

The Effect Ease of Use and Perceived Risk On Purchasing Decisions On Marketplace Shopee

Dimas Setiawan Wicaksono ¹, M Dian Ruhamak ², Nonni Yap ³

^{1,2,3} Faculty of Economics and Business, Kadiri University

ARTICLE INFO	Abstract
Article History: Accepted : Desember 2023 Fixed : Desember 2023 Approved : Desember 2023	<p><i>The purpose of this study is to determine the effect ease of use and Perceived risk on purchasing decisions on marketplace shopee in kediri city. This research is of the explanatory research type with a quantitative approach. The population of the study consists of Shopee marketplace users in Kediri city, and the exact population size is unknown. The sampling technique used in this study is non-probability sampling with purposive sampling technique. The sample size in this study is 100 respondents, determined using the Lemeshow formula. Data analysis is conducted using multiple linear regression or descriptive statistics. Data processing in this study is performed using SPSS version 23. The results of this study show that: (1) Ease of use has a partial significant positive effect on purchasing decisions with a significance value of $0.000 < 0.05$. (2) Perceived risk also has a partial significant negative effect on purchasing decisions with a significance value of $0.002 < 0.05$. (3) Simultaneously, ease of use and Perceived risk have a significant influence on purchasing decisions, with a calculated F count of $19.831 >$ the F table value of 2.69, and the obtained significance value is $0.00 < \alpha 0.05$</i></p>
Keywords: <i>Marketplace; ease of use; Perceived risk; purchasing decisions</i>	
	Abstraks
Kata Kunci: <i>Marketplace; Kemudahan penggunaan; Persepsi risiko; keputusan pembelian</i>	<p>Tujuan dari penelitian ini adalah untuk mengetahui pengaruh kemudahan penggunaan dan persepsi risiko terhadap keputusan pembelian pada marketplace shopee di kota kediri. Jenis penelitian ini adalah <i>explanatory research</i> dengan pendekatan kuantitatif. Populasi penelitian terdiri dari pengguna marketplace Shopee di kota Kediri, dan jumlah populasi pastinya tidak diketahui. Teknik pengambilan sampel yang digunakan dalam penelitian ini adalah <i>non-probability</i> sampling dengan teknik <i>purposive</i> sampling. Besar sampel dalam penelitian ini adalah 100 responden yang ditentukan dengan menggunakan rumus Lemeshow. Analisis data dilakukan dengan menggunakan regresi linier berganda atau statistik deskriptif. Pengolahan data dalam penelitian ini dilakukan dengan menggunakan SPSS versi 23. Hasil penelitian ini menunjukkan bahwa: (1) Kemudahan penggunaan secara parsial berpengaruh positif signifikan terhadap keputusan pembelian dengan nilai signifikansi $0,000 < 0,05$. (2) Persepsi Risiko juga secara parsial berpengaruh negatif signifikan terhadap keputusan pembelian dengan nilai signifikansi $0,002 < 0,05$. (3) Secara simultan kemudahan penggunaan dan Persepsi risiko berpengaruh signifikan terhadap keputusan pembelian, dengan F hitung sebesar $19,831 >$ nilai F tabel sebesar 2,69, dan diperoleh nilai signifikansi $0,00 < \alpha 0,05$.</p>
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Correspondence: Name: Dimas Setiawan Wicaksono Email: dimassetiawanwicaksana92@gmail.com	ISSN: 2355-9543 (Print) ISSN: 2460-3775 (Online)

INTRODUCTION

The rapid progress of time has brought about significant changes in various aspects of life, one of which is technology. Technological advancements have experienced significant growth in parallel with the progress of time. The existence of the internet is a manifestation of technological advancement that has transformed daily activities, including buying and selling transactions (Salsabila, 2021). In the past, purchases and sales were done manually through face-to-face interactions between sellers and buyers. However, now these transactions can be easily, quickly, and efficiently conducted through the internet. Sellers and buyers can engage in transactions without meeting in person, using the internet as a tool for buying and selling.

According to data (*Asosiasi Penyelenggara Jasa Internet Indonesia*, n.d.) internet usage in Indonesia continues to increase every year. In the period of 2021-2022, approximately 210 million Indonesians were connected to the internet out of a total population of 272 million. The data indicates that 79% of the 7,568 respondents used the internet for online transactions, highlighting the importance of the internet in online buying and selling activities.

Marketplace is an online platform for buying and selling goods and services. Marketplaces have broad and unrestricted markets where transactions are conducted online, and buyers do not directly meet sellers. However, trust can still be built until a transaction occurs, and buyers can assess the seller's credibility through reviews made by other buyers (Yap et al., 2022). The facilities provided by marketplaces make it easy, fast, and affordable for people to transact without limitations of space, distance, or time (Ramadhani & Irda, 2022). The marketplace industry in Indonesia has experienced rapid growth, leading to a shift in consumer behavior from traditional shopping to online shopping, which is easier and more convenient for meeting their needs. This has encouraged market participants to compete in attracting buyers (Mar'atul Fahimah, 2019). According to data (*Iprice, Top 50 E-Commerce Sites & Apps in Indonesia*, n.d.) Shopee has become a popular marketplace in Indonesia with a high number of visitors in the first and second quarters of 2022. However, there has been a decline in visitors in the second quarter. This decline may be attributed to difficulties in using the Shopee application and high risks such as lost or incorrect items. Consumers may need to claim insurance or file complaints with the store, which can be time-consuming and may receive slow responses from the sellers.

According to (Agustiningrum & Andjarwati,

2021) the purchasing decision is the final decision indicating that a consumer is buying the desired and chosen product or service. One of the factors influencing the purchasing decision in the marketplace is ease of use. Ease of use is an important factor in the purchasing decision on marketplace applications or platforms. New potential customers who interact with online technology often face difficulties and tend to abandon their intention to make a purchase due to the complexity of the process. Incomplete, complex, and difficult-to-understand features can reduce user interest in using the platform (Septiani & Widayatsari, 2020). According to (Li et al., 2020) applications or platforms should be quick and easy to use for users because it helps them determine whether the application is user-friendly or difficult to use. According to (Sudarwanto et al., 2021) state that ease of use, also known as ease of use, should be designed to be as easy as possible without burdening the users with complex processes. According to Davis cited in the study by (Alatas et al., 2019) there are several indicators that can measure the ease of use for users, including: easy to learn, controllable, flexible, easy to use, clear, and understandable.

In addition, perceived has an influence on purchasing decisions (Yunita et al., 2019). Perceived refers to the unpleasant consequences of consumer decisions that are considered to have uncertain outcomes (Haryani, 2019). According to (Suaidi et al., 2022) perceived is the main reason why consumers make purchasing decisions for both goods and services on marketplaces. Suresh and Shashikala, as cited in the study by (Rusilawati et al., 2022). identified three indicators of perceived: product risk, transaction risk, and psychological risk. Therefore, marketplace companies must be able to minimize the risks present in the marketplace in order to foster trust in making purchasing decisions. Based on the aforementioned description, the researchers were interested in conducting a new study entitled "The Effect Ease of Use and Perceived Risk on Purchasing Decisions on Marketplace Shopee".

Hypothesis in this study is:

- H1: Ease of Use has a significant effect on purchasing decisions.
- H2: Perceived Risk has a significant effect on purchasing decisions.
- H3: Ease of Use and Perceived Risk have a significant effect on purchasing decisions.

METHOD

This research is an explanatory research with

a quantitative approach. The study was conducted in Kediri City, with the population being the Shopee marketplace users in the city, for which the exact population size is unknown. The sampling technique used in this study was non-probability sampling with purposive sampling technique, with the criteria for respondents being residents of Kediri City, having used the Shopee marketplace, having made purchases on the Shopee marketplace, and aged between 20 and 40 years old. This study utilized primary data obtained through the distribution of questionnaires (surveys) via Google Form to residents of Kediri City who met the criteria as respondents in the study. The secondary data used in this study were from books, previous research findings, and other relevant literature.

The sample size used in this study was 100 respondents. The determination of the sample size in this study used the Lemeshow formula, as the population size was unknown (Levy & Lemeshow, 2013). The calculation using the Lemeshow formula yielded a result of 96 respondents, which was then rounded up by the researcher to 100 respondents for ease of research.

In this study, the researcher conducted validity and reliability tests to ensure the validity and reliability of the distributed questionnaires. The validity test compared the calculated r-value with the tabled r-value using the degree of freedom (df) = n - 2, with a significance level of 5% or 0.05. The reliability test used cronbach's alpha with a value of 0.60. The author used the spss version 23 for data analysis.

This study employed multiple linear regression analysis to meet the requirements of the multiple linear regression model. The classic assumption tests included: 1) normality test using graphical analysis and kolmogorov-smirnov statistical analysis, with the decision rule stating that if the asymptotic significant value (2-tailed) > 0.05, then the residual values are normally distributed. 2) multicollinearity test by examining the tolerance and variance inflation factor (vif) values. The threshold for tolerance is 0.10 and the threshold for vif is 10, if the tolerance value is < 0.10 and the vif value is > 10, then multicollinearity is present. If the opposite is true, then multicollinearity is not present (Ghozali, 2016). 3) heteroscedasticity test can be examined by observing any patterns in the scatterplot graph. 4) autocorrelation test using the run test to examine autocorrelation. 5) linearity test using decision rule stating that if the calculated f-value < f-table, then there is a linear relationship.

Multiple linear regression analysis is

conducted using the least squares equation $y = a + b_1x_1 + b_2x_2 + e$ to determine the strength of the independent variables on the dependent variable (Sugiyono, 2016). Hypothesis testing, partial t-test, simultaneous f-test, and determination test r^2 are then conducted. The decision rule for the t-test (partial) is that if the calculated probability value < the significance level of 0.05 ($\text{sig} < \alpha 0.05$), then h_0 is rejected and h_a is accepted. However, if the calculated probability value > the significance level of 0.05 ($\text{sig} > \alpha 0.05$), then h_0 is accepted and h_a is rejected. The decision rule for the f-test (simultaneous) is that if the calculated f-value > the f-table value or $\text{sig} < \alpha$, then h_0 is rejected, and h_a is accepted, indicating a significant simultaneous effect. The determination test r^2 is conducted to examine how the variation in the dependent variable is influenced by the variation in the independent variables.

RESULTS

Validity test

Table 1 Validity test results

Variable	Item	r count	r table	Information
X1	1	0,799	0,198	Valid
	2	0,838	0,198	Valid
	3	0,804	0,198	Valid
	4	0,838	0,198	Valid
	5	0,752	0,198	Valid
	6	0,637	0,198	Valid
X2	1	0,631	0,198	Valid
	2	0,729	0,198	Valid
	3	0,641	0,198	Valid
	4	0,632	0,198	Valid
	5	0,717	0,198	Valid
	6	0,639	0,198	Valid
Y	1	0,625	0,198	Valid
	2	0,671	0,198	Valid
	3	0,650	0,198	Valid
	4	0,502	0,198	Valid
	5	0,730	0,198	Valid
	6	0,696	0,198	Valid

Source: Primary data processed by researchers (2023)

Based on the validity test conducted by the researcher, all 18 statements showed an r count greater than the r table of 0.198. Therefore, it can be concluded that all statements are considered valid.

Reliability test

Table 2 Reliability Test Results

Variable	Cronbach's Alpha
Easy of Use	0,869
Perceived Risk	0,738
purchasing decisions	0,718

Source: Primary data processed by researchers (2023)

The reliability test conducted by the researcher revealed that all statements had cronbach's alpha values greater than 0.60. Hence, it can be inferred that all statements are reliable.

Classical Assumption Tests

Normality Test

Graphical Analysis.

The normality test using the Test Normal probability plot graph shows that the data is spread around the diagonal line and follows the direction of the diagonal line. This shows a normal distribution pattern.

Statistic Analysis

Based on the results of the normality test using the kolmogrov-smirnov test, an asymptotic (2-tailed) significance value was obtained of $0.200 > \alpha$ a significance level of 0.05. Therefore, it can be concluded that the data is normally distributed.

Multicollinearity Test

Based on the results of the Multicollinearity test, the tolerance value is $0.996 > 0.10$, and the VIF value is $1.004 < 10$. Thus it can be concluded that there is no multicollinearity in this model.

Heteroscedasticity Test

Based on the heteroscedasticity test using the scatterplot graph, it can be seen that the data points are randomly scattered both above and below the value of 0 on the y axis. This shows that there is no heteroscedasticity in the regression model.

Autocorrelation Test

Based on the results of the autocorrelation test using the runs test, the asmp.sig (2-tailed) value of 0.315 is greater than the significance level of 0.05 or $0.315 > 0.05$. Therefore, it can be concluded that there is no autocorrelation in the regression model.

Linearity test

Table 3 Linearity Test Results

Variable	F Count	F Table	Information
Ease of use	1,195	2,69	Linier
Perceived risk	2,565	2,69	Linier

Source: Primary data processed by researchers (2023)

From the table above, the calculated F Count $< F$ table, indicating that all variables have a linear relationship.

Multiple linear Regression Analysis

$$Y = 19.228 + 0.356X_1 - 0.197X_2 + e$$

Constant value 19.228, If the variables Ease of use (X_1) and Perceived Risk (X_2) are both 0, the purchasing decision (Y) will be 19.228.

Coefficient of X_1 0.356, the Ease of use variable (X_1) has a positive value, indicating that for every increase of 1 unit in the Ease of use variable (X_1), the purchasing decision (Y) will increase by 0.356. Conversely, if the Ease of use variable decreases by 1 unit, it will decrease the purchasing decision by 0.356.

Coefficient of X_2 - 0.197, the Perceived Risk variable (X_2) has a negative value of 0.197, indicating a contrary effect. This means that for every increase of 1 unit in the Perceived Risk variable (X_2), the purchasing decision will decrease by 0.197. Conversely, if the Perceived Risk variable decreases by 1 unit, it will increase the purchasing decision by 0.197.

Hypothesis testing

T Test (Partial)

Based on partial test, the significance value of the Ease of Use variable is $0.000 < 0.05$. This means that H_0 is rejected and H_a is accepted, indicating that Ease of Use has a significant partial effect on purchasing decisions.

Similarly, the significance value of the Perceived Risk variable is $0.002 < 0.05$. This means that H_0 is rejected and H_a is accepted, indicating that Perceived Risk has a significant partial effect on purchasing decisions.

F Test (Simultaneous)

Based on Simultaneous test, the simultaneous testing results show that the F Count is 19.831, $> F$ table of 2.69. Additionally, the significance value obtained is 0.00, $<$ significance level of 0.05. Therefore, H_0 is rejected, and H_a is accepted. This indicates that there is a significant simultaneous influence between the Ease of Use variable (X_1), Perceived Risk variable (X_2), and the Purchasing decisions variable (Y) on the Shopee marketplace in Kediri city.

Determination Test R2

Based on the table above, the Adjusted R-Square value is 0.276, which translates to 27.6% when expressed as a percentage. This means that the combined contribution of the Ease of Use and Perceived Risk variables to the Purchasing decisions on Shopee marketplace in Kediri city is 27.6%, while the remaining 72.4% is influenced by other variables not examined in this study.

DISCUSSION

Ease of use has a significant influence on purchasing decisions in the marketplace in Kediri city. This is supported by the results of the T-test, which indicates that the significance value for the ease of use variable is $0.00 < 0.05$, thus accepting hypothesis (Ha). This research reinforces previous studies conducted by (Sudarwanto *et al.*, 2021), (Jaya & Haryadi, 2022) and (Septiani & Widayatsari, 2020). According to (Muhammad Dimas Djoyo Naufal, 2022) ease of use is a level where individuals believe that an application or platform can be easily understood. The application or platform should be fast and easy to use for users, as it determines whether the application is user-friendly or difficult to use. According to (Li *et al.*, 2020) a comfortable marketplace platform is a determining factor that enhances online purchasing decisions (Petcharat & Leelasantitham, 2021).

Perceived risk has a significant effect on purchasing decisions in the marketplace in the city of Kediri. This is supported by the results of the T test which shows that the significance value of the perceived Risk variable is $0.00 < 0.05$, so the hypothesis (Ha) is accepted. This finding is in line with the research conducted by (Alghifari, A.f., dan Rahayu, 2021), which showed that perceived risk significantly influences purchasing decisions on Shopee, an online marketplace. The coefficient for perceived risk is -0.197, indicating a negative effect on purchasing decisions on Shopee in Kediri city. The lower the perceived risk that may harm consumers in making purchases on Shopee, the higher their purchasing decisions will be. On the other hand, if users have a high perception of risk, it will lower their purchasing decisions on Shopee in Kediri city. This is in line with the research conducted by (Riyono *et al.*, 2019) which found that perceived risk has a negative and significant impact on online purchasing decisions. Individuals can assess the risk information of the products they are going to buy on the marketplace through positive or negative product reviews, which shapes their perception of the risk associated with the purchased product (Fernandes *et al.*, 2022).

Negative comments reflect individuals' evaluation that the purchased product does not meet their expectations, and this factor influences others in making purchasing decisions on the marketplace (Yang *et al.*, 2022).

The ease of use and perceived risk both have a significant simultaneous influence on purchasing decisions. The results of the F-test show that the F count of 19.831 is greater than the table F value of 2.69, and the significance value of $0.00 < \alpha < 0.05$, indicating that the null hypothesis (H0) is rejected and the hypothesis (Ha) is accepted. This means that there is a significant simultaneous influence between the variables of Ease of Use (X1), Perceived Risk (X2), and Purchasing Decisions (Y) on the Shopee marketplace in Kediri city. These findings are consistent with the research conducted by (Salsabila, 2021) Therefore, the ease of using the application or platform and the risk associated with purchasing products or services on the application or platform will lead to a decision to purchase the products.

CONCLUSIONS

The first hypothesis was accepted, Ease of Use has a significant influence on purchasing decisions in the marketplace in Kediri city. The higher the level of ease of use provided to consumers, the higher their purchasing decisions for products or services in the marketplace.

The second hypothesis was accepted, Perceived Risk also has a significant influence on purchasing decisions in the marketplace in Kediri city. The lower the perceived risk of consumers, the higher their purchasing decisions in the marketplace. Conversely, if consumers have a high perception of risk, it will decrease their purchasing decisions.

The third hypothesis was accepted, Ease of Use and Perceived Risk simultaneously have a significant influence on purchasing decisions. This means that the variables of ease of use and perceived risk mutually affect each other in influencing consumer purchasing decisions in the marketplace in Kediri city.

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