

The Influence of Trust and Perceived Usefulness on Purchase Intention with Price Mediation

Feri Fratama^{1*}, Ratlan Pardede², Aldi Samara³, Metta Susanti⁴

^{1,2} Faculty of Social Sciences and Humanities, Bunda Mulia University, Tangerang, 15143, Indonesia

^{3,4} Faculty of Business, Buddhi Dharma University, Tangerang, 15115, Indonesia

*Corresponding author; Email: ferifratama99@gmail.com

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ABSTRACT

This research aims to determine the influence of trust and perceived usefulness on purchase intention which is mediated by price (empirical study: Shopee Indonesia users in Tangerang). Research data was obtained from distributing questionnaires via Google Forms. Samples were taken using purposive sampling technique. The sample used in this research was 256 respondents. This research uses quantitative analysis techniques and is processed using AMOS. The research results show that Trust and Perceived Usefulness have a positive and significant effect on price. This research can provide benefits in the form of knowledge to academics, practitioners and stakeholders. Besides that, this research can provide ideas for designing and developing marketing plans and sales strategies where Shopee companies can improve the welfare of the community through the benefits obtained through value by using Shopee.

Keywords: *Trust, Perceived Usefulness, Price, Purchase Intention.*

INTRODUCTION

Currently, the global world is developing rapidly and is marked by a transition from the traditional era to the digital era. Especially since the Covid-19 pandemic has hit the global world, hampering all activity processes in any sector, and this has made technology and the internet the main tools in carrying out daily activities.

The We Are Social report states that the number of Internet users in Indonesia will reach 212.9 million in January 2023, which means around 77% of Indonesia's population uses the Internet (dataindonesia.id, 2023). In the similarweb.com portal, Shopee is the marketplace most frequently visited by internet users in March 2023.

According to Rerung (2018) E-Commerce is an arena for transactions or exchange of information between sellers and buyers in cyberspace. It cannot be denied that the buying and selling arena in cyberspace was formed due to the connection of millions of computers into one giant network (the internet). The e-commerce market is experiencing rapid growth along with increasing internet penetration in Indonesia, Snapcart research: Online Shopping Behavior Trends Ahead of Ramadhan 2023. Which reveals the current condition of the e-commerce market, with 2 main indicators, namely Brand Use Most Often (BUMO) or the most frequently used brand and Top Of Mind (TOM) or the most remembered brand. In terms of the most frequently used brand indicators, Shopee is in the main position and superior compared to other brands, 61% of respondents, followed by Tokopedia 22%, TikTok Shop 9% and Lazada 7%. Meanwhile, for the most memorable brand indicators, Shopee is ahead with 70%, followed by Tokopedia 22%, Lazada 5% and TikTok Shop 2%. This is due to innovation in features embedded in e-commerce applications to improve the online shopping experience, one of which is live streaming (BOLA.NET, 2023).

According to Hua & Krishen, (2019) One of the unique characteristics of online product reviews is the freedom of consumers to freely view the reviews they will read before making a purchasing decision, so that reviews are also important for potential buyers before deciding whether to buy the product or not. No. Based on the discussion above, reviews can create a sense of trust in consumers to make purchases, this is supported by studies conducted by Harrigan et al, (2021) Sin & Kamisah, (2021) Hendro and Keni, (2020) Rahmiati & Yuannita, (2019) Veronica and Rodhiah, (2021) Wilson, (2019) trust has a positive and significant effect on purchase intention.

According to Rahmiati & Yuannita, (2019) trust factors, perceived usefulness, perceived ease of use and attitudes towards these aspects play a major role in increasing purchase intentions. Therefore, further research could expand the models used to predict purchase intentions and technology use.

A very important factor that can influence purchasing decisions is the price factor, after developing a pricing structure and strategy. Companies often face situations where they have to make price changes or respond to price changes made by competitors. Price is an indicator that influences the perception of a product in the market. Price is a real indicator used by consumers in their purchasing decisions for goods and services. The price variable is always present in purchases made by consumers and represents the value of an economic expenditure (Orlando Gaberamos, 2022).

Purchase Intention

According to Durianto et al in Halim & Iskandar (2019), purchasing interest refers to the consumer's intention to buy a particular product and how many units of the product are needed within a certain time period. Meanwhile, according to Kotler and Keller in Priansa (2021), Purchase Intention is consumer behavior that occurs in response to objects that indicate a desire to buy.

According to Hendro and Keni (2020), purchase intention is the behavior of a consumer who wants to buy a product based on their experience, desires and use of the product. According to Cong and Zheng in Amanda, Tj, Kusniawati, & Surjaatmadja (2021), consumer interest in shopping is the stage where consumers choose between several brands within reach. After all, consumers' selection of alternatives and purchasing processes when purchasing goods and services are based on different points of view. Consumer purchase intention shows the degree of desire to buy. According to Fauzar, A., (2017) the dimensions of purchase intention are: Target, Action, Context, and Time.

Trust

According to Delgado & Munuera in Hendro and Keni (2020), trust is "...a feeling of security held by the consumer that the brand will meet he/she consumption expectations..brand reliability and brand intentions toward the individual."

According to Ventre, I. and Diana, K. (2020), trust is the most important or key thing in doing business online because it can reduce the sense of risk felt by buyers and buyer uncertainty. In this case companies should also try to encourage buyers to share their positive opinions online to increase trust and online purchases. According to research conducted by Ventre, I. and Diana, K. (2020), Harrigan et al (2021), Sin & Kamisah (2021), Hendro and Keni (2020), Rahmiati & Yuannita (2019), Veronica and Rodhiah (2021) and Wilson (2019) have proven that trust influences a person's purchasing intentions. Then a hypothesis can be drawn.

H1: Trust has a positive and significant effect on purchase intention

Perceived Usefulness

According to Davis et al in Wilson (2019), perceived usefulness is "the extent to which someone believes that using a particular system will improve their performance". Then Wilson also added that perceived benefits are the customer's assessment and perception about whether the system they use provides added value to the resulting performance.

According to Chawla, D., & Joshi, H. (2019), perceived benefits are the belief that using technology will improve user performance. According to Susanto, DT and Aljoza, M. and Chawla, D., & Joshi, H. (2019), the dimensions of perceived usefulness, namely saving energy, saving time, and reducing costs. Research conducted by Harrigan et al (2021), Rahmiati & Yuannita (2019) and Wilson (2019) has proven that perceived usefulness has a positive and significant effect on purchase intention. Meanwhile, research conducted by Damayanti (2019) shows that perceived usefulness does not have a positive and significant effect on purchase intention. Then a hypothesis can be drawn.

H2: Perceived Usefulness has a positive and significant effect on purchase intention

Price

According to Mothersbaugh & Hawkins (2016), price is the amount of money someone has to pay to get the right to use a product. One can purchase ownership of a product or, for many products, limited use rights (that is, one can rent or lease the product).

Price is a determining factor in positioning and must be decided according to the target market, mix of products and services, and competition. Price is a component that directly influences the company. Price is the value stated in currency (rupiah) or other monetary medium as a medium of exchange (price is value expressed in terms of dollars or monetary medium of exchange) according to Bruce J Walker in Lestari, Apriani, Asnaini, & Kustin, (2021) .

According to Kotler & Armstrong in Ningsih, Susanti, & Sumaryanto (2022) there are 4 dimensions that characterize price, namely:

- a. Price Affordability.
- b. Price compliance with product quality.
- c. Price Competitiveness.
- d. Matching Price with Benefits.

Research conducted by Naufal & Widodo (2021) shows that price has a positive and significant effect on trust. In

research conducted by Wijaya, Pratami, & Yasa (2022) shows that perceived usefulness has a positive and significant effect on price. In research conducted by H, Fu et al. (2019) and Fransisca T., et al. (2020) have proven that price has a positive and significant effect on purchase intention. Meanwhile, research conducted by Arif (2019) shows that price does not have a positive and significant effect on purchase intention. Then a hypothesis can be drawn

- H3: Trust has a positive and significant effect on price
- H4: Perceived Usefulness has a positive and significant effect on price
- H5: Price has a positive and significant effect on purchase intention
- H6: Trust has a positive and significant effect on purchase intention with price mediation
- H7: Perceived Usefulness has a positive and significant effect on purchase intention with price mediation

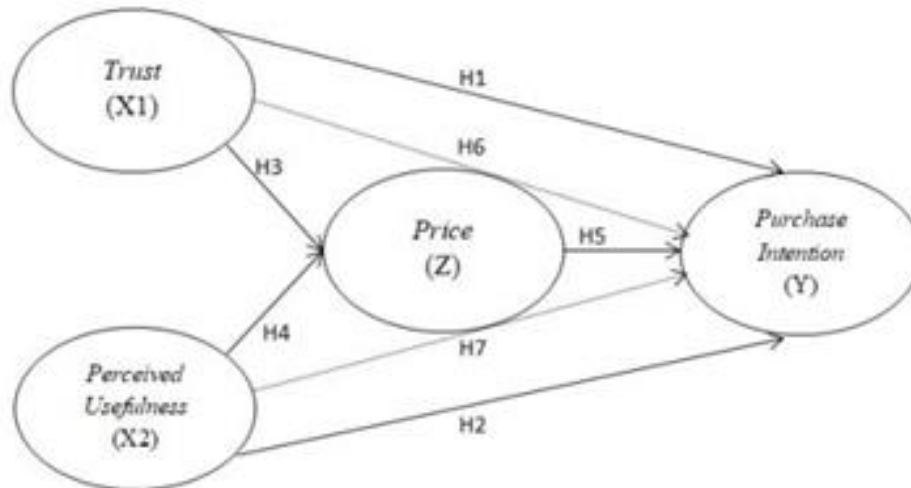


Figure 1. Research Model

RESEARCH METHODS

Correlational method quantitative research, the main data source was obtained by collecting data from respondents using online questionnaires to Shopee Indonesia consumers in Tangerang with an age range of 17-58 years as the population. With a minimum sample of 135 respondents that must be taken using a purposive sampling method, where each member of the population does not have the same opportunity to become a sample (Bougie & Sekaran, 2020).

In this research, variables were measured based on previous studies and literature reviews. 9 items adapted from Riley, J. M & Richard, K. (2019) for the trust variable, 6 items adapted from Chawla, D & Joshi, H. (2019) for the perceived usefulness variable, 8 items adapted from Ningsih, Susanti & Sumaryanto (2022) for the price variable, and 4 items adapted from Fauzar, A (2017) for the purchase intention variable. A five-point Likert scale was used to measure each item (1 = “strongly disagree”, 5 = “strongly agree”).

The approach used in this research is Analysis Moment of Structure Equational Modeling (AMOS-SEM) to test the influence of the independent variable on the dependent variable. CFA analysis was used to evaluate the validity and reliability of the data (Pardede & Manurung, 2015).

RESULTS AND DISCUSSION

The socio-demographic profile of respondents can be seen in table 1. The results show that 57.8% of respondents are women and 42.2% are men. The majority of respondents were aged 17-25 years (60.2%) and 26-42 years (32.8%), worked as private employees (86.7%), and shopped on average under Rp. 500,000 per month (64.5%). Data shows that the majority of respondents are from Generation Z, where they are very familiar with technology, especially online shops.

Table 1. Respondents socio-demographic profile

Variables		N = 256	percentage
Sex	Male	108	42.2%
	Female	145	57.8%
Age	17-25 years old	154	60.2%
	26-42 years old	84	32.8%
	43-58 years old	18	7.0%

Profession	Students	17	6.6%
	Private Employee	222	86.7%
	Entrepreneur	9	3.5%
	Professional	5	2.0%
	Housewife	3	1.2%
Spending per month	< Rp. 500,000	165	64.5%
	Rp. 500,000 - Rp. 2,999,999	78	30.5%
	Rp. 3,000,000 - Rp. 5,999,999	10	3.9%
	Rp. 6,000,000 - Rp. 9,999,999	2	0.8%
	> Rp. 10,000,000	1	0.4%

Table 2. Factor loadings and Cronbach's alpha

Indicators	Loading Factor	Cronbach's Alpha
T1	0.783	0.943
T2	0.789	
T3	0.732	
T4	0.809	
T5	0.716	
T6	0.733	
T7	0.832	
T8	0.784	
T9	0.786	
PU1	0.709	0.924
PU2	0.805	
PU3	0.790	
PU4	0.791	
PU5	0.808	
PU6	0.797	
P1	0.786	0.935
P2	0.741	
P3	0.810	
P4	0.880	
P5	0.801	
P6	0.728	
P7	0.781	
P8	0.767	
PI1	0.799	0.897
PI2	0.822	
PI3	0.756	
PI4	0.706	

Descriptive analysis in Table 3 shows that all the variables which are Trust, Perceived Usefulness, Price and Purchase Intention have mean in high category.

Table 3. Descriptive Analysis of Variables

Variables	Mean	Categories
Purchase Intention	4.07	High
Trust	4.09	High
Perceived Usefulness	4.02	High
Price	3.98	High

Table 4. Hypothesis Test Output

Variable	Estimate	CR	P Value
T → PI	0.213	1,912	0.056
PU → PI	0.079	0.600	0.548
T → P	0.304	3,385	***
PU → P	0.470	4,682	***
P → PI	-0.036	-0.283	0.777
T → P → PI	-0.014	-0.285	0.776
PU → P → PI	-0.021	-0.285	0.776

Litera Based on Table 4, it can be stated that there are 2 hypotheses accepted that meet the requirements of CR ≥ 1.96; p-value ≤ 0.05 and 5 hypotheses are rejected. The results of hypothesis testing are as shown in Table 4 which is the result of research hypothesis testing.

The results of data analysis conducted using AMOS 24 are shown in table 4. The results show that:

Based on Table 4, the CR (critical ratio) value obtained from H1 is 0.213 and the p-value is 0.056, it is stated that H1 does not meet the specified CR value and p-value requirements. This is because the CR value is below 1.967 and the p-value is above 0.05, and the estimated coefficient value is 0.213. So this proves that the first hypothesis is rejected.

1. Based on Table 4, the CR (critical ratio) value obtained from H2 is 0.600 and the p-value is 0.548, it is stated that H2 does not meet the specified CR value and p-value requirements. This is because the CR value is below 1.967 and the p-value is above 0.05, and the estimated coefficient value is 0.079. So this proves that the second hypothesis is rejected.
2. Based on Table 4, the CR (critical ratio) value obtained from H3 is 3.385 and the p-value is 0.001, it is stated that H3 meets the predetermined CR value and p-value requirements. This is because the CR value is above 1.967 and the p-value is below 0.05, and the estimated coefficient value is 0.304. So this proves that the third hypothesis is accepted.
3. Based on Table 4, the CR (critical ratio) value obtained from H4 is 4.682 and the p-value is 0.001, it is stated that it has fulfilled the specified CR value and p-value requirements because the CR value is above 1.967 and the p-value is below 0.05. There is also an estimated value of 0.470. So this proves that the fourth hypothesis is accepted.
4. Based on Table 4, the CR (critical ratio) value obtained from H5 is -0.283 and the p-value is 0.777, it is stated that H5 does not meet the specified CR value and p-value requirements. This is because the CR value is below 1.967 and the p-value is above 0.05, and the estimated coefficient value is -0.036. So this proves that the fifth hypothesis is rejected.
5. Based on Table 4, the CR (critical ratio) value obtained from H6 is -0.285 and the p-value is 0.776, it is stated that H6 does not meet the specified CR value and p-value requirements. This is because the CR value is below 1.967, the p-value is above 0.05, and the estimated value is -0.014. So this proves that the sixth hypothesis is rejected.
6. Based on Table 4, the CR (critical ratio) value obtained from H7 is -0.285 and the p-value is 0.776, it is stated that H7 does not meet the specified CR value and p-value requirements. This is because the CR value is below 1.967, the p-value is above 0.05, and the estimated value is -0.021. So this proves that the seventh hypothesis is rejected.
7. ture Review: This section is very important for your article. Review the main articles related to the main theme of your work. Summarize a few articles which you have considered related and important for your research.

Discussion

The aim of this research is to determine the influence of trust and perceived usefulness on purchase intention with price as a mediating variable using an empirical study of Indonesian Shopee users in Tangerang.

The influence of trust on purchase intention

The results of this study show that trust has no effect on purchase intention. These results are in line with research conducted by Susanto, Daniel Augusta and Liem Bambang Sugiyanto (2021). This shows that the majority of respondents are not completely sure about using Shopee to meet their transaction needs, and Shopee itself needs to increase trust in consumers, especially those aged 26-58 years so that they are confident in using Shopee.

The influence of Perceived Usefulness on purchase intention

The results of this study show that perceived usefulness has no effect on purchase intention. These results are in accordance with research conducted by Damayanti (2019) which states that perceived usefulness does not have a positive and significant effect on purchase intention. This shows that the majority of respondents still do not feel the benefits of Shopee's performance results in helping improve people's performance, especially in shopping.

The Influence of Trust on Price

The results of this study show that trust has no effect on price. These results are in line with research conducted by Naufal & Widodo (2021) which states that trust has a positive and significant effect on price. The main factor is that Shopee has succeeded in increasing trust in their products so that users are confident in the quality of Shopee. With prices that are quite competitive compared to competitors, customers realize that Shopee wants to meet its customers' expectations.

The influence of perceived usefulness on price

The results of this study show that perceived usefulness has no effect on price. The results of this research are in accordance with research conducted by Wijaya, Pratami, & Yasa (2022) which shows that perceived usefulness has a positive and significant effect on price. The main factor is that Shopee has succeeded in increasing the perceived usefulness of their products so that users realize and feel the results of good product performance from Shopee. With prices that are quite competitive compared to competitors, customers realize that Shopee wants to meet its customers' expectations.

The influence of price on purchase intention

The results of this study show that price has no effect on purchase intention. These results are in line with research conducted by Arif (2019) which shows that price does not have a positive and significant effect on purchase intention. This proves that price is not the main factor in making a purchase, because price is a subjective element where everyone has a different perception about price.

The influence of Trust on purchase intention is mediated by price

The results of this study show that trust has no effect on purchase intention with price mediation. These results do not match the research conducted by Ventre, I. and Diana, K. (2020), Harrigan et al (2021), Veronica and Rodhiah (2021), H, Fu et al. (2019) and Fransisca T., et al. (2020).

This proves that Shopee must further increase trust by adding extra trusted security features and providing attractive promotions for consumers. So it is hoped that it can increase consumer buying interest.

The influence of perceived usefulness on purchase intention is mediated by price

The results of this study show that perceived usefulness has no effect on purchase intention with price mediation. These results do not match the research conducted by Harrigan et al. (2021), Rahmiati & Yuannita (2019) and Wilson (2019) H, Fu et al. (2019) and Fransisca T., et al. (2020).

This proves that perceived usefulness has shown positive results related to price, but is enough to increase consumer buying interest on Shopee. In this case, Shopee must provide features that are easy to understand and useful to support the needs of consumers, especially those aged 26 – 58 years.

CONCLUSION

Based on the research results that have been obtained, it can be concluded as follows: (1) Trust has no positive and significant effect on Purchase Intention. (2) Perceived Usefulness does not have a positive and significant effect on Purchase Intention. (3) Trust has a positive and significant effect on Price. (4) Perceived Usefulness has a positive and significant effect on Price. (5) Price has no positive and significant effect on Purchase Intention. (6) Trust has no significant positive effect on Purchase Intention which is mediated by Price. (7) Perceived Usefulness has no significant positive effect on Purchase Intention which is mediated by Price. Based on the results obtained, this research still has limitations. First, this research is limited to evaluating the influence of trust and perceived usefulness on purchase intention which is mediated by price. It is hoped that future research will use other variables to evaluate purchase intention. Second, a limited number of 256 respondents surveyed to examine purchasing interest among Shopee consumers in the Tangerang area. The research can be generalized more widely if the sample taken is not limited to the city of Tangerang. And third, variable assessment in the form of a questionnaire using a Likert scale, which can be subjective to the respondent and can have responses that can affect the accuracy of the research results.

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