



The Influence of Perceived Ease of Transaction and Perceived Security of Transaction on Intention to Shop with Trust as An Intervening Variable Among Shopee Users

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ABSTRACT

This research aims to analyze how perceived ease of transaction and perceived security of transaction among Shopee users influence the intention to shop. This study also seeks to understand the role of trust as a mediating variable in the relationship between perceived ease of transaction and perceived security of transaction with intention to shop among Shopee users. Data were collected from 150 respondents who are Shopee users in Yogyakarta and have made at least one transaction on Shopee. The sampling technique used was purposive sampling. The questionnaire was tested for validity and reliability. This was followed by model testing and hypothesis testing. The findings indicate that perceived ease of transaction and security positively and significantly affect the intention to shop. Trust does not have a positive and significant effect on intention to shop. Trust does not function as an intervening variable between perceived ease of transaction and perceived security of transaction on intention to shop. Based on these findings, the author draws several conclusions and implications, including the importance of companies improving the quality of personal relationships to enhance trust and intention to shop.

Keywords: *Perceived ease of transaction, Perceived security of transaction, Trust, Intention to shop.*

1. INTRODUCTION

The rapid advancement of technology proves that science and technology are constantly evolving. The development of technology drives the emergence of online stores and e-commerce platforms [1]. One type of e-commerce currently growing rapidly in Indonesia is the marketplace-type e-commerce [2]. Shopee is one of the popular online shopping platforms in Indonesia, offering a wide range of products, including beauty products, health items, household needs, fashion, electronics, and more. The researcher is interested in choosing Shopee because it was once defeated by Tokopedia but managed to reclaim its position as the top marketplace, which shows an interesting competitive dynamic. This research focuses on the factors that drove Shopee to regain its position as the top marketplace in Indonesia. The selection of Shopee in this study aims to analyze how a once-downgraded platform returned to the top position. This highlights the urgency of understanding the factors differentiating Shopee from its competitors. These factors include Shopee providing transaction security features and ease of transactions.

According to data from [3], in the first quarter, Shopee successfully regained the top position as the leading marketplace with an average of 157.97 million site visits per month, surpassing Tokopedia, which had an average of 117.03 million trips in the same period.

Shopee's success in securing the top position as the leading marketplace reflects an increase in popularity compared to two years ago when Tokopedia was in the top position. The competition among marketplaces has become increasingly fierce, requiring strategies to enhance trust and the intention to shop. Shopee has successfully maintained the security of customer data amidst the rising cases of data breaches in other e-commerce platforms. Shopee's success is also supported by innovations such as the COD Cek Dulu feature, which enhances consumer security, and the Cek Fakta feature to verify the accuracy of information from sellers, making consumers feel more confident when transacting.

Perceived ease of transaction is described as the simplicity of technology when consumers make online purchases [4]. Transaction ease is one of the factors that has enabled Shopee to attract consumer attention through features that make transactions easier for consumers. These standout features include a structured transaction process, from product search and product details to add to the cart, checkout, and ultimately, the final step, placing an order. Various payment methods, such as COD (Cash on Delivery), ShopeePay, SPayLater, bank transfers, and others, make it easier for consumers to choose the most convenient payment method. Additionally, real-time order tracking helps consumers monitor their orders.

A study conducted by [5] shows that perceived ease of transaction positively and significantly impacts trust. However, the research conducted by [6] shows that perceived ease of transaction does not positively and significantly affect trust. This demonstrates the inconsistency in the results of previous studies regarding the relationship between perceived ease of transaction and trust.

Another factor that influences the intention to shop is the perceived security of the transaction. According to [7], the perceived security of a transaction refers to how much a person feels confident about the security of a technology. This is crucial in online shopping because consumers always prioritize the safety of their personal and financial data when making online transactions. To protect consumer data security, Shopee provides a privacy policy and complies with applicable data protection and privacy laws. Shopee also offers the Shopee Guarantee feature, where payments to sellers are temporarily held by Shopee and only paid to the seller once the order has been received in good condition by the consumer. Shopee designed this feature to provide protection and peace of mind for consumers when shopping on Shopee, ensuring that consumers feel confident their money will not be lost if any issues arise with their orders.

Trust is also one of the factors that influences intention to shop. According to [8], trust is an important aspect that sellers must build with buyers, especially for online consumers. In the Shopee marketplace, consumer trust in the platform plays a crucial role in encouraging consumers to complete transactions. The features that provide ease and security offered by Shopee aim to give consumers a sense of safety and help build trust. Therefore, building and maintaining trust is essential for sellers on Shopee to attract and retain customers, which ultimately increases the intention to shop.

A study by [9] focuses on the perceived ease of transaction and perceived security of transactions in social media stores, which have characteristics that differ from those of specialized e-commerce platforms like Shopee. Social media stores rely on personalization through social media, while Shopee, as an e-commerce platform, provides a more structured shopping experience with specific transaction features. This highlights the need for research that specifically examines how perceived ease of transaction and perceived security of transaction function in the context of e-commerce platforms like Shopee.

Based on the background, the researcher is interested in conducting a study to test the effect of perceived ease of transaction and perceived security of transaction on intention to shop, with trust as an intervening variable, among Shopee users in Yogyakarta. This study aims to provide deeper insights into how these factors increase the intention to shop on increasingly competitive e-commerce platforms like Shopee, using the Technology Acceptance Model (TAM) as the theoretical foundation. TAM is the primary theory that predicts individual acceptance of new technology systems [10].

2. LITERATURE REVIEW

2.1. TAM

The Technology Acceptance Model (TAM), introduced by [10], explains the factors influencing individuals' acceptance and use of information technology. TAM focuses on two main variables, namely perceived ease of use and perceived usefulness, which affect an individual's attitude and intention to use technology. [11] states that the primary goal of TAM is to establish a foundation for exploring the influence of external factors on individual attitudes and intentions.

Perceived ease of use, which refers to the extent to which a person feels that using a system will be free from arduous effort, is one of the main components of TAM. If an e-commerce site provides fast access, an easy product search feature, and meets user needs, this will lead to a positive attitude from users toward the site [4]. In this case, perceived ease of transaction is an essential element that supports perceived ease of use in TAM, as transaction ease directly impacts users' comfort when shopping online.

In addition, the perceived security of transactions is also an essential aspect of using technology, especially on e-commerce platforms. According to [12], trust, influenced by the perceived security of transactions, plays a key role in customer retention and building trust in e-commerce. High transaction security gives users a sense of safety, encouraging them to trust and transact more frequently. Therefore, the perceived security of the transactions is integrated into TAM to affect perceived usefulness, as secure transactions provide perceived benefits for users, ultimately increasing the intention to shop online.

2.2. Perceived Ease of Transaction

The definition of perceived ease of use, according to [13], perceived ease of use is a condition in which an individual believes that using a particular system requires no effort, meaning that the technology is easy to understand and use. According to [14], ease of use is characterized by the intensity and interaction between the user and the system. Hence, a system that is frequently used indicates a system that is more familiar and easier for the user to navigate.

According to [15], perceived ease of transaction refers to consumers' perceptions of the ease of using an online shopping site, including the simplicity of conducting online transactions. The definition of perceived ease of use, according to [16], is the customer's assessment of how much effort they need to exert to learn and use new technology or systems. This factor is crucial because it can influence the level of technology adoption and contribute to the success of the system being used. Ease of use implies that e-commerce platforms are designed to provide convenience for their users.

2.3. Perceived Security of Transaction

According to [17], perceived security is the subjective likelihood from the customer's perspective that external parties will not access, store, or steal their personal or financial information during transactions on e-commerce platforms. Perceived security reflects an individual's level of trust in the safety of a technology. According to [7], perceived security can be defined as the consumer's confidence that their data can only be accessed by themselves and is protected from manipulation by others.

According to [18], perceived security is a key factor that makes consumers feel safe and comfortable when conducting online transactions. The security of a technology that ensures the privacy of information and provides users with a clear understanding of the technology will increase users' trust in using that technology for online transactions [19]. Thus, security guarantees play a crucial role in building trust by reducing consumers' concerns about the misuse of personal data during online transactions.

2.4. Trust

The definition of trust, according to [20], is the consumer's expectation that the service provider can be relied upon and trusted to fulfill its promises. Trust is a crucial element for the success of a relationship, as without trust, a relationship cannot last long [21]. Consumers are more likely to adopt new technology if they believe it is reliable. Trust becomes an essential factor in conducting digital transactions. This aligns with [22], who explained that trust plays a vital role in technology acceptance, system reliability, and the availability of services when users need them.

Trust in e-commerce can be defined as an individual's confidence and belief in the parties involved in any transaction with unknown entities [13]. Trust is crucial to the success of e-commerce. This is in line with what [23] stated, that trust plays a significant role in the online transaction process, helping to mitigate the risks and uncertainties perceived by consumers.

2.5. Intention to Shop

Purchase intention or transaction interest occurs when an individual is stimulated by a product they see, leading to an interest in buying and owning it [24]. The intention to shop arises when consumers feel attracted to or have a positive attitude toward what the seller has offered. According to [25], purchase intention is the consumer's willingness and desire to buy products or services from a specific website. Online purchase intention refers to a consumer's willingness to purchase through a website or e-commerce platform [26].

Shopping intention is based on a person's trust and perception after receiving product information and shopping intention [21]. Purchase intention encompasses various aspects. According to [7], these aspects include the likelihood of a consumer purchasing from a company, the possibility of a consumer considering buying the offered product, the possibility of a consumer recommending the product to others, and the likelihood of a consumer purchasing the product.

2.6. Trust as a Mediator

Trust is a mediator between perceived ease of transaction and perceived security of transaction on intention to shop. The perceived ease of transaction can enhance consumers' confidence in conducting transactions, increasing their intention to shop [27]. Research conducted by [9] shows that perceived ease of transaction positively and significantly affects the intention to shop through trust. The trust generated by the perceived security of the transaction

helps consumers form a positive attitude towards the platform, enhancing their intention to shop [27]. Research by [9] also indicates that the perceived security of transactions positively and significantly affects the intention to shop through trust. Trust acts as a mediator because it helps bridge the perceived ease of transaction and perceived security of transaction to shop. As a mediator, trust can strengthen the relationship between the independent factors (ease and security) and the intention to shop.

3. HYPOTHESIS DEVELOPMENT

3.1. Perceived Ease of Transaction Affects Trust

According to [4], perceived ease of use is the individual's perception of the ease experienced when using a system. Consumers favor ease of transaction on e-commerce sites because learning and navigating these platforms takes less time. Perceived ease, according to [12], refers to the extent to which an individual believes using technology does not require significant effort. If people think the technology is easy to use, they are more likely to adopt it. Conversely, if the technology is perceived as challenging, they are less likely to engage with it. Research conducted by [5] shows that perceived ease of transaction positively and significantly affects trust. This aligns with the study by [5] shows that perceived ease of transaction has a positive and significant effect on trust. This aligns with the study by [22], which also found that perceived ease of transaction positively and substantially influences trust. Therefore, this supports the hypothesis:

H1: Perceived ease of transaction has a positive and significant effect on trust.

3.2. Perceived Security of Transaction Affects Trust

According to [28], perceived security refers to an individual's opinion regarding the safety of their data. Security, as defined by [29], protects against threats that could lead to conditions, situations, or events resulting in data misuse, fraud, or modification. E-commerce platforms implement privacy policies to safeguard consumer data during transactions. When consumers feel that their data is secure and protected from potential threats, they are more likely to trust and continue using the e-commerce services. This is crucial for building customer trust in using the platform's services. Research conducted by [30] shows that the perceived security of transactions positively and significantly affects trust. Similarly, the study by [18] also demonstrates that the perceived security of transactions positively and substantially influences trust. Based on these findings, the following hypothesis can be supported:

H2: Perceived security of transaction has a positive and significant effect on trust.

3.3. Perceived Ease of Transaction Affects Intention to Shop

According to [26], perceived ease of use directly explains the purpose of utilizing an information system and facilitates its use to meet consumer needs when using online shopping sites. Consumers do not need to put in extra effort to understand and use the site. [25] explains that if online shopping is easy, consumers will be more interested and inclined to purchase online using e-commerce platforms. On the other hand, if consumers feel that online shopping is complex and requires a lot of effort, they are likely to seek out other e-commerce sites or even opt to shop offline at physical stores. Research conducted by [31] shows that perceived ease of transaction positively and significantly influences the intention to shop. The same result is supported by [24], who also found that perceived ease of transaction positively and substantially affects the intention to shop. Based on these findings, the following hypothesis can be supported:

H3: Perceived ease of transaction has a positive and significant effect on intention to shop.

3.4. Perceived Security of Transaction Affects Intention to Shop

According to [7], perceived security is the consumer's belief that their personal information will remain safe, confidential, and inaccessible to others. [32] states that security is one of the driving factors behind a consumer's purchase intention. The assurance of secure transactions can encourage consumers to feel interested and confident, leading to the intention to purchase products on e-commerce platforms. Consumers are more likely to feel safe and comfortable sharing their personal information and making purchases when the security measures provided meet their expectations [33]. To foster shopping intentions, companies must ensure secure transaction processes. Research by [34] indicates that the perceived security of transactions positively and significantly affects the intention to shop. Similarly, the study by [35] also shows that the perceived security of transactions positively and significantly influences the intention to shop. Thus, the following hypotheses can be supported:

H4: Perceived security of transaction has a positive and significant effect on intention to shop.

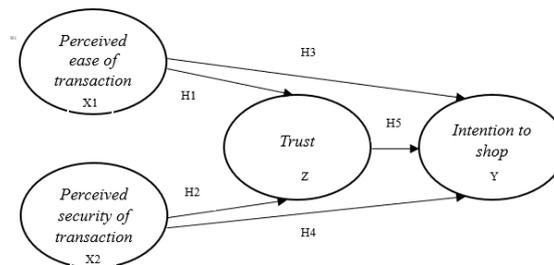
3.5. Trust Affects Intention to Shop

[21] explains that trust is viewed as the consumer's confidence in the seller regarding the seller's goodwill, expertise, and honesty or integrity. This becomes particularly important in online business because there is no direct interaction or communication between the seller and the buyer. This statement aligns with [8], who states that trust encourages consumers' intention to purchase a product, as online shopping differs from conventional shopping. In online shopping, buyers cannot physically experience the product and can only see it through images or videos provided. Therefore, trust is crucial in fostering online shopping intentions. This trust can be influenced by consumers' perceptions of transaction ease and security. Research by [36] indicates trust positively and significantly affects shopping intention. Similarly, the study by [20] also shows that trust positively and significantly influences shopping intention. Based on these findings, the following hypothesis can be supported:

H5: Trust has a positive and significant effect on intention to shop.

4. RESEARCH MODEL

Based on the theoretical review and previous research, the conceptual framework can be described as follows:



Source: [9]

Figure 4.1 Research Model

5. RESEARCH METHODOLOGY

This study uses a quantitative research design utilizing SmartPLS 4.0 to analyze the relationships between perceived ease of transaction, perceived security of transaction, trust, and intention to shop among Shopee users in Yogyakarta. The quantitative approach was chosen because it allows for hypothesis testing involving the relationships between variables using statistical analysis techniques. The model is tested based on direct and indirect effects to determine the relationships between these variables. The sample used consists of Shopee users residing in Yogyakarta. Yogyakarta was chosen as the research location because it has a large population with consumer characteristics that are already utilizing technology and are open to the development of e-commerce.

The primary data used in this study was collected through an online questionnaire. This questionnaire is designed to measure the key variables involved in the research. Each question in the questionnaire is calculated using a 5-point Likert scale to assess the extent to which respondents agree or disagree with the statements provided.

The sampling technique used in this study is based on the population, and the sample was selected using purposive sampling. According to [37], purposive sampling is a technique where the sample is chosen based on criteria considered relevant to the research objectives. In this study, the criteria used were residing in Yogyakarta, having shopped on Shopee at least once in the past year, and being between 17 and 40. According to [38], the data analysis technique to test mediation in SmartPLS examines the direct and indirect effects between the independent, mediator, and dependent variables, with a p -value ≤ 0.05 .

The questionnaire was distributed online to collect the data, covering questions about perceived ease of transaction, perceived security of transaction, trust, and intention to shop. The data was obtained from 150 respondents, as determined using the formula from [38]. In instrument measurement, validity testing is conducted to ensure that the instrument measures what it is intended to measure [38]. The instrument is considered valid if the loading factor value is ≥ 0.50 . Reliability testing is performed to assess the consistency of the measurement results [38]. The instrument is considered reliable if the composite reliability value is ≥ 0.70 and the AVE is ≥ 0.50 .

6. RESULTS & DISCUSSION

6.1. Respondent Profile

Table 6.1 Descriptive Analysis of Respondents

Characteristic	Classification	Number	Percentage
Gender	Male	41	27.3%
	Female	109	72.7%
Age	17-24 years	133	88.7%
	25-35 years	16	10.7%
	>35 years	1	0.6%

Source: Primary data processed using SmartPLS 4.0 (2024)

Figure 6.1 shows that 109 female respondents are present, making up 72.7% of the total, while 41 male respondents are present, representing 27.3%. This indicates that the majority of respondents in this study are female, suggesting that females are more active in shopping using Shopee compared to males.

Most respondents are 17-24 years old, with 133 people, or 88.7% of the total respondents. This indicates that Shopee is more prevalent among young consumers, a group with a high level of online shopping activity. Meanwhile, respondents aged 25-35 total 16 people (10.7%), and only one respondent (0.6%) over 35. This data suggests that Shopee is more commonly used by teenagers and young adults, who are often more tech-savvy and have easy access to e-commerce platforms.

6.2. Validity Test

Table 6.2 Outer Loading

	Perceived Ease of Transaction	Perceived Security of Transaction	Trust	Intention to Shop
X1.1	0.792			
X1.2	0.787			
X1.3	0.844			
X1.4	0.778			
X2.1		0.803		
X2.2		0.784		
X2.3		0.796		
Z1.1			0.869	
Z1.2			0.851	
Z1.3			0.899	
Y1.1				0.858
Y2.2				0.863
Y2.3				0.900

Source: Primary data processed using SmartPLS 4.0 (2024)

The convergent validity test for reflective indicators examines the correlation between item and construct scores. Measurements using reflective indicators indicate that if there is a change in one indicator within a construct, other indicators within that construct will also change or if the indicator is removed from the model. Table 6.2 presents the results of the outer loading test for the constructs in this study: Perceived Ease of Transaction, Perceived Security of Transaction, Trust, and Intention to Shop. Convergent validity is tested by checking the outer loading values of each indicator with the construct it represents. Generally, an outer loading value greater than 0.50 indicates that the indicator is valid, effectively measuring the intended construct.

All indicators for the Perceived Ease of Transaction construct have relatively high outer loading values, namely X1.1 (0.792), X1.2 (0.787), X1.3 (0.844), and X1.4 (0.778). This indicates that these indicators significantly contribute to measuring the Perceived Ease of Transaction construct and can be considered valid.

The indicators for the Perceived Security of Transaction construct, namely X2.1 (0.803), X2.2 (0.784), and X2.3 (0.796), all have outer loading values above 0.50, indicating that these indicators are also valid for measuring the Perceived Security of Transaction construct.

The indicators for the Trust construct show excellent outer loading values, with X1.1 (0.869), Z1.2 (0.851), and Z1.3 (0.899). These indicators have values greater than 0.50, indicating that the Trust construct is measured validly using the provided indicators.

The indicators for the Intention to Shop construct also show excellent outer loading values, namely Y1.1 (0.858), Y2.2 (0.863), and Y2.3 (0.900). With outer loading values above 0.50, these indicators are valid for measuring Intention to Shop.

6.3. Reliability Test

Table 6.3 Composite Reliability

Variable	Composite Reliability	Average Variance Extracted (AVE)	Status
Perceived Ease of Transaction (X1)	0.877	0.641	Reliable
Perceived Security of Transaction (X2)	0.837	0.631	Reliable
Trust (Z)	0.906	0.762	Reliable
Intention to Shop (Y)	0.906	0.764	Reliable

Source: Primary data processed using SmartPLS 4.0 (2024)

Based on Table 6.3, the Composite Reliability value for the Perceived Ease of Transaction construct is 0.877, higher than the minimum threshold of 0.70, indicating that this construct is reliable and stable. Additionally, this construct's Average Variance extract (AVE) is 0.641, exceeding the recommended minimum value of 0.50. This demonstrates that the Perceived Ease of Transaction construct can be trusted with good convergence.

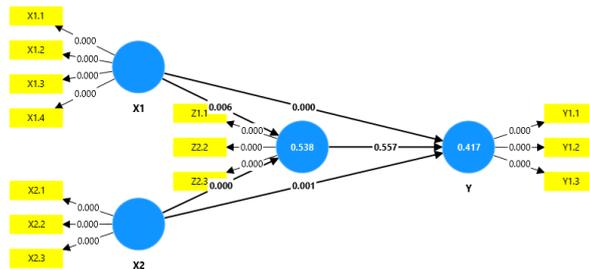
The Perceived Security of Transaction construct has a Composite Reliability of 0.837 and an AVE of 0.631. These values indicate that the construct is reliable and can be trusted, as they exceed the established minimum threshold.

The Composite Reliability value for the Trust construct is 0.906, indicating a very high level of reliability. Similarly, the AVE is 0.762, well above 0.50, suggesting the Trust construct has excellent measurement quality.

The Intention to Shop construct also shows excellent results, with a Composite Reliability of 0.906 and an AVE of 0.764. These values confirm that this construct is very reliable and stable.

Overall, based on the results of the Composite Reliability and Average Variance Extracted (AVE) values, which are all above the recommended minimum thresholds, it can be concluded that all constructs in this study have a high level of reliability. This indicates that the measurement tools used in this study can be trusted to provide consistent and stable results.

6.4. Model Evaluation



Source: Primary data processed using SmartPLS 4.0 (2024)

Figure 6.1 inner model

6.5. Hypothesis Testing

Table 6.4 Path Coefficients

Hypothesis	Path	T Statistic (O/STDEV)	P Values
H1	(X1) →(Z)	2.767	0.006
H2	(X2) →(Z)	9.249	0.000
H3	(X1) →(Y)	4.268	0.000
H4	(X2) →(Y)	3.178	0.001
H5	(Z) →(Y)	0.588	0.557

Source: Primary data processed using SmartPLS 4.0 (2024)

Based on Table 6.4, the results of hypothesis testing for each hypothesis are as follows:

H1, the effect of perceived ease of transaction (X1) on trust (Z) shows a p-value of $0.006 \leq 0.05$. This indicates that hypothesis H1 is accepted, meaning that perceived ease of transaction significantly affects trust. This study is consistent with the findings of [5], which show that perceived ease of transaction has a positive and significant effect on the trust variable. Research conducted by [9] also demonstrates that the perceived ease of transaction variable has a positive and significant impact on the trust variable, stating that perceived ease of transaction plays a crucial role in building trust. In other words, when someone believes technology is easy to use, they are more likely to use it. Conversely, if someone perceives the technology as difficult to use, they are less likely to use it.

H2, the effect of perceived security of transaction (X2) on trust (Z) shows a p-value of $0.000 \leq 0.05$. This result indicates that hypothesis H2 is accepted, meaning perceived transaction security has a significant effect on trust. This study is consistent with the research conducted by [18], which shows that the perceived security of the transaction variable has a positive and significant effect on the trust variable. Research by [9] also demonstrates that the perceived security of transaction variables has a positive and significant impact on trust, stating that the perceived security of transactions plays a vital role in building trust. When consumers feel that their data is secure and protected from threats, they are more likely to trust and use Shopee as a shopping platform.

H3, the effect of perceived ease of transaction (X1) on intention to shop (Y) shows a p-value of $0.000 \leq 0.05$. Therefore, hypothesis H3 is accepted, indicating that perceived ease of transaction significantly affects the intention to shop. This study is consistent with the research conducted by [31], which shows that the perceived ease of transaction variable positively and significantly affects the intention to shop variable. Research by [25] also demonstrates that the perceived ease of transaction variable positively and significantly affects the intention to shop. It states that when e-commerce is easy to operate and learn, it can increase interest in shopping online. Thus, the ease of transaction provided by Shopee will encourage consumers to be interested in shopping on Shopee.

H4, an intention to shop (Y) shows a p-value of $0.001 \leq 0.05$. This means that hypothesis H4 is accepted, indicating that the perceived security of the transaction significantly affects the intention to shop. This study is consistent with the research conducted by [35], which shows that the perceived security of the transaction variable has a positive and significant effect on the intention to shop variable. Research by [32] also demonstrates that the perceived security of transaction variables positively and significantly impacts the intention to shop, stating that good security can influence and sustain consumers' purchase intentions. Shopee provides guaranteed data security, which makes consumers interested and inclined to shop on Shopee.

H5, the effect of trust (Z) on intention to shop (Y) shows a p-value of $0.557 \geq 0.05$. This result indicates that hypothesis H5 is rejected, meaning trust does not significantly affect the intention to shop. This is consistent with the findings of [39], which state that trust does not positively and significantly affect intention to shop. Research by [40] also states that trust does not positively and significantly affect the intention to shop because purchase intention arises not from the consumer feeling safe but from the belief that the product will not disappoint.

This finding differs from previous research conducted by [36], which stated that trust positively and significantly affects intention to shop. Therefore, trust cannot be considered a dominant factor influencing the intention to shop among Shopee users in Yogyakarta.

This discrepancy suggests that other factors may influence intention to shop, such as live product sales features. This is because when Shopee conducts live sales, it is not done intensively, unlike the live sales conducted by TikTok Shop in collaboration with Tokopedia. TikTok Shop conducts live sales more intensively, allowing consumers who cannot directly try the products to experience how the product is used, even if it's just by watching the live stream conducted by the seller.

One factor that can reduce consumer trust when shopping online is the inability to see and try the product directly. Therefore, Shopee could increase consumer trust through live sales conducted intensively and consistently by sellers.

Live sales on Shopee can help address consumers' concerns by providing a more interactive and tangible experience. Consumers can see the products directly, ask the seller questions, and obtain more detailed information, enhancing their confidence in the products offered. If this strategy is carried out intensively and consistently, it will strengthen consumer trust, increasing intention to shop..

6.6. Mediation Test

Table 6.5 Specific Indirect Effect

Path	T Statistic (O/STDEV)	P values
(X1) →(Z)→(Y)	0.550	0.583
(X2) →(Z)→(Y)	0.583	0.560

Source: Primary data processed using SmartPLS 4.0 (2024)

Based on Table 6.5, the results of the indirect effect (mediation) testing are as follows:

The effect of perceived ease of transaction (X1) on intention to shop (Y) through the mediation of trust (Z) shows a p-value of $0.583 \geq 0.05$. Based on this result, it can be concluded that the variable trust (Z) does not contribute significantly to the relationship between perceived ease of transaction (X1) and intention to shop (Y). This means that the presence of trust does not significantly strengthen or explain the relationship between perceived ease of transaction (X1) and intention to shop (Y) in this model. This is in line with the research by [17], which states that perceived ease of transaction does not significantly affect intention to shop through trust. The study by [41] also explains that trust does not significantly mediate the perceived ease-purchase intention relationship, where perceived ease can directly influence purchase intention without relying on trust.

This means that even though users may perceive Shopee as easy to use (high perceived ease of transaction), this perception does not fully influence their intention to shop when viewed through trust as a mediating factor. Therefore, even with high trust, users do not consider it much in their final shopping decision because they are already comfortable with the platform. Users who find Shopee easy to use will likely be directly motivated to shop without considering trust.

The effect of perceived security of transaction (X2) on intention to shop (Y) through the mediation of trust (Z) shows a p-value of $0.560 \geq 0.05$. Based on this result, it can be concluded that the variable trust (Z) does not provide a significant contribution to the relationship between perceived security of transaction (X2) and intention to shop (Y). Trust neither strengthens nor explains the relationship between the perceived security of transaction (X2) and intention to shop (Y) significantly in this model. This is consistent with the study by [42], which explains that security does not affect purchase intention through trust. The research by [33] also indicates that trust cannot mediate the relationship between security and purchase intention, where security can directly influence purchase intention without needing trust as a mediator.

This suggests that users' trust in Shopee may already be sufficiently stable, so trust does not significantly mediate the relationship between the perceived security of the transaction and the intention to shop. Users who perceive Shopee as a secure platform may be directly inclined to shop without needing trust as an intermediary factor.

6.7. R-Square Test

Table 6.6 The Average R-Square Value

Dependent Variable	R-square
<i>Trust</i>	0.538
<i>Intention to shop</i>	0.417

Source: Primary data processed using SmartPLS 4.0 (2024)

Based on the R-Square value in the table above, it can be seen that the independent variables, namely perceived ease of transaction (X1) and perceived security of transaction (X2), explain the dependent variable, trust, by 0.538. This indicates that the independent variables can explain 53.8% of the variation in trust. This means that more than half of the variation in trust can be predicted or explained by these two independent variables, showing a significant influence of perceived ease of transaction and perceived security of transaction on trust. Furthermore, the test results on the independent variables' ability, perceived ease of transaction (X1), and perceived security of transaction (X2), to explain the dependent variable, intention to shop, is 0.417. This shows that the independent variables can explain

41.7% of the variation in intention to shop. Although the contribution is minor compared to trust, the result indicates that these two independent variables significantly influence the intention to shop.

7. CONCLUSION

Based on the data analysis results from the research conducted on the influence of perceived ease of transaction and perceived security of transaction on intention to shop with trust as an intervening variable among Shopee users in Yogyakarta, the following conclusions can be drawn: perceived ease of transaction and perceived security of transaction have a positive and significant effect on trust. This emphasizes that ease of transaction and a sense of security during transactions play a crucial role in building user trust in Shopee. The usability of the platform and the assurance of data security are key factors that enhance customer trust.

Perceived ease of transaction and perceived security also directly influence the intention to shop. Users who feel that Shopee is easy to use and secure tend to have a higher intention to shop on the platform. However, this study found that trust does not significantly affect the intention to shop directly, indicating that the level of trust does not always influence the intention to shop. Additionally, the trust variable does not mediate the relationship between perceived ease of transaction or perceived security of transaction and intention to shop. This suggests that even though users feel safe and trust other factors, such as live selling features, Shopee's shopping decisions are more influential.

8. LIMITATION & RECOMMENDATION

This study was conducted exclusively on Shopee users in Yogyakarta, so the results may not be generalizable to other regions in Indonesia that have different characteristics of e-commerce users. Cultural differences, education levels, and access to technology may influence perceptions and intentions to shop online in other areas. This research only uses three variables to predict the intention to shop: perceived ease of transaction, perceived security of transaction, and trust. Different variables can be used to predict shopping intentions, such as live sales, advertising, and promotions.

Future research could involve Shopee users from various cities across Indonesia to determine whether the same results apply in different regions. This is important for understanding online shopping behavior throughout Indonesia. Future studies could also include other variables influencing the intention to shop, such as live sales, advertising, and promotions.

In the Perceived Ease of Transaction variable, the questionnaire item with the lowest mean is X1.4, "In my opinion, Shopee provides all the information I need during a transaction," with a mean of 4.33. To improve the perceived ease of transaction, Shopee needs to ensure that the information provided during the transaction is more complete and transparent. More detailed information about products, warranties, and other policies will help customers feel more comfortable and confident during the transaction process.

In the Perceived Security of Transaction variable, the item with the lowest mean is X2.1, "In my opinion, Shopee has a low risk of transaction security," with a mean of 3.79. This indicates that the perception of security still needs improvement. Shopee could be more transparent in explaining its security technologies, such as data encryption, so customers feel safer and more protected when transacting on the platform.

In the Trust variable, questionnaire item Z.1 has the lowest mean, 4.03, and reads, "In my opinion, Shopee is competent in keeping its promises." To enhance customer trust, Shopee should consistently keep promises related to delivery time, product quality, and customer service. Demonstrating a strong commitment to meeting customer expectations will help build higher levels of trust.

In the Intention to Shop variable, the item with the lowest mean is Y.3, which reads "I imagine myself shopping on Shopee shortly," with a mean of 4.27. To increase shopping intention, Shopee could offer promotions more frequently and enhance product visualization with attractive images and descriptions. These steps will encourage customers to continue imagining themselves shopping on Shopee.

AUTHORS' CONTRIBUTIONS

Irma Linamaningsih was involved in formulating the research concept, developing hypotheses, and conducting data collection and analysis. She was also responsible for writing the literature review and methodology sections and drafting the initial manuscript through to the final conclusion.

Nonik Kusumaningrum guided refining the research framework, reviewing relevant literature and offering input on developing the research concept.

Lusia Tria Hatmanti Hutami provided guidance in statistical data analysis, offered feedback on result interpretation, and assisted in formulating the recommendations.

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