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THE EFFECT OF PERCEPTIONS OF EASE AND PERCEPTION OF RISK ON INTEREST IN SHOPPING ONLINE USING THE SHOPEE APPLICATION IN THE PANDEMIC ERA

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Keywords:perceived convenience, perceived risk, Interest in online shopping.

ABSTRACT

Coronavirus spreads in early 2020, which resulted in limited activities in society, including shopping. Shopee is an E-commerce of which Shopee is a type of e-commerce widely used by Indonesians and even in Southeast Asia. The Shopee application in the third quarter of 2019 became the most downloaded application in Indonesia. In this study, security perceptions and risk perceptions are considered important in increasing the Interest in online shopping using the Shopee application. This study took 115 samples of Shopee application users in Bandung, where the results showed that 60.66% of the risk perception variable was the most significant influence in increasing the Interest in online shopping using the application.

Keywords: perceived convenience, perceived risk, Interest in online shopping.

INTRODUCTION

The coronavirus spreads widely in the world in early 2020, where the virus was detected at the end of 2019, which is believed to have originated from a market that sold dead and live animals such as birds and fish in Wuhan City, China. The coronavirus spreads rapidly in various countries and results in an increasing number of deaths. Quoting online reporting <https://abcnews.go.com>, it was stated that on January 30, 2020, the World Health Organization (WHO) declared that the coronavirus was a "public health emergency of international concern," a designation intended for extraordinary events that provide a widespread threat throughout the world.

Indonesia is one of the countries affected by the coronavirus. Based on the site, the <http://covid19.go.id> number of corona positive patients in Indonesia

as of November 24, 2020, was 506,302 confirmed that patients spread across 34 provinces.

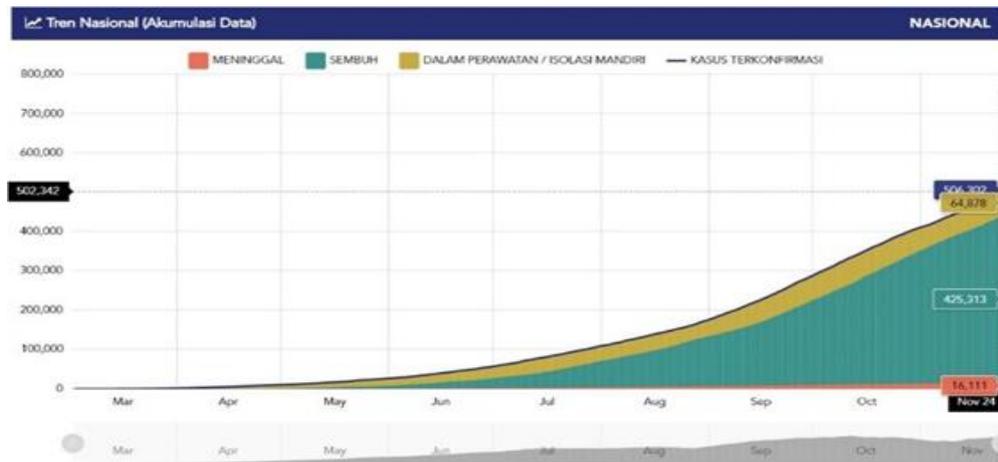


Figure 1 - Trends in Corona Patients in Indonesia

The coronavirus's impact has resulted in the limitation of various community activities, such as implementing learning from home, working from home, and other activities that were restricted at the beginning of the spread of the coronavirus. Some community activities are still limited, and they are always reminded to follow the enforced health protocol. Many people carry out the shopping process, which is ultimately done from home. The community does this to reduce the risk of coronavirus transmission in shopping centers.

The city of Bandung, which has 17 shopping centers, experienced closure of activities in April 2020, even though around June 2020, some malls had reopened under the strict supervision of Health protocols by the Bandung City Trade and Industry Service (DISDAGIN). However, with the opening of many malls in Bandung to date, many people shop online. With the convenience of shopping online in e-commerce such as Tokopedia, Shopee, Lazada, and others, people do not need to do activities outside the home to meet their needs.

Shopee is a type of e-commerce that is widely used by Indonesians and even in Southeast Asia. The Shopee application in the third quarter of 2019 became the most downloaded application in Indonesia.

5 Top Aplikasi E-commerce di Indonesia dan Asia Tenggara, Q3 2019

Peringkat Aplikasi E-commerce berdasarkan Jumlah Pengguna Aktif Bulanan dan Total Download



Metodeologi: App Annie Intelligence untuk iPhone & Android berasal dari data penggunaan seluler yang dikumpulkan dari sampel besar pengguna aplikasi dan dikombinasikan dengan set data milik App Annie. Untuk keperluan laporan ini, pengguna aktif didefinisikan sebagai satu pengguna dibelajar perangkat dimana saja dalam periode waktu itu akan dihitung sebagai satu pengguna per perangkat. Pengguna Aktif Bulanan (MAU) & Total Download dalam laporan ini didasarkan pada analisis DMA akurat dari App Annie. Dalam penghitungan aplikasi gabungan, versi serupa dari aplikasi yang sama dengan nama & platform berbeda ditanya tetap digabungkan.

iPrice group APP ANNIE

Figure 2 - Visitors to E-Commerce Services in Indonesia

Source: iPrice Insight 2019

In online news on <https://ekonomi.bisnis.com>, which states that Shopee controls the competition of e-commerce Indonesia's with the highest use, outperforming Tokopedia, Lazada, until Bukalapak. That was obtained based on research by a marketing consulting firm, MarkPlus, Inc.

In doing online shopping, ease of use of an application is one factor that determines the amount of increase or decrease in the number of users. Some sources state that perceived ease of service can be defined as a belief that using technology will be free from the effort to affect the technological decision-making process, Jogiyanto (2008, Saudi, 2018).

Another factor in deciding what to do with online transactions is a risk. Where the risk of transacting online is one of the considerations and factors that consumers pay attention to. Through good communication, consumers will feel comfortable and reduce consumer perceptions of risk in transactions, which will influence consumers in determining purchasing decisions through social networking websites. According to Sukma (2012), which states that consumer's perceived risk perception has a significant impact on online purchasing decisions.

Based on the background above, a research problem was identified: how the Perception of convenience and risk perception in online shopping through the Shopee application during the current pandemic. While the research problem is then formulated as follows:

1. How do consumers respond to perceived convenience, perceived risk in transactions, and Interest in shopping using the Shoopee application.
2. How significant is the effect of perceived ease on the Interest in shopping using the Shopee application
3. How much is the influence of perceived risk on the Interest in shopping using the Shopee application
4. How much influence is the Perception of convenience and perceived risk on the Interest in shopping using the Shoopeeapplication

II. LITERATURE

Ease of Perception

When shopping online for the first time, prospective buyers will usually find it difficult due to ignorance factors in online shopping. Ease of use is when one believes that using a system can be used it easily without much effort. Ease of use refers to user perceptions of the process towards the result of online buying and selling transactions, and convenience is how easy it is to use the internet as a means of buying and selling online (Monsuwe et al., 2004).

Ease of use impacts behavior; that is, the higher a person's Perception of using the system, the higher the level of information technology utilization. The

intensity of use and interaction between the user and the system can also indicate the ease of use. The indicators used in the perceived ease of transaction variables are; easy to use, easy to learn, easy to make transactions, and easy to make payments.

Perceptions of Risk

Perception is defined as the phenomenon of uncertainty and discomfort faced by consumers in the buying process because their decisions cannot be predicted with negative consequences in product appraisal that affect the decision-making process for purchasing the product or service (Chin, 2015; Ling, 2010; Soegiarto, 2012), The consumer's decision to modify, delay, or avoid this purchase decision is strongly influenced by the risk in mind (risk perception) (Kotler, 2011). Meanwhile, according to Ferrinadewi (2008), the definition of risk perception is the consumer's negative Perception of several activities based on negative results, and it is possible that these results become real. This is a problem that consumers always face and can create an uncertain condition, for example, when consumers decide to buy a new product. The indicator used in this study for the risk perception variable is the Perception of security and financial perceptions.

Buying

Interest is a person's desire to perform a specific behavior. Someone will behave if they have the desire or Interest to do it (Hartono, 2007: 116 in Shomad & Purnomosidhi, 2012). When a person judges that something will benefit, he becomes interested, which brings satisfaction. This means that interests are related to values that make a person have choices in life. According to Kotler and Keller (2016), Purchase interest is a behavior that appears in response to an object that shows a customer's desire to make a purchase. According to Kotler et al. (2014), buying Interest arises after an alternative evaluation process. According to Ferdinand (2006), indicators of purchase interest variables, namely transactional Interest, referential Interest, preferential Interest, and exportation Interest.

III. Research Paradigm and Hypotheses

In this study, the research paradigm can be seen as in the image below:

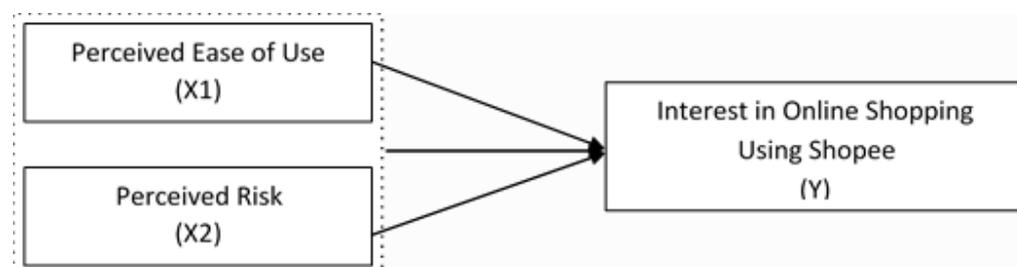


Figure 3 - Research Paradigm

Based on this paradigm, the research hypothesis is formulated as follows:

- H1 Perception of ease influences Interest in using the Shopee application.
- H2 Risk perception has an influence on Interest using the Shopee application.

H3 Perceptions of convenience and risk perception influence the Interest in using the Shopee application.

IV. RESEARCH METHODS

In this research, the method used is descriptive analysis and verification, where the results will be processed and then discussed, and conclusions carried out. Using this research method will be known as the significant relationship between the variables studied to produce conclusions that clarify the object's image under study.

This study also conducted a descriptive analysis that aims to find out how Shopee application users' responses will respond to the perceived ease of use and risk perceptions in shopping online using the application. Meanwhile, verification analysis is used to determine each independent variable's effect on the dependent variable in this study. The research model used is multiple linear regression, and hypothesis testing is carried out, which aims to determine whether the hypothesis is accepted or rejected. The multiple linear regression equation is as follows:

$$Y = a + b_1X_1 + b_2X_2 + e$$

Information:

$Y = Interest\ in\ using\ the\ Shopee\ application$

$\alpha = A\ Constant$

$X_1 = Perceived\ Ease$

$X_2 = Perceived\ Risk$

$b_1 - b_2 = Multiple\ Regression\ Coefficient$

$e = Error\ Term$

The retrieval method used is an iterative sampling technique, where the method must match the analytical tools used in testing the hypothesis. Based on the iteration calculation results, the researcher performed the iteration technique three times and obtained a minimum sample of 115 respondents. Meanwhile, the sampling technique used purposive sampling, which means that someone who will be the sample has the information criteria needed in this study, namely respondents who use the Shopee shopping application.

V. RESULTS AND DISCUSSION

In this study, the distribution was carried out to 115 respondents who were deemed eligible, namely the Bandung people who used the Shopee application. The questionnaire distribution results have been tested for validity and reliability, and the data can be forwarded for analysis and discussion.

Based on the results that have been done, it can be seen that the results of research descriptively for all research variables are as follows:

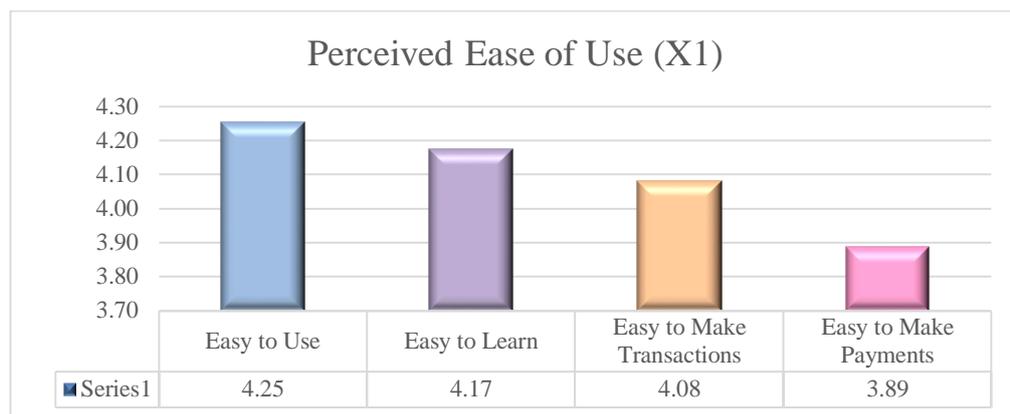


Figure 1 - Recapitulation of Ease of Perception Variables

Based on the research results regarding the perceived ease of use variable, it can be seen that the indicator of ease of use of the Shopee application has the highest value among other indicators. This shows that users' ease in downloading the Shopee application, smartphone users, both Android and IOS, can quickly get the application for free on the Playstore and the Appstore. Besides, people will easily find information on the internet if they have problems using the application. Many positive reviews from the public also show this. The lowest indicator is aimed at ease of payment. The payment system used by Shopee currently has various alternatives such as payment by bank transfer, virtual account, using a credit card. Shopee's current payment development that other applications do not have is Shopee Pay later, where consumers can buy products and be billed the following month, but this is still considered incapable of providing convenience to the public.



Figure 2 - Recapitulation of Risk Perception Variables

While the results of research on risk perception variables, it can be seen that the indicators regarding security in the use of the Shopee application have the highest value among other indicators. Shoope application users feel safe making purchases online with this application; this means that the tenants registered in the application are tenants that the user can trust. It is also believed that the sense of security in providing personal information such as a home address, telephone number, and other information will not leak so that

users can shop comfortably. For indicators regarding financial perceptions, it still has a low value. In line with the previous indicator, the Perception of the risk of failure in transactions that can reduce personal funds and user balances or other perceptions of financial security regarding fraudulent acts is still one thing that Shopee must pay attention.



Figure 3 - Recapitulation of Online Shopping Interest Variables Using Shopee

The research results on variables of online shopping interest using the Shopee application show that indicators of explorative Interest have the highest value; this shows that users of these applications have a high desire to know the advantages that Shopee has compared to similar applications. Meanwhile, the lowest indicator in this variable is the Interest in online transactions using this application. Currently, the e-commerce competition is getting bigger, with more and more e-commerce types offering a variety of attractive promotions for the public, using brands ambassador that are in great demand by the public, and the advantages of similar e-commerce can reduce people's Interest in making transactions through applications Shopee. To answer the research objectives regarding how the independent variable affects the dependent variable partially or simultaneously, the results of the study can be seen as follows:

Table 1. Correlation

	Y	X₁	X₂
Y	1,000	0.715	794
X₁		1,000	792
X₂			1,000

Source: SPSS 25 (processed data)

Based on the data processing results above, it can be seen how much the relationship between the independent variable and the dependent variable is as follows:

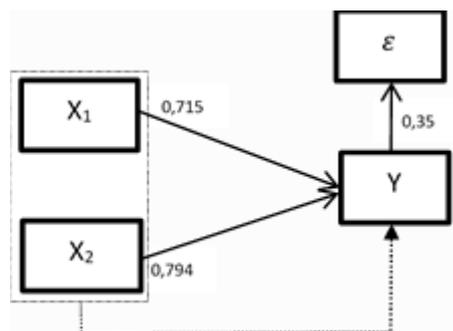


Figure 2 - Sub-Structural Research

The amount of influence between variables can be seen through the formula for the coefficient of determination as follows:

$$Kd = rs^2 \cdot 100\%$$

Based on the sub-structural, it can be seen that the security perception variable influences 51.12%. This shows that the Perception of the ease of use of the Shopee application can increase consumer interest in doing online shopping with the Shopee application, especially during the current pandemic which causes limitations for people to carry out activities, such as shopping, so e-commerce applications such as Shopee are one of the reasons. Alternative for people to shop easily without having to leave the house.

Meanwhile, the effect of risk perception influences consumer interest in shopping using the Shopee application by 60.66%. This value shows that Shopee can reduce risks in the online shopping process to increase consumer interest in making transactions through this application.

To determine the influence simultaneously, data processing are shown as follows:

Table 2. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.806 ^a	.650	.644	.44531	.650	104.034	2	112	.000

a. Predictors: (Constant), X2, X1
 b. Dependent Variable: Y

Source: SPSS 25

This data processing results show the magnitude of the influence of the perception variable and the risk variable on the Interest in doing online shopping using the Shopee application with a determination coefficient value of 65%, and this figure shows a considerable influence. With the ease of use of the application, a sense of security in shopping, and Shopee's ability to reduce the risk of loss in transactions, consumers have considerable Interest in shopping using this application.

Based on data processing, it is known that the regression equation is as follows:

$$Y = 0.948 + 0.238X_1 + 0.596X_2 + \varepsilon$$

This means that if all independent variables are considered zero, then the Interest in shopping online with the Shopee application will have a value of 0.948 times. This can be increased if the perceived convenience and risk perception variables increase.

VI. CONCLUSION

Conclusion

Based on the results of the discussion previously disclosed regarding how perceived convenience and risk perception affect shopping interest using the Shopee application, the following conclusions are obtained:

1. Variable perceived ease of use has been assessed as useful by respondents with indicators of ease of use of the Shopee application. The highest value among other indicators. Meanwhile, the respondent's variable of risk perception has been considered acceptable by showing that the indicator regarding security in using the Shopee application has the highest value. The results of research on the variable of online shopping interest using the Shopee application show that the indicator regarding explorative Interest has the highest value. This shows that the users of the application have a high desire to know the advantages that Shopee has compared to similar applications.
2. The magnitude of the influence of the security perception variable on the Interest in doing online shopping using Shopee is 51.12%. This shows that the perceived ease of use of the Shopee application can increase consumer interest in doing online shopping with this application, especially during a pandemic that occurs.
3. Perception of risk has an influence on consumer interest in shopping using the Shopee application by 60.66%. This value shows that Shopee can reduce risks in the online shopping process so that consumer interest in making transactions through this application can increase.
4. The simultaneous influence of the perception variable and the risk variable on the Interest in shopping online using the Shopee application with a determination coefficient value of 65%, this figure shows a relatively large effect.

Suggestions

1. There is still an indicator that has the lowest value in the perceived convenience variable, namely the ease of making payments. With the diversity of ages, occupations, and levels of education in the community, Shopee must provide convenience in making payments, such as prioritizing on-site payments so that people do not have to make transfers for payment of goods they will spend.
2. For the risk perception variable, the indicator that is still considered low is financial Perception. The Perception of the risk of transaction failure resulting in financial losses is one of the factors that is considered low.

Therefore, if Shopee can provide a pay-on-site feature, it will reduce the risk perception related to finance.

3. Moreover, for the variable Interest in shopping online using the Shopee application, the indicator that is still considered weak is the Interest in making transactions. With competitors emerging from many promotions, Shopee must hook consumers to make transactions without seeing other e-commerce as competitors. Shopee must be able to upgrade its application regularly to make it easier for consumers to make online shopping transactions, provide regular promotions or carry out advertisements in mass media and online media to attract the public's attention.
4. With the magnitude of the influence between variables in the study, it is known that the perceived risk has a more significant influence than the perceived ease of use. Therefore, the increased security in transactions and personal data security for application users must always be improved by Shopee so that consumers will be more comfortable making transactions and increasing their Interest in shopping online using this application.

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