

## Determining the Factors that Influence Online Purchase Intentions at Shopee Indonesia with Trust as Mediation

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### ABSTRACT

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**Objectives:** This research was conducted to determine the factors that influence online purchasing intentions at Shopee Indonesia with Trust as Mediation.

**Methodology:** This research uses quantitative methods with a casual design. The population in this research is all Shopee users in South Tangerang. The sampling technique used a purposive sampling method with a sample size of 120 people. Data was collected using a questionnaire and then analyzed using statistical tests using the SEM (Structural Equation Modeling) method using PLS 3.0 software.

**Finding:** The research results show that perceived usefulness, Perceived Ease, and perceived risk have a significant effect on trust. Trust has a significant effect on Purchase Intention. Perceived usefulness has a significant effect on purchase intention. Perceived Ease does not have a significant effect on Purchase Intention. Risk Perceived has a significant effect on Purchase Intention. Trust has not been able to mediate the influence between Perceived Usefulness on Purchase Intentions. Trust can mediate the influence of Perceived Ease of Convenience on Purchase Intentions. Trust has not been able to mediate the influence between Risk Perceived on Purchase Intentions.

**Conclusion:** The Trust variable has not been able to mediate the relationship between Perceived Usefulness and Perceived Risk on Purchase Intentions, however, the Trust variable can mediate the relationship between Perceived Ease on Purchase Intentions. Perceived Ease does not have a significant effect on Purchase Intention. Thus, to minimize the risks that occur when shopping online, companies must be able to maintain and increase consumer confidence in online transactions.

**Keywords:** Perceived of Usefulness; Perceived of Ease; Perceived of Risk; Trust; Purchase Intention.

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## INTRODUCTION

Marketing trends in the world are currently shifting from conventional (offline) to digital (online). Technological developments and changes from conventional to modern or digital have led to the rapid use of e-commerce in Indonesia as a digital marketing medium that can influence Indonesia's economic growth (Yahya et al, 2023). Heriawan (2018) revealed that the change in marketing from conventional to digital is increasingly developing. There is a shift from conventional marketing channels to digital channels because marketers adapt to changes in people's lifestyles in the digital era, (Putro et al., 2024). Along with the development of the digital era, most marketers utilize digital media to communicate products and companies to consumers to reach broad market potential, (Ardani, 2022; Saratian et al, 2022). One of the activities influenced by the Internet is business activities, (Vania et al, 2018).

There are numerous e-commerce websites and digital marketplaces in Indonesia, including Lazada, Tokopedia, Blibli.com, Jd id, Bukalapak, and Shopee Indonesia. Tokopedia is the top-ranked website in Indonesia among the six most popular online retail goods consumer needs sites, with 147 million monthly visitors. The next ranking is Shopee with 126 million visitors, Bukalapak with 29 million visitors, and Lazada with 27 million visitors, followed by Blibli and Bhineka in the lowest position. Accordingly, in the competitive corporate environment, strategy accuracy plays a crucial role in determining future decision-making efficacy and competitive advantage, (Ilhamalimy & Ali, 2021).

**Table 1.** E-Commerce with the Most Visitors in Indonesia

Tokopedia		Shopee		Bukalapak		Lazada		Blibli		Bhinneka		Orami		Ralali		JD ID		Zalora	
Toko Online	Pengunjung Web Bulanan	Ranking AppStore	Ranking PlayStore	Twitter	Instagram	Facebook	Jumlah Karyawan												
1	147.790.000	#2	#4	853.000	3.828.300	6.525.650	4.944												
2	126.996.700	#1	#1	6.038.000	7.757.940	21.855.970	12.192												
3	29.460.000	#6	#5	215.600	1.661.140	2.518.990	2.316												
4	27.670.000	#3	#2	430.000	2.975.370	31.364.410	4.126												
5	18.440.000	#8	#7	529.600	1.622.480	8.598.260	1.979												
6	6.996.700	#21	#17	67.100	42.280	1.036.230	487												
7	6.260.000	n/a	n/a	5.820	6.040	351.770	211												
8	5.123.300	#26	n/a	2.880	41.160	91.390	176												
9	3.763.300	#7	#6	42.000	590.670	939.770	1.185												
10	3.366.700	#5	#8	n/a	720.090	7.989.080	580												

Source: iPrice (2022)

Based on table 1 above, shows that the number of monthly Shopee visitors lags behind Tokopedia. The reduction in visitors to the Shopee platform has several contributing factors, namely unfair features between buyers and sellers who have different features, giving rise to a feeling of disadvantage for one party. Unattractive product appearance, and product

descriptions that are less informative so buyers are reluctant to buy. Poor accessibility, at certain times, and advertisements disrupt online shopping activities. The reliability of the Shopee platform is low, and the conditions for getting free shipping are complicated and confusing. Technical problems such as system errors or confusing advertising displays can also be a source of consumer dissatisfaction. This results in a decrease in consumer purchasing intentions on the Shopee platform (Fajrin & Gunadi, 2022).

Online purchase intention is a person's activities before making a purchasing decision on an online site, one of which can be influenced by high trust in the online shop site (Bhatti & Rahman, 2019; Soelton et al, 2020). Trust is the desire to rely on an exchange partner you trust (Ernawati & Noersanti, 2020). Trust is one of the foundations of any business, a business transaction between two or more parties will occur if each party trusts the other (Fajrin & Gunadi, 2022; Oktaviar et al., 2024). Trust is the key to consumers' positive attitudes towards online brand communities (Ramadhan & Hartono, 2020). Many studies show that trust has a positive effect on online shopping interest (Hidajat & Setiawan, 2022; Hongjoyo, et al., 2020; Kusmita et al., 2022), this shows that the higher the level of consumer trust, the higher the interest in online consumer purchases.

Perceived Usefulness is also a determining factor that influences purchase intention. The extent to which people think that employing technology would help them perform better at work is known as perceived usefulness. However, if someone believes that information media is less helpful, he or she won't use it, (Fadlan & Dewantara, 2018). Many studies state that perceived usefulness is an important factor that shapes online shopping interest (Wai et al., 2020; Suleman, 2018; Le et al., 2020; Hussain et al., 2017).

The next factor that influences purchase intention is perceived convenience. Easy to use refers to the lack of difficulty involved in using online purchasing sites by customers (Ahmad, et al., 2019). Customers' interest in online buying will rise when they are certain that it is convenient to shop online (Sundararaj & Rejeesh, 2021; Le, et al., 2020; Purwaningdyah, 2021). Therefore, consumers' interest in online buying may be influenced by how simple it is to grasp information, use applications, and access services, (Nguyen, 2020).

Ensuring the safety and confidentiality of consumers' personal information might boost their intention to make an online purchase, which in turn can lead to an increase in online purchasing behavior (Hongjoyo, 2020). Perceived risk refers to the uncertainty that consumers feel when they cannot predict the products/services purchased online (Bhatti & Rahman, 2019). When making a product purchase, consumers also need information about the product they are going to buy (Hendrian & Patir, 2019). Risk Perceived is a factor that has an important role in shaping individuals' interest in using e-commerce (Utami, 2020; Bhatti & Rahman, 2019; Sitorus & Mawardi, 2019).

Shooper was chosen because there was a lot of e-commerce research but it only focused on several old marketplaces and did not look at other, more up-to-date, perspectives, namely new market entrants such as Shopee. Shopee not only provides domestic sellers, but several sellers come from abroad but can still carry out domestic transactions so that the products sold are very varied or heterogeneous, (Nurakhmawati et al, 2022). Apart from that, Shopee is one of the

largest e-commerce platforms in Indonesia with a large number of users. Its popularity makes it a good representative of the e-commerce market in Indonesia.

**Shopee problems in Indonesia.** One of the biggest online retailers in Indonesia, Shopee offers a wide range of products to satisfy customers. Shopee can not rule out the likelihood that there are other issues. One issue that Shopee Indonesia is now facing is slow delivery, since complaints regarding slow or late delivery are common, particularly in some parts of Indonesia. Numerous things, including logistical limitations or large order volumes, maybe the cause of this (Ilhamalimy & Ali, 2021; Istiqomah & Usman, 2021). Due to its large size and intricate infrastructure, Indonesia poses logistical issues for Shopee, making it challenging to guarantee prompt and dependable delivery to customers across the archipelago (Fajrin & Gunadi, 2022). Gaining the trust of Indonesian customers is essential, particularly in rural areas where e-commerce may not be as well-known. Shopee needs to invest in measures to prevent fraud and ensure safe transactions.

Several customers also expressed dissatisfaction over products that did not fit the Shopee platform's description. This could involve variations in the product's size, color, or quality (Hongjoyo et al., 2020). The Shopee app and website's UI were then criticized by several users for being less user-friendly and challenging to use. Additionally, they can run into technical issues such as trouble making a payment or checking out (Ahmada, et al, 2019; Soelton et al, 2021). Customer service complaints regarding delayed or unresponsive service also frequently occur. If customers encounter issues with their orders and find it difficult to contact Shopee's customer service representatives, they could become irate. Another issue is that local businesses like Tokopedia and Bukalapak compete fiercely in Indonesia's e-commerce market, as well as international giants such as Lazada and Amazon, (Qori, et al 2023).

To preserve customer confidence and enhance the online buying experience on their platform, Shopee must keep enhancing its offerings and reacting to these grievances. Therefore, to stay ahead of rival e-commerce platforms, Shopee needs to keep coming up with new ideas for enhancing its offerings and adjusting to market expectations.

**Research Gap.** This research is motivated by the existence of a research gap in previous studies which had different influences. In previous studies, perceived usefulness has a positive and significant influence on purchase intention (Pratama, & Suputra, 2019; Wai et al., 2020; Suleman, 2018; Le et al., 2020; Hussain et al., 2017; Marakarkandy et al., 2017). In contrast, other literature has shown that perceived usefulness has no significant effect on purchase intention (Udayana & Lukitaningsih 2021; Mulyani, et al., 2021; Tien, et al., 2019; Hadi, et al., 2022). Furthermore, research on perceived convenience has a positive and significant influence on purchase intentions (Le, et al., 2020; Purwaningdyah, 2021; and Nguyen, 2020). In contrast, results from other research show that perceived convenience does not have a significant effect on purchase intention (Lora, et al., 2021; and Khairiyah, 2016). In previous studies, risk perception had a positive and significant influence on purchase intention (Farivar, Turel, & Yuan 2017; Soleimani et al., 2017). In contrast, other literature has shown that risk perceived does not significantly influence purchase intentions (Brüseke, 2016; Rahmadi & Malik, 2016; Ventre & Kolbe, 2020; Hadi, et al., 2022; Tseng et al., 2020).

From previous research that has been conducted regarding Purchase Intention, the main research is to analyze the gaps in theoretical research. Researchers want to mediate by looking

at the level of consumer trust. Trust is important because it can reduce information asymmetry in conditions of uncertainty and risk (Park et al., 2019) and motivate consumers to initial trust to determine whether to make a transaction or not (Pratama & Suputra, 2019). Meanwhile, Rachbini (2018) stated that trust is a very important factor that influences purchase intentions in online transactions. Therefore, this research seeks to contribute to expanding the literature on consumer behavioral intentions, especially those related to technology user behavior. How online purchase intentions are influenced by perceived Usefulness, perceived Ease, and perceived Risk which are mediated by consumer trust.

## LITERATURE REVIEW

**Purchase Intention.** Purchase intention is the level of seriousness of a consumer's intention to buy a product, which is influenced by previous shopping experiences, trust in the brand, and ease of transaction (Murtiningsih et al, 2024). The easier the access and trust, the higher the intention to buy (Cheung, 2021). According to Wagner Mainardes et al. (2019), online purchase intention is a predictor of customer behavior toward activities taken to finish online negotiations. According to Dello & Siqueira (2017), several motivating variables influence customers' intent to make online purchases, (Sidharta, et al, 2018). Customers who decide to purchase goods and services do so because they require and desire the features of the particular goods and services (Bimantari, 2019). After doing an assessment, a person's intention to purchase goods from their favored brand is known as their purchase intention (Widjanarko & Harsono, 2019).

**Trust.** Trust theory in the context of marketing and consumer relationships refers to consumers' belief that a product, brand, or company can be relied upon to meet their expectations. Trust is essential in building long-term relationships with consumers (Chaudhuri, 2019). The readiness of a firm to depend on its partners is known as trust. Numerous interpersonal and inter-organizational elements, including business competence, integrity, honesty, and kindness, are necessary for building trust (Kotler & Keller, 2018). According to Jogiyanto (2019), trust is the assessment of a person following the acquisition, processing, and gathering of information, which leads to a variety of conclusions and presumptions. According to Kusmita et al. (2022), customer trust is derived from consumer awareness of a product's features and advantages.

**Perceived Usefulness.** Perceived usefulness is the belief that the use of technology will bring benefits to its users, such as increased efficiency and productivity. The greater the perception of usefulness, the higher the user's intention to adopt the technology. (Chin et al, 2020). Perceived usefulness is how individuals feel that a system can provide benefits to its users. Perceived Usefulness explains how a system can provide benefits to its users in using a system (Novindra & Rasmini 2017). The degree to which an individual thinks that utilizing a specific system will enhance his or her performance at work is known as perceived usefulness (Athapaththu & Kulathunga, 2018). Customers' subjective perception of a specific system's ability to carry out their work tasks to improve work efficiency or performance from the accuracy of the work is reflected in their perceived usefulness, which measures how much they believe a website or online application can add value and beneficial properties to them when they shop online (Wilson et al, 2021).

**Perceived of Ease.** Perceived ease of use refers to the perception that technology is easy to use without requiring much effort from the user. If technology is perceived as easy, users will be more likely to accept and use it regularly (Hossain, et al, 2019). Perceived ease is the level at which someone can understand the use of technology (Bayu & Dewa, 2019). Perceived ease is

the extent to which someone trusts and believes that if they use technology they will be free from effort (Umaningsih & Wardani, 2020). According to Yogananda & Dirgantara (2017), perceived ease of use refers to how simple a new system is seen to be to grasp and operate. One belief about the decision-making process is perceived ease. People will use an information system if they believe it to be user-friendly and not too complicated to understand. Conversely, an individual will not utilize an information system if he believes it is difficult to use or comprehend (Hidajat & Setiawan, 2022).

**Perceived Risk.** Perceived risk is a consumer's perception of the possibility of loss or damage from purchasing a particular product or service, including risks related to product quality, suitability, and personal data security (Cheng, Fu, & Sun, 2021). Perceived risk is the main reason why people are reluctant to shop online. Due to its nature where buyers and sellers do not meet directly, e-commerce gives rise to different risk perceived, some are worried about losing money, some are worried about delivery time factors, and some consider security and privacy factors (Rodiah & Melati, 2020); Istiqomah & Usman (2021) said that shopping through online shops has a higher risk compared to real (physical) shopping, because online shopping has limited physical contact between consumers and the products to be purchased, so performance monitoring cannot be carried out by consumers. Risk perception is a construct that measures uncertain beliefs about unpleasant possibilities. The risks accepted by customers greatly influence consumer behavior in decision-making (Widhiaswara & Soesanto, 2020).

### **Research Hypothesis and Theoretical Framework**

**The Influence of Perceived Usefulness on Trust and Purchase Intention.** In e-commerce, if consumers feel that a website or application provides great benefits (such as ease of navigation and ease of transaction), it will increase their trust in the platform. This trust, in turn, will increase the intention to purchase products from the platform, (Yogananda, 2017). A perception of the process of making decisions is known as perceived utility. Therefore, someone will use an information system if he thinks it's helpful. However, someone won't use an information system if they think it's less valuable (Sundararaj & Rejeesh, 2021). According to several earlier research, internet users' trust in completing online transactions on e-commerce platforms is influenced by perceived usefulness (Faradila & Soesanto, 2016; Hidajat & Setiawan, 2022; Lora, et al., 2021). Perceived usefulness has also been linked to higher intentions among customers to make online purchases, according to several prior studies (Phongsatha & Jirawoottirote, 2018; Muftiasa et al., 2021; Rehman et al., 2019).

H1: Perceived Usefulness has a significant effect on trust

H2: Perceived Usefulness has a significant effect on Purchase Intention

**The Influence of Perceived Ease on Trust and Purchase Intention.** Perceived Ease of Use is the consumer's perception that a particular technology or product is easy to use, requires little effort, and is easy to understand. When consumers perceive that a system or platform is easy to use, they are more likely to believe that the platform is reliable and secure, (Wilson et al, 2021). The ease of use of a website is a consideration for consumers before shopping online. Even though online shopping has many benefits, the complexity of interacting with the medium, in this case, online buying and selling sites, can be confusing for users (Wai et al, 2020). Several previous studies have shown that perceived convenience influences internet users' confidence in making online transactions on e-commerce systems, including research conducted by (Widhiaswara & Soesanto, 2020; Mulyani et al., 2021; Faradila & Soesanto, 2016). Several

previous studies also show that perceived ease of use has a significant effect on purchase intention (Phongsatha & Jirawoottirote, 2018; Utami, 2020).

H3: Perceived Ease has a significant effect on trust

H4: Perceived Ease has a significant effect on Purchase Intention

**The Influence of Perceived Risk on Trust and Purchase Intentions.** Perceived Risk refers to the extent to which consumers are concerned about the potential negative consequences of a purchase decision. It includes various types of risks such as financial risk, privacy risk, product risk, social risk, and psychological risk, (Wai et al, 2020). In the context of online transactions, individuals will tend to see the risks that may arise from the transactions they will carry out. Information about sellers and products will be very important when carrying out buying and selling transactions via online media. This is done to minimize the various risks faced by buyers (Fauzi, 2021). The results of Martinayanti & Setiawan's (2016) research are the same as Ashur's (2016) research that perceived risk has a negative and significant effect on trust. This means that with increasing risk, not only will consumer attitudes towards online shopping be negative but consumer confidence will also decrease. The relationship between a higher risk perceived causes someone to have no interest in making online purchases, and vice versa, a low risk perceived makes someone interested in making online purchases (Utami, 2020; Phongsatha & Jirawoottirote, 2018; Liu, et al., 2013 ) and Hsu, Chuang, & Hsu (2014).

H5: Perceived Risk has a significant effect on trust

H6: Perceived Risk has a significant effect on purchase intention

**The Influence of Trust on Purchase Intention.** Trust in e-commerce platforms covers various aspects, such as trust in transaction security, seller reliability, product quality, and personal data protection. When consumers have high trust in the platform, they are more likely to make purchases, (Fajrin & Gunadi, 2022). Trust has been proven to be an important determinant in predicting online consumers' repurchase intentions (Punyatoya, 2019). Trust is said to be more important to influence repurchase intentions which are based on customer experience, which consists of the emotional aspects of engaging with a particular service provider (Saleem et. al., 2017). Increasing trust in e-commerce is the key to building good relationships with consumers (Saodin et al., 2019). Thus trust is an important factor that positively influences repurchase intentions to use e-commerce websites (Hidajat & Setiawan, 2022; Hongjoyo, et al., 2020; Kusmita et al., 2022).

H7: Trust has a significant effect on purchase intention

**The Influence of Perceived Usefulness, Perceived Ease, and Perceived Risk on Purchase Intention through Trust.** The trust variable is a positive and significant mediator regarding the relationship between perceived usefulness and Purchase Intention. The perception of greater benefits from an electronic system or technology can help overcome concerns about transactional uncertainty, thereby increasing trust between both parties and thereby increasing customers' intention to reuse or repurchase the online system (Nurjanah et al, 2023 & Keni, 2020). The good convenience of an e-commerce transaction which is influenced by Trust can encourage purchase intentions in potential consumers because, with good Convenience and Trust, potential consumers' doubts about the transaction can be reduced (Larasati, & Darpito, 2023). Perceived risk is the main thing that consumers think about when intending to buy, but perceived risk can be reduced if consumers have trust in E-commerce applications. Research conducted by Martianayati & Setyawan (2016) shows that the role of trust significantly mediates risk perception and intention to purchase fashion products via Instagram. Wang et al

(2021) research show that perceived risk is a history of trust, which indirectly influences behavioral intentions through trust. Mou et al (2020) research also proves that consumer trust in cross-border online shopping can partially mediate between perceived risk and purchase intention. So it can be concluded that purchase intention will be higher if the perception of risk is low and can increase consumer confidence. This research was formed based on research by Mou et al (2020) which found that perceived trust was able to mediate the relationship between perceived risk and purchase intention.

H8: Trust mediates Perceived Usefulness on Purchase Intention

H9: Trust mediates Perceived of Ease towards Purchase Intention

H10: Trust mediates Perceived Risk on Purchase Intention

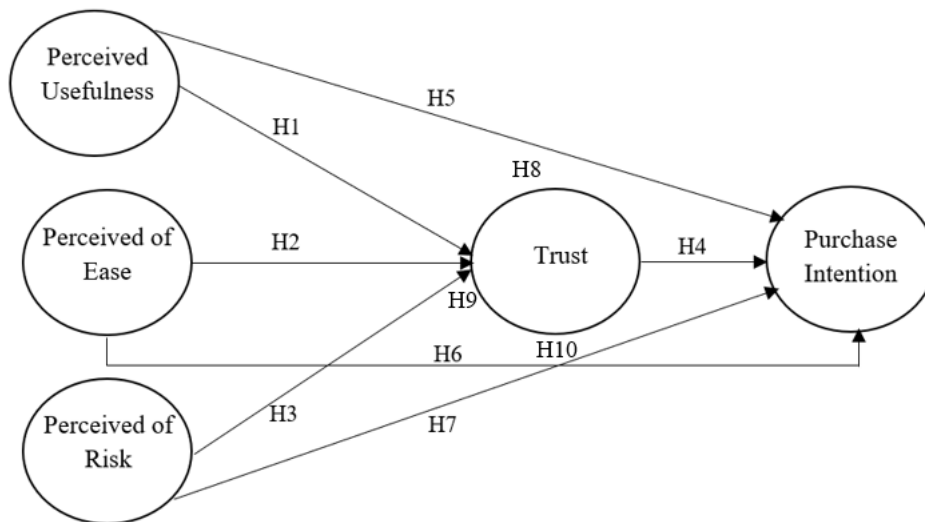


Figure 1. The Research Framework

## METHOD

A descriptive survey and an explanatory survey are the research methods that were employed. This study employs a causality investigation design, wherein the causal relationship between independent, intervening, and dependent variables is tested (Sugiyono, 2021). In this research, the target population is all customers who have made purchases on the Shopee application in South Tangerang. Determining the minimum sample size in this study refers to the statement by Hair et al., (2020) that each parameter is estimated with the assumption of  $n \times 5$  observed variables (indicators). The number of indicators for this research is  $24 \times 5$ , so a minimum of 120 research samples will be obtained which will be distributed to consumers who have made online purchases using the Shopee application in South Tangerang. The sampling technique using purposive sampling includes 1). Users and owners of Shopee accounts, 2). Using Shopee at least twice as an online shopping option, 3) Domiciled in South Tangerang. The data collection method uses a questionnaire distributed via Google Forms. The questionnaire in this study consists of 24 statements using a Likert Scale consisting of 5 components, namely 1 (Strongly Disagree), 2 (Disagree), 3 (Neutral), 4 (Agree), and 5 (Strongly Agree).



**Table 2** Operationalization of Research Variables

<b>Variable</b>	<b>Indicator</b>	<b>Statement</b>
Perceived Usefulness Source : (Jones & Kauppi, 2018; Moslehpour et al., 2018)	1. Speed up work	1. The Shopee online shop site is useful for purchasing the products I want
	2. Improve Performance	2. The online shop sales site Shopee makes it easier for me to make purchases more quickly.
	3. Increase productivity	3. Buying on the online shop site Shopee makes my life easier.
	4. Effectiveness	4. I make purchases on Shopee practically.
	5. It Gets Easier	5. I feel purchasing on Shopee saves time.
	6. Useful	6. I feel that purchasing on Shopee saves costs.
Perceived of Ease Source : (Subagio & Jesica, 2021; Moslehpour et al., 2018)	1. Easiness	1. I am interested in using Shopee because it is easy to learn.
	2. Clear and understandable	2. I'm interested in using Shopee because it's easy to do what I want.
	3. Easy to learn	3. I'm interested in using Shopee because it doesn't take a long time to use
	4. Overall easiness	4. I am interested in using Shopee because it is easy to use
Perceived of Risk Source : (Masoud, 2018; Muftiasa et al., 2021)	1. Product Risk	1. I am worried that the product I bought from Shopee will not meet my expectations.
	2. Time Risk	2. I feel that shopping on the Shopee shopping site requires a long delivery time.
	3. Shipping Risk	3. I feel that transactions on the Shopee shopping site will cause disappointment due to product incompatibility.
	4. Social Risk	4. I feel that the Shopee shopping site cannot necessarily guarantee every consumer's needs in making transactions.
	5. Security Information	5. I'm worried that Shopee will use my personal information for other purposes without my knowledge.
	6. Financial Risk	6. I am worried that the money I paid will be lost and I will not receive the goods I ordered.
Trust Source : Kotler & Keller (2018)	1. Benevolence	1. I trust the e-commerce site Shopee.
	2. Ability	2. I believe that Shopee is committed to serving consumers well and keeping its promises to consumers.
	3. Integrity	3. I believe that Shopee is an e-commerce whose performance can be relied upon.
	4. Willingness to depend	4. I am sure Shopee will provide the service I expected.
Purchase Intention Source : (Priansa, 2017; Kotler & Armstrong, 2018)	1. Transactional Intent	1. Consumers will buy products on Shopee because there is a need.
	2. Referential intent	2. After making a transaction, consumers will recommend it to other people.
	3. Preferential intent	3. Consumers will look for the latest information on the Shopee site.
	4. Explorative intent	4. Consumers will make Shopee the main alternative to compare with other sites.

SMART PLS version 3.0 software is used in this study to evaluate the gathered data. Partial Least Square, or PLS, is a testing approach based on structural equation modeling, or SEM (Ghozali & Latan, 2017). PLS offers measurement models and structural models, two types of

testing models (Ghozali & Latan, 2017). When using this strategy in research models with different kinds of variable indicator tests, it works quite well. Validity, reliability, extraction of data variations, and research variable viability are all examined using this methodology. By examining the outer loading value, research variable indications are at least 0.7 viable. Cronbach-Alpha, Rho<sub>a</sub> above 0.7, and composite reliability were used to gauge the data's validity and reliability (Hair et al., 2018). Utilizing an AVE value greater than 0.5, extract data variance (Hair et al., 2018). Selecting this approach simplifies things more than employing multiple linear regression. The t-test and R-squared's capacity to explain the independent variable's impact on the dependent variable are used in hypothesis testing.

Mediation testing is designed to detect the position of the mediating variable. Hair et al, (2018) state that indirect effect analysis aims to test the hypothesis of the indirect influence of an influencing variable (exogenous) on the influenced variable (endogenous) which is mediated by a mediating variable that has the following criteria: If the P-Values < 0.05, then it is significant (has an indirect influence), which means the mediating variable "plays a role" in mediating the relationship between the independent variable and the dependent variable.

## RESULTS AND DISCUSSION

### Results

**Table 3** Characteristics of Respondents

Characteristics	Frequency	Percentage
<b>Gender</b>		
Woman	68	56.7
Man	52	43.3
<b>Total</b>	<b>120</b>	<b>100</b>
<b>Age</b>		
18 - 30 Years	57	47.5
31 - 40 Years	24	20
41 - 50 Years	31	25.8
> 51 Years	8	6.7
<b>Total</b>	<b>120</b>	<b>100</b>
<b>Work</b>		
Student	37	30.8
Self-employed	29	24.2
Civil servants	24	20
Private sector employee	30	25
<b>Total</b>	<b>120</b>	<b>100</b>
<b>Income</b>		
4 - 5 Million	95	79.2
6 - 7 Million	15	12.5
8 - 9 Million	5	4.2
> 10 Million	5	4.2
<b>Total</b>	<b>120</b>	<b>100</b>

Source: Results of data processing (2024)

The results of calculating the percentage of respondent data concluded that the majority of respondent data were female, 68 respondents (56.7%), and the lowest was male, 52 respondents (43.3%). The age of most respondents was 18 – 30 years, 57 respondents (47.5%), the lowest was > 51 years, 8 respondents (6.7%). The highest respondent occupation was students with 37 respondents and the lowest was civil servants with 24 respondents (20%). Furthermore, the highest income was 4 - 5 Million 95 respondents (79.2%) and the lowest was 8 - 9 Million and > 10 Million respectively 5 respondents (4.2%).

**Table 4.** Validity and Reliability Results

Indicator	Outer Loading	Cronbach's alpha	Composite Reliability	AVE
X1.1	0.854			
X1.2	0.883			
X1.3	0.822	0.924	0.941	0.725
X1.4	0.897			
X1.5	0.786			
X1.6	0.862			
X2.1	0.857			
X2.2	0.882			
X2.3	0.867			
X2.4	0.766			
X3.1	0.869			
X3.2	0.916	0.946	0.957	0.790
X3.3	0.886			
X3.4	0.943			
X3.5	0.942			
X3.6	0.764			
Z.1	0.830			
Z.2	0.951			
Z.3	0.937			
Z.4	0.749			
Y.1	0.929	0.947	0.962	0.863
Y.2	0.962			
Y.3	0.929			
Y.4	0.893			

Source: From Data Processing (2024)

As shown in Table 4, the overall value of outer loading is not below the standard of 0.70 and the AVE value is also >0.5. Thus, the data used in the research meets validity assumptions. Apart from that, the parameters for seeing a reliable construct are looking at a Cronbach's alpha value greater than 0.70 and the Composite reliability value must be > 0.70. The Cronbach's alpha value of the research dimensions and variables shown in the table with the top value >0.70, means that the variables used in this research passed the reliability test. Furthermore, the results of this study show that all variables that have composite reliability values have good composite reliability because their composite reliability values are >0.70.

**Table 5.** Cross loadings

	Perceived Usefulness	Perceived Ease	Perceived Risk	Trust	Purchase Intention
X1.1	0.854	0.608	0.506	0.621	0.597
X1.2	0.883	0.579	0.567	0.653	0.649
X1.3	0.822	0.573	0.478	0.603	0.599
X1.4	0.897	0.673	0.677	0.704	0.697
X1.5	0.786	0.569	0.544	0.526	0.597
X1.6	0.862	0.603	0.672	0.675	0.643
X2.1	0.628	0.857	0.506	0.732	0.671
X2.2	0.530	0.882	0.429	0.606	0.528
X2.3	0.582	0.867	0.585	0.585	0.627
X2.4	0.632	0.766	0.709	0.627	0.597
X3.1	0.611	0.572	0.869	0.633	0.636
X3.2	0.587	0.607	0.916	0.657	0.645
X3.3	0.530	0.533	0.886	0.611	0.605
X3.4	0.629	0.637	0.943	0.658	0.663
X3.5	0.665	0.642	0.942	0.685	0.679
X3.6	0.581	0.526	0.764	0.661	0.624
Z1	0.595	0.609	0.605	0.830	0.656
Z2	0.658	0.701	0.652	0.951	0.744
Z3	0.614	0.683	0.658	0.937	0.720
Z4	0.717	0.649	0.634	0.749	0.645
Y1	0.729	0.657	0.696	0.779	0.929
Y2	0.731	0.732	0.685	0.758	0.962
Y3	0.681	0.690	0.668	0.725	0.929
Y4	0.606	0.602	0.640	0.696	0.893

Source: From Data Processing (2024)

If the loading value of the latent variable indicator is higher than the correlation of the other variables, Table 5 above can determine that the model already has a fair discriminant validity. Each indicator's cross-loading value in this study is greater than that of other latent variables, demonstrating the variable's strong discriminant validity.

**Table 6.** Fornell-Lacker Criterion

	Perceived Usefulness	Perceived of Ease	Perceived of Risk	Trust	Purchase Intention
Perceived Usefulness	0.852				
Perceived of Ease	0.706	0.844			
Perceived of Risk	0.678	0.662	0.889		
Trust	0.743	0.761	0.734	0.871	
Purchase Intention	0.742	0.723	0.724	0.797	0.929

Source: From Data Processing (2024)

Table 3 Comparison of AVE values demonstrates that each of these values is higher than the correlation between the other variables, prompting one to conclude that the research's latent variables all have excellent discriminant and construct validity.

**Table 7. R square**

	R Square	R Square Adjusted
Trust	0.708	0.700
Purchase Intention	0.715	0.705

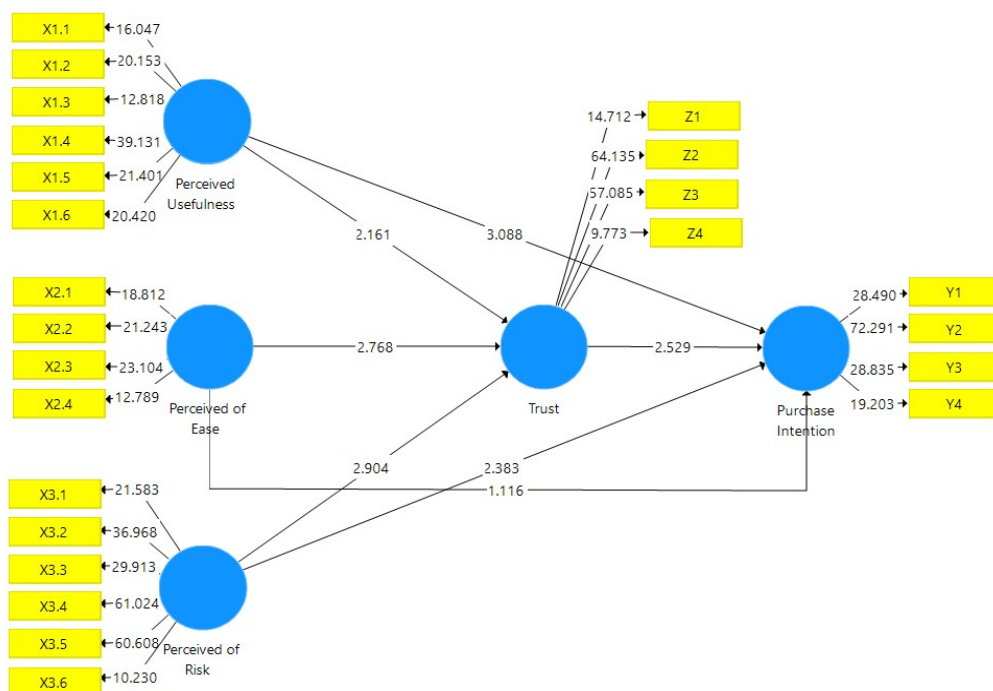
Source: From Data Processing (2024)

The proportion impact of the perceived usefulness, perceived ease of use, and perceived risk variables on trust is 70.8%, according to Table 4's R Square value of 0.708; the remaining 29.2% is influenced by other factors unrelated to this issue. Also, the purchase intention variable's R Square value is 0.715, indicating that 71.5% of the variance is influenced by the impressions of perceived usefulness, perceived ease of use, perceived risk, and trust with the purchase intention variables, with the remaining 28.5% being molded by other factors not included in this study.

**Table 8. Path Coefficients**

	Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values
Perceived Usefulness -> Purchase Intention	0.225	0.23	0.073	3.088	0.002
Perceived Usefulness -> Trust	0.283	0.279	0.131	2.161	0.031
Perceived of Ease -> Purchase Intention	0.152	0.184	0.136	1.116	0.265
Perceived of Ease -> Trust	0.361	0.357	0.13	2.768	0.006
Perceived of Risk -> Purchase Intention	0.203	0.205	0.085	2.383	0.018
Perceived of Risk -> Trust	0.304	0.305	0.105	2.904	0.004
Trust -> Purchase Intention	0.365	0.328	0.144	2.529	0.012
Perceived Usefulness -> Trust -> Purchase Intention	0.103	0.096	0.067	1.532	0.126
Perceived of Ease -> Trust -> Purchase Intention	0.132	0.11	0.059	2.237	0.026
Perceived of Risk -> Trust -> Purchase Intention	0.111	0.103	0.06	1.855	0.064

Source: From Data Processing (2024)



**Figure 2. Path Model**  
Source: From Data Processing (2024)

## Discussion

**Effect of Perceived Usefulness on Trust.** With a t-statistic value of  $2.161 > 1.96$  and a P-value of  $0.031 < 0.05$ , the statistical tests' results revealed an important effect of perceived usefulness on trust. That suggests the perceived usefulness variable greatly impacts trust. From the results of this hypothesis, it can be concluded that the first hypothesis (H1) is accepted. Elements on an online shop's website are crucial in building consumer trust and need to be designed well as part of an online marketing strategy. Because customers feel they benefit from the Shopee application, where customers can carry out transaction activities anytime and anywhere, customers believe that using Shopee will be able to improve customer work performance. The research results follow the research conducted by Faradila & Soesanto (2016) where the research results show that perceived usefulness has a significant effect on trust. Research by Hidajat & Setiawan (2022) also provides results where "perceived usefulness" can positively affect "trust". Then in the research of Lora, et al., (2021) where research results show that perceived usefulness has a significant effect on trust.

**Effect of Perceived Usefulness on Purchase Intention.** According to statistical tests, there is a substantial relationship between the perceived usefulness variable and purchase intention. This relationship is demonstrated by the T-statistic value of  $3.088 > 1.96$  and the P values of  $0.002 < 0.05$ . It is possible to conclude that the second hypothesis (H2) is accepted based on the findings of this hypothesis. Therefore, it can be said that an increasing number of people will be interested in adopting technology if its outcomes, in this case, e-commerce benefit consumers. Here, usability refers to enhancing the user's efficacy and efficiency. Additionally, this phenomenon affects millennials who are used to living cashless lives, according to research participants. The findings of this study are consistent with those of Phongsatha & Jirawoottirote's (2018) study, which found a statistically significant relationship between perceived usefulness and purchase intention. Additionally, studies by Muftiasa et al. (2021)

also support this study by providing results that Perceived Usefulness has a significant effect on Purchase Intention. Then this study is also in line with the research of Humaidi et al (2022), and Iriani & Andjarwati (2020) indicated that consumers' intentions to make online purchases will be influenced by perceived utility. Perceived usefulness has been shown to influence consumers' inclinations to make online purchases (Rehman et al., 2019).

**Effect of Perceived Ease on Trust.** With a Tstatistic value of  $2.768 > 1.96$  and a P value of  $0.006 < 0.05$ , the results of the statistical tests indicated that perceived ease of use had a substantial effect on trust. This suggests that the perceived ease of use variable had a significant impact on trust. It is possible to conclude that the third hypothesis (H3) is accepted based on the findings of this hypothesis. This implies that the degree of trust increases with the consumer's perceived ease of usage. The navigation, presentation, comfort, and convenience that a website offers are all factors in how easy it is perceived to use. A website can earn confidence if it can accomplish this (Haryosongko, 2015). Research bolsters the findings of this study Widhiaswara & Soesanto (2020) gave the result that perceived ease of use has a positive and significant effect on trust. Research by Mulyani et al., (2021) also gave the result that perceived ease of use has a positive and significant impact on trust. Then in the research by Faradila & Soesanto (2016), the results of the research show that perceived ease of use has a significant effect on trust.

**Effect of Perceived Ease on Purchase Intention.** The Tstatistic value of  $1.116 < 1.96$  and the P values  $0.265 > 0.05$  indicate that, according to the statistical test above, the perceived convenience variable has no significant impact on purchase intention. This suggests that the perceived convenience variable does not shape purchase intention. From the results of this hypothesis, it can be concluded that the fourth hypothesis (H4) is rejected. This proves that the ease with which a customer can use or search for the desired item in the online marketplace cannot be a reference that the customer will purchase because other factors are more influential. In determining repeat purchases, such as a good store brand image. The results of this research are in line with research conducted by Lora, et al., (2021) which states that Perceived Ease does not have a significant effect on purchase intention. Also supported research by Khairiyah (2016) states that Perceived Ease does not have a significant impact on purchase intention. However, this is not in line with research by Le, et al., (2020) which states that Perceived of Ease has a significant impact on purchase intention. Research by Purwaningdyah (2021) provides results that Perceived Ease has a significant and positive effect on purchase intention. Furthermore, Nguyen (2020) stated that Perceived Ease has a significant effect on Purchase Intention.

**Effect of Perceived Risk on Trust.** The outcomes of statistical testing demonstrated that perceived risk significantly impacted trust. As can be observed from the Tstatistic value of  $2,904 > 1.96$  and the P values of  $0.004 < 0.05$ , these results indicate a substantial relationship between Trust and the Risk Perceived variable. It is clear from the hypothesis's findings that the fifth hypothesis (H5) is accepted. This is because consumers tend to have high levels of trust in products they perceive to have less risk, and vice versa. The outcomes of the present investigation line up with the research conducted by Martinayanti & Setiawan (2016) which states that Perceived risk has a significant impact on customer trust, this means that customer perceptions of risk (eg security risk, privacy risk, risk of non-conforming products, or payment risk) have a strong and significant influence on the level of trust. Furthermore, in the research of Putri & Sudiksa (2018), it was asserted that perceived risk has a direct bearing on consumer trust; a high perceived risk will engender mistrust, which may lead to uncertainty and the

potential to abandon an online transaction or store; conversely, a low perceived risk will engender low trust. This then affects the loyalty and commitment of customers.

**Effect of Perceived Risk on Purchase Intention.** Purchase Intention is significantly impacted by the risk perceived variable, owing to the outcomes of statistical testing. The Tstatistic value of  $2,383 > 1.96$  and the P values  $0.018 < 0.05$  demonstrate this, indicating a strong relationship between the Risk Perceived variable and Purchase Intention. From the results of these hypotheses, it can be concluded that hypothesis six (H6) is accepted. This shows that the higher the Perceived of risk in the minds of consumers, the smaller their willingness to buy again via Shopee. This is because, when a consumer thinks that a product has a high risk, the consumer will tend to be reluctant to transact or make purchases via Shopee. The results of this study are in line with research conducted by Utami (2020) which states that there is an influence between perceived risk and purchase intention. Research conducted by Phongsatha & Jirawoottirote (2018) showed that perceived risk and purchase intention have a significant effect. Research by Hansen et al (2018) showed that perceived risk and purchase intention has a significant effect. Research by Haryosasongko (2015) and Ahmada et al., (2019) showed that perceived risk has a positive and significant impact on online purchase intention.

**Effect of Trust on Purchase Intention.** The findings of the statistical tests indicated that Trust significantly influences Purchase Intention. The Tstatistic value of  $2.529 > 1.96$  and the P values of  $0.012 < 0.05$  demonstrate this outcome, indicating a strong relationship between the Trust variable and Purchase Intention. It is possible to conclude that the seventh hypothesis (H7) is accepted based on the findings of this hypothesis. This demonstrates that customers' attitudes toward using Shopee for transactions will be more positive the more trust they have in the platform. This is because clients who have an enormous amount of faith in a product are more likely to respond positively and make purchases or transactions. According to research, trust has a favorable and significant impact on purchase intentions. The results of this study are in line with the research of Bayu & Dewa (2019) which states that Trust has a significant effect on Purchase Intention. Research by Ernawati & Noersanti (2020) also states that Trust has a significant and positive impact on Purchase Intention. Research by Fajrin & Gunadi (2022) shows that Trust has a significant effect on Purchase Intention. Furthermore, similar research is research by Faradila & Soesanto (2016) and Hansen et al. (2018) which shows that Trust has a significant effect on Purchase Intention.

**The Mediating Effect of Trust on Perceived Usefulness, Perceived of Ease, and Perceived of Risk on Purchase Intention.** According to statistical test results, perceived utility does not significantly affect purchase intention indirectly through trust. The Tstatistic value of  $1.532 < 1.96$  and the P values of  $0.126 > 0.05$  show this outcome. It can be concluded that customers do not attach importance to the ease of use of the Shopee application. Because currently there are many similar applications with advanced features that are easy to use. Apart from the many types of financial technology applications provided, customers will also be loyal to using Shopee products because customers already believe that Shopee is a solid company, so customers no longer need to build trust in the applications or products provided by Shopee. The results of this study are consistent with that of Le et al. (2020), who found that perceived usefulness had a greater influence on customers' purchase intentions than customer trust. Based on statistical testing, the findings indicated that perceived convenience significantly influences purchase intention indirectly through trust. The Tstatistic value of  $2.237 > 1.96$  and the P values of  $0.026 < 0.05$  show this outcome. The study's findings indicate that a buyer's



propensity to make repeat purchases is influenced by how simple it is for them to utilize or search for the desired product in an online marketplace. Thus, it follows that if their level of trust can raise the perceived convenience that customers receive, then their buying intentions will be higher. The results of this study are consistent with those of Faradila & Soesanto's (2016) research, which found that customer trust significantly influences perceived convenience in terms of purchase intention.

Indirect risk Perceived does not have a significant influence on purchase intention through trust. This result can be seen from the Tstatistic value of  $1.855 < 1.96$  and the P values of  $0.064 > 0.05$ . This result means that if consumers' perceived risk is lower on the Shopee online site, it will not necessarily increase consumer trust and increase online purchasing intentions on the Shopee site. The findings of this research are in line with research by Fauzi (2021) which states that indirect risk Perceived does not have a significant influence on purchase intention through trust. The results of this study are not in line with the research conducted by Ling et al., (2011) which stated that trust can mediate the influence of perceived risk on purchase intention. The same thing is in the research of Murwatiningsih et al., (2013) which states that trust can mediate the influence of perceived risk on purchase intention. In the research of Putri & Sudiksa (2018); Martinayanti (2016) also concluded that trust can mediate the influence of perceived risk on purchase intention.

## CONCLUSION

**Conclusion.** Research findings show that Perceived Usefulness plays an important role in maintaining customer trust and increasing customer purchase intentions. Perceived Ease also influences customer trust but does not influence purchase intentions. Apart from that, Perceived Risk also influences trust and purchase intentions. Likewise, trust has a direct positive impact on purchase intentions. Additional research reveals that the impact of perceived convenience on customer purchase intentions can only be moderated by consumer trust. Meanwhile, Perceived Usefulness and Perceived Risk on purchase intentions through customer trust have not been able to mediate this impact. This suggests that the more positively customers assess the usability of Shopee's services and the likelihood that those services are low quality, difficult to use, and do not work, the less confident they are about the feeling that the app is not working as intended. This will influence consumer confidence when deciding what to buy.

**Research Contributions.** The contribution of this research is as follows:

**Theoretical contribution.** Perceived usefulness, perceived ease of use, and perceived risk and Trust can contribute to purchase intention by 71.5%, so there are still other factors that can influence purchase intention. What the Shopee company needs to do is pay close attention to low indicators and improve them in the future, these indicators are the Increase productivity indicator on the perceived usefulness variable, Overall ease on the perceived ease of use variable, the Financial Risk indicator on the perceived risk variable and the Willingness to depend indicator on the trust variable. Apart from that, Shopee as a marketplace must also maintain indicators with the highest scores so that it can achieve maximum purchasing intentions.

**Practical contributions.** This research provides a contribution to Shopee Indonesia that to increase customer purchasing intentions, Shopee needs to ensure that information regarding products, prices, shipping policies, and return policies is clearly available and easily accessible

to users. Then add new features that enrich the shopping experience, such as AR (Augmented Reality) to try products virtually, or a live chat feature with the seller. Use clear design principles, such as simple navigation, descriptive icons, and a well-organized layout.

**Limitation.** Because consumers of the Shopee marketplace in South Tangerang are the research object used in this study, the findings can only be used to describe the breadth of the research object under investigation. If this research is conducted on other research items, the findings probably won't be the same. This study focuses on certain factors that influence purchase intention with trust as a mediating variable. There may be other factors, such as promotion, product quality, and user experience, that may also influence purchase intention but are not included in this study. This study may use a survey or questionnaire method to collect data from respondents. This method relies on the ability of respondents to accurately recall and report their behavior and perceptions, which may result in bias in the answers. Trust as a mediating variable is measured using certain indicators that may not cover all dimensions of user trust in an e-commerce platform. Therefore, it is possible that some factors are not represented in the measurement.

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