

The Influence of Ease of use, Trust and Perceived Risk on Purchasing Decisions of Shopee E-Commerce Users in Surakarta

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ABSTRACT

This study investigates the influence of ease of use, trust and perceived risk on purchasing decisions among Shopee e-commerce users in Surakarta. A quantitative approach was employed, utilizing data collected through structured questionnaires. The target population comprised Shopee users affiliated with the FunRun community in Surakarta. A purposive sampling technique was used to select 100 respondents based on specific criteria. The analytical methods included descriptive statistics, multiple linear regression, t-tests, F-tests, and the coefficient of determination. Findings revealed that all three variables—ease of use, trust, and perceived risk—significantly affect purchasing decisions on the Shopee platform. The F-test yielded a value of 161.036 with a significance level of 0.000 (< 0.05), indicating model validity. The adjusted R^2 value of 0.829 suggests that 82.9% of the variance in purchasing decisions can be explained by the independent variables, while the remaining 17.1% is attributable to other factors

INTRODUCTION

The rapid advancement of information technology has significantly transformed various sectors, including commerce. In the digital era, businesses must adapt to technological progress to broaden market reach and optimize operational efficiency. One prominent adaptation is the integration of e-commerce, which facilitates online buying and selling by enabling seamless interactions between consumers and sellers. This digital interaction is generally faster, more convenient, and more accessible than traditional retail methods.

In Indonesia, the e-commerce trend continues to experience significant growth, along with the increasing public interest in online shopping. Various e-commerce platforms have emerged and compete for the attention of consumers, such as Tokopedia, Lazada, Tiktok Shop, and the most dominant is Shopee. Multiple sources indicate that Shopee consistently ranks as the most visited e-commerce platform in the country. Its success stems from effective marketing strategies, robust technological infrastructure, and reliable logistics and payment systems.

However, the success of e-commerce in attracting and retaining consumers is highly dependent on several factors that influence purchasing decisions. Among these are ease of use, trust, and perceived risk. Ease of use relates to how comfortable and easy it is for consumers to access and use e-commerce platforms. Trust reflects consumers' confidence in the security and reliability of the platform, while perceived risk includes uncertainty about the products and services offered.

Several previous studies have shown mixed results regarding the influence of these three factors on purchasing decisions. Therefore, it is important to further examine how ease of use, trust and perceived risk influence consumer decisions in shopping at Shopee, especially in the Surakarta area, which is one of the cities with high growth in e-commerce users. This research is expected to contribute to enriching the literature and become a reference for business actors in designing the right strategy to increase purchasing decisions for products and services.

LITERATURE REVIEW

In the face of market uncertainty and increasingly competitive business competition, marketing research is an important part of the strategic decision-making process. Marketing is no longer just an activity of delivering product information, but has evolved into a systematic approach in designing strategies to reach and retain customers (Starostina et al., 2022); (Masdaini & Hemayani, 2022). Modern marketing management emphasizes the importance of market analysis, understanding consumer behavior, and managing brand image to create competitive advantage (Masdaini & Hemayani, 2022); (Alinda et al., 2024).

Technological advances, especially the internet, have influenced the way companies carry out marketing strategies. The application of digital technology, including social media and marketplace platforms, is an effective means of conducting online marketing (Widia & Gunawan, 2020). Platforms such as Instagram, Facebook, and e-commerce such as Shopee and Tokopedia are utilized to reach consumers more widely and efficiently.

E-commerce is a form of electronic commerce that involves buying and selling through digital media. This activity includes marketing, ordering, payment, and delivery of goods online. The development of e-commerce not only increases business efficiency, but also requires businesses to be more adaptive to innovation and system security (Fahlevi et al., 2024); (Ain et al., 2024). The utilization of e-commerce encourages businesses to continue to develop the right strategy to maintain competitiveness, as well as pay attention to consumer satisfaction and safety (Wulan, 2023); (Prasetyo, 2023).

In the context of consumer behavior, purchasing decisions are one of the important aspects that companies need to analyze. This process involves a series of stages starting from need recognition, information search, evaluation of alternatives, to the final decision to buy a product or service (Satria, 2023); (Gunarsih et al., 2021). Several factors such as previous satisfaction, recommendations, and product stability are the main indicators that influence these decisions (Kotler & Armstrong, 2021).

One of the important determinants in purchasing decisions on e-commerce platforms is ease of use. Applications that are easy to learn, flexible, and provide clear navigation will increase consumer comfort in online transactions (Maulida, 2024; Astuti et al., 2023). In this case, ease of access is a key element in encouraging consumers to make purchases online (Riyadhatul et al., 2024). Destyana & Handoyo's research, (2023), states that there is a positive effect of ease of use on consumer buying interest, where the easier the e-commerce application is to use and easy to understand can increase consumer buying interest. Based on the research of Janamarta et al (2021), it is concluded that an increase or decrease in ease of use will affect purchasing decisions, where ease of use has a positive effect on purchasing decisions, while according to research by Badir & Andjarwati (2020) concluded that, there is a significant influence between ease of use on purchasing decisions. This explains that the easier a system is to use, it will encourage purchasing decisions. Based on several studies that have been conducted, it shows that there is an effect of ease of use on purchasing decisions, one of which is through Shopee e-commerce.

H₁: Ease of use has a significant effect on purchasing decisions for Shopee e-commerce users in Surakarta.

In addition, trust plays a central role in building long-term relationships between consumers and e-commerce platforms. Trust is formed from perceptions of the integrity, kindness, competence, and consistency of the seller in providing services ((Nursani et al., 2023; Ridwan et al., 2020). Platforms such as Shopee have built a trust system by providing features such as the Shopee warranty and secure payments as an effort to minimize risk and increase consumer convenience in transactions (Pautina et al., 2022). Research by Ningsih et al (2024) concluded that trust is able to influence purchasing decisions, where trust has a positive and significant influence on purchasing decisions, one of which is in Shopee e-commerce, but based on research by Vildayanti & Rahul (2024), concluded that trust cannot influence purchasing decisions at the Zalora Online Shop in Indonesia in Tangerang. Tjahyono & Mahmud's research (2023) concluded that trust has a positive and significant influence on online purchasing

decisions. Based on research that has been done, trust is likely to have an effect on purchasing decisions, one of which is in Shopee e-commerce.

H₂: Trust has a significant effect on purchasing decisions for Shopee e-commerce users in Surakarta.

On the other hand, perceived risk is an inhibiting factor in making online purchasing decisions. Consumers often feel worried about potential financial losses, product mismatches, theft of personal data, and time wasted in the transaction process (Anggraeni et al., 2023; Rorie et al., 2022). Therefore, it is important for e-commerce service providers to create a system that can reduce risk perception so that consumers feel safe and comfortable when making online purchases. Effective risk mitigation strategies can alleviate these concerns and foster greater purchasing confidence. Empirical findings by Rorie et al (2022) and Jusuf & Munandar (2021) indicate that risk perception influences buying behavior, particularly on platforms like Shopee. From several previous research conclusions, it shows that perceived risk does have a significant influence on purchasing decisions in e-commerce, one of which is Shopee e-commerce.

H₃: Perceived risk has a significant effect on purchasing decisions of Shopee e-commerce users in Surakarta

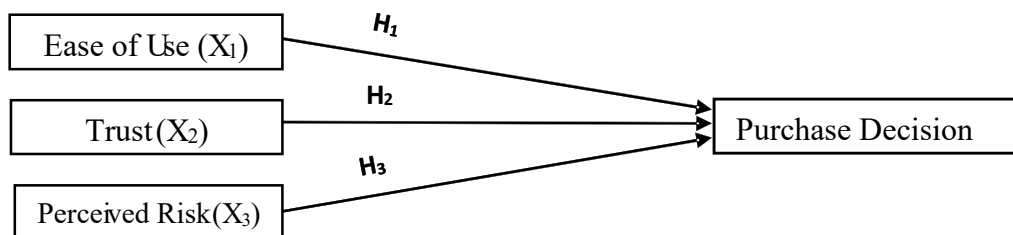


Figure 1. Schematic Framework

METHODOLOGY

This research adopts a quantitative approach aimed at empirically testing the relationships among ease of use, trust, perceived risk, and purchasing decisions. The study was conducted in Surakarta and targeted members of the FunRun community who are active users of the Shopee platform. A purposive sampling method was employed to select 100 respondents who met predefined criteria, such as frequency of online shopping and familiarity with e-commerce platforms.

Data were collected using structured questionnaires consisting of closed-ended questions measured on a Likert scale. Prior to distribution, the questionnaire was validated and tested for reliability to ensure consistency and accuracy. The data analysis involved several statistical methods.

Descriptive analysis was used to summarize demographic profiles and key variable metrics. Multiple linear regression analysis was conducted to assess the

strength and direction of the relationships between the independent variables (ease of use, trust, perceived risk) and the dependent variable (purchasing decision). Hypothesis testing was carried out using t-tests for individual significance, F-tests for model significance, and the coefficient of determination (R^2) to evaluate explanatory power.

RESULTS

Respondent Description

Respondents based on gender consisted of 48 people (48%) who were male and 52 people (52%) who were female.

Respondents based on age consisted of 38 people (38%) aged < 20 tahun, 34 orang (34%) berusia 20-25 tahun dan 28 orang (28%) berusia > 25 years.

Respondents based on the length of time using Shopee e-commerce consisted of 29 people (29%) using Shopee e-commerce < 1 year, 42 people (42%) using Shopee e-commerce < 1-5 years, 29 people (29%) using Shopee e-commerce > 5 years.

Table 1. Respondent Description

Category	Information	Total Respondents	Percentage
Gender			
Male	Male	48	48%
Female	Female	52	52%
Age of Respondent			
<20 Year	<20 Year	38	38%
20-25 Year	20-25 Year	34	34%
>25 Year	>25 Year	28	28%
Long-time user of Shopee e-commerce			
<1 Year	<1 Year	29	29%
1-5 Year	1-5 Year	42	42%
>5 Year	>5 Year	29	29%

Validity Test, Reability and Classic Assumption

The validity test shows that all research items have a sig value < 0.05 , which means that all variables in this study are valid. Meanwhile, the results of the reliability test with Cronbach's Alpha show that all variables have a value above 0.60 which indicates that the research instrument has good internal consistency.

The normality test shows that the residuals follow a normal distribution. Meanwhile, the multicollinearity test shows that there is no multicollinearity relationship between the independent variables, with VIF values < 10 . In addition, the autocorrelation test shows that the DW value is between 1.71 and 2.28 which indicates that homoscedasticity is met.

Table 2. Path Analysis Results

Coefficients ^a						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	2,712	2.054		1,320	0,190
	Ease of Use	0,224	0,021	0,448	10,680	0,000
	Trust	0,332	0,028	0,494	11,760	0,000
	Perceived Risk	0,266	0,022	0,496	11,831	0,000

a. Dependent Variable: Purchase Decision

Based on the table data above, the path analysis equation is as follows:

$$Y = 2.712 + 0.224X_1 + 0.332X_2 + 0.266X_3 + e$$

Based on the equation above, it shows that ease of use (X₁), trust (X₂) and perceived risk (X₃) have an effect on purchasing decisions (Y). From the regression results, the direct effect of ease of use on purchasing decisions is 0.224, trust on purchasing decisions is 0.332 and perceived risk on purchasing decisions is 0.266.

DISCUSSION

The Effect of Ease of use on Purchasing Decisions of Shopee E-Commerce Users in Surakarta

The regression results show that ease of use has a positive effect on purchasing decisions ($\beta = 0.224$). This shows that the easier a platform is to use, the more likely consumers are to make a purchase transaction. Ease of navigation, an intuitive interface, and a simple purchasing process can improve user experience and encourage purchasing decisions. This finding is in line with the results of previous studies such as those put forward by (Dini et al., 2023), (Destyana & Handoyo, 2023), (Janamarta et al., 2021), and (Badir & Andjarwati, 2020) which all confirm the importance of ease of use in influencing consumer behavior.

The Effect of Trust on Purchasing Decisions of Shopee E-Commerce Users in Surakarta

The regression results show that trust has a positive effect on purchasing decisions ($\beta = 0.332$). Trust was also found to have a significant effect on the purchasing decisions of Shopee consumers in Surakarta. Trust reflects consumer confidence in the security, credibility, and integrity of the e-commerce platform. The higher the level of consumer trust in Shopee, the more likely they are to continue the buying process. This research is supported by studies from (Ningsih et al., 2024), (Tjahyono & Mahmud, 2023), (Wijaya et al., 2022), (Janamarta et al., 2021), and (Syaifullah et al., 2021), which show that trust is an important element in the formation of purchasing decisions, especially in online transactions that are indirect and prone to risk. Within the framework of consumer behavior theory, trust plays a central role as it helps reduce uncertainty and perceived risk,

thereby strengthening the long-term relationship between consumers and e-commerce service providers.

The Effect of Perceived Risk on Purchasing Decisions of Shopee E-Commerce Users in Surakarta

The regression results show that perceived risk has a positive effect on financial behavior ($\beta = 0.266$). The perceived risk variable also has a significant effect on purchasing decisions. This finding confirms that the perception of potential losses, both financially, product quality, and data security, can affect consumers' tendency to make online purchases. This research is in line with the findings of (Jusuf & Munandar, 2021) and (Rorie et al., 2022) which state that the higher the perceived risk, the greater the consumer's consideration in making purchasing decisions. However, this risk is not always inhibitive - in many cases, risk actually encourages consumers to be more careful, critical and selective before buying. In the context of consumer behavior theory in e-commerce, perceived risk functions as a balancing mechanism in decision making. Consumers tend to seek additional information, evaluate reviews, or choose platforms that offer security guarantees and clear return policies to mitigate risk.

CONCLUSIONS AND RECOMMENDATIONS

This study concludes that ease of use, trust, and perceived risk significantly influence purchasing decisions among Shopee users in Surakarta. Shopee can continue to improve the user interface to make it more intuitive and easy to use. Simplifying the buying process and making it easier to navigate the platform will encourage user purchasing decisions. Shopee needs to ensure transaction security and protect consumers' personal data. Providing transparent information about the return policy and ensuring good product quality and customer service will increase user trust. Shopee can make more efforts to reduce consumers' perceived risk, for example by offering product warranties, trusted customer reviews and strengthening the return policy. This will help reduce consumer hesitation in making purchases. By optimizing these three factors, Shopee can increase purchase decisions and build stronger customer loyalty.

FURTHER STUDY

This study still has limitations in terms of variable selection, namely independent variables including: ease of use, trust, perceived risk and the dependent variable of purchasing decisions. Hopefully, future researchers can add other variables that can contribute to a greater influence.

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