
EASE OF USE AND TRUST IN PURCHASING DECISIONS ON THE SHOPEE APPLICATION

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ABSTRACT

This study aims to describe the analysis of the effect of ease of use, security, and trust on purchasing decisions on the shopee application on STIE Youth Surabaya Students. The data analysis technique used is a quantitative method using the SPSS program version 25.0. This study used descriptive statistical analysis and multiple linear regression. The sample in this study was as many as 100 respondents. The results of this study show that Ease of Use, Security and Trust simultaneously have a positive and significant effect on Purchasing Decisions using the Shopee application for STIE Youth Surabaya students, where F counts at 22.746 while F table is 3.09 and significant $0.000 < 0.05$. The results of the R2 test show that an Adjusted R Square of 0.397 means that purchasing decisions can be obtained and explained by the variables of ease of use, security and trust.

Keywords: *Ease of Use, Security, Trust and Purchase Decision*

A. INTRODUCTION

Along with the development of technology and information that continues to grow following humans. Technology on the internet is also increasing where the internet today makes it very easy to help find information and connect with many people. In Indonesia alone, internet users continue to increase rapidly every year. Data from a survey of internet users in Indonesia by Hoot Suite Content Management Services and Social Media Marketing Agency We Are Social in a report entitled "Digital 2021". Internet users in Indonesia at the beginning of 2021 reached 202.6 million people, this number increased to 15.5% or 27 million people when compared to January 2020. Indonesia's current population is 274.9 million. This means that internet presentations in Indonesia at the beginning of 2021 reached 73.7 percent. One of the advantages of increasing the internet is very beneficial to a very large business opportunity.

Given the increasing competition in today's business world, business people think about trying new markets and taking advantage of the sophistication of the internet. Many parties are starting to provide online stores to sell products / services with a wider market and become part of e-commerce. E-commerce is an online channel that can be reached by someone through a computer, which is used by businesses in carrying out their business activities and is used by consumers to get information using computer assistance which in the process begins with providing information services to consumers in making choices.

According to Ahmadi in Marcel and Astri (2018), e-commerce is the activity of buying and selling through the internet network where buyers and sellers do not meet directly but communicate through internet media.

E-commerce applications or online shopping began in the early 1970s through several innovations such as electronic funds transfers, but these applications were limited to companies and some small businesses. Then came electronic data exchange (EDI) which automates day-to-day transaction processes and extends e-commerce to all industries. Hence the commercialization of the Internet and the introduction of the Web in the early 1990s, e-commerce applications began to spread rapidly.

In addition, changes in lifestyle and human shopping methods also change along with changes in shopping by utilizing e-commerce, consumers do not need to spend time wandering around a shopping center to find an item or need. Only through a computer or mobile phone can consumers get the goods they want or need

Ease of Use is the degree to which a person believes that the use of a system is not difficult to understand and does not require heavy effort to use. So that convenience can be interpreted that a system is made to provide convenience for its users, (Setyo, et al, 2015).

However, the development and sophistication of the internet world cannot guarantee 100% data security or consumer protection when making transactions from crimes committed by irresponsible parties. According to Security Policy (Security policy used) security and security are defined as the ability of online stores to process and maintain security over data transactions.

Purchase decision is an individual who is directly involved in making a decision to make a purchase of products/services offered by the seller. A buyer's decision is also influenced by his or her personality traits, including age, occupation, and economic circumstances. Consumer behavior will determine the decision-making process in making a purchase.

In addition, the amount of risk and the number of fraud cases in online shopping have an impact on consumer confidence in shopping online. Consumers often feel disappointed because the goods ordered are not as expected, because many online sellers display product photos that are not the same as the actual quality. Only consumers who have trust are willing to make transactions online, without trust it is impossible for e-commerce transactions to occur (Rahmawati 2013).

Based on the description of the background above, the researcher is interested in conducting a study entitled: "**Analysis of the Effect of Ease of Use, Security, and Trust on Purchasing Decisions on the Shopee Application**".

Based on the background of the problem stated above, the problem can be formulated as follows:

1. Does ease of use have an influence on online purchase decisions on the shopee application?
2. Does security have any influence on online purchase decisions on the shopee application?
3. Does trust have an influence on online purchase decisions on the shopee application?
4. Whether ease of use, security, and consumer trust have an influence on online purchase decisions on the shopee application?

B. METHODOLOGY

In this study, the chosen research place was in the city of Surabaya. Because the subject of his research is a student of Surabaya Youth College of Economics on Jl. Tomo No. 8, Ngigel, Wonokromo District, Surabaya City, East Java 60246. Meanwhile, the research was carried out from February 2022 to July 2022. This research is quantitative descriptive. According to Sinulingga (2016) that quantitative descriptive research is a type of research that aims to describe systematically, factually and accurately about the facts of a particular object or population. This study aims to determine and analyze the effect of ease of use, security and consumer trust on purchasing decisions using the shopee application on STIE Pemuda Surabaya students which was carried out through data collection and quantitative analysis (questionnaires) as well as testing using multiple linear regression analysis. In this study, the chosen research place was in the city of Surabaya. Because the subject of his research is a student of Surabaya Youth College of Economics on Jl. Tomo No. 8,

Ngagel, Wonokromo District, Surabaya City, East Java 60246. Meanwhile, the research was carried out from February 2022 to July 2022. This research is quantitative descriptive. According to Sinulingga (2016) that quantitative descriptive research is a type of research that aims to describe systematically, factually and accurately about the facts of a particular object or population. This study aims to determine and analyze the effect of ease of use, security and consumer trust on purchasing decisions using the shopee application on STIE Pemuda Surabaya students which was carried out through data collection and quantitative analysis (questionnaires) as well as testing using multiple linear regression analysis.

The population in this study is students of the accounting study program of the Surabaya Youth College of Economics who have used the shopee shopping application whose number cannot be known. According to Arikuntu (2006), if the subjects are less than 100 people, all of them should be taken. If the subject is larger or more than 100 people can be taken 10-15% or 20-25% or more. Because the student population of STIE Pemuda Surabaya who use the shopee application is unknown, in determining the sample, researchers used a sample of 100 people. The sampling technique in this study is incidental sampling technique. That is, anyone who happens to meet in the researcher can be used as a sample. In this study, correct and reliable data and information are needed. Thus, the author uses the following data collection techniques:

1. Literature Study, to obtain secondary data researchers need to read and study literature that makes theories, concepts and information related to research.
2. Field Study, to obtain primary data on existing problems and not directly related to the object of research, several ways are needed to obtain it, namely:
 - a. *Questionnaire, collection of data / information from respondents. primary data sources by submitting a list of questions in writing to learn the attitudes, beliefs, behaviors and characteristics of some of the main people in the organization. (The questionnaire in this study used google formulir)*
 - b. Documentation studies, secondary data sources by collecting and information obtained related to the wrong being researched.
 - c. Interview, a supporting primary data source by holding questions and answers with students who shop online using the shopee application.

The instruments in this study are validity tests, reliability tests. Data Analysis Techniques used are Descriptive Statistics, Classical Assumption Test (consisting of Normality Test, Multicollinearity Test, Heterokedasticity Test), Multiple Linear Regression Technique, Simultaneous Test (F Test), Partial Test (T Test), Coefficient of Determination Test.

C. RESULTS AND DISCUSSION

1. Validity Test Results

Table 1. Ease of Use Validity Test

No	Indicators	r count	r table	Information
1	The shopee application easily accesses the brand (Product) and communicates with the seller	0,838	$\geq 0,195$	Valid
2	The shopee application can be accessed easily	0,791	$\geq 0,195$	Valid
3	The shopee application has the convenience of making comparisons (price, quality, brand, etc.)	0,766	$\geq 0,195$	Valid
4	The shopee application has the convenience of not having to leave home when shopping online	0,773	$\geq 0,195$	Valid

Source: Research Results, 2022 (Data processed)

Table 1 shows that all ease-of-use variables have valid values.

Table 2. Security Validity Test

No	Indicators	r count	r table	Information
1	The shopee application guarantees transaction security	0.724	$\geq 0,195$	Valid

2	The shopee application provides COD services to ensure the security of consumer transactions	0,780	$\geq 0,195$	Valid
3	Security in the shopee application can be accessed with the delivery receipt number	0,649	$\geq 0,195$	Valid
4	The shopee application guarantees product quality	0,781	$\geq 0,195$	Valid

Source: Research Results, 2022 (Data processed)

Table 2 shows that all security variables have valid values.

Table 3. Trust Validity Test

No	Indicators	r_{count}	r_{table}	Information
1	I believe the shopee application is an online shopping application that has good business competence	0,726	$\geq 0,195$	Valid
2	I believe the shopee application will provide product prices that match the benefits	0,824	$\geq 0,195$	Valid
3	I believe the application provides correct information about the product	0,822	$\geq 0,195$	Valid
4	I believe the shopee application has a commitment to deliver products according to promises	0,613	$\geq 0,195$	Valid

Source: Research Results, 2022 (Data processed)

Table 4.3 shows that all consumer confidence variables have valid values.

Table 4. Test the Validity of Purchasing Decisions

No	Indicators	r_{count}	r_{table}	Information
1	I believe buying (products) online using the shopee application is the right decision	0,726	$\geq 0,195$	Valid
2	The shopee application provides all the products I need	0,785	$\geq 0,195$	Valid
3	I told my friends and family about the benefits of shopping using the shopee application	0,723	$\geq 0,195$	Valid
4	I will make a purchase through the shopee application if I will go online again	0,757	$\geq 0,195$	Valid

Source: Research Results, 2022 (Data processed)

Table 4.4 shows that all purchase decision variables have valid values.

2. Reliability Test Results

Table 5. Research Variable Reliability Test Results

No	Indicators	Cronbach Alpha	Condition	Information
1	Ease of Use (X_1)	0,802	$\geq 0,06$	reliable
2	Security (X_2)	0,711	$\geq 0,06$	reliable
3	Belief (X_3)	0,739	$\geq 0,06$	reliable
4	Purchasing Decision (Y)	0,736	$\geq 0,06$	reliable

Source: Research Results, 2022 (Data processed)

Based on Table 4.5, the results of all research variable reliability tests have a Cronbach Alpha value of ≥ 0.06 (reliable). So it can be concluded that all statements about research variables such as ease of use, safety, consumer trust, and purchasing decisions are reliable. So that all items in this study are worthy of use in research.

3. Normality Test

Table 6. Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	0,0000000
	Std. Deviation	1,70538947

Most Extreme Differences	Absolute	0,062
	Positive	0,062
	Negative	-0,050
Test Statistic		0,062
Asymp. Sig. (2-tailed)		.200 ^{c,d}
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Source: SPSS Processing Results Version 25.0

Based on Table 4.6 above, the significance value in the Asymp section. Sig. (2-tailed) which shows the numbers $0.200 > 0.05$. So it can be concluded that the data used in this study are normally distributed.

4. Multicollinearity Test

Table 7. Multicollinearity Test

Type	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
1 Ease of Use	,738	1,354
Security	,438	2,282
Belief	,404	2,472

Source : Research Results, 2022 (Data processed)

Based on Table 4.7 above, it can be concluded that the Variance Inflation Factor (VIF) numbers are smaller than 10, including Ease of Use $1.354 > 10$, Security $2.282 > 10$, and Trust $2.472 > 10$, as well as Ease of Use Tolerance values of $0.738 < 0.10$, Security $0.438 < 0.10$ and Trust $0.404 < 0.10$ so that it is free from multicollinearity.

5. Heterokedasticity Test

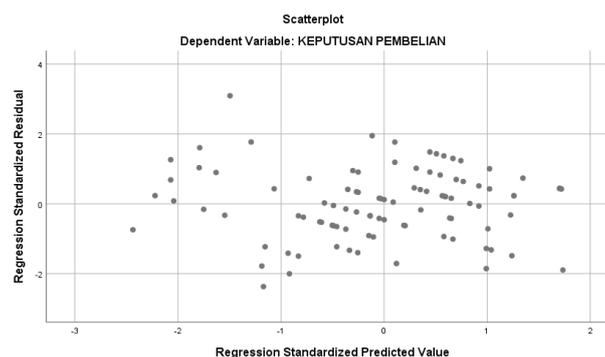


Figure 1. Scattaerplot of Heteroscedasticity Test
Source : SPSS Processing Results Version 25.5

Based on Figure 4.1 above, the scatterplot image shows that the resulting points spread out randomly and do not form a definite line pattern or trend. The figure above also shows that the data is around zero. From the results of this test shows that this regression model is free from heterokedasticity problems, in other words: the variables to be tested in this study are homoscedasticity.

6. Multiple Linear Regression Test

Table 4.8
Multiple Linear Regression

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	6.024	1.459		4.130	.000
Ease of Use	.172	.084	.187	2.059	.042
Security	-.023	.109	-.025	-.210	.834
Belief	.511	.114	.549	4.472	.000

a. Dependent Variable: Purchasing Decision

Source : SPSS Processing Results Version 25.0

Based on Table 4.8 above, the equation in multiple linear regression from the analysis of the effect of Ease of Use (X1), Safety (X2), Consumer Confidence (X3) on Purchase Decision (Y) is as follows. $Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + e$ $Y = 6.024 + 0.172 X_1 + (-0.023) X_2 + 0.511 X_3 + e$ Based on the analysis equation above, multiple linear regression can be described as follows: If all independent variables are considered zero, the value of the purchase decision (Y) is 6.024 or 602.4%. If there is an increase in the ease of use variable, then the value of the purchase decision (Y) will increase by 0.172 or 17.2%. If there is an increase in the security variable therefore, the purchase decision (Y) will increase by (-0.23) or 0.23%. If there is an increase in the confidence variable, the purchase decision (Y) will increase by 0.511 or 51.1%.

7. Simultaneous Test (Test F)

Table 4.9
Simultaneous Test

ANOVA ^a					
Type	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	204.663	3	68.221	22.746	.000 ^b
Residual	287.927	96	2.999		
Total	492.590	99			

a. Dependent Variable: Purchasing Decision

b. Predictors: (Constant), Trust, Ease of Use, Security

Source : SPSS Processing Results Version 25.0

Based on Table 4.9 above, the first hypothesis shows that the significance value of the simultaneous test results is $0.000 < 0.05$ which means that the variables Ease of Use (X1), Security (X2), and Trust (X3) together have a significant effect on the Purchase Decision variable (Y), then in this case H0 is rejected (H1 is accepted). Then by comparing between F count with F table, where simultaneous test results obtained F count $22.746 > F$ table 0.195 (the F value of the table can be seen from the distribution table). Based on the results of the comparison of F count with F table, it can be concluded that together the variables Ease of Use (X1), Security (X2), and Trust (X3) have a significant effect on online Purchase Decisions using the shopee application (Y), so reject H0 (accept H1).

8. Partial Test (T Test)

Table 8 Partial Test

Coefficients ^a

Type	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	6.024	1.459		4.130	.000
Ease of Use	.172	.084	.187	2.059	.042
Security	-.023	.109	-.025	-.210	.834
Belief	.511	.114	.549	4.472	.000

a. Dependent Variable: Purchasing Decision

Source : SPSS Processing Results Version 25.0

Based on Table 4.10 above, the results of research with partial testing are as follows: The value of t calculated on the Ease of Use variable (X1) is t count 2.059 > t table 1.984 or significant value 0.042 > 0.05, then partially the Ease of Use variable (X1) has an effect and significant on the Decision Variable Online purchases using the shopee application. So for the second hypothetical test, from the test results obtained, H0 is rejected and H1 is accepted. The calculated t value on the Security variable (X2) is t count -0.210 > t table 1.984 or a significant value of 0.834 > 0.05, then partially the Security variable (X2) has no effect and is not significant on the online Purchase Decision Variable using the shopee application. So for the third hypothetical test, from the test results obtained, H0 received and H1 was rejected.

- The calculated t value on the Trust variable (X3) is t count 4.472 > t table 1.984 or a significant value of 0.000 > 0.05, then partially the Trust variable (X1) has an effect and is significant on the online Purchase Decision Variable using the shopee application. So for the fourth hypothetical test, from the test results obtained, namely H0 reject and H1 are accepted.
- The calculated t value on the Security variable (X2) is t count -0.210 > t table 1.984 or a significant value of 0.834 > 0.05, then partially the Security variable (X2) has no effect and is not significant on the online Purchase Decision Variable using the shopee application. So for the third hypothetical test, from the test results obtained, namely H0 accept and H1 rejected.
- The calculated t value on the Trust variable (X3) is t count 4.472 > t table 1.984 or a significant value of 0.000 > 0.05, then partially the Trust variable (X1) has an effect and is significant on the online Purchase Decision Variable using the shopee application. So for the fourth hypothetical test, from the test results obtained, namely H0 reject and H1 are accepted

As the results of the hypothesis test obtained, the author summarizes the results of the hypothesis into Table 4.11 as follows:

Table 9 Summary of Hypothesis Test Results

Questions	Koefisien Beta	Fcount dan t count	F table dan t table	Signifikan ($\alpha = 0,05$)	Hipotesis
Together, the variables Ease of Use (X1), Security (X2), and Trust (X3) have a significant effect on online Purchase Decisions using the shopee application.		22,746	0,195	0,000	Diterima
Partially, the Ease of Use variable (X1) has a positive but not significant effect on the online purchase decision variable using the shopee application.	+0,172	2,059	1,984	0,042	Diterima

Partially, the Security variable (X2) does not have a positive and insignificant effect on the online purchase decision variable using the shopee application.	+(-0,023)	(-0,210)	1,984	0,834	Ditolak
Partially, the Trust variable (X3) has a positive and significant effect on the online purchase decision variable using the shopee application.	+0,511	4,472	1,984	0,000	Diterima

Source: Research Results, 2022 (Data processed)

9. Coefficient of Determination Test

Table 10. Coefficient of Determination

Type Summary ^b					
Type	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.645 ^a	.415	.397	1.732	2.256

a. Predictors: (Constant), Trust, Ease of Use, Security
b. Dependent Variable: Purchasing Decision

Source : SPSS Processing Results Version 25.0

Based on Table 4.12 that the Adjusted R Square number obtained is 0.645 which means 64.5% of the variation in Purchase Decisions using the shopee application (Y) can be explained by variations in the variables Ease of Use (X1), Security (X2), and Trust (X3). While the 35.5% side is an indication of other factors that influence online Purchase Decisions using the Shopee application which are outside the independent variables of ease of use, security, and consumer trust.

DISCUSSION

The results of hypothesis testing that has been carried out in this study can be seen there is an action effect of ease of use.

1. The Effect of Ease of Use, Security, and Trust on Purchasing Decisions on the shopee application

The results of the first hypothesis testing in this study, obtained that simultaneously ease of use, security, and consumer trust have a significant effect on purchasing decisions. In theory, purchasing decisions are a basic psychological process that plays an important role in understanding how consumers actually make purchasing decisions.

Every consumer who wants to make an online purchase will usually choose first the ease of use of the application, the level of security and what products are good and in accordance with the wishes before deciding what to buy. So that the more consumers appreciate about ease of use, security and consumer trust, it will have an impact on purchasing decisions. For this reason, it is very important for the shopee application to be able to strive for a pleasant experience for consumers during purchasing activities in the shopee application, because the shopping experience is the biggest factor in influencing consumers to make purchases or not.

Consumer purchasing decisions are one part of consumer behavior that is made, including activities about how individuals choose, buy and use goods and services to meet their needs and desires (Alma, 2013). So marketers need to understand every side of consumer

behavior, by understanding the needs and buying process of consumers can build effective marketing strategies that will have an impact on the future of e-commerce.

The results of this study found that ease of use, security and consumer trust have a significant effect on purchasing decisions using the shopee application, so shopee needs to maintain ease of use, security and consumer trust to be able to further improve online shopping purchase decisions using the shopee application.

2. The Effect of Ease of Use on Purchasing Decisions on the Shopee Application

The results of the second hypothesis test in this study, obtained that ease of use has a positive and significant effect on online purchase decisions using the shopee application. This shows that the more shopee is prepared by consumers that the more accessible shopee, the easier it is to move the page to another page, the easier it is to order products, and the easier it is to make payment transactions, the more online purchase decisions using the shopee application will increase.

Ease of use is an important thing to pay attention to by e-commerce providers, considering that e-commerce buyers have various levels of convenience ranging from ease of payment to ease of getting goods. Consumers will judge the overall experience they feel from searching for goods, determining, making comparisons, making payments and getting products. For this reason, e-commerce service providers need to provide an easy and safe shopping system. Because comfort is created when security is integrated with convenience.

The results of this study are in line with research conducted by Fitri & Renny (2021) entitled The Effect of Perception of Ease of Use and Cashback Promotion on Student Interest in Using Shopeepay Digital Wallets on the Shopee Application, that ease of use has a positive and significant effect on student interest in using Shopeepay digital wallets on the Shopee application. However, this research is not in line with Rafidah and Djawoto's (2017) research, entitled "The Effect of Security, Convenience and Trust on Online Purchasing Decisions on Lazada". That research has a positive and insignificant influence on the decision to make a decision.

3. The Effect of Security on Purchasing Decisions on the shopee application

The results of the third hypothesis test in this study, obtained that security does not have a positive and insignificant effect on online purchase decisions using the shopee application. This shows that shopee is prepared by consumers that shopee guarantees transaction security, shopee provides COD services to ensure the security of consumer transactions, shopee can be accessed with a shipping receipt number and shopee guarantees product quality.

Based on descriptive statistical analysis of respondents, which is good from all question points about security variables. Although in this study security does not have a positive and insignificant effect on purchasing decisions using the shopee application, maybe in the future shopee will further increase the level of security when transacting, product quality so that consumers feel safe and do not feel worried when shopping online. This is very important for the shopee application to maintain security so that consumers are safe when shopping online.

4. The Effect of Trust on Purchasing Decisions on the shopee application

The results showed that consumer trust had a positive and significant effect on online purchase decisions using the shopee application. Shopee is predicted by consumers that shopee is believed to have good competence, can be trusted to provide product prices in accordance with benefits, trusted to provide correct information about products and trusted to have a commitment to deliver products in accordance with promises so that it can improve online purchase decisions using the shopee application.

Buyer trust or experience regarding consumer trust is very useful for a product and there are benefits or exchange rates (Oentoro, 2012). The results of this study are in line with Istianti's (2017) research which explains that price affects online shopping purchase decisions in the city of Surabaya and is opposed by Nasution's (2018) research which explains that price has no influence on purchasing decisions.

D. CONCLUSION

Based on the results of the analysis and discussion in this study, it can be concluded as follows:

- 1) Ease of Use, Security, and Consumer Trust simultaneously affect and significantly affect Purchase Decisions using the shopee application.
- 2) Ease of Use partially affects and significantly influences purchasing decisions using the shopee application.
- 3) Partial security has no effect and is not significant on purchasing decisions using the shopee application.
- 4) Trust has an influence and is significant on purchasing decisions using the shopee application.

Based on the results of descriptive statistical research, on this occasion the research provides suggestions as input in order to improve purchasing decisions using the shopee application. The suggestions from researchers in an effort to improve online shopping decisions at shopee include the following:

- 1) To provide ease of searching for products desired by consumers and ease of using the application, it is recommended to shopee to use web navigation design that is easy to use by consumers to find the desired product so as not to force clicking too much. Like the image search feature, where in the process of searching for products that consumers want, consumers only need to send images of products that consumers want to buy to the image search feature. Product images can be obtained from internet screenshots or photographed directly from brochures.
- 2) For security guarantees, consumers will feel safe if the security guarantee is guaranteed, then shopee needs to improve the security system starting from transactions, shipping, and data related to consumer privacy. So that consumers feel more comfortable when shopping online, because safety is guaranteed.
- 3) To increase consumer confidence that the product he chooses is able to provide the best benefits for him, online stores must include more detailed product descriptions about sejang, types, sizes, and product images made as attractive as possible by displaying pictures of products worn by a model because the product will look good when worn by a model or statue. Product images also need to be seen from all sides, namely side, back, top, even visible from below. This is a way to pay attention to details about the products sold, so that potential buyers will understand the products offered.
- 4) For the next researcher, in order to be able to dig deeper and add other variables in future research regarding factors that can lead to purchasing decisions using the Shopee application such as service quality, price, advertising, and risk perception.

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