# Self E-Commerce Platform Advertisement In Encouraging Transaction Development Of Indonesian Creative Products

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#### Abstract

This research was conducted to prove the SEPAd variable, which moderates the trust of its influence on purchasing decisions and online repurchase interests. This research was conducted on consumers of creative products in e-commerce in Indonesia. The number of samples is 185 respondents purposively. Analysis of the data used is Structural Equation Modeling (SEM). The findings show that Perceived Risk has a significant negative effect on E-Trust, while Perceived Ease of Use and Perceived Usefulness has no significant effect on E-trust. While Perceived Risk, Perceived Ease of Use, and Perceived Usefulness do not have a significant effect on Purchase Decision. The indirect effect through the intervening variable E-trust on Purchase Decision is more significant. SEPAd significantly weakens the effect of Perceived Risk on E-trusts and strengthens the effect of Perceived Usefulness on E-Trust. In contrast, the Perceived Usefulness does not significantly influence the effect. Purchase Decision has a significant effect on E-Satisfaction, and E-Satisfaction has a significant effect on Repurchase Intention. This study can then help researchers and apply to creative industry players in Indonesia.

**Keywords:** Perceived Risk, Perceived Ease of Use, Perceived Usefulness, Self E-commerce Platform Advertisement, Creative Industrial Products.

#### **INTRODUCTION**

The development of information technology today is very rapid and can not be avoided. The use of high-tech information today, supported by the use of mobile devices continues to increase. Data released by Hootsuite on Digital Indonesia (2019), shows that Indonesia ranks fifth in terms of internet usage, totaling 150 million people out of a total population of 268.2 million. Besides the increasing number of smartphone users, internet penetration, foreign investment, the sophistication of local industry players, and the Indonesian government's positive regulation are important drivers of today's digital economic growth (IDN Research Institute, 2019). Based on research by the British research institute Merchant Machine (2019), which released a list of ten countries with the fastest-growing e-commerce in the world, the result is Indonesia can lead the ranks of other countries in the world with a growth of 78% in 2019.

The potential of e-commerce in Indonesia today is driven by the high interest of millennials to transact products online. The Indonesian e-commerce market is currently occupied by several C2C (customer to customer) start-ups, including Tokopedia, Bukalapak, Shopee and B2C (business to customer) start-ups Lazada, Blibli, JD, Zalora, Indonesian Stock Sale, Elevenia and Ilotte Product marketing through the platform is popular today because it provides many benefits not only for online sellers but also consumers, including shipping costs, vouchers, coins, and discounted products. The demand for creative industry products continues to increase, especially fashion products, food, and handicrafts. This then drives the pattern of buying behavior directly (offline) to be internet-based (online). This development is inversely proportional to the Indonesia Digital index trust, which is still relatively low, namely 1.8 out of 10, one or two out of ten online transactions that occur today are vulnerable to fraud (Experian and IDC, 2017).

Therefore building trust is a major challenge (Delafrooz et al., 2011) that must be carried out by several e-commerce start-ups and online sellers in Indonesia. Some of the strategies undertaken include price discounts, transaction security, cash on delivery, negotiable, shopping vouchers, shake coins, discounts, escrow systems, and national online shopping days (from now on referred to as harbolnas), free postage and insurance. Some of these features mediate the low public perception of online transactions, both in terms of risk, convenience, and benefits. The SEPAd-based marketing

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strategy can be in the form of an escrow system (shared wallet), free shipping, shopping vouchers, cash back, guaranteed transactions, negotiable prices, insurance, on-time delivery, the suitability of goods, and the existence of product ratings are certainly very attractive to consumers. The urgency of digital or online-based consumer behavior research is a must, and given the development of industrial revolution 4.0 and society 5.0, all human activities have used technology at this time. This shift in the transaction model has been able to form a new pattern in society for digital-based transactions on e-

Associated with some understanding of the Self E-Commerce Platform Advertisement in Encouraging Transactions in Indonesian Creative Product Transactions, this study was conducted to prove the SEPAd variable, which moderates the trust of its influence on purchasing decisions and online repurchase interest. The implementation of self-e-commerce has greatly helped the community in marketing their products online, so the level of sales has increased, which can improve the economy in Indonesia. The research was conducted related to the relationship between perceived risk, perceived ease of use, and perceived usefulness of E-Trust, Purchase Decision, Self E-Commerce Platform Advertisement, and Repurchase Intention.

#### LITERATURE REVIEW

## Self Ecommerce Platform Advertisement (SEPAd)

Promotions made by the platform are referred to as moderating variables Self-Ecommerce Platform Advertisement (SEPAd). Advertising that promotes the benefits of shopping is expected to be able to create a public response to the offers given and divert purchases to be based online. More and more e-commerce advertisements through print and visual / television / social media that introduce excellence will become increasingly common for consumers. The SEPAd-based marketing strategy can be in the form of an escrow system (shared wallet), free shipping, shopping vouchers, cash back, guaranteed transactions, negotiable prices, insurance, on-time delivery, the suitability of goods, and the existence of product ratings are certainly very attractive to consumers.

#### Theoretical Model and Hypotheses Development

Our research model is shown in Figure 1. We suspect that perceptions of risk, perceptions of ease, and perceptions of usefulness that contribute to consumer confidence and purchasing decisions, the Self E-commerce Platform Advertisement variable becomes a moderating variable for trust. The concept developed in this research is related to consumer behavior from pre-purchase, purchase to post-purchase. Behavior before a purchase is influenced by risk perception, perceived convenience, and perceived benefits, which are then linked to their influence on trust. The connection is with the shift of transactions to be digital-based, encouraging the birth of e-commerce platform companies and fintech as transaction brokers, while providing stimulus in the form of discounts. The strategy is thought to be a factor in increasing online transactions today, which is referred to as the moderating variable self-e-commerce platform advertisement. These variables are thought to weaken consumers' risk perceptions and strengthen perceived benefits and conveniences, so digital trust is born. The trust that is built then becomes the determinant of the buying decision. After post-purchase, consumers will be faced with two results that may be different, namely between satisfied and dissatisfied. This satisfaction is built, which can then form the interest to make the same purchase.

#### Relationship of Perceived Risk with E-trust

In online transactions, online consumer trust is influenced by many factors, both in terms of perceptions built by traders and e-commerce platforms. Building a security system is the key to reducing risk perceptions that may arise so that the e-commerce platform is currently trying to introduce purchasing risk reduction features because high-risk perception can reduce the confidence to make online purchases (Juniwati, 2014), so some online sellers it is important to promote trust, to change potential consumers from being curious observers to becoming people who are willing to transact through the site (McKnight et al., 2002). Trust can be easily built if business people can maintain the security of transactions and the confidentiality of personal data, and the perception of ease and usefulness is the key to delivering consumers to trust in online transactions (Pavlou, 2003). Besides that, the perception of the online seller's reputation is the most significant thing related to trust (Teo & Liu, 2005). Reputation becomes the basic needs of consumers; the higher the reputation given,

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the higher the trust and satisfaction in the company's products. Teo & Liu (2005) formulated four characteristics of e-commerce that can influence consumer confidence, including perceived reputation and size, multichannel integration, and system assurance.

Hypothesis 1: Relationship between Perceived Risk and E-Trust.

# Relationship of Perceived Ease of Use with E-trust

The e-commerce platform is implementing an escrow system to overcome the risks of online transactions that consumers might accept. Internal factors (natural propensity to trust and perception of website quality) and external factors (third party recognition) significantly influence individual trust (Jones & Leonard, 2008). The ease of use of technology has been embedded in e-commerce, which is an important predictor of attitudes toward online shopping. It is navigation, convenience, and substitution of the electronic environment to examine products personally found as important predictors of online shopping attitudes. User perceptions about the ease and usefulness of the determinant of the use of e-commerce media to transact (Shia et al., 2015; Aghadie et al., 2011; Childers et al., 2001, Geven 2004; Meuter et al., 2005).

Hypothesis 2: Relationship between Perceived Ease of Use and E-Trust.

# Relationship of Perceived Usefulness with E-trust

Davis (1989) states that Perceived Usefulness influences user attitudes, further influences behavioral intentions, and ultimately determines technology use behavior (Meuter et al., 2005). Juniwati (2014) found that Perceived Usefulness has a significant effect on online shopping attitudes. Several other studies that tested this TAM include (Shia et al., 2015; Aghadie et al., 2011; Childers et al., 2001, Geven 2004; Meuter et al., 2005). The results of these studies confirm that perceived usefulness determines the use of e-commerce media for transactions.

Hypothesis 3: Relationship between Perceived Usefulness and E-Trust.

## Relationship of Perceived Risk with Purchase Decision

Risk factors have a significant influence on the intensity of online purchases (Juniwati, 2014). Financial risk, product risk, shipping risk, and information security risk have a negative impact on online shopping behavior, Masoud (2013). Economic, social, performance, physical, and privacy risks affect online shopping attitudes and that consumers feel an increased risk when shopping online (Jarvenpaa and Todd, 1997; Feathermandan Paylou, 2003). According to (Salburybury et al., 2001; O 'Cass and Fenech 2003; Park et al., 2004; Shih 2004) The negative effects of risk perception have also been found to have a negative impact on buyer attitudes towards online shopping (O'Cass, 2003; Shih, 2004; Heijen et al., 2003) as well as negative effects on one's intention to shop online (Korgaonkar and Wolin 1999; Salisbury et al., 2001). Heijen et al. (2003) argue that the perceived risk perceived by consumers in online shopping has a negative effect on e-commerce adoption. Hypothesis 4: Relationship between Perceived Risk and Purchase Decision.

#### Relationship of Perceived Ease of Use with Purchase Decision

Trading through e-commerce forms the belief that it is easy to do; consumers prioritize the ease of buying products rather than the safety factor. Another factor is also influenced by the number of alternative products available in e-commerce. Davis et al., (1986) explain that perceived ease of use is the reason for consumer behavior in the use of online media that is influenced by interests, where this interest is influenced by perceptions of benefits and perceptions of ease.

Hypothesis 5: Relationship between Perceived Ease of Use and Purchase Decision.

## Relationship of Perceived Usefulness with Purchase Decision

The perception of benefits received by consumers can directly influence online purchasing decisions. That is because the perception of benefits such as the availability of many products, can be done anywhere, more quickly and efficiently in productive activities is a priority for consumers. Davis (1989), a person's behavior is determined by their intention to perform the behavior and that this intention, in turn, becomes an action. Gustav & Sebastian (2015), design factors, online advertising, and the availability of e-vendor contact alternatives essentially have a positive influence on consumer purchasing decisions. These factors are to build perceptions of benefits and perceptions of

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convenience for each online consumer. System development and competition can increase market share and utilize market capacity in combined market competition. Hofstede (2001), Cultural differences lead to different perceptions; these cultures are factors of distance and certainty avoidance. Hypothesis 6: Relationship between Perceived Usefulness and Purchase Decision.

## The Relationship of Self E-commerce Platform Advertisement Moderation Variables to Perceived Risk and E-trust

The emergence of e-commerce platforms through advertisements offered is felt to be able to moderate the perceived risk perceived by consumers. The security system implemented in the form of transaction guarantees has an impact on the increasing trust or attitude to shop online. Self Ecommerce Platform Advertisement as a moderating variable to weaken the perceived risk of consumers towards online trust. Trust and risk are important variables (Aladwani, 2001). Thus, ecommerce must be able to build consumer confidence with perceived reputation and size, multichannel integration, and systems assurance (Teo & Liu, 2005).

Hypothesis 7: Relationship between Self E-commerce Platform Advertisement with Perceived Risk and E-Trust.

# The Relationship of Self E-commerce Platform Advertisement Moderation Variables to Perceived Ease of Use and E-trust

Convenience factor becomes important as a means to form consumer trust, that by shopping online through e-commerce platforms can be free from hard work and very easy to do. A good understanding of consumers towards the advancement of e-commerce technology can increase the trust of e-commerce media; besides being safe, it is also easier. Besides that, SEPAd provides the latest features in the form of transfer models, product search systems, image accuracy, and transaction processing speed. So shopping through e-commerce strengthens consumer confidence in the ease of transaction features provided.

Hypothesis 8: Relationship between Self E-commerce Platform Advertisement with Perceived Ease of Use and E-Trust.

# Relationship of Self E-commerce Platform Advertisement Moderation Variables to Perceived **Usefulness and E-trust**

The perception of usefulness is a form of public opinion when using e-commerce media can improve its performance. For example, choosing a product is unnecessary by going to the store, without having to do lengthy queues, non-cash payment methods, and anywhere. This has become a common thing in society. As it progresses, e-commerce continues to encourage advertisements that shape the public's confidence that there are many benefits that consumers can take beyond their perceptions, including free shipping, speed, insurance, cost, and accuracy. Besides that, some discounts and vouchers provide benefits and great benefits for new consumers or those who have already subscribed. For e-commerce, it is important to promote trust, to change potential consumers from being curious observers, to becoming people who are willing to transact through sites (McKnight et al., 2002).

Hypothesis 9: Relationship of Self E-commerce Platform Advertisement with Perceived Usefulness and E-Trust.

#### Relationship of E-trust with Purchase Decisions

Trust is a key factor than other factors (Pavlou & Gefen, 2002; Corbit et al. 2003). According to Gustav & Sebastian (2015), To increase sales market share, online sellers build trust by applying design factors, online advertising, and the availability of e-vendor contact alternatives essentially have a positive influence on consumer purchasing decisions. Ease of Use can influence directly or indirectly through trust in consumer buying behavior (Chiu et al. 2010; Ayu 2016).

Hypothesis 10: Relationship of E-Trust with Purchase Decision.

#### Relationship of Purchase Decision with E-Satisfaction

The current high demand for creative products is due to the high level of consumer satisfaction. This online store management plays an important role in building satisfaction. Satisfaction factor is

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the main factor in creating repeat purchases; limited availability of products in offline stores also causes consumers to delay making purchases; besides, the need for a product can encourage them to keep making purchases even though the product reputation is minimal.

Hypothesis 11: Relationship of Purchase Decision with E-Satisfaction.

# Relationship of Purchase Decision with Repurchase Intention

The majority of creative products offered by the majority are the primary needs of the community, so the potential to require them is quite high. Maximum service in purchasing activities can bind old customers who have ever bought. A good reputation can further confirm the product, guarantee, convenience, and others. Alharthey (2019) believes that service quality and customer satisfaction are important indicators of the repurchase process. Thus, customer satisfaction will directly ensure the persistence of an online store (Kotler, 2000).

Hypothesis 12: Relationship of Purchase Decision with Repurchase Intention.

#### Relationship of E-Satisfaction with Repurchase Intention

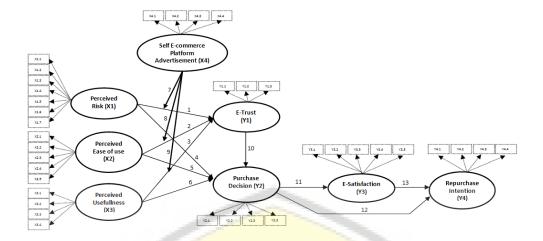
Satisfaction built from the beginning, especially for consumers who have already made a purchase, can easily create sustainable purchases. Consumers who get satisfaction when buying online, tend to repurchase (Henkel et al., 2006) because customer repurchase intention is a major component of customer satisfaction received (Sharma & Patterson, 2000) Direct positive relationship between client satisfaction and purchase again has a very strong potential to occur (Ahmad et al., 2010). According to Montoya Weiss et al. (2003), the experience of using the internet will create a greater feeling of convenience for shopping online, thereby reducing the sense of uncertainty in shopping and increasing the ability to make purchasing decisions. If the results obtained do not build satisfaction, in the end, it will not affect the repetitive buying behavior (Gefen et al., 2003).

Hypothesis 13: Relationship of E-Satisfaction with Repurchase Intention.

#### **METHODS**

The study was conducted with an explanatory research approach that tried to explain the causal relationship between exogenous variables (perceived risk, perceived ease of use, perceived usefulness) through intervening variables (e-trust, purchase decision, e-satisfaction) towards endogenous variables (repurchase). With the moderating role of the variable Self E-commerce Platform Advertisement (Umar, 2002). The number of research samples as many as 185 respondents with the sampling criteria are consumers of creative products in Indonesia who make online purchases through e-commerce platforms. Data collection procedures using a questionnaire with the method of collecting samples using Purposive Sampling (Arikunto, 2013). This research uses Structural Equation Modeling (SEM), while the development and testing of hypotheses using AMOS Statistics 24.0. Research analysis techniques using confirmatory factor analysis and regression weight approaches, while the construct in this research uses exogenous, endogenous, and moderation construct.

The results of this study can further contribute to the development of science, society, and users of analytical tools based on the indicators used, through suggestions for improvement. The following conceptual framework in this study can be seen in Figure 1.



#### **Research Result**

Structural Equation Modeling Analysis

SEM test results for the effect of Perceived Risk (X1), Perceived Ease of Use (X2), Perceived Usefulness (X3), and Self E-commerce Platform Advertisement (X4), on E-Trust (Y1), Purchase Decision (Y2), E-Satisfaction (Y3), and Repurchase Intention (Y4) can be seen in the following Figure 2.

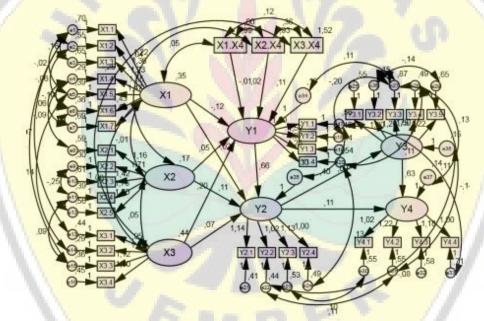


Figure 2. SEM Test Results

#### 1) The goodness of Fit Test

The goodness of Fit Test models in the study notes that of the eight criteria used to assess the feasibility of whether or not a model has been primarily met; thus, the overall research model produced has good compatibility with the input data.

### 2) Path Coefficients Test

The next step is to test the causality of the hypothesis developed in the model. Testing the path coefficients is presented in Table 1.

**Table 1. Path Coefficients Test Results** 

Ha	Influence of	Before Moderation			After Moderation						
	Variables	C.R.	Prob.	Information	C.R.	Prob.	Description				
1	$X_1 - Y_1$	2.323	0,020	Significant negative	- 1,814	0,070	Not significant				

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2	$X_2 - Y_1$	0,659	0,510	Not significant	0,498	0,618	Not significant
3	X <sub>3</sub> - Y <sub>1</sub>	0,362	0,717	Not significant	2,853	0,004	Significant
4	$X_1 - Y_2$	0,209	0,834	Not significant	0,218	0,827	Not significant
5	$X_2$ - $Y_2$	0,870	0,384	Not significant	0,885	0,376	Not significant
6	X <sub>3</sub> - Y <sub>2</sub>	0,169	0,866	Not significant	0,840	0,401	Not significant
7	X <sub>4</sub> - Y <sub>1</sub>	-	-	-	0,340	0,734	Weaken and Not Significant
8	$X_4 - X_2 - Y_1$	-	ı	-	0,419	0,675	Memperkuat dan Signifikan
9	$X_4 - X_3 - Y_1$	-	-	1	3,095	0,002	Strengthen and Significant
10	$\mathbf{Y}_1$ - $\mathbf{Y}_2$	4,389	0,000	Significant positive	4,323	0,000	Significant
11	Y <sub>2</sub> - Y <sub>3</sub>	4,324	0,000	Significant positive	4,409	0,000	Significant
12	Y <sub>2</sub> - Y <sub>4</sub>	1,271	0,204	Not significant	1,250	0,211	Not significant
13	Y <sub>3</sub> - Y <sub>4</sub>	3,697	0,000	Significant positive	3,569	0,000	Significant

#### Discussion

#### Effect of Perceived Risk on E-trust

Perceived risk has a significant negative effect on E-trust before being moderated by the SEPAd variable. This means that the higher the risk perceived by consumers will significantly reduce consumer confidence in transactions in e-commerce in Indonesia. These findings support the findings of Juniwati (2014) that the higher the risk perceived by consumers will reduce their trust in online transactions. Therefore it is now important to increase consumer confidence (McKnight et al., 2002). Various marketing strategies must be done to establish a good relationship even without direct interaction with consumers, so consumers do not need to worry about being deceived, including building security and confidentiality of transactions properly (Pavlou, 2003) key indicator to increase consumer confidence. Low consumer internet literacy (technological understanding) is also one thing that makes consumers easily deceived. So the e-commerce platform implements an escrow systembased security system, meaning that the entire security system is not the responsibility of the online seller but also by the e-commerce platform. Another system that is also often applied now is ordering online while direct payment and delivery of goods or often called cash on delivery (CoD) transactions. Consumers tend to avoid interaction with online sellers through social media because it does not guarantee security, such as information tapping and embezzlement of money.

#### Effect of Perceived Ease of Use on E-trust

Perceived Ease of Use has no significant effect on consumer trust before moderating the SEPAd variable. This finding opposes the research (Shia et al., 2015; Aghadie et al., 2011), which states that the higher the perception of convenience, it will significantly increase online trust. So online sellers need to implement an easy transaction system in terms of transaction procedures and access or compare products and other factors such as product availability, transaction speed, and security systems.

### **Effect of Perceived Usefulness on E-trust**

Perceived usefulness does not have a significant effect on E-trust before the SEPAd variable is moderated, meaning that the higher the perception of consumer usefulness, the trust does not increase significantly. These results contradict findings from (Juniwati 2014; Shia et al., 2015; Aghadie et al., 2011), which states that the higher the perceived benefits of consumers, the significantly will increase consumer confidence. Consumers tend to consider many factors, including the availability of many product choices and effective and fast transactions, but the integration of shipping services, ease of

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payment systems, insurance and security, low shipping costs, massive discounts, and speed of the shipping process.

#### The Effect of Perceived Risk on Purchase Decision

The test results after moderation, the perceived risk does not significantly influence the purchase decision, meaning that the higher the perceived risk of consumers, the purchase decision does not decrease significantly. This finding contradicts the research of (Juniwati 2014; Masoud 2013; Salisbury et al., 2001; O'Cass and Fenech 2003; Park et al., 2004; Shih 2004). The birth of an ecommerce platform in Indonesia that implements an escrow system has an important role in shifting consumer buying behavior, some people know that trading in e-commerce is safe, but people still consider it risky. This makes the risk perception of having a negative but not significant impact on the decision to purchase a creative product. In contrast to before the SEPAd moderation where the results were negatively significant. So at this time, risk perception cannot determine its buying behavior. However, if the indirect effect is tested through E-Trust, the results are more significant than the direct effect of perceived risk on purchase decisions.

#### The Effect of Perceived Ease of Use on Purchase Decision

Perceived Ease of Use does not have a significant effect on online purchasing decisions, which means that consumers' higher perceived convenience cannot significantly increase purchasing decisions. This result is not in line with the findings of Chiu et al. (2010), which is also supported by Ayu's research (2016) that ease factors can directly or indirectly influence consumer buying behavior. In this case, the ease of accessing the site, the procedure is easy to understand, easy to compare products and prices, and easy to find the desired product is not a major measure of consumers making a purchase. Online sellers can answer what is needed precisely and quickly. Among the availability of many choices of products, fast response every time on the chat application, safe packaging, the availability of insurance, and fast delivery. These innovations have been widely applied by online sellers and compete with each other to provide the best service while the indirect test results through E-trust; the Perceived Ease of Use is greater than the direct effect.

#### The Effect of Perceived Usefulness on Purchase Decision

Perceived usefulness does not have a significant effect on online purchasing decisions, meaning that the higher perceived convenience does not significantly increase purchasing decisions. This finding contradicts the findings of Davis (1989), which states the perception of usefulness influences purchasing decisions. Whereas Gustav & Sebastian (2015), suggested that the design factors, advertising, and availability of e-vendor contact alternatives essentially have a positive influence on consumer purchasing decisions. These results indicate that the importance of other efforts besides the factor of benefits received by consumers includes the availability of many choices of products, transacting anywhere, meeting the needs of spending more quickly and productively. Then, another marketing strategy can persuade consumers because they consider many factors before making a purchase. Among them are the speed of service, the seller's responsiveness, security, CoD services, and the quality of products that may be received up to and the reputation of the online store. Indirect test results through E-trust, Perceived Usefulness, has more influence than the direct effect.

#### Effect of Self E-commerce Platform Advertisement on Perceived Risk and E-Trust

The analysis shows that after the SEPAd interaction variable, the perceived risk does not have a significant effect on e-trust, meaning that the higher the risk perceived by consumers does not affect the decrease in trust in online transactions. This finding is against Juniwati (2014), who stated that risk perception has a significant negative effect on trust. Consumers consider the high-risk perception of online transactions not to be what drives the decline in consumer confidence in online transactions. This is because some of the facilities include perceived reputation (Teo & Liu, 2005), multichannel integration, and assurance systems that significantly build trust. Reviews and reputation can be a consideration for the next consumer who will buy creative products in the same store, so be more careful in choosing a quality and safe products. This risk-bearing system is also supported by the application of artificial intelligent (A.I.) technology by the Bukalapak e-commerce platform, Tokopedia, and Shopee, which is considered effective in building digital consumer trust.

#### Effect of Self E-commerce Platform Advertisement on Perceived Ease of Use and E-Trust

The moderating test results of the SEPAd variable can weaken the effect of Perceived Ease of Use on E-trust, but it is not significant; thus, the role of the e-commerce platform does not strengthen the perception of consumer convenience so that its role in shaping consumer trust is not significant enough. This is because the convenience of online transactions offered by e-commerce platforms is still the same as online transactions in general. In terms of shopping procedures, transacting through Bukalapak, Shopee, and Tokopedia is more complicated when compared to direct shopping on social media because some terms and conditions must be passed, starting from searching for product information, checking reputation and reviews, contacting sellers through chatting, choosing shipping service, money transfer, check the tracking of goods until the confirmation of goods is received. While social media-based online transactions are easier, just by choosing a product, transferring via mobile banking, a shipping receipt is obtained, and the product is sent by the seller. The disadvantages are that the online seller's identity is not guaranteed, and the money that has been transferred by consumers does not guarantee the product will be sent.

#### Effect of Self E-commerce Platform Advertisement on Perceived Usefulness and E-Trust

The results of the SEPAD moderating hypothesis test on the effect of perceived usefulness on e-trust showed a significant effect, after previously without being moderated, it showed a significant effect on e-trust. The higher the perception of benefits with the promotion carried out by e-commerce platforms, with various e-commerce platform promotion features, consumer confidence is increasing. This means that consumers make online purchases because of the many benefits offered by the platform, not only in the form of benefits of the many choices of products as well as being effective and efficient anywhere, but also various shopping features. Among them are shipping fee discounts, escrow systems (joint accounts), transaction vouchers, harbolnas events, price discounts, shake coins, negotiable price voucher features, cash on delivery, tracking systems, online shop reputation. Besides supporting fintech-based payment systems (OVO, Go-Pay, Shopee Pay, Bukalapak Wallet, Funds) and delivery service tracking systems on the Bukalapak, Shopee, and Tokopedia platforms, it is easy for consumers to make payments and check product shipments. This is supported by the progress of digital literacy in Indonesian society so that all transaction procedures in e-commerce are already digital-based. A large number of foreign investments in Shopee, Bukalapak, and Tokopedia platforms encourage the availability of various types of creative products because they are dominated by market-seeking and resource-seeking companies, namely imported products. This is supported by a variety of low product prices because the current government does not apply tax regulations for online product transactions, thus beating prices in traditional and modern retail units, thereby increasing trust and asking for transactions. These findings show that some of the transaction features offered by the e-commerce platform (SEPAd) can be a stimulus in building trust.

#### **Effect of E-Trust on Purchase Decision**

The test results of the influence of E-trust on online purchasing decisions are significant. This means that the higher the consumer's trust in online transactions for creative products, the purchasing decision will increase. These results support the findings of (Pavlou & Gefen 2002; Corbit et al., 2003; Heijden et al., 2003; Gefen et al., 2003; Kim et al. 2008; Tariq & Eddaoudi, 2009; Delafrooz et al., 2011) stated that trust is the key factor for consumers to make purchases. Digital product offerings require excellent service, and creative product sellers must be able to persuade consumers with attractive photo displays, guarantee easy and safe transactions and provide fast responses so that their confidence increases and influences their purchasing decisions.

#### **Effect of Purchase Decision on E-Satisfaction**

The Purchase Decision decision has a significant effect on E-Satisfaction. This means that the higher online purchasing decisions, the higher the satisfaction consumers receive. This means that most people are satisfied after making transactions on several e-commerce platforms Bukalapak, Shopee, and Tokopedia. This is indicated by the average satisfaction rating received by consumers, the majority of whom show satisfaction. This satisfaction can be built through product quality, service, price, and shipping safety. Besides the number of purchases also determines the number of

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profits received by consumers, the more transactions the vouchers, coin shopping, and discounts will be even greater. This is what then encourages satisfied consumers to shop and then make a repeat purchase.

# **Effect of Purchase Decision on Repurchase Intention**

Purchase Decision does not have a significant effect on repurchase intention, meaning that the higher the purchase decision, it does not affect the interest in repurchase intention. Therefore online sellers must be able to build customer satisfaction through service, where transaction services are the key and important factor that can drive consumer repurchase interest (Alharthey, 2019). Fast and friendly service is done every time there is a transaction, which will increase consumer interest to make repeat purchases.

#### **Effect of E-Satisfaction on Repurchase Intention**

E-Satisfaction has a significant positive effect on repurchase interest. The tendency to repurchase is very high if the consumer is satisfied with the condition of the product received. Strategies that need to be done are speed of responding to consumer questions, responsiveness in providing problem solutions, safe product packaging, speed of delivery, price discounts, vouchers, shopping coins. Besides that, the suitability of the product ordered and received is also a major factor, including quality, quantity, size, color, durability, shape, and brand. Indirect test results through E-Satisfaction show the importance of building satisfaction to attract consumers to make repeat purchases.

#### CONCLUSION

Based on data analysis and discussion of the effects of exogenous variables on endogenous variables moderating the trust of their influence on purchasing decisions and online repurchase interests, it can be concluded that research shows that Perceived Risk has a significant negative effect on E-trust, while Perceived Ease of Use and Perceived Usefulness has no significant effect on E-trust. While Perceived Risk, Perceived Ease of Use, and Perceived Usefulness do not have a significant effect on Purchase Decision. The indirect effect through the intervening variable E-trust on Purchase Decision is more significant. SEPAd significantly weakens the effect of Perceived Risk on E-trusts and strengthens the effect of Perceived Usefulness on E-Trust. In contrast, the Perceived Usefulness does not significantly influence the effect. Purchase Decision has a significant effect on E-Satisfaction, and E-Satisfaction has a significant effect on Repurchase Intention.

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