ANALYSIS OF FACTORS INFLUENCING SHOPEE E-COMMERCE PURCHASE DECISIONS

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PAPER INFO	ABSTRACT
	This study aims to analyze the factors that drive consumers to choose Shopee as a marketplace compared to other applications. The timeframe for this research was conducted from 2022-2023 with employees of PT. Telkom Semarang as an object. The sampling method used is non-probability sampling and accidental sampling, namely determining the sample based on natural or reflex factors. The final sample numbered 100 employees. Quantitative analysis using the structural equation modeling (SEM)-partial least squares path (PLS) method is used to test the data because it involves intervening variables. The results show that convenience has no effect on purchasing decisions, but convenience can influence trust. Meanwhile, trust is not able to be a good intervention between convenience and purchasing decisions. perceived risk has no effect on purchasing decisions, and perceived risk also has no effect on trust. Meanwhile, trust is not able to be a good intervention between perceived risk in purchasing decisions. Impulsive buying has no effect on purchasing decisions. However, impulsive buying affects trust. Meanwhile, trust can be a good intervention between impulsive buying and buying decisions. trust has a positive effect on buying decisions. **Keywords:** Purchase Decision; Trust, Sense of Comfort; Risk Perception; Impulse Buying

INTRODUCTION

Internet technology has created a new economy. The Internet is currently used by business people to make buying and selling transactions, these transactions are also referred to as e-commerce. E-Commerce is a model of electronic commerce through social media. With the existence of e-commerce, business competition is getting tougher in seizing market share. Businesses in e-commerce must realize that the key to success is not only relying on low product prices but also related to trust, convenience, and quality of service. E-commerce continues to experience very rapid progress because currently, consumers have a consumptive nature in shopping online.

Sales of e-Commerce or so-called electronic commerce, in Indonesia in 2022 from 2017 initially 133.5% grew to US $ 16.5 billion or equivalent to Rp 219 trillion. This growth is accompanied by ease of shopping for consumers due to the rapid advancement of technology. The birth of Generation Z (Gen Z) in the digital era also plays a role in the growth of e-Commerce in Indonesia. Shopping with online media is now an interesting activity because it can provide something interesting and for consumers to be a new thing in shopping. This embodies one reason shoppers are switching from previously shopping to stores now starting to switch by using digital media, opening online shopping sites, or e-commerce.

Innovation opportunities are currently wide open and become people's lifestyle habits and become one of the resilience of online businesses. Currently, e-commerce transactions already use smartphones, which in the future can influence digital. Apart from being an online shopping need can be influenced by several factors, including comfort when shopping, risk factors, impulse purchases, and trust. Sense of comfort is a factor that can influence consumer decisions in shopping online, the higher the sense of comfort, the more purchase decisions felt by consumers will increase, and the lower the sense of comfort the less consumer interest in purchasing goods or services.

The next factor is risk perception which can influence consumer decisions to buy via the internet, this shows the uncertainty of a risk and the need for trust in order to reduce risk perception so that purchasing decisions are achieved. Trust is a basis for correlation with consumers, trust can lead to mutual correlation that is mutually beneficial. Trust is an important factor in online shopping, such as shopeepay balances that disappear suddenly, warranty periods that cannot be used, and returns of goods thatare rejected by shopee.

The trust factor is the consideration of consumers who are made to buy an item because when shopping online they are unable to see the item to be purchased. Impulse buying relates to transactions that occur without a prior plan. Impulse buying is influenced by emotional impulses that cannot be controlled. Factors for impulse purchases because consumers are attracted by attractive product packaging, abundant economic resources, price promotions or other things that change consumer psychology, such as fear. Impulse purchases are often witnessed at retail outlets such as Indomaret which places promotional price items near the cashier.

Literature review
Marketplace Online
The function of social media can broadly be interpreted as a place to share information in the form of video, text or voice, online community gatherings, places to show announcements, and publication of community assessments. (Chen et al., 2020) argue, technological advances have led to the creation of several new methods of electronic communication, such as blogs, discussion forums, comment columns, product or service ratings and product review sites containing consumer testimonials. The advancement of mass media makes time and distance no longer an obstacle in shopping. The impact of technological advances is very influential in the fields of education, military, international relations, and the most felt is in the business world because it is able to increase the economic power of the community.

(Zhang & Yu, 2020) argue that the advancement of the internet changes people's consumption behavior tremendously. With the opportunity to sell through online mass media, sellers who previously had to spend a lot of money on rent and advertising, now they can reduce these expenses. The positive side of advertising and opening a marketplace on social media is related to cheaper costs than conventional methods, but the scale of online marketplace reach is wider. Even for some consumers who decide to buy goods offline, they first look for information on the item through other people's ratings on the seller's website.

E-commerce
E-commerce stands for E-commerce is an example of future transactions that use technological advances. The longer, the higher the people who use the internet. Various kinds of payment products and services have been integrated using one software, even before this pandemic people could shop for clothes, food or other needs with e-commerce. Along with the times, there has been an increase in offline stores that want to join and open online stores, thus forming consumers to switch to purchases through e-commerce. Before the COVID-19 pandemic broke out, e-commerce was the 2nd choice.

But nowadays it is crucial for a producer and store to sell a product or service through an e-commerce platform so that sales can grow and be able to maintain and compete in their business. Based on (Sidharta & Suzanto, 2020). e-commerce is a process of exchanging goods and services through an information system that relies on information technology. E-commerce is also a new place to sell goods or shop online through direct selling that uses internet services that can cut the operational porto of trade activities. E-commerce is an aspect of e-business that covers a wide reach, not only in trade but also includes collaboration between business partners, customer service, job search, client service, and others.

Consumer Behavior
Consumer-behavior is a method related to the purchase process, and at that time consumers initiate actions such as selection, search, research, and evaluation of a product or service. Consumer-behavior is something that underlies consumers making a purchase decision. Consumer behavior is all activities related to a way of purchasing goods or services. In addition, alludes to product quality, and price coverage and how to promote it in the area where an item is

sold or distributed. If the price value of the goods is not too high, it means that consumers do not need consumer behavior actions to buy the goods.

But if the price of the goods or services is high, or scarce, consumers will expend an extra effort on the goods. Consumer behavior is a basic thing and that underlies consumers to form purchasing decisions (Firmansyah, 2018). Consumer behavior is a system that has an attachment to a purchase method. At that that consumers carry out activities such as searching, observation, and evaluation of products, and ultimately can influence purchasing decisions. There are several factors that can influence consumer behavior.

Purchasing Decision

The definition of purchasing decisions according to (Karimi et al., 2015) is the mindset of consumers in making the final decision to transact after going through several stages of consideration. The mindset or mindset of consumers when buying goods directly in the conventional market is certainly very different when buying goods through online markets in marketplace applications. If in the conventional market consumers only go through a simple and minimal risk stage process, it is different from online market conditions because there is a more complex process.

Purchasing decisions describe the final decision that a person or buyer has to buy an item or service using special calculations (Simangunsong, 2021). Purchasing decisions-inevitably from an implicating process-are involved between the consumer and the product. In the opinion of (Wijaya & Warnadi, 2019), purchasing decisions describe a stage where consumers already have a choice of a product and are able to exchange or purchase as well as a guarantee of paying with the right to own or use a product.

Place of purchase, expected brand, model, number of purchases, amount of money to be spent, time and method of payment are some of the processes that must be done by consumers before deciding to buy products (Hanaysha, 2018). This decision can be influenced by information about the product that the seller provides to consumers. In addition to information from the seller, experience from previous purchases is also a consideration

Belief

Trust is divided into cognitive bases and affection bases. Cognitive beliefs come from a series of rational thoughts. Thus showing the buyer's confidence that the seller is trustworthy, accurate, reliable, and able to keep promises. While the belief base of affection or influence comes from the emotional taste of consumers (Punyatoya, 2019). In today's modern era, trust is not only directed at sellers, but also at e-commerce applications that accommodate these sellers. The trust given by buyers to sellers in e-commerce is the most valuable asset because it is able to bring customers back to buy, especially in conditions full of risk and uncertainty.

Even a buying and selling transaction will not occur if one party loses trust. Trust can be obtained by prospective buyers by analyzing the appraisal track record of others through the seller's account. Hasley et al (2020) argue that sellers do not need to provide high trust, but provide enough certainty to eliminate the worries experienced by consumers. The cause of distrust in online sellers is the first time to communicate, past experiences or the judgment of others who have been harmed.

Comfort

The comfort in question is the feeling of happiness of online store platform users due to several factors. The cause of comfort can be obtained if the e-commerce application meets user expectations such as the availability of goods, the appearance of the user interface or application outline that is comfortable to the eye, there are many variations of products and prices, and ease of use. Meanwhile, (Wibowo, 2019) agues about the definition of comport, namely mood conditions according to the point of view of each user where the definition of comfort has certain differences. A sense of comfort can also be obtained if something sulit can become simpler.

(Mohan et al., 2013) argue that comfort is obtained during the shopping process, not after the shopping process is complete. This kind of comfortable feeling can make consumers' intention to return greater. The sense of comfort can be seen from several types, namely the sense of comfort obtained from the seller's response, the sense of comfort that comes from the ease of

payment types, and the sense of comfort from the appearance of the application that is easy to understand. Research by (Shabrin et al., 2017) explains the source of comfort comes from a condition when work becomes simpler, made easy, can be done with little energy, without pressure or difficulty.

Based on this definition, it can be concluded that the comfort of each individual has differences depending on how to respond to it. From several previous studies, the majority used three indicators, namely time saving, ease of interaction and easy use of application menus. While in this study will use four indicators, namely time efficiency, ease of interaction with sellers, easy to use applications, easy in payment methods.

Risk Perception

Risk perception is defined as the possibility of subjective consumer feelings towards various losses in the purchase of goods (Li et al., 2020). While Maciejewski (2011) has two definitions of risk perception, namely as a potential loss and as an opportunity to make a profit (Maciejewski, 2011). Some things that make consumers feel worried if online shopping in the marketplace is about the safety of goods during the delivery period, they assume if the goods are damaged or lost then the seller is not willing to replace so they lose money.

The next feeling of worry is in the quality of the goods if they are not as expected. The conditions are different when consumers shop in conventional markets because they can directly assess the quality of goods, in the marketplace consumers are only shown photos. The classification of risk types described by (Gazali & Suyasa, 2020) are financial risk, product risk, shipping risk, information security risk. Financial risk is closely related to the assumption of losses that will be experienced by consumers if the goods are damaged or lost during the shipping process, product risk is if the quality of the product is not as expected by the buyer.

The risk of delivery is if the expedition is not careful or behind schedule. Information security risks are related to buyer data because the majority of marketplace applications require application users to give permission to access to internal gadgets, so that personal data such as email accounts connected to bank accounts is no longer private.

Risk Perception

Impulse purchases are synonymous with purchases made suddenly without a plan, influenced by lifestyle and abundant resources. Impulse buying is a major problem for researchers because it stems from a track record of consumer purchases (Vojvodic & Matic, 2013). The dominance of impulse buying is caused by very high emotional impulses, low levels of consumer analysis and reactive to current conditions. Naeem (2020) argues that impulsive behavior is caused by feeling afraid of something, such as health (Naeem, 2020). While the cause of impulsive buying in the opinion of Mohan et al (2013) is the layout of products in the store.

For example, items with promotional prices are placed near the cashier with the aim that many customers buy even though they don't really need the product (Edyatami & Sukarmanto, 2020). Malter et al (2020) argue about impulsive buying behavior due to several factors that can be studied further, namely the explanation of different information on social media, the effects of technology that can change the mindset of the majority of consumers, easy mood changes towards the assessment of certain products, the impact of advertising on consumer behavior and habits, getting experience stories or testimonials of other people's assessments who have already bought.

The types of impulse buying described by Stern (1962) are divided into four, namely pure impulse buying, suggestion buying, reminder impulse, planned impulse. Pure impulse buying is a purchase that does purely come from the emotional impulse of consumers. Suggestion buying is a transaction that occurs because consumers know the functions and procedures for use. Impulse reminders occur because consumers remember the product is needed. Planned impulse occurs due to the encouragement of discounted prices or a limited number of products.

RESEARCH METHOD

The structural equation modeling (SEM) method was used in this study because there is a complex model involving intervening variables. SEM has advantages in path analysis with latent variables and does not have to have a large number of research samples (Hamid & Anwar, 2019).

The SEM method is a development of *path analysis* and multiple linear regression which is a type of multivariate analysis. The SEM method is able to break the dominance of the use of path analysis and multiple linear regression that has been used for decades until the 2000s (Haryono, 2016). The SEM-PLS method is superior to previous generations of multivariate analysis because it is able to analyze data more comprehensively. In path analysis and multiple linear regression, the data analyzed is only at the interval of the total variable score which is the sum of the answer scores of the research instrument items

Data Collection Techniques

The population of this study was all employees of PT Telkom in Semarang. This study uses the non-probability sampling method and uses the accidental sampling method which is a determinant of samples based on natural factors or reflexes, anyone who accidentally meets the author and according to the specified characteristics then the person can be used as a sempel. The ideal sample size is the number of indicators multiplied by 5-10. (Hair et al., 2014) said that the minimum sample size in a study amounted to five to ten times the number of variable measurement items. This study has an item of 20 questions, so the sample size of this study can be determined 20x5 = 100-respondents.

Data Analysis Techniques

The scale used in this study is the linkert scale, which is a scale designed to be able to measure the attitude of the research sample, in this case it is respondents in a way that is accepted and validated scientifically. In the SEM-PLS test, the questionnaire validity test process must go through two stages, namely the validity of the convergen and the validity of the discriminant. Convergent validity testing criteria are assessed from output loading factor and average variance extracted (AVE). The questionnaire will be considered valid and can be used in research if the loading factor value < 0.60 and the average variance extracted (AVE) output value is at least ≥ 0.50 so that the questionnaire is considered valid and can be used in research.

The criteria for testing the validity of the discriminant are assessed from cross loading and the correlation value between latent constructs. The questionnaire will be considered valid and can be used in research if the cross loading value < 0.70. If there is a cross loading value still below 0.70, then the next step is to test the validity of the discriminant by comparing the square root value of AVE with between latent constructs (Hamid & Anwar, 2019).

Reliability testing in SEM-PLS is carried out by analyzing composite reliability numbers. The answer indicator from respondents is considered reliable if the value of composite reliability is greater than 0.70 (Hamid & Anwar, 2019) The inner model is a test based on the value of the path coefficient, to assess the influence between latent variables by bootstrapping calculations. Decision making by analyzing R-Square numbers and significance numbers. The inner model aims to test the theory between exogenous variables and endogenous variables (Hamid & Anwar, 2019) The value of the r-square (r^2) is the ability to predict or contribute exogenous variables in explaining their effect on endogenous variables. The r-square value varies greatly, the greater the number, the greater the contribution of exogenous variables in explaining endogenous variables. The assessment criteria are if the value of R 2 = 0.75 then the model is substantial (strong), if the value of R 2 = 0.50 then the model is moderate (moderate), if the value of R^2 = 0.25 then the model is weak.

The number of path coefficients is used as a basis for decision making to assess the direct influence between variables used. A variable is considered influential if the significance value of p-values is still below 5% (0.05). If the significance value is above 5%, the variable has no direct effect. If the path coefficient number is positive, then the influence of the exogenous variable on the endogenous variable is one-way. If the value of an exogenous variable increases , then the endogenous variable also increases. If the path coefficient number is negative, then the influence of the exogenous variable on the endogenous variable is in the opposite direction. If the value of an exogenous variable increases, then the endogenous variable will decrease. The value of the total indirect effects coefficient is used to analyze the indirect influence between exogenous, endogenous and intervening variables. The basis for decision making is that if the significance number is below 5% (0.05), there is an indirect influence, while if the significance figure is

greater than 5% (0.05), the intervening variable does not play a good role in mediating between exogenous variables to endogenous variables (Hamid & Anwar, 2019)

RESULTS AND DISCUSSION
The Effect of Convenience on Trust

Based on the results of the path coefficients test, convenience output to trust is in the positive direction of 0.201 and the significance of 0.008 is still below 0.05 which means convenience has a significant positive effect on trust, so hypothesis 1 **is accepted**. Consumer comfort in using the marketplace is related to the ease of finding the goods needed. Shopee's status as the largest marketplace in Southeast Asia provides various types of products because online merchants throughout Indonesia and Southeast Asia gather here.

With easy access to get the expected goods, the psychological condition of consumers becomes happy so that consumers tend to easily trust the seller even though they have never met in person. Then, the existence of a comment column feature and an assessment containing testimonial information from other consumers who have bought will make it easier for potential buyers to give a sense of trust in the seller. In addition to the factor of ease of access to technology, the difficulty of finding goods expected in traditional markets forces consumers to directly give trust or trust in sellers.

The Effect of Perceived Risk on Trust

Based on the results of the path coefficients test, the output of perceived risk to trust is in the direction of negative -0.022 and the significance of 0.435 is greater than 0.05 which means that perceived risk has no effect on trust, so hypothesis 2 **is rejected**. Risk perception is often associated with the possible loss that will be experienced by buyers because they have never met directly with the seller, thus reducing trust.

However, with the advancement of the shopee application system, various kinds of assumptions in consumers' minds about risk do not affect trust in sellers because there is a joint account system and *cash on delivery* system, so that if the goods do not arrive or do not match expectations, the buyer can cancel the order. Then the shoppe sellers also provide a guarantee if the goods received are damaged during the delivery period so that the risk of buying online is reduced.

The Effect of Impulsive Buying on Trust

Based on the results of the path coefficients test, the impulsive buying output of trust is in the positive direction of 0.636 and the significance of 0.000 is still below 0.05 which means impulsive buying has a positive effect on trust, so hypothesis 3 **is accepted**. Impulse buying is a sudden consumptive behavior without a plan because the emotional impulse is greater than the rationality of the consumer's mind.

There are many other factors that cause impulse purchases such as discounted prices or free shipping facilities even though the item is not really needed. Every month, shopee opens many discount or flashsale promo events so that it attracts shopee users. With the hope of getting cheap goods, consumers will ignore suspicion and instead give confidence to sellers even though they have never met in person.

The Effect of Convenience on Purchase Decisions

Based on the results of the path coefficients test, convenience output on purchase decisions is in the positive direction of 0.216 and the significance of 0.068 is greater than 0.05 which means convenience has no effect on purchase decisions, so hypothesis 4 **is rejected.** The feeling of comfort that starts from the ease of the shopee user interface is not a factor in people using shopee as a marketplace. Conditions like this are due to the majority of shopee account users are young people who have been accustomed to technological advances since childhood, so they can quickly learn touse online shop applications.

Convenience is not a motivating factor for people to shop online using Shopee, because if a marketplace holds full features, consumers will still use it by ignoring comfort. Then, the feeling of comfort that comes from the seller's response is also not a motivating factor because shopee

sellers must be friendly to buyers or the store's rating becomes low if it behaves badly.

The Effect of Perceived Risk on Purchase Decisions

Based on the results of the path coefficients test, the output perceived risk of purchase decisions is in the negative direction of -0.019 and the significance of 0.458 is greater than 0.05 which means that perceived risk has no effect on purchase decisions, so hypothesis 5 **is rejected.** Risk perception is a point of view from consumers to sellers about bad things that will happen if they choose online shopping. Gazali & Suyasa (2020) divide the types of risks most often experienced by consumers, namely financial risk, product risk that is not as expected, risk of damage during the delivery period and risk ofbuyer personal data security.

After the marketplace system is getting more advanced, all types of risk perceptions that are often experienced by consumers become lost, the risk only often occurs if buying online at stores that do not involve applications so that they are vulnerable to fraud. This is because of Shopee's policy that uses a joint account and the latest *cash on delivery* system, if the goods are not as expected, the buyer can cancel the order. With the advancement of the application system, consumers began to ignore risk factors and still chose online shopping at shopee.

Impulsive Buying Influence on Purchase Decisions

Based on the results of the path coefficients test, the output of impulsive buying on purchase decisions is in the negative direction of -0.165 and the significance of 0.198 is greater than 0.05 which means impulsive buying has no effect on purchase decisions, so hypothesis 6 **is rejected.** Impulse purchases made suddenly are often a problem because without a plan and usually the item is not needed. Several previous studies have concluded that impulsive buying is a factor in consumer finances becoming wasteful.

With economic conditions in the post-pandemic period that tend to decline, people are more selective in using their money only for basic needs. So that various factors that encourage impulsive buying such as discount prices, free shipping facilities or attractive product packaging are not too influential in buying decisions due to financial conditions.

How Trust Affects Purchase Decisions

Based on the results of the path coefficients test, the output of trust mediation on purchase decisions is in the positive direction of 0.636 and the significance of 0.000 is still below 0.05 which means impulsive buying has a positive effect on trust, so hypothesis 3 **is accepted**. The trust factor is an asset for online stores that can increase sales, the higher the rating of a store in the application, the easier buyers will give a sense of trust. Some trust factors are related to the seller's skill to explain product specifications, seller ethics if there are prospective buyers who ask, and consistency in providing services.

The process of online shopping that does not involve direct physical contact requires trust requirements to be met in order for transactions to occur. And consumer trust in sellers can be built by seeking information through buyer comments, with the availability of store owner track record information, consumers do not hesitate to buy goods at shopee. This positive result is supported by (Badir & Andjarwati, 2020).

CONCLUSION

After conducting theoretical studies and testing using the *structural equation modeling* (SEM) analysis method using the SmartPLS application, there are several conclusions of the test results as follows: a) Convenience or comfort does not affect consumer decisions to shop at shopee, but comfort can affect to foster consumer trust in sellers at shopee. While variable trust or trust is not able to be a good mediation in intervening comfortably with consumer purchase decisions using the shopee marketplace. b) Perceived risk related to several risk factors does not affect consumer decisions to shop at shopee, perceived risk also has no effect on fostering consumer confidence to use shopee. Even the test results show a negative trend, meaning that every increase in risk perception will reduce buying decisions and consumer confidence to choose shopee as a marketplace. While variable trust or trust is not able to be a good mediation in intervening risk perception of buying decisions by consumers using the shopee marketplace. c)

Impulsive buying, namely purchases made suddenly, has no effect on consumer buying decisions, even the test results show a negative trend, most likely the cause is the unstable post-pandemic consumer financial condition so that it is more selective. However, impulsive buying can have an effect in fostering trust in sellers. While trust or trust can be a good intervening variable for impulsive buying of buying decisions using shopee. d)Variable trust related to consumer trust in online store owners has a positive effect on buying decisions, which means that the higher consumer trust, the higher the chance of transactions.

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