Analysis of the Effect of Perceived Security, Information Quality, and Consumer Trust on Online Purchase Intention in the Shopee Application

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ABSTRACT

The purpose of this study was to analyse the effect of perceived safety, information quality, and consumer trust on online purchase intentions in the Shopee application. This study uses quantitative research with a survey type of research. This study uses an online questionnaire as a data collection tool. The population of this study are users and have made purchases of e-commerce fashion in the Shopee application. The sampling technique was purposive sampling. The sample of this study was 170 respondents. Data analysis This research technique uses the Partial Least (PLS) method with SMARTPLS software. The results of this study are Security and perceived information quality have a positive effect on trust. Security and quality of information have a positive effect on purchase intentions. Trust has a positive effect on purchase intentions. Trust can partially mediate the relationship between perceived security and purchase intentions. Trust can partially mediate the relationship between information quality and purchase intention.

Keywords: Security, Information Quality, Trust, Purchase Intention.
INTRODUCTION

Shopping in the current digital era is changing several aspects, including consumer characteristics and perceptions, as well as changing consumer attitudes towards easy and efficient ways of shopping in time savings. With online shopping, sellers have a great opportunity to sell products widely and efficiently, using advances in information technology that are fast and evenly distributed throughout the world [1]. The growth and development of information technology has experienced significant progress and has a major impact on everyday life, especially in Indonesia [2]. Advances in technology and information are reflected in the presence of the internet. The internet has provided convenience that successfully fulfils the various needs of its users. One sector that has experienced significant changes due to internet development is trade. This provides wider opportunities for business people to develop their business activities through the internet, known as e-business. One form of e-business is e-commerce, where products or services can be sold directly to consumers or other business people using the internet as a connecting medium [3].

With the presence of the internet that can be accessed through smartphones, daily activities have become easier. One of them is the ease of shopping online, even from a distance. In addition, online businesses in the form of online stores or online buying and selling transactions (E-commerce) are increasingly in demand by the public. E-commerce is considered beneficial for users because it allows buyers to interact with sellers, and makes it easier for those who want to buy an item without having to go to the place of sale [4].

According to [5], in Indonesia there are many applications available for online shopping. One example is the Shopee application. As a popular online shopping platform in Indonesia, Shopee must be able to face the challenges that arise due to the rapid development of people who like to shop online today. Apart from providing a wide range of products, including fashion products, Shopee also has another advantage, namely a return or refund policy if the goods received do not match expectations. Users can easily find the items they are looking for through the search field by simply uploading a picture of the item they are looking for [6].

Shopee also offers a free shipping feature for shipped items. This aims to provide a sense of trust and security to consumers [7]. Guaranteeing security plays a crucial role in building trust by reducing consumer concerns regarding misuse of personal data and potential damage to transaction data. When the level of security assurance reaches an acceptable standard and meets consumers' expectations, they are more likely to provide their personal information and make purchases with the confidence that the transaction is safe. Security is a key focus for consumers who use the internet to shop online, given that most transactions are conducted in a digital environment [8]. Useful and relevant information plays a
crucial role in predicting the quality and utility of a product or service. To fulfil the information needs of consumers or customers in an online environment, data about products and services must be updated regularly, help consumers or buyers in the decision-making process, remain consistent, and be delivered in a way that is easy to understand [8]. The more superior the information provided by an e-commerce site or platform, the greater the interest of consumers to make online purchases on that site. Information quality influences consumer response, especially when it is delivered effectively. Information quality can be defined as the view held by consumers about the level of excellence of information related to products or services available on a website [9]. According to [10], the importance of buyer trust in online sellers lies in the seller's ability to convince buyers through security guarantees when making payment transactions and ensuring that the transaction will be processed immediately. Furthermore, according to [11] online trust can be explained as the level of awareness possessed by consumers in conducting online transactions or interacting through online communication channels. Trust is very important for consumers to feel satisfied with their expectations. Trust will arise when consumers have felt satisfaction from using or consuming products with certain brands. Consumers who feel comfortable and trust in a product tend not to easily leave or switch to another product brand [12]. The purpose of this study is to analyse the effect of perceived safety, information quality, and consumer trust on online purchase intentions in the Shopee application.

**LITERATURE REVIEW**

**Perceived Safety**

Security is the most crucial aspect of online business, and online stores must have the capacity to provide strong security guarantees to their customers. To increase customers' perceived privacy and security, efforts are still needed to build the level of trust necessary for online transactions to run smoothly [13]. Furthermore, the security of online transactions has emerged as a crucial concern in the realm of online commerce. Prospective customers may be deterred from making purchases if they are not assured of the website's security.

According to [14] Perceived security reflects the extent to which a person feels confident regarding the security of a technology. Perceived security can be explained as consumer confidence that their personal data cannot be accessed by anyone other than themselves, and that the data is protected from manipulation by other parties. That way, they can feel confident in using technology that has a guaranteed level of security.
Information Quality

Information quality pertains to the caliber of information generated by an information system in the form of its output. The greater the information's quality, the more precise the decisions that can be informed by it. Information quality is a pivotal element in establishing trust with consumers. The information presented must provide added value to consumers, be easy to understand, clear, and always available on time [15]. Information quality can be defined as how consumers perceive the information provided about products or services by a website [16].

Trust

According to [17] When people take into account the features of e-commerce service providers, their belief in trust can enable them to willingly choose to use their services. This trust can be manifested in cognitive actions, such as the form of opinions or predictions about how something will happen or how people will behave in a certain way. In addition, trust also includes affective aspects, which involve feelings, and conative, which are related to individual choices or desires [18].

Purchase intention

Purchase intention encompasses several facets, including the likelihood of consumers making a purchase from a company, the potential for consumers to contemplate purchasing the products on offer, the probability of consumers endorsing these products to others, and the prospect of consumers actually acquiring these products [19]. [20] explained in his research that purchase intention is obtained from a learning process and a thought process that forms a perception. The intent formed during the act of making a purchase serves as a motivating force that lingers in the consumer's mind and evolves into a potent driver. Eventually, when a consumer must fulfill their needs, the mental predisposition developed through purchase intentions can manifest itself. These purchase intentions may materialize at various stages within the decision-making process.

Hypothesis

Perceived Security

Perceived security is consumers' belief that their personal information will remain private and cannot be accessed or manipulated by other parties. This gives them the confidence to use technology that has a guaranteed level of security. Purchase intentions create strong motivation in the minds of consumers, and when the time comes to fulfil their needs, these intentions will be realised. Purchase intentions generally arise in the decision-making process. To capitalise on consumer purchase intentions, companies must put the right focus on good online security system management [21]. According to [22],
[23], and [24] security has a positive and significant effect on trust and purchase intention. The proposed hypothesis is obtained:

H1: Perceived security has a positive and significant effect on trust

H2: Perceived security has a positive and significant effect on online purchase intentions.

Information Quality

Information quality is one of the key elements in building consumer trust. The information provided must provide added value to consumers, be easy to understand, clear, and always available on time [15]. Information quality is defined as consumer perceptions of information about products or services provided by a website [16]. In addition, the quality of information is one of the factors that determine consumer buying interest, the high and low quality of information will greatly affect the product image, company image. For this reason, the information conveyed must be easy to understand, relevant, and accurate in order to be able to foster a response to consumer buying interest [25]. According to [15], [26], and [27] information quality has a positive and significant effect on trust and purchase intentions. Therefore, the hypothesis developed is:

H3: Information quality has a positive and significant effect on trust

H4: Information quality has a positive and significant effect on online purchase intentions.

Trust

According to [28] Buyer trust in online sellers involves the seller's ability to assure buyers that their payment process will be processed safely and efficiently. According to [29], when consumers make purchases online, they will search for information about various products and then choose the product they want to buy. Therefore, it is important for a business to provide very detailed product information to help consumers understand the products available and to help them feel confident in making purchasing decisions. In addition, trust is a crucial basis in online transactions before consumers have purchase intentions and make purchasing decisions. According to [30], [31] and [15] it is concluded that the higher the level of trust, the higher the consumer purchase intention. Therefore, the hypothesis developed is:

H5: Trust has a positive and significant effect on purchase intentions

H6: Trust mediates perceived security on purchase intention

H7: Trust mediates information quality on purchase intentions
This study examines the influence of Perceived Security, Information Quality, and consumer trust on Online Purchase Intention within the context of the Shopee Application. Based on the description provided, the framework for this study is as follows:

![Figure 1. Conceptual Framework](image)

**RESEARCH METHODS**

**Type of Research**

This study adopts a quantitative research approach in the form of a survey. As per Sugiyono (2017), the quantitative method is a research approach utilized for investigating specific populations or samples by gathering data through research instruments and subsequently analyzing the data quantitatively or statistically [32]. The aim is to describe and test the hypothesis that has been set. In this study, the data collection tool used was an online questionnaire. To find out how perceived security and information quality, in creating trust that results in consumer purchase intentions.

**Population and Sample**

Population is the entire group of people, events, things of interest, or objects that a researcher wants to study [32]. The target group of this study are all respondents, both men and women who are users and have purchased e-commerce fashion on the Shopee Application through the adoption of perceived Security and Information Quality, in creating Trust which results in consumer purchase intentions.

The sample is part of the population that represents the entire population [32]. The purpose of using a sample is to be able to draw conclusions that can be generalised to the research population. The
sample taken is very minimal according to Hair et al. (1998) from 100-200 samples. While the target sample used is 170 respondents who have purchased e-commerce fashion on the Shopee Application through the adoption of perceived Security and Information Quality, in creating Trust which results in consumer purchasing intentions.

**Sampling Technique**

In accordance with the reference provided in [32], the sample represents a subset of the population and reflects its characteristics. In this research, the sampling technique employed is purposive sampling, which involves selecting samples based on specific criteria aligned with the research objectives. Typically, these criteria involve factors that make respondents easily accessible.

1. Shopee Application Users
2. Shopee App fashion product consumers
3. 18 years old and above
4. Domiciled in Surakarta City

**Data Collection Technique**

In this study, the data collection technique used is a survey technique using an online questionnaire. In this context, the use of online questionnaires allows respondents to provide their answers through a digital platform. [32]. Online questionnaires are employed to gather information indirectly by using a scale to gauge the evaluations, perceptions, and opinions of individuals or groups regarding current situations. Respondents typically provide their responses using a Likert scale.

**Data Source**

In this study, information was obtained directly from 170 respondents who had made purchases online through the application of perceived security and information quality, in creating trust that resulted in consumer purchasing intentions.

**Data Analysis Technique**

The use of PLS-SEM Analysis is to predict and examine complex models with more flexible data requirements [33]. In this study, data analysis used the Partial Least Squares (PLS) method with SMARTPLS software. The main advantage of using partial least squares is the need for a relatively small sample size for analysis. The approach used by SMARTPLS is considered more efficient because it does not rely on certain assumptions.
RESULTS

PLS Programme Scheme

The research data processing and analysis method uses a Structural Equation Modeling (SEM) approach based on Partial Least Square (PLS) with the SmartPLS software analysis tool.

Outer Model

![Outer Model Diagram]

Source: Processed Primary Data, 2023

**Figure 2. Outer Model**

The outer model is also known as the measurement model. The primary objective of the outer model test is to assess and establish the connections between latent variables and the observable indicators used to measure them. The PLS algorithm method is used to test this outer model. The external model analysis stage is measured by validity, reliability, and multicollinearity tests.

Validity Test

*Convergent Validity*

The convergent validity value is reflected in the loading factor, which measures the relationship between a latent variable and its corresponding indicators. It is typically expected that this value should surpass 0.7, although a minimum threshold of 0.6 is often used as a cutoff point. Below is Table 1, displaying the outcomes of the outer loading for each indicator related to the research variables:
Table 1. Outer Loading Value

<table>
<thead>
<tr>
<th>Variable</th>
<th>Indicator</th>
<th>Outer Loading</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived Safety</td>
<td>X1.1</td>
<td>0.835</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>X1.2</td>
<td>0.786</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>X1.3</td>
<td>0.879</td>
<td>Valid</td>
</tr>
<tr>
<td>Information Quality</td>
<td>X2.1</td>
<td>0.796</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>X2.2</td>
<td>0.744</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>X2.3</td>
<td>0.870</td>
<td>Valid</td>
</tr>
<tr>
<td>Online Purchase Intention</td>
<td>Y1.1</td>
<td>0.806</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>Y1.2</td>
<td>0.841</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>Y1.3</td>
<td>0.865</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>Y1.4</td>
<td>0.827</td>
<td>Valid</td>
</tr>
<tr>
<td>Trust</td>
<td>Z1.1</td>
<td>0.849</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>Z1.2</td>
<td>0.854</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>Z1.3</td>
<td>0.868</td>
<td>Valid</td>
</tr>
</tbody>
</table>

Source: Primary Analysis Data, 2023.

According to Table 1, there are a total of 13 indicators for the research variables. The data presented reveals that the majority of these research variable indicators have outer loading values exceeding 0.7, which is a strong indication of convergent validity. However, it's important to note that research suggests that a measurement scale with loading values falling between 0.5 to 0.6 is generally sufficient to meet the requirements of convergent validity. In this dataset, none of the variable indicators have outer loading values below 0.5. As a result, all of these indicators are considered valid for use in this study and can be employed in subsequent analyses.

**Discriminant Validity**

Discriminant validity is often assessed using the Average Variance Extracted (AVE) method, where an AVE value greater than 0.5 is typically considered an indication of convergent validity [34].

Table 2. Average Variance Extracted (AVE) Value

<table>
<thead>
<tr>
<th>Variable</th>
<th>AVE</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived Security (X1)</td>
<td>0.696</td>
<td>Valid</td>
</tr>
<tr>
<td>Information Quality (X2)</td>
<td>0.648</td>
<td>Valid</td>
</tr>
<tr>
<td>Trust (Z)</td>
<td>0.735</td>
<td>Valid</td>
</tr>
<tr>
<td>Online Purchase Intention (Y)</td>
<td>0.697</td>
<td>Valid</td>
</tr>
</tbody>
</table>

Source: Primary Analysis Data, 2023.

As indicated in Table 2, every variable within this study exhibits an AVE (Average Variance Extracted) value exceeding 0.5. Each variable in the study possesses a substantial AVE value, with perceived security at 0.696, information quality at 0.648, trust at 0.735, and online purchase intention at 0.697. These findings suggest that each variable in the study can be deemed valid with regard to discriminant validity.
Reliability Test

The reliability test shows the consistency of a measuring instrument in measuring the same symptoms. The main purpose of estimating reliability is to determine how much variability is caused by measurement error and how much variability the actual test score is [34]. For reliability, Composite Reliability and Cronbach's Alpha can be used.

Composite Reliability

Reliability is tested by measuring the correlation between answers to related questions. A variable is considered reliable if its Composite Reliability value exceeds 0.70. The results of the SmartPLS tool for the Composite Reliability value can be found in Table 3:

<table>
<thead>
<tr>
<th>Variable</th>
<th>Composite Reliability</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived Security (X1)</td>
<td>0.873</td>
<td>Reliable</td>
</tr>
<tr>
<td>Information Quality (X2)</td>
<td>0.846</td>
<td>Reliable</td>
</tr>
<tr>
<td>Trust (Z)</td>
<td>0.893</td>
<td>Reliable</td>
</tr>
<tr>
<td>Online Purchase Intention (Y)</td>
<td>0.902</td>
<td>Reliable</td>
</tr>
</tbody>
</table>

Source: Primary Data Analysis, 2023

Table 3 shows that each variable has a composite reliability value > 0.7. The value of the security perception variable is 0.873, information quality is 0.846, trust is 0.893, and online purchase intention is 0.902. This shows that all variables in this study can be considered reliable.

Cronbach's Alpha

Cronbach's Alpha is a statistical method employed to gauge the internal consistency and reliability of an instrument, especially in psychometric assessments. Typically, a construct is deemed reliable when the Cronbach's Alpha value is above 0.60. The findings of the Cronbach's Alpha values will be displayed in Table 4:

<table>
<thead>
<tr>
<th>Variable</th>
<th>Cronbach’s Alpha</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived Security (X1)</td>
<td>0.781</td>
<td>Reliable</td>
</tr>
<tr>
<td>Information Quality (X2)</td>
<td>0.726</td>
<td>Reliable</td>
</tr>
<tr>
<td>Trust (Z)</td>
<td>0.820</td>
<td>Reliable</td>
</tr>
<tr>
<td>Online Purchase Intention (Y)</td>
<td>0.855</td>
<td>Reliable</td>
</tr>
</tbody>
</table>

Source: Primary Analysis Data, 2023
According to the data in Table 4, it is evident that all Cronbach's alpha values exceed 0.60, indicating that Cronbach's alpha satisfies the criteria for considering all constructs as reliable.

**Multicollinearity Test**

**Table 5. Collinearity Statistic (VIF)**

<table>
<thead>
<tr>
<th></th>
<th>Purchase Intention</th>
<th>Trust</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived Security (X1)</td>
<td>1.683</td>
<td></td>
</tr>
<tr>
<td>Information Quality (X2)</td>
<td>1.683</td>
<td></td>
</tr>
<tr>
<td>Trust (Z)</td>
<td>2.169</td>
<td></td>
</tr>
<tr>
<td>Online Purchase Intention (Y)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Primary Analysis Data, 2023

Based on table 5, shows the results of the collinearity stats (VIF) value to see the multicollinearity test with variable results. Each variable has a cut-off value > 0.1 or equal to the VIF value < 5, so it does not violate the multicollinearity test.

**Inner Model**

**Goodness of Fit Test**

The fit test is designed to evaluate how closely the data distribution obtained from the sample aligns with or deviates from the expected theoretical distribution [33]. Structural model estimation is employed to elucidate the relationship between observed variables and latent variables, encompassing
main predictors, mediators, and outcomes within a complex model. This model fit test encompasses three assessments: R-square ($R^2$), f-square ($f^2$), and Q-square ($Q^2$).

**R-Square ($R^2$)**

The criteria used if the higher the $R^2$ value, the better the level of determination. $R^2$ values of 0.75, 0.50 and 0.25 can be reduced to strong, medium and weak models [34]. The coefficient of determination can be taken from the following table:

<table>
<thead>
<tr>
<th>Variable</th>
<th>$R$-Square</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trust</td>
<td>0.539</td>
</tr>
<tr>
<td>Online Purchase Intention</td>
<td>0.631</td>
</tr>
</tbody>
</table>

Source: Primary Analysis Data, 2023

Based on Table 6, it is used to assess the effect of perceived security variables and information quality on trust, with a value of 0.539 or 53.9%. This indicates that this relationship is moderate. Furthermore, to assess the effect of perceived security and information quality variables on online purchase intention, a value of 0.631 or 63.1% also indicates a moderate relationship. The subsequent examination is the Q-Square test. In structural model testing, the $Q^2$ value is employed to assess the model’s predictions against the observed values and model parameters. If the $Q^2$ value is greater than 0, it signifies that the model makes meaningful predictions. Conversely, if the $Q^2$ value is less than 0, it indicates that the model's predictions are not meaningful. Based on the calculation results, the Q-Square value is 0.8299, indicating that the research model is able to explain as much as 82.99% of the diversity in the research data. The rest, about 17.01%, is explained by other factors not included in this research model. Therefore, based on these calculations, this research model can be considered to have a good level of goodness of fit. F-Square ($F^2$) This test is employed to evaluate the model's ability to predict the quality of the generated value. Normally, values like 0.002 (small), 0.15 (medium), and 0.35 (large) are employed to gauge the effect at the structural level. The data processing results with Smart PLS 3.0 yield the F-Square ($F^2$) value:

<table>
<thead>
<tr>
<th>Purchase Intention Trust</th>
<th>Trust</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived Security (X1)</td>
<td>0.292</td>
</tr>
<tr>
<td>Information Quality (X2)</td>
<td>0.143</td>
</tr>
<tr>
<td>Trust (Z)</td>
<td>0.136</td>
</tr>
</tbody>
</table>

Source: Primary Analysis Data, 2023
Based on table 7, it shows that the predictive capability of the perceived security value on trust of 0.292 is classified as moderate or moderate. The value of information quality on trust of 0.143 is classified as small. And the value of trust in online purchase intentions of 0.136 is relatively small.

**Hypothesis Test**

*Direct Effect*

The p-value is used in this study in the following manner: a p-value less than 0.05 denotes a direct effect between the variables, while a p-value more than 0.05 denotes no direct influence at all. The t-statistic of 1.96 with a significance level of 5% was the significance value employed in this investigation. In case the t-statistic value above 1.96, it suggests a noteworthy impact.

<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>Original Sample</th>
<th>t-Statistics</th>
<th>P Values</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived safety (X1) -&gt; Trust (Z)</td>
<td>H1</td>
<td>0.476</td>
<td>5.385</td>
<td>0.000</td>
</tr>
<tr>
<td>Perceived safety (X1) -&gt; Purchase Intention (Y)</td>
<td>H2</td>
<td>0.284</td>
<td>4.085</td>
<td>0.000</td>
</tr>
<tr>
<td>Information Quality (X2) -&gt; Trust (Z)</td>
<td>H3</td>
<td>0.333</td>
<td>3.151</td>
<td>0.002</td>
</tr>
<tr>
<td>Information Quality (X2) -&gt; Purchase Intention (Y)</td>
<td>H4</td>
<td>0.291</td>
<td>4.246</td>
<td>0.000</td>
</tr>
<tr>
<td>Trust (Z) -&gt; Purchase Intention (Y)</td>
<td>H5</td>
<td>0.330</td>
<td>4.305</td>
<td>0.000</td>
</tr>
</tbody>
</table>

Source: Primary Analysis Data, 2023

Based on the results of the direct effect in Table 8, it can be interpreted as follows:

1. The analysis of the first hypothesis reveals a t-statistic value of 5.385 with an effect size of 0.476 and a p-value of 0.000. Given the t-statistic value surpasses 1.96 and the p-value is less than 0.05, it can be affirmed that the first hypothesis is supported. This indicates a significant positive influence between the perceived security and trust variables.

2. In the examination of the second hypothesis, the t-statistic value is 4.085 with an effect size of 0.284 and a p-value of 0.000. With a t-statistic value greater than 1.96 and a p-value less than 0.05, the second hypothesis is upheld. This points to a meaningful and positive connection between the perceived security variable and purchase intention.
3. The results of the analysis for the third hypothesis indicate a t-statistic value of 3.151 with an effect size of 0.333 and a p-value of 0.002. With a t-statistic value exceeding 1.96 and a p-value below 0.05, the third hypothesis is substantiated. This implies a positive and significant influence between the perceived information quality variable and trust.

4. The examination of the fourth hypothesis presents a t-statistic value of 4.246 with an effect size of 0.291 and a p-value of 0.000. As the t-statistic value is greater than 1.96 and the p-value is less than 0.05, the fourth hypothesis is confirmed. This indicates a positive and significant relationship between the information quality variable and purchase intention.

5. In the analysis of the fifth hypothesis, a t-statistic value of 4.305 is observed, along with an effect size of 0.330 and a p-value of 0.000. With a t-statistic value surpassing 1.96 and a p-value below 0.05, the fifth hypothesis is supported. This signifies a positive and significant influence between the trust variable and purchase intention.

**Indirect Effect**

<table>
<thead>
<tr>
<th>Indirect Effect</th>
<th>Original Sample</th>
<th>t-Statistics</th>
<th>P Values</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived Safety (X1) -&gt; Trust (Z) -&gt; Purchase Intention (Y)</td>
<td>0.157</td>
<td>3.186</td>
<td>0.002</td>
<td>Positively Significant</td>
</tr>
<tr>
<td>Information Quality (X2) -&gt; Trust (Z) -&gt; Purchase Intention (Y)</td>
<td>0.110</td>
<td>2.565</td>
<td>0.011</td>
<td>Positive Significant</td>
</tr>
</tbody>
</table>

Source: Primary Analysis Data, 2023

Based on the results of indirect effects in table 9, it can be interpreted as follows:

1. The sixth hypothesis looks at the possibility that trust mediates the link between purchase intention and perceived security. The supplied table indicates that the p-value for perceived security is 0.002, which is less than 0.05, and the t-statistic value is 3.186, which is more than 1.96. Thus, it may be concluded that trust acts as a partial mediating factor between perceived security and purchase intentions.

2. The seventh hypothesis looks into the possibility that trust mediates the relationship between purchase intention and the quality of the information. According to the table data, the p-value is 0.0011, which is less than 0.05, and the t-statistic value for information quality is 2.565, which is greater than 1.96. Thus, it can be said that trust acts as a partial mediating factor between information quality and purchase intentions.
DISCUSSION

The Effect of Perceived Security on Trust

Security is a very important aspect in the world of online business, online stores must be able to provide solid security guarantees to their customers. To increase customers’ trust in their privacy and security, efforts are still needed to build an adequate level of trust so that online transactions can run smoothly [35]. The issue of online transaction security is increasingly important. If website security is not guaranteed, users will not be willing to make purchases.

The analysis results show that perceived security has a positive and significant impact on trust. The results of this study are in line with research conducted by [22], [23], and [24], security has a positive and significant impact on trust.

The Effect of Information Quality on Trust

One of the key elements in gaining customer trust is the quality of information provided. Customers must benefit from the information offered, and the information must be timely, clear, and easy to understand [15]. Therefore, the information provided must be structured in a way that is easy to understand, relevant, and accurate, so that it can stimulate buying interest from consumers [25].

The analysis results show that information quality has a positive and significant impact on trust. The results of this study are in line with research conducted by Rachmawati et al., 2019), [26], and [27], information quality has a positive and significant impact on trust.

The Effect of Perceived Security on Purchase Intention

According to [14], perceived security refers to a person's view of their level of confidence in the security of technology. In this context, perceived security means consumers' belief that their personal information is safe, cannot be accessed by other parties, and cannot be manipulated. This creates a sense of trust in the use of technology that has a guaranteed level of security. The results of the analysis show that security perceptions have a positive and significant impact on purchase intentions, confirming the importance of security factors in influencing consumer purchasing decisions. The results of this study are in line with research conducted by [23], and [24], security has a positive and significant impact on purchase intention.

The Effect of Information Quality on Purchase Intention

One of the elements that influence consumer buying interest is information quality, both high and low information quality have a significant impact on perceptions of the company and its products. For this reason, in order to encourage a response to consumer buying interest, the information presented must be
clear, accurate and relevant. The findings of the analysis show that purchase intention is positively and significantly influenced by information quality. The results of this study are in line with research conducted by [15], and [26] information quality has a positive and significant impact on purchase intentions.

**The Effect of Trust on Purchase Intentions**

Trust is described as an idea that allows people to freely choose to use an e-commerce service provider after considering the features of the service provider. Cognitive activities (such as opinions or predictions that something will happen or people will behave in a certain way), emotional actions (such as feeling problems), or conative actions (such as choice or desire problems) are characterised as trust [18]. Trust becomes a basis for conducting online transactions before having a purchase intention and making a purchase decision.

The analysis results show that trust has a positive and significant impact on purchase intentions. The findings of this research align with studies conducted by [30], [31] and [15], all of which assert that trust exerts a favorable influence on purchase intentions. In conclusion, it can be deduced that as the level of trust increases, so does consumer purchase intention.

**The Effect of Perceived Security and Information Quality on Purchase Intentions Mediated by Trust.**

[28] state that buyer trust in online sellers is based on the seller's ability to persuade customers to ensure transaction security and that payments will be completed immediately. [29], stated that before making an online purchase, customers research several products to determine what they should buy. Therefore, it is very important for businesses to provide complete product information to customers so that they can understand what is being presented and feel more confident in making purchases. In addition, before deciding what to buy and intending to buy, internet transactions are based on trust. The analysis findings reveal that trust can serve as a mediator in the association between perceived security and information quality. These outcomes are consistent with previous research conducted by [30], [31] and [15], which have indicated that trust can act as a mediating factor in the relationship between security and information quality concerning purchase intentions.

**CONCLUSION**

According to the results of the analysis that was performed, we can infer that this research arrives at the following conclusions: both security and the perceived quality of information have a favorable effect on trust. Additionally, security and information quality positively affect purchase intentions.
Furthermore, trust has a positive influence on purchase intentions. Trust also plays a partially mediating role in the connection between perceived security and purchase intentions.

**SUGGESTION**

The advice that can be given by the author is that future researchers are expected to use other variables that can be studied significantly to influence purchasing intentions. For future researchers, it is expected to expand the scope of their research so that the data obtained is more varied. For further research, it is hoped that it can increase the number of respondents in their research so that the research is more perfect and accurate.

**REFERENCES**


