have contact directly, many factors being consideration of consumer interest to make purchases through the website. Consistent with [20], [21], [22], [23], and [24], the website adoption is influenced by many determinants, while the issue of trust being the most pivotal factor especially when it is associated with the user's participation to revisit it.

Reference [25] proposed that a signaling theory may provide an online seller to use websites in signaling the quality of a product, while the website evaluation literature explains the website quality assessment. The lack of information quality affects the web users' intention to continue their internet usage. According to [26] and [27], web users may feel give up due to technical problems when searching information (e.g. blank pages, slow download, and low data quality as well as bad usability).

There are several factors that affect the qualities of successful websites, consist of quality information, system quality, service quality, and design quality [28]. The research on the determinants of website quality in this study is a comprehensive model of elaboration results from the proposed theory of Information System Success Model developed by Delone and McLean, Technology Acceptance Model (TAM) proposed by Davis, and the initial determinant of trust by Djahantighi & Fakar. The prevalence of information, system reliability, service response speed and aesthetic look of the website can affect consumer confidence in the website. Online trust becomes a major challenge faced by e-commerce website adoption in Indonesia as well as other countries [29].

The motivation of this study is encouraged by the desire to know the influence of visitor perception on website interface quality which includes information quality, system quality, service quality, and design quality to online trust. The ability of SMEs website interface quality in improving the online trust of visitors to the website can be an evaluation for the leaders of the company to improve the quality of the website. Increased website revisit intention will have an impact on the company's marketing development in developing countries.

Much prior research on SMEs website adoption in developing countries was written [29]. The

uniqueness of this study derived from the real phenomenon of Indonesia as one of the developing countries. Indonesian SME's website adoption still in initial stages and tend to dominance as static websites. This SME's situation is still lagging behind, comparing with the developed countries [30]. Thus, in the rapid changes of marketing ways for supporting tourism industry, SMEs in Indonesia have to build an appropriate website to expand their businesses. The previously aforesaid studies concentrated most on the SME's website adoption, while less focus on the determinant the post-adoption of SMEs website usage. However, reference [31] have argued the contributing factors in influence the successful of Information System (IS). Therefore, this research have stressed on the determinant of website revisit intention through a comprehensive model. There has not been an empirical study on the website revisit intention in SMEs creative industry, specifically in developing countries such as Indonesia.

Consumer confidence will appear when the user feels the quality of the website display can make it easier to make transactions, useful in terms of efficiency and effectiveness, security and comfort in transactions, and reflects the company's good reputation. All these forms of belief will encourage the user's intention to revisit website when searching for information about embroidery products to be purchased in the future. Consequently, this study aims to analyze the influence of website interface quality toward online trust and leads to website revisit intention.

## 2. THEORETICAL FRAMEWORK

### 2.1 Website

Website is the source of information in the digital world. Many organizations have tried to organize the internet to enlarge their businesses. Website content is one of the most critically issues for organizations that want to increase the profits by encouraging their services or products in a competitive and limited market. Customer satisfaction and website content are strongly connected. A study on consumers' preferences regarding shopping on internet showed that the content of a website influences consumers' shopping patterns [32]. Consumers' perceptions about internet retailers are mainly constructed upon their interactions with the retailers' websites [33].

### 2.2 Website Interface Quality

Reference [34] found that when deciding on a suitable website platform, the two most important things are good interface design and recommendations from friends. According to [1], [35], [36], [37], and [38]. The growth of interest shown in study focuses on the user interface, not only in the argument of usability but also in the quality of websites. In line with [39], [40], and [41], the study shows that website quality and user experience are just as important as content. Reference [39] indicated that a website's success may not necessarily depend simply on its content and that technological features may give significantly to its popularity.

The importance of website quality interface content is a main issue that examined in this study. A formal definition of content preparation was first recommended by reference [42]. The term consists of aspects such as what information requires to be selected, how information should be stored and organized, how information can be retrieved and how information should be presented. For example, the website should present clear and appropriate information because customers will be able to compare information that has been showed via different media [43].

Only a few of studies in academic literature have explicitly examined organizations website issues. Reference [44] indicated that website success is significantly affected with website delay, navigation, information interactivity and responsiveness. Reference [32] found that that only three dimensions (informational fit-to-task, transaction capability and response time) were significantly effects of shopper satisfaction.

Content regarding organizational environment is also important. Based on [45], indicates that product information and site design are important to build a satisfying customer experience. Reference [46] bring out the research about what information is essential for online shopping. A tourism website information research [47] and a case study of culture website content [48] also listed factors that are important in website content design. Reference [49] used the previous studies to find what content of e-business websites should have, paying attention to previous studies on website content. Reference [50] explained that the information displayed on the website must be accurate, informative, up-to-date and relevant to the customers' requirements. Reference [51] assessed the quality factors of trade show websites. System quality, information quality, service quality and

relationship quality were evaluated by determining their impact on attendees' satisfaction with the trade show website.

Reference [28] indicated some factors influencing website interface quality. They divided the variable into four dimension, (1) information quality, (2) system quality, (3) service quality, and (4) design quality. The website should specify what information the site should present to the customers. Previous researchers found that a main purpose of organizational website is to give information for prospects, customer and other stakeholders [52]. Organizational websites are naturally at ease with general information about the organization, trade or application that related with news and product information. Reference [53] argued that the need to maximize product information was explained as one of the main purposes related to e-commerce, while [44] found that the content of organizational websites to be a significant variable of the websites' success.

### 2.3 Online Trust

Trust is defined as element of a business relationship that finds out the intensity to which buyers and sellers feel they can rely on the integrity of the promise presented by the other [54]. In contrast, trust is characterized by uncertainty, vulnerability and dependence. These characteristics are replicated in an online transaction, where buyers cannot see the seller directly and personally, physically check the products or collect the products upon payment. The expectation of getting the right delivery is based on belief in the business technical competence, good experience and relationship with the online retailer. The social exchange theory views that citizen's form exchange correlation on the basis of trust. In addition, consumers usually perceive higher risk and disadvantages compared to a conventional shopping environment which is caused by space, virtual username and lack of rules. Therefore, trust is the first condition to consumers' e-commerce participation to fulfill [55].

In the same way, online trust is more become importance since trust is crucial for the growth of e-commerce [56]. It is showed that in the digital world, the issue of trust gets exaggerated and this highlights the significance of online trust [57]. Reference [24] stated that online trust is one of the key barriers to sellers successive on the internet medium. A need of trust, can relate to attract customers to access the website on the internet.

There are several elements of website interface quality. We adopted four dimensions of website interface quality by [28]. They separated the variable into four dimensions, (1) information quality, (2) system quality, (3) service quality, and (4) design quality. The study of [58] indicated that the variation in the trust for eBay sellers can be explained by website quality. It showed that sellers with a high quality of the website are all perceived to be trustworthy, compared with the sellers with a poor quality of the website. Reference [59] also found that website quality has significant effect to trust. They found that website quality can relate with perceiving of trust to buy online (e-trust). They showed that the good quality of a website is possible to have high trusting values about the web retailer's integrity, benevolence, and competence, and will build up a consumers' willingness to depend on the retailers' website [60]. Therefore, authors proposed this hypothesis: H1: Website interface quality positively influence toward online trust.

### 2.4 Website Revisit Intention

The knowledge how the mechanism of online shopping and the behavior of the virtual customer is the main concern issue for sellers challenging in the fast growth for e-marketplace. The more the seller is competent of bringing to mind about the customer's trust the more willing is the customer to buy from an online market [61]. A number of studies like [62] and [63] have exposed that raise in customer trust on the online seller increases purchase intention and website revisit intention [61].

Studies by [60] and [64] proposed that it has been confirmed that online customers' purchase intention is positively related to trusting beliefs. Reference [65] declared that online initial trust has a positive effect on purchase intention. Trust would relate customer's intention to purchase a product from an online seller. Reference [66] found that lack of trust is one of the most often reasons for customers not purchasing from online sellers. They also showed that trust in the e-commerce retailer affected customers' perceived risk of the transaction, the usefulness of the Website and perceived ease of use with the customers' intention to buy and visit the website.

The increasing of visitor's trust on the website will encourage the intention to revisit it. Therefore, authors proposed this hypothesis: H2: Online trust positively influence toward website revisit intention.

### 3. RELATED WORK

The development of e-commerce in Indonesia over the last five years has been influenced by few structural changes in the business. The innovation in smartphone industries which are providing the availability of low cost devices have been significant influencing the larger of population to access the e-commerce in Indonesia. Furthermore, [67] identified that the alternatives of the payments system are also allowed the growth of customer using online marketplace for their daily routine, because this is facilitated the transaction between customer (buyers) and sellers (SMEs). Because of this phenomenon, the SMEs should pay attention for e-commerce as one way to build strong relationship with customer. For example the SMEs should create an attractive website that can gain customer interests, such as provide the detail of information that related with the customer needs, colorful and creative website design, as well as high security system.

The importance of website quality was explained by [28]. They used DEMANTEL method to analyze the critical factors influencing the quality of blog interfaces in Taiwan. This study aims to identify key causal factors and influencing factors, as well as indicate which factors are most causal for bloggers and developers should focus on improving the quality effectiveness of the website interface. The results of this study showed that eight factors influenced the website interface (content, communication, ease of manage, accessibility and speed, customization, emotion, clarity of layout, and usability). It is divided into two groups; causal and influence categorizes, and these groups affected each other for the assessment of the quality of a website.

Reference [68] from University of Palermo, Italy conducted the survey to examine the website quality in the Italian wine industries. The survey was carried out through two stages, which took 245 wineries to capture information and characteristics of managerial through email or meet directly. Secondly, 104 valid questionnaires were obtained and only 84 wineries used the website. Then 84 wineries were analyzed using the WAI (Web

Assessment Index) and linked to internal business factors. The results of this study showed that e-commerce website quality level higher than e-marketing website, and business income has a positive influence on website quality.

In line with earlier study, this study suggested some of the ways how customer and SMEs relationship through online repurchase intention. One of the most important key finding of this study is how to manage customer trust. Based on this research, website interface quality including information quality, system quality, service quality and design quality can increase the online customer trust. It will affect and encourage online customer revisit intention. This suggests that SMEs in Indonesia should develop, maintain, and update the website constantly to make it a safe and reliable place to access.

Second, the SMEs need to understand how trust in SMEs is developed. Usually, the impact of the trust in SMEs as sellers on the website revisit intention was by the website interface quality. The more credible knowledge of products and services information that was provided, it will raise the positive image of the SMEs and it will persuade customer to visit the website in the future.

### 4. FRAMEWORK

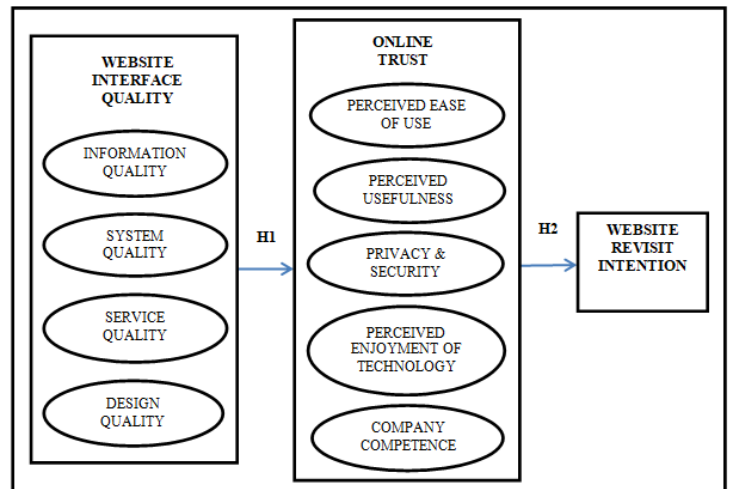


Figure 1. Proposed Conceptual Model

**5. METHOD**

Primary empirical data for the study were collected by conducting a field survey using structured questionnaire. The study population included customers of SME’s embroidery website, who were located in West Sumatera, Indonesia. Data were collected from 135 online users and non-probability sampling technique, called convenience sampling was used. An explanatory research as a type of quantitative research was conducted to test hypotheses.

Multidimensional of reflective and formative constructs are measured by multiple-item scales and indicators were adapted from the previous works of literature. Items used to measure website interface quality were adapted from [28], and items used to measure online trust were from [24]. Furthermore, revisit web site intention was adapted from [69].

All constructs organized a five-point Likert-type scale that ranged from ‘1-strongly disagree’ to ‘5-strongly agree’. For the statistical analysis, descriptive statistics of respondent characteristics were used to provide the respondent’s profile. The Structural Equation Modeling (SEM) was also employed with smartPLS software to analyze the hypotheses relationships among the latent variables in the study. SmartPLS is typically recommended

because it is powerful to handle formative construct and complicated model [70].

**6. RESULT AND DISCUSSION**

The remaining of the paper is organized as follows: the next section explains the result of respondent characteristics as well as measurement model testing. Subsequently, we analyze the hypotheses testing through bootstrapping process. Finally, the discussion of these results will be explained.

**6.1 Demographic Profile of Respondents**

The survey method was used for collecting the data to test the research model. All participants were website visitors selected randomly from companies and public sectors. The questionnaire was administered by meeting the respondents on a one-to-one and were asked to circle the response which best described their level of agreement with the statements. The results that show the description of respondents based on gender, age, work, education, income, frequency visit, last visit, last transaction, and product are given in the following table.

*Table 1. Characteristics of Respondents*

Characteristics of Respondents		Frequency	Percentage
Gender	Male	27	20%
	Female	108	80%
Age	17-20 years	14	10,4%
	20-30 years	46	34,1%
	31-40 years	26	19,3%
	41-50 years	32	23,7%
	> 50 years	17	12,6%
Work	Students	43	31,9%
	Civil servants/Soldiers/Police	29	21,5%
	Entrepreneur	44	32,6%
	Farmers/Fishermen	2	1,5%
	Not yet working	16	11,9%
	Others	1	0,7%
Education	elementary school	-	-
	Finished junior high school	3	2,2%
	Finished high school	71	52,6%
	Diploma (3- Year Diploma)	13	9,6%
	Undergraduated (S1)	43	31,9%
	Graduated (S2/S3)	5	3,7%

Income	Less than Rp. 2.000.000	55	40,7%
	Rp. 2.000.000 - Rp. 4.000.000	30	22,2%
	Rp. 4.000.000 - Rp. 6.000.000	26	19,3%
	Rp. 6.000.000 - Rp. 8.000.000	5	3,7%
	More than Rp. 8.000.000	19	14,1%
Frequency visit	Once a month	93	68,9%
	2 – 3 a month	5	3,7%
	More than 4 times a month	37	27,4%
Last visit	Less than 3 months ago	91	67,4%
	3 to 6 months ago	5	3,7%
	7 to 9 months ago	5	3,7%
	10 to 12 months ago	1	0,7%
	More than a year ago	33	24,5%
Last Transaction	Less than 3 months ago	34	25,2%
	3 to 6 months ago	4	3,0%
	7 to 9 months ago	1	0,7%
	10 to 12 months ago	1	0,7%
	More than a year ago	1	0,7%
	Never	94	69,6%
Product	Clothes	25	18,5%
	Kebaya	5	3,7%
	Shawl	1	0,7%
	Hijab	4	3,0%
	Mukena	2	1,5%
	Bed linen	1	0,7%
	Others	97	71,9%

Source: Primary Data (2017)

Table 1 summarized the demographic characteristics of the respondents. Of 135 respondents, gender is dominated by female respondents as much as 80 percent, this is reasonable because the products sold or promoted on the website are handicraft products that are generally favored by women, such as kebaya, hijab, shawl and so forth. Visitors to the site are dominated by the age of 20 to 30 years, the majority high school educated 52,6 percent and 31,9 percent scholars, indicating that they are young and have a decent income. Purchased products usually have a relatively affordable price such as clothes.

Visitors to this site are dominated by new visitors, with frequent visits once a month and their visit less than three months ago. This is because of the majority of SME's embroidery in West Sumatera had launched their website recently (approximately since 2 years ago) and not yet known to consumers. In addition, visitors generally still look around the products offered and have not made a transaction. It can be seen from the table that 69.6 percent of visitors never make transactions. Few visitors had transactions on the company's website were predicted due to the products displayed on the website does not include the price of the product.

Due to the online transaction mode, visitors are more likely to see directly the products they want to buy, because they may ensure the quality of pictures content that displayed on the website meet their expectation. Moreover, visitors provide suggestions for more product views, using a well-known endorser, who can give icons to their craft products.

## 6.2 The Assessment of Measurement Model

According to reference [71], researchers have to employ convergent validity, discriminant validity, and criterion validity as different construct validity types to ensure the best result of the measurement model. Based on the conceptual framework that has been discussed earlier in the literature review, this study uses multidimensional construct of first-order reflective, second and third-order formative. It means that there are two types of measurement scale of SEM-PLS in this study; including reflective and formative. The construct validity of first-order reflective constructs was assessed by convergent validity and discriminant validity, while there is no need to run indicator reliability, internal consistency reliability, and discriminant validity for a second and third-order formative measurement scale.

In line with [72], if formative indicators exist in the model, validity and reliability should not be examined due to outer loading, composite reliability, and the square root of Average Variance Extracted (AVE) are meaningless for uncorrelated measures of latent variables. Nevertheless, the assessment of formative construct should be examined by collinearity test and assess the significance of the outer weight through bootstrapping process [70].

Convergent validity is used to determine the validity of each correlation between the indicator and its latent construct. Convergent validity is high if the outer loading scores above 0.70 [73]. The indicator with loading less than 0.70 is dropped from the analysis and should be re-estimated. Besides outer loading, AVE is the degree to which a latent construct explains the variance of its indicators [70]. In this study, AVE and outer loading from initial study to re-estimation generated as part of convergent validity output are presented in Table 2.

The outer loading value of each indicator at the initial study shows an invalid result. 4 invalid

indicators (PEOU1, PEOU5, PEOU6, and PU1) had an outer loading value below 0.50. All of these indicators deleted and the data is re-run to the re-estimate 2. From the result of the second re-estimated test, all indicators have outer loading value above 0.50. However, the value of AVE is less than the value as the rule of thumb 0.50. According to reference [74], the authors then raised the default loading values until the required AVE and loading values were met at the third re-estimated. Hence, it indicates the final score of AVE and outer loading to be an adequate representation of convergent validity.

Furthermore, discriminant validity was identified by comparing the square root of AVE for a given construct with the correlations of any other constructs. Discriminant validity is accepted when the square roots of the AVEs in the diagonal line are higher than others in the corresponding row and column in the model [75]. Table 3 presents the diagonal of the AVEs score in the correlation matrix (in bold) to be greater than the others, indicating that discriminant validity to be adequate at the first-order level in this research.

Table 2. Convergent Validity

	INITIAL OUTER LOADING	INITIAL AVE	OUTER LOADING RE-ESTIMATED	AVE RE-ESTIMATED 1	OUTER LOADING RE-ESTIMATED 2	AVE RE-ESTIMATED 2	OUTER LOADING RE-ESTIMATED 3	AVE RE-ESTIMATED 3
ACC1	0.522189	0.609500	0.521900	0.609480	0.520643	0.609471	0.521130	0.609480
ACC2	0.889725		0.889260		0.890185		0.890036	
ACC3	0.874189		0.874802		0.874593		0.874471	
COL1	0.686054	0.577696	0.687298	0.577631	0.686385	0.577685	0.686416	0.577684
COL2	0.808543		0.808585		0.809061		0.809046	
COL3	0.716659		0.716056		0.715883		0.715870	
COL4	0.820228		0.819513		0.820089		0.820087	
COMC1	0.846783	0.722197	0.847636	0.722181	0.847652	0.722156	0.847545	0.722163
COMC2	0.854952		0.854103		0.854704		0.854698	
COMC3	0.847706		0.847683		0.847016		0.847141	
COMPT1	0.847702	0.712588	0.848173	0.712608	0.849065	0.712747	0.849384	0.712777
COMPT2	0.867149		0.866641		0.867936		0.867972	
COMPT3	0.816834		0.816921		0.814873		0.814556	
CONT1	0.656182	0.506574	0.654492	0.506456	0.656286	0.506555	0.656354	0.506557
CONT2	0.620997		0.620516		0.624252		0.624404	
CONT3	0.812498		0.813083		0.810977		0.810864	
CONT4	0.741572		0.742509		0.740361		0.740302	
CUST1	0.869685	0.583250	0.868428	0.583174	0.868077	0.583187	0.868065	0.583184
CUST2	0.811918		0.810312		0.811343		0.811194	
CUST3	0.578090		0.582022		0.581143		0.581359	



	INITIAL OUTER LOADING	INITIAL AVE	OUTER LOADING RE-ESTIMATED	AVE RE-ESTIMATED 1	OUTER LOADING RE-ESTIMATED 2	AVE RE-ESTIMATED 2	OUTER LOADING RE-ESTIMATED 3	AVE RE-ESTIMATED 3
EASE1	0.854432	0.588402	0.852710	0.588095	0.852518	0.588314	0.852380	0.588264
EASE2	0.848238		0.845692		0.846978		0.846621	
EASE3	0.561823		0.567429		0.566378		0.566987	
EM1	0.668684	0.607815	0.667356	0.607883	0.669293	0.607778	0.669087	0.607789
EM2	0.847959		0.847433		0.847307		0.847196	
EM3	0.844534		0.845226		0.844189		0.844315	
EM4	0.742865		0.744054		0.743354		0.743554	
ENJ1	0.854711	0.753303	0.856032	0.753807	0.858777	0.754011	0.859178	0.754056
ENJ2	0.899217		0.896144		0.894808		0.894491	
ENJ3	0.848991		0.851795		0.850796		0.850804	
PEOU1	<b>0.484823</b>	0.319074	<b>Deleted</b>	0.468524	<b>Deleted</b>	0.582956	<b>Deleted</b>	0.582412
PEOU2	0.630636		0.617185		0.694587		0.693179	
PEOU3	0.620674		0.644076		0.730934		0.729692	
PEOU4	0.744849		0.780488		0.810306		0.810315	
PEOU5	<b>-0.196848</b>		<b>Deleted</b>		<b>Deleted</b>		<b>Deleted</b>	
PEOU6	<b>-0.327237</b>		<b>Deleted</b>		<b>Deleted</b>		<b>Deleted</b>	
PEOU7	0.738414		0.774774		0.811487		0.812459	
PEOU8	0.537316		<b>0.580889</b>		<b>Deleted</b>		<b>Deleted</b>	
PRIV1	0.573806	0.472291	0.574788	0.472465	0.566707	0.492492	0.579575	0.517789
PRIV10	0.758640		0.760550		0.764819		0.764778	
PRIV11	0.507936		<b>0.508650</b>		<b>Deleted</b>		<b>Deleted</b>	
PRIV12	0.568855		0.567888		<b>0.558007</b>		<b>Deleted</b>	
PRIV2	0.728092		0.727730		0.726765		0.732068	
PRIV3	0.629757		0.628417		0.625770		0.638985	
PRIV4	0.631741		0.634413		0.626539		0.627233	
PRIV5	0.769361		0.770161		0.766528		0.778361	
PRIV6	0.774689		0.772621		0.780968		0.769817	
PRIV7	0.690074		0.689473		0.692336		0.699987	
PRIV8	0.790640		0.789059		0.797680		0.795780	
PRIV9	0.749621		0.751320		0.757960		0.773134	
PU1	<b>0.496937</b>	0.558895	<b>Deleted</b>	0.765649	<b>Deleted</b>	0.766826	<b>Deleted</b>	0.766788
PU2	0.882043		0.909472		0.902275		0.902546	
PU3	0.807303		0.839141		0.848264		0.847931	
REVISIT1	0.910546	0.856289	0.910535	0.856289	0.910968	0.856278	0.911033	0.856276
REVISIT2	0.942379		0.942361		0.942151		0.942096	
REVISIT3	0.922873		0.922903		0.922672		0.922659	
USA1	0.855238	0.801810	0.855318	0.801817	0.855311	0.801816	0.855459	0.801829
USA2	0.930824		0.930759		0.930871		0.930791	
USA3	0.898645		0.898649		0.898537		0.898502	

Table 3. Discriminant Validity

	ACC	COL	COMC	COMPT	CONT	CUST	EM	ENJ	EASE	PEOU	PPS	PU	RE-VISIT	USA
ACC	<b>0,781</b>													
COL	0,410	<b>0,760</b>												
COMC	0,413	0,238	<b>0,850</b>											
COMPT	0,315	0,412	0,232	<b>0,844</b>										
CONT	0,231	0,349	0,346	0,307	<b>0,712</b>									
CUST	0,632	0,415	0,351	0,402	0,349	<b>0,764</b>								
EM	0,464	0,488	0,310	0,329	0,423	0,527	<b>0,780</b>							
ENJ	0,205	0,329	0,141	0,318	0,286	0,368	0,453	<b>0,868</b>						
EASE	0,317	0,314	0,089	0,171	0,222	0,268	0,287	0,512	<b>0,767</b>					
PEOU	0,277	0,483	0,111	0,387	0,168	0,297	0,262	0,557	0,498	<b>0,763</b>				
PPS	0,350	0,239	0,345	0,297	0,293	0,424	0,353	0,508	0,305	0,346	<b>0,720</b>			
PU	0,441	0,463	0,206	0,434	0,292	0,470	0,426	0,435	0,257	0,452	0,443	<b>0,876</b>		
REVISIT	0,258	0,255	0,392	0,616	0,411	0,331	0,267	0,334	0,051	0,178	0,231	0,352	<b>0,925</b>	
USA	0,310	0,402	0,104	0,312	0,097	0,332	0,386	0,465	0,474	0,565	0,409	0,410	0,154	<b>0,895</b>

Another criterion in assessing the outer model is reliability in order to test the internal consistency of measurement. Using smartPLS 2.0 M3, composite reliability scores for the constructs was also determined using rule of thumb 0.7 (Nunnally's benchmark) for the reliability measurement [70]. As exhibited in Table 4, all elements were at the adequate scores of composite reliability.

Table 4. Reliability

	Composite Reliability
ACCESS	0.816821
CLARITY	0.844719
COMMUN	0.886332
COMPT	0.881513
CONTENT	0.802496
CUSTOM	0.803415
EMOTION	0.859982
ENJOY	0.901898
EOM	0.806087

	Composite Reliability
PEOU	0.847405
PPS	0.914019
PU	0.867891
REVISIT INTENT	0.947006
USABILITY	0.923804

Due to this study use second and third-order level formative, the significance and relevance of the formative indicators were performed by a bootstrapping procedure. According to [70], when the size of the t-value empirically is above 1.96, it assumed that the path indicators is significantly valid at a significance level of 5% ( $\alpha = 0.05$ ; two-tailed test). However, outer weights in formative measurement model should be analyzed only if collinearity is not at a critical level (i.e., VIF  $\geq 5$ ). As displayed in Table 6 below, VIF value is below 5. Thus, this study assessed the significance of outer weight. Table 5 presents the result of outer weights.

Table 5. Outer Weights (Mean, STDEV, T-Values)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	Standard Error (STERR)	T Statistics (O/STERR)
ACC1 -> SYST QUAL	0.204050	0.201337	0.045281	0.045281	4.506.290
ACC1 -> WEBS INTF QUAL	0.009486	0.011354	0.023765	0.023765	<b>0.399184</b>
ACC2 -> SYST QUAL	0.379540	0.373942	0.033062	0.033062	11.479.677
ACC2 -> WEBS INTF QUAL	-0.061588	-0.055842	0.040884	0.040884	<b>1.506.411</b>
ACC3 -> SYST QUAL	0.473619	0.477727	0.036702	0.036702	12.904.472
ACC3 -> WEBS INTF QUAL	0.044693	0.051558	0.054558	0.054558	<b>0.819186</b>
COL1 -> DESG QUAL	0.410446	0.406665	0.038247	0.038247	10.731.501
COL1 -> WEBS INTF QUAL	0.072236	0.062425	0.046656	0.046656	<b>1.548.281</b>
COL2 -> DESG QUAL	0.249690	0.252146	0.035667	0.035667	7.000.494
COL2 -> WEBS INTF QUAL	0.036834	0.033540	0.032626	0.032626	<b>1.128.967</b>
COL3 -> DESG QUAL	0.255028	0.254393	0.036020	0.036020	7.080.159
COL3 -> WEBS INTF QUAL	0.038774	0.035645	0.038230	0.038230	<b>1.014.230</b>
COL4 -> DESG QUAL	0.188871	0.189859	0.034702	0.034702	5.442.671
COL4 -> WEBS INTF QUAL	0.027575	0.023722	0.029800	0.029800	<b>0.925315</b>
COMC1 -> INF QUAL	0.142701	0.151724	0.059619	0.059619	2.393.554
COMC1 -> WEBS INTF QUAL	0.119713	0.130532	0.046583	0.046583	2.569.899
COMC2 -> INF QUAL	0.035018	0.031802	0.048156	0.048156	<b>0.727181</b>
COMC2 -> WEBS INTF QUAL	-0.092291	-0.094239	0.032875	0.032875	2.807.343
COMC3 -> INF QUAL	0.323282	0.319155	0.044086	0.044086	7.332.988
COMC3 -> WEBS INTF QUAL	0.136506	0.144265	0.051631	0.051631	2.643.898
COMPT1 -> ONLINE TRUST	0.226553	0.226744	0.030864	0.030864	7.340.352
COMPT2 -> ONLINE TRUST	0.338823	0.332952	0.032372	0.032372	10.466.494
COMPT3 -> ONLINE TRUST	0.449073	0.449455	0.035650	0.035650	12.596.562
CONT1 -> INF QUAL	0.148227	0.145436	0.043831	0.043831	3.381.812
CONT1 -> WEBS INTF QUAL	0.002375	0.004529	0.026463	0.026463	<b>0.089744</b>
CONT2 -> INF QUAL	0.327560	0.321713	0.043042	0.043042	7.610.241
CONT2 -> WEBS INTF QUAL	0.178758	0.180562	0.040170	0.040170	4.450.029
CONT3 -> INF QUAL	0.357828	0.352987	0.061673	0.061673	5.802.052
CONT3 -> WEBS INTF QUAL	0.183394	0.184190	0.038226	0.038226	4.797.690
CONT4 -> INF QUAL	0.263642	0.259899	0.052339	0.052339	5.037.168
CONT4 -> WEBS INTF QUAL	0.143025	0.145702	0.058635	0.058635	2.439.257
CUST1 -> SERV QUAL	0.290850	0.292873	0.046963	0.046963	6.193.127
CUST1 -> WEBS INTF QUAL	0.227325	0.215679	0.055180	0.055180	4.119.688
CUST2 -> SERV QUAL	0.215436	0.220958	0.035609	0.035609	6.049.972
CUST2 -> WEBS INTF QUAL	0.104991	0.101639	0.041036	0.041036	2.558.480
CUST3 -> SERV QUAL	0.180401	0.184314	0.048510	0.048510	3.718.800
CUST3 -> WEBS INTF QUAL	0.046587	0.045905	0.037543	0.037543	<b>1.240.917</b>
EASE1 -> SYST QUAL	0.243091	0.237780	0.060408	0.060408	4.024.164

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	Standard Error (STERR)	T Statistics (O/STERR)
EASE1 -> WEBS INTF QUAL	-0.044248	-0.046527	0.038177	0.038177	<b>1.159.020</b>
EASE2 -> SYST QUAL	0.054083	0.055366	0.047708	0.047708	<b>1.133.627</b>
EASE2 -> WEBS INTF QUAL	0.037518	0.033807	0.033283	0.033283	<b>1.127.245</b>
EASE3 -> SYST QUAL	0.069303	0.060158	0.031815	0.031815	2.178.301
EASE3 -> WEBS INTF QUAL	-0.041272	-0.036747	0.028678	0.028678	<b>1.439.161</b>
EM1 -> SERV QUAL	0.264606	0.257812	0.035329	0.035329	7.489.668
EM1 -> WEBS INTF QUAL	0.203329	0.191589	0.044476	0.044476	4.571.634
EM2 -> SERV QUAL	0.246320	0.243527	0.044385	0.044385	5.549.566
EM2 -> WEBS INTF QUAL	0.073851	0.067151	0.045481	0.045481	<b>1.623.754</b>
EM3 -> SERV QUAL	0.101738	0.099426	0.038710	0.038710	2.628.225
EM3 -> WEBS INTF QUAL	0.034234	0.032441	0.043726	0.043726	<b>0.782930</b>
EM4 -> SERV QUAL	0.180113	0.169992	0.037604	0.037604	4.789.766
EM4 -> WEBS INTF QUAL	0.123231	0.107994	0.042169	0.042169	2.922.305
ENJ1 -> ONLINE TRUST	0.070554	0.062331	0.035327	0.035327	1.997.202
ENJ2 -> ONLINE TRUST	0.225401	0.224547	0.040078	0.040078	5.624.113
ENJ3 -> ONLINE TRUST	0.096075	0.099958	0.031887	0.031887	3.013.001
PEOU1 -> ONLINE TRUST	-0.001471	0.001839	0.021281	0.021281	<b>0.069111</b>
PEOU2 -> ONLINE TRUST	-0.215704	-0.215576	0.025605	0.025605	8.424.215
PEOU3 -> ONLINE TRUST	-0.034594	-0.035950	0.025807	0.025807	<b>1.340.468</b>
PEOU4 -> ONLINE TRUST	-0.101518	-0.103224	0.032685	0.032685	3.105.966
PEOU5 -> ONLINE TRUST	0.031082	0.031641	0.021818	0.021818	<b>1.424.587</b>
PEOU6 -> ONLINE TRUST	0.027398	0.026669	0.024132	0.024132	<b>1.135.317</b>
PEOU7 -> ONLINE TRUST	-0.108100	-0.108136	0.037894	0.037894	2.852.686
PEOU8 -> ONLINE TRUST	-0.052040	-0.053174	0.018477	0.018477	2.816.489
PRIV1 -> ONLINE TRUST	0.051443	0.049269	0.024099	0.024099	2.134.639
PRIV10 -> ONLINE TRUST	0.108860	0.115302	0.036748	0.036748	2.962.343
PRIV11 -> ONLINE TRUST	-0.115188	-0.118090	0.022547	0.022547	5.108.866
PRIV12 -> ONLINE TRUST	0.016154	0.015845	0.025790	0.025790	<b>0.626369</b>
PRIV2 -> ONLINE TRUST	0.003384	0.002678	0.022003	0.022003	<b>0.153809</b>
PRIV3 -> ONLINE TRUST	0.084244	0.088485	0.022404	0.022404	3.760.217
PRIV4 -> ONLINE TRUST	-0.114172	-0.115777	0.022787	0.022787	5.010.395
PRIV5 -> ONLINE TRUST	0.062792	0.063100	0.025193	0.025193	2.492.452
PRIV6 -> ONLINE TRUST	-0.064219	-0.061955	0.022757	0.022757	2.821.959
PRIV7 -> ONLINE TRUST	-0.017503	-0.016195	0.022864	0.022864	<b>0.765523</b>
PRIV8 -> ONLINE TRUST	-0.032603	-0.028179	0.031907	0.031907	<b>1.021.813</b>
PRIV9 -> ONLINE TRUST	-0.061680	-0.066071	0.031775	0.031775	<b>1.941.143</b>
PU1 -> ONLINE TRUST	0.045076	0.046626	0.020112	0.020112	2.241.314
PU2 -> ONLINE TRUST	0.118976	0.111624	0.034775	0.034775	3.421.300
PU3 -> ONLINE TRUST	0.058691	0.056394	0.026279	0.026279	2.233.400
REVISIT1 <- REVISIT INTENT	0.365861	0.365950	0.007768	0.007768	47.098.169

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	Standard Error (STERR)	T Statistics (O/STERR)
REVISIT2 <- REVISIT INTENT	0.355026	0.354892	0.006367	0.006367	55.763.522
REVISIT3 <- REVISIT INTENT	0.360067	0.360625	0.008502	0.008502	42.351.515
USA1 -> DESG QUAL	0.063951	0.070029	0.050350	0.050350	<b>1.270.133</b>
USA1 -> WEBS INTF QUAL	0.092723	0.093909	0.042062	0.042062	2.204.427
USA2 -> DESG QUAL	0.117012	0.112119	0.053382	0.053382	2.191.993
USA2 -> WEBS INTF QUAL	0.061287	0.061684	0.052970	0.052970	<b>1.157.019</b>
USA3 -> DESG QUAL	0.173266	0.165108	0.052288	0.052288	3.313.704
USA3 -> WEBS INTF QUAL	0.013089	0.006001	0.044690	0.044690	<b>0.292895</b>

As exhibited in Table 5, several indicators are not significant. In this situation, these indicators would be kept in the formative measurement model due to the theory-driven conceptualization of the construct strongly supports retaining the indicators. Consistent with [76], proposed that formative indicators should never be discarded simply on the basis of statistical outputs. Hence, all indicators were used in estimating the measurement model.

To deal with the other different ways to evaluate formative models, the study also analyzed the collinearity test using SPSS based on the tolerance and VIF values. A potential collinearity problem occurred when the tolerance value of 0.20 or lower and VIF value in critical levels of 5 and higher [77]. Table 6 shows the results of collinearity testing.

Table 6. Collinearity Testing

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	,799	,565		1,413	,160		
WEBS_INFQUAL	,466	,184	,272	2,538	,012	<b>,543</b>	<b>1,843</b>
OL_TRUST	,333	,196	,183	1,702	,091	<b>,543</b>	<b>1,843</b>

a. Dependent Variable: REVISIT

### 6.3 The Assessment of Structural Model

To evaluate the structural model, this study uses coefficient of determination and path coefficients. Coefficient of determination is a measure of the proportion of an endogenous construct's variance that is explained by its predictor constructs. The R<sup>2</sup> values are considered small or low, if ranging from 0.01 to 0.09, while those ranging from 0.09 to 0.25 are viewed moderate. Moreover, the R<sup>2</sup> values ranging from 0.25 to 1 are regarded as high [70]. Table 7 exhibited the coefficient of determination for the research proposed model.

The coefficient of determination, R<sup>2</sup> is 0.953610 for the online trust variable. This means that website interface quality high explained by 95.36% of the variance in online trust. R<sup>2</sup> value of website

revisit intention is 0.543757. It suggested that 54.38% of the variance in website revisit intention high explained by website interface quality and online trust, and the rest is explained by other variables.

Table 7. R Square

	R Square
ONLINE TRUST	0.953610
REVISIT INTENT	0.543757
WEBS INTF QUAL	

The last important criterion to analyze the framework is hypothesis testing. The overall hypotheses in this study are supported. This study pointed out the influence of website interface quality toward online trust and online trust toward

revisit website intention. An overall result of the structural model assessment was presented in Table 8.

As can be seen from Table 8, H1 is supported because website interface quality had a significant positive effect on online trust as the t-value of the two-tailed is greater than 1.96, based on the significance level of 0.05 [ $\beta_1 = 0.057801$ ;  $t =$

$2.088188$ ;  $p < 0.05$ ]. Lastly, online trust can be said to have had a significant positive effect on revisit website intention because the t-values of the two-tailed is greater than 1.96, based on a significance level of 0.05 [ $\beta_2 = 0.737399$ ;  $t = 30.009571$ ;  $p < 0.05$ ]. This result also showed that H2 is supported.

Table 8. Overall result of hypotheses testing

Hypotheses	Original Sample (O)	T Statistics ( O/STERR )	Result
H1: WEBS INTF QUAL -> ONLINE TRUST	0.057801	2.088188	Supported
H2: ONLINE TRUST -> REVISIT INTENT	0.737399	30.009571	Supported

#### 6.4 Review of Similar Research

The results of this research provide strong evidence for the framework exhibited in figure 1. All of the hypotheses proposed regarding the antecedents of website re-visit intention were supported. The finding of the first hypothesis testing shows that the website interface quality affects an online trust. It indicates the quality of website appearance would encourage the visitor's trust on the website. In line with [28], the construct of website interface quality determined by information quality, system quality, service quality, and design quality. In order to attract and retain customers, website quality is essential to provide a better online shopping experience [78].

The information quality of website consists of content and communication. Content encompasses articles, images, webs management, a variety of contents, and social community. Most of the visitors are firm's customer. Hence, products exhibited on SME's website in West Sumatera, Indonesia were able to convince the visitor's believe toward the website. In addition to website content, communications created among visitors and the adoption of social media could increase the number of friendship and leads to the better of information quality. Both of the website interface quality and user experience are as important as the content quality of website itself [28].

System quality includes ease of management, accessibility, and speed which form the quality of website display. Perceived ease of management appeared when visitors feel the website easy to use for beginners, competence to use the website itself without helping others and does not require complicated maintenance. Regarding the accessibility and speed, a good quality system

obtained when the download of high data is easier, perceived usefulness and quite to interact. According to reference [79], apart distance between seller and buyer including cyber transaction in virtual world can increase customer's doubt and perceived risk in an online shopping. Another important dimension of website quality is service quality. In this case, visitors assess the SME's website provide the compatible need, personally, fast response, interesting service, playfulness, and entertaining visitors.

The last major factor of website interface quality is design quality. Website design quality consists of clarity of layout and usability. In term of these dimensions, the arrangement of elements (e.g. fonts, graphics, & colors), readability, product category, and adequate font size being determinants of website layout; while, easy orientation, use, and navigate are a part of usability elements. The atmosphere of a website that includes layout design will affect the convenience to visit the website [80]. Minangkabau handicraft products featured in the SME's website are unique products and will make visitors more easily recognize the product. In summarize, website interface quality has a positive impact on online trust.

Research conducted by [81] proposed that the content of the website has a great affect on electronic trust or online trust. This research is also supported by [82] that online trust goes beyond privacy and security, which is more closely related to the design of the website itself that formed during the process of use. Furthermore, web usability and web security greatly affect customers' trust in online shopping [83]. Reference [83] supported that the essential value of online trusts is the security and usefulness of websites those are customer-friendly. Align with the previous

researchers, [83] examined that website interface quality have a significant effect on online trust. Reference [84] argued that the website interface quality should be designed in such a way as to meet the needs of individuals and organizations.

The findings of the second hypothesis argued in this research also support the researcher's suggestion that online trust positively influences website revisit intention. Building customer trust is an important research issue and a great challenge for online businesses [85] and [83]). The online user's perception to trust on SME's website is related to the following things: perceived usefulness, easy to interact with website, and proficient in using the website. Additionally, SME's website of Indonesian embroidery sector contains photos of products and other information as customer's expectation. The website also uses the Indonesian language that is easily understood by visitors during operate it.

The online trust on the SME's website was also in existed by the perception of the visitor's pleasure in using technology. Visitor's assessment about the enjoyment of using technology may cause a sense of comfort and joy that ultimately encourages the pleasure of visitors in using technology. This creates the visitors' trust on the website. Moreover, although the SME's website is not yet equipped by the latest encryption technology, visitors already feel secure to keep their privacy. Reference [23] considered lack of trust as one of the most frequent reasons from customers mention about why they do not buy from online suppliers.

Given the secure communication would prevent users from unauthorized intrusion and viruses which corrupting and even deleting data. Align with the fact that SME's embroidery in West Sumatera is a popular creative industry in Indonesia, it has an impact on the good reputation of the company's website. Reference [65] declared that initial online trust has a positive impact on purchasing intentions of visiting websites. Trust will affect the customer's intention to buy products from online suppliers. Visitors perceived that the SME's website had a good competence as a medium of interaction between buyers and sellers. Due to these factors, online visitors encourage to increase their intensity to visit the website in the future.

Reference [20] suggested that the tendency of users to trust on an online travel website makes a significant impact on the website users intend to reuse it later. Therefore, if someone has a belief in the internet, it will affect the consumer's intention to revisit the website in the future. According to reference [86], the higher the level of consumer

confidence in a website, the more likely consumers are to purchase and revisit the website again. For experienced consumers, consumer confidence may have a direct impact on the willingness of consumers to revisit the website, search for goods, and conduct online transactions. Moreover, reference [23] indicated that there is a positive relationship between online trust interest in transactions and visit websites. Study by [87] also supported that there are relationship among online trust, intention to transact and revisit the website.

In summarize, trust on the website includes the perceived usefulness, the perceived ease of use, the perceived enjoyment of technology, the privacy and security, as well as the company's competence may spur the intention of users to revisit the website. The intention of users to revisit website emerged from the willingness of visitors to choose the website in searching information about products in the future. Reference [88] pointed out that the strength and weaknesses of behavioral intentions indicates the level of impulse in consumers against a media of technology used to interact or the intention to revisit a website. Furthermore, a website is being an important tool to buy the desired product in the future.

## 7. CONCLUSION

It is worthwhile to said that the previously aforementioned researchs focused most on "E-commerce Adoption", "Quality of Blog Interfaces", "Website Quality", and "The Impact of Online Trust on Purchase Intention". Nevertheless, how to employ and conceptualized all the determinants of post-adoption for website usage has not been greatly studied in those literatures that related to website adoption. Hence, following the previous successful researchs of the investigation of website adoption in SMEs, this work proposes a comprehensive model of website revisit intention through a third-order level of multidimensional construct.

It is observed from the present study that all the hypotheses proposed in a third-order formative model were accepted. 135 visitors of SMEs creative industry in West Sumatera, Indonesia, were contacted to fill up the field survey through questionnaires. SmartPLS was used to evaluate the third order formative model. The research found that SME's website interface quality was not a major concern in the context of SME's creative industries, especially in West Sumatera, Indonesia. System quality, information quality, service quality, and design quality that affect the quality of websites

are not fully encouraging to revisit intention on the web users. There is another imperative factor that becomes a stimulant for the determinant of website revisits intention, namely online trust. Online trust, derived from several dimensions including perceived ease of use, perceived usefulness, privacy & security, perceived enjoyment of technology, and company competence was also an enabler which ultimately increases customer's website revisit intention. These conclusions can contribute greatly to understanding consumer behavior for e-commerce website adoption and therefore build online trust is even more crucial.

## 8. RESEARCH CONTRIBUTION

The development of creative industries like embroidery in supporting tourism becomes one of the leading sectors in West Sumatera, Indonesia. Hence, the framework model and empirical results in this study would be valuable insight for academicians and practitioners. Practically, this research has contribution for the managers as an evaluation of the website usage as a marketing medium. It needs to be a concern for companies to pay more attention to things that can increase the intention of visitors to revisit the SME's website. Company will be more motivate to increase the e-commerce activities of its products. Interestingly, although the majority of Indonesian SMEs only adopt the standard website, the result in this study showed that the visitors still have an intention to revisit the SMEs website. It indicated that managers should be aware to increase the visitor's online trust. Hence, the higher frequency of website revisit intention can be influenced by enhancing the online trust. Firm's commitment to pay attention to the website interface needs to be encouraged in order to attract the visitor's interest and bring the consumer's attention to revisit website in the future. Consequently, it is recommended that SME's owner should increase their awareness to maintain website seriously. In this regard, government support is also needed to ensure the availability of broadband infrastructure and online connectivity. Government policy in providing regular training for SMEs to manage their website is also being an effective way to increase the website interface quality which in turn online trust and revisit website intention.

Theoretically, this research contributes to the development of science through several concepts of online consumer behavior through testing the relationship among website interface quality, online trust and website revisit intention. The concerns of the study related to the empirical model of SMEs

website revisit intention according to the beliefs and perceptions of the Indonesian respondents. This research offers an idiosyncratic method by analyze the third-order formative model. There has been no previous studies applied this technique to assess the structural model of post-adoption of SMEs website usage. Moreover, the assimilation of the Information System (IS) concept and marketing strategies describe the academic contribution of this study.

## 9. LIMITATIONS AND ASSUMPTIONS

This study was designed using the reasonable number of sample size and the suitable tools to evaluate the proposed framework. However, like other studies, the present study also has many limitations and assumptions. Firstly, the results obtained in this study were collected only from SMEs embroidery sub-sector in Indonesia. Consequently, the result may not have covered all sub sectors of creative industries. Second, the respondents were taken only from the visitor of SME's website and therefore it cannot describe website adoption in SMEs creative industries globally from other perspectives (e.g. managers, employees, government, and academicians), and since the used questionnaire was distributed around West Sumatera it excludes all those that are not local customers. Finally, whereas previous research focused on intention to use and user satisfaction as intervening variables, the stream of this study focused on online trust. Thus, the post-adoption of website usage requires all constructs to be combined consequently need further research.

## ACKNOWLEDGMENT

We gratefully acknowledge financial support from the Minister of Research Technology and Higher Education (KemenristekDikti-DP2M) under the grant of community service program (Knowledge and Technology for Export Product/IBPE 2017)

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