



Purchase Decision Based on Consumer Trust and Ease of Use with Perceived Risk as an Intervening Variable in Shopee E-Commerce

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ABSTRACT

The development of internet users has led to a shift in consumer behavior from offline (conventional) purchases to online shopping or e-commerce transactions. This study aims to analyze the influence of consumer trust and ease of use on purchasing decisions through perceived risk as an intervening variable in Shopee e-commerce. The research subjects consist of 100 residents of Bogor City as the sample. The data used in this study is ordinal data converted into metric interval scale data using the Method of Successive Interval (MSI). Data analysis includes descriptive and verificative methods, as well as Path Analysis and the Sobel Test for the intervening variable. The results indicate that consumer trust positively influences perceived risk, ease of use positively influences perceived risk, consumer trust positively influences purchasing decisions, ease of use positively influences purchasing decisions, and perceived risk positively influences purchasing decisions. Furthermore, consumer trust indirectly influences purchasing decisions through perceived risk, and ease of use indirectly influences purchasing decisions through perceived risk

INTRODUCTION

In the current era of globalization, business competition is becoming increasingly fierce in line with the rapid advancement of technology. Buying and selling transactions are adapting to technological developments by utilizing the internet. Online shopping platforms are currently trending, gradually replacing offline shopping systems that require buyers to visit physical stores or interact directly with sellers. The presence of online media allows buyers to shop without spending much time, as transactions can be conducted anytime and anywhere via the internet. This trend is driven by the growing number of internet users worldwide, particularly in Indonesia, where the internet is widely leveraged as a promising business opportunity.

According to the 2023 APJII survey, the number of internet users in Indonesia reached 215,626,156 out of a total population of 275,773,901, with an internet penetration rate of 78.19%. This penetration increased by 1.17% compared to the previous period, driven by society's growing reliance on the internet, especially since the Covid-19 pandemic. The survey results by gender show 79.32% male and 77.36% female users. In urban areas, the penetration rate is 77.36%, while in rural areas, it is slightly higher at 79.79%. The provinces with the highest penetration rates are Banten at 89.10% and DKI Jakarta at 86.96%. The survey was conducted from January 10 to January 27, 2023, across 38 provinces with 8,510 respondents. It employed a multistage random sampling method, a margin of error of 1.14%, and a confidence level of 95%.

The shift in consumer behavior toward online shopping is driven by the various conveniences offered by e-commerce, such as easy payment methods, product selection, and delivery services. These technological advancements make it easier for people to meet their needs and desires through online transactions. The success of e-commerce not only depends on the products or services provided but also on its ability to deliver a satisfying shopping experience to build consumer trust. With these conveniences, e-commerce is expected to increase the number of purchases and influence broader consumer purchasing decisions.

One of the most popular online shopping systems or e-commerce platforms in Indonesia is Shopee. Shopee has rapidly grown in line with the increasing expansion of e-commerce in Indonesia. The platform attracts users with various promotions, such as free shipping, flash sales, cashback offers, and massive discounts during special events. Moreover, Shopee provides a wide range of products across multiple categories, from fashion and beauty to daily necessities, at varying prices. It also supports diverse payment methods, including Cash On Delivery (COD), ATM transfers, and Internet Banking. Below is the data on the most visited e-commerce platforms in Indonesia during the January-December 2023 period.

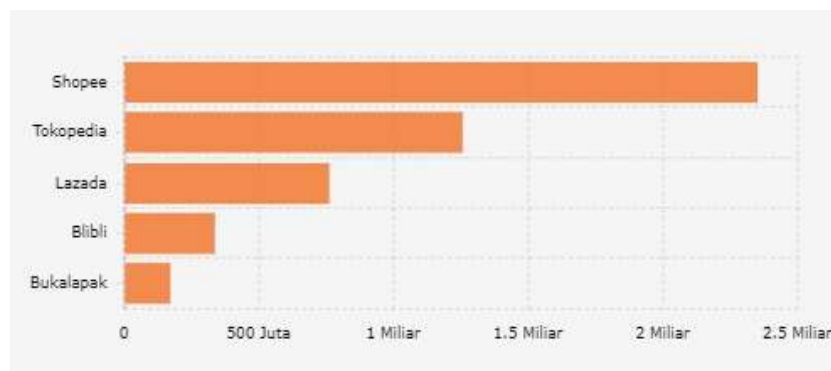


Figure 1. Data on E-Commerce Visitors in Indonesia for the Period January-December 2023

According to SimilarWeb data, Shopee achieved the highest visit growth rate throughout January-December 2023, with visits to its site increasing by 41.39% year-to-date (ytd). Cumulatively, Shopee garnered approximately 2.3 billion visits, far surpassing its competitors. Tokopedia recorded around 1.2 billion visits, Lazada 762.4 million visits, BliBli 337.4 million visits, and Bukalapak 168.2 million visits. Shopee is a mobile marketplace application utilizing a C2C (consumer-to-consumer) model, offering convenience for buying and selling activities.

There are many factors that determine the success or failure of a purchasing decision, which in turn allows a company, including an e-commerce platform, to compete in the same business field. A purchasing decision is an activity, action, and psychological process that consumers go through before making their final choice to buy a product, whether it be goods or services, with the goal of fulfilling the needs or desires of individuals, groups, or organizations. A preliminary survey conducted with 30 consumers showed that 60% of consumers stated that they made a purchase through Shopee because the platform offers products that meet their needs. 53% of consumers indicated that they buy products through Shopee because the platform offers benefits, while 43% of consumers mentioned the accuracy or suitability of the products purchased on Shopee. Additionally, 47% of consumers expressed that they would make repeat purchases through Shopee.

Consumer trust refers to the belief or expectation that consumers have towards a product, service, or company, based on previous experiences, reputation, or available information. This trust includes aspects such as reliability, honesty, and the company's ability to meet the promises or expectations of consumers, which in turn influences purchasing decisions and consumer loyalty. Additionally, one of the factors that drive individuals to make a purchasing decision is ease of use. Ease of use refers to how easily a system, technology, or service can be used without requiring excessive effort from the user. This concept encompasses the level of comfort, clarity, and efficiency perceived by the user in operating a tool or technology, which impacts acceptance and the frequency of use.

A key factor that continues to be identified as a major barrier to various forms of consumer transaction activities is perceived risk. Perceived risk refers to

the uncertainty felt by consumers due to their inability to predict or fully understand the consequences of their purchasing decisions. A preliminary survey conducted with 30 consumers revealed the following perceptions of risk when transacting on Shopee: 57% of consumers identified financial risk, 57% pointed out product risk, 53% mentioned time risk, 50% cited delivery risk, 40% observed social risk, and 53% expressed concerns about security risks related to products and identity during transactions on Shopee.

Although Shopee offers various conveniences and attractive promotions, many consumers feel disappointed or dissatisfied while shopping, leading to negative reviews and complaints about various issues. This dissatisfaction creates the perception that shopping on Shopee is not always easy, which reduces consumer comfort and trust. The impact of consumer complaints can undermine the confidence of potential buyers in Shopee and increase perceived risks, as consumers tend to feel hesitant, worried, or fearful about making a transaction decision. Additionally, comparisons with competitors or other e-commerce platforms, which are perceived as more reliable or convenient, may arise. This situation highlights the importance for Shopee to improve service quality and address consumer complaints effectively in order to rebuild trust and reduce doubts in the purchasing decision process.

Although Shopee offers various conveniences and attractive promotions, many consumers feel disappointed or dissatisfied while shopping, leading to negative reviews and complaints about various issues. This dissatisfaction creates the perception that shopping on Shopee is not always easy, which reduces consumer comfort and trust. The impact of consumer complaints can undermine the confidence of potential buyers in Shopee and increase perceived risks, as consumers tend to feel hesitant, worried, or fearful about making a transaction decision. Additionally, comparisons with competitors or other e-commerce platforms, which are perceived as more reliable or convenient, may arise. This situation highlights the importance for Shopee to improve service quality and address consumer complaints effectively in order to rebuild trust and reduce doubts in the purchasing decision process.

LITERATURE REVIEW

Electronic Commerce (E-Commerce)

E-commerce is a process where consumers buy and sell various products electronically from one company to another using computers as intermediaries for the business transactions conducted (Loudon in Mufarizzaturrizkiyah et al., 2020:17).

Consumer Trust

Consumer trust is the willingness of a company to rely on its business partners. Trust depends on several interpersonal and interorganizational factors, such as the company's competence, integrity, honesty, and goodwill. The indicators of consumer trust include sincerity, ability, integrity, and willingness to rely on the company (Kotler and Keller, 2016:225).

Ease of Use

Ease of use refers to the level of expectation users have regarding the effort required to use a system. The indicators of ease of use include being easy to learn, controllable, flexible, user-friendly, clear, and understandable (Davis, 2019:30).

Perceived Risk

Risk refers to the level of response from consumers regarding the potential negative outcomes that may occur when making an online transaction. The indicators of perceived risk include financial risk, product risk, time risk, delivery risk, social risk, and security risk (Masoud, 2013:17).

Purchase Decision

A purchasing decision is an activity, action, and psychological process undertaken by consumers before making the final decision to buy a product, whether goods or services, with the aim of fulfilling the needs and desires of individuals, groups, or organizations. Indicators of purchasing decisions include meeting needs, offering benefits, accuracy in product selection, and repeat purchases (Didik, 2022:67). Several factors influence purchasing decisions, including consumer trust, cash on delivery (COD) options, return policies, money-back guarantees, after-sales services, company reputation, and satisfaction with the online store (Kidane and Sharma, 2016:164).

Hypothesis Development

Trust is all the knowledge that consumers have and all the conclusions they draw about objects, attributes, and their benefits (Mowen and Minor in Priansa, 2017:119). Consumer trust is the willingness of consumers to place their trust in others, accepting the various risks they may face as a consequence. Perceived risk refers to the uncertainty faced by consumers when they are unable to predict the consequences of their purchase decisions (Schiffman and Kanuk, 2010:153).

Ease of use in online transactions refers to the belief that using a system will make it easier for consumers to perform transactions online compared to shopping offline (Antika and Andjarwati, 2016:4). Perceived risk is the consideration of potential risks that consumers evaluate when deciding to make a purchase (Suryani in Istiqomah et al., 2019:558). Ease of use can help reduce consumer anxiety or concerns about making mistakes or having negative experiences while using the system.

Trust can influence various aspects of the purchasing process, as it allows consumers to feel more confident that they have made the right decision in making a purchase. Research by Widhiaswara et al. (2020) shows that trust has a positive effect on purchasing decisions. Ease of use of a system is often a key consideration for consumers in the decision-making process. Research conducted by Aisyah (2022) indicates that ease of use has an impact on purchasing decisions.

Perceived risk is often a major barrier for consumers in the decision-making process because they tend to consider the level of risk associated with a product or service before deciding to make a purchase. Research by Yunita et al. (2019) shows that perceived risk has a significant and positive effect on purchasing decisions. Consumer trust plays a crucial role in shaping perceived risk in purchasing decisions. Consumer trust is the willingness of consumers to place their trust in others, accepting the risks that come with it as a consequence. Research conducted by Makhdam and Aminah (2022), as well as Maharama and

Kholis (2018), has proven that both trust and perceived risk have a positive and significant effect on purchasing decisions.

Ease of use can influence the purchasing decision-making process. Consumers tend to lean towards using systems that offer an easy user experience with minimal risk. Research conducted by Agustiningrum and Andjarwati (2021), as well as Lestari et al. (2020), has proven that the variables of ease of use and perceived risk have a positive and significant effect on purchasing decisions.

Based on expert opinions and previous research, the following hypotheses are proposed:

1. **H1:** it is hypothesized that there is a direct and positive effect of consumer trust on perceived risk,
2. **H2:** it is hypothesized that there is a direct and positive effect of ease of use on perceived risk,
3. **H3:** it is hypothesized that there is a direct and positive effect of consumer trust on purchase decisions,
4. **H4:** it is hypothesized that there is a direct and positive effect of ease of use on purchase decisions,
5. **H5:** it is hypothesized that there is a direct and positive effect of perceived risk on purchase decisions,
6. **H6:** it is hypothesized that there is an indirect and positive effect of consumer trust on purchase decisions through perceived risk,
7. **H7:** it is hypothesized that there is an indirect and positive effect of ease of use on purchase decisions through perceived risk. The conceptual framework for these hypotheses is outlined below

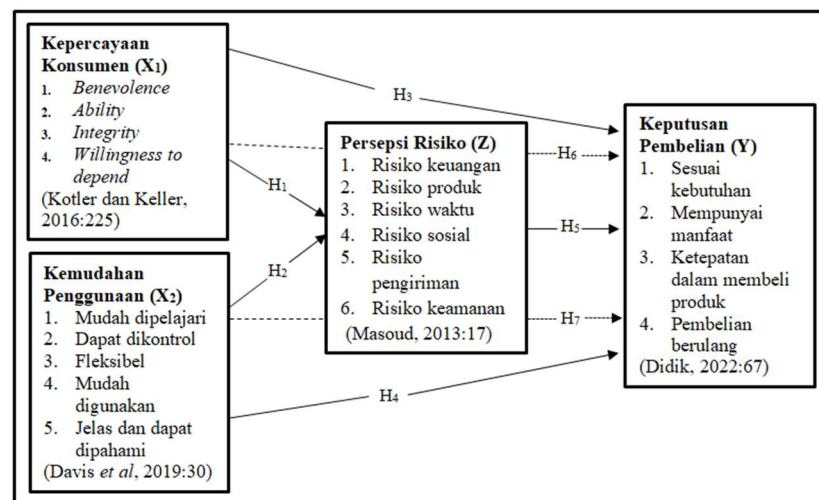


Figure 2. Conceptual Framework

METHODOLOGY

The research design used is descriptive and verificative research with a quantitative approach, utilizing path analysis and the Sobel test to examine the influence of intervening variables. The variables in this study consist of exogenous and endogenous variables. The sample for this study was selected using a saturated sampling method, with a total of 100 e-commerce Shopee consumers from Bogor City. The data sources used in this study include primary

and secondary data. The data collection techniques for this research are: 1) Field study methods including interviews, questionnaires, and observations; 2) Literature study. The techniques used in this research include validity testing, reliability testing, classical assumption testing, correlation coefficient calculation, and hypothesis testing (t-test and Sobel test) with the assistance of IBM SPSS 25 software.

The calculation is carried out using path analysis by following these steps: 1) Calculate the multiple regression coefficients using the model; 2) Calculate the path coefficients using the model; 3) Calculate the coefficient of determination; 4) Calculate the simultaneous and partial effects. A variable is considered intervening because it influences the relationship between the independent and dependent variables. Referring to Baron and Kenny (1986) in Ghozali (2018), hypothesis testing for mediation is conducted through the Sobel test with an absolute Ztable value of 1.96.

RESULT

Consumer Characteristics and Consumer Responses

This research is a field study in which the required data and information about consumer responses were obtained through questionnaires. In this study, data was collected from 100 consumers with the following characteristics: 56% of the participants were female, indicating that women are more likely to make transactions on Shopee. The age group of 21–30 years accounted for 73%, showing that this age group tends to be more consumptive due to lifestyle factors. Regarding education, 49% of the respondents were high school graduates or equivalent, and most of them are employed and have their own income. The occupation of 46% of the respondents is in private sector employment, with a steady income that allows them to shop more frequently. 59% of the participants have a monthly income between IDR 4,100,000 and IDR 6,000,000. Regarding the duration of using Shopee, 48% of respondents have been using the platform for 2–4 years, indicating loyalty. The sample distribution is evenly spread across six districts: Bogor Barat, Timur, Tengah, and Tanah Sereal, each with 17%, while Bogor Selatan and Utara each have 16%. The summary of consumer responses to the research variables can be seen in picture 3.

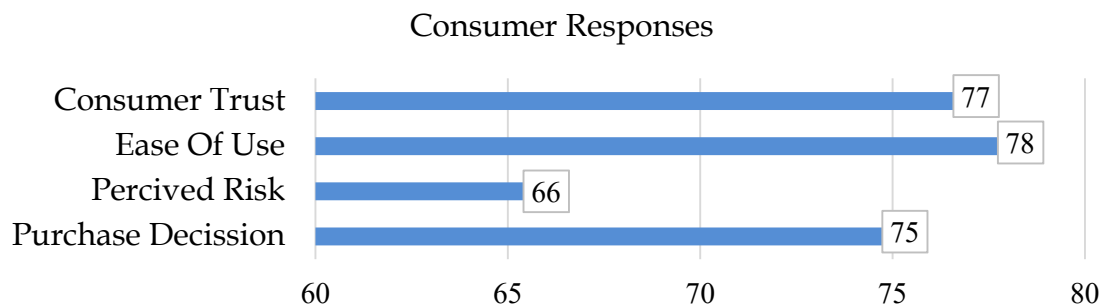


Figure 3. The Summary of Consumer Responses to the Research Variables

Source: Processed Data, 2024

Consumer responses show that 77% of respondents stated that consumer trust is good because Shopee e-commerce provides optimal service and is responsive to the needs, desires, and interests of consumers. 78% stated that ease of use is good because Shopee e-commerce can be accessed and used by its users without time or location limitations. 66% stated that the perception of risk is quite good because consumers feel free to buy any product on Shopee e-commerce without worrying about negative judgments or opinions from others regarding their shopping choices. 75% stated that purchase decisions are good because Shopee e-commerce is designed in such a way that it makes it easier for consumers to search for and find the products they need.

Validity Test, Reliability Test, and Classical Assumption Test

The validity test for the items on consumer trust, ease of use, perceived risk, and purchase decisions shows that the calculated r values are ≥ 0.30 , meaning all items are valid according to Sugiyono (2018), where items with a total correlation above 0.3 are considered valid, while items with a total correlation below 0.3 are invalid and will be excluded from further analysis. The reliability test indicates that each variable has a Cronbach's Alpha value greater than or equal to 0.6. This shows that all instruments for each variable in this study are considered reliable, referring to Sugiyono (2018), where an instrument is deemed reliable if the alpha value is 0.6 or higher.

The classical assumption test shows that the research model meets the basic assumptions required for regression analysis. First, the normality test indicates that the model is normally distributed using the Kolmogorov-Smirnov test, as referenced by Ghozali (2018), where the Kolmogorov-Smirnov probability (sig) value is above 0.05 or the statistical data forms a bell curve. Second, the multicollinearity test reveals that no correlation exists between the independent variables, referring to Ghozali (2018), who suggests detecting multicollinearity through tolerance values above 0.05 and variance inflation factor (VIF) values below 5. Finally, the heteroscedasticity test shows that the variance of the model is constant across residuals from one observation to another, indicating that the model is suitable for use, as per Ghozali (2018). The heteroscedasticity test is performed by observing a scatterplot between the z_{pred} values and the residuals (s_{resid}).

Recapitulation of Research Variables Using Path Analysis

Table 1. Results of Path Analysis Influence Coefficient

Variables		Path Coefficient		
Exogenous	Endogenous	Direct	Indirect	Total
Consumer Trust (X ₁)	Perceived Risk (Z)	0,233		
Ease of Use (X ₂)	Perceived Risk (Z)	0,297		
Consumer Trust (X ₁)	Purchase Decisions (Y)	0,615	0,012	0,627
Ease of Use (X ₂)	Purchase Decisions (Y)	0,516	0,015	0,531
Perceived Risk (Z)	Purchase Decisions (Y)	0,052		

Source: Processed Data, 2024

Based on the statistical calculation in Table 1, an R Square value of 0.199 was obtained, meaning that the contribution of the influence of consumer trust and ease of use on perceived risk is 19.9%. The remaining 80.1% represents the effect of other factors not studied (residual). The PZ_{ϵ} value is 0.894, based on the calculation result using the following formula:

$$PZ_{\epsilon} = \sqrt{(1-R)^2} = 0,894$$

From the path analysis calculation results, the first path equation is:

$$Z = 0,233X_1 + 0,297X_2 + 0,894$$

1. The standardized Beta coefficient for the consumer trust variable is 0.233 or 23.3%, which represents the weight of the direct influence of consumer trust on perceived risk. This means that an increase in the consumer trust variable will increase the perceived risk variable by 0.894 or 89.4%, assuming other exogenous variables remain constant.
2. The standardized Beta coefficient for the ease of use variable is 0.297 or 29.7%, which represents the weight of the direct influence of ease of use on perceived risk. This means that an increase in the ease of use variable will increase the perceived risk variable by 0.894 or 89.4%, assuming other exogenous variables remain constant.

The R Square value is 0.975, which means the contribution of the influence of consumer trust, ease of use, and perceived risk on purchasing decisions is 97.5%. The remaining 2.5% of purchasing decisions are influenced by other factors not examined (residual). The value of PY_{ϵ} is 0.158, based on the following calculation:

$$PY_{\epsilon} = \sqrt{(1-R)^2} = 0,158$$

The result of the path analysis calculation yields the second path equation as follows:

$$Y = 0,615X_1 + 0,516X_2 + 0,052Z + 0,158$$

1. The Standardized Beta coefficient for the consumer trust variable is 0.233 or 23.3%, which represents the weight of the direct effect of consumer trust on purchasing decisions. This means that an increase in the consumer trust

variable will result in an increase in the purchasing decision variable by 0.158 or 15.8%, assuming other exogenous variables remain constant.

2. The Standardized Beta coefficient for the ease of use variable is 0.297 or 29.7%, which represents the weight of the direct effect of ease of use on purchasing decisions. This means that an increase in the ease of use variable will result in an increase in the purchasing decision variable by 0.158 or 15.8%, assuming other exogenous variables remain constant.
3. The Standardized Beta coefficient for the perceived risk variable is 0.052 or 5.2%, which represents the weight of the direct effect of perceived risk on purchasing decisions. This means that an increase in the perceived risk variable will result in an increase in the purchasing decision variable by 0.158 or 15.8%, assuming other exogenous variables remain constant.

The following is a diagram model and path coefficients in this study:

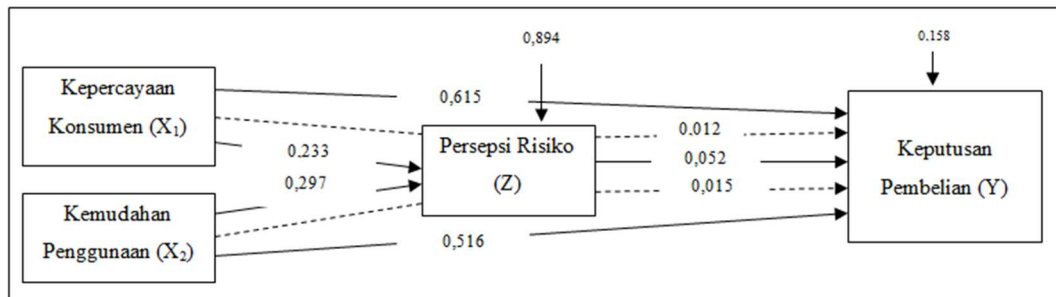


Figure 4. Path Analysis Model Diagram

Source: Data Processing Results with SPSS Version 25.00, 2024

This research model is considered valid because the simultaneous hypothesis test reaches more than 50% (Ghozali, 2016). The total effect of this study is greater than the direct effects of the two variables, namely consumer trust (X₁) and ease of use (X₂).

t-Test Results (Partial)

Table 2. Partial Hypothesis Testing (t-Test)

Hypothesis	Path Coefficient	Count	Tabel	Sig	Decision	Result
$\rho_{zx1} > 0$	0,233	2,336	1,661	0,022	Ha accepted	Positive and Significant
$\rho_{zx2} > 0$	0,297	2,976	1,661	0,004	Ha accepted	Positive and Significant
$\rho_{yx1} > 0$	0,615	24,205	1,661	0,000	Ha accepted	Positive and Significant
$\rho_{yx2} > 0$	0,516	19,982	1,661	0,000	Ha accepted	Positive and Significant
$\rho_{zy} > 0$	0,052	2,085	1,661	0,040	Ha accepted	Positive and Significant

Source: Statistical Data Processing Results with SPSS Version 25.00, 2024

The results of the partial hypothesis testing show that all five alternative hypotheses are accepted and the null hypotheses are rejected, indicating a positive and significant influence of the variables.

The Sobel Test Analysis

The Sobel Test in this study is used to determine the effect of the intervening/mediator variable, Z. This Sobel test is conducted by testing the strength of the indirect effect of the exogenous variable (X) on the endogenous variable (Y) through the intervening variable (Z).

Tabel 3. Sobel Test Output Results

a ₁	a ₂	B	SE _{a1}	SE _{a2}	SE _b
0,211	0,299	0,209	0,090	0,100	0,014

Source: Processed Data, 2024

Note:

- a₁ : Unstandardized Beta of X1 on Z
- a₂ : Unstandardized Beta of X2 on Z
- b : Unstandardized Beta of Y on Z
- SE_{a1} : Standard error of coefficient of path X1 on Z
- SE_{a2} : Standard error of coefficient of path X2 on Z
- SE_b : Standard error of coefficient Y on Z

Through the explanation, the calculation of Zcount can be performed using the following formula:

1. The Effect of Consumer Trust on Purchasing Decisions Through Perceived Risk.

$$Z = (a_1 \cdot b) / \sqrt{(b^2 \cdot SE_{a1}^2) + (a_1^2 \cdot SE_b^2)}$$

$$Z = (0,211 \cdot 0,209) / \sqrt{((0,209)^2 \cdot (0,090)^2) + ((0,211)^2 \cdot (0,014)^2)}$$

$$Z = (0,211 \cdot 0,209) / \sqrt{(0,043681 \cdot 0,0081) + (0,044521 \cdot 0,000196)}$$

$$Z = 0,044099 / \sqrt{0,0003538161 + 0,0000087261}$$

$$Z = 0,044099 / \sqrt{0,0003625422}$$

$$Z = 0,044099 / 0,019040541$$

$$Z = 2,31$$

The following are the results of the Sobel Test Calculator for the Significance of Mediation to verify the accuracy of the calculations:

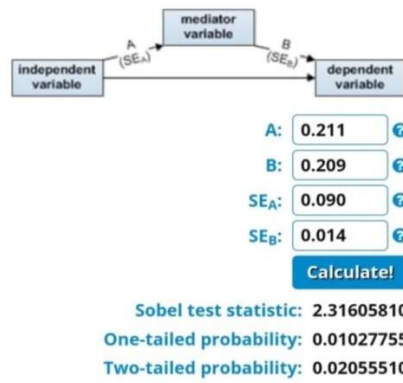


Figure 5. Sobel Test Calculation Results

Source: Output of Sobel Test Calculator for the Significance of Mediation, 2024

The calculation of the Sobel test statistic resulted in a Zcount value of 2.31. Since $Z_{count} > Z_{table}$ ($2.31 > 1.96$), this result proves that the perception of risk significantly mediates the effect of consumer trust on purchasing decisions.

2. The effect of consumer trust on purchasing decisions through perceived risk.

$$Z = (ab_{-}) / \sqrt{(b^2 SEa^2) + (a^2 [SEb]^2)}$$

$$Z = (0,299 \cdot 0,209) / \sqrt{((0,209)^2 \cdot (0,100)^2) + ((0,299)^2 \cdot (0,014)^2)}$$

$$Z = (0,299 \cdot 0,209) / \sqrt{(0,043681 \cdot 0,01) + (0,089401 \cdot 0,000196)}$$

$$Z = 0,062491 / \sqrt{(0,00043681 + 0,000017522596)}$$

$$Z = 0,062491 / \sqrt{0,00043681}$$

$$Z = 0,062491 / 0,0209$$

$$Z = 2,93$$

Below are the results of the Sobel Test Calculator for the Significance of Mediation to verify the accuracy of the calculation:

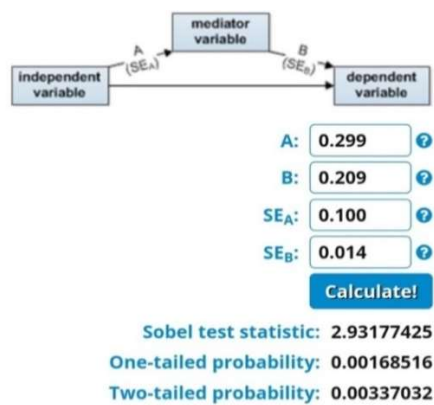


Figure 6. Sobel Test Calculation Results

Source: Output of Sobel Test Calculator for the Significance of Mediation, 2024

The result of the Sobel test statistical calculation shows that the value of Zcount is 2.93. Since $Z_{count} > Z_{table}$ ($2.93 > 1.96$), this result proves that perceived risk significantly mediates the effect of ease of use on purchasing decisions.

Based on the recap of the hypothesis testing results, it can be concluded that all seven (7) hypotheses in this study are accepted. This indicates that purchasing decisions are determined by perceived risk, which can be built and enhanced by consumer trust and ease of use.

DISCUSSION

1. The Direct Impact of Consumer Trust on Risk Perception

Based on the data analysis, it shows that the consumer trust variable has a direct positive and significant effect on risk perception in Shopee e-commerce in Bogor City. The higher the level of consumer trust in Shopee e-commerce, the more the consumer's perception of risks associated with using Shopee e-commerce increases. This means that although consumers trust Shopee e-commerce, they are still aware of and consider the potential risks when transacting through the platform. Consumer trust includes several key aspects that influence how consumers feel comfortable and confident in transacting on an e-commerce platform, such as the belief that the company has the ability to provide products or services effectively and handle any issues that may arise efficiently.

According to Sari & Hawignyo (2021), trust is one of the key factors when making an online purchase. Transactions will occur if both the buyer and the seller trust each other, as trust is the foundation of any business. This trust is important because consumers on e-commerce platforms often cannot see or try the products directly, so they rely on reviews, reputation, and customer service experiences. Good customer service can help create loyalty to Shopee e-commerce. Consumers who are satisfied with the service tend to return to shop on Shopee and become regular customers, directly boosting long-term sales.

2. The Direct Impact of Ease of Use on Risk Perception

Based on the data analysis, it shows that the ease of use variable has a direct positive and significant effect on risk perception in Shopee e-commerce in Bogor City. This means that the higher the level of ease of use perceived by consumers when using Shopee e-commerce, the greater their perception of risk. As the frequency of use increases, consumers become more aware of potential risks such as fraud, transaction errors, or data security issues. Furthermore, the ease of access and high usage can make consumers feel the need to be more vigilant about potential abuse or security vulnerabilities, as transactions can be conducted quickly and easily without many obstacles. Consumers assume that when making online purchases, not experiencing any problems can encourage more consumers to make purchases (Romla and Ratnawati, 2018). Although the Shopee e-commerce platform is easy to use and can be operated anytime and anywhere, consumers still consider and are aware of the potential risks that may arise from online shopping activities, such as receiving incorrect products, delayed shipments, or customer service issues.

Ease of use must be considered when making online purchases (Setyarko, 2016). Consumers today rely on mobile devices such as smartphones or tablets for shopping. E-commerce platforms that are easily accessible anytime and anywhere allow users to shop quickly, whether on the go, at home, or even at work. Consumers do not always have free time during the day to shop. With e-

commerce accessible 24/7/365, consumers can make purchases whenever it fits their schedule, whether in the morning, evening, or even late at night. Providing seamless access anytime and anywhere enhances the overall user experience. Consumers feel more comfortable and satisfied because they can easily access the platform without time or location constraints.

3. The Direct Impact of Consumer Trust on Purchasing Decisions

Based on the data analysis, it shows that the consumer trust variable has a direct positive and significant effect on purchasing decisions on Shopee e-commerce in Bogor City. This means that the higher the level of consumer trust in Shopee e-commerce, the greater the likelihood of consumers making a purchase on the platform. When consumers have high trust in an e-commerce platform, they feel more comfortable and confident in transacting, which makes them more likely to decide to purchase products through that platform. Amidst the fierce competition with other e-commerce platforms, better customer service can be a key differentiator. Consumers are more likely to choose a platform that not only offers the products they want but also provides a pleasant, problem-free shopping experience.

Shopee e-commerce needs to continuously build and maintain consumer trust through transparent business practices, responsive customer service, and strong security, as increased consumer trust can enhance the likelihood of purchase decisions on Shopee e-commerce in Bogor City. Overall, this relationship emphasizes that trust is a crucial element in driving purchasing decisions on Shopee e-commerce and can be leveraged to strengthen its position in the market. This is supported by the research of Yunita et al. (2019), which found that consumer trust has a positive and significant impact on purchasing decisions.

4. The Direct Impact of Ease of Use on Purchasing Decisions

Based on the data analysis, it shows that the ease of use variable has a direct positive and significant effect on purchasing decisions on Shopee e-commerce in Bogor City. This means that the easier consumers find it to use Shopee e-commerce, the greater the likelihood of them making a purchase. Shopee e-commerce needs to continuously ensure that the user interface remains simple, responsive, and free of obstacles that could disrupt the online shopping process. Many purchasing decisions are made spontaneously, especially on e-commerce platforms. If the platform is accessible anytime and anywhere, consumers can immediately make a purchase when the desire or need arises, without having to delay.

The significance of this relationship indicates that ease of use in Shopee e-commerce is one of the key factors driving consumers in Bogor City to make purchasing decisions. Overall, high ease of use makes consumers feel more comfortable and efficient in shopping, ultimately increasing the quantity and frequency of consumer purchases on Shopee. This is supported by the research of Agustiningrum and Andjarwati (2021), which found that ease of use has a positive and significant impact on purchasing decisions.

5. The Direct Impact of Risk Perception on Purchasing Decisions

Based on the data analysis, it shows that the risk perception variable has a direct positive and significant effect on purchasing decisions on Shopee e-commerce in Bogor City. This means that the higher the risk perception felt by consumers when shopping on Shopee e-commerce, the greater the likelihood of them making a purchase decision. One of the main advantages of online shopping is privacy. Consumers can purchase anything they need without feeling judged by others. Shopee e-commerce provides a platform where users can make purchases comfortably, without being seen by others, allowing them to freely choose products according to their preferences. In offline shopping situations, consumers sometimes feel social pressure regarding product choices, brands, or prices. With Shopee e-commerce, consumers can shop more peacefully, without worrying about others' opinions regarding their preferences.

Safety guarantees when shopping on e-commerce platforms are crucial for building consumer trust and protecting consumers from potential risks that may arise during online transactions. If the product received does not match the description or is damaged, Shopee e-commerce offers refund or product exchange policies, providing consumers with a sense of security regarding receiving incorrect items. This risk perception does not always hinder purchasing decisions; in certain contexts, it can even strengthen the decision, as consumers feel they have sufficiently considered all possibilities. Shopee e-commerce needs to understand how this risk perception is formed and strive to manage it effectively. Overall, a high perception of risk does not always decrease purchasing decisions, especially if consumers believe the benefits still outweigh the risks. This is supported by the research of Makhdam and Aminah (2022), which found that risk perception has a significant positive effect on purchasing decisions.

6. The Indirect Impact of Consumer Trust on Purchasing Decisions Through Risk Perception

Based on the data analysis, it shows that the consumer trust variable has an indirect positive and significant effect on purchasing decisions through risk perception on Shopee e-commerce in Bogor City. This means that consumer trust indirectly influences purchasing decisions through risk perception. High consumer trust can manage the perceived risks felt by consumers, which in turn affects their purchasing decisions. This understanding helps Shopee e-commerce focus more on building trust through transparent practices, strong security, and more responsive customer service, as these factors not only influence risk perception but also encourage consumer purchasing decisions.

Overall, this relationship indicates that consumer trust is an important element that, through its influence on risk perception, can either increase or decrease the likelihood of consumers making a purchase on Shopee e-commerce. If trust is considered a primary factor driving someone to make a purchasing decision, then risk perception is often cited as one of the reasons why some people hesitate to make online purchases (Rahmadi & Malik, 2016). When risk perception is high, consumers tend to consider whether to avoid the purchase or attempt to minimize the risk by searching for and evaluating other alternatives. Risk perception refers to the uncertainty felt by consumers when deciding to

make an online purchase. Research by Rorie et al. (2022) states that trust and risk perception influence purchasing decisions, proving that these two variables are factors that will determine consumer behavior and become considerations for consumers when making a purchasing decision.

7. The Indirect Impact of Ease of Use on Purchasing Decisions Through Risk Perception

Based on the data analysis, it shows that the ease of use variable has a direct positive and significant effect on purchasing decisions through risk perception on Shopee e-commerce in Bogor City. This means that ease of use indirectly influences consumer purchasing decisions through risk perception. Ease of use refers to how intuitive and efficient consumers find it to use Shopee e-commerce for shopping. This positive influence indicates that ease of use not only directly affects purchasing decisions but also shapes how consumers perceive and evaluate the risks associated with shopping on Shopee e-commerce.

Shopee e-commerce must continuously ensure that its platform is easy to use in order to help reduce risk perception and enhance consumer purchasing decisions. By improving the interface and user experience, Shopee can indirectly reduce the barriers that consumers may feel regarding risks, thus encouraging more purchasing decisions. Overall, high ease of use can reduce risk perception, which ultimately increases the likelihood of consumers making purchases on Shopee.

CONCLUSION AND RECOMMENDATION

Based on the results of the analysis and hypothesis testing of the relationships between the research variables, namely consumer trust, ease of use, risk perception, and purchasing decisions on Shopee e-commerce in Bogor City, it can be concluded that: consumer trust has a direct positive and significant effect on risk perception; ease of use has a direct positive and significant effect on risk perception; consumer trust has a direct positive and significant effect on purchasing decisions; ease of use has a direct positive and significant effect on purchasing decisions; and risk perception has a direct positive and significant effect on purchasing decisions. Furthermore, consumer trust has an indirect positive and significant effect on purchasing decisions through risk perception, and ease of use has an indirect positive and significant effect on purchasing decisions through risk perception. These results emphasize that risk perception plays a crucial role in mediating the relationship between consumer trust, ease of use, and purchasing decisions.

Based on the research findings, Shopee e-commerce needs to make improvements and take several steps to enhance consumer trust, including providing clear and detailed information about products, services, and return or warranty policies. This helps reduce uncertainty and makes consumers feel more secure. Offering money-back guarantees or fraud protection can alleviate consumer concerns. Additionally, providing responsive customer service that is ready to assist if issues arise during transactions can further boost consumer trust. Additionally, Shopee e-commerce should ensure that communication channels are easily accessible, and the user interface (UI) is more intuitive and easy to navigate. A simple and minimalist design can help users control the app or website with

ease. Improving the speed and responsiveness of the app or website to ensure smooth operation without lag will allow users to control and access features quickly and efficiently. Furthermore, Shopee e-commerce needs to enhance the security of its payment system by ensuring all transactions are processed through a secure and reliable payment system. Utilizing the latest encryption technology to protect user data and increasing transparency in the payment process can help reduce risk perception among users and improve their sense of security when making transactions. This will help reduce complaints and boost purchasing decisions.

FURTHER STUDY

For future researchers, additional variables that may influence purchasing decisions, such as cash on delivery, return policies, money-back guarantees, after-sales service, company reputation, customer satisfaction, lifestyle, and price, can be added to achieve optimal results. Incorporating these factors will provide a more comprehensive understanding of consumer behavior and further enhance the insights into what drives purchasing decisions on e-commerce platforms like Shopee.

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