




The effect of trust, perceived risk and satisfaction on the repurchase intention of Shopee application users

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ARTICLE INFO	ABSTRACT
<p>Received 9 February 2023 Accepted 31 March 2023 Published 31 March 2023</p> <hr/> <p>Keywords: Trust; perseived risk; satisfaction; repurchase intention</p>	<p>The purpose of this study is to examine how Trust, Perceived Risk, and Satisfaction impact Repurchase Intentions in the Shopee application Padang City. All Shopee application users in Padang City who had used the app at least once for online purchasing throughout the previous six months made up the study's population. 140 respondents made up the samples used in this investigation. Online surveys are used to gather data, while SPSS software is used to handle the data. This study's findings support it. Users of the Shopee application in the city of Padang's Repurchase Interest are positively and significantly impacted by trust. Users of the Shopee application in the city of Padang have a negative and significant impact on their interest in repurchasing goods due to their perception of risk. Users of the Shopee application in the city of Padang's Repurchase Interest are positively and significantly impacted by satisfaction. The findings of this study indicate that trust and contentment have a positive and significant influence, whereas the perception of risk has a negative affect.</p>
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INTRODUCTION

In recent years, Indonesia has seen a significant increase in the trend of e-commerce users. Shopee is one instance of e-commerce. Shopee is a platform designed exclusively for the Southeast Asian market. By supporting a strong payment system and logistics system, Shopee offers clients an easy, secure, and flexible online shopping experience. In 2015, Shopee, a division of Sea Company, made its debut in Singapore. Since then, it has grown to include Thailand, Malaysia, Taiwan, Vietnam Indonesia, and the Philippines.

Although Shopee is still in the new application category compared to other applications, it has been able to steal many customers and attract attention, both sellers and buyers, because there are many benefits that can be obtained by sellers who sell their goods on Shopee accounts, many consumers also turn to shopee because of many promos and *flash sales*. Shopee also has many competitors because the number one position is still held by Tokopedia. Although in terms of traffic Shopee still has to settle for second place, Shopee is able to dominate the *mobile* application by maintaining its position in the first rank as the most popular shopping application on the Android and iOS platforms. In conditions of intense competition, the main thing that must be prioritized is customer satisfaction which will ultimately attract customers to repurchase a product (Jakpar et al., 2012) so that companies can survive, compete and dominate market share. Jakpar et al., (2012) stated that interest in repurchasing a product is directly influenced by customer satisfaction with the brand which is accumulated over time. Repurchase intention according to Peter and Olson (2014: 289) is a purchase activity that is carried out

more than once or several times. Satisfaction obtained by a customer can encourage someone to repurchase, become loyal to the product or loyal to the store where he bought the item so that consumers can tell good things to others. Repurchase interest for business people is needed by companies so that companies can maintain customer loyalty so that business people can make a profit. According to Chinomona, Richard and Dorah Dubihlela (2014) customer satisfaction is one of the factors that influence repurchase intention. In this study, customer satisfaction has a positive effect on customer trust and loyalty.

John, (2011) stated that if customers are satisfied with the products or services provided will cause customer loyalty so as to make customers repurchase in the future, then customer satisfaction can be seen from the reviews given by consumers on the requirements that have been provided by Shopee. Reviews from customers are an important factor in selling products or services online. Furthermore, the perception of risk, every consumer must have a lot of considerations about the risks that will occur when buying a product. Perceived risk is defined as the uncertainty faced by consumers when they are unable to see the possibilities that will occur as a result of the purchase decisions made (Tatik Suryani 2013: 86). Risk factors are also considered by consumers when making transactions on the Shopee online site. According to Bauer in Pavlou (2010) risk is the uncertainty and consequences associated with consumer actions. Consumer behavior researchers define perceived risk as a consumer's perception of the uncertainty and adverse consequences of purchasing a product or service.

Every review that exists, be it positive or negative, can be used as a basis for consideration in making a purchase. Unfortunately, existing reviews sometimes do not really correspond to the actual reality. Many manufacturers or store owners make fake reviews so that their products always get a positive rating. This then, encourages them to commit fraud by hiring the services of fake reviewers. A report from the research organization Mintel revealed that about 57 percent of consumers surveyed suspected a company or product had only positive reviews and had no negative reviews. In addition, about 49 percent also believe companies might incentivize those who give reviews online. This is what is referred to as a fake review. To fight fake reviews that are starting to mushroom in various products, Shopee provides review facilities only to those who have made purchases on Shopee. Looking at these problems, there are several marketing tactics out there that consumers and potential consumers may take into account while making purchases online. The author is interested in writing a scientific paper in the form of a thesis with the topic "Analysis of the effect Trust, Risk Perception, and Satisfaction on Repurchase Interest (Case study on Shopee users in Padang City)" based on the background described above.

LITERATURE REVIEW

Buying Interest

Repurchase interest shows the buyer's desire to do something future visit. Frequent repurchasing behavior associated with loyalty. But both are different. Repurchase behavior only involves repurchasing the same particular brand repeatedly, whereas brand loyalty reflects a psychological commitment to certain brands. Repurchase intention is a purchase intention based on past purchasing experiences Then. In this case it can be said that the results of the previous buying experience are very influential with subsequent purchases. Repurchase interest is a buy activity that is made repeatedly or on a number of occasions, according to Peter and Olson (2014:289). When a customer is happy, they are more likely to repurchase products from the brand or store from which they originally bought them, which is advantageous to both of those entities. According to Ferdinand *in* Basrah and Samsul (2012:1-22) There are Indicas. There are three reasons to buy it again. Listed below are three signs of repurchase interest:

- a. Referential interest – the consumer's willingness to recommend the products he has consumed to others.
- b. Preferential Interest– consumer behavior that makes the products they have consumed the top choice.

- c. Exploratory interest – the desire of consumers to always look for information about the products they are interested in.

Trust

Customer trust is all knowledge possessed by customers and all conclusions made by customers about objects, attributes and benefits. Customer trust is customer knowledge about a product or service that is believed to have quality and benefits (Mowen and Minor, 2002 in Bahrudin & Zuhro, 2015). In the context of e-commerce, customer trust can be seen from their willingness to engage in activities and connect via online. Increased trust in online stores reduces customer perceptions of risk and influences customer behavior towards online stores and will increase the desire to buy from these stores (Fajarratri, 2012). Trust is a foundation in a business process. A transaction between two or more parties will occur if both parties trust each other (Anwar & Adidarma, 2016). From the results perceived by consumers, online shopping trust affects purchase intentions through social media. Consumer perceptions of the consistency and honesty of online retailers were found to be a strong influence on consumer trust in online shops (Rose et al., 2011). Customer knowledge is the sum of all the inferences that the customer draws about the product, its features, and its advantages. Customer understanding about a good or service that they believe will be of high quality and useful to them is what builds their trust in it (Mowen and Minor, 2002 in Bahrudin & Zuhro, 2015). Security, privacy, and credibility are factors that influence customer trust in online transactions. (2012) (Ling, Chai, & Piew):

1. Security
2. Privacy
3. Credibility

Risk Perception

Perceived Risk Perceived risk is defined as the uncertainty faced by consumers when they cannot predict the consequences when making a purchase decision. There are two dimensions of important points in this definition of risk perception, namely uncertainty and consequences. This definition emphasizes that consumers are influenced by their perceived risk, regardless of whether the risk actually exists or not. Risks that do not exist in consumer perceptions will not affect consumer behavior (Schiffman and Kanuk, 2010). Risk awareness Consumers who are unable to foresee the outcomes of a purchasing decision are said to be perceived as being at risk. The metrics utilized were Risk Perception According to Liau Xio in (Yusnidar et al., 2014), the perceived dimensions of risk are as follows:

1. Financial Risk
2. Sosial Risk
3. Performance Risk.
4. Comfort Risks
5. Physical Risks

Satisfaction

When a person compares his perception of how well a product performed (the result) to his expectations, he will either feel satisfied or disappointed (Kotler, 2009). If performance falls short of expectations, customers will be disappointed. If the performance satisfies the client's needs, they will be happy. In the event that the performance meets or surpasses the client's expectations, they will be highly happy or satisfied. John, (2011) states that if the customer is satisfied with the product or the services provided will generate customer loyalty so as to make customers repurchase in the future, lowering price elasticity, preventing competitors from attracting customers because of customers reluctant to switch (switching), lower costs and time for subsequent transactions, lower costs for handling product/service discrepancies, lower costs for finding new customers because customers will tend to inform other potential customers, because the company has satisfactory products and services, so the company's reputation is also uplifted. perceived characteristics Consumer satisfaction is significantly influenced by perceived quality, particularly activity and quality. performance. It is a key component

of the total economic perception of value because it may be used to define both the experience and consumption aspects.

1. Perceived value is a level of benefit felt by consumers to the price paid by comparing benefits after consumers make transactions with offers made by companies in the form of products or services so that consumers can use balance to compare products or services that are felt to give high and low values.
2. Consumer Expectations
Consumer expectations are the initial stage before consumers feel the value and quality provided by the company. Consumers have expectations of the extent to which the company offers in products and services.

RESEARCH MODELS AND HYPOTHESES

The Effect of Trust on Repurchase Interest

Trust is an important factor, which makes consumers interested in buying products online. Trust in online shops is very important because of the complexity and diversity of online interactions through social media (Leeraphong and Mardjo, 2013). From the results perceived by consumers, online shopping trust affects purchase intentions through social media. Consumer perceptions of the consistency and honesty of online retailers were found to be a strong influence on consumer trust in online shops (Rose et al., 2011). Consumer trust in the internet in online shops occurs because consumers who are starting to be aroused by their needs and curiosity are increasingly searching for information to get what they want. What is the main concern of marketers is the sources of information that become consumers' references and the strong influence of each of these sources is a purchase decision (Kotler and Keller, 2009). This is in line with research conducted by (Bobby, et al., 2019) in his research finding that trust has a significant effect on purchasing decisions at Shopee. The higher the consumer's trust, the better the purchasing decision. Based on the results of the research and explanation above, a hypothesis can be proposed. as follows.

H1 : That Trust has a Positive and significant influence on repurchase interest

The Effect of Risk Perception on Repurchase Interest

Customers anticipate potential hazards, which influences their behavior (Mao & Lyu, 2017). In products like food and medication, consumers' level of uncertainty in making judgments can quadruple (Shahid, 2012). Consumer repurchase interest decreases when the risk associated with the company's goods or services increases.

H2 : That Risk Perception has a negative and significant influence on Repurchase Interest.

The Effect of Satisfaction on Repurchase Interest

Sinthya Aprianti et al research.'s from 2020 indicates that the Satisfaction Variable has a positive and significant influence on decisions regarding repurchase interest. The results of this study also show a favorable association between consumer satisfaction and interest in repeat purchases. The following hypothesis can be presented in light of the investigation's findings and the justification provided above:

H3: Satisfaction has a positive and significant influence on Repurchase Interest.

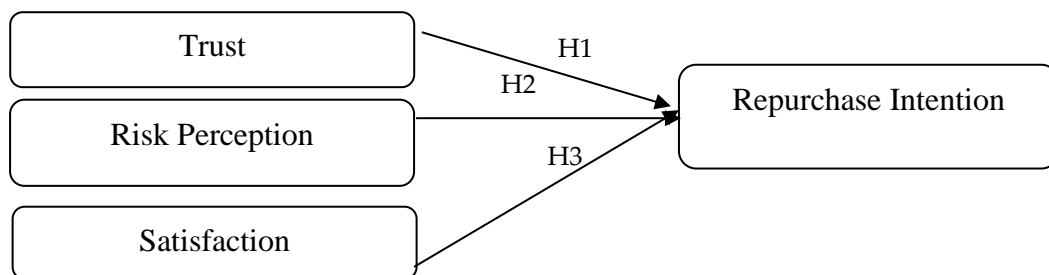


Figure 1. Research Model

METHOD

To determine the association between two or more variabels, associative research using a quantitative approach is the researcch methodology used. In this Study, repurchase intention is the dependent variable, and trust, risk perception, and satisfaction are the independent factors (Y). the number of samples in this study amounted to 170 respondents using purposive sampling method. The research period, which ran from October 2022 to December 2022, was conducted in the city of Padang. The population of this study consists of all shoppers in the city of Padang who have used the Shopee application at least once in the last six months. the data of this study were sourced from primary data collected by researchers using a questionnaire distributed online using a google form, then the data was clarified into categories using spesific table. to simplify the study's data processing and analysis, thanks to SPSS. application was used.

RESULTS AND DISCUSSION

Characteristics of respondents

Table. 1 Characteristics of respondents

Characteristic	Groups	Sum	Percentage(%)
Gender	Man	50	36.1%
	Woman	90	63.9%
Age	17- 25 years old	65	46.4%
	26 - 35 years old	40	28.6%
	36 - 45 years old	30	21.2%
	>46 years old	5	3.8%
Work	Students	40	28.8%
	PNS	60	42.6%
	Private sector employees	10	7%
	Businessman	10	7%
	Private	10	7.2%
	Other	10	6.8%
Expense	<IDR 1,000,000	10	6.7%
	IDR 1.000.000-2.000.000	60	43.3%
	IDR 2.500.000-5.000.000	50	36.4%
	IDR 5.000.000-10.000.000	10	6.6%
	> IDR 10,000,000	10	7%

Source: Primary Data Processing Results, 2023

Test classical assumptions

It is vital to put traditional presumptions to the test in this investigation. This is due to the necessity of performing multiple regression analysis to prevent departures from the traditional assumption test and prevent issues with the usage of the data. The normalcy test, the multicholinearity test, and the heteroskedasticity test are the three traditional assumptions that must be verified in this study. The author applied the following traditional assumption test:

Normality test.

The Kolmogorov-Smirnov normality test was used in the stud, and the results are shown in the table below:

Table 2. Kolmogorov-Smirnov test

		Non-Standard Residuals
	N	140
Parameter Normal ^{a,b}	Mean	0E-7
	Std. Deviations	1.95927860
	Absolute	.082
The Most Extreme Differences	Positive	.060
	Negative	-.082
Kolmogorov-Smirnov Z		.082
Assimation. Sig. (2-tail)		.800

Source: Primary Data Processing Results, 2023

The significance value must be more than 0.05 in order for the data to be considered regularly distributed, and the results of this normality test show that the sig. The outcome was 0.800, and because of the sig, the study's data exhibited a normal distribution. is higher than 0.05 in the morning.

Multicollinearity Test

Table 3. Multicollinearity Test

Pola		Statistics Kolinearitas	
		Tolerance	BRIGHT
1	Electronic Word of Mouth (X1)	.892	1.122
	Attraction (X2)	.904	1.106
	Motivation (X3)	.981	1,019

Source: Primary Data Processing Results, 2022

For example, multicholinerity is not present when the tolerance value is less than or equal to 0.10, just to give you an idea. In contrast, multicholinerity does not happen when the VIF is larger than or equal to 10.00.

Heteroskedasticity Test

a test designed to determine whether there are differences between two observations in a regression model.

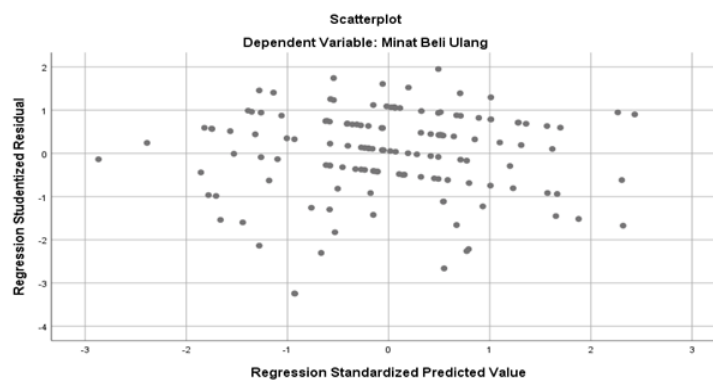


Figure 2: Heteroskedasticity Test Results.

The scatterplot above shows that the points are spread randomly and are situated above and below 0 on the Y axis. Ghozali (2018) asserts that the regression model is not heteroskedastic.

Multiple Linear Regression Analysis

The table below displays the outcomes of the multiple linear regression test and demonstrates how multiple linear regression analysis is used to analyze the impact of independent factors on dependent variables:

Table 4. Multiple Linear Regression Test Results.

Pola	Non-Standard Coefficient	Standard Coefficient		T	Own.
		B	Beta		
		Std. Error			
(Constant)	5.400	2.039		2.648	.009
1 Electronic Word of Mouth (X1)	.147	.078	.165	1.893	.061
Attraction (X2)	-0.219	0.68	.280	3.236	.002
Motivation (X3)	.023	.102	.018	2.210	.826

a. Dependent Variable: Intention To Visit (Y)

Source: Primary Data Processing Results, 2022

This study determines the relationship between a dependent (bound) variable and one or more independent (free) variables. Following is the equation that multiple regression analysis produced.

$$Y = a + e\beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3$$

$$Y = 1,675 + 0.285X_1 + 0.553X_2 + 0.1861,458$$

Trust, Perceived Risk, and Satisfaction are significant influences on Repurchase Intent at a significance level of 0.05.A

Coefficient Test of Determination

The explanation for how an independent variable affects the dependent variable is given by the coefficient of determination. An example of the determinant coefficient is as follows:

Table 5: Determination Regression Coefficient Test Results (Adjusted R2)

Pola	R	R Square	Customized R Square	Std. Estimation Error
1	.278 ^a	.771	.576	1.981

a. Predictors: (Constant), Satisfaction (X3), Trust (X1), Perceived Risk (X2)

b. Dependent Variable: Repurchase Intent (Y)

Source: Primary Data Processing Results, 2023

It is known if the coefficient of determination (Adjusted R Square) is obtained by 0.771 based on the calculation findings in Table 20. It is determined that Trust, Risk Perception, and Satisfaction can account for 77.1% of the Repurchase Interest level, whereas the remainder 22. Other factors that were not examined in this study also had an impact on the 9% Repurchase Interest Rate.

Hypothesis testing

F Test

In multiple linear regression analysis, the F test aims to simultaneously assess the impact of independent variables. It is at 0.000 0.05. The F table returns the outcome when the two df values are 3 and 156 at 0.05.

Table 6 F Test

F Test Results						
	Pola	Number of Boxes	Df	Mean Squared	F	Own.
1	Regression	44.582	3	14.861	3.788	.000 ^b
	Remnant	533.589	136	3.923		
	Entire	578.171	139			

a. Dependent Variable: Repurchase Interest
 Predictors: (Constant), Satisfaction, Risk Perception, Trust

Based on the output results of Table 21 that the value of F counts 3,788 while F of the table is 2.66 so that F counts > F table (3,788 > 2.66). While the significant level of 0.000^b because of the significant level of 0.000 < 0.05, then there is a simultaneous influence of Trust, Risk Perception and Satisfaction together have a significant effect on Repurchase Interest in Shopee consumer respondents in Padang City. The result of the table F is obtained with df1 = 3 and df2 = 156 at $\alpha = 0.05$.

Test T Test

The t-test The t-test was used to test the effect on the Trust, Risk Perception and Satisfaction variabls on the depent variabel of Repurchase Interest partially (to test whether or not each variable was significant against the intention to visit) using a significant level of < 0.05. With these conditions, the results are obtained in the table below :

Table. 7 T Test Results

	Pola	Non-Standard Coefficient		Standard Coefficient	T	Own.
		B	Std. Error	Beta		
1	(Constant)	5.400	2.039		2.648	.009
	Belief	.147	.078	.165	1.893	.061
	Risk Perception	.219	.068	.280	3.236	.002
	Satisfaction	.023	.102	.018	.221	.826

a. Dependent Variable: Repurchase Interest
 Source: Primary Data Processing, Year 2023

Based on information in Table 22, it is clear that the dependent variable, namely Repurchase Interest, is significantly influenced by the factors of Trust, Risk Perception, and Satisfaction. The impact of independent variables on repurchase interest is explained in the paragraphs that follow.

- 1) Based on table 22, it is known that the effect of trust on repurchase interest has a GIS of 0.000 0.05 and t count 1.893 > t table 1.654. Therefore, Ha was approved but Ho was refused, with Trust having a favorable and significant impact on respondents who had shopped at Shopee respondents' levels of repurchase interest.
- 2) Repurchase Interest and Risk Perception Sig. of 0.000 0.05 and t count 3.236 > t table 1.654 are known based on Table 22 above. As a result, Ha was approved whereas Ho was rejected, with Risk Perception having a negative and significant impact on respondents who had used the Shopee program to make purchases.
- 3) Based on Table 22 above, it is known that the effect of satisfaction on repurchase interest is GIS. by 0.034 0.05 and T count 2. 210 > t table 1,653. Therefore, Ha was approved whereas Ho was refused, with Satisfaction having a favorable and significant impact on respondents who had shopped on the Shopee application's level of Repurchase Interest.

DISCUSSION

In this study, the author examined the Effect of Trust, Risk Perception and Satisfaction on Repurchase Interest in a case study on Shopee consumers in the city of Padang after conducting a study, then:

1. Repurchase Interest is positively and significantly impacted by trust. This implies that users of the Shopee application's repurchase interest are impacted by trust. Trust arises through a long process. If trust has arisen between the customer and the company, it will be easier for the company to build good relationships with customers. Trust is the key for sellers and buyers to make transactions with online media. Only customers who have trust will go through transactions via the internet. Consumers will remain loyal to quality, prestigious and exclusive brands if they are offered with reasonable and appropriate quality. Customer trust can make customers come back to make repeat purchases. With customer satisfaction, trust will be created in the minds of customers. Users of the Shopee application in the city of Padang are more interested in making additional purchases the greater the degree of consumer confidence vice versa if the level of consumer confidence is low then the consumer's repurchase intention is also low. According to research conducted by Chao-Min Chiu (2008) states that customer trust has a positive effect on repurchase interest. Research conducted by Hartiwi Prabowo, et al (2012) states that customer trust has a positive effect on repurchase interest. Research conducted by Tamilla Curtis, et al (2011) states that customer trust has a strong relationship positive on repurchase intention.
2. Repurchase Interest is negatively and significantly impacted by risk perception. Perceived risk is an offer that confronts consumers from their decision to buy products that are not detrimental. Perceived risk is used to study consumer behavior in terms of consumer dissatisfaction with products. Perceived risk has a negative effect on attitude, every risk that is known by consumers from the decision to buy and consume a product will greatly determine their attitude towards the product. When consumers are aware of the risks of consuming or buying a product, their liking for the product will decrease. This implies that Repurchase Interest is impacted by how users of the Shopee application perceive risk. The Interest in Repurchase in the Shopee Kota Padang application decreases when consumer risk increases when using the Shopee application. Perceived risk has a negative effect on attitude, every risk that is known by consumers from the decision to buy and consume a product will greatly determine their attitude towards the product (Choi et al., 2013; Liou et al., 2014).
3. Satisfaction has a good and considerable impact on Repurchase Interest. If the customer is satisfied with the product or service provided it will lead to customer loyalty so as to make the customer repurchase in the future, reduce price elasticity, prevent competitors from attracting customers because customers are reluctant to switch (switching), lower costs and next transaction time, reduce the cost of handling product/service discrepancies, reduce the cost of finding new customers because customers will tend to inform other potential customers, because the company has satisfying products and services, so that the company's reputation is also raised. This suggests that users of the Shopee program are influenced by satisfaction when considering making another purchase. If customers in the city of Padang are happier, they are more inclined to buy from Shopee application users again. This is in line with research conducted by (Sinthya Aprianti, et al., 2020) which shows that the Satisfaction Variable has a positive and significant influence on the decision to Repurchase Intention. The results of this study also show that customer satisfaction influences repurchase intention and indicates that the higher the customer satisfaction, the higher the repurchase intention.

CONCLUSION

Trust has a positive and significant effect on Repurchase Intention. This means that Confidence affects the repurchase intention of Shopee application users. The higher the level of consumer trust, the higher the level of interest in repurchasing Shopee application users in Padang City. Consumers will remain loyal to quality, prestigious and exclusive brands if they are offered with reasonable and appropriate quality. Customer trust can make customers come back to make repeat purchases. With customer satisfaction, trust will be created in the minds of customers. Users of the Shopee application in the city

of Padang are more interested in making additional purchases the greater the degree of consumer confidence vice versa if the level of consumer confidence is low then the consumer's repurchase intention is also low. Perceived Risk has a negative and significant effect on Repurchase Intention. This means that the perceived risk that the Shopee application user is concerned about will influence Repurchase Intention. The higher the risk faced by consumers using the Shopee application, the lower the interest in repurchasing the Shopee application in Padang City. Satisfaction has a positive and significant effect on Repurchase Intention. This means that satisfaction affects the repurchase intention of Shopee application users. The more satisfied the Shopee application users are, the higher the consumer's repurchase interest towards Shopee application users in Padang City.

Suggestion

After making observations through the level of achievement of respondents in detail, the author will again write down the lowest indicators and suggestions on each variable based on the proposed indicators, as follows:

1. For the Repurchase Interest variable Repurchase interest indicates the buyer's desire to make a revisit in the future. Repurchase behavior is often associated with loyalty. But the two are different. Repurchase behavior only concerns repurchasing a specific brand that is the same on a recurring basis, whereas brand loyalty reflects a psychological commitment to a particular brand.
2. For the trust variable, Shopee must increase trust and trust is the key for sellers and buyers to make transactions with online media. Only customers who have trust will go through transactions over the internet. Consumers will remain loyal to a quality, prestigious, and exclusive brand if offered with reasonable and appropriate quality.
3. For the risk perception variable, Shopee must increase the security of Shopee application user data in order to reduce the perception of risk to customers.
4. For variable, Shopee must increase consumer satisfaction because if consumers are satisfied, it will create repurchase interest.

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