

The Influence of Digital Service Aspects on Online Purchasing Decisions: A Case Study on Shopee Users

Melinda Sari*

Department of Economics, Faculty of Economics, Universitas Negeri Jakarta, Indonesia

mlnsari@unj.ac.id

*Corresponding author

ARTICLE INFO

ABSTRACT

Keywords

E-Service Quality
Purchase Decision
Trust
Shopee
Website Quality

Article history

Received: 15 May 2025

Revised: 30 May 2025

Accepted: 20 June 2025

Available online: 25 June 2025

The purpose of this study is to analyze the influence of Website Quality, Trust, and E-Service Quality on online purchasing decisions at the online shop shopee among students. This type of research is quantitative with a sampling technique using purposive sampling with a sample size of 246 respondents. The data was analyzed using the structural equation modeling partial least squares (SEM-PLS) method to test the relationship between variables. The results of the study indicate that website quality, trust, e-service quality have a positive and significant influence on online purchasing decisions at the shopee online shop. These findings indicate that improving the digital quality of Shopee's services can directly drive conversion and customer loyalty. The implications of this study provide input for e-commerce players, especially Shopee, to continue to improve technical aspects and customer trust in managing online services.

Copyright © 2025 Authors

This is an open-access article under [CC-BY 4.0](https://creativecommons.org/licenses/by/4.0/) license.



Introduction

The rapid growth of e-commerce in Indonesia has posed major challenges, especially for large retailers who still use conventional store sales. The shift in consumer priorities has resulted in reduced visits to malls, as more and more people choose to shop online with all its convenience. For business actors who are slow to adapt, declining sales in physical stores are inevitable, as customers prefer online platforms. This condition encourages businesses to immediately transform and utilize e-commerce in order to remain competitive in a market that is increasingly dominated by digitalization (Mustajibah, 2021). E-commerce provides different services from physical conventional stores, allowing people to obtain, sell, or exchange products, services, and information through digital networks, including the internet. This system makes it easier for businesses to sell products, one of which is through online shopping applications such as Shopee (Banusetyo et al 2023). The growth of e-commerce can be seen from the data on the number of visitors presented in the table below, which shows a significant increase in the number of e-commerce platform users along with the growing enthusiasm of the community in shopping online.

Purchasing decisions are an important variable in this study because they are directly related to consumer behavior in choosing products or services on the Shopee e-commerce platform, which is currently in the top position as the e-commerce with the most visitors in Indonesia. As a market leader, Shopee faces very tight competition, so it is important to understand the factors that influence purchasing decisions, such as website quality, level of trust, and quality of service to maintain its leading position. The purchasing decision variable not only describes the effectiveness of Shopee's strategy in attracting and retaining consumers, but also provides insight into how the user experience can be improved to improve purchasing decisions. According to Hafidh Fauzi, (2021), purchasing decisions are a process in which consumers recognize a problem, look for information related to relevant products or brands, then assess how effective the alternatives are in overcoming the problem, which ultimately leads to a decision to purchase.

According to Ristanti & Iriani, (2020), purchasing decisions are a process that consumers must go through starting from setting purchasing goals, looking for alternatives, to making purchases. It can be concluded that purchasing decisions are a process that involves various factors such as economics, technology, price, and culture. This process includes the stages of setting goals, looking for alternatives, to deciding to buy a product. Meanwhile, the first factor is website quality, WebQual is one of the most widely used methods or techniques in measuring website quality based on user or visitor perceptions (Ifan et al., 2019). According to research Chotimah, (2019) a good website can be seen and measured through three dimensions of website quality, namely user quality which includes ease of use, understanding, browsing, use, attractive, good appearance, good competence, providing a good new experience. Research conducted by Banusetyo et al. (2023)

states that website quality has a significant positive effect on purchasing decisions, Safitri, (2022) reveals that website quality has a significant positive effect on purchasing decisions, (Abas, 2024) reveals that website quality has a significant positive effect on purchasing decisions.

However, it is different from research Dapas et al., (2019) which states that website quality does not have a positive effect on purchasing decisions. Putri Ghaisani & Purbawati, (2020) which explains that website quality has a positive but insignificant effect on purchasing decisions. Then the second factor is Trust where Trust is an important factor that influences purchasing decisions, especially in online shopping. According to Nurmanah & Nugroho (2021) trust is explained as a cumulative effect that develops over time on customer loyalty in situations of high involvement and products with superior market services. Meanwhile, according to Lestari & Widyastuti, (2019) Trust involves a person's willingness to act in a certain way based on the belief that their partner will meet expectations and provide what is desired. This trust is also based on the belief that promises, words, or statements from other parties can be relied on and trusted. Research Roza & Mirza, (2021) states that trust has a positive effect on purchasing decisions, then Istiqomah et al., (2019) shows that trust also has a positive effect on purchasing decisions, while Djan & Rubbiah Adawiyyah, (2020). States that trust does not have a direct influence on purchasing decisions.

Meanwhile, service quality (e-service quality) is an important factor in purchasing decisions, especially in e-commerce. According to Billyarta & Sudarusman, (2021) electronic service quality is a company's effort to support customer activities through technology-based services that aim to meet their needs and expectations effectively, while increasing customer satisfaction and loyalty in the digital era. According to Setiadi, (2021) E-service quality plays an important role in creating consumer satisfaction, especially in the modern era where customers tend to choose products that are not only of good quality but also supported by satisfactory services. This service quality is one of the keys to business success, because it aims to meet consumer expectations by providing products and services at a reasonable price level. In addition, e-service quality is designed to create value for customers, which ultimately not only increases loyalty but also provides sustainable benefits for the company.

The main focus of this study is to analyze the impact of website quality, trust, and service quality on purchasing choices at the Shopee online store. This study aims to identify the main factors that influence consumer purchasing behavior and provide insights to improve Shopee's competitiveness in the e-commerce market. This study is a development study of the study Nurmanah & Nugroho, (2021), The Influence of Trust and Online Service Quality (E Service Quality) on Purchase Decisions at Bukalapak Online Shop, then in this study the researcher added a website quality variable which is a study from Banusetyo et al.,(2023). The Influence

of Website Quality, Information Quality, Buyer Trust on Purchasing Decisions at Online Shops (Shopee) in DKI Jakarta.

TAM (Technology Acceptance Model) was first introduced by Fred Davis in 1986. This theory is a model built to analyze and understand the factors influencing the acceptance of a technology use. TAM aims to explain and predict user acceptance of a technology, TAM is a model that is considered very influential and is generally used to explain individual acceptance of technology systems (Fahlevi & Dewi, 2019). Good website quality, such as user-friendly design and relevant information, increases user perceptions of the ease and benefits of technology. E-service quality, which includes aspects such as reliability, responsiveness, and personalization, strengthens the positive user experience in using online services, thereby encouraging positive perceptions of technology. Meanwhile, trust functions as a mediator that strengthens the relationship between these positive perceptions and the intention to use technology (Puspitasari et al., 2022).

Website quality is the most important component in e-commerce, because buyers cannot directly see the goods purchased, they only know about the products offered by the seller Research Rahman & Hossain,(2022) explains that website quality is very important because users' views on website quality directly affect purchasing decisions. Website quality has a strong relationship with purchasing decisions because it directly affects consumer perception, comfort, and trust. A visually appealing, easy-to-navigate, and responsive website creates a positive shopping experience, while complete and transparent product information helps consumers feel confident in making decisions. Consistent website quality not only influences current purchasing decisions but also builds customer trust and loyalty for future purchases. Research conducted by Alghifari, and Rahayu, (2021) shows that website quality has a significant positive effect on purchasing decisions. Research was also conducted by (anusetyo et al., (2023) which shows that website quality has a significant positive effect on purchasing decisions. Trust is consumer confidence in the sincere intentions, honesty, and ability of the seller (Arufyusuf & Rahayu 2021). Trust is a good view that consumers have of a product, service, or place.

Meanwhile, according to Purwita Sari et al., (2020) Consumer trust is the knowledge and conclusions that consumers have about a product, including its objects, attributes, and benefits. Trust is considered the main driver in transactions between sellers and buyers, which ensures consumer satisfaction according to expectations. When consumers use a product and feel its benefits, they will build trust and satisfaction with the product. Many consumers consider the importance of accurate information about a product before making a purchase. The honesty, reliability, and sincerity of celebrities in promoting products greatly affect the level of consumer trust in purchasing decisions. Research conducted by Purwita Sari et al., (2020) shows that trust has a significant positive effect on purchasing decisions. Research conducted by Nasution et al., (2019) shows that trust has a significant

positive effect on purchasing decisions. According to Saputra et al., (2022), E-service quality refers to the performance of a site in providing effective, efficient, and easily accessible facilities to support the online shopping experience. This includes the process of purchasing goods or services online, which involves user interaction with the site, ease of navigation, and the reliability and security of the transactions offered.

Method

This study uses a quantitative approach, with the scope of this study limited to students of Muhammadiyah University of Purwokerto who have used the Shopee application. The population in this study were students who used the Shopee application, with non-probability sampling and purposive sampling techniques to select respondents based on certain criteria. The sample size was determined to ensure representation based on population estimates and research focus. The criteria for determining the sample were active UMP students and Shopee application users. A sample is determined using the ten (10) times rule formula, where the sample size must be several times larger (10 times) than the indicator being studied (Hair et al, 2014). The number of samples taken was 246 respondents. The data analysis technique used multiple linear regression analysis. Data was collected through a questionnaire consisting of a Likert scale (1-5) used in closed statements with the following provisions: 1 strongly agree, 2 agree, 3 neutral, 4 disagree, and 5 strongly disagree. Then the collected data will be analyzed using structural equivalence modeling partial least squares (SEM-PLS) to test the relationship between variables.

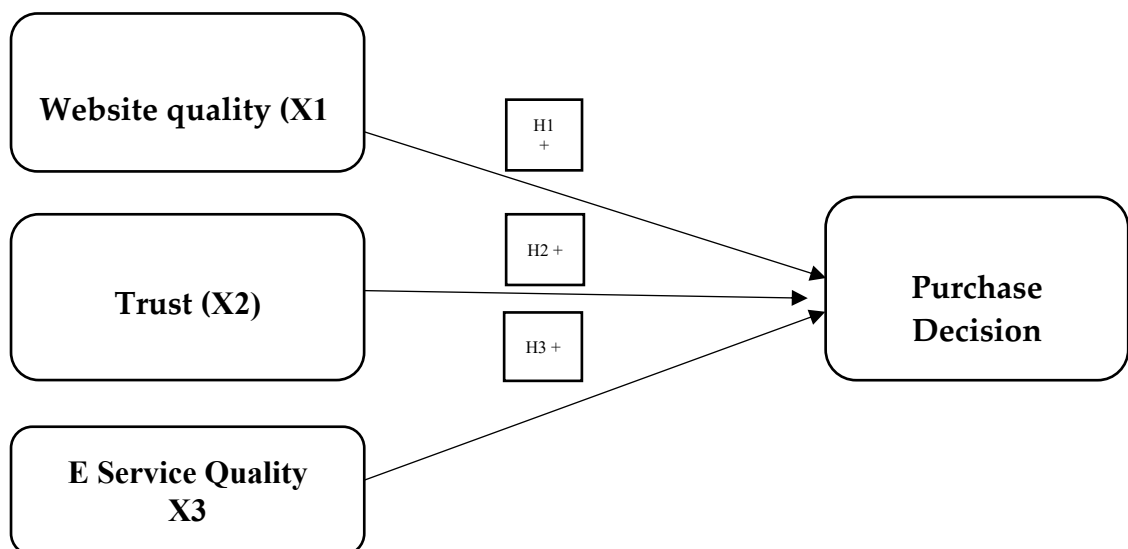


Figure 1. Conceptual research

Results and Discussion

Based on the results of the distribution of the Google from questionnaire which was carried out in November to December 2024, with a minimum of 160 data but maximized to 246 data. Then the data was input using Ms Excel 2016 and then processed using smartpls 3. From the results of processing the collected data, the characteristics of the respondents were obtained as follows.

Table 1. Description of respondents

Respondent	Characteristics	Category N	Number Percentage
Age	17-20 years	75	30,48%
	21-24 years	171	69,51%
Gender	female	163	66,3%
Faculty	Male	83	33,7%
Age	Faculty of Economics and Business	43	17,4%
	Faculty of Engineering	26	10,5%
	Faculty of Islamic Religion	6	2,4 %
	Faculty of Pharmacy	14	5,6%
	Faculty of Medicine	7	2,8%
	Faculty of Cultural Sciences	8	3,2%
	Faculty of Law	7	2,8%
	Faculty of Teacher Training and Education	75	30,4%
	Faculty of Agriculture	9	3,6%
	Faculty of Psychology	13	5,2%
	Postgraduate Faculty	4	1,6%
	Faculty of Health Sciences	34	13,8%
Pocket Money	1.000.000<1.500.000	174	70,7%
	1.500.000<2.500.000	72	29,3%

Data source: Processed by the author, 2025

Table 1 explains that this illustrates the demographic characteristics of the research respondents which are quite diverse. The majority of respondents are in the age range of 21-24 years, with a small number aged 17-20 years. In terms of gender, female respondents are more dominant than male respondents. Based on the faculty, the majority of respondents came from the Faculty of Teacher Training and Education, followed by the Faculty of Economics and Business and the Faculty of Health Sciences, while other faculties have a smaller proportion. In terms of pocket money, most respondents received between IDR 1,000,000 <IDR 1,500,000, and the rest received more than that. Overall, these data show the diversity of respondents based on age, gender, faculty, and the pocket money they receive.

Measurement model test

Convergent validity measures how well an indicator correlates with alternative measures of the same construct. Reflective construct indicators must have high external loadings, indicating great similarity to the construct. For good convergent validity, the outer loading of the indicator is at least 0.708, which reflects the variance explained by the construct. Indicators with outer loadings below 0.70 should be considered for deletion if they do not improve the composite reliability or content validity of the construct.

Table 2. Variables, Indicators, Loading Factor Running 1, Loading Factor Running 2

Variable	Indicator	Loading Factor Running 1	Loading Factor Running 2
Website quality	Usability	0,774	0,775
	Information quality	0,840	0,841
	Service interaction quality	0,835	0,833
Trust	Integrity	0,809	0,813
	Goodness	0,814	0,807
E-service quality	Competence	0,774	0,774
	Information quality	0,649	
Purchase decision	Security	0,779	0,778
Website quality	Website functional	0,824	0,848
	Customer relationship	0,775	0,805
Trust	Responsiveness	0,809	0,852
	Need recognition	0,750	0,751
E-service quality	Information search	0,690	
	Evaluation of alternatives	0,792	0,785
	Purchase decision	0,731	0,761
	Post-purchase behavior	0,733	0,777

Data source: Processed by the author, 2025

Table 2 explains that in the initial round, all pointers hold a factor loading value >0.7 which indicates that convergent validity is met, but the service quality variable and the purchasing decision variable have an average variance extracted (AVE) value below 0.7 so that a second round of testing is carried out to increase the AVE value after the second round of testing the results of the analysis show that all remaining indicators have met the validity criteria, including an adequate AVE value so that the measurement model is appropriate to be used as a further analysis.

Table 3. Average Variance Extracted (AVE).

	Average Variance Extracted
Website quality	0,667
Trust	0,638
E-service quality	0,675
Purchase decision	0,591

Data source: Processed by the author, 2025

Table 3 shows that the ave value of each variable is increasing from 0.5 which identifies that each construct meets the requirements of discriminant validity. To assess discriminant validity, the AVE root of each variable must be greater than the root of its correlation with other variables (Hair,2017). The results of the smart pls output for the forenll larcker value in the second round can be seen in

Table 4. Discriminant validity test (fornell lecker criterion

	Website quality	Trust	Quality of service	Purchase decision
Website quality	0,817			
Trust	0,703	0,799		
E-service quality	0,446	0,415	0,821	
Purchase decision	0,572	0,578	0,624	0,768

Data source: Processed by the author, 2025

Based on table 4, the results show a satisfactory fornell lecker value, the quality of the website X1 is 0.817, the trust of X2 is 0.799, the quality of service is 0.821, and the purchase decision of Y1 is 0.768, thus all variables have good discriminant validity.

Reliability Test

Construct reliability is evaluated using Cronbach's Alpha and Composite Reliability (CR), both of which must be ñ 0.7 (Haryono, 2016). Cronbach's Alpha shows consistency between indicators in the construct, while CR assesses the overall reliability of the indicators. If both of these requirements are met, the instrument is considered reliable.

Table 5. Cronbach's Alpha and Composite Reliability

	Cronbach's Alpha	Composite Reliability
Website quality	0,750	0,857
trust	0,718	0,841
E-service quality	0,839	0,892
Purchase decision	0,769	0,852

Data source: Processed by the author, 2025

In table 5, the Composite Reliability value for each variable reaches $k > 0.7$, which indicates that the research instrument has a good level of consistency and stability. In addition, the Cronbach's Alpha value for all constructs also exceeds 0.7, which means that the indicators used to measure each construct are reliable. The structural model that connects the latent variables is the Inner model (Haryono, 2016). This evaluation includes R Square (R^2) and direct effect. The success of the regression model in estimating the value of the dependent variable is measured using R Square.

Table 6. R Square

	R square	R square adjusted
Buying decision	0,531	0,525

Data source: Processed by the author, 2025

Based on table 6, the determination coefficient R^2 of purchasing decisions (Y) is 0.525. This means that purchasing decisions can be explained by the variables of website quality, trust, service quality by 52.5% while the remaining 47.5% is influenced by other variables that are not examined in the study.

Table 7. F Square

	Website quality	Trust	Service quality	Purchasing decisions
Website quality				0,040
Trust				0,071
E-service quality				0,304
Purchase decision				

Based on table 7, the extent to which an independent variable impacts the dependent variable after entering other independent variables in the model is

measured using F-Square. Based on Haryono (2016), the F-Square value can be interpreted as follows: k 0.02 indicates a small influence, k 0.15 indicates a moderate influence, and k 0.35 indicates a large influence. The influence of website quality on purchasing decisions of 0.040 is considered small. Trust is considered to have a small influence on purchasing decisions, with a value of 0.071. Meanwhile, service quality is considered to have a moderate influence on purchasing decisions, with a value of 0.304.

Hypothesis testing

Hypothesis testing is done by looking at the probability value (P Value) with the original sample (O) obtained from the bootstrapping results. To determine significance, a threshold of p values <0.05 is used (Haryono, 2016) the results of the smart pls output for bootstrapping test analysis can be seen in the following table:

Table 8. Hypothesis Testing

	Original sample (O)	T Stastics (O/STDEV)	P Values	Information
Website quality - > purchasing decision	0,198	2,407	0,016	H1 accepted
Trust -> purchasing decision	0,261	3,118	0,002	H2 accepted
E-service quality - > purchasing decisions	0,427	9,413	0,000	H3 accepted

Data source: Processed by the author, 2025

Based on table 8, the accepted hypothesis is H1 has met the requirements because the Original Sample is 2,407 with a significant p value of 0.016 so it can be said to be significant. Furthermore, H2 is accepted because it has met the requirements because the Original Sample is 3,118 with a significant p value of 0.002 so it can be said to be significant. H3 is accepted because it has met the requirements because the Original Sample is 9,413 with a significant P value of 0.000 so it can be said to be significant.

Discussion

The influence of website quality on purchasing decisions.

The quality of the website has a significant influence on the decision to purchase, indicating that a quality website can encourage consumers to make purchases through a more comfortable experience, accurate information, and ease of navigation during the shopping process. This is in line with the TAM (Technology

Acceptance Model) Theory introduced by Fred Davis (1986), which explains that technology acceptance is influenced by perceived ease of use and perceived benefits. Good website quality, with user-friendly design, relevant information, and intuitive navigation features, increases the perception of the ease and benefits of the technology, which ultimately supports the purchase decision. Acceptance of this hypothesis confirms that website quality plays an important role in building consumer trust and supporting purchase decisions, as also shown by research (Alghifari and Rahayu, 2021), and (Banusetyo et al., 2023) which strengthens this finding. Thus, website quality is one of the key factors that not only improves user experience but also drives business performance in the e-commerce realm.

The influence of trust on purchasing decisions

Trust has a significant influence on purchasing decisions, confirming that consumer trust in brands, services, or e-commerce platforms plays a crucial role in influencing their decisions. High trust provides a sense of security to consumers, both in terms of transaction security, reliability of the products offered, and the service provider's commitment to meeting customer expectations. This is in line with the TAM (Technology Acceptance Model) Theory introduced by Fred Davis (1986), which states that user acceptance of technology is influenced by the perception of benefits and ease of use of technology. In the context of e-commerce, trust acts as a mediator that strengthens the relationship between positive perceptions of technology quality such as user-friendly platform design and data security with purchase intentions and decisions. Acceptance of this hypothesis emphasizes the importance of building and maintaining consumer trust through transparent communication, data protection, and quality service, as supported by research (Puspitasari et al., 2022) and (Nasution et al., 2019).

The Influence of E-Service Quality on Purchasing Decisions

E-service quality has a significant impact on purchasing decisions, confirming that service standards play a crucial role in influencing consumer decisions to purchase. Quality services, such as fast response, ability to understand customer desires, and effective and professional interactions, not only increase customer trust but also create a sense of satisfaction that ultimately drives purchasing decisions. This is in line with the TAM (Technology Acceptance Model) Theory introduced by Fred Davis (1986), which explains that technology acceptance is influenced by perceived ease of use and perceived benefits. In the context of e-service quality, elements such as reliability, responsiveness, and personalization contribute to positive perceptions of the ease and benefits of online services, while strengthening consumer trust in the platform. A positive service experience not only supports user acceptance of technology but also significantly influences purchasing decisions, as shown by studies (Azmi & Sudaryana, 2021) and (Saputra et al., 2022). Thus, good e-service quality is not only a determining factor in purchasing decisions

but also supports consumer acceptance of technology, strengthens trust relationships, and drives business success in a competitive e-commerce environment.

Conclusion

The results of the analysis, this study shows that website quality, trust, and service standards significantly influence purchasing decisions. However, service quality has the strongest influence. Therefore, e-commerce managers need to focus on improving service standards to encourage consumer purchasing decisions. To gain deeper insight into the factors that influence purchasing decisions, further research can be conducted by expanding the variables studied. Variables such as price, user experience, promotion, and brand perception can be added to examine their influence on purchasing decisions. In addition, further research can involve a wider population or specific market segmentation, such as by age, gender, or income level, to determine differences in consumer behavior. A qualitative approach can also be applied to explore in depth the experiences and perceptions of consumers towards website quality, trust, and service quality. Cross-platform e-commerce research can also be conducted to compare these results on other platforms, thereby providing richer insights into effective digital marketing strategies.

References

- Abas, N. I. (2024). YUME : Journal of Management Kualitas Website , Informasi , dan E-WOM sebagai Kunci Keputusan Pembelian Online : Studi pada Generasi Z. 7(3), 1457–1466.
- Alghifari, A.f., dan Rahayu, T. S. M. (2021). Pengaruh Diskon, Kualitas Website, Persepsi Risiko Dan Kepercayaan Terhadap Keputusan Pembelian Pada Online Shop Shopee: Studi Pada Mahasiswa Universitas Muhammadiyah Purwokerto. *Jurnal Manajemen*, 15(2), 223–236.
- Arianto, N., & Octavia, B. D. A. (2021). Pengaruh Kualitas Pelayanan dan Distribusi terhadap Keputusan Pembelian. *Jurnal Disrupsi Bisnis*, 4(2), 98. <https://doi.org/10.32493/drb.v4i2.9867>
- Arief, D. N., Wulandari, D., & Afandi, M. F. (2023). Determinant of E-Service Quality and Purchase Decision on the Sociolla Website. 25(6), 22–30. <https://doi.org/10.9790/487X-2506022230>
- Azmi, F. N., & Sudaryana, A. (2021). Pengaruh Kemudahan Penggunaan, Kualitas Informasi, E-Service Quality, Online Consumer Reviews, Dan Online Trust Terhadap Keputusan Pembelian Online Melalui Shopee. *Jurnal Akmenika*, 18(2), 1–9.
- Banusetyo, T. G., Putra, S. S., & Digdowiseiso, K. (2023). The Influence of Website Quality, Information Quality, and Buyer Trust on Purchase Decisions in an Online Shop (Shopee) in Jakarta. *Management Studies and Entrepreneurship Journal*, 4(6), 8980–8987.

- Chotimah, N. (2019). Jurnal Ilmiah Manajemen EMOR (Ekonomi. Pengaruh Kualitas Website Dan Kepercayaan Terhadap Keputusan Pembelian Online Pada Aplikasi Mobile Shopee, 3(1), 63–72.
- Dapas, C. C., Sitorus, T., Purwanto, E., & Ihalauw, J. J. O. I. (2019). The effect of service quality and website quality of zalora.Com on purchase decision as mediated by purchase intention. *Quality - Access to Success*, 20(169), 87–92.
- Devi, D. A. C. R., & Indiani, N. L. P. (2023). Pengaruh E-Service Quality, Promosi Dan Kepercayaan Terhadap Keputusan Pembelian Pelanggan Pada Lazada Di Era Covid-19. *J-ESA (Jurnal Ekonomi Syariah)*, 6(1), 53–67. <https://ejournal.iaimbima.ac.id/index.php/jesa/index>
- Djan, I., & Rubbiah Adawiyah, S. (2020). The Effect of Convenience and Trust to Purchase Decision and Its Impact to Customer Satisfaction. *International Journal of Business and Economics Research*, 9(4), 269. <https://doi.org/10.11648/j.ijber.20200904.23>
- Fahlevi, P., & Dewi, A. O. P. (2019). Analisis Aplikasi Ijateng Dengan Menggunakan Teori Technology Acceptance Model (TAM). *Jurnal Ilmu Perpustakaan*, 8(2), 103–111.
- Hafidh Fauzi, D. (2021). Determinasi Keputusan Pembelian Dan Pembelian Ulang (Literature Review Manajemen Pemasaran). *Jurnal Ilmu Manajemen Terapan*, 2(6), 790–800. <https://doi.org/10.31933/jimt.v2i6.645>
- Haryono, S. (2016). Metode SEM untuk penelitian manajemen AMOS RISPREL PLS. 1–23.
- Hana Mabrukah, A. I. S. (2024). Transformation of Zakat Into Rotating Business Capital: A Sustainable Economic Empowerment Solution. *Journal of Lslamic Economics and Bussines Ethics*, 1(3), 163–175. <https://doi.org/10.24235/jiesbi.v1i2.133>
- Intan Zahira, M. Zidny Nafi' Hasbi, S. F. (2024). Strengthening Economic and Development Relations Transformation Efforts Towards Golden Indonesia 2045. *Journal of Lslamic Economics and Bussines Ethics*, 1(3), 125–135. <https://doi.org/10.24235/jiesbi.v1i2.133>
- Irfan Hilmi, A. N. (2024). Application of the Principle of Ikhtiyat in Murabahah Financing: A Case Study of BMT Malang, East Java. *Journal of Lslamic Economics and Bussines Ethics*, 1(3), 136–148. <https://doi.org/10.24235/jiesbi.v1i2.133>
- Ifan, M., Ihsan, R., Rezki, M., Alamsyah, D. P., Nusa, S., & Jakarta, M. (2019). Pengaruh Kualitas Website Pada Keputusan Pembelian Pada Situs Shopee Menggunakan Metode Webqual4.0. *IJCIT (Indonesian Journal on Computer and Information Technology)*, 4(1), 14–20.
- Istiqomah, Hidayat, Z., & Jariah, A. (2019). Analisis Pengaruh Kepercayaan , Iklan dan Persepsi Resiko terhadap Keputusan Pembelian di situs Shopee di Kota Lumajang. *Jurnal Progress Conference*, 2(July), 557–563.
- Lestari, I. T., & Widyastuti, W. (2019). Pengaruh Kepercayaan Dan Kemudahan Terhadap Keputusan Belanja Online (Studi Pada Pengguna Tokopedia). *Jurnal*

- Ilmu Manajemen, 7, 1–2.
- Mustajibah, T. (2021). Dinamika E-Commerce Di Indonesia Tahun 1999-2015. *E-Journal Pendidikan Sejarah*, 10(3), 3–11.
- Nasution, A. E., Putri, L. P., & Lesmana, M. T. (2019). Analisis Pengaruh Harga, Promosi, Kepercayaan dan Karakteristik Konsumen Terhadap Keputusan Pembelian Konsumen Pada 212 Mart di Kota Medan. *Proseding Seminar Nasional Kewirausahaan*, 1(1), 194–199.
- Nurmanah, I., & Nugroho, E. S. (2021). Pengaruh Kepercayaan (Trust) Dan Kualitas Pelayanan Online (E-Service Quality) Terhadap Keputusan Pembelian Online Shop Bukalapak. *At-Tadbir: Jurnal Ilmiah Manajemen*, 5(1), 11. <https://doi.org/10.31602/atd.v5i1.3384>
- Nurul Rahmah Kusuma, H. N. (2024). Application of Principles and Rules for Non-Cash Transactions Using QRIS Services Maqāṣid Al-Sharī'ah Perspective. *Journal of Lslamic Economics and Bussines Ethics*, 1(3), 176–188. <https://doi.org/10.24235/jiesbi.v1i2.133>
- Purwita Sari, M., Aulia Rachman, L., Ronaldi, D., & F Sanjaya, V. (2020). Pengaruh Harga, Promosi Dan Kepercayaan Terhadap Keputusan Pembelian Produk Y.O.U. Enterpreneur Dan Bisnis (JEBI), 1(2), 122–129.
- Puspitasari, I. D., Sari, P. O., & Fatmala, I. A. (2022). Pengaruh Brand Ambassador Dan Kualitas Website Terhadap Keputusan Pembelian Pada E-Commerce Tokopedia Dengan Citra Perusahaan Sebagai Variabel Intervening (Studi Kasus Pada Masyarakat Di Kota Madiun). *Seminar Inovasi Bisnis Dan Akuntansi 4, September 2022*.
- Putri, A. R., & Lestari, W. D. (2022). Pengaruh Online Customer Review, Online Customer Rating, E-Service Quality Dan Price Terhadap Keputusan Pembelian Pada Marketplace Shopee (Studi Kasus Pada Mahasiswa Universitas Muhammadiyah Surakarta). *Eqien - Jurnal Ekonomi Dan Bisnis*, 11(1), 1474 – 1481. <https://stiemuttaqien.ac.id/ojs/index.php/OJS/article/view/884>
- Putri Ghaisani, F. A., & Purbawati, D. (2020). Pengaruh Citra Merek (Brand Image) Dan Kualitas Website (Website Quality) Terhadap Keputusan Pembelian (Purchase Decision) Melalui Kepercayaan (E-Trust) Sebagai Variabel Intervening (Studi Pada Konsumen E-Commerce Zalora.Co.Id Di Kota Semarang). *Jurnal Ilmu Administrasi Bisnis*, 9(1), 230–241. <https://doi.org/10.14710/jiab.2020.26328>
- Rahman, M. F., & Hossain, M. S. (2022). The impact of website quality on online compulsive buying behavior: evidence from online shopping organizations. *South Asian Journal of Marketing*, 4(1), 1–16. <https://doi.org/10.1108/sajm-03-2021-0038>
- Ristanti, A., & Iriani, S. S. (2020). Pengaruh Kualitas Produk dan Citra Merek terhadap Keputusan Pembelian Konsumen Nature Republic di Surabaya. *Jurnal Ilmu Manajemen*, 8(3), 1026. <https://doi.org/10.26740/jim.v8n3.p1026-1037>

- Roza, A. H., & Mirza, M. (2021). Persepsi Resiko, Persepsi Kepercayaan, dan Kualitas Web yang Mempengaruhi Keputusan Pembelian Online Fashion. *BUDGETING: Journal of Business, Management and Accounting*, 3(1), 48–62. <https://doi.org/10.31539/budgeting.v3i1.2177>
- Saputra, R. G., Santoso, A., & Sugianto, L. O. (2022). Pengaruh Kepercayaan, E-Service Quality, Dan Information Quality Terhadap Keputusan Pembelian Online. *Bussman Journal: Indonesian Journal of Business and Management*, 2(3), 541–551. <https://doi.org/10.53363/buss.v2i3.78>
- Setiadi, Y. W. (2021). Pengaruh Marketing Online Dan E-Service Quality Terhadap Keputusan Pembelian (Studi Kasus Pembelian Produk Labbaik Chicken). *(JEMS) Jurnal Entrepreneur Dan Manajemen Sains*, 2(1), 99–111. <https://doi.org/10.36085/jems.v2i1.1382>
- Whimphie Billyarta, G., & Sudarusman, E. (2021). Pengaruh Kualitas Layanan Elektronik (E-Servqual) Terhadap Kepuasan Konsumen Pada Marketplace Shopee Di Sleman Diy. *Optimal*, 18(1), 41–62.