THE EFFECT OF TRUST AND RISK PERCEPTION ON PURCHASE DECISIONS USING THE SHOPEE PAYLATER METHOD IN DOLOK MERAWAN VILLAGE

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Abstract

This study aims to analyze the influence of trust and perceived risk on purchase decisions in the use of Shopee PayLater payment method (a case study on Shopee PayLater users in Dolok Merawan District). This research employed a quantitative approach with a survey technique, and data were collected using questionnaires distributed to 96 respondents. Data analysis was conducted through validity and reliability tests, multiple linear regression, as well as t-test and F-test using SPSS version 25.00 software. The results show that trust has a significant effect on purchase decisions, while perceived risk does not have a significant effect. These findings indicate that trust is a factor influencing purchase decisions, while perceived risk does not significantly affect the use of Shopee PayLater

Keywords: *Trust, Perceived Risk, Purchase Decision, Shopee PayLater*

INTRODUCTION

Developments in the business world, particularly in digital marketing, have made it increasingly easier for consumers to meet their daily needs through e-commerce platforms accessible via smartphones. This aligns with the increasing use of the internet in various aspects of life, which has shifted consumer consumption patterns from traditional to modern online shopping. With the convenience offered by e-commerce platforms, consumers now have greater flexibility in making their shopping choices without having to visit a physical store. As a leading e-commerce platform in Indonesia, Shopee has successfully captured the public's attention with various innovative features. One of its flagship features is the Shopee PayLater payment method, which allows users to purchase items in advance and pay later in flexible installments over 1, 3, 6, or 12 months. This convenience provides a solution for people who want to shop without having to spend large sums of money immediately. Purchasing decisions are part of consumer behavior, which describes how individuals, groups, and organizations select, purchase, use, and evaluate goods, services, ideas, or experiences to satisfy their needs and desires. Generally, consumers go through several stages in decision-making, starting from need recognition, information search, alternative evaluation, purchase, and post-purchase behavior. However, in practice, they can skip or reverse some stages according to their individual circumstances and preferences (Al'amudi et al., 2024).

As technology advances, digital payment methods are increasingly diverse and influence consumer purchasing decisions. One method currently widely used is the pay later service. Shopee PayLater is a payment option widely used by residents of Dolok Merawan Village, especially for daily needs through the Shopee app. This service is used exclusively for transactions on Shopee and is not available on other platforms. The increase in Shopee PayLater usage is in line with the increasing internet penetration and the growing number of smartphone users in the region, which facilitates access to digital financial services. Despite Shopee PayLater's increasing popularity, many customers remain hesitant to use this feature. One of the main concerns that often arises is the possibility of getting trapped in mounting debt and the long-term negative financial impact of not being able to make installment payments on time. Consumers also avoid using the Shopee PayLater feature because they don't understand how it works. Shopee PayLater is registered and supervised by the Financial Services Authority (OJK), ensuring that all transactions conducted on the platform are secure and controlled. This feature is appealing because of its simple registration process, requiring only an ID card (KTP), National Identity Number (NIK), and facial verification. Transaction limits range from IDR 750,000 to IDR 50,000,000, depending on the user's

eligibility assessment. However, consumer uncertainty regarding debt risk and payment management remains a key factor to consider in increasing Shopee PayLater adoption. Despite Shopee PayLater's convenience, its use still faces challenges, particularly related to consumer trust and perceived risk. Consumer trust plays a crucial role in purchasing decisions. Consumers uncertain about the security and transparency of the service tend to be reluctant to use it. Furthermore, perceived risks, such as concerns about accumulating unpaid debt and the long-term financial impact, can hinder adoption. Trust According to (Kotler & Keller, 2016), consumer trust is a company's willingness to rely on a business partner. It depends on a number of interpersonal factors between organizations, such as the company's perceived competence, integrity, honesty, and policies. In the context of Shopee PayLater, consumer trust in this service significantly determines whether they will use it as a payment method or avoid it due to perceived risks. One of the challenges faced in conducting online business in Indonesia is the difficulty of building consumer trust (Batubara et al., 2023). Therefore, it is important to understand how consumer trust and perceived risk influence purchasing decisions through the Shopee PayLater payment method. High trust can increase consumer interest in using this service, while high perceived risk can hinder its use.

In addition to trust, risk perception also plays a significant role in purchasing decisions, particularly for digital payment services like Shopee PayLater. This risk perception can arise when consumers feel uncertain about using the service, whether in terms of transaction security, billing transparency, or long-term financial consequences. This uncertainty can be influenced by various factors, such as a lack of understanding of the payment mechanism, concerns about unexpected additional costs, and the risk of late payments leading to fines or restricted access to the service. The higher the risk perceived by consumers, the more likely they are to delay or even avoid using the service in their transaction activities. According to (Schiffman & Kanuk, 2015), risk perception is the uncertainty faced by consumers when they cannot predict the possible consequences of their purchasing decisions. In the context of Shopee PayLater, frequently raised concerns include the potential for late payments that could lead to fines, uncontrolled debt accumulation, and a lack of understanding of the payment mechanism and interest rates. The purpose of this study was to determine the influence of trust and risk perception on the purchasing decisions of Shopee PayLater payment method users in Dolok Merawan.

LITERATURE REVIEW
Buying decision
(Alma, 2016) states that purchasing decisions are consumer decisions that have been influenced by financial economics, technology, politics, culture, products, prices, locations, promotions, physical evidence, people, processes. Purchasing decision indicators according to (Kotler & Keller, 2016) are: Product Choice, Brand Choice, Distribution Channel Choice, Purchase Amount, Purchase Time and Payment Method.
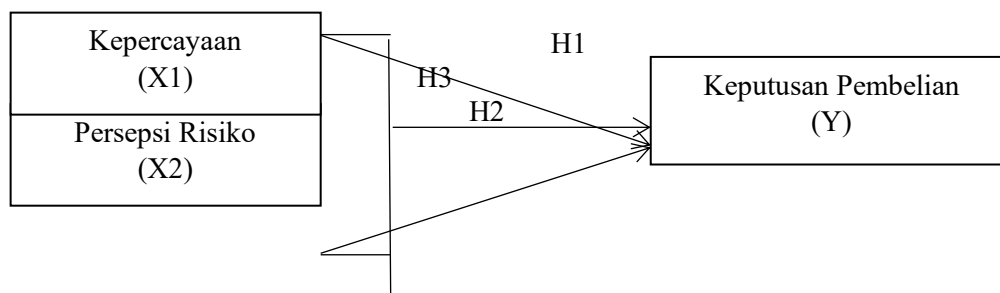
Trust
According to (Sudarsono, 2020), trust is defined as a dimension of business relationships that determines the degree to which each party feels they can rely on the integrity or honesty of promises made by the other party. (Kotler & Keller, 2016) there are four indicators of consumer trust: Benevolence (sincerity or sincerity), Ability (ability), Integrity (integrity) and Willingness to depend.

Risk Perception.
According to (Schiffman & Kanuk, 2015), risk perception is the uncertainty faced by consumers when they cannot predict the possible consequences of a purchasing decision. According to Masoud (2013) in (Rahayu, 2022), indicators of risk perception include: product risk, psychological risk, financial risk, and time risk.

Conceptual Framework.

Conceptual Framework Figure

Trust and risk perception have a close relationship with purchasing decisions which can be seen from previous research conducted by (Rorie et al., 2022) with the title "The Influence of Trust and Risk Perception on E-Commerce Purchasing Decisions on Tokopedia.Com in Noongan Village, West Langowan District" the results show that Trust and Risk Perception influence Purchasing Decisions.

METHOD

Quantitative research with a replication nature of previous research (Rorie et al., 2022) with the title "The Influence of Trust and Risk Perception on E-Commerce Purchasing Decisions on Tokopedia.Com in Noongan Village, West Langowan District" by making changes to the object and year of the research. The population in this study was Shopee PayLater users in Dolok Merawan Village who had made purchases using the Shopee PayLater payment method, with an unknown number. Therefore, the sample size was calculated using the Cochran formula (Sugiyono, 2020), resulting in 96 users. The sampling technique used in this study was purposive sampling, a sampling technique based on specific considerations. The respondents were residents of Dolok Merawan Village and had previously made purchases using Shopee PayLater. The data analysis in this study was quantitative analysis using the SPSS computer program, with testing stages carried out starting from the research instrument test (validity and reliability). Continued with classical assumption tests (normality, multicollinearity, and heteroscedasticity tests), Multiple Linear Regression Analysis to determine the direction and extent of influence of the independent variables on the dependent variable (Ghozali, 2018). As well as the R-square test or coefficient of determination to measure how far the model's ability to explain variations in the dependent variable. Hypothesis testing was carried out using the T-test and F-test.

RESULTS AND DISCUSSION
Respondent Characteristics

Table 1
Characteristics Respondents Based on Type Sex

Type Sex	Amount	Percentage (%)
Man	21	21.9
Woman	75	78.1
Total	96	100

Table 2
Characteristics Respondents Based on Age

Age	Amount	Percentage (%)
Under 20 Year	13	13.5
20 – 30 Year	65	67.7
31 – 40 Year	9	9.4
Over 40 Years	9	9.4
Total	96	100

Table 3
Characteristics Respondents Based on Work

Work	Amount	Percentage (%)
Students	25	26
civil servant	15	15.6
Farmer	3	3.1
Private sector employee	28	29.2
Self-employed	11	11.5
Housewife	14	14.6
Total	96	100

Table 4
Characteristics Respondents Based on Income

Income	Amount	Percentage (%)
< Rp. 1,500,000	24	25
Rp 1,500,000 – Rp 3,000,000	48	50
Rp 3,000,001 – Rp 4,500,000	20	20.8
>Rp 4,500,000	4	4.2
Total	96	100

Instrument Test

a. Validity

Table 5 Validity Test Results

Purchase Decision Variable (Y)			
Statement	r_{count}	r_{table}	Validity
1	0.710	0.361	Valid
2	0.696	0.361	Valid
3	0.546	0.361	Valid
4	0.738	0.361	Valid
5	0.786	0.361	Valid
6	0.692	0.361	Valid
Trust Variable (X1)			
Statement	r_{count}	r_{table}	Validity
1	0.639	0.361	Valid
2	0.832	0.361	Valid
3	0.729	0.361	Valid
4	0.813	0.361	Valid
Risk Perception Variable (X2)			
Statement	r_{count}	r_{table}	Validity
1	0.742	0.361	Valid
2	0.606	0.361	Valid
3	0.795	0.361	Valid
4	0.448	0.361	Valid

b. Reliability

Table 6 Reliability Test Results

Variable 1	*Cronbach Alpha*	Constant	Reliability
Purchase Decision Variable (Y)	0.775	0.6	Reliable
Trust Variable (X1)	0.800	0.6	Reliable
Risk Perception Variable (X2)	0.757	0.6	Reliable

Classical Assumption Test

a. Normality Test

Table 7 One *Sample Kolmogorov Smirnov Test*
One-Sample Kolmogorov-Smirnov Test

			Unstandardized Residual
N			96
Normal Parameters [a,b]	Mean		,0000000
	Standard Deviation		3.58664970
Most Extreme Differences	Absolute		,082
	Positive		,054
	Negative		-,082
Test Statistics			,082
Asymp. Sig. (2-tailed)			,112 [c]
Monte Carlo Sig. (2-tailed)	Sig.		,563 [d]
	99% Confidence Interval	Lower Bound	,432
		Upper Bound	,693

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. Based on 96 sampled tables with starting seed 2000000.

From *the output* in the table above, it can be seen that the significance value (*Monte Carlo Sig.*) of all variables is 0.563. If the significance is more than 0.05, then the residual value is normal, so it can be concluded that all variables are normally distributed.

b. **Multicollinearity Test**

Table 8 Multicollinearity Test Results
Coefficients [a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	TRUST	,977	1,024
	RISK PERCEPTION	,977	1,024

a. Dependent Variable: PURCHASE DECISION

Based on the table, it can be seen that the *tolerance value* of the Trust Variable (X1) is 0.977, the Risk Perception Variable (X2) is 0.977 where all are greater than 0.10 while the VIF value of the Trust Variable (X1) is 1.024, the Risk Perception Variable (X2) is 1.024 where all are less than 10. Based on the calculation results above, it can be seen that the *tolerance value* of all independent variables is greater than 0.10 and the VIF value of all independent variables is also less than 10 so that there is no correlation symptom in the independent variables. So it can be concluded that there is no multicollinearity symptom between the independent variables in the regression model.

c. Heteroscedasticity Test

Table 9 Glejser Test Results

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,730	1,648		2,264	,026
	TRUST	-,058	,093	-,065	-,626	,533
	RISK PERCEPTION	-,005	,082	-,006	-,061	,951

a. Dependent Variable: ABS_RES

The results of the Glejser test show a significance value of the Trust Variable (X1) of 0.533, and the Risk Perception Variable (X2) of 0.951, all of which are greater than 0.05, so it can be concluded that there are no symptoms of heteroscedasticity in the model.

Multiple Linear Regression

Table 10. Multiple Linear Regression Results

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	7,310	2,674	
	TRUST	,950	,151	,550
	RISK PERCEPTION	,023	,132	,015

a. Dependent Variable: PURCHASE DECISION

Based on these results, the multiple linear regression equation has the formulation: $Y = a + b_1 X_1 + b_2 X_2 + \varepsilon$, so that the equation obtained is: $Y = 7.310 + 0.950X_1 + 0.023X_2$.

Coefficient of Determination (R^2)

Table 11 Coefficient of Determination

Model Summary [b]

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	,553 [a]	,305	,290	3,625

a. Predictors: (Constant), RISK PERCEPTION, TRUST
b. Dependent Variable: PURCHASE DECISION

adjusted R square value is 0.290 or 29%. This indicates that the Trust Variable (X1) and the Risk Perception Variable (X2) can explain the Purchase Decision Variable (Y) by 29% .

Hypothesis Testing

1. t-Test (Partial)

Table 12 Partial Test (t)

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	7,310	2,674		2,733	,008
	TRUST	,950	,151	,550	6,292	,000
	RISK PERCEPTION	,023	,132	,015	,172	,864

a. Dependent Variable: PURCHASE DECISION

a.Hypothesis Test of the Influence of Trust Variables on Purchase Decision Variables

The $_{calculated}$ t value is 6.292. With α = 5%, t $_{table}$ (5%; nk = 96-2=94), the t $_{table\ value}$ is 1.986. From this description, it can be seen that the $_{calculated\ t}$ (6.292) > t $_{table}$ (1.986), as well as the significance value of 0.000 < 0.05, it can be concluded that the first hypothesis is accepted, meaning that the Trust Variable (X1) has an effect on the Purchase Decision Variable (Y) .

b. Hypothesis Test of the Influence of Risk Perception Variables on Purchasing Decision Variables

From the table, the $_{calculated}$ t value is 0.172. With α = 5%, t $_{table}$ (5%; nk = 96-2=94), the t $_{table\ value}$ is 1.986. From this description, it can be seen that the $_{calculated\ t}$ (0.172) < t $_{table}$ (1.986), and the significance value is 0.864 > 0.05, so it can be concluded that the second hypothesis is rejected, meaning that the Risk Perception Variable (X2) does not affect the Purchase Decision Variable (Y).

2. F Test (Simultaneous)

Table 13 Simultaneous Test Results (F)

ANOVA [a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	*Regression*	537,248	2	268,624	20,442	,000 [b]
	Residual	1222,085	93	13,141		
	Total	1759,333	95			

a. Dependent Variable: PURCHASE DECISION

b. Predictors: (Constant), RISK PERCEPTION, TRUST

calculated F value is 20.442 with α = 5%, numerator dk: k, denominator dk: nk-1 (5%; 96; 2) obtained an F $_{table\ value}$ of 3.09. From this description, it can be seen that the $_{calculated\ F}$ (20.442) > F $_{table}$ (3.09), and the significance value of 0.000 < 0.05, so it can be concluded that the third hypothesis is accepted, meaning that the Trust Variable (X1) and the Risk Perception Variable (X2) have a joint (simultaneous) effect on the Purchase Decision Variable (Y).

Discussion

1. Influence of Trust (X1) on Purchasing Decisions (Y)

Based on the analysis of hypothesis 1, it is known that the Trust variable (X1) influences the Purchase Decision (Y). This means that the higher the consumer's trust in *Shopee PayLater* , the more likely they are to make purchases through the service. This finding is in line with research. (Rorie et al., 2022) which states that trust has a positive influence on purchasing decisions.

The results of the multiple linear regression test indicate that the Trust variable has a regression coefficient of 0.950 with a significance value of 0.000 <0.05. This indicates that trust significantly influences purchasing decisions. This finding is supported by the average score of 3.67 in the distribution of respondents' answers for the Trust variable, indicating that most respondents agree that *Shopee PayLater* is trustworthy and facilitates transactions.

In theory, according to (Kotler & Keller, 2016) , trust is a consumer's willingness to rely on a product or brand with the belief that it will deliver consistent and reliable performance. Therefore, trust can be

considered a major factor influencing consumers' decisions to use *Shopee PayLater* .

2. Influence of Risk Perception (X2) on Purchasing Decisions (Y)
Based on the analysis of hypothesis 2, it is known that the Risk Perception variable (X2) does not affect the Purchase Decision (Y). This means that the level of concern or potential risk perceived by consumers regarding the use of *Shopee PayLater* does not significantly influence their decision to make a purchase. The results of the multiple linear regression test show that the Risk Perception variable has a regression coefficient of 0.023 with a significance value of 0.864 > 0.05. Thus, it can be concluded that the second hypothesis is rejected because statistically there is no evidence of a significant influence. These results are inconsistent with research (Rorie et al., 2022) , which showed that perceived risk influences purchasing decisions. Furthermore, they contradict the opinion (Schiffman & Kanuk, 2015) , which states that perceived risk is the uncertainty consumers feel when they cannot predict the consequences of a purchasing decision. Based on the descriptive data in Table 4.8, the average respondent score for the Risk Perception variable was 3.44, indicating that the majority of respondents answered "agree" to the risk perception statement items. This indicates that consumers are aware of the various potential risks in using *Shopee PayLater* , such as product incompatibility or data misuse, although these concerns are not strong enough to influence purchasing decisions. Thus, it can be concluded that risk perception does not influence purchasing decisions because even though consumers are aware of the risks, they still feel comfortable and choose to use *Shopee PayLater* because they consider other greater benefits such as convenience, speed, and flexibility in transactions.

3. Simultaneous influence of trust (X2) and risk perception (X2) on purchasing decisions (Y)
Based on the analysis of hypothesis 3 , it can be seen that the variables Trust (X1) and Risk Perception (X2) have a simultaneous effect on the Purchase Decision Variable (Y). This is in line with the results of research conducted by (Rorie et al., 2022) , which shows that trust and risk perception simultaneously contribute to the formation of consumer decisions in making purchases. In the context of the Dolok Merawan Village community, these results indicate that while risk perception is not significantly influenced by the partial outcome, when combined with trust, both still influence purchasing decisions. This suggests that consumer decisions are not driven by a single factor but rather by a comprehensive consideration of various aspects, including trust and perceived risk when using services like *Shopee PayLater* .

CONCLUSION

Based on the results of research and discussion, the trust variable (X1) influences the purchasing decision variable (Y) on the use of the Shopee Paylater payment method in Dolok Merawan Village. The risk perception variable (X2) does not influence the purchasing decision variable (Y) on the use of the Shopee Paylater payment method in Dolok Merawan Village. The trust variable (X1) and the risk perception variable (X2) influence simultaneously on the purchasing decision (Y) on the use of the Shopee Paylater payment method in Dolok Merawan Village.

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