

# The Impact of Security and e-WoM to Purchase Decision with Trust as Mediator in Online Shopping Through the Shopee Application

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**Submission date:** 25-Feb-2025 04:25PM (UTC+0700)

**Submission ID:** 2598222438

**File name:** 11pi-The\_impact\_of\_security.pdf (4.83M)

**Word count:** 6068

**Character count:** 32582



# The Impact of Security and e-WoM to Purchase Decision with Trust as Mediator in Online Shopping Through the Shopee Application

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**Abstract.** The number of e-commerce popping up in Indonesia, shifting Indonesian buying behavior from offline to online. The largest e-commerce company in Indonesia now is Shopee, therefore this research aims to analyze the impact of security and electronic word of mouth (e-wom) on purchase decisions with trust as a mediator in online shopping through the Shopee application. This study uses a quantitative deductive approach. The analytical technique used in this study is SEM-PLS analysis using the smartPLS program. The population in this study is Shopee users in Makassar, with a sample size of 150 respondents, using the purposive sampling technique. This research proves that security and e-wom significantly affect purchase decisions. This study demonstrates that security and e-wom significantly affect trust. Then, this study also demonstrates that trust has a significant effect on purchase decisions. Trust is also significant as a mediator between security and purchase decision, as well as between e-wom and purchase decision. This research suggests that Shopee should improve the quality of payment information security, explain the information that must be given in the review column, increase trust by keeping promises made to customers, and update the security system to make users feel protected.

**Keywords:** Security · Electronic Word of Mouth (e-WOM) · Trust · Purchase Decision

## 1 Introduction

Along with the development of the current period, technology and information in the world, particularly the internet, are evolving at a fast pace. The internet is a form of technological progress; nowadays, almost all people are familiar with the internet, especially in the urban area. With the internet, people will find it easier to find and get something, primarily to support their activities, such as business processes. According to data from the Association of Indonesian Internet Service Providers (APJII), the development of internet users continues to increase. The number of internet users in Indonesia reached 196.7 million, according to the results of a survey performed by the Association of Indonesian Internet Service Providers (APJII) during the 2019-quarter II/2020 timeframe. When compared to 2018, this figure climbed by 23.5 million, or 8.9%.

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E. H. Saragih et al. (Eds.): APMRC 2022, AEBMR 658, pp. 346–359, 2023.

[https://doi.org/10.2991/978-94-6463-076-3\\_26](https://doi.org/10.2991/978-94-6463-076-3_26)

The development of the internet in Indonesia has impacted consumer behavior in purchasing a product or service. Various purchasing and selling operations that were previously exclusively done in person can now be conveniently accessed utilizing simply a smartphone or mobile phone, often known as Online Shopping. Assessed, online shopping is cheaper and able to save time shopping. Thus, making online shopping more preferred by the public. Online shopping is a commercial or economic activity that requires the use of communication and information technology applications in each transaction. These technological developments have shifted consumer behavior from buying offline to purchasing online or through e-commerce, thus driving the growth of e-commerce increasingly rapidly.

The trend of e-commerce users in Indonesia is increasing quite rapidly every year. Thus, the growth in the number of e-commerce users will continue to increase in the next few years. Indonesia is predicted to be at the top in the next few years in this sector. Furthermore, with the survey results released by Merchant Machine regarding the list of ten countries with the fastest e-commerce growth globally, Indonesia is the country that leads the ranks. The e-Conomy SEA report reveals that the digital economy in Indonesia is expected to reach US\$44 billion, equivalent to Rp624.2 trillion in 2020, and almost triple in 2025 to reach around US\$124 billion. In a report entitled "At full velocity: Resilient and Racing Ahead", Managing Director of Google Indonesia, Randy Jusuf, said the trade sector grew 54 percent to US\$32 billion in 2020, from US\$21 billion in 2019.

This new digital industry is known as electronic commerce (e-commerce). Consumers feel benefited by the existence of a marketplace that provides various needs to be purchased without going around looking for stores that provide these goods. The composition ranks of The Most Active Cities Online Shopping Through Marketplaces in Indonesia almost consistently in this order every year. There was a slight change in the 2020 research, where in 2015–2016 Bandung succeeded in shifting Medan in third place, but in 2020 Bandung was ranked sixth with a percentage of users of 4%, and Medan was in fourth place with a percentage of users. 5%, which is outperformed by the total percentage of users 9% from Yogyakarta. Consumers in Jakarta are proven to have a high interest in shopping still using the marketplace. Which is Jakarta is still ranked 1 and the number of marketplace users in the cities of Makassar and Balikpapan is still stable until 2020. From Quarter 4 2019 to Quarter 3 2020, the number of Shopee Marketplace users continues to increase. From 55.9 million in Q 2019 to 96.5 million in Q3 2020. A significant increase in the number of visits made Shopee skyrocket to rank 1 [28]. The highest user in 2021 is still occupied by Shopee with around 129 million visitors.

Using e-commerce to make purchases online is different from shopping directly or offline in conventional markets. In online shopping online, buyers do not need to leave the house or go shopping because all they need is to order the item, and then the item will be delivered to the house. However, when shopping offline, shoppers have to shop around and spend much time looking for places to shop that they like or usually [6]. Online shopping and direct purchases in stores have significant differences, where customers are able to assess a product so that it can lead to a desire to make a purchase decision.

The purchase decision will be present in a buying process after considering the needs felt by consumers and the existence of other activities or activities carried out before the purchase, and the large number of funds owned. Building a consumer purchase decision in the Shopee application impacts maintaining the market that Shopee currently has. Increasing the number of high purchases or sales is the desired goal by Shopee because the company will be judged to be better if sales increase. The occurrence of Shopee user traffic to make purchases can provide more significant opportunities or opportunities to increase company revenue. Therefore, it is essential for Shopee, as the most popular marketplace in Indonesia, to pay attention to consumer purchasing decisions to maintain the market.

One factor influencing purchasing decisions is trust because maintaining relationships with customers needs to be considered financially by the company. When a person is shopping online, a buyer's main thing is whether they trust the website that provides an online shopping and the online seller on the website. The popularity that the Shopee marketplace has achieved in Indonesia proves that Shopee has succeeded in creating good relationships with customers by creating trust. The trust that has significantly arisen affects the number of users or buyers of products on Shopee every time. If there is no trust from buyers, online transactions at Shopee are not possible.

Many factors affect consumer confidence to decide to make a purchase, one of which is security. One thing that is often mentioned why consumers are less likely to make online purchases is that they are worried about the consequences they will face [10]. Shopee ensures client security by employing the Consumer-to-consumer Marketplace business model, which requires buying and selling transactions to use online transaction facilities such as escrow services or third-party accounts to assure transaction security. On the Shopee online shopping site, security is designed quite well for both parties through a structured ordering system, namely the provision of a joint account, a specified delivery time limit, and a proper amount of shipping costs.

The second factor that can influence consumer confidence in purchasing decisions is the Electronic Word of Mouth. When there is an exchange of information through electronic word-of-mouth (e-wom), consumers will evaluate the product so that positive and negative reviews will affect trust and consumer decisions to make purchases [21, 26]. The comments on Shopee regarding the products being sold will be helpful information to encourage potential Shopee consumers to believe and decide to shop at Shopee. So that it can develop Shopee's marketing network to be more comprehensive and Shopee has the opportunity to get new customers.

The description above shows that Shopee is obliged to build a consumer purchasing decision because it affects the existence of the market, which can make sales better, and income will increase. Then, trust dramatically affects the number of users or buyers of products on Shopee every time because if there is no trust from buyers, online transactions at Shopee are impossible. The creation of security at Shopee can affect the comfort and trust of consumers, which leads to online purchasing decisions and can increase the number of sales transactions. Furthermore, the existence of e-wom will easily influence potential consumers to believe because there are recommendations from other people who have felt the benefits of the product or service they want to buy at Shopee so that consumers will make a purchase. Based on the author's explanation regarding the

importance of building security and implementing e-wom, it can affect trust in purchasing decisions when shopping online, prompting the author to examine these variables in one of the international marketplace companies, namely Shopee.

## 2 Literature Review and Hypothesis Development

### 2.1 Marketing Management

Marketing management is analyzing, planning, implementing and controlling activities in marketing that include ideas, goods, and services based on exchange to generate consumer satisfaction and producer responsibility [15]. Marketing management is defined as the analysis, planning, implementation, and control of programs meant to create, establish, and established and operated exchanges with the company's target buyers. Marketing management is a straightforward and enthralling idea. According to this concept, the reason for a company's socioeconomic existence is to satisfy the demands of consumers and these wishes by the company's aims.

### 2.2 Security

Security is one of the essential aspects of a buying and selling application [1]. Security is vital in performing online transactions because it entails preventing or at least detecting fraud in an information-based system where the information itself has no physical substance [13]. In general, the concept of security in online transactions refers to the ability of an e-commerce site to protect consumers from various potential threats [12]. According to research previously there are three dimensions of security, including online security websites, data confidentiality, and personal data and transaction data damaged [8].

### 2.3 Electronic Word of Mouth

In the marketing concept, WOM is described in the marketing idea as "face-to-face dialogues among customers concerning a product or service experience. However, rapid technological advances encourage consumers to share information related to products that have been used via the internet, increasing the potential for e-WOM to occur. According to research previously, electronic word of mouth is a theoretically and good or negative message made by consumers who have used a company's products or services and may be reached many individuals and institutions through the internet [19]. In addition, that e-wom has a role as a provider of information for non-commercial consumers about a product and influences consumers' decisions before making a purchase [27]. According to research previously, there are three measurements of electronic word of mouth (e-wom), namely e-wom quality, e-wom quantity, and sender expertise [4].

## 2.4 Trust

In the marketing concept, WOM is described in the marketing idea as “face-to-face” dialogues among customers concerning a product or service experience. However, rapid technological advances encourage consumers to share information related to products that have been used via the internet, increasing the potential for e-wom to occur. In addition, [27] also said that e-wom has a role as a provider of information for non-commercial consumers about a product and influences consumers’ decisions before making a purchase. According to [8], there are three dimensions of trust, including ability, benevolence and integrity.

## 2.5 Purchase Decision

[5] described purchasing decision as an activity done by consumers to acquire a product. As a result, customer purchasing decisions are made by selecting numerous problem-solving options with accurate follow-up. Following that, the consumer can examine the option and decide what attitude to adopt next. According to [18], purchasing decisions are choosing several choices of two or more. It can be said that in making a decision, one must determine one alternative from another. If someone decides to buy because they are faced with the choice to buy or not to buy, it is a position to decide. According to [2, 4], the dimensions of a purchase decision, include information quality, security and benefits.

## 2.6 Hypothesis Development

Security affects decision-making in online transactions; consumers or users will make decisions after their security is guaranteed. [7] state that security significantly affects purchasing decisions. Because when shopping online, transactions are done on the web without face-to-face so the security guarantee of prospective buyers is needed. Some research proves that security positively affects purchasing decisions. When deciding on an online purchase, consumers will feel comfortable when there is a clear privacy policy statement or a statement about managing their consumer data on the website. Then, research conducted by [16] has proven that security affects purchasing decisions because security can make users feel safe and comfortable, improving purchase decisions in e-commerce. Moreover, research conducted by [22] proves that security positively affects purchasing decisions. Improving the security system by e-vendors has made more and more internet users make purchases. Based on the description, the first hypothesis proposed in this study is as follows:

H1: Security has a significant effect on purchase decision

According to [23], electronic word of mouth (e-wom) plays a significant role in influencing purchasing decisions in online media before buying a product or service because prospective consumers can get various information through e-wom. E-wom positively influences purchasing decisions because customers can see the opinions of colleagues or other honest parties about a product. [11] research proved that electronic word of mouth

positively affects purchasing decisions. This is because reviews from consumers who have used the product can show that both the advantages and disadvantages of a product significantly affect customers' decision to make a purchase. Furthermore, [2, 4] research proved that e-wom does not positively influence purchasing decisions because customer reviews do not represent the entire product or service received. Not all buyers provide reviews, and not all senders send images, so reports are considered less informative. Based on the description, the second hypothesis proposed in this study is as follows:

H2: E-wom has a significant effect on purchase decision

According to [9] security plays a positive role in trust because consumers will believe when they feel that the seller provides security. It suggest that security has a significant effect on trust. This is because the security of the internet environment or website will affect the emergence of trust in the site. There is also an argument said that security positively affects trust because when online media or sellers increase security for customers, customer trust will increase. In addition, research conducted by [14] proves that favorable safety affects trust. This is because the higher the security provided by the seller, which is reflected through transaction security guarantees and data confidentiality, the higher consumer confidence. Nevertheless, research conducted by [8] proves that security positively affects trust. When security is built and guaranteed to consumers, it will lead to the emergence of consumer confidence. Based on the description, the third hypothesis proposed in this study is as follows:

H3: Security has a significant effect on trust

The research conducted by [20] proved that e-wom positively influences trust in e-commerce transactions because a clear and attractive e-wom helps the emergence of trust. [24] said that the emergence of trust positively controls electronic word of mouth because prospective customers trust the recommendations of people who have bought or consumed a product. [6] suggest that e-wom influences positively toward trust. Through e-wom, customers can collect information about a product and conduct evaluations before purchase to affect trust from consumers. Nevertheless, another research proved that e-wom positively affects trust. Electronic word of mouth found in online shops or marketplaces can trigger consumer interaction to provide information about product advantages to potential consumers, increasing trust. Similarly, research conducted by [29] reveals that e-wom has a positive effect on trust. Within e-wom there is information about the product, the attitude of the merchant, and information on the period of goods until the intended from customers who have bought a product that will encourage the confidence of prospective consumers. Based on the description, the four hypotheses proposed in this study are as follows:

<sup>2</sup>  
H4: E-wom has a significant effect on trust

<sup>2</sup>  
[14] research proves that trusts have a positive effect on purchasing decisions. Consumers feel that sellers are competent, provide good service to consumers, and can be trusted, influencing trust to make purchasing decisions. Likewise, research conducted

by [20] states that there is a positive influence on trust on purchase decisions because the convenience, satisfaction, and responsibility that e-commerce provides to customers encourage consumer confidence to make purchases. Trust plays a positive role in purchase decisions in e-commerce because consumers will not decide to purchase if they do not trust the seller [3]. [7] stated that trust significantly affects purchasing decisions because of online communication; consumers only do not meet in person and see products in images. [17] argues that trust influences purchasing decisions because the seller can create a good relationship or communication and provide the product as desired. Customers will increase trust to make purchases. Based on the description, the fifth hypothesis proposed in this study is as follows:

H5: Trust has a significant effect on purchase decision

Research conducted by [1] proves that security significantly affects trust-mediated purchasing decisions. When online sellers regulate security well, the higher the trust and the easier it is for consumers to make their purchase decisions. Also, [14] research proves that security plays a positive role in trust-mediated purchase decisions. The security provided by the seller, which is reflected through transaction security guarantees and data confidentiality, makes consumer confidence increase so that there is a decision to buy in e-commerce by consumers. Based on the description, the sixth hypothesis proposed in this study is as follows:

H6: Trust mediates <sup>2</sup> the effect of security on purchase decision

Based on research conducted by [20] proved that e-wom influences the purchase decision mediated by the trust. E-wom helps choose the right product or brand, gathers information from reviews before buying a product, and eliminates self-confidence concerns. So that the purchase decision will arise when buying the product. Similarly, research conducted by [25] found that consumer confidence has a full role in mediating the relationship between e-wom and consumer purchasing decisions on online shopping sites. Seeing and reading e-wom in the form of comments used by consumers as an evaluation of products or services on online shopping sites make consumers be more confident in a product. So, consumers who already have trust will decide to make a purchase on the site. Based on the description, the seventh hypothesis proposed in this study is as follows (Fig. 1):

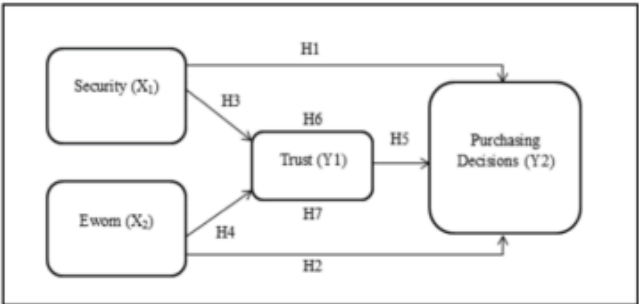


Fig. 1. Research Model. Source: developed by authors (2021)

H7: Trust mediates the effect of e-wom on purchase decision

### 3 Research Methods

In this research, the type of research used is causal research. The method used in this research is a quantitative approach. Collecting data will be done using a questionnaire. The population in this study was carried out on the Shopee users in Makassar. The amount of sample is 150 respondents. The criteria used for sampling consist of at least 17 years old, domiciled in Makassar, and have used the Shopee application to shop online at least 2 (two) times in the last six months. The measurement of variables in this study uses five points of the Likert Scale. This study uses a quantitative deductive approach to test hypotheses and establish facts or truths from a theory. This research will have an accurate purpose design for research, techniques or method to be implemented for collecting and analyzing research will be done using a questionnaire.

#### 3.1 Population and Sample

The population in this study was carried out on the Shopee users in Makassar. The amount of sample is 150 respondents. The criteria used for sampling consist of at least 17 years old, domiciled in Makassar, and have used the Shopee application to shop online at least 2 (two) times in the last six months.

#### 3.2 Variable Research

The independent variables in this study are security and electronic word of mouth (e-wom). The mediating variable in this study is trust. The dependent variable in this study is purchase decision.

#### 3.3 Variable Measurement

In this research, data is measured by respondents' perceptions of the questions or statements submitted. The measurement of variables in this study uses a five-point of Likert Scale. Likert Scale is a scale that measures one's agreement or disagreement with a series of statements relating to beliefs or behavior regarding an object.

### 4 Result and Discussion

The average respondent's response to security was 4.031 states that Shopee has the ability to protect the security of transactions and consumer data from various potential threats to prevent fraud or at least detect fraud by sending information to users or customers. The standard deviation of security has a value of 0.754, which is smaller than the average value. So, it can be said that the data is homogeneous. This means that the average security has a low deviation in the data set so that the data obtained can represent the entire population (Table 1).

Table 1. Descriptive Test Results

No.	Variable	Mean	Standard Deviation	Class Interval
1	Security	4.030	0.754	Agree
2	E-wom	4.106	0.781	Agree
3	Trust	4.032	0.713	Agree
4	Purchase Decision	4.250	0.659	Strongly Agree

The average response from respondents to Electronic Word of Mouth (e-wom) was 4.106 states agreed that Shopee’s consumer responses in the form of reviews and ratings that show reputation, popularity, and good sales of a product or service can attract the attention of Shopee users. The standard deviation value of e-wom is 0.781, which is smaller than the mean value. So, it can be said that the data is homogeneous, which means that the average e-wom has a lower level of deviation in the data set so that the data obtained can represent the entire population.

The average response of respondents to the Trust was 4,032, stating that trust is important and needs to be considered by Shopee by building mutually beneficial relationships, honesty, good service, the accuracy of Shopee’s promises to customers, and the ability to secure transactions that can encourage customer confidence to use Shopee. The standard deviation value of Trust is 0.713, which is smaller than the mean value. So it can be said that the data is homogeneous, which means that the average Trust has a low deviation rate in the data set so that the data obtained can represent the entire population.

The average respondent’s response to a purchase decision was 4.250 agreed if there are good and useful information, good security protection, and comfort felt by Shopee users, it can lead to a purchase decision that is the final action after going through several processes in choosing a product or service carried out by Shopee consumers. The value of the Purchase Decision standard deviation is 0.659, which is smaller than the mean value, so it can be said that the data is homogeneous. The average purchase decision has a low deviation rate in the data set so that the data obtained can represent the entire population.

4.1 Hypothesis Testing

Hypothesis testing criteria by paying attention to t-values in the Critical Ratio (CR) column and p-value in column P. The calculation is said to be significant if the CR value is greater than 1.96 ( $CR > 1.96$ ) or the p-value is less than 0.05.

The results of hypothesis testing between the Security variable (X1) and the Purchase Decision (Y2) variable show the t statistics value of 2.692 greater than 1.97, and the p-value of 0.007 is smaller than 0.05. So it can be concluded that Security (X1) significantly influences Purchase Decisions (Y2).

The results of hypothesis testing between the E-wom variable (X2) and the Purchase Decision variable (Y2) show the t statistics value of 3.987 greater than 1.97, and the p-value of 0.000 is smaller than 0.05. So it can be concluded that E-wom (X2) significantly influences Purchase Decision (Y2).

The results of hypothesis testing of the Security (X1) variable on Trust (Y1) show the t statistics value of 2.497 which is greater than 1.97 and the p-value of 0.013 is smaller than 0.05. So it can be concluded that Security (X1) significantly influences Trust (Y1).

The results of hypothesis testing for the E-wom variable (X2) on Trust (Y1) show the t statistics value of 3.280 greater than 1.97 and the p-value of 0.001 smaller than 0.05. So it can be concluded that E-wom (X2) significantly influences Trust (Y1).

The results of hypothesis testing between the Trust variable (Y1) and the Purchase Decision (Y2) variable show that t statistic value of 5.609 is greater than 1.97 and a p-value of 0.000 is smaller than 0.05 so it can be concluded that Trust (Y1) significantly influences Purchase Decision (Y2).

The results of the hypothesis testing of the influence of the mediating effect of Trust (Y2) towards Security (Y1) on Purchase Decision (Y2) show the value of t statistics of 2.588 greater than 1.97, and the p-value of 0.01 is smaller than 0.05. So it can be concluded that Trust (Y1) significantly mediates the effect of Security (X1) on Purchase Decision (Y2).

The results of the hypothesis testing of the effect between E-wom (X2) on Purchase Decision (Y2) through the Trust (Y1) show that the value of t statistics of 2.521 is greater than 1.97 and the p-value of 0.012 is smaller than 0.05. So it can be concluded that Trust (Y1) significantly mediates the effect of E-wom (X2) on Purchase Decision (Y2) (Table 2).

Table 2. Results

	Original Sample (O)	T Statistics ( O/STDEV )	P Values
X1 → Y2	0.187	2.692	0.007
X2 → Y2	0.357	3.987	0.000
X1 → Y1	0.369	2.497	0.013
X2 → Y1	0.434	3.280	0.001
Y1 → Y2	0.410	5.609	0.000
X1 → Y1 → Y2	0.151	2.588	0.010
X2 → Y1 → Y2	0.178	2.521	0.012

## 5 Conclusions

Security is proven to have a significant and positive influence on purchasing decisions. It means that the quality of Shopee's good security system will increase the number of users who purchase products or services at Shopee. Electronic word of mouth (e-wom) has a significant and positive influence on purchasing decisions. It means that the higher the rating and the more positive reviews of products or services on Shopee will encourage customers to make purchases. Security has a significant and positive influence on trust. It means that Shopee's security features have been well managed so that customers don't hesitate and trust more to transact online at Shopee. Electronic word of mouth (e-wom) has a significant and positive effect on trust. That means the clearer and better the quality of e-wom on Shopee, the more trust will be generated by customers through reviews and ratings listed on a product or service on Shopee. Trust has a significant and positive influence on purchase decisions. It means, that if there is no trust from buyers, online transactions at Shopee are impossible. Trust has a significant and positive effect as a mediating variable between security and purchase decisions. It means that the better control of Shopee's security in the public's eyes can increase trust so that consumers are motivated to shop at Shopee rather than in marketplace applications they do not trust. Trust has a significant and positive influence as a mediating variable between electronic word of mouth and purchase decisions. It means that the better the quality of Shopee product or service information obtained through reviews, the more trust will increase so that consumers are encouraged to shop at Shopee.

Shopee needs to improve the quality of credit card and debit card information security. This requires more attention to be reviewed to avoid obstacles when customers want to transact at Shopee. For the electronic word of mouth (e-wom) aspect, the lowest indicator is someone who reviews the Shopee application and is experienced in their field. The lack of experience makes the reviews displayed not desired by potential buyers. Therefore, Shopee must explain what things must be filled in the product or service review column that has been purchased. Shopee should increase trust by keeping promises made to customers. This is because trust is what is needed before Shopee customers make a purchase. In the purchase decision aspect, the implementation of security measures to protect users is the lowest indicator. Therefore, Shopee should update the security system to make users feel protected and encourage users to make purchases at Shopee.

For the next research, it is suggested to add more independent variables such as product quality, service quality, and purchasing decisions as to the dependent variable and trust as mediating variable is better. Adding more independent variables helps explore more deeply the factors that influence a person's buying decision.

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# The Impact of Security and e-WoM to Purchase Decision with Trust as Mediator in Online Shopping Through the Shopee Application

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