



## DETERMINANTS OF PURCHASE DECISIONS AMONG E-COMMERCE USERS: THE SIGNIFICANCE OF TRUST, SECURITY, PRICE, SERVICE QUALITY, AND RISK PERCEPTION

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### ABSTRACT

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The objective of this study is to determine the determinants of Trust, Security, Price, Service Quality, and Risk Perception on the Purchase Decisions of E-commerce. This is a quantitative study that uses a data collection technique of a questionnaire distributed through Google Form with a sample size of 100 respondents, processed with SPSS version 23. The data analysis uses multiple linear regression. The results of the hypothesis test show that: (1) trust affects purchase decisions; (2) security affects purchase decisions; (3) price does not affect purchasing decisions; (4) service quality does not affect purchasing decisions; and (5) risk perception affects purchase decision of E-commerce consumers.

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## INTRODUCTION

The development of internet technology has a real impact on all aspects of people's lives, especially the development of internet technology, which provides much convenience in communicating so that it can change online lifestyles in a part of society that continues to increase, such as shopping activities that were previously only known through offline stores; now many are switching to using online stores (online shops). Trading systems that previously required customers to meet face-to-face are now limited to clicking gadgets connected to the internet. In Indonesia, the internet is now the choice for the community because of its convenience and comfort. Based on the 2021-2022 Indonesia Internet Survey, the number of internet users in Indonesia has risen to 220 million, up from 175 million pre-pandemic. As the Association of Indonesian Internet Service Providers (APJII) reported, the internet penetration rate among the Indonesian population is also high at 77.02 percent. The COVID-19 pandemic has significantly impacted the surge in internet users in Indonesia, as people have had to rely on the internet for daily activities such as working, learning, schooling, and shopping online via internet-connected marketplaces.

This phenomenon has become a new business opportunity for Indonesian entrepreneurs, who must be able to capitalize on it by providing or establishing an online store, implementing strategies that will benefit consumers, and encouraging manufacturers to develop new products that will enable consumers to conduct transactions online. The

most common method of purchasing is through the use of technology, commonly referred to as e-commerce (electronic trading).

E-commerce (electronic commerce) is one of the fastest-growing industries[1] in the world today. According to data released by GlobalWebIndex in 2019, Indonesia has the highest level of e-commerce adoption globally. Approximately 90% of internet users aged 16-64 have made online purchases. According to a McKinsey report, the market capitalization value of Indonesia's e-commerce market is projected to reach USD 40 billion by 2022 (Developers.bri.co.id). According to Rizeki (2022), E-commerce refers to any form of trade conducted online utilizing the internet. According to Shahriari et al. (2015), E-commerce refers to technologies such as mobile commerce, electronic funds transfer, supply chain management, Internet marketing, online transaction processing, Electronic Data Interchange (EDI), inventory management systems, and automated data collection systems. In addition to shopping, many people use the internet to browse various information to compare prices and view the latest products offered in the market before engaging in the purchasing process, whether through online transactions or directly at traditional stores (Khan, 2016). What is being discussed here is the growth of the e-commerce sector in Indonesia from year to year, as well as the volume of transactions which has increased significantly in the last five years. The graphs illustrating the growth of online business in Indonesia between 2018 and 2022 reveal the following facts:

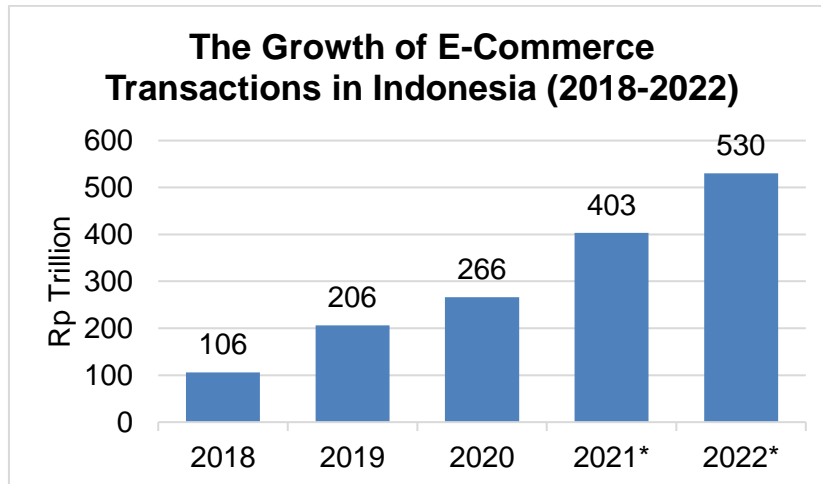


Figure 1. The increase in online business sales in Indonesia 2018-2022

Source: Bank Indonesia (2021)

According to the Reasonable length of time Bank Indonesia forecast for 2021, e-commerce transactions in Indonesia will exceed IDR 403 trillion. The forecast has increased by 51.6% from the previous year, or about IDR 266 trillion. Furthermore, according to Bank Indonesia's estimation, in 2022, e-commerce in Indonesia will continue to grow. Reaching a high of 31.4%, or IDR 530 trillion (year on year). This proves that Indonesia has a thriving market, as evidenced by the large number of Indonesians who use e-commerce.

Online shopping applications are one of the most popular marketplace platforms in Indonesia. Marketplaces are an integral part of the e-commerce ecosystem in Indonesia. Several platform options are available for online shopping, such as marketplaces, websites, and social media. According to a study by Sirclo (2020), most Indonesians prefer using marketplaces as their primary platform for online shopping, followed by websites and then social media. Furthermore, the research also indicates that marketplaces are the most trusted platform among

Indonesian consumers, with 97% of respondents feeling confident when shopping there.

On the other hand, 91% of respondents trust shopping through websites, and 82% trust shopping via social media. The E-marketplace is part of e-commerce. According to Nathasya (2018), a marketplace can be defined as a website or online application that facilitates the buying and selling process from various stores. Marketplace shares a concept that is somewhat similar to traditional markets. Marketplace owners are not responsible for the goods being sold, as their task is to provide a platform for sellers who wish to sell and assist them in connecting with customers and conducting transactions more simply and easily. These transactions are regulated by the marketplace itself. Once payment is received, sellers will ship the goods to the buyers. The E-marketplace is the second wave in e-commerce, expanding the combination of consumer businesses (B2B, C2B, and C2C) into B2B. This E-commerce platform is a new online shopping platform

first launched in Singapore. However, it is well-known among Indonesians, particularly those who enjoy shopping online at low prices. This e-commerce platform is well-known for its flash sale double days program (11.11 and 12.12) and free shipping that can be used for specific purposes such as increasing website traffic. Based on monthly traffic, this e-commerce has reached 61.669.392 customers on its website. Tech in Asia listed this online shopping platform as one of the top five e-commerce startups with significant disruptive potential. This online shopping platform also continues to market various types of goods and services through digital platforms in the form of applications. This is evidenced by the number of marketplace app downloads which have reached 50 million downloads. On the other hand, this online shopping platform's application has been installed more than 18 million times in Indonesia and has a user base of over 60 million people. In addition, there are still 750,000 active sellers on this platform (Zahrah et al., 2022).

The reason for choosing the online marketplace is due to several factors, including the website's use of the consumer-to-consumer (C2C) business model to empower users and enable secure, practical, and profitable mobile payments by integrating platform features typically found in social media. Due to this, the online shopping app includes features like live chat, social sharing, and hashtags to facilitate communication between sellers and buyers and facilitate consumers' product searches. In addition, buyers can become drop shippers or resellers on the e-commerce website

using bank transfers, Cash on Delivery (COD), online payment systems, and even through convenience stores.

Before deciding to make a purchase, there are several factors that need to be considered in making a purchasing decision behind successful online buying and selling through E-commerce websites among Indonesian people. According to Yusuf (2021), purchasing decision is a thought process in which individuals evaluate various options and choose a product from multiple alternatives. A customer's purchasing decision is related to the stage in the buying cycle at which they finally choose to purchase. When potential buyers want to shop online, the main factor that becomes a consideration for buyers is whether the website that provides the online shop can be trusted, based on evidence, experience, and intuition, whether something is right or wrong. The higher the comments or popularity of an e-commerce site, the higher its credibility, and buyers will be more convinced that the site can be trusted. So potential buyers are quick to buy on the site. Therefore, sellers and buyers must have a sense of mutual trust. Trust is the primary key in all business forms, both online and offline.

The second factor is security, which is a consideration for consumers when making transactions online; in this case, it is transactional security. According to Sukma (2012), security is the ability of an online store to protect and control consumer data when making transactions online. Security assurance in transactions is an expectation for consumers; when

they get security assurance in transactions, it will create a sense of security for them to buy a product online.

Price also greatly influences consumer decisions. Consumers expect prices in online stores to be lower than offline (traditional) stores, so consumers compare the prices of products in offline stores and products in online stores; in some cases, the prices of products in online stores are indeed lower than in offline stores (Verina et al., 2014). According to Habibah (2016), price is an important product component, as it affects the manufacturer's profits. When consumers purchase a product, their primary consideration is the price and quality of the product. Therefore, manufacturers set prices according to the quality of the product. Competitive prices are attractive to consumers and can influence their decision to purchase. This is supported by Several studies, including those conducted by Yoeliastuti et al. (2021) and Johan et al. (2021) which stated that price has a positive and significant effect on purchase decisions. The findings of this study are also consistent with the research conducted by Latief (2022) which indicates that price has a positive and significant influence on purchase decisions. It means that when the price of a product or service is affordable for consumers, their purchase decision will increase.

Another important factor in online shopping is the quality of service. When sellers interact with buyers, even without face-to-face contact, they typically have a different service system than their competitors. Customers will choose a company

that provides the best service and prioritizes their comfort, creating a desire to shop. According to Roselina & Niati (2019), Service quality refers to the assessment of how well the level of service offered meets customers' expectations. The better the quality of service, the more satisfied customers will be with the service provided by the E-commerce site.

Another important factor in online shopping is the perception of risk, which is often a concern for visitors to E-commerce, as reducing the risk can strengthen consumer confidence and vice versa when making online purchase decisions. As stated by Suresh et al. (2011), the notion of risk perception refers to the ambiguity experienced by consumers when they are unable to foresee the future outcomes of their purchasing decisions. In contrast, Featherman & Pavlou (2003) argue that perception of risk is assessed as the level of a customer's anticipation of negative outcomes that may occur when making transactions online. In this case, it is based on consumer experiences, such as the risk of buying a product with a lengthy delivery process or waiting for a week, even though the E-commerce site has set a schedule for when the product will arrive at its destination. There is also the risk of receiving defective or damaged goods upon arrival.

Based on the phenomenon described earlier, the researcher focuses on the purchase decisions of e-commerce consumers located in Bima. However, there still needs to be more research that addresses this object. Therefore, researchers see

the gap as a novelty that allows for research related to Bima's changing consumer paradigm shift, from offline shopping to deciding to make online purchases by diving into the world of e-commerce to respond to purchasing decisions through e-commerce. Empirical references in this study include: Atmaja & Achsa (2022); Dwiyanto (2019); Baskara & Hariyadi (2014). The difference between this research and previous research lies in the research object, the Variable analysis method, and the research indicators. This is very interesting for further research, and thus, this study aims to gain a deeper understanding of the determining factors of purchase decisions among e-commerce users, with a focus on the importance of trust, security, price, service quality, and risk perception.

## LITERATURE REVIEW

### **Trust**

Trust in conducting online shopping is a crucial factor in making purchasing decisions. Consumer trust refers to a consumer's belief that others have integrity and can be relied upon to fulfill their obligations in transactions as expected (Maciej Serda et al., 2015). Trust is defined by Kotler & Keller (2017) as a company's willingness to rely on business partners, which depends on several interpersonal and inter-organizational factors, such as competence, integrity, honesty, and perceived sincerity. According to Sullivan and Kim (2018), trust is a belief held by individuals that other parties are willing and able to act in customers' interests, honest in transactions, predictable, and

capable of delivering as promised (Siti Nurjanah et al., 2022).

### **Security**

According to Bailey and Pearson in Setiawan & Fauziah (2017), security refers to the online store's ability to control and secure transactional data from misuse or unauthorized alteration. Park and Kim, as cited in Alwafi & Magnadi (2016), define security as the online store's ability to control and safeguard transactional data security. Furthermore, they state that security assurance plays a vital role in building trust by reducing consumer concerns about personal data misuse and transactional data vulnerability. According to Malau (2018), security is defined as the ability of an online store to control and safeguard the security of data transactions. It can be concluded that security in e-commerce platforms is crucial for consumers to feel safe and confident when accessing and making online purchases and transactions.

### **Price**

According to Sudaryono (2016), price is an exchange value that can be equated with money or other goods for the benefits obtained from a particular product or service by an individual or group at a specific time and place. According to Alexander et al. (2021), price is an expenditure or sacrifice consumers must incur to acquire desired products to fulfill their needs and wants. Price is the amount of money charged for a product or service or the amount of value transferred to gain access to or use a product or service (Kotler & Armstrong, 2016).

### **Service Quality**

According to Fandi (2017), service quality is the effort to meet the needs and desires of customers and the accuracy of delivery to match the expectations of consumers. The company considers customers as kings. Thus, excellent service becomes the key to maintaining its position amidst the increasingly tight competition today. According to Kurniasih (2021), quality of service is defined as the response to the services perceived by customers based on what the company provides. Service quality measurement involves comparing the perceived service received by customers with the expected service from the company. Service quality is the level of presentation a seller provides to satisfy customers by delivering and providing what is expected by the customer (Wirtz & Lovelock, 2016); (Baskara & Hariyadi, 2014). Service quality is a statement that is generated from the comparison between expectations and results.

### ***Risk Perception***

The concept of risk perception refers to the ambiguity that consumers encounter when they are unable to forecast the future outcomes of their purchasing decisions (Schiffman & Kanuk, 2011). Zulfa & Hidayati (2018) define risk perception as the uncertainty consumers face when they cannot predict the future consequences of their purchasing decisions. In online purchases, the buying process and transactions do not occur directly, which means consumers can only view the products through images and are unable to touch them physically. Risk perception is the subjective assessment by an individual of the

likelihood of an accident occurring and the level of concern the individual has about the consequences or impacts of that event. In online trading, the perceived risk is considered higher than in physical trading due to consumers' limited physical contact with the products. As a result, consumers are unable to assess the performance of the product before making a purchase (Harto & Munir, 2021). According to Rizki & Utami (2020), perceived risk refers to consumers' negative perceptions of various activities based on the potential negative outcomes that can occur.

### ***Buying Decision***

Consumers' purchase decisions generally involve selecting their preferred brand from available alternatives. However, two factors can affect their decision-making process between purchase intention and actual purchase. These factors include the impact of others' attitudes and situational factors, as stated by Schiffman & Kanuk (2008). According to Setiadi (2019), purchasing decisions involve a selection process that combines knowledge to evaluate two or more alternative behaviors and choose one of them based on its strong relationship with personal characteristics, vendor or service, website quality, and attitude at the time of purchase, whether it is intended for online buying or decision-making. According to Simarmata et al. (2021), purchasing decisions involve the process of choosing from various existing alternatives or reasoning processes that can be influenced by factors such as values and beliefs.

### **E-commerce**

According to Rintho (2018), e-commerce is the arena or platform where transactions and information exchanges occur between sellers and buyers in the virtual world. According to Laudon & Traver (2016), e-commerce is defined as the use of the internet, web, mobile applications, and browsers running on mobile devices to conduct digital business transactions. It involves external parties of the company, such as suppliers and consumers. According to McLeod, e-commerce refers to the utilization of communication networks and computers to conduct business processes (Putri Ghaisani & Purbawati, 2020). According to Turban et al. (2018), e-commerce uses the internet to purchase, sell, transport, or trade data, goods, or services. Referring to Law No. 7 of 2014 on trade, Article 1 states that Electronic Commerce (e-Commerce) refers to trade transactions conducted through electronic devices and procedures.

#### ***Relationship between trust and purchase decision***

Trust can impact buying decisions. In a web business, the purchaser's trust is vital to guarantee that everything is great and in genuine harmony while exchanging. When customer trust is established, it can guarantee that they will make repeated purchases. Several studies, including those conducted by Lestari & Iriani (2018) and Tajudin & Mulazid (2017), indicate a significant correlation between trust and purchasing decisions. These studies suggest that if customers consistently perceive a company to meet their expectations, it can enhance their trust in the company and ultimately

affect their purchasing decisions. Therefore, the proposed hypothesis is as follows:

H1: trust has an influence on purchase decisions

#### ***Relationship between Security and purchase decision***

Security can influence purchasing decisions. If an online shop can improve security and provide guarantees to consumers, it will increase their confidence to shop. There is a relationship between security and purchasing decisions that shows a significant influence, as shown in studies conducted by Saputri (2015), Turban (2015), and Wijaya & Jasfar (2014). They stated that if the level of security assurance is satisfactory and fulfills the consumer's expectations, they may feel safe and willing to share their personal information during the purchasing process. Therefore, the proposed hypothesis is as follows:

H2: security has an influence on purchase decisions

#### ***Relationship between Price and purchase decision***

According to Tjiptono & Fandy (2017), the price can be defined as the amount of money (in monetary units) and other non-monetary aspects required to obtain a good or service. Baruna et al. (2017) explained in their research that price is one of the important factors that can attract consumers to purchase a product. The better the price offered, the more purchasing decisions consumers make. According to Nasar & Manoj (2015), price significantly influences consumers in making purchasing decisions. In another study, Harahap (2018) indicated a positive



relationship between the price and the decisions made by consumers when purchasing a product or service.

Previous research has stated that price has a positive and significant influence on purchasing decisions (Rachmawati et al., 2019; Fadli et al., 2022). Therefore, the hypothesis proposed as follows:

H3: Price has an influence on purchase decisions.

#### ***Relationship between Service Quality and purchase decision***

The quality of service provided is defined as the point at which the general public understands that the service is of high quality (Fernando et al., 2022). Tjiptono & Fandy (2015) suggest that service quality is crucial for consumers when purchasing. However, this finding contradicts the results of Rivaldo et al. (2022), Cahyati et al. (2023), and Anggita & Ali (2017) found that service quality has a positive and significant impact on purchasing decisions. Previous research has indicated that service quality has a significant and positive impact on consumer purchase decisions. As a result, there is a greater likelihood of achieving customer satisfaction with the quality of service provided in tangible terms such as dependability, timeliness, assurance, and empathy; conversely, if the quality of service is below standard, the likelihood of achieving customer satisfaction will

decrease. Therefore, the hypothesis proposed as follows:

H4: Service quality has an influence on purchase decisions.

#### ***Relationship between Risk Perception and purchase decision***

The obstacle for consumers considering making online purchases is perceived risk. When considering online transactions, consumers tend to pay attention to potential associated risks, which can affect their purchasing decisions. If consumers feel at risk when shopping online, it can reduce their interest in making a purchase. Findings by Teo & Liu (2007) support this, showing that risk perception has a strong negative relationship with the desire to purchase.

However, according to Kim & Hoonyoung (2016), The perception of risk does not have a significant relationship with the absence of transactional intention. In their research, risk perception did not affect consumers' willingness to purchase. However, J Kim et al. (2008) found that risk perception does affect consumers' purchase decisions. Therefore, it is important to consider consumers' risk perception when designing an optimal online shopping experience. Therefore, the hypothesis proposed as follows:

H5: risk perception has an influence on purchase decisions

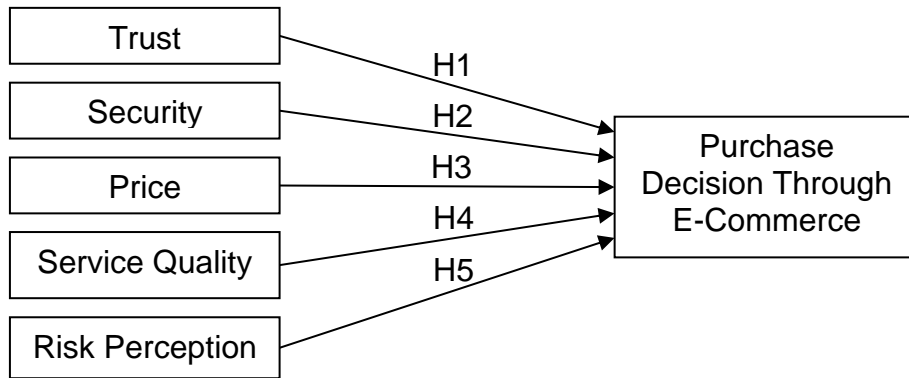


Figure 2. Hypothesized Framework

Source: Data Processed by Author (2023)

## RESEARCH METHODS

### ***Research Approach***

The quantitative research method is the one employed. Quantitative approaches emphasize testing theories by quantifying study factors and statistically analyzing data (Husain, 2017). The study was carried out in January 2022.

### ***Data and Sample***

This study used an explanatory research design to explain and clarify the causal relationship between predetermined variables. The study population consisted of users of an online buying and selling platform through E-commerce in Bima, Indonesia. The purposive sampling method was used to select the sample based on specific considerations made by the researcher. A questionnaire was used as the data collection instrument and distributed to 100 respondents. Researchers used 100 respondents based on the opinion of Sugiyono (2018), stating that the appropriate sample size in research

is between 30 and 500 respondents. The number of 100 respondents is considered representative as it exceeds the minimum sample limit.

### ***Data Collection Techniques***

The primary data for this study was collected through a survey method, where questionnaires were distributed to online marketplace customers via Google Forms on various social media platforms. The operational variables used in this study were adapted from prior research. To measure the variables, a five-point Likert scale was used, starting from number 1 up to 5, with number 1 indicating strong disagreement, number 2 indicating disagreement, number 3 indicating neutrality, number 4 indicating agreement, and number 5 indicating strong agreement.

### ***Data Analysis Techniques***

Multiple linear regression was the data analysis technique utilized in this study, and the hypotheses were tested through SPSS version 23.

## RESULTS AND DISCUSSION

Table 1. Results of validity test

Variable	KMO value	Result
Trust	0.786	Valid
Security	0.609	Valid
Price	0.672	Valid
Service quality	0.640	Valid
Risk Perception	0.616	Valid
Buying decision	0.802	Valid

Source: Data Processed by Author (2023)

The Kaiser Meyer Olkin (KMO) test is utilized to determine the validity of a questionnaire. For each variable to be deemed valid, the KMO value should exceed 0.50. Conversely, if

the value is below 0.50, it is considered invalid. As a result, it can be inferred that all variables in this study are valid since they exceeded the 0.50 KMO value threshold.

Table 2. Results of Reliability Test

Variable	Cronbach Alpha	Result
Trust	0.755	Reliable
Security	0.89	Reliable
Price	0.769	Reliable
Service quality	0.741	Reliable
Risk Perception	0.806	Reliable
Purchase Decision	0.822	Reliable

Source: Data Processed by Author (2023)

A reliability test is conducted to determine the consistency of a measuring instrument when used repeatedly at different times. In this study, the reliability test shows that

the variable is considered reliable if the Cronbach's Alpha value is  $>0.6$ . Therefore, all variables in this study are considered reliable.

Table 3. Results of Normality test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residuals
N		100
Normal Parameters, b	Means	.0000000
	std. Deviation	1.96828549
Most Extreme Differences	absolute	.056
	Positive	.056
	Negative	-.043
Test Statistics		.056
asymp. Sig. (2-tailed)		.200c,d

Source: Data Processed by Author (2023)

A normality analysis is conducted to determine whether data is normally distributed. The data is considered

normal if there is a significant level of  $>0.05$ . From the table above, it can be concluded that the data is

normally distributed with a higher than the standard threshold of significance level of 0.200 which is 0.05.

Table 4. F-Test Statistical Results

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	460.569	5	92.114	22.576	.000 <sup>b</sup>
	Residual	383.541	94	4.080		
	Total	844.110	99			

Source: Data Processed by Author (2023)

The determined F-value is 22.578 with a significance level of 0.000, which is smaller than 0.05 based on the calculation using the regression analysis model. Therefore, it can be

said that the purchasing decision of E-commerce users is jointly influenced by factors such as price, service quality, trust, security, and perceived risk.

Table 5. Results of Multiple Linear Regression Analysis Processing

Variable	Reg. Coeff	Std. Error	Beta	t	Sig
<b>C = Constant</b>	1,882	1,757		1,071	<b>0,287</b>
<b>X1 = Trust</b>	0,279	0,092	0,272	3,021	<b>0,003</b>
<b>X2 = Security</b>	-0,485	0,133	-0,305	-3,643	<b>0,000</b>
<b>X3 = Price</b>	0,158	0,114	0,125	1,392	<b>0,167</b>
<b>X4 = Service Quality</b>	0,141	0,110	0,122	1,278	<b>0,204</b>
<b>X5 = Risk Perception</b>	<b>0,727</b>	<b>0,127</b>	<b>0,493</b>	<b>5,733</b>	<b>0,000</b>

Source: Data Processed by Author (2023)

The table above shows that the multiple linear regression equation in this study is as follows:  $Y = 1,882 + 0,279X_1 - 0,485X_2 + 0,158X_3 + 0,141X_4 + 0,727X_5 + e$ .

In the multiple linear regression model equation, the calculated t-value for the variable Trust in Purchase Decision is 3.021, with a significance level of 0.003. The significance value is >0.05 (5%), indicating that trust has a direct effect on Purchase Decision. The t-score value of the Security variable in Purchase Decision is -3.643. The result is statistically significant, with a p-value of 0.000, indicating that security has a direct effect on Purchase Decision. The significance value is <0.05 (5%). The variable "Price" in the "Purchase Decision"

has a t-score of 1.392. The p-value of 0.167 indicates that the result is statistically significant, but the significance level is >0.05 (5%), indicating that price does not have a significant effect on Purchase Decision. The t-score value for the "Service Quality" variable in the Purchase Decision is 1.278. Although the result is statistically significant with a p-value of 0.204, the significance level is >0.05 (5%), indicating that Service Quality does not have a significant effect on Purchase Decision. On the contrary, the Risk Perception variable in Purchase Decision shows a significant impact on Purchase Decision with a t-score value of 5.733 and a p-value of 0.000, which is greater than the significance level of 0.05 (5%).

This test shows that trust impacts buying decisions at the electronic business stage. This is because the higher the client's confidence in a brand or item, the more probable they will choose to purchase merchandise on the online business stage. This research's results are in line with a study carried out by Agustiningrum & Andjarwati (2021), which demonstrated that trust has an effect on buying choices. According to a study by Adityo (2017), the most critical factor for buyers to consider while shopping online is their trust in the e-commerce website that provides online shopping services and the registered sellers on the platform. The website's popularity level is a crucial factor that determines the level of trust buyers place in online shopping services. The higher the comments or popularity of an e-commerce site, the higher its credibility, and buyers will be more confident that the site can be trusted.

This research indicates that security influences purchasing decisions on the e-commerce platform. These findings are consistent with Turban et al. (2018) theory that security influences online purchasing decisions. If security in e-commerce is very high, consumers will be more confident in making purchases online. Security is crucial when making online purchases because consumers' data should not be leaked or distributed. This study is consistent with Yunita et al. (2019) research, which found that security partially affects purchasing decisions. This is because the e-commerce platform provides security guarantees to consumers through enhanced security features such as security when interacting with sellers

and security when conducting transactions, as well as ensuring the security of users' personal data stored on the e-commerce platform.

This research indicates that price does not have an influence on purchasing decisions on the e-commerce platform. This suggests that consumers always consider price when buying goods online. If prices on e-commerce increase, consumers' desire to buy goods on E-commerce is likely to decrease. This is consistent with the findings of a study conducted by Prilano et al. (2020), which stated that price has a negative and significant effect on purchasing decisions on the Lazada online store. However, this research contradicts the findings of Laily & Ekowati (2023), which show that price has a positive and significant effect on purchasing decisions in E-commerce. Consumers expect online store prices to be cheaper than offline (traditional) stores, so they look for a comparison of product prices in offline stores and online stores.

In some cases, online store product prices are indeed cheaper than offline stores (Verina et al., 2014). In this study, the price offered by the E-commerce application has not become the primary factor consumers consider in purchasing decisions in Bima. This may be because of the presence of various other online shopping applications that are more diverse, such as Lazada, Tokopedia, and Bukalapak.

The results of this test show no correlation between the quality of service and purchasing decisions in the online marketplace. This means that the lower the quality of service provided, the more likely the

purchasing decision will be negatively influenced and decrease. According to Abdullah (2022), consumers are unsatisfied with E-commerce sites' services. Mothersbaugh & Hawkins (2016) state that it is very important for companies to provide consistent and responsive service to customer complaints. Therefore, this study contradicts the findings of Khalaf Alharthey (2019) show that service quality significantly affects online purchasing decisions. Fahrevi & Satrio (2018) state that good service will create a positive impression on consumers and have the potential to solidify their confidence in making a purchase.

The research results indicate that Risk Perception influences purchasing decisions on the e-commerce platform. This means that the lower the consumer's perception of risk when buying products on E-commerce, the higher the likelihood of them making a purchase. These findings are consistent with the research conducted by Suhir et al. (2014), which showed that risk perception significantly influences online purchasing decisions. In this case, risk perception may refer to concerns or uncertainties that consumers may feel when buying products online, such as the risk of products not matching the description or image, the risk of personal data security, or the risk of not being able to return products if they are not suitable. Consumers feel confident that the products they buy are not potentially harmful to themselves, and E-commerce customers consider the site to be truly safe or free from risk.

## CONCLUSION

Based on the research findings and data processing that have been conducted, it can be concluded that trust, security, and risk perception have a significant determinant on purchasing decisions among E-commerce users in Bima. This indicates that consumers prefer shopping on E-commerce sites that they consider safe and free from fraud risks. However, price and service quality are not the determining factors in purchasing decisions on E-commerce. Therefore, sellers and e-commerce managers need to strengthen trust and security and reduce risk perception on their platform to attract more consumers and increase sales.

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