



The Effect of E-Service Quality and Perceived Risk on Purchase Decisions Using the PayLater Payment Method

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Abstract. The PayLater feature has become a more convenient and straightforward alternative to digital credit payments. However, the growth of these credit card service users is typically unstable and occasionally begins to decline. Multiple types of complex requirements are believed to make it difficult for users to comply. This current research is intended to investigate the effect of service quality and perceived risk using the PayLater payment method on purchase decisions for e-commerce services, as well as the impact of e-service quality and perceived risk on purchase decisions using the PayLater payment method among people in West Java. This research employs a descriptive quantitative approach, non-probability sampling by purposive sampling using Multiple Linear Regression Analysis. In order to collect data, a questionnaire was distributed online via Google Form to as many as 30 social media users in West Java. All data processing in this study was performed using Microsoft Excel 2013 and SPSS 26 software for Windows. The results of hypothesis testing previously described indicate that the e-service quality variable has a constructive and substantial effect on purchase decisions using the PayLater payment method. However, the study's second hypothesis is refused because the perceived risk variable has no constructive and substantial effect on purchase decisions using the PayLater payment method. Based on the results of testing both hypotheses simultaneously, e-service quality and perceived risk have a substantial effect on purchase decisions taken with the PayLater payment method.

Keywords: E-Service Quality · PayLater · Perceived Risk · Purchase Decision

1 Introduction

People are encouraged to meet all their needs, including having a digital credit card installment payment feature called PayLater, to switch from shopping to traveling without having to wait or worry about running out of money. PayLater is a more straightforward and convenient way to obtain credit without a credit card, yet still risky. Before deciding to use that payment method, consumers usually consider some factors, such as the platform's convenience, service quality, and information security. Users will make transactions if these factors are met [1]. Another important consideration is the consumer's risk perception. Consumers who are unable to assess the impact of their purchase decisions experience perceived risk perception, which is a type of ambiguity. The

ambiguity of the purchase decision's outcome causes consumers to perceive the emergence of multiple levels of specificity and experience the risks associated with purchase decisions [2]. This electronic payment system is relatively easy to use for Indonesian. Shopee and Traveloka, as ticket search and booking service providers, developed the PayLater in response to the growing number of electronic payment users and the very rapid growth in the number of accommodation users. Investors from a fintech lending company that provides peer-to-peer lending services are required for any company that wants to have an online-based credit feature.

As of December 20, 2019, the OJK (Financial Services Authority) has licensed and registered 25 fintech lending companies, while the remaining 139 are only registered but not licensed [3]. PT. Traveloka collaborates with PT. Pasar Dana Pinjaman as the investor when developing the PayLater feature. Thus, after being processed by Traveloka, PT. Pasar Dana Pinjaman will determine whether credit applications are accepted, the amount of interest charged, the number of installments due, collections, and risk management. In December 2019, the number of credit card users in Indonesia was estimated to be 17,487,057 [4]. Therefore, it can be noted that there are a significant number of Indonesians who are using credit as one of the transaction tools.

Financial technology can change how companies create and provide goods and services, address privacy, regulatory, and legal challenges, and facilitate inclusive growth [5]. Regulations from Bank Indonesia (PBI No.19/12/PBI/2017) on the Implementation of Financial Technology and the Financial Services Authority (POJK No.77/POJK01/2016) regarding money-based lending and borrowing services have strengthened financial technology (fintech). Pay Later is a type of peer-to-peer lending in which lenders and borrowers connect through intermediaries other than banks [6]. PayLater, which is commonly found on e-commerce sites, does not require the use of a physical credit card [7]. Users will be required to provide personal information, a photo of themselves, and a photo of their ID card to use this service [8].

Furthermore, users must fill out personal data information online [7]. However, the growth of credit card service users tends to be unstable, and their numbers have even decreased in some cases. Users are thought to have difficulty fulfilling various types of convoluted requirements. According to Kotler & Armstrong [9], service quality can be provided to other parties who are essentially intangible and do not provide property. The service quality is undoubtedly having a considerable impact on the customer's purchase decision. Therefore, companies must prioritize their service quality. This is consistent with the theory that says people rationally purchase goods or services and choose to use users based on the service quality provided by these companies. Personal data must be input when applying for a loan, which raises concerns about the security of the information provided by potential users. As such, while purchasing with the PayLater payment method has many benefits, it is undeniable that it also has risks associated with it.

This study uses some relevant theories about e-service quality, perceived risk, and purchase decisions. According to Kotler and Armstrong [9], the term service quality is defined as the intangible pursuit that can be provided by one company to another company but does not result in ownership. In an electronic environment, the term service

quality is usually known as e-service and is defined by Jeong and Lee [10] as the transmission of service by utilizing modern media, for example, a website. The definition above is specifically referring to the transmission of services over the website, which is a new and modern medium. In comparison to low prices and a strong website presence, the service quality that is transmitted via the website also has a vital role in a company's success [11]. E-service quality is measured in this study using seven dimensions from the Tjiptono [12] model, namely: (1) reliability, which refers to a company's capability to perform its service commitments incisively and meticulously; (2) responsiveness, which is related to the quickness of a company in responding the customer's request and its willingness to assist them; (3) trust, in e-service, is associated with purchasing activities and payment processing, website constraints, privacy and security issues, request fulfillment, service delivery, after-sales service, and company reputation. There are two aspects that can be measured to determine trustworthiness: the company's ability to keep its promises to its customers and its ability to behave honestly and competitively; (4) privacy/security, which concerns the safeguarding of the customer's confidential information, both personal and financial; (5) information quality/benefit, which concerns the compatibility of the information with the customer's necessity and goals; (6) ease of use/usability, referring to the amount of effort that is imposed by the customers in order to access the provided information; and (7) web design, refers to pleasing features, ideas, and also online catalogs organization. Apart from this theory, research on the perceived risk that includes both experienced and inexperienced consumers has not been conducted extensively [13]. In a further study that focuses on the perceived risk in internet-based online shopping, it is noted that the role of experience is essential [14]. Previous research regarding perceived risk with its primary concerns, such as safety, price, and reliability for potential online consumers, has not found that consumers with prior online shopping experiences are affected [13]. In this study, Masoud's [15] indicators of perceived risk are summarized as follows: (1) privacy risk is defined as the potential damage of losing control over the customer's confidential information; (2) security risk is the potential damage of losing control over all of the transaction and financial data and it relates to the possibility of marketers (online businesses) misusing consumer identifiers (such as credit card numbers, debit card numbers, addresses, etc.); (3) time risk is defined as the potential sacrifice (time) required to search for products or services through online media, as well as the time span between when the product is purchased and when the product arrived at the customers; (4) performance risk, which can be referred to as the probability of a product failure; (5) financial risk is the probability of financial expenditure, in relation to the initial sales price and subsequent maintenance costs; and (6) social risk is the probability of losing status or recognition in a social group after one's acquiring a certain brands products or purchasing it in a particular way. Another theory, as noted by Kotler and Armstrong [9], the term purchase decision can be referred to as one of the stages of the costumer's decision-making process in which the costumers are finally actualizing in purchasing certain products based on the experience heard, the selection, the use, and even the disposal of the product. When making a purchase decision, consumers do not decide immediately. Kotler and Keller [16] also stated that buying decisions are based on five indicators: (1) product choice, which allows consumers to decide whether to purchase a product or spend their money on other purposes; (2) brand



Fig. 1. Research Model

choice, because each brand has its own unique characteristics; (3) selection of purchasing channels, consumers can choose dealers based on factors such as proximity, price affordability, complete inventory, convenience, and many others; (4) time of purchase, the bias varies in choosing the time of purchase, such as purchasing daily, weekly, and many others.; and (5) payment method, consumers can choose which payment method to use because it is influenced by culture, environment, technology, and many others.

Concerning the abovementioned explanation, the author is intrigued to conduct a study on the impact of service quality and perceived risk using the PayLater payment method on purchase decisions for e-commerce services under the title “The Effect of E-Service Quality and Perceived Risk on Purchase Decisions Using PayLater.” This present study aims to determine how influential e-service quality and perceived risk are on purchase decisions when using the PayLater payment method among people in West Java. Based on the relevant theory and the findings of related research, it may be inferred that e-service quality and perceived risk are the most influential factors in forming the decision to use the PayLater payment method. On this basis, it can be assumed that e-service quality and perceived risk influence the decision to use the PayLater payment method. Thus, the framework of this study is as Fig. 1.

In light of the above-described development of the theory, the hypotheses can be derived as follows:

1. E-Service Quality has a constructive and substantial effect on Purchase Decisions using the PayLater payment method.
2. Perceived risk has a constructive and substantial effect on Purchase Decisions using the PayLater payment method.

2 Methods

This present study employed a descriptive research design with a quantitative approach. Validity and Reliability Tests, Classical Assumption Tests, Multiple Linear Regression Analysis, and Hypothesis Testing were all performed utilizing IBM SPSS 26 software. This research method was performed to discover the effect of E-Service Quality and Perceived Risk on Purchase Decisions Using the PayLater Payments method. This study is intended to shed light on whether the independent variables (e-service quality and perceived risk) have an impact on the dependent variable (purchase decisions) when using the PayLater payment method. Moreover, this study also used primary data with a sample of 30 respondents. For the data sampling, the non-probability sampling was

employed utilizing purposive sampling, in which the respondents have to meet specific criteria, namely, people in West Java who have used PayLater services.

3 Results and Discussion

After the data has been processed and analyzed, the research findings are discussed. According to the characteristics of the respondents listed above, there were 10 (33.3%) males and 20 (66.7%) females who took part in this study. Within a month, 1–5 times as many as 20 people (66.7%), 6–10 times as many as 4 people (13.3%), and not necessarily using PayLater services within a month by 6 people (20%). In this case, it shows that within one month, the use of e-commerce services has increased by at least 1–5 times. While the average number of people using PayLater services in a month, as many as 12 people (40%) use less than Rp. 100,000.00, as many as 10 people (33.3%) use Rp. 100,000.00 – Rp. 300,000.00, as many as 7 people (23.3%) use Rp. 300,000.00 – Rp. 600,000.00, and as many as 1 people (3.33%) use Rp. 600,000.00 – Rp. 1,000,000.00.

According to Fig. 2, the PayLater application that is most commonly used by the 30 respondents in this study is Shopee PayLater, which is used by 26 people, but this does not rule out the use of other PayLater applications. Fashion (up to 20 people), skincare and makeup (up to 11 people), food and beverages (up to 7 people), gadgets or electronics (up to 8 people), and others are among the product categories that are frequently purchased using a PayLater (Fig. 3).



Fig. 2. PayLater Application that is Often/Already Used



Fig. 3. Product Categories Frequently Purchased Using PayLater

Hasil Uji Validitas Instrumen	Hasil Uji Reliabilitas Instrumen	No.	Hasil Uji Validitas Instrumen	Hasil Uji Reliabilitas Instrumen	No.	Hasil Uji Validitas Instrumen	Hasil Uji Reliabilitas Instrumen
R Hitung	Cronbach's Alpha		R Hitung	Cronbach's Alpha		R Hitung	Cronbach's Alpha
E-Service Quality (X1)			Perceived Risk (X2)			Keputusan Pembelian (Y)	
X1	0.746		X1	0.491		Y1	0.842
X2	0.776		X2	0.624		Y2	0.801
X3	0.847		X3	0.653		Y3	0.739
X4	0.806		X4	0.530		Y4	0.773
X5	0.832		X5	0.510		Y5	0.773
X6	0.811		X6	0.597		Y6	0.461
X7	0.909	0.966	X7	0.481	0.867	Y7	0.423
X8	0.775		X8	0.583		Y8	0.715
X9	0.838		X9	0.681		Y9	0.771
X10	0.819		X10	0.697		Y10	0.467
X11	0.791		X11	0.482			
X12	0.855						
X13	0.799						
X14	0.699						

Fig. 4. Recapitulation of Instrument Validity and Reliability Testing

3.1 Validity and Reliability Test

A validity test is used to determine a questionnaire’s level of validity (legitimacy). If $r_{count} > r_{table}$ with r_{table} at r product moment using a significance level (α) of 5% and a r_{table} of 0.374, then the item is valid; on the other hand, if $r_{count} \leq r_{table}$, then the item is invalid. Based on the validity calculation listed in Fig. 4, all questions regarding the e-service quality variable (X1), perceived risk (X2), and purchase decision variable (Y) are declared valid.

The research instrument can be considered reliable if the Cronbach Alpha value is >0.60 . On the other hand, the research instrument is not reliable if the value is <0.60 and the value of Cronbach’s Alpha $>$ Cronbach’s Alpha if the item is deleted. According to the reliability calculations listed in Fig. 4, the instrument is declared reliable because its Cronbach Alpha value is >0.60 ; hence all of the statement items are consistent and can be used in the study.

In addition, using IBM SPSS 26 software, the results of data analysis were obtained, as well as the results of hypothesis testing that can be seen below:

a. Multiple Linear Regression Analysis

The influence of the independent variable on the dependent variable could be determined once the regression analysis was employed [17]. In regards to this study, the purchase decision (Y) is the dependent variable, while the independent variables are e-service quality (X1) and perceived risk (X2). Based on the data collected from as many as 30 PayLater service users, the results of the linear regression in this study are presented in Fig. 5.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.097	3.681		1.113	.276
	EServiceQuality_X1	.569	.081	.823	7.006	.000
	PerceivedRisk_X2	.087	.118	.087	.742	.465

a. Dependent Variable: KeputusanPembelian_Y

Fig. 5. Coefficients Results of the Linear Regression

A multiple linear regression equation model is derived from the table of coefficients results from SPSS:

$$Y1 = 4.097 + 0.569X1 + 0.087X2 + e$$

The regression equation above has moderately illustrated the interconnection between the independent and dependent variables; therefore, based on the equation, it can be inferred that:

1. The constant value is 4,097, which means that if the e-service quality and perceived risk variables remain constant (the X1 and X2 values are 0), the purchase decision using the PayLater payment method is 4,097 units.
2. The e-service quality regression coefficient value is 0.569, which signifies that if the e-service quality variable (X1) increases by 1% while the perceived risk variable (X2) remains constant at 0 (zero), then the purchase decision using the PayLater payment method rises by 0.569. This demonstrates that the provided e-service quality variable influences purchase decisions constructively; thus, the higher the e-service quality owned by PayLater users, the higher the level of purchase decisions felt by users.
3. The perceived risk regression coefficient value is 0.087, which implies that if the perceived risk variable (X2) increases by 1% while the e-service quality variable (X1) remains constant (a) at 0 (zero), the purchase decision using the PayLater payment method increases by 0.087. This exemplifies that the level of the perceived risk that is given has a constructive impact on purchase decisions; thus, the greater the level of the perceived risk that PayLater users have, the higher the level of purchase decisions felt by users.

Based on the elucidation above, it can be inferred that the level of e-service quality (X1) and perceived risk (X2) have an effect on purchase decisions using the PayLater payment method.

b. Hypothesis testing

The answers to the hypotheses posed in the research questions are the outcomes of this test. Therefore, to determine whether the research hypothesis is approved or refused, the coefficient of determination test and the t statistic test are employed. Hypothesis testing entails determining the significance of a simple linear regression coefficient that is related to the research hypothesis [18].

T-Test Results (Partial)

The t-test, according to Sanusi [18], is employed to determine whether the independent variable (X) has a moderately substantial effect on the dependent variable (Y) in the regression model, with a significance value of 5%. This test was performed by examining the significance column of each independent variable at a significance level of < 0.05. The performed t-test can be seen in Fig. 6.

By observing the row, column t, and sig. Based on Fig. 6 can be explained as follows:

a. The Influence of E-Service Quality Variables on Purchase Decisions (H1)

There is a constructive and substantial effect that the E-Service Quality (X1) variable has on the purchase decisions (Y) using the PayLater payment method. Such finding is

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.097	3.661		1.113	.276
	EServiceQuality_X1	.569	.081	.823	7.006	.000
	PerceivedRisk_X2	.087	.118	.087	.742	.465

a. Dependent Variable: KeputusanPembelian_Y

Fig. 6. The t-test on Coefficients Results of the Linear Regression

observable from the significance of e-service quality (X1) $0.000 < 0.05$, and the value of $t_{table} = t(\alpha/2; n-k-1) = t(0.05/2; 30-2-1) = (0.025; 27) = 2.0518$. It implies that if the value of t_{count} is greater than t_{table} ($7.006 > 2.0518$), then H_0 is refused, and H_1 is approved. As a result, the hypothesis that mentions a constructive impact between the e-service quality (X1) variable has a constructive and substantial effect on purchase decisions (Y) using the PayLater payment method is partially accepted.

The findings of this present study back up prior study conducted by Ridwan Zia Kusuma [19], who found that service quality has a constructive and substantial impact on purchase decisions, and Archana and Vandana T.K. [20], who discovered that product prices and promotions are no longer have the power to influence consumer purchase decisions in online shopping. Additionally, consumers are now evaluating service quality when shopping online.

b. The Influence of Perceived Risk Variables on Purchase Decisions (H2)

The Perceived Risk (X2) variable has no constructive and substantial effect on Pay-Later purchase decisions (Y). This is evident from the substantial perceived risk (X2) of $0.000 < 0.05$ and the value of $t_{table} = t(\alpha/2; n-k-1) = t(0.05/2; 30-2-1) = (0.025; 27) = 2.0518$, respectively. If the t_{count} is greater than t_{table} ($0.742 < 2.0518$), H_0 is approved while H_1 is refused. Therefore, the hypothesis stating that there is a constructive relationship between the variable e perceived risk (X2) and purchase decisions (Y) using the PayLater payment method is partially refused.

Negative results between perceived risk and purchase decisions indicate that this study lacks sufficient evidence and data to describe how perceived risk variables influence purchase decisions when the PayLater payment method is used. This finding is in accordance with Anggono et al. [21] and Aziz [22] that perceived risk has an adverse and substantial effect on costumer’s purchase decisions partially. Contrary to the findings of Suresh A. M. and Shashikala R. [23], the perceived risk of consumers has a substantial effect on their purchasing decisions on online products. Researchers believe that there are additional factors that can prompt users to exclude or disregard perceived risk when they have an urgent financial need that must be met immediately. In addition, researchers suspect that PayLater users do not experience any substantial losses when registering or making purchase decisions using the PayLater payment method.

2. F Test Results (Simultaneous)

According to Sanusi [18], the f test with a 5% significance level is used to determine the synchronous effect that the independent variable (X) has on the dependent variable (Y). This test is conducted by comparing the significance of the value $F_{count} > F_{table}$,

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	887.965	2	443.982	46.844	.000 ^b
	Residual	255.902	27	9.478		
	Total	1143.867	29			

a. Dependent Variable: KeputusanPembelian_Y
b. Predictors: (Constant), PerceivedRisk_X2, EServiceQuality_X1

Fig. 7. The F test on ANOVA Table

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.881 ^a	.776	.760	3.079

a. Predictors: (Constant), PerceivedRisk_X2, EServiceQuality_X1

Fig. 8. The R2 test on Model Summary Results

indicating that the formulated model is accurate. If $F_{count} > F_{table}$, it indicates that the regression model is correct, signifying that the variables affect one another by observing the value of $F_{table} = f(k; n-k)$, $F = (2; 30-2)$, $F_{table} = (2; 28) = 3.3404$ with a 5% error rate. Below are the f test results.

Based on the results Fig. 7, the F_{count} value is 46,844, and the F_{table} value is 3.3404, indicating that $F_{count} > F_{table}$ or $46,844 > 3.3404$, and the substantial level is $0.000 < 0.05$, then H_0 is refused and H_1 is approved. Therefore, the e-service quality variable (X1) and perceived risk (X2) have a concurrent impact on purchase decisions (Y) using the PayLater payment method.

3. Coefficient of Determination Test Results

The R2 or the coefficient of determination can assess the model's ability to describe the dependent variable's variation and the relationship level between the dependent variable (Y) and all of the independent variables, and its value is always positive. The coefficient of determination is between zero and one. Below is the result of the R2 test.

The value of the coefficient of determination is in the Adjusted R Square value of 0.760, as shown in Fig. 8. Such value inferred that the independent variable could describe 76% of the dependent variable, while the remaining 24% is described by the other variables that are not discussed in this present study.

The findings have shown that the quality of e-services and perceived risk have a constructive and substantial effect on purchase decisions. Therefore, the findings of this study corroborate those of Archana and Vandana T.K. [20], Ridwan Zia Kusuma [19], Suresh A. M., and Shashikala R. [23].

4 Conclusion

By employing quantitative analysis utilizing hypothesis testing, this study indicates that the e-service quality variable has a constructive and substantial effect on purchase decisions using the PayLater payment method, which is supported by the findings of this study, implying that the first hypothesis in this study is approved. However, the

study's second hypothesis is refused as the perceived risk variable has no constructive and substantial effect on purchase decisions using the PayLater payment method. The findings have described that when customers are using the PayLater payment method, perceived risk is not a factor that can influence purchase decisions. In reference to the hypothesis testing result on both hypotheses, it can be noted that e-service quality and perceived risk have a substantial effect on purchase decisions taken with the PayLater payment method.

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