

THE ROLE OF TRUST IN MEDIATING PERCEIVED EASE OF USE, PERCEIVED RISK AND E-WOM ON PURCHASE INTENTION

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Abstract: This study aims to determine the direct effect of perceived ease of use, perceived risk and E-WOM on trust and purchase intention, and also to determine the indirect effect of perceived ease of use, perceived risk and E-WOM on purchase intention which is mediated by trust. The population in this study were all shopee users in West Jakarta with a sample of 260 respondents. The method used in this research was quantitative analysis with SEM analysis assisted with SmartPLS 3.0 tool. The results of this study indicated that perceived ease of use had no significant effect on trust, perceived risk had no significant effect on trust, E-WOM had a positive and significant effect on trust, perceived ease of use had a positive and significant effect on purchase intention, perceived risk did not have significant effect on purchase intention, E-WOM had a positive and significant effect on purchase intention, trust had a positive and significant effect on purchase intention, thus trust could not mediate the effect of perceived ease of use on purchase intention, trust could not mediate the effect of perceived risk on purchase intention, and trust could mediate the effect of E-WOM on purchase intention.

Keywords: Purchase Intention, Trust, Perceived Ease of Use, Perceived Risk, E-WOM

Abstrak: Penelitian ini bertujuan untuk mengetahui pengaruh langsung dari persepsi kemudahan penggunaan, risiko yang dirasakan dan E-WOM terhadap kepercayaan dan niat beli, serta untuk mengetahui pengaruh tidak langsung dari persepsi kemudahan penggunaan, risiko yang dirasakan dan E-WOM terhadap niat beli yaitu dimediasi oleh kepercayaan. Populasi dalam penelitian ini adalah seluruh pengguna shopee di Jakarta Barat dengan sampel sebanyak 260 responden. Metode yang digunakan dalam penelitian ini adalah analisis kuantitatif dengan analisis SEM berbantuan alat SmartPLS 3.0. Hasil penelitian ini menunjukkan bahwa persepsi kemudahan penggunaan tidak berpengaruh signifikan terhadap kepercayaan, persepsi risiko tidak berpengaruh signifikan terhadap kepercayaan, E-WOM berpengaruh positif dan signifikan terhadap kepercayaan, persepsi kemudahan penggunaan berpengaruh positif dan signifikan terhadap kepercayaan. niat beli, persepsi risiko tidak berpengaruh signifikan terhadap niat beli, E-WOM berpengaruh positif dan signifikan terhadap niat beli, kepercayaan berpengaruh positif dan signifikan terhadap niat beli, dengan demikian kepercayaan tidak dapat memediasi pengaruh persepsi kemudahan penggunaan. pada niat beli, kepercayaan tidak dapat memediasi pengaruh risiko yang dirasakan terhadap niat pembelian, dan kepercayaan dapat memediasi pengaruh E-WOM terhadap niat beli.

Kata Kunci: Niat beli, Kepercayaan, Persepsi Kemudahan Penggunaan, Persepsi Risiko, E-WOM

INTRODUCTION

During Covid-19 pandemic, all society activities were limited so that people's habits switch to the system for the risk of Covid-19 transmission. There are several marketplaces in Indonesia, such as Shopee, Tokopedia, Bukalapak, Lazada, Zalora, Blibli, etc. This phenomenon is an increase in online sales transactions and in almost all markets, this can be seen with transactions on Shopee platform throughout April-June which jumped into 130% on an annual basis (year on year/yoy), with an average transaction per day reaching 2,8 million (Ekonomi.bisnis.com, 1 September 2020).

The data of Shopee users in Indonesia who are active in 2021 will reach 127.4 million. Although the application capacity is quite large, namely 98.57mb, the total application downloads are more than 100 million, starting from the release of Shopee application on Playstore on June 4, 2015. The last update of the application was on June 28, 2021, with the latest version 2.72.16. This is also an evident from the ratings given by users, which averaged 4.56 (Ginee.com, 1 Juli 2021).

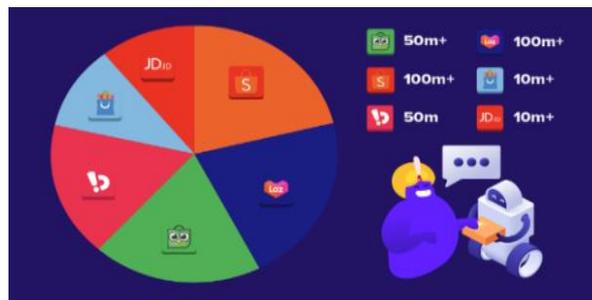


Figure 1. The Number of E-Commerce Marketplace Downloads from Android during Q1 – 2021

Source: <https://ginee.com/id/insights/jumlah-pengguna-marketplace-android/>

Shopee has many other marketplace competitors, but Shopee has collaborated with MSMEs in Indonesia to sell their products online, while the products sold at Shopee are very diverse, ranging from household appliances, furniture, electronics, gadgets, food, fashion, accessories, and much more. Therefore, shopee provides benefits for sellers to join as sellers at Shopee, namely by offering many programs such as free shipping, Shopee pay, Shopee pay later, etc. This will help sellers to sell their products to the maximum and be able to compete with other sellers. The Shopee application is also very easy to use, both for sellers and buyers, so that it makes people intentioned in making purchases through shopee.

E-commerce of course has some positive and negative impacts that can be caused. The positive impact can be felt by both buyers and sellers. From the buyer's side, e-commerce allows buyers to easily compare prices, save time, and can eliminate the influence of distance to make online purchases. However, by using e-commerce, buyers can not directly touch the goods to be purchased. Often, there are fake transactions, fraud, or misuse of consumer personal data (Dewi, 2021). Lack of trust has become one of the most common reasons for consumers not to participate in e-commerce (Lee & Turban, 2001).

Consumers are currently looking for a safe marketplace so that the perceived risk that arises will be lower, so that consumers believe in doing online shopping transactions in the marketplace. In addition, e-WOM is also a reason for consumers to believe, namely in the form

of comments and reviews from other users on an online shopping site, this is information for other consumers to make online purchase transactions.

The following is a map of e-commerce in Indonesia, showing the number of visitors and their ranking. Based on these data, it shows that Shopee is ranked first in both Appstore and Playstore, so it can be concluded that Shopee is a trusted marketplace in consumers' eyes, with this trust, of course this will encourage consumer purchase intention.

Online shop	Web visitors	Ranking AppStore	Ranking PlayStore	Twitter	Instagram	Facebook	Employee
1 Tokopedia	147,790,000	#2	#4	853,000	3,828,300	6,525,650	4,944
2 Shopee	126,996,700	#1	#1	6,038,000	7,757,940	21,855,970	12,192
3 Bukalapak	29,460,000	#6	#5	215,600	1,661,140	2,518,990	2,316
4 Lazada	27,670,000	#3	#2	430,000	2,975,370	31,364,410	4,126
5 Blibli	18,440,000	#8	#7	529,600	1,622,480	8,598,260	1,979
6 Bhinneka	6,996,700	#21	#17	67,100	42,280	1,036,230	487
7 Orami	6,260,000	n/a	n/a	5,820	6,040	351,770	211
8 Ralali	5,123,300	#26	n/a	2,880	41,160	91,390	176
9 JD ID	3,763,300	#7	#6	42,000	590,670	939,770	1,185
10 Zalora	3,366,700	#5	#8	n/a	720,090	7,989,080	580

Figure 2. The Map of E-Commerce in Indonesia
 Source: <https://iprice.co.id>, diakses tanggal 5 September 2021

Shopee is an e-commerce with the top of mind or most remembered by consumers with 71%, followed, followed by Tokopedia (15%), Lazada (8%), Bukalapak (2%), and JD.id and Blibli (1%). The reason an e-commerce brand can be remembered easily is because it intensively releases campaigns to attract consumers' attention. In addition to releasing campaigns during the third quarter of 2020, e-commerce also strengthens interaction with consumers through various programs, such as advertisements and TV shows, live streaming, and other collaborations (Kontan.co.id, 17 September 2020).

Perception of convenience is an individual's belief when using technology can adapt easily to understand (Priambodo & Prabawani, 2016). With the perceived ease of use, of course, it will encourage consumers to make online shopping transactions, because consumers will feel comfortable, safe, and trusting.

Perceived risk is assessed as a consumer's perception or opinion of the negative results that may occur when conducting online transactions (Kusumawati *et.al*, 2020). This is certainly very influential on consumer intention in making transactions through Shopee, because consumers want a safe shopping so that the risk they face is low.

Pedersen, *et.al* stated that "Electronic Word of Mouth (eWOM) is a development of Word of Mouth communication that uses the power of digital persuasion from consumers about a product" (Widayati, *et.al*, 2020). Mayer, *et.al* defines trust as "the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform

a particular action important to the trustor, irrespective, of the ability to monitor or control that other parties". The definition concept of trust can be interpreted as a person's desire to be sensitive to the actions of others based on the expectation that other people will take certain actions on the people they trust, regardless of their ability to monitor and control them (Deborah, 2019). Meanwhile, Kotler and Keller (2016) state that purchase intention is a consumer behavior that occurs in responding to objects that indicate a person's desire to make a purchase.

In Marvianta (2020), Putra, et.al (2016) and Faradila and Soesanto (2016) researches stated that the perceived ease of use had a significant positive effect on trust. In Rizkitasari (2017) and Putra, et.al (2016) research stated that the perceived risk variable had a negative and significant effect on trust. Meanwhile, Ilhamalimy's research (2020) states that the perceived risk had a relationship and effect on trust. In Permadi (2019), Dianawati (2019), Ilhamalimy (2020), Aisyah and Engriani (2019), and Harjadi, et.al (2019) researches stated that E-WOM also had a significant influence on trust.

In Marvianta (2020), Rachmawati, et.al (2020), Ermawati (2020), and Dewi (2021) researches stated that the perceived ease of use had a significant positive effect on consumer purchase intention. In Ilhamalimy (2020) and Ermawati (2020) researches stated that the perceived risk had a relationship and influence on purchase intention. Meanwhile, in Rizkitasari (2017) and Dewi (2021) researches stated that the perceived risk variable had a negative and significant effect on online purchase intention. In Karim and Istiyanto (2020), Ilhamalimy (2020), Permadi (2019), Aisyah and Engriani (2019), Dianawati (2019) and Harjadi, et.al (2019) researches stated that E-WOM had a relationship and effect on purchase intention. In Ilhamalimy (2020), Nur, et al (2020), Dianawati (2019), Permadi (2019), Rizkitasari (2017), Qoyyimah (2019), Aisyah and Engriani (2019), Zahro (2019), Ermawati (2020), and Faradila and Soesanto (2016) researches stated that trust had a relationship and effect on purchase intention.

In Ilhamalimy's research (2020) stated that e-WOM, risk perception, and trust had a direct or indirect relationship to online purchase intention. Meanwhile, Marvianta's (2020) research stated that the perceived ease of use had a significant positive effect on consumer trust and purchase intention.

Based on the problems and research gap above, the authors are intentioned in developing a research by adding some variables. This study aims to find out whether there is a role for trust in mediating perceived ease of use, perceived risk, and e-WOM on purchase intention.

METHODS

This research was conducted on Shopee users in West Jakarta with a case study on respondents who have used Shopee application to purchase at least one time in the last one year. The instrument used was a questionnaire in the form of a google form using a Likert scale with a score of 1-5 which was expressed starting from the most negative, neutral to the most positive.

The population was the entire element whose characteristics were to be estimated, while the sample was a part of the population whose characteristics were to be tested (Suliyanto, 2018). The population in this study were Shopee users in West Jakarta. The sample was selected by using Hair, et al (2021) formula so that the sample was 260 respondents. The model used in this study was a model of causality or influence relationship. To test the hypothesis that was proposed in this study, the analytical technique used was SEM or Structural Equation Modeling assisted by SmartPLS 3.3 software. The analytical method of this research was a quantitative method and the analytical tool was SEM, before being analyzed by Path analysis, the instrument test (questionnaire) was first tested with validity and reliability and hypothesis testing with 5 percent alpha (0.05). A quantitative research approach was proposed to explore the effects of independent variables on the dependent variable. Using quantitative analysis as a statistical tool was a valuable contribution because it explained the expression of respondents in terms of mathematics and interpretation yield with unbiased results (Lawonk, 2014). Perceived ease of use, perceived risk and E-WOM were as independent variables, trust was as an intervening variable and purchase intention was as the dependent variable. To test the intervening variables, path analysis methods were used, such as the extension of multiple linear regression analysis.

Research Framework

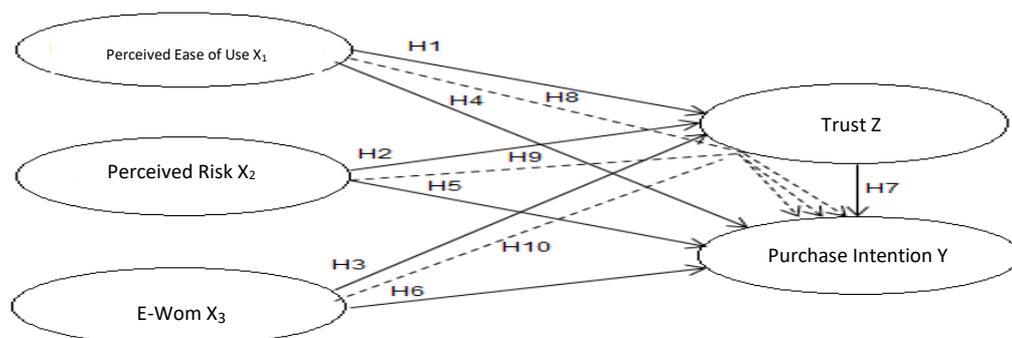


Figure 3. Research Framework

RESULT AND DISCUSSIONS

Evaluation of Measurement Model

The validity test in this study can be found from the convergent validity test and from the AVE value. The output validity results show that the loading factor value in each construct is > 0.7 . The lowest indicator value is the X3.8 indicator with a value of 0.751 and the indicator that has the highest Y1 value of 0.940, then the indicators in this study have all been declared valid or meet the convergent validity test.

The second validity test is to find out the Average Variance Extracted (AVE) value. According to Ghazali & Latan (2015) the Average Variance Extracted (AVE) value must be greater than 0.5. In this study, it has met the requirements of the convergent validity test, because the value of each variable is already above 0.5. Then the discriminant validity test was

carried out, discriminant validity was assessed based on the Fornell Larcker criterion and cross loading. Discriminant validity can also be seen in the Fornell larcker criterion test by comparing the square root of the AVE for each construct with the correlation value between constructs in the model. A construct is declared valid if it has the square root of the highest AVE to the target construct compared to the square root of the AVE to other constructs. This study shows that the value of the square root of the AVE is higher than the correlation value between other variables.

Next is reliability testing which is used to measure the consistency of respondents in answering the question items in the questionnaire or research instrument. The reliability test uses two methods, namely composite reliability and Cronbach's alpha. Cronbach's alpha is used to measure the reliability of the indicators used in the research questionnaire (McDaniel dan Gates, 2013). According to Eisingerich and Rubera (2010) the value of the minimum reliability level of Cronbach's Alpha is 0.70.

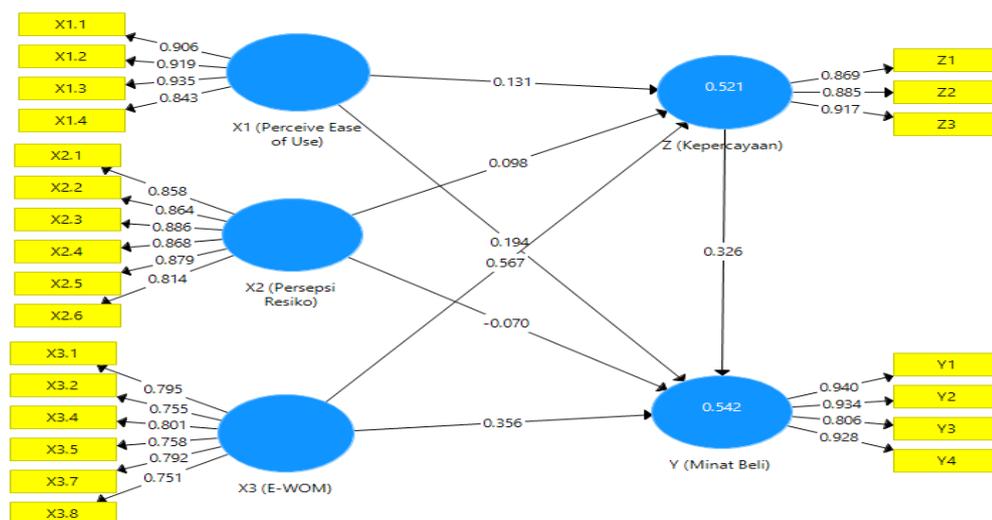


Figure 3. Final Measurement Model
 Source: Data was processed by SmartPLS

Evaluation of Structural Model

The structural model test involves collinearity test, path coefficient significance test, R^2 evaluation, f^2 evaluation, and heterogeneity test. This study shows that the R^2 value of the buying interest variable is 0.542 which shows that purchase intention is influenced by perceived ease of use, perceived risk, E-WOM and trust by 54.2%, while the remaining 45.8% is influenced by by other variables not included in the model. The R^2 value of 0.542 indicates that the structural model is considered good in measuring the variation in the value of the buying interest variable. Then, the R^2 value of the trust variable is 0.521 which means that perceived ease of use, perceived risk and E-WOM have an effect of 52.1% on trust, while the remaining 47.9% is influenced by other variables not included in the model. The R^2 value of 0.521 indicates that the structural model is considered good in measuring the variation in the value of the confidence variable.

After finding R^2 value, the next step is to perform a collinearity test to evaluate the VIF value. Multicollinearity testing aims to determine whether the regression model found a

correlation between independent variables or independent variables (Ghozali, 2016). To find the presence or absence of multicollinearity in the regression model, it can be seen from the tolerance value and the value of the variance inflation factor (VIF). The tolerance value measures the variability of the selected independent variables that cannot be explained by other independent variables. So a low tolerance value is the same as a high VIF value, because $VIF = 1/\text{tolerance}$, and indicates that there is high collinearity. The cut off value used is for a tolerance value of 0.10 or a VIF value above the number 10. In this study, the inner and outer VIF values indicate that all indicators in the latent variable have a VIF value below 10, this means that there is no collinearity in the structural model.

After finding the test results, then evaluating the interaction model by looking at the effect size (f^2). Moderating effect with effect size (f^2) 0.02, 0.15, and 0.35 indicates that the model is weak, moderate and strong. Ghozali (2016) stated that if the resulting effect size (f^2) is weak, it will not affect the interaction effect (Apriani, 2021). In this study, it shows the magnitude of the effect of each construct, where the magnitude of the effect of the construct perceived ease of use on buying interest is 0.044 including weak, perceived ease of use on trust is 0.020 including weak, perceived risk on purchase intention is 0.007 including very weak. Perceived risk on trust is 0.014 including weak, E-WOM on purchase intention is 0.096 including weak, E-WOM for trust is 0.304 including moderate, and trust in buying interest is 0.111 including weak.

Furthermore, the path coefficient test is used to see the hypothesized relationship between the constructs. According to Hair et.al (2021), the path coefficient values that are in the range of values of -1 to +1, where the path coefficient value close to +1 represents a strong positive relationship and the path coefficient value -1 indicates a strong negative relationship. It shows that all variables have a positive relationship because they have a range of values close to +1. In this study the perceived ease of use, E-WOM and trust variables have a positive and significant relationship to purchase intention variable, the perceived risk does not have a significant effect on the purchase intention variable, the perceived ease of use variable and the perceived risk have a positive and insignificant relationship to the trust variable, the E-WOM variable has a positive and significant relationship to the trust variable.

After the path coefficient testes, then the next test is predictive relevance (blindfolding). Predictive relevance (Q^2) for the structural model measures how well the observed values are generated. According to Hair, et.al (2021) if the Q^2 value is greater than zero for certain endogenous latent variables, it shows that the PLS path model has predictive relevance for that construct. Based on the results of the predictive relevance test (Q^2), the variables of buying interest and trust have values greater than zero, namely 0.433 and 0.404, so that the endogenous latent variable is said to have a good observation value.

Next is to evaluate the fit model in this study using two test models, including the normal fit index (NFI) that the NFI value is closer to 1, the more fit the model. In addition to the NFI value, the fit model can be seen from the SRMR and Chi-Square. In this study, it can be concluded that this study has a normal fit index (NFI) of 0.814 or 81.4%, so it can be said that this model is fit.

Hypotheses Test

Based on the data processing carried out by the researcher, it can be used to answer the hypothesis of this research. Hypothesis testing in this study was conducted by looking at the calculated t-value and p-value. The research hypothesis can be declared accepted if the p-value <0.05 and the t-count value is positive. The following are the results obtained in testing the hypothesis in this study.

Table 1. Hypothesis Test

Hypotheses	Effects	Path Coefficients	t-statistic	P-Value	Results
H ₁	Perceived ease of use affects trust	0.131	1.841	0.066	Rejected
H ₂	Risk perceived affects trust	0.098	1.847	0.065	Rejected
H ₃	E-WOM affects trust	0.567	8.266	0.000	Proven
H ₄	Perceived ease of use affects purchase intention	0.194	3.083	0.002	Proven
H ₅	Perception of risk affects purchase intention	-0.070	1.432	0.152	Rejected
H ₆	E-WOM affects purchase intention	0.356	4.443	0.000	Proven
H ₇	Trust affects purchase intention	0.326	4.410	0.000	Proven
H ₈	Trust can mediate the effect of perceived ease of use on purchase intention	0.043	1.657	0.097	Rejected
H ₉	Trust can mediate the effect of perceived risk on purchase intention	0.032	1.730	0.084	Rejected
H ₁₀	Trust can mediate the effect of E-Wom on purchase intention	0.185	3.735	0.000	Proven

Source: Data was processed by SmartPLS

The Interpretation of Research Results

Hypothesis testing using PLS-SEM method is broadly divided into two stages, namely the evaluation of the measurement model and the evaluation of the structural model. Evaluation of measurement model can be said as an analysis of validity and reliability, while evaluation of structural model is used to test hypotheses.

Perceived ease of use does not significantly affect trust

The results of this study indicate that perceived ease of use has no significant effect on trust with a path coefficient test of 0.131 and t-count (1.841) > from t-table (1.960). This study contradicts the research of Marvianta (2020), Putra, et.al (2016) and Faradila and Soesanto (2016) which state that perceived ease of use has a significant positive effect on trust. It is proven that perceived ease of use can encourage trust. In this study, the perceived ease of use indicator which states "clear and easy to understand" becomes an indicator that has a strong relationship. Shopee application features that are clear and easy to understand will certainly make shopee users comfortable to make shopping transactions. Meanwhile, in this study, the trust indicator which states "trust in the security facilities provided by the vendor" is an indicator that has a strong relationship. Of course, Shopee users feel comfortable to purchase at Shopee because the security facilities provided are good.

Perceived risk does not significantly affect trust

The results of this study indicate that risk perception has no significant effect on trust with a path coefficient test of 0.098 and t-statistic (1.847) < from t-table (1.960). This study is not in line with research by Rizkitasari (2017), Putra, et.al (2016) which states that the risk perception variable has a negative and significant effect on trust. It is proven that the perception of risk can have a negative impact on consumer trust, and this study also contradicts the research of Ilhamalimy (2020) which states that the perception of risk has a relationship and has an effect on trust. In this study, the psychological risk indicator becomes an indicator that has a strong relationship in the risk perception variable. This shows that Shopee users feel psychologically comfortable to make shopping transactions.

E-WOM significantly affects trust

The results of this study indicate that E-WOM has a positive and significant effect on trust with a path coefficient test of 0.567 and t-count (8.266) > from t-table (1.960). This research is in line with the research of Permadi (2019), Dianawati (2019), Ilhamalimy (2020), Aisyah and Engriani (2019), and Harjadi, et.al (2019) which stated that E-WOM has a significant influence on trust. It is proven that E-WOM can encourage consumer confidence. In this study the indicator "positive comments from users" has a strong relationship in E-WOM variable. This shows that Shopee users will purchase on Shopee site if they have seen positive comments from previous users regarding the product to be purchased.

Perceived ease of use significantly affects purchase intention

The results of this study indicate that perceived ease of use has a positive and significant effect on purchase intention with a path coefficient test of 0.194 and t-count (3.083) > from t-table (1.960). This study agrees with the research of Marvianta (2020), Rachmawati, et.al (2020), Ermawati (2020), and Dewi (2021) which state that the perception of ease of use has a significant positive effect on consumer purchase intention. It is proven that perceived ease of use can encourage purchase intention. In this study the indicator "will make a purchase of products from a shopee site soon" has a strong relationship in the buying interest variable. This shows that in this study, Shopee users will purchase on Shopee site soon usually if there are many promotional offers such as free shipping vouchers.

Perceived risk does not significantly affect purchase intention

The results of this study indicate that perceived risk has no significant effect on purchase intention with a path coefficient test of -0.070 and t-count (1,432)> from t-table (1,960). This study disagrees with the research of Ilhamalimy (2020), Ermawati (2020) which states that perceived risk has a relationship and influence on purchase intention. Meanwhile, in Rizkitasari's research (2017), Dewi (2021) states that the perceived risk variable has a negative and significant effect on online purchase intention. It is proven that the perceived risk is able to encourage purchase intention and is also able to have a negative impact on purchase intention. In exploring the field of online shopping, Masoud (2013) believed that perceived risk affects online consumers' purchase decisions to varying degrees.

E-WOM significantly affects purchase intention

The results of this study indicate that E-WOM has a positive and significant effect on purchase intention with a path coefficient test of 0.356 and t-count (4,443) > from t-table (1,960). This research is in line with the research of Karim and Istiyanto (2020), Ilhamalimy (2020), Permadi (2019), Aisyah and Engriani (2019), Dianawati (2019) and Harjadi, et.al (2019) which stated that E-WOM has relationship and affect purchase intention. It is proven that E-WOM can encourage purchase intention. Leeraphong (2013) found that most consumers generally read online reviews before booking, and other people's online shopping results affect their booking decisions.

Trust significantly affects purchase intention

The results of this study indicate that trust has a positive and significant effect on purchase intention with a path coefficient test of 0.326 and t-count (4.410) > from t-table (1.960). This research is in line with the research of Ilhamalimy (2020), Nur, et.al (2020), Dianawati (2019), Permadi (2019), Rizkitasari (2017), Qoyyimah (2019), Aisyah and Engriani (2019), Zahro (2019), Ermawati (2020), and Faradila and Soesanto (2016) which state that trust has a relationship and has an effect on purchase intention. It is proven that trust can encourage purchase intention.

Trust are not able to mediate the effect of perceived ease of use on purchase intention

The results of this study indicate that trust is not able to mediate the effect of perceived ease of use on purchase intention with a path coefficient test of 0.043 and t-count (1.657) > from t-table (1.960). This study contradicts the research of Ermawati (2020) and Deborah (2019) which states that the trust variable is able to moderate the perceived ease of use variable on purchase intention. It is proven that trust can mediate perceived ease of use on purchase intention.

Trust are not able to mediate the effect of perceived risk on purchase intention

The results of this study indicate that trust is not able to mediate the effect of risk perception on purchase intention with a path coefficient test of 0.032 and t-count (1.730) > from t-table (1.960). This study is not in line with research by Rizkitasari (2017), Ilhamalimy (2020) and Ermawati (2020) which state that the perceived risk variable has a positive and significant effect on online purchase intention mediated by trust. It is proven that trust can mediate the perceived risk on purchase intention.

Trust are able to mediate the effect of E-WOM on purchase intention

The results of this study indicate that trust is able to mediate the effect of E-WOM on purchase intention with a path coefficient test of 0.185 and t-count (3.735) > from t-table (1.960). This study is in line with the research of Permadi (2019), Dianawati (2019), Ilhamalimy (2020) which states that E-WOM has an indirect effect on purchase intention mediated by trust. It is proven that trust can mediate E-WOM on purchase intention. Consumers believe that online reviews are as trustworthy as the information posted by brand websites, and

consumers have faith in eWOM to build their perceptions and trigger subsequent purchase decisions (Li, 2010).

CONCLUSIONS

Based on the results of the result analysis and discussions, it can be concluded that perceived ease of use has no significant effect on trust. Perceived risk has no significant effect on trust. E-WOM has a positive and significant effect on trust. Perceived ease of use has a positive and significant effect on purchase intention. Perceived risk has no significant effect on purchase intention. E-WOM has a positive and significant effect on purchase intention. Trust has a positive and significant effect on purchase intention. Trust is not able to mediate the effect of perceived ease of use on purchase intention. Trust is not able to mediate the effect of perceived risk on purchase intention. Trust is able to mediate the effect of E-WOM on purchase intention.

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