

## The Influence of E-Service Quality, Perceived Risk and Customer Trust in Repurchase Intentions (Study on Indonesian Shopee E-Commerce Users)



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**ABSTRACT:** Shopee is an e-commerce that is often used by consumers when shopping online. As e-commerce, Shopee still has problems with service and risk. E-service quality and perceived risk in transactions made by Shopee users can generate customer trust so that it can be taken into consideration in repurchase intention. This research aims to determine the influence of e-service quality and perceived risk on repurchase intention mediated by customer trust in Shopee e-commerce users. Data collection was carried out using the online questionnaire distribution method with purposive sampling technique. The research sample consisted of 264 respondents with characteristics of at least 18 years of age who knew and had shopped at Shopee. Data analysis using SEM with the help of LISREL (Linear Structural Relation) software. The research results show that of the seven hypotheses proposed, five hypotheses were accepted and two hypotheses were rejected. E-service quality is proven to have a positive influence on customer trust and repurchase intention and e-service quality also has an indirect positive influence on repurchase intention which is mediated by customer trust. Perceived risk has no direct or indirect influence on customer trust. Apart from that, perceived risk has a direct negative influence on repurchase intention. Customer trust is proven to have a positive influence on repurchase intention, which means that the greater customer trust in Shopee, the greater the repurchase intention.

**KEYWORD:** E-Commerce, E-Service Quality, Perceived Risk, Customer Trust, Repurchase Intention

### I. INTRODUCTION

The Internet has driven changes in consumer behavior. Behavior Consumers' lives are becoming increasingly instantaneous with searches for things practical in their daily activities. Before the internet, the majority consumers make conventional purchases in physical stores. Shopping areas are busy with consumers for shopping necessities of life such as traditional markets, physical shops and places other shopping (Rachmawati & Agus Ammalyah, 2020). It's different. Currently, the majority of consumers make purchases or transactions via the internet or online shop. Consumer purchasing patterns have shifted from traditional purchasing to online or mobile channels because of its convenience consumer access to digital technology and the availability of world markets with technology (Moon et al., 2021). All the necessities of life were purchased through online shopping, consumers just sit at their homes, order, pay via credit card or mobile banking or by method cash on delivery then wait until the goods are delivered to your house. Online shopping makes things easier society, one of which is that it can save more time and energy. Apart from that, the goods sold in online shops are more diverse in comparison with goods sold in regular markets (Arif et al., 2023). Product price or services presented in online stores are very diverse, according to Pham Kiem et al., (2020) by shopping online consumers also with easy to compare prices.

One trend that is changing consumer behavior is shopping online with e-commerce (Pasaribu et al., 2022). Changes in behavior consumers are causing e-commerce in Indonesia to experience very rapid development (Park & Lee, 2021). The abundance of e-commerce in Indonesia means consumers have many choices variety of products you are looking for. According to (Ardiansah et al., 2020) e-commerce is the activity of selling products, buying resources, transfer, even exchange products, services and information via Internet. E-commerce is also defined as a portal or website connecting sellers and consumers online to do electronic sales and purchase transactions (Rachmawati & Agus Ammalyah, 2020).

Shopee is an online-based shopping application that makes things easy consumers to shop and get the desired products without being limited by distance and time (Pasaribu et al., 2022). This is certain giving consumers more diversity in choice purchasing products and services on Shopee e-commerce. Shopee will become Top e-commerce in 2023 with most visits because

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shopee is always updating and improving services provided (Sabila & Kusumaningrum, 2020). Shopee provides a Chat feature service that can make it easier for consumers to send a message to Shopee or the seller on Shopee. Shopee and sellers on Shopee can respond to messages sent consumers on the chat feature. Consumers like fast responses from sending messages, especially when consumers ask for detailed information goods/services to be purchased on Shopee. Additionally, it provides information details to consumers can also help consumers understand products sold on Shopee. That way, a fast response is given Shopee is considered very important so that it can build trust consumers (Shopee Indonesia, 2023).

### **E-Service Quality**

E-service quality is considered a measure of how good it is services provided at service levels to meet expectations consumers (Shi et al., 2016). Saneian et al., (2015) also said that e-service quality is also defined as the overall consumer assessment and evaluate the excellence and quality of the e-service quality available at virtual market. Shi et al., (2016) define e-service quality as consisting of pre-purchase, purchase and post-purchase which includes activities evaluation, selection, purchase and fulfillment of goods and/or services on purchase transactions made via the website. Perceived e-service quality is one element The most important thing is trust in online shopping. Quality of servicetraditional often relies on human involvement whereas.

The quality of electronic services depends on technological advances (Rahman Sabbir et al., 2020). Most online sales platforms Earn customer trust and build long-term relationships long by providing high quality services (Qalati et al.,2021). E-Service quality is considered as a website system capability to facilitate shopping, transactions and deliveries effectively and efficient and thus can explain the concept of service quality electronics, starting from the pre-purchase process (ease of use, product information, ordering information and personal data protection) to the post-purchase process including delivery policies and returns (Mayasari et al., 2023).

According to Ramadiantio et al., (2020) there are several indicators used in measuring the quality of electronic services, including: (1) efficiency, namely how e-service quality makes things easier for consumers to get information; (2) availability, refers to how e-service quality can continue to serve consumers without obstacles; (3) fulfillment, refers to how e-service quality can fulfill consumer needs in accordance with promises and (4) privacy, namely how e-service quality can maintain the confidentiality of consumer information.

### **Perceived Risk)**

Risks in online shopping definitely exist due to the nature and basic structure Internet. Consumers can feel confused and especially in decisions purchases in virtual and online environments, may experience uncertainty and fear of possible risks (Eine & Charoensukmongkol, 2021). Perceived risk can be said to be related uncertainties or unfavorable outcomes by searching and selecting product and/or service information before making a decision (Kaur & Arora, 2020). When shopping at offline stores, consumers can walk around the market to view, examine and try the product to purchase it. But currently consumers shop far from the products they want buy this certainly creates the concept of risk perception. In online shopping the possibility of a negative or uncertain purchase outcome relatively high due to the risky, intangible nature of online shopping, lack of control of anonymity, potential for opportunism as well as lack of protection and privacy (Kaur & Arora, 2020).

Kaur & Arora, (2020) summarize five risk indicators, namely risk financial, security, performance, time and privacy. Financial risk refers on monetary losses through technical or marketing channels, such as system errors caused by repeated purchasing, behavior seller fraud, or return barriers (Mou et al., 2020). Risk The financial experience consumers feel at the end of the transaction will determine consumer trust in online sellers (Lazaroiu et al., 2020). Increased trust will likely reduce risk shopping and ultimately improve the view that a shopping goals have a strong foundation (Lazaroiu et al., 2020). This research uses six dimensions of perceived risk referring to research (Amirtha et al., 2021) including risk financial, performance, time, privacy, delivery and after-service risks sales that can influence customer trust so that they can causes repurchase intention.

### **Customer Trust**

Han et al., (2018) said Trust refers to confidence in the performance/safety of products/services, and conceptually is defined as the consumer's expectations and beliefs that the provider the service will continue to provide its functionality and performance. Trust in e-commerce occurs when consumers to exposing himself to possible loss by doing so online purchases (K. Amoako et al., 2019). Consumer confidence is an individual's desire to involve himself in other people who carry out transactions caused by individuals having trust in other parties. In addition, Customer trust refers to consumers' beliefs that others will act on consumer expectations and hope that others are selected for believed not to do so (Mayasari et al., 2023). Customers Trust itself is a product of superior customer service, Trust can be built when online sellers or business people online behaving in a socially acceptable manner is appropriate with what consumers expect. Vice versa, trust will decrease when the trusted party does not behave as expected without good reason.

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According to Mayasari et al., (2023) the indicators used for measuring customer trust, namely (1) Trusting Belief, namely measuring how high a person's sense of trust and feeling of self-confidence is other people in certain situations. Trusting Belief is an assumption someone who trusts (consumer) trusted party (seller online shop) where the seller has characteristics that can be profitable consumer. (2) Trusting Intention, carried out intentionally when consumers are willing to depend on other parties in certain situations, this occurs when consumers point to other people. Elements that form trusting intention is the willingness to depend, namely willingness consumers to depend on.

## Repurchase Intention

Maintain customer repurchase intentions and avoidance Switching behavior is very important, the cost of attracting new customers greater than the cost of retaining current customers. Intention repurchase refers to the probability that consumers will continue to purchase the product from the seller in the future (Correa et al., 2021). Repurchase intention is considered an individual's assessment of repurchase of products provided by the same company, taking into account current and future conditions. Repurchase Intention is consumer behavior when satisfied with the experience purchases and usually there is the influence of other behavioral patterns such as reputation and recommendations from other people (Tresna Wulan et al., 2019). Repurchase intention is the same as customer evaluation towards repurchasing products or services from the same seller or no, taking into account the current situation and possibilities future events. Repurchase intention is a transaction that has been carried out on the same product or service and then will make repeat purchases (Mayasari et al., 2023).

Consumers tend to evaluate a product or service based on the actual performance of the product or service as such felt after consuming. With direct experience, consumers tend to reevaluate their perceived trustworthiness (W. Sullivan & J. Kim, 2018). There are three indicators of repurchase intention according to Samsul Bahri et al., (2023), namely the intention to possibly repurchase from the seller the same product/service, intention to become a loyal customer and intention to shop online at the same seller in the future.

## II. METHODOLOGY

This research is a quantitative research involving 264 respondents as samples. A sample of 230 respondents was selected representatively to cover the variety of survey to consumer users with characteristics of at least 18 years of age who knew and had shopped at Shopee as criteria. Data collection is carried out through survey methods or questionnaires distributed to respondents. Data collection is carried out through survey methods or questionnaires distributed to respondents, and the data collected will be analysed using Structural Equation Modelling (SEM) techniques through the Lisrel 8.8 application.

## III. RESULTS, DISCUSSION, AND CONCLUSION

### Convergent Validity Test and Reliability Test

Validity tests and reliability tests are carried out to find out whether a set of tools is used measuring is precisely measuring what should be measured. As for the validity test in this research consists of convergent validity and discriminant validity. Parameters used in the convergent validity test using loading factor parameters and Average Variance Extracted (AVE) values. Meanwhile, the parameters used in the reliability test use Cronbach's alpha and Composite Reliability (CR) values. The measurement standard used are Loading Factor > 0.7, AVE > 0.5, Composite Reliability > 0.7 and Cronbach's alpha >0.7 (Hair et al., 2019). The results are shown in table 1 below:

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**Table 1. Results of Convergent Validity Test and Reliability Test**

Variabel	Indikator	Nilai Loading	AVE >0.5	Keterangan
<i>E-Service Quality (X1)</i>	X1.1	0.86	0.72	Valid
	X1.2	0.83		Valid
	X1.3	0.84		Valid
	X1.4	0.86		Valid
	X1.5	0.85		Valid
	X1.6	0.85		Valid
	X1.7	0.85		Valid
	X1.8	0.84		Valid
	X1.9	0.84		Valid
	X1.10	0.84		Valid
	X1.11	0.84		Valid
	X1.12	0.86		Valid
	X1.13	0.84		Valid
	X1.14	0.85		Valid
	X1.15	0.84		Valid
<i>Perceived Risk (X2)</i>	X2.1	0.94	0.62	Valid
	X2.2	0.95		Valid
	X2.3	0.52		Valid
	X2.4	0.52		Valid
	X2.5	0.52		Valid
	X2.6	0.52		Valid
	X2.7	0.94		Valid
	X2.8	0.94		Valid
	X2.9	0.94		Valid
	X2.10	0.94		Valid
	X2.11	0.52		Valid
	X2.12	0.96		Valid
	X2.13	0.52		Valid
	X2.14	0.94		Valid
<i>Customer Trust (Z)</i>	Z1	0.83	0.67	Valid
	Z2	0.80		Valid
	Z3	0.79		Valid
	Z4	0.84		Valid
	Z5	0.83		Valid
	Z6	0.85		Valid
	Z7	0.80		Valid
	Z8	0.81		Valid
<i>Repurchase Intention (Y)</i>	Y1	0.80	0.68	Valid
	Y2	0.83		Valid
	Y3	0.83		Valid
	Y4	0.80		Valid
	Y5	0.86		Valid
	Y6	0.80		Valid
	Y7	0.84		Valid

Source: Primary Data (2024)

## Structural Model Test Results

Model suitability test results (goodness of fit) in the structural equation modeling (SEM) will be described in the table 2 below:

**Table 2. Result of Goodness of Fit**

Goodness Of Fit	Nilai Hasil	Nilai Standar	Kesimpulan
<i>Absolute Fit Indices</i>			
RMSEA	0.016	< 0,08	Good fit
RMR	0.025	< 0,05	Good fit
GFI	0.94	≥ 0,90	Good fit
<i>Incremental Fit Indices</i>			
AGFI	0.93	≥ 0,90	Good fit
RFI	0.91	≥ 0,90	Good fit
NFI	0.92	≥ 0,90	Good fit
IFI	0.93	≥ 0,90	Good fit
CFI	0.93	≥ 0,90	Good fit
<i>Parsimonious Fit Indices</i>			
PNFI	0.87	≤ 0,90	Good fit
PGFI	0.94	≥ 0,90	Good fit

Source: Primary Data (2024)

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## Hypothesis Testing

The results of the analysis can be seen through the summary in Table 3 below:

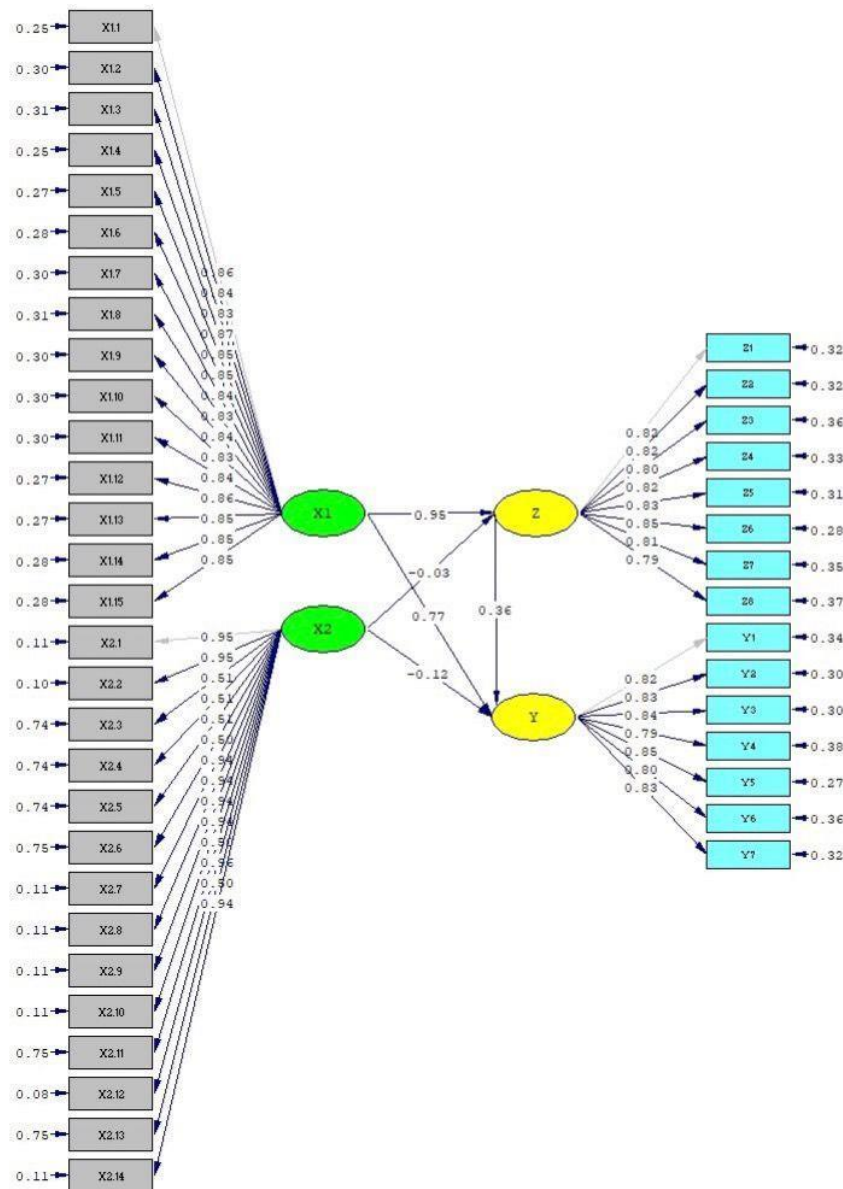


Figure 1. Standardized Solution (Overall Model)  
Source: Primary Data (2024)

The results of hypothesis testing in this research used Structural Equation Modeling (SEM) processed through the LISREL application with hypothesis test results as follows:

Based on Figure 1, it shows the results of a positive relationship and significant relationships between variables are described in the table below:

Table 4. Result of Hypothesis Testing

H	Path Analysis	Standardized Value	t-value	Decision
H1	E-service Quality → Customer Trust	0.95	13.81	Approved
H2	Perceived Risk → Customer Trust	-0.03	-0.64	Rejected
H3	E-service Quality → Repurchase Intention	0.77	7.63	Approved
H4	Perceived Risk → Repurchase Intention	-0.12	-2.25	Approved
H5	Customer Trust → Repurchase Intention	0.36	3.94	Approved
H6	E-service Quality → Customer Trust → Repurchase Intention	0.35	3.72	Approved
H7	Perceived Risk → Customer Trust → Repurchase Intention	-0.01	-0.61	Rejected

Source: Primary Data (2024)

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## DISCUSSION AND CONCLUSION

1. Electronic service quality (e-service quality) has an influence This is positive for consumer trust shows that the better the quality of electronic services (e-service quality) can increase customer confidence trust). Apart from that, the quality of electronic services (e-service quality) has positive influence on repurchase intention which means the better the quality of electronic services (e-service quality) then it can increase repurchase intentions intention). Then electronic service quality (e-service quality) has an indirect positive influence on purchase intentions return (repurchase intention) which is mediated by trust consumers (customer trust). This means that the quality is better Shopee's service to its consumers will increase repurchase intentions because of Shopee consumers trust.
2. Perceived risk does not have a direct influence towards consumer trust, which means Perceived risk is not able to increase trust direct consumer (customer trust) is possible There are several things on Shopee that consumers can't believe. Then, perceived risk has a negative influence directly on repurchase intention Shopee Indonesia consumers who show that it is getting lower perceived risk will increase repurchase intention. Perception risk (perceived risk) has no indirect influence on mediated repurchase intention by consumer trust which shows that customer trust cannot mediate the influence of perceived risk on repurchase intention because consumers feel that there are several too great a risk to occur.
3. Consumer trust has a positive effect on repurchase intention, which means it is getting bigger customer trust in Shopee can increase repurchase intention.

## IV. MANAGERIAL IMPLICATION

Electronic service quality (e-service quality) has an influence greatest impact on consumer trust and repurchase intentions. This matter of course, Shopee must maintain it so that it can continue to compete with the market its competitors in the field of e-commerce. Aspects that need to be improved by Shopee in terms of electronic service quality is Shopee's ability in storing consumers' personal information. Shopee is necessary developed to improve the quality of their services to consumer. Things you can do to improve your abilities Shopee stores its consumers' personal information, namely by strengthen their system which functions as a data storage place consumer. Shopee can also increase security for access Shope account to prevent consumer accounts from being hacked and misused, such as the Shopee account will be automatically logged out if not there are transactions for more than 1 month. Shopee and Shopee sellers too can improve its electronic services by maintaining relationships after purchase through feedback recommendations, this will increase repurchase intentions from consumers.

Perceived risk must continue to be reduced so that Shopee can survive as TOP e-commerce in Indonesia. High risk perception will make consumers unsure about shopping at Shopee. Aspect perceived risk that Shopee needs to reduce regarding difficulties ensure product characteristics (quality, size, color, etc.) when shopping at Shopee. One of the risks of shopping online at Shopee is a product that does not match the description or expectations consumers, this causes financial losses (Mou et al., 2020). Shopee can provide compensation to consumers who experience this financial loss and provide a warning to the Shopee seller committing violations in selling.

Consumer trust is a factor that can determine whether consumers will make a purchase or repurchase at Shopee, for this reason Shopee must maintain the trust of consumers so that Shopee remains the e-commerce they rely on in online shopping Aspects of customer trust that can be improved by Shopee is regarding the quality of products on Shopee so that does not disappoint consumers. Things you can do to Increasing consumer confidence is by uploading reviews from previous consumers. These reviews must be from people who have bought products from the seller or shop so that they have experience what you get is really real. Currently Shopee has a Shopee Video feature which sellers or shops can use to post videos of their products clearly and in detail to make it easier for consumers to understand visualize products online.

This research can help the Shopee company to do more understand their consumers, as well as the factors that make them trust and finally make a purchase again. Apart from that, this research also helps the Shopee company to take the right strategy for carry out developments and improvements in the future.

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