Volume 1 Nomor 2 November 2024 hal 79-90

ISSN:3047-308X

# THE EFFECT OF TRUST AND CONVENIENCE ON CUSTOMER SATISFACTION WITH PURCHASING DECISIONS AS AN INTERVENING VARIABLE PURCHASE DECISION AS AN INTERVENING VARIABLE E-COMMERCE ON SHOPEE IN MEDAN CITY

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#### Abstract

The purpose of this research is to test and analyze the influence of Trust and Convenience on consumer satisfaction with purchasing decisions as an intervening variable for E-Commerce at Shopee in Medan City directly and indirectly. The approach used in this research is an associative approach. The population in this research is all E-Commerce consumers at Shopee in Medan City whose number is unknown. The sample in this study used the lameshow sampling technique, totaling 100 E-Commerce consumers at Shopee in Medan City, Medan. The data analysis technique used is path analysis using SEM-PLS. The results of this research show that Trust has a significant effect on Consumer Satisfaction through Purchasing Decisions as an intervening variable because it has a P Value of 0.010, so 0.010 < 0.05, thus it can be stated, and Convenience has a significant effect on Consumer Satisfaction through Purchasing Decisions as an intervening variable because it has a P Value of 0.006 so 0.006 < 0.05.

Keywords: Trust, Convenience, Purchase Decision and Consumer Satisfaction

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## 1. INTRODUCTION

In this millennial generation era, where the era demands that daily activities can be easy and fast where it is synchronized with the rapid growth of technology, especially in the field of telecommunications so that it can provide us with convenience in obtaining various types of information that we need and can also disseminate various information that we want to convey to anyone, anytime and anywhere as long as we are connected to the internet.

Online shopping has now become a new way for some Indonesians to shop. For some people, online shopping is considered to be a solution, because consumers can get the desired goods or services without having to go to a shopping place, but simply choose what they want by opening a website provided by an online buying and selling provider and paying by transferring money to the seller. Thus, buyers can save time and find it easier to get the desired goods or services because they do not need to jostle and transport the goods purchased (Tanjung et al., 2022).

As one of the leading e-commerce in Indonesia, Shopee has many sources of income including advertising services, shipping services, Shopee Mall admin fees, Shopee Pay digital money services, managing incoming payment money from consumers before being transferred to tenants, monthly Shopee subscription fees, various kinds of admin services and partnerships with various well-known brands, all of Shopee's sources of income lead to one goal of consumers who are satisfied and trust Shopee services so that they make purchasing decisions in this e-commerce (Isparwati, 2020).

Purchasing decisions are very important to determine the progress of a company in the

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future. The company's success in influencing consumers in purchasing decisions is strongly supported through efforts to build communication by meeting the needs that consumers want, creating a variety of varied products and a variety of product choices themselves, and creating products that have never been needed by consumers before. Complex decision-making processes often involve choices between two or more alternative actions (Arda & Andriany, 2019).

Based on the observations made by the author, the phenomenon of problems regarding purchasing decisions was found. Although the Shopee application is designed according to user convenience for shopping, there are still many shortcomings experienced by Shopee users when shopping such as The response provided by Shopee services is very slow in responding to buyer complaints, including when asking for order status, it takes at least 24 hours to get an answer. Delivery of orders takes a very long time, for example, an order that was made and paid for on 6/12, was only sent on 12/12, and arrived at its destination on 15/12. It took a week for one of the 19 sellers on Shopee to pack the order to delivery. So it's not wrong when many netizens mention shopping on Shopee is long.

Consumers may not trust certain sellers or e-commerce platforms, especially if they have never shopped there before or if there are cases of fraud happening on those platforms. This can reduce consumer confidence and hinder purchasing decisions. trust has a significant influence on product purchasing decisions at Shopee. Trust can be influenced by factors such as Shopee's reputation, payment security, and product delivery guarantees.

The ease of shopping at Shopee also has a significant influence on product purchasing decisions. Ease can be influenced by factors such as easy-to-use website navigation, ease of finding the desired product, and ease of making payments. Consumers may feel less certain about the product information provided by the seller or e-commerce platform, especially if the information is incomplete or inaccurate. This can cause consumers to hesitate in making purchasing decisions.

Based on this background, the authors are interested in conducting research with the title "The Effect of Trust and Ease on Consumer Satisfaction with Purchasing Decisions as an E-Commerce Intervening Variable at Shopee in Medan City".

# 2. RESEARCH METHODS

This research is Quantitative research, which aims to explain the causal relationship between research variables and test hypotheses (Nasution, Fahmi, Jufrizen, Muslih, & Prayogi, 2020). In this study, the authors used an associative approach, associative research is research that aims to determine the relationship between two or more variables. (Sugiyono, 2018).

# 3. RESULT AND DISCUSSION RESULTHASIL PENELITIAN

**Convergent Validity** 

**Tabel 3.1 Convergent Validity** 

	X1. Kepercayaan	X2. Kemudahan	Y. Kepuasan Konsumen	Z. Keputusan Pembelian
X1.1	0.836			
X1.2	0.781			
X1.3	0.850			
X1.4	0.779			
X1.5	0.930			
X1.6	0.928			
X1.7	0.857			

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X2.1	0.876		
X2.2	0.919		
X2.3	0.938		
X2.4	0.821		
X2.5	0.850		
X2.6	0.891		
X2.7	0.737		
X2.8	0.751		
X2.9	0.705		
Y.1		0.734	
Y.2		0.819	
Y.3		0.784	
Y.4		0.727	
Y.5		0.828	
Y.6		0.727	
Y.7		0.842	
Y.8		0.741	
Y.9		0.754	
<b>Z.1</b>			0.882
<b>Z.2</b>			0.894
<b>Z.3</b>			0.889
<b>Z.4</b>			0.821
<b>Z.5</b>			0.763
<b>Z.6</b>			0.878
<b>Z.7</b>			0.916
<b>Z.8</b>			0.826
<b>Z.9</b>			0.731
<b>Z.10</b>			0.684

# **Composite Reliability**

**Tabel 3.2 Internal Consistency Analysis** 

	Cronbach's Alpha	rho_A	Reliabilitas Komposit	Avarage Variance Exctracted (AVE)
X1. Kepercayaan	0.937	0.941	0.949	0.728
X2. Kemudahan	0.945	0.947	0.954	0.698
Y. Keputusan Pembelian	0.949	0.950	0.957	0.692
Z. Kepuasan Konsumen	0.916	0.920	0.931	0.599

Source: SEM PLS (2023)

Based on the table above, the Heterotrait - Monotrait Ratio Of Corelation (HTMT) correlation results are obtained, then

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- 1. Trust variable with Ease of 0.591 <0.900, variable correlation Heterotrait Monotrait Ratio Of Corelation (HTMT). Trust with Purchasing Decisions amounting to 0.832 <0.900 correlation Heterotrait Monotrait Ratio Of Corelation (HTMT) Trust Variable with Consumer Satisfaction amounting to 0.590 <0.900, thus all Trust correlation values are declared valid.
- 2. The correlation value of the Heterotrait Monotrait Ratio Of Corelation (HTMT) of the Ease variable with the Purchase Decision is 0.660 <0.900, the correlation value of the Heterotrait Monotrait Ratio Of Corelation (HTMT) of the Ease variable with Consumer Satisfaction is 0.620 <0.900, thus the entire correlation value of Ease is declared valid.
- 3. The correlation value of the Heterotrait Monotrait Ratio Of Corelation (HTMT) of the Purchase Decision variable to Consumer Satisfaction is 0.721 <0.900, thus the entire correlation value of the Purchase Decision is declared valid.

Kolinearitas (Colinierity /Variance Inflaction Factor/VIF)

Tabel 3.3 Kolinieritas

	X1. Trust	X2 Ease	Y Customer Satisfaction	Z Purchase Decision
X1.Trust			1.825	1.536
X2. Ease			1.944	1.536
Y. Consumer				
Satisfaction				
Z. Purchase			2.105	
Decision			2.103	

Sumber: SEM PLS (2023)

The data above can be described as follows:

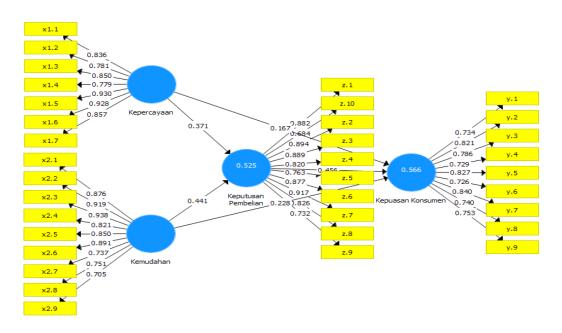
- 1. VIF for the correlation of Trust with Purchasing Decisions is 1.536 < 5.00 (no collinearity problem occurs)
- 2. VIF for the correlation of Convenience with Purchasing Decisions is 1.536 < 5.00 (there is no collinearity problem)
- 3. VIF for the correlation of Trust with Customer Satisfaction is 1.825 < 5.00 (there is no collinearity problem)
- 4. VIF for the correlation of Convenience with Customer Satisfaction is 1.945 < 5.00 (there is no collinearity problem)
- 5. VIF for the correlation of Consumer Satisfaction with Purchasing Decisions is 2.105 < 5.00 (no collinearity problem occurs) 5.

Thus, from the data above, the structural model in this case does not have all correlations that are free from collinearity problems.

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## **Structural Model Analysis (Inner Model)**



Gambar 3.1 Hypothesis testing

# **Direct Influence Testing**

Direct effect hypothesis testing aims to prove the hypotheses of the effect of a variable on other variables directly (without intermediaries), namely:

- 1. If the path coefficient value is positive, it indicates that the increase in the value of a variable is followed by an increase in the value of other variables.
- 2. If the path coefficient value is negative, it indicates that an increase in a variable is followed by a decrease in the value of other variables. (Hair Jr et al., 2017) And for the probability value is:
- 1. If the probability value (P-Value) < Alpha (0.05) then Ho is rejected (the effect of a variable on other variables is significant).
- 2. If the probability value (P-Value) > Alpha (0.05) then Ho is accepted (the effect of a variable on other variables is insignificant). 2.

**Tabel 3.4 Direct Effect Hypothesis** 

Tabel 3.4 Direct Effect Hypothesis					
	Original Sample (O)	Sample Mean(M)	Standard Deviation (STDEV)	Tstatistic (O/STDEV)	P Values
X1. Trust-> Z. Purchase Decision	0.371	0.374	0.069	5.375	0.000
X1. Trust-> Y. Customer Satisfaction	0.167	0.171	0.140	1.193	0.371
X2. Ease -> Z. Purchase Decisions	0.441	0.426	0.082	5.366	0.000
X2. Ease-> Y. Customer Satisfaction	0.228	0.217	0.108	2.117	0.035
Z. Purchase Decisions -> Y. Customer Satisfaction	0.456	0.456	0.137	3.331	0.001

Sumber: SEM PLS (2023)

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## Based on the table above, it can be obtained

- 1. The direct effect of Trust on Purchasing Decisions has a path coefficient of 0.371 (positive), and has a P-Values value of 0.000, so 0.000 <0.05, so it can be stated that Trust has a significant effect on Purchasing Decisions.
- 2. The direct effect of Trust on Customer Satisfaction has a path coefficient of 0.167 (positive) and has a P-Values value of 0.234, so 0.234 <0.05, so it can be stated that Trust has no significant effect on Customer Satisfaction.
- 3. The direct effect of Convenience on the Purchasing Decision variable has a path coefficient of 0.441 (positive), and has a P-Values value of 0.000, so 0.000 <0.05, so it can be stated that Convenience has a significant effect on Purchasing Decisions.
- 4. The direct effect of Convenience on Customer Satisfaction has a path coefficient of 0.228 (positive) and has a P-Values value of 0.035, so 0.035 < 0.05, so it can be stated that Convenience has a significant effect on Customer Satisfaction.
- 5. The direct effect of Consumer Satisfaction on Purchasing Decisions has a path coefficient of 0.456 (positive) and has a P-Values value of 0.001, so 0.001 <0.05, so it can be stated that Purchasing Decisions have a significant effect on Consumer Satisfaction.

# **Hypothesis Testing of Indirect Influence**

Hypothesis testing of indirect effects aims to prove the hypotheses of the effect of a variable on other variables indirectly (through intermediaries).

- 1. If the coefficient of indirect influence> coefficient of direct influence, then it mediates the relationship between one variable and another.
- 2. If the indirect effect coefficient value < direct effect coefficient, then it does not mediate the relationship between one variable and another (Hair Jr et al., 2017).

Tabel 3.5 Indirect Effect Hypothesis

	Original Sample (O)	Sample Mean(M)	Standard Deviation (STDEV)	Tstatistic (O/STDEV)	P Values
X1. Trust-> Z. Purchase Decisions -> Y. Customer Satisfaction	0.169	0.172	0.065	2.608	0.010
X2. Ease -> Z. Purchase Decisions -> Ycustomer Satisfaction	0.201	0.915	0.073	2.769	0.006

Sumber: SEM PLS (2023)

Based on the table above, we found

- 1. The indirect effect of Trust on Purchasing Decisions through Customer Satisfaction as an intervening variable has a path coefficient of 0.169 (positive) and has a P Values value of 0.010, then 0.010 <0.05, thus it can be stated that Trust has a significant effect on Customer Satisfaction through Purchasing Decisions as intervening variables.</p>
  - 2. The indirect effect of Convenience on Purchasing Decisions through Customer Satisfaction as an intervening variable has a path coefficient of 0.201 (positive) has a P

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Values value of 0.006, then 0.006 < 0.05, thus it can be stated that Convenience has a significant effect on Customer Satisfaction through Purchasing Decisions as an intervening variable.

#### **Coefficient of Determination**

**Tabel 3.6 Coefficient of Determination** 

	R Square	Adjusted R Square	
Y. Customer Satisfaction	0.566	0.553	
Z. Purchase Decisions	0.525	0.515	

Source: SEM PLS (2023)

In the table above, the result of the effect of Trust and Convenience on Purchasing Decisions is 0.515, which means that the amount of influence is 51.5%, this means that it shows moderate PLS. Then, the result of the effect of Trust and Convenience on Customer Satisfaction is 0.553, which means that the amount of influence is 55.3%, this means that it shows that PLS is moderate.

## **DISCUSSION**

# The Effect of Trust on Purchasing Decisions.

In this study, there is a direct effect of trust on purchasing decisions because it has a path coefficient of 0.371 (positive), and has a P-Values value of 0.000, then 0.000 <0.05, so it can be stated that trust has a significant effect on purchasing decisions for Shopee consumers in Medan City. Trust is a thought that exists in someone who is able to provide an overview of something. Trust is a positive belief given by consumers to a product, service, or place. Trust is a cognitive component of psychological factors. Trust relates to belief, that something is true or false based on evidence, suggestion, authority, experience and intuition. Trust is very important for building and fostering long-term relationships (Nasution & Lesmana, 2018).

# The Effect of Convenience on Purchasing Decisions

The results of this study have a path coefficient of 0.441 (positive), and has a P-Values value of 0.000, so 0.000 <0.05, so it can be stated that Ease has a significant effect on Purchasing Decisions for Shopee consumers in Medan City. A purchase decision is a decision that involves a choice between two or more alternatives to make a purchase. Evaluations are carried out by consumers to fulfill desires and satisfaction in consuming a product to be purchased (Tirtayasa et al., 2022). So, in the process of making purchasing decisions, several alternative choices must be available. Purchasing decisions are the result of a mutually influencing and complex relationship between cultural, social, personal, and psychological factors. Decision making is an individual activity directly involved in making decisions to purchase products that will be offered by sellers (Arda & Andriany, 2019).

# The Effect of Trust on Consumer Satisfaction

The results of this study have a path coefficient of 0.167 (positive) and have a P-Values value of 0.234, then 0.234 <0.05, so it can be stated that Trust has no significant effect on Customer Satisfaction for Shopee consumers in Medan City. Satisfied consumers will have high trust in the company and will not move to another place, even help promote the place to relatives or friends, other potential consumers to use the services of the company. Trust is the expectation held by individuals that someone's speech is reliable. Building trust in consumers is not an easy job in conditions of increasingly sharp competition. Consumer trust in service companies is because the company is known and has a good name in the community, the honesty of its employees and is

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able to keep promises, a form of attention and motivation from the trusted company to act in accordance with the interests of consumers who trust the company (Diza et al., 2016).

# The Effect of Convenience on Consumer Satisfaction

The results of this study have a path coefficient of 0.228 (positive) and have a P-Values value of 0.035, then 0.035 <0.05, so it can be stated that Convenience has a significant effect on Consumer Satisfaction for Shopee consumers in Medan City.Efforts to satisfy consumer needs must be carried out in a profitable or "win-win situation", namely where both parties feel happy or no one is harmed. Customer satisfaction is a very valuable thing in order to maintain the existence of these consumers to keep a business or business running (Gultom et al., 2020). The results of research conducted by (Nasution & Nasution, 2021) (Rohmatin & Andjarwati, 2019) which concluded that Convenience has an effect on Consumer Satisfaction

# The Effect of Purchasing Decisions on Consumer Satisfaction

The results of this study have a path coefficient of 0.456 (positive) and have a P-Values value of 0.001, then 0.001 <0.05, so it can be stated that Purchasing Decisions have a significant effect on Consumer Satisfaction for Shopee consumers in Medan City. Customer satisfaction is currently part of the goal of most companies. Apart from obtaining the maximum profit or profit at the same time so that companies and business actors are able to face increasingly fierce competition in order to maintain the company's survival. Consumer satisfaction is an emotional response to experiences related to specific products or services purchased, retail outlets, or even behavior patterns (such as shopping behavior and buyer behavior), as well as the market as a whole (Nasution & Nasution, 2021).

# The Effect of Trust on Customer Satisfaction through Purchasing Decisions as an Interveing Variable

The indirect effect of Trust on Customer Satisfaction through Purchasing Decisions as an intervening variable has a path coefficient of 0.169 (positive) and has a P Values value of 0.010, then 0.010 <0.05, thus it can be stated that Trust has a significant effect on Customer Satisfaction through Purchasing Decisions as an intervening variable for Shopee consumers in Medan City. The entry and development of the modernization era has influenced the development orientation of metropolitan cities in Indonesia, where the spatial character of each metropolitan city is packaged to be more modern. As can be seen, the current era of modernity is characterized by many infrastructure developments with a more modern concept, ranging from offices, schools, housing, public facilities and facilities, as well as to the construction of markets with a more modern concept. We can confirm that modern markets currently have a fairly high growth rate (Astuti & Febriaty, 2017).

# The Effect of Convenience on Consumer Satisfaction through Purchasing Decisions as an Interveing Variable

The indirect effect of Convenience on Consumer Satisfaction through Purchasing Decisions as an intervening variable has a path coefficient of 0.201 (positive) has a P Values value of 0.006, 0.006 <0.05, thus it can be stated that Convenience has a significant effect on Consumer Satisfaction through Purchasing Decisions as an intervening variable..

## 4. CONCLUSION

Based on the results of the research and discussion that has been stated previously, the conclusions can be drawn as follows:

- 1. Trust has a significant effect on Purchasing Decisions because it has a P-Values value of 0.000, so 0.000 < 0.05.
- 2. Trust has no significant effect on Customer Satisfaction because it has a P-Values value of 0.234, so 0.234 < 0.05.
- 3. Convenience has a significant effect on Purchasing Decisions because it has a P-Values value of 0.000, so 0.000 < 0.05.
- 4. Convenience has a significant effect on Customer Satisfaction because it has a P-

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- Values value of 0.035, so 0.035 < 0.05.
- 5. Purchasing decisions have a significant effect on customer satisfaction because they have a P-Values value of 0.001, so 0.001 <0.05,
- 6. Trust has a significant effect on Customer Satisfaction through Purchasing Decisions as an intervening variable because it has a P-value of 0.010, so 0.010 <0.05, thus it can be stated
- 7. Convenience has a significant effect on Consumer Satisfaction through Purchasing Decisions as an intervening variable because it has a P Values value of 0.006, 0.006 <0.05.

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