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The Influence of Perceived Ease of Use and Perceived Benefits on Purchase Intention with Consumer Trust as an Intervening Variable in Shopee E-Commerce Using the TAM Method

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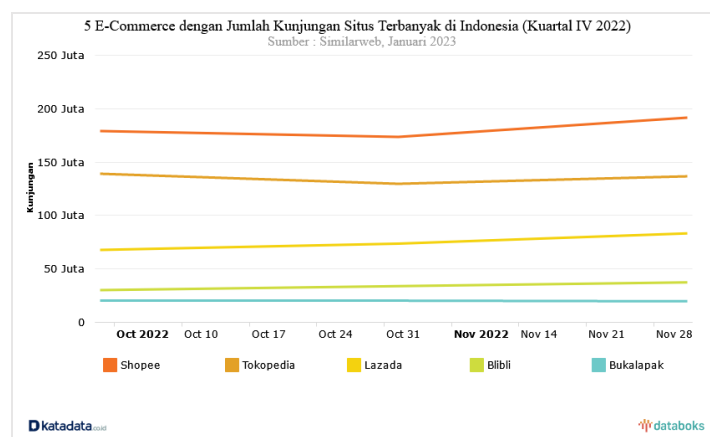
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Abstract: Due to advanced technological developments, customers' interest in conducting research is increasingly changing. Purchases using technology are increasingly varied with specific variables. Purpose: This research analyzes the influence of perceived ease of use and perceived usefulness on purchase intention with consumer trust as mediation in Shopee e-commerce. Methodology This quantitative research used a sample of 130 respondents, whose data was collected using a questionnaire. The analysis technique was carried out using structural equation modeling. Findings From the results of the data analysis that has been carried out, the variables perceived ease of use and perceived usefulness have a significant effect on consumer trust. The variables perceived ease of use and trust significantly affect purchase interest, while the perceived benefit variable does not. Then, the variable's perceived ease of use and perceived benefits significantly affect buying interest through consumer trust. Keywords: Ease of Use, Benefits, Trust, Buying Interest, TAM.

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INTRODUCTION

Entering an increasingly advanced era, trade activities are starting to experience development, especially trade in the computerized world or electronic commerce (e-commerce). When buying and selling activities enter modern dimensions, there is a modern tendency among individuals: intense shopping through advanced stages. The usual way people shop, especially coming directly to a shopping place to buy something, is now starting to change. Conditions like this occur because the development of smartphone innovation in Indonesia is very rapid, and Indonesia is one of the countries where the positioning of the use of e-commerce is critical, thereby encouraging the development of e-commerce in Indonesia. Some e-commerce in Indonesia include Shopee, Tokopedia, Lazada, Bukalapak, and so on. One of Indonesia's most famous e-commerce sites at the moment is Shopee. Founded in 2009, Shopee has increased in Southeast Asia and Indonesia and has been ranked first in the AppStore and PlayStore from 2018 until now.



Sumber: iprice.co.id

Figure 1. Indonesian E-commerce Competition Map, Quarter IV 2022

When shopping online, the emergence of interest in buying an item is driven by different variables. In line with Kinnear and Taylor (in Adi, 2013), interest in buying is the organization of the respondent's tendency to act some time ago when the choice to buy was realized. There is a difference between Actual purchases and purchase intentions. If actual purchases are customers' purchases, then motivated purchases are the intention to purchase at a future event. Several factors influence consumers' interest in e-commerce shopping: perceived ease of use, consumer trust, and perceived benefits.

Customer trust is one of the leading business drivers, regardless of the specifics of the business transaction between two parties or more, if each party is willing to be honest. Any trust factor a business owner builds can encourage customers to purchase online through their newly created website. Harris and Goode (in Anwar & Adidarma, 2016) state this. This trust cannot be taken for granted by other parties or business partners; instead, it must be built in from the start and can be strengthened.

Research conducted by Jayanti (2015), entitled "The Influence of Price and Trust on Online Purchasing Interest: A Case Study on Maulina Hijab Jombang," shows a significant difference between the level of trust and confidence in purchasing interest. Furthermore, research conducted by Japariato (2020) shows that consumer trust has a substantial and long-term influence on purchase intentions. Although various research findings show a negative impact on purchase intentions, there are also different research findings. With the title Perception of Usefulness, Perception of Convenience, Perception of Risk on E-commerce Usage Behavior, Shomad (2012) conducted the research above. Research findings show that trust does not affect the desire to use e-commerce.

Many people are still worried about e-commerce transactions because e-commerce contains more uncertainty and risk, so transactions are often compared to shopping carried out conventionally. Apart from trust, several factors influence consumer buying interest, namely perceived ease of use and perceived usefulness. One important consideration when making online purchases is the user's perceived ease of use. According to Davis et al. (in Prasetyo, 2015), perceived ease of use refers to several computer technologies that are relatively easy to understand and use. The perception of ease of use will be reflected in the outcome, namely an increase in the subject's perception of the ease of use of a system and an increase in the level of use of information technology.

Research on consumer buying interest can directly impact online shopping features, one of which is shown by research conducted by Amanusa (2015). This research indicates that overall ease of use significantly and positively affects consumer buying interest. Then, research by Dewantara (2018) entitled The Influence of Perceived Ease and Perceived Usefulness on Online Buying Interest of Zalora Users stated that ease of use significantly

positively affects buying interest. However, Surya (2012) found different results, namely that ease of use had no significant influence on consumer buying interest. One more factor influencing consumer interest in using e-commerce is perceived benefits. According to Kim et al. (2007), perceived usefulness is a person's belief about how much they will improve using a particular online shopping site.

The research entitled *The Influence of Perceived Ease and Perceived Usefulness on Interest in Buying Online* by Nurmalia & Wijayanti (2018) states that perception of usefulness significantly positively affects interest in buying online. However, this is different from research conducted by Juniwati (2014) on 200 respondents who had never done online shopping, which shows that perceived benefits do not significantly affect online shopping interest. This is heavily influenced by information theory, of which the Technology Acceptance Model (TAM) is the most prominent example. Theory of Information Management (TAM) is a theoretical framework that explains how users understand and utilize information technology. TAM aims to provide a framework for evaluating external factors that influence user trust, satisfaction, and goals. Therefore, this research seeks to determine what factors influence the growth of Shopee online retail sales in Indonesia.

METHOD

Sample and Data Collection

The data source used in this research is primary data collected using a survey method by distributing questionnaires using Google Forms to respondents. The sampling method used is the probability sampling method, namely the random sampling method. Random sampling is a technique where individuals are selected to become sample members based on equal opportunity factors, not because of subjective considerations from the researcher.

The researchers used 130 samples. To determine the number of samples needed, if the sample size is too large, then according to Hair et al. (2018), the number of samples cannot be analyzed if it is less than 50 people; the sample must be at least 100 people or more. As a general rule, the minimum sample size is at least 5 times the number of indicators of the number of variables to be analyzed.

Measurement

1. Perceived Ease of Use

This research has four indicators of perceived ease of use: easiness, clarity and understanding, ease of learning, and overall ease. Eight statements were collected using a Likert scale.

2. Perception of Benefits

This research has four indicators of perceived benefits: effectiveness, faster accomplishment, practicality, and advantageousness. Eight statements were collected using a Likert scale.

3. Consumer Trust

This research identifies three indicators of consumer trust: ability, benevolence, and integrity. Six statements were collected using a Likert scale.

4. Purchase Interest

This research uses four indicators of buying interest: transactional interest, referential interest, preferential interest, and exploratory interest. Eight statements were collected using a Likert scale.

Data analysis

The analysis strategy was carried out using component-based Basic Condition Modeling (SEM) or a common variant with Halfway Slightest Square (PLS) with the help of the SmartPLS 4.0.9.5 program. This method was chosen on the grounds that the PLS method

does not require much suspicion. The data does not have to be distributed in a multivariate manner and the test size does not have to be broad. The PLS investigation procedure applies two types of components to the causal demonstration, namely estimation demonstration and basic demonstration. An estimation demonstration is carried out to make an evaluation of focalized legitimacy and discriminant legitimacy, while the basic demonstration is modeling that describes the hypothesized relationships.

Respondent Data Analysis

This research used 130 respondents, of which the respondents had made online purchases using Shopee e-commerce. From the profile of respondents in this study, female respondents dominate more than men, namely 72% of female respondents and 28% of male respondents. Meanwhile, for age, those who dominate are respondents aged 21-30 years, as much as 68%, aged 31-40 years, as much as 18%, aged < 20 years, as much as 7%, and aged > 50 years, as much as 2%. Regarding employment status, those who dominate are respondents with employment status as students, namely 51%, 38% employees, 6% self-employed, and 5% respondents with other employment status. Then, based on the respondent's region, it was dominated by respondents from the Jabodetabek area at 89%, respondents from the Riau area at 6%, and respondents from the Bandung area at 5%..

RESULTS AND DISCUSSION

Result

Measurement Model

Convergent Validity

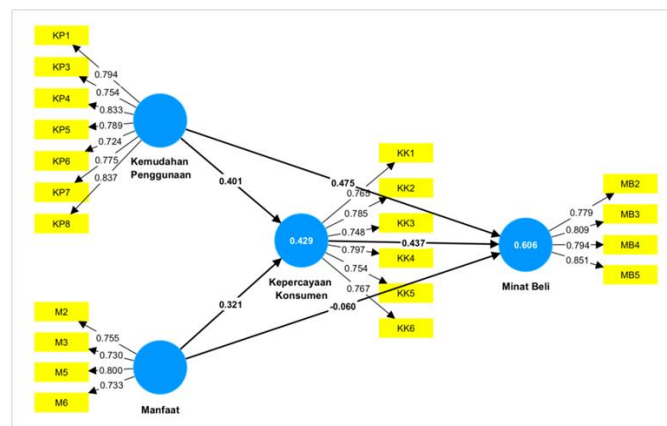


Figure 2. Model Design After Processing by Researchers

Figure 2, It is a chart obtained after calculating the loading factor and removing indicators with a value <0.7, so data is obtained as in Table 1.

Tabel 1. Loading Factor Result

Variable	Indicator	Outer Loading	Description
Ease of Use	KP1	0.794	Valid
	KP3	0.754	Valid
	KP4	0.833	Valid
	KP5	0.789	Valid
	KP6	0.724	Valid
	KP7	0.775	Valid
	KP8	0.837	Valid
Benefits	M2	0.755	Valid
	M3	0.730	Valid
	M5	0.800	Valid
	M6	0.733	Valid

Consumer Trust	KK1	0.765	Valid
	KK2	0.785	Valid
	KK3	0.748	Valid
	KK4	0.797	Valid
	KK5	0.754	Valid
	KK6	0.767	Valid
Purchase Intentions	MB2	0.779	Valid
	MB3	0.809	Valid
	MB4	0.794	Valid
	MB5	0.851	Valid

Source: Processed, 2023

An indicator is valid if the correlation value is > 0.7 . Based on Table 1, for each statement instrument on the variables ease of use, benefits, consumer confidence, and purchase interest where the loading factor value is < 0.7 will be removed from the chart and not included.

Tabel 2. Average Variance Extracted (AVE) Result

Variable	Indicator
Ease of Use	0.620
Benefits	0.592
Consumen Trust	0.570
Purchase Intentions	0.654

Source: Processed, 2023

The criteria for a good AVE value are > 0.5 . Based on Table 2, each variable, namely ease of use, benefits, consumer trust, and purchase interest, has an AVE value > 0.5 .

The calculation results in Table 1 show that all indicators are valid, namely having a value ≥ 0.7 . Based on table 2 shows that all variable values have values > 0.5 , so they meet the convergent validity requirements.

Convergent Validity

Table 3. Fornell-Larcker Criterion Result

Variable	Ease of Use	Consumen Trust	Benefit	Purchase Intentions
Ease of Use	0.788			
Benefits	0.607	0.769		
Consumer Trust	0.641	0.578	0.755	
Purchase Intentions	0.702	0.691	0.497	0.809

Source: Processed, 2023

The calculation results in Table 3 show that the correlation of each variable is higher than that of other latent variables.

Table 4. Cross Loading Result

Indicator	Ease of Use	Consumen Trust	Benefit	Purchase Intentions
KP1	0.794	0.465	0.451	0.564
KP3	0.754	0.542	0.505	0.532
KP4	0.833	0.512	0.501	0.575
KP5	0.789	0.459	0.542	0.589
KP6	0.724	0.520	0.400	0.458
KP7	0.775	0.488	0.466	0.568
KP8	0.837	0.556	0.463	0.569
M2	0.495	0.755	0.352	0.337
M3	0.423	0.730	0.342	0.290
M5	0.592	0.800	0.584	0.503
M6	0.374	0.733	0.388	0.303
KK1	0.487	0.483	0.765	0.567

KK2	0.487	0.437	0.785	0.576
KK3	0.432	0.510	0.748	0.465
KK4	0.562	0.550	0.797	0.530
KK5	0.416	0.361	0.754	0.522
KK6	0.391	0.297	0.767	0.522
MB2	0.476	0.316	0.477	0.779
MB3	0.570	0.421	0.579	0.809
MB4	0.574	0.459	0.589	0.794
MB5	0.636	0.400	0.579	0.851

Source: Processed, 2023

The results in Table 4 show the data obtained from the cross-loading results: the correlation value of the variable with the indicator is greater than the correlation value with other variables.

Reliability Test

Apart from measuring the outer model by looking at the convergent and discriminant validity values, it can also be measured by assessing the reliability measured by Cronbach's alpha and composite reliability values. The reliability test results were obtained as follows:

Table 5. Reliability Test Result

Variable	Cronbach's Alpha	Composite Reliability	Descript.
Ease of Use	0.898	0.919	Reliabel
Benefits	0.756	0.841	Reliabel
Consumer Trust	0.862	0.897	Reliabel
Purchase Intentions	0.824	0.883	Reliabel

Source: Processed, 2023

Table 5 shows the results of Cronbach's alpha and composite reliability values for all variables above 0.7. These results show that all variables show good reliability in accordance with the required values.

Structural Model Test

After testing the measurement model, the next test is the structural model test. In this study, researchers carried out bootstrapping to test the inner model. The R-squared value determines how much of the endogenous variable can be explained by exogenous variables.

Table 6. R-Square Test Results

Variable	R-Square
Consumer Trust	0.429
Purchase Intentions	0.606

Source: Processed, 2023

Based on Table 6, the R-squared value obtained is 42.9% for the consumer trust variable and 60.6% for the purchase interest variable. The ease of use and benefits variables influence the purchase interest variable, while the rest are influenced by variables outside those examined in this research.

Hypothesis testing

After finding the R-Square test value, the researcher carried out a bootstrapping test to carry out hypothesis testing, where the values seen were t-statistics and p-values. Table 7 is a table of results from the Path Coefficients' direct effect and indirect effect.

Table 7. Path Coefficients Test Results Direct Effect (Direct Effect)

Hypothesis	Original Sample	T-Statistics	P-Values
Ease of Use -> Consumer Trust	0.401	4.517	0.000

Ease of Use -> Purchase Intentions	0.475	4.693	0.000
Consumer Trust -> Purchase Intentions	0.437	4.637	0.000
Benefits -> Purchase Intentions	0.321	3.637	0.000
Benefits -> Purchase Intentions	-0.060	0.615	0.538

Source: Processed, 2023

Based on Table 7, the results of testing each hypothesis are explained as follows:

H1: Perceived ease of use has a positive effect on purchase intention

The first hypothesis that ease of use positively affects purchase intention is supported because it meets the requirements. The test results show a t-statistic value of 4.693 and a p-value of 0.000.

H2: Perceived ease of use has a positive effect on consumer trust

The second hypothesis states that ease of use positively affects consumer confidence in getting support because it meets the requirements. The test results show a t-statistic value of 4.517 and a p-value of 0.000.

H3: Perceived benefits have a positive effect on consumer trust

The third hypothesis, the benefit statement, positively affects consumer confidence and gets support because it meets the requirements. The test results show a t-statistic value of 3.637 and a p-value of 0.000.

H4: Perceived benefits do not affect purchase intention

The fourth hypothesis must be supported by the statement that benefits positively affect purchase intention because it does not meet the requirements. The test results show a t-statistic value of 0.615 and a p-value of 0.538. This means that the greater the benefits felt by application users, the greater the consumer's buying interest. According to the researcher's observations, the value of the benefit variable has no effect on buying interest through the Shopee application because there is consumer buying interest in using e-commerce other than Shopee.

H5: Consumer trust has a positive effect on purchasing interest

The fifth hypothesis, with the statement that consumer trust positively affects purchase intention, gets support because it meets the requirements. The test results show a t-statistic value of 4.637 and a p-value of 0.000.

Table 8. Path Coefficients Test Results for Indirect Effects

Hypothesis	Original Sample	T-Statistics	P-Values
Benefit -> Consumer Trust -> Purchase Intentions	0.141	2.445	0.015
Ease of Use -> Consumer Trust -> Purchase Intentions	0.175	3.387	0.001

Source: Processed, 2023

Based on Table 8, the results of testing each hypothesis are explained as follows:

H6: Perceived ease of use has a positive effect on purchase intention through consumer trust

For the hypothesis that indicates mediation, based on Table 8, the sixth hypothesis receives support because it meets the requirements. The test results show a t-statistic value of 3.387 and a p-value of 0.001. This supports the statement that consumer confidence mediates ease of use on purchasing interest.

H7: Perceived benefits have a positive effect on purchase intention through consumer trust

The seventh hypothesis is supported because it meets the requirements. The test results show a t-statistic value of 2.445 and a p-value of 0.015. The results of the analysis show that the initial benefit value does not have a direct effect on consumer buying interest. However, by influencing the value of consumer trust in Shopee, the benefit value, which initially does not necessarily make someone interested in buying, turns out to influence someone to have an interest in buying. This supports the statement that consumer confidence mediates benefits towards purchasing interest.

Discussion

The Influence of Perceived Ease of Use on Purchase Intention

This research shows that ease of use in e-commerce influences consumer buying interest. A system that is considered easy to use will automatically influence a person's behavior in using it, according to research by Nurrahmanto (2015)

The Influence of Perceived Ease of Use on Consumer Trust

The analysis shows that the easier it is for someone to use technology or e-commerce, the more confidence they will have in using e-commerce to buy and sell online.

The Influence of Perceived Benefits on Consumer Trust

The higher the perceived benefits consumers feel about e-commerce, the more positive they think about it, especially regarding trust.

The Influence of Perceived Benefits on Purchase Intention

The results of the researcher's analysis show that the perceived benefit variable has no effect and is not significant on purchase interest using Shopee e-commerce. These results show that consumers do not always make transactions using Shopee e-commerce. This is known through interviews, which state that consumers feel the benefits of other e-commerce and do not always use Shopee.

The Influence of Consumer Trust on Purchase Intention

Consumer trust is the second most crucial thing after ease of use. These results prove the impact of trust on purchasing interest. With trust, consumers have the urge to buy a product or service. In line with the research results by Hendrawan & Zorigoo (2019), trust is an essential factor in the e-commerce business, dramatically influencing online buying interest.

The Influence of Perceived Ease of Use on Purchase Intention through Consumer Trust

Research analysis shows that the trust variable has a positive and significant effect on mediating the relationship between perceived ease of use and consumer trust. This indicates that users' high trust in ease of use will also increase consumer buying interest in using Shopee e-commerce.

The Influence of Perceived Benefits on Purchase Interest through Consumer Trust

The analysis's results show that perceived benefits do not directly affect consumer buying interest. However, with consumer trust influencing the value of e-commerce's benefits, these results provide a different assessment of consumer buying interest. Consumer trust is essential because it can significantly mediate the perceived benefits of purchasing interest using e-commerce.

CONCLUSION

Based on all research data, perceived ease of use positively and significantly affects purchasing interest and consumer trust in Shopee e-commerce. Furthermore, perceived benefits positively and significantly affect consumer confidence but do not affect buying interest in Shopee e-commerce. Meanwhile, consumer trust has a positive and significant effect on purchase interest. It can mediate ease of use and perceived benefits on consumer buying interest in Shopee e-commerce.

Research implications

The results of this research can be used as input for e-commerce Shopee to develop its marketing strategy. This practical implication is based on the consumer trust variable, which is proven to act as a mediator in the influence of perceived benefits on consumer buying interest. If a company wants consumers to make purchases using the Shopee application, then the company must continue to maintain integrity to maintain consumer trust. The value of trust can influence the value of ease of use and the benefits of e-commerce.

Research Limitations and Suggestions

This research has limitations in the variables studied, namely, only Perceived Ease of Use, Perceived Benefits, and Consumer Trust. However, many other independent variables are still thought to influence consumer Purchase Interest.

According to the researcher's limitations, this research was only taken from 130 respondents in certain areas. Hence, a broader range of respondents is required so that this research can be generalized again.

Another limitation is that the survey data for the case study used by researchers, namely Shopee, experienced several ranking changes, which affected the research background.

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