

## The Influence Of Website Quality, Security, And Trust On Purchase Decisions In The Shopee Application

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**Abstract.** *This study aims to determine the effect of website quality, security and trust on purchasing decisions on the Shopee application. The method in this study uses quantitative methods. This research was conducted in the area of Padang Ngeri University. For this experiment, a probability sampling approach was used to choose the sample. Up to 200 Padang State University students who use Shopee will take part in the survey as responders. This study demonstrates that customers' trust in Shopee-compatible online marketplaces directly and favorably affects their willingness to shop there, Website quality has a positive and significant effect on consumer trust through online purchase decisions on online buying and selling sites on the application Shopee, Security online purchases has a positive and significant effect on online purchase decisions mediated by customer trust on online buying and selling sites on the Shopee application, Security online purchases has a positive and significant effect on customer trust through online purchase decisions on online buying and selling sites on the Shopee application , customer trust has a positive and significant effect on online purchase decisions on online buying and selling sites on the Shopee application.*

**Keywords:** *Website Quality, Security, Trust, Purchase Decision, Shopee*

**Abstrak.** Riset berikut tujuannya untuk mengenali pengaruh website quality, keamanan dan trust kepada keputusan pembelian pada aplikasi Shopee. Metode dalam penelitian ini memakai metode kuantitatif. Penelitian ini dilakukan di wilayah Universitas Negeri Padang. Penentuan sampel dalam penelitian ini, memakai penentuan sampel probability sampling. Sampel yang akan dijadikan responden dari penelitian adalah sebanyak 200 mahasiswa di Universitas Negeri Padang yang memakai Shopee. Hasil penelitian ini diketahui bahwa website quality berpengaruh positif dan signifikan terhadap online purchase decision yang di mediasi oleh customer trust dalam situs jual beli online pada aplikasi Shopee, Website quality berpengaruh positif dan signifikan terhadap kepercayaan konsumen melalui online purchase decision dalam situs jual beli online pada aplikasi Shopee, Security pembelian online berpengaruh positif dan signifikan terhadap online purchase decision yang di mediasi oleh customer trust dalam situs jual beli online pada aplikasi Shopee, Security pembelian online berpengaruh positif dan signifikan terhadap customer trust melalui online purchase decision dalam situs jual beli online pada aplikasi Shopee, customer trust berpengaruh positif dan signifikan terhadap online purchase decision dalam situs jual beli online pada aplikasi Shopee

**Kata kunci:** Website Quality, Keamanan, Trust, Keputusan Pembelian, Shopee

### INTRODUCTION

In the modern era, the need for information is important. The rapid development of technology makes it easy to find information through internet media. Information can easily be obtained from various websites available on the internet. Websites have an almost endless variety, including educational sites, news sites, forums, social media sites, and even e-commerce sites. The use of the website is currently also used by business people as a tool to expand the market, even to foreign countries. As in Indonesia, there are currently several e-

commerce companies that have competition in attracting consumers to shop at their companies.

Currently, Indonesian people are starting to switch to virtual markets and are used to buying and selling transactions via the internet. As indicated by the expansion of online business platforms like OLX, Berniaga.com, Zalora, Elevania, Tokopedia, Bukalapak.com, Blibli.com, Blanja.com, and the most recent addition, Lazada, e-commerce enterprises have a fantastic chance to expand quickly in Indonesia, one of the first online shops has launched a free shipping strategy throughout Indonesia, namely Shopee.

Shopee is an application for buying and selling on cellphones easily and quickly. Shopee offers a variety of products ranging from fashion products to daily needs products. Shopee itself managed to establish itself as the most popular market place in Indonesia in the fourth quarter (Q4) 2019. Shopee has a lot of enthusiasts compared to other e-commerce because Shopee provides bargains that can only be made when shopping in person, here Shopee provides a "bargain" feature to customers. consumer.

Online shopping activities often result in several stages of processing personal data. Therefore, protection of privacy and personal data is very important so that it can be used carefully, needed for clear purposes, not disclosed to wrong and irresponsible people and not processed without the knowledge of the person concerned (Sudarisman, 2021).

Depending on how individuals feel about their personal safety, one may be able to distinguish between two different forms of security challenges. Examples of objective security include security policy statements and technology safeguards, but a subjective example of security is a customer's personal perception of safety (Pavlou, 2002). Security issues are of utmost concern to online shoppers. This was stated by researchers that security is not only a technical challenge, but includes human and organizational aspects in it. Perception of security is defined by looking at the extent to which a person believes that the online vendor or website used is safe (Wijaya & Jasfar, 2014).

One of the factors that attract consumers in making purchasing decisions is the quality of goods, service, security, consumer trust as a mediating variable in the shopee application. Product quality and safety must be prioritized due to the link between a company's reputation and its capacity to draw in and keep consumers. This is particularly true considering how many sectors are becoming more and more globalized.

Based on the results of questionnaires that have been distributed to students, they are more likely to use the Shopee application to carry out online shopping transactions, the authors found several problems that influence consumers in making decisions, namely the

weak service and security provided in the Shopee application, lack of service between sellers and consumers. such as goods received by consumers that are not in accordance with expectations, these problems result in reduced consumer confidence due to the inappropriateness of goods received by consumers.

## **LITERATURE REVIEW**

### **Online Purchasing Decisions**

Consumers go through a multi-step process that concludes with an evaluation of the product or service they just purchased, starting with the awareness of unfulfilled expectations or goals and the knowledge that there are still more problems. A variety of possible outcomes are considered before making a purchasing decision (Sastika, 2016).

In their article from 2012, Keller and Kotler state that "buying decision is the process of all the experiences in learning, choosing, using, and disposing of a product event." This suggests that the final purchase choice includes studying, selecting, using, and ultimately abandoning the items. Although all consumers follow the same basic procedures when making a purchase, not all customers follow these stages (Wahyuni, n.d.). Depending on how their purchases will be used, company "organizational" or "industrial" consumers and individual "final" customers may be separated. Final consumers are individuals and families who purchase goods for their own consumption. On the other side, organizational consumers include companies, industrial users, traders, and non-profit organizations who wish to improve the economic or social well-being of their members (S.E., 2013).

According to (Buchari Alma, 2011), the financial economy, technology, politics, culture, products, prices, locations, promotions, physical evidence, people, and processes all have an impact on how consumers process information and determine what products they will buy. Purchase decision, which is the act of selecting one brand from a range of alternatives, involves two possible components: purchase intention and purchase decision. The first factor is how people behave, and the second factor is the environment (Armstrong, 2008).

Lee (2009) said that there are five stages that consumers go through in the purchasing decision process which can be described as follows:

#### **1. Problem Recognition**

Recognizing a need is the first step in making a purchase. Customers will find it much simpler to identify wants that can wait or may be postponed while still being addressed if they are aware of these requests.

## 2. Information Search

This stage in the buying decision process in which the consumer is driven to seek more information, the consumer can easily have heightened attention or engage in active information search.

## 3. Evaluation Alternative

Before examining several possibilities, consumers must first obtain as much information as they can on a broad variety of issues. This trend is inextricably linked to the time, resources, and expertise that consumers devote to doing their own research.

## 4. Purchase Decision

In the evaluation stage, consumers rank brands and forms of purchase intent. Consumers may also form an interest in buying the most preferred product, but two factors can arise between purchase intention and purchase decision.

## 5. Purchase Behaviour

This stage is largely determined by the consumer's experience in consuming the product to be purchased. After the purchase will experience satisfaction or dissatisfaction, then take action to get the attention of the market.

## **Consumer Trust**

Without the faith of their consumers, businesses cannot operate. Deals are closed when business partners have mutual trust (Ghassani, 2019). Trust is described as "the extent to which a buyer is prepared to rely on and be exposed to the actions of another party during an online transaction in the hope that the other party will engage in acceptable business practices and deliver the goods or services promised" (McKnight, 2007). According to Mayer (1995), an example of trust is when one party accepts actions from another party with the expectation that the other party will take action that is important to the person providing the trust without having the ability to supervise or control the other party.

Consumer trust in online shop according to Doney and Cannon. (1997) is a sense of trust that arises as a result of reliability and integrity shown through various attitudes such as consistency, competence, fairness, responsibility, helpfulness and caring. In the context of the online shop seller's relationship with the buyer, the buyer's trust will arise when the online shop seller succeeds in proving his expertise, reliability and integrity.

McKnight and Chervany, (2002a) state that there are two dimensions of consumer trust, namely:

### 1. Trusting Belief

The degree of trust and confidence a person has in the other parties involved is reflected in their level of trusting belief. Customers' trust in an online store is based on their belief that this company exhibits traits that are beneficial to them.

### 2. Trusting Intention

Intentional trusting, when one is willing to depend on others, takes place covertly and goes directly to those people. The intellect is the source of confidence in another person's good faith.

## **Security**

Security is the ability of online merchants to handle and maintain the confidentiality of client data during financial transactions, according to Park and Kim (Jefryansyah & Muhajirin, 2020). Assurances of security may relieve consumers' concerns about the exploitation of private information and transactions involving time-sensitive data. If the level of security guarantees is adequate and meets the customer's expectations, the customer's willingness to supply personal information and return will rise (Harahap, 2020).

Online transaction security is focused on identifying and thwarting fraudulent conduct during an online transaction. Knowledge is often reserved for a small number of people due to its great value. You may experience severe repercussions if your data fell into the wrong hands.

## **Website Quality**

The level of a website's quality determines the expectations of its users. According to Gregg, D.G., and Walczak's (2010) study, a website's quality is a factor that raises its utility to visitors. The amount of information on the web should be assessed using three criteria, according to Vidgen (2002).

## **Web Design Quality**

A website's design quality is influenced by both the presentation's aesthetic and practical brilliance. The basics of website design, including information architecture, navigation, content clarity, color scheme, and font selection, come first.

## 1. Usability Quality

The quality of use includes ease of learning, ease of understanding of the site in providing information that users expect, ease of browsing in searching for information, ease of navigation system, providing new experiences about the information users need.

## 2. Website Quality Indicators

WebQual is one of the most widely used methods or techniques for measuring website quality based on user or visitor perceptions (Ifan et al., 2019).

## **METHOD**

This research is a causative research. Where this study explains and describes the causal relationship between the independent variables and the dependent variable, namely website quality, online purchase security and consumer trust as intervening towards online purchase trust online shopping site Shopee for students at Padang State University. The population in this study were Shopee consumers at Padang State University, while the sample used was Shopee consumers at Padang State University and who had shopped at the Shopee site at least once. The required sample size was calculated using the Cochran formula because the population size in this study was unknown, so that 196 samples were rounded up to 200 in order to avoid sampling errors, namely errors that occur from sampling activities. Data collection was carried out by distributing online questionnaires using a Likert scale as an assessment. Data processing was carried out using Smart PLS 3. PLS (Partial Least Square) software by testing validity, reliability, measurement confidence level, and hypothesis testing.

## **RESULT AND DISCUSSION**

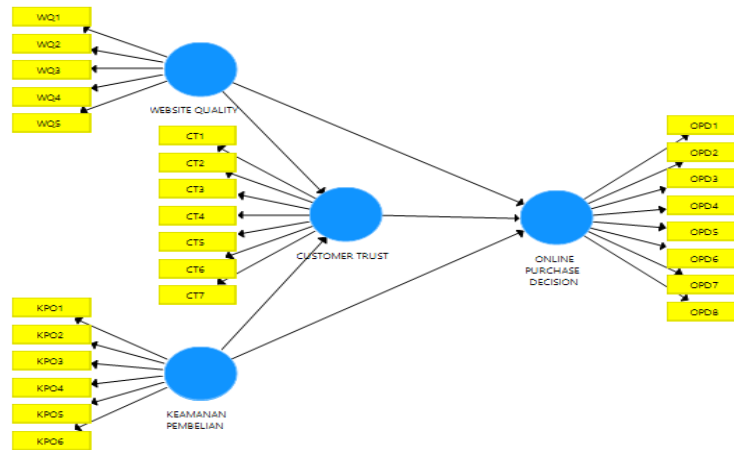
### **Hypothesis**

The hypothesis in this study is as follows:

- H1 : Website quality has a positive and significant effect on purchasing decisions on online buying and selling sites.
- H2 : Website quality has a positive and significant effect on consumer confidence
- H3 : Consumer safety has a positive and significant effect on purchasing decisions on online buying and selling sites.
- H4 : Consumer safety has a positive and significant effect on consumer confidence.
- H5 : Consumer trust has a positive and significant effect on purchasing decisions on online buying and selling sites.

**Data Analysis**

The structural equation analysis (SEM) type known as partial least squares (PLS) enables the simultaneous assessment of the measurement model (outer model) and the structural model (inner model). The measurement model may be used to investigate validity and reliability, whereas the structural model can be used to analyze the hypothesis. This picture shows the untested prototype.



**Figure 1. PLS Test Model**

Based on the initial model image, identification of the questionnaire indicators was carried out by examining the correlation between indicators on the same variable. The first experiment was carried out by removing statements 2 and 7 on variable Z. The second experiment was re-estimating the model of the relationship between indicators and variables by removing statement items that had a factor loading value below 0.7. The following presents the results of the initial analysis of the statement items that were discarded.

**Table 1. Discarded Statement Items**

No	Variable	No. Discarded Statement items
1	Website Quality (X1)	2 & 3
2	Security pembelian Online (X2)	1 & 3
3	Online Purchase Decision (Y)	1, 3, 4, 5 & 8
4	Customer Trust (Z)	2 & 7

**Outer Model**

Evaluation of the measurement model is reviewed to analyze the validity and reliability of the instrument used. The outer model, namely the results of data analysis using Smart PLS

3.0, will explain the results of the outer model analysis which is based on the values of convergent validity, composite reliability, and discriminant validity.

### 1. Convergent Validity

Convergent validity at the indicator level is commonly known as indicator reliability or loading. According to (Ringle, & Sarstedt, 2012) at the initial examination in the loading factor matrix is that which has a value of more than 0.3 which is considered to have met the minimum level while for a loading factor of approximately 0.4 is considered better, and for a loading factor greater 0.7 is generally considered significant although even though a value of 0.6 is still acceptable, this study uses a loading factor of 0.7.

Processing is done using Smart PLS 3.0. Based on processing, it was obtained that all statement items for each variable had a value above 0.7, so that the measurement model with convergent validity can be concluded that the data is valid.

### 2. Reliability Test

The reliability test was carried out using composite reliability, namely the stages in testing reliability on all indicators in the variable. The indicator value can fulfill the requirements if the composite reliability value has a value  $> 0.7$ . The reliability test with the composite reliability method can also be strengthened by using the Cronbach's Alpha value. A variable can be declared reliable if it has a Cronbach's Alpha value  $> 0.7$ . the results of the reliability test analysis can be seen in **Table 2** below.

**Table 2. Reliability Test Analysis**

	Cronbach's Alpha	Composite Reliability	Keterangan
<i>Website Quality</i>	0,761	0,846	Reliabel
<i>Security Pembelian</i>	0,821	0,861	Reliabel
<i>Online Purchase Decision</i>	0,920	0,949	Reliabel
<i>Cust Trust</i>	0,861	0,916	Reliabel

Based on the results of the analysis carried out, the overall value of the variable is obtained, namely the composite reliability value above the Cronbach's alpha value. It can be concluded that all variables have met the assessment criteria and are declared reliable.



### 3. Discriminant Validity

The discriminant validity value is useful in knowing the construct value of the proposed discriminant. The assessment is carried out by looking at cross loading and the Fornell-lacker criterion. The cross-loading value of the indicator variable to the latent variable must be greater in value to the other latent variables. The cross-loading value based on the results of data processing using Smart PLS 3.0 is presented in the table below:

**Table 3. Cross-Loading Analysis**

	Website Quality	Security Pembelian Online	Online Purchase Decision	Customer Trust
WQ1	0,767	0,819	0,403	0,074
WQ4	0,832	0,621	0,775	-0,104
WQ5	0,813	0,754	0,397	0,115
KPO2	0,682	0,795	0,365	0,092
KPO4	0,720	0,819	0,825	-0,165
KPO5	0,601	0,703	0,291	0,061
KPO6	0,694	0,797	0,378	0,071
OPD2	0,647	0,634	0,924	-0,188
OPD6	0,683	0,676	0,945	-0,158
OPD7	0,677	0,668	0,916	-0,190
CT3	-0,001	-0,052	-0,147	0,862
CT5	-0,020	-0,040	-0,214	0,961
CT6	0,016	-0,013	-0,138	0,829

Based on Table 3, it can be concluded that all variables using cross loading analysis with all statement items are declared valid, this is because the cross-loading indicator value for each variable has a greater value than other latent variables.

#### *Inner Model*

Inner model testing is carried out to evaluate and see the R-square value and t-statistic value as hypothesis testing. The R-square value is carried out to find out the magnitude of the influence of the independent variable on the dependent.

**Table 4. R Square Analysis**

Variable	R Square	R Square Adjusted
Customer Trust	0.006	-0.004
Online Purchase Decision	0.580	0.573

Based on the results of testing the inner model, which includes the parameter coefficients and t-statistics, hypothesis testing is carried out which aims to see whether a hypothesis can be accepted or rejected. This can be identified by looking at the significance values between constructs, t-statistics, and p-values. The value of testing the hypothesis of this study can be explained in the following table:

**Table 5. Hypothesis Test Analysis**

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P values
X1 Website Quality -> Y Online Purchase	0.447	0.461	0.143	3.116	0.002
X1 Website Quality -> Z Customer Trust	0.128	0.104	0.173	0.742	0.459
X2 Security pembelian Online -> Y Online Purchase	0.315	0.307	0.140	2.240	0.026
X2 Security pembelian Online -> Z Customer Trust	-0.152	-0.127	0.190	0.801	0.424
Z Customer Trust -> Y Online Purchase	-0.177	-0.174	0.042	4.185	0.000

Based on these results, it is known that:

- The results of the first hypothesis test show that the impact of website quality on online purchase decisions is supported, with a positive value and a p-value 0.05, or exactly 0.002. Based on these results, it is plausible to accept H1 that Website Quality considerably and favorably impacts Online Purchase Decision.
- The findings of the second hypothesis test demonstrate a favorable link between Website Quality and Customer Trust, with a positive value and a p-value > 0.05. These results contradict the hypothesis (H2) that website quality has minimal effect on consumer trust.
- A favorable score and a p-value of less than 0.05 (0.026) indicate that there is a connection between online purchase security and choices to make an online purchase. The conclusion that there is a positive and statistically significant association between

perceived online purchase security and subsequent purchase decisions seems plausible in light of these results.

- d. The findings of the fourth hypothesis test demonstrate that there is a negative influence of online purchase security on customer trust and that the p-value is more than 0.05. These results refute the hypothesis (H4) that customers' faith in the online purchasing procedure is unaffected by the safety of the transaction.
- e. A low p-value (0.000) and a negative score indicate that there is no connection between consumer trust and the chance of completing an online transaction. It is plausible to accept H5 that Customer Trust has a negative impact on the Online Purchase Decision in light of these results.

## **Discussion**

Based on the processing carried out, the level of website quality increases, the purchase decision will increase and vice versa. Website quality is related to the ease of use of the website for both new users and old users. Ease of navigation, product search, speed of transaction processing both payments and refunds. These features that work well will greatly influence the user's purchasing decision.

Website quality has no effect and is not significant on customer trust, so the hypothesis is rejected. This shows that if the level of website quality increases or decreases, it will not affect Customer Trust. Building trust in consumers is not measured by the quality of the website.

Based on the results of the hypothesis test, namely to see the effect of online purchasing security on online purchase decisions, positive values are obtained. These results explain that online purchasing security has a positive and significant effect on online purchase decisions, so the hypothesis is accepted. If good online purchase security is implemented, consumers will feel that the personal data used in online shopping is safely guarded, so of course consumers don't need to feel worried and suspicious if they want to buy something online.

Based on the results of the hypothesis test, namely to see the effect of online purchasing security on customer trust, a negative value is obtained. These results explain that online purchase security has no effect and is not significant on customer trust, so the hypothesis is rejected. This shows that the high or low level of security does not affect the increase or decrease in customer trust. It can be said that consumers have positive expectations of the data they provide to the seller and hope that the data is kept safe and not spread.

Based on the results of the hypothesis test, namely to see the effect of customer trust on online purchase decisions, negative values were obtained. These results explain that customer trust has a significant influence on online purchase decisions, so the hypothesis is accepted. The trust of a customer can be formed if the customer has seen or used the product or service from the service provided. In short, the customer already knows the good ratings given by other customers to the seller.

## **CONCLUSION**

This study aims to analyze the effect of website quality, security and trust on purchasing decisions on the Shopee application. To analyze the relationship between these variables, this study uses variant-based structural equation analysis (SEM) with Partial Least Square (PLS) as a tool for processing research data in the form of SmartPLS 3. Based on the analysis of funds discussed in the previous section, the following conclusions can be drawn:

1. Website quality has a positive and significant effect on online purchase decisions mediated by customer trust on online buying and selling sites on the Shopee application.
2. Website quality has a positive and significant effect on consumer confidence through online purchase decisions on online buying and selling sites on the Shopee application.
3. Online purchase security has a positive and significant effect on online purchase decisions mediated by customer trust on online buying and selling sites on the Shopee application.
4. Online purchase security has a positive and significant effect on customer trust through online purchase decisions on online buying and selling sites on the Shopee application.
5. Customer trust has a positive and significant effect on online purchase decisions on online buying and selling sites on the Shopee application.

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