

The Effect of Ease and Security in ShopeePay Transactions on Increasing Interest in Buying the Kudus Community

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Abstract. Along with technological advances which are currently developing very rapidly, making many conveniences in various fields, one of which is transaction technology in the fintech field. With this, a new phenomenon has emerged, namely changes in society in buying and selling transactions. The purpose of this research is to find out and analyze the effect of convenience and security in conducting transactions on the increasing buying interest of the Kudus people. This study uses quantitative methods with data collection through questionnaires by giving written questions or statements to the people who live in Kudus as many as 98 respondents who have shopee accounts and have made transactions through shopeepay. Data analysis using t test and f test. The results of this analysis indicate that the perception of convenience and security has a positive influence on the buying interest of the Kudus people because apart from being easy to use and learn, ShopeePay is also easy to access and has a high standard security system.

Keywords: Ease, Security Transactions, Buying Interest

1 Introduction

In line with the progress and development of the times that are changing from time to time, therefore, all aspects of life will also change, such as technology. One example of the development of technological progress is E-commerce, which is a tool or medium in business transactions. Among other e-commerce, shopee is currently the leading e-commerce that is experiencing the fastest development in Asia, especially in Indonesia. Currently, Shopee is one of the number one marketplace favored by the public. Therefore, this shopee application has a very positive impact on the wider community, especially for the Kudus community to fulfill their daily needs. Especially now that Shopee provides various features that attract people to shop using ShopeePay. ShopeePay is an electronic money service that is used in payment transactions at various non-cash payment merchants. Of the many electronic money service providers, shopeepay grew the fastest during the pandemic. Shopee is waiting for Ovo and Gopay during the covid-19 pandemic.

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The following is data on internet usage in Indonesia for the last five years starting from 2018- 2022

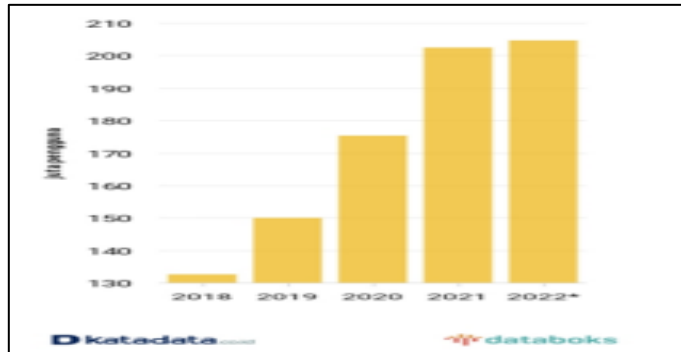


Figure 1. Data on internet usage in Indonesia

However, with the convenience and security of transactions, a new phenomenon has emerged, namely the increasing interest in buying people. The transaction process, which can be fairly easy and safe, has resulted in an increase in the number of buying interests, especially among the Kudus community. From the results of data compiled by CupoNation, shopee is in second place with the most number of visitors due to the perception of ease and security of around 837.1 million visitors and the first highest number of visitors is obtained by e-commerce Tokopedia with 1.2 billion visitors, the third rank is Bukalapak 823 ,5 million visitors (Pranitasari & Sidqi, 2021). With very easy and modern transactions, it will certainly make people interested, such as the various features on Shopee such as free shipping, flash sale, shopee live, cashback and vouchers, shopee games, shopee loyalty that will really attract consumers to shop (Novitasari & Redyanita, 2021).

Several previous studies found by (Saripudin & Faihaputri, 2021), the results of their research reveal that the factors of trust, security, and ease of use of applications affect repurchase interest in JD.id e-commerce. In line with the research conducted by Rigita Fitria Ardani from the two studies, the results show that perceptions of convenience, security and benefits have a positive impact on interest in using electronic-based money. The theory of shopping interest found through Kotler 2015 explains that shopping interest is something where there is a feeling of interest that is born from a person and finally there is a sense of desire to buy and own it.

Based on the above background, the ease and security of transactions can lead to a new phenomenon, namely increased interest in shopping. Therefore, the purpose of this study is to find out and analyze what has never happened before regarding the effect of the ease and security of making transactions on the increasing interest in shopping among the Kudus people. This is supported by the results of research conducted by Muhammad Wildan showing that perceptions of ease and security in use and effectiveness have a positive and significant effect on interest in transacting using fintech.

2 Theory and Methods

2.1 Technology Acceptance Model (TAM)

The Technology Acceptance Model is a model that accepts a computer system for use by its users. TAM developed by Davis (1989) is an adaptation of Theory of Reasoned Action (TRA) and Theory of Planned Behavior (TPB) to model user acceptance of technology.

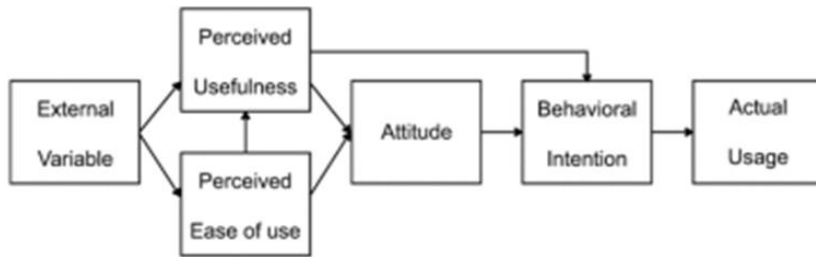


Figure 2. The constructs of TAM

The constructs of TAM according to Davis (1989) are as follows:

1. Perceived Usefulness, namely the level of trust in a person to use a technology.
2. The effect of perceived ease of use is a person's level of confidence in using a technology to increase work value performance.
3. Attitude towards the use of technology (Attitude) is a feeling when the behavior to be determined must be done.
4. The desire to use (Behavioral Intention) is the desire to perform certain behaviors. One engages in using if one has the desire or intention to do so.
5. Use of technology (Actual Usage), the use of information technology systems using technology appropriately and correctly.

2.2 Buying Interest

Interest is a desire or interest in an activity without orders from others. According to Simamora, interest is something related to a person's personal behavior. Someone who has an interest in a particular object will have a sense of belonging to take action/deeds with the aim of getting that object (Taan, 2021).

According to Oktav & Sukresna (2018), interest is a plan in which a person acts in a manner and in circumstances regardless of whether the person has a plan or not. Oktav & Sukresna (2018) also explained that there are four important elements in interest. The first is the action, the object of action, the circumstances and the time in which the action is carried out.

According to Slameto (2018), interest is a plan which involves certain actions to obtain the goal. Kotler & Keller (2016) argues that buying interest is a growing behavior towards objects. He also explained that buying motivation is the final step in making purchasing decisions. This started with the growing need for product excellence. The results of this study ultimately foster a consumer's desire to buy before making a decision.

Schiffman & Kanuk (2015), explained that consumer buying interest can be influenced by external factors, self-awareness of the importance of needs, product launches, alternative assessments. In external influence itself consists of several factors such as social factors, promotional efforts, and socio-cultural factors.

Buying interest in an Islamic perspective

- a) In the current era, people are more concerned with material desires than more important needs, so this kind of thinking is a *maslahah* in the behavior of sharia consumers who must achieve their welfare. Consumption behavior in the Islamic perspective must be based on a reasonable way of thinking (rationality) and a sense of belief in the truth of human rationality. it is based on the Koran and hadith.

Socio-economic problems raise various gaps caused by an imbalance of individualism which is generally more focused on one's own desires. In Islamic economic activity, it has a goal, namely to meet needs, not to fulfill desires, this is a benchmark for people in religion.

- b) Imam Al Ghazali argues that there are two differences between needs (hajat) or desires (syahwat). The need here is determined by the concept of mashlahah (in which it contains benefits and blessings). This assumption is based on the fact that the concept of needs from an Islamic point of view cannot be separated from consumer behavior in the context of maqasid al shari'ah. This is in contrast to conventional consumption thinking which only cares about desires, lust for goods prices, income and so on. So it can be concluded that the need for conventional consumption is only able to reach the desire of individuals to maintain life and implement their functions.

In sharia itself there is no prohibition in Islam for humans to fulfill all their needs and desires while consuming goods or services that are still within reasonable limits and of course also halal according to Islam in fulfilling their needs and desires is still allowed as long as it does not add to the benefits and does not bring harm.

Factors that influence consumer buying interest

According to Kotler & Keller (2016) consumer buying interest is influenced by two factors, namely:

- 1) The actions of others The extent to which other people's attitudes reduce one's choices depends on two things, namely: The strength of negative energy towards one's choices Encouragement of buyers to follow the wishes of others.
- 2) Unforeseen situation factors This factor can change the attitude of the buyer at the time of making a transaction. Whether consumers buy a product or not, will depend on the consumer's own thoughts.

Types and levels of buying interest

- 1) Transactional interest
Someone is more likely to buy a product. That is, consumers experience an interest in buying the product.
- 2) Referential interest
Where consumers here recommend their family or friends to buy products that they are also interested in.
- 3) Referential interest
Interest here refers to the actions of a person who is more likely to be interested in the product he is interested in.
- 4) Explorative
interest Interest here is defined as a form of behavior of the person about a desired product (Aptaguna & Pitaloka, 2016).

Indicators of buying interest (Yasin & Achmad, 2021):

1. Having an interest in digging up information about the product he is interested in
2. A desire to know more about the product
3. There is a sense of interest in trying
4. Reconsidering before buying a product
5. The feeling of wanting to have the desired product.

2.3 Ease of Transaction

According to Sulфина et al. (2022) ease of use can be interpreted as a measure of the extent to which people believe that technology is easy to understand and use. Convenience is a belief about the decision-making process. Perception convenience is when people believe that technology is not difficult to use, therefore many people are interested in using it.

Indicators of ease (Davis, 1989)

1. Not difficult to use
2. Not difficult to understand
3. Clear and understandable
4. Can be controlled

5. Easy to be skilled
6. Flexible

2.4 Transaction Security

Vasic et al. (2019) define security as the strength of online stores to control and maintain and ensure the security of data transactions. In addition, they reveal that security guarantees are the most important element to reduce concerns and build buyer confidence regarding fraudulent information and fraudulent transactions.

Factors Affecting Security Perception

According to Suryani (2013) to achieve success, security itself has three important factors, namely:

1. Rules and policies for all users
Users who are connected to the system and have access to all service users, and all users have different points level in their rules and policies.
2. Security standardization
What we must pay attention to is the existence of security standards, which are truly internationally recognized and serve as guidelines for all e-commerce worldwide.
3. Security in the security system
This system is a point that is often discussed and applied, each layer of a computer network has many aspects and it seems that it is very possible to experience various types of attacks and differences in finding a way out.

Security Indicators

According to Raman & Annamalai (2011) Security indicators include:

- a. Guarded Security
- b. Data confidentiality.

According to Suryani (2013), the Security Indicators are:

- a. Guaranteed Transaction
- b. Ease of Transaction via COD or transfer
- c. Proof of transaction through delivery receipt number
- d. Online Seller Image
- e. Product Advantages

2.5 Shopee

Shopee is an e-commerce platform that was launched in 2015 and is based in Singapore. Shopee is under the protection of the SEA Group and was formed in 2009 by Forrest Li. Besides Singapore, Shopee has also expanded its reach to other countries such as Indonesia, Malaysia, Thailand, the Philippines, Vietnam, Taiwan and Brazil, Brazil being the first United States country to become a shopping visit outside of Asia (Hamsinah, 2018).

Some of the features included with Shopee.

- 1) Shopee Loyalty, a loyalty program for loyal customers.
- 2) Shopee Games, namely games on Shopee that offer various attractive promotions to the public.
- 3) Shopee Coins, the official virtual money on Shopee, are credited to the account of customers who make purchases at Shopee Mall.
- 4) Shope Live, this feature allows producers to hold live streaming sessions to introduce shops and products.
- 5) Shopee Pay, an e-wallet feature used for payment methods and cashback storage.
- 6) Free shipping, which allows the seller to offer free shipping returns with certain program terms and conditions.
- 7) Extra shopee cashback, which allows sellers to offer refunds to buyers in accordance with the terms and conditions of the program

2.6 ShopeePay

Shopee has many financial features, starting from ShopeePay, ShopeePay Later, Shopee Pinjam and now SeaBank. ShopeePay is an e-wallet feature that is used for payment methods and cashback storage. ShopeePay can be used for:

- 1) Online transactions on the Shopee application or website.
- 2) Online transactions made outside of Shopee, such as on applications or sales sites.
- 3) Transact offline with merchants that accept payments via QRIS and ShopeePay.
- 4) Receive or transfer payments to your contacts and withdraw the balance to your bank account.

Installation on ShopeePay is the result of a collaboration between PT. Lantern Dana Nusantara and PT. Commerce finance has been registered and recognized by the OJK. Shopee Paylater can be activated by using the conditions that must be met. First, the Shopee account has been registered and verified and the user is active. Then the next step is that the user is asked to take a photo of his ID card and verify his face. Shopee will also ask applicants to provide information related to their work. After completion, the registrant waits for active ShopeePay verification for 2x24 hours. After getting approval the user will receive a notification if the user is able to use ShopeePay. In addition, the user will be given a credit limit with the same value as the purchase price made at Shopee. The more often you shop, the higher the limit received on ShopeePay. If all the requirements have been met, the customer can immediately use the ShopeePay account to make transactions (Shopee.co.id, 2022).

2.7 Framework for Thinking and Hypotheses

From the results of the analysis of previous studies and the elaboration of the theory related to each variable, a framework of thought can be formulated as follows:

Picture frame of mind

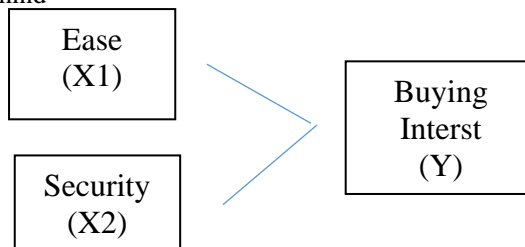


Figure 3. Framework for Thinking and Hypotheses

The effect of perceived ease and security in ShopeePay transactions on the Buying Interest of the Kudus Community

Based on research conducted (Aulia & Suryanawa, 2019) it is proven that the perceived convenience variable has an influence on the interest in reusing electronic money services. In other words, the higher the level of consumer security, the greater the desire to buy.

Meanwhile, according to Pratama & Suputra (2019) Perception of ease of use is how many people believe that technology is easy to understand, admitting that the use of technology systems is a behavioral decision process. This can be interpreted when someone thinks that the technology system is not difficult to use. When we understand and learn, someone chooses to use technology. However, if the technology does not cover this, the person is not interested in using the technology. If people believe that technology is easy to use or requires little effort, then the interest of technology users will increase.

Research conducted by Brahmanta & Wardhani (2021) shows that the perceived convenience variable has an influence on the interest in reusing electronic money services.

This shows that if someone believes that a technology is easy to use, then that person will use it again.

In line with the research conducted by Khotimah & Febriansyah (2018) found that ease of use significantly affects the interest of e-Wallet. With the ease of use of the e-wallet successfully used anywhere, so users are not hampered and are confident to use it.

H1: Perception of Transaction Ease (X1) has an effect on ShopeePay transaction interest.

The Effect of Security Precepts on Buying Interest in the Kudus Community A study conducted by Saripudin & Faihaputri (2021) proves that security has a positive and significant impact on buying interest in e-commerce in other words, the higher the level of consumer security, the greater the desire to buy (Aulia & Suryanawa, 2019).

According to Park and Kim in Yunita et al. (2019) Security is the ability to protect data and transactions made by online stores and carry out routine checks. E-commerce is uncertain and riskier than conventional transactions because producers and consumers do not meet face-to-face during transactions. Currently we cannot prevent online crime, but buyers can guarantee the security of their transactions. It is hoped that from the guarantee of security, shopee users can carry out transactions safely and do not need to be afraid of fraudulent transactions.

Research conducted by Fahmi (2018) shows that the perception of security directly affects attitudes and indirectly affects security perceptions of intentions and behavior through attitudes. The role of consumer attitudes can affect the intention to use. It can be concluded that the more guaranteed and fulfilled the security in using e-wallet can increase the use of e-wallet.

H2: Security perception (X2) has an effect on shopeepay transaction interest.

3 Research Methods

In this study, the population is people who live in Kudus as many as 98 student respondents who have a shopee account and have made transactions through shopeepay. Sample which is used to meet the criteria, namely (1) Have shopped online using shopeepay at least once (2) have an internet device to access the site (3) have an account for payment.

This study uses two types of data that have been collected, namely primary data and secondary data. Primary data was collected from questionnaires distributed by researchers to respondents as many as 98 students and secondary data obtained from previous research that already existed, namely journals. Questionnaires are data collection techniques obtained through questions or written statements to respondents. questionnaire was applied openly to obtain personal data from respondents and used Likert data for filling out questionnaires with a scale of 1 to 5 (Sugiyono, 2019).

Method used is quantitative method so that the test formula is in accordance with the character of the hypothesis, namely multiple linear regression analysis is a test carried out to see how the influence of the independent variables on the dependent variable

4 Results and Discussion

4.1 Overview of Respondents

Respondents in this study are people who live in Kudus City. 98 people were sampled in this study. Dissemination of questionnaires or retrieval of research data is carried out online with a google form link, which is then disseminated to the whatsapp group of the holy people who have and have an active shopeepay account.

Based on the data obtained by respondents in this study, they were classified into 5 criteria, namely gender, age, occupation, how long to use ShopeePay and how many times to

top up ShopeePay balance within one month. The results obtained from the classification of respondents' criteria are as follows:

Table 1. Characteristics of Respondents

Characteristics	Information	Frequency	Percentage
Gender	Male	26	26.53
	Female	72	73.47
	Total	98	100.00
Respondent Age	17 - 24 Years	68	69.39
	25- 34 Years	26	26.53
	35- 49 Years	4	4.08
	Total	98	100.00
Jobs	Student	51	52.04
	Employees	11	11.22
	Civil Servants	1	1.02
	Traders	12	12.24
	Labor	20	20.41
	Housewives	3	3.06
	Total	98	100.00
Usage Period	< 1 Month	8	8.16
	1- 6 Months	6	6.12
	6- 12 Months	17	17.35
	> 12 Months	66	67.35
	Total	98	100.00
Total Top Up	1-3X /month	72	73.47
	3- 5X /month	11	11.22
	5- 7X /month	6	6.12
	7- 9X /month	0	0.00
	>10X /month	3	3.06
	Total	98	100.00

4.2 Regression Test Multiple Linear

Standardized Coefficient is used in the regression test of this study. Based on the results of the study of linear regression equations between variables as follows

Table 2. Result of regression

Model	Coefficient	Std. Error	t	Sig
(Constant)	5.640	1.382	4.080	.000
kemudahan	.354	.097	3.634	.000
Keamanan	.319	.101	3.169	.002

$$Y = 5.640 + 0.354 X1 + 0.319 X2$$

Description:

Y : Buying Interest

X1 : Ease

X2 : Security

Based on the data obtained, the following conclusions can be drawn:

- The convenience variable (X1) has a positive influence on buying interest (Y). So the higher the level of convenience, the higher the level of buying interest.
- The transaction security variable (X2) with a coefficient of 0.319 has a positive influence on buying interest (Y). So the higher the security level of the transaction, the higher the buying interest.

4.3 Statistical t

Q test Based on the t-test using SPSS shows that the t-count value on the convenience variable (X1) is $3.634 > 1.985$, the t-table value has a value of significance of $0.000 < 0.05$. So it can be concluded that H0 is rejected and H1 is accepted, which means that convenience has a positive and significant effect on buying interest.

In the t test the security variable (X2) has a t-count value of $3.169 > 1.985$, the t-table value and a significance value of $0.002 < 0.05$. So it can be concluded that H0 is rejected and H2 is accepted, which means that security has a positive and significant effect on buying interest.

4.4 F Statistical Test

Based on the test table, it was found that the F value was $50,891 > 3,09$, the F table value with a significance level of $0.000 < 0.05$ was significant to the regression model or significant to the purchase interest variable.

5 Conclusion

Based on the results of the research that has been done, it can be concluded that: H1 is accepted so it is evident that the perceived ease of shopeepay transactions has a positive effect on increasing buying interest in the Kudus community. H2 is accepted so that it is proven that the shopeepay transaction security perception variable has a positive effect on increasing the buying interest of the Kudus community.

This study shows that perceived convenience and perceived security in conducting shopeepay transactions can have a positive effect on increasing buying interest in the Kudus community. Someone believes that a technology is easy to use, then that person will use it again and the higher the level of consumer security, the greater the desire to buy.

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