

The Effect of Service Quality, Product Reviews, Risk Perception, and Usability Perception on Online Food *Purchasing Decisions*

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ARTICLE INFO	ABSTRACT
<p>Keywords: <i>Quality of service, product reviews, perceived risk, perceived usefulness, and purchasing decisions</i></p>	<p>This study was conducted to examine and analyze the effect of Service Quality on Purchase Decisions, the effect of Product Reviews on Purchase Decisions, the impact of Risk Perception on Purchase Decisions, and the development of Perceived Ease on Purchase Decisions. The sample in this study were students of the Faculty of Economics and Business, University of Muhamadiyah Magelang, which had 100 students. The sampling method in this study was purposive sampling. The analytical tool in this study uses multiple regression analysis with SPSS 25.0. The results showed that Service Quality, Product Reviews, and Perceptions of Ease did not positively or significantly affect online food purchasing decisions. In contrast, Risk Perceptions significantly impacted online food purchasing decisions.</p>

INTRODUCTION

In the events that have occurred in recent years, it has become a problem for the community. In this incident, the community was enforced by regulations in which the government prohibited activities outside the home. The law limits the activities that the people of Indonesia can carry out. From this, minimize space outside the house to meet their needs, especially food. Therefore, online-based transportation companies increase their innovation to meet the needs of consumers during this pandemic by helping them order food from home. The applications in question are Gofood, Grab Food, and Shopee Food. With this application, people can order food without coming directly to their place. Realizing the importance of an online delivery application, many application companies are increasing innovation and feature updates to meet the community's needs.

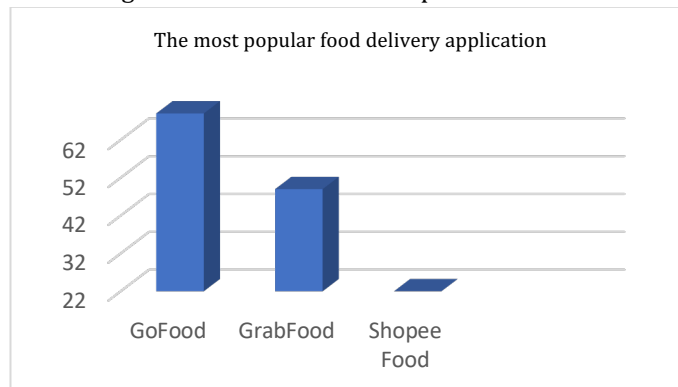


Figure 1. 1 Most Popular Food Delivery Apps
Source: Foodizz and Deka Insight (2021)

This data explains that Gofood, Grabfood, and Shopee Food occupy applications that Indonesians often use to order food through the application. The high enthusiasm of the Indonesian people employing the application is because of the efficiency of time and energy that does not need to be spent much; consumers wait at home to

receive their orders. Consumers can also order food within a long distance from the restaurant location, and consumers are just waiting for food to arrive, so Indonesian people use the delivery application. Innovation that exists today is something that is needed by some or even all people, especially in Indonesia; this innovation helps employees who work because the food delivery system depends on how often employees get orders from consumers. Consumers benefit because it facilitates time, and employees, commonly called online taxi bike drivers (online taxis), earn commissions for successfully getting orders.

The purchase decision is an actual participation to obtain and give a decision for a product or service unless the decision given can also provide other efforts that can be done (Tri Anggono et al., 2020). At the same time, another understanding is that purchasing decisions are a step where consumers understand a problem and look for an alternative to solve the problem (Ilmiyah & Krishernawan, 2020). Several factors or variables can encourage consumers to make purchasing decisions. This study tried to include several variables that encourage consumers in decision-making, including variables: service quality, product reviews, risk perception, and the last is perception of Convenience, where this variable in the results of the study still bears the consequences. These variables were examined for their influence on consumers' decision to use a food delivery application.

Every consumer always wants excellent service when buying a product or using services. The first variable is service quality. Service quality is a step to meet consumer needs through other people's activities carried out directly (Polla et al., 2018). In this case, buyers can decide to buy a product seen on the quality of service; if the service provided has good quality, this will make consumers decide to buy the food product. The quality of service obtained when ordering food from an application can be with a greeting in chat, so consumers will feel more cared for and leave a good impression on restaurants and online motorcycle taxi drivers. However, some previous studies show that the quality of service does not affect and is not significant to a purchase decision.

In a food, grab food, and Shopee food application, a review is written directly by consumers who use the application. This product review is the second variable to be studied. So, Product reviews are a helpful tool to examine a product/service work which will be beneficial in providing information about the advantages, disadvantages, and benefits of the product (Rahayu et al., 2020). From the application, consumers choose a food product provided, and the application has reviews about food and restaurants. That way, buyers can choose which foods get good ratings and are attractive to consumers. However, some studies say these product reviews do not influence decisions. Therefore, this study chose these variables to be re-examined how influential they are on purchasing decisions.

In doing any activity must have risks. These risks vary depending on what actions are carried out. For example, when ordering food using a food delivery application, the risk is about the taste that needs to meet the buyer's expectations. So, Risk Perception is that everything taken by consumers has risk consequences that cannot be ascertained, but most of these consequences have a terrible impression (Haryana, 2019); in other words, consumers will get an uncertain risk about the products that consumers buy such as not following consumer desires. That way, this risk perception is essential in determining a purchase decision so that consumers can at least minimize the risk that will be obtained. This study wants to conduct new research because these variables have not been studied much by previous research on how influential risk perception is on purchasing decisions.

Not only service quality, product reviews, and risk perception, but there is also a perception of ease of use. In this context, Convenience is intended for food delivery applications in these applications. This perception of Convenience leads to a consumer attitude, so the higher someone perceives ease in using technology, the higher the level of utilization of the technology (Hana et al., 2021). From this, the perception of Convenience can influence a person's food purchase decisions on the application. Still, it depends on a person's behavior regarding the perception of ease of use. This perception of Convenience focuses on the use of the food delivery application, so in this case, the variable was chosen to be re-examined because it has yet to be widely studied by previous studies.

In conducting a study, the object under investigation and the location of the study are needed as a unit of analysis. This research took the thing of students of the Faculty of Economics and Business, Muhammadiyah University, Magelang, and its location on the Unimma Campus. Researchers took the object and location because currently, students are considered to understand technological developments, especially in food delivery applications on the GoFood, GrabFood, and Shopee Food applications. Students are also potential consumers of online food applications because many live in boarding houses, so they often use the application. Therefore, the object and location are the reasons for researchers to choose objects to test these variables against purchasing decisions on food delivery applications through the go food, grab food, and shop food applications.

Based on the background and gap of previous research, it is explained that the quality of service and product reviews do not positively or negatively influence purchasing decisions. In contrast, risk perception and

ease of use perception positively and significantly impact purchasing decisions. From these results, the title "The Effect of Service Quality, Product Reviews, Risk Perception and Perceived Ease of Use on Online Food Purchasing Decisions" was taken as a case study on FEB UNIMMA Students.

METHOD

The research population is a generalization area consisting of subjects and objects with specific qualities and characteristics determined by the researcher to be studied, and then conclusions are drawn (Sugiyono, 2017). Based on this description, all FEB UNIMMA students are the population in the study.

The sample is part of the population's characteristics that will be used in the study. In this study, not the whole population was taken, but only a portion of the people from the whole (Sugiyono, 2017). The technique to be used in this study is the purposive sampling technique. Purposive sampling technique: a nonprobability sampling technique. It aims to obtain a sample that can logically represent the population by giving specific considerations. The criteria in this study (Tri Anggono et al., 2020) are as follows :

- a. Still active as a student of the Faculty of Economics and Business at Unimma
- b. Install one or more food applications online.
- c. Have purchased food products online at least twice on the application.

Based on the goal of collecting data, the strategic step to be taken is data collection techniques (Sugiyono, 2018). To assemble the required data, data collection techniques are needed. The technique that researchers will carry out is the distribution of questionnaires through Google Forms. Furthermore, the data used in this study is the primary data to be studied are FEB UNIMMA students.

There are five variables in this study, which are divided into bound and independent variables. The dependent variable (Y) is a variable that is influenced by the independent variable (X) for the indicators of the dependent variable and the independent variable in this study, namely:

1. Quality of Service

This quality of service is the activity of a person or a helpful group to satisfy consumers, fellow employees, and company owners. In a study conducted (Kuswoyo & Tjahyadi, 2017). according to Parasuraman et al. (1985, 1988), the results of research of 12 focus groups in America and into ten dimensions of service quality, and simplified back into five dimensions, including:

- a. Tangible
- b. Reliability
- c. Responsiveness
- d. Assurance
- e. Empathy

2. Product Reviews

Product reviews on the application are the same as respondents' perceptions of the extent to which information can be obtained in reviews provided by someone who can determine purchase decisions. As for the indicators of product reviews based on (Rahayu et al., 2020).

- a. Awareness
- b. Frequency
- c. Comparison
- d. Effect

3. Risk Perception

This perception of risk is caused by the uncertainty faced by customers when they cannot foresee the trouble when making a purchase decision. The indicators of risk perception, according to Liau Xio (Yusnidar et al., 2014), include the following:

- a. Financial Risk
- b. Social Risk
- c. Performance Risk
- d. Time and Convenience Risk
- e. Physical Risk
- f. Psychological Risk

4. Perceived Ease of Use

This perception of ease of use measures how a person or group can operate a feature of the technology being used and also does not require much effort but should be easy to use and operate. The younger the

system is used, the higher the willingness of consumers to use the service system. According to Davis, there are several indicators of convenience perception as follows (Hasdani et al., 2021):

- a. Easy to learn
 - b. Controllable
 - c. Clear and understandable
 - d. Flexible
 - e. Easy to become proficient
 - f. Easy to use
5. Purchase decision

This purchase decision is the last step of a consumer's action in making or determining food purchase decisions through e-commerce. Measurement of purchasing decision variables with indicators (Kotler & Keller, 2016: 183), namely:

- a. The steadiness of a product
- b. The desire to buy products
- c. Quality of products obtained
- d. Payment methods
- e. Make a repurchase

The tests used in this study are:

a. Validity Test

A validity test is conducted to measure the validity of research instruments. Test this study's truth by comparing the r table's value with the r count seen in the correlation value. The device is invalid if the r-table value exceeds the calculated r-value. However, if the r-value of the table is less than the calculated r-value, then the instrument is said to be valid (Sugiyono, 2017).

b. Reliability Test

A reliability test measures the extent to which research instruments can measure theoretical constructs. Instruments can be reliable if the data results are the same, even though they use different objects. The instrument requirements must be met: Cronbach alpha value > 0.70 (Sugiyono, 2017).

c. Multiple Linear Regression

Linear regression analysis was used in this study. This is because multiple linear regression analysis methods are used to test more than one independent variable (Sugiyono, 2013). Multiple linear regression can be used to find out how each independent variable relates to the dependent variable, which is symbolized by a positive or negative sign. Multiple regression is also used to predict the dependent variable's value when the independent variable's value decreases or increases (Sugiyono, 2013).

d. Test F

Test F is a test conducted to determine how much influence together the independent variable under study has on the dependent variable (Sugiyono, 2013). This study's independent variables are service quality, product reviews, risk perception, and usability perception. In comparing the probability value with a predetermined α . If the probability value is $< \alpha$ (0.05), then the F test is said to be significant, and the model built has met the 'fit' criterion. The F test compares the calculated F value with the F table. If the F table $< F$ count, H_0 is rejected, and H_a is accepted, while if the value F table $> F_{\text{count}}$, H_0 is accepted, and H_a is rejected (Sugiyono, 2013).

e. Test Coefficient of Determination (R²)

The ability of the independent variable to describe the dependent variable is a function of the coefficient of determination (Sugiyono, 2013). The coefficient of determination is in the range of values from 0 to 1. If R² is close to number 1, it can be concluded that the independent variable studied significantly impacts the dependent variable. However, if the value of R² is close to the value of 0, the independent variable studied has little impact on the dependent variable (Sugiyono, 2013).

f. Test t

The t-test is used to determine the effect of each independent variable (service quality, product reviews, risk perception, and usability perception) on the dependent variable (Purchase Decision) (Sugiyono, 2013). The t-test is used to prove whether the influence of the independent variable on the dependent variable is conditional or individual. The degree of significance (α) is 5%. If the value of t is calculated $> t$ table, the criterion has an individual influence between the independent and dependent variables.

RESULTS AND DISCUSSION

A. Distribution of Questionnaires and Research Samples

Table 4. 1
Research Samples and Rates of Return

Description	Presented
Number of questionnaires distributed	100%
The number of questionnaires returned	100%
Incomplete number of questionnaires	0
Number of questionnaires that can be processed	100%
Returnable questionnaire rate	100%

Source: Primary data processed 2022

The sample of this study was a student of Universitas Muhamadiyah Magelang with the criteria of still being an active FEB Unimma student, installing a food delivery application, and having ordered food at least two times on the application. The sampling technique used is the purposive sampling method, where the number of samples in this study is 100 people. This study used a Google Form questionnaire distributed to the Faculty of Economics and Business at the University of Muhammadiyah Magelang.

B. Respondent Demographics

Table 4. 2 Respondent Profile

	Criterion	Number of Respondents	Presented
Gender	a. Man	41	41.0%
	b. Woman	59	59.0%
	Sum		100%
Age	a. >22year	67	67.0%
	b. <21year	33	33.0%
	Sum		100%
Total			100%

Source: Primary data processed 2022

The results of respondents' descriptive statistics can be broken down as follows:

1) Gender

Based on the table, the data obtained were as many as 100 male and female respondents. Most Unimma students are female respondents than male respondents, namely men, as many as 54 people (45%) and 55 women (55%).

2) Age

Based on the table, the data obtained were as many as 100 respondents aged >22 years and <21 years. The majority of Unimma students aged >22 years, namely students aged >22 years, as many as 67 (67%), and students aged <21 years, as many as 33 (33%).

C. Descriptive Statistics of Respondents

Table 4. 3
Descriptive Statistical Test Results of Research Data

Descriptive Statistics					
	N	Min	Max	Mean	Std. Deviation
Purchasing Decision	100	3	5	4.272	0.748
Quality of Service	100	3	5	4.197	0.725
Product Reviews	100	3	5	4.138	0.755

Risk Perception	100	3	5	4.436	0.739
Perceived Usability	100	3	5	4.154	0.757
Valid N	100	3	5		

Based on Table 4.3 above, it can be seen that the value (N) in this study is 100. This means that the number of respondents used is as many as 100 employees whose number matches the number of participants who have filled out this research questionnaire, which is as many as 100 employees, so the data is recovered (valid). The grouping of statistical values in the table above shows the minimum, maximum, average, and standard deviation values of each variable in the study. It can be explained as follows:

- The Service Quality variable shows a minimum value of 3 which means less agree, and a maximum weight of 5 which means strongly agree. The average answer of respondents was 4,272; the average value is included in point 4 of a scale of 1-5. Moreover, the standard deviation value is 0.748.
- The Product Reviews variable shows a minimum value of 3 which means disagree less, and a maximum weight of 5, which means strongly agree. The average answer of respondents was 4,197; the average score was included in point 4 on a scale of 1-5. Moreover, the standard deviation value is 0.725.
- The Risk Perception variable shows a minimum value of 3 which means disagree less, and a maximum weight of 5, which means strongly agree. The average answer of respondents was 4,138; the average score was included in point 4 on a scale of 1-5. Moreover, the standard deviation value is 0.755.
- The Usability Perception variable shows a minimum value of 3 which means disagree less, and a maximum weight of 5, which means strongly agree. The average answer of respondents was 4,436; the average score was included in point 4 of a scale of 1-5. Moreover, the standard deviation value is 0.739.
- The Purchase Decision variable shows a minimum value of 3 which means less agree, and a maximum weight of 5 which means strongly agree. The average answer of respondents was 4,154; the average value was included in point 4 on a scale of 1-5. Moreover, the standard deviation value is 0.757.

D. Test Instrument Data

Table 4.4
Validity Test and Reliability Test

No.	Variable	Indicator	R _{table}	Loading Factor	Cronvach Alpha	Ket.
1.	Quality of Service	X1.1		0.606		
		X1.2	0.195	0.460	0.746	Valid and Reliable
		X1.3		0.580		
		X1.4		0.524		
		X1.5		0.638		
X2.1		0.525				
2.	Product Reviews	X2.2	0.195	0.536	0.731	Valid and Reliable
		X2.3		0.608		
		X2.4		0.534		
		X3.1		0.684		
3.	Risk Perception	X3.2		0.531	0.748	Valid and Reliable
		X3.3	0.195	0.580		
		X3.4		0.516		
		X3.4		0.408		
		X4.1		0.574		
4.	Perceived Usability	X4.2		0.545	0.706	Valid and Reliable
		X4.3	0.195	0.448		
		X4.4		0.325		

		X4.5		0.548	
		X4.6		0.457	
5.	Purchasing Decision	Y1		0.478	
		Y2	0.195	0.576	
		Y3		0.429	0.784
		Y4		0.566	Valid and Reliable
		Y5		0.559	

1. Validity Test

Based on Table 4.4 of the validity test results with a total of 100 respondents, it can be seen that all variable statements submitted to respondents are valid because judging from the value of $r_{count} > r_{table}$ (0.195), it can be concluded that all statements in the questionnaire can be said to be feasible as instruments to measure research data.

2. Reliability Test

Based on Table 4.4 reliability test results from 100 respondents, it can be seen that all variables in the statement are declared reliable because they have met the required value, namely with a Cronbach Alpha value of > 0.7 .

E. Multiple Regression Analysis

Table 4.5
Multiple Regression Analysis
Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	2.474	0.693		3.567	0.001
Quality of Service	0.114	0.099	0.119	1.161	0.249
Product Reviews	-0.020	0.097	-0.020	-0.205	0.838
Risk Perception	0.130	0.096	0.139	1.354	0.179
Perceived Usability	0.190	0.101	0.189	1.891	0.062

Based on Table 4.5 above, the calculation of multiple linear regression using the SPSS program version 25 for Windows obtained the following results:

Multiple linear regression requirements in this study, namely:

$$Y = 2,474 + 0,144X_1 - 0,020X_2 + 0,130X_3 + 0,190X_4$$

Means:

1. The value of the Constant or a is 2.474. This shows that if the variables Service Quality, Risk Perception, and Usability Perception are zero, then the Purchase Decision already exists.
2. The value of the Coefficient of Service Quality is 0.144. This is positive. This result proves that the better the Quality of Service, the more purchasing decisions will be improved.
3. The Coefficient value of Product Reviews is -0.020. This is negative. If product reviews are good, then purchasing decisions increases.
4. The value of the Coefficient of Risk Perception is 0.130. This is positive. If the perception of risk is low, then purchasing decisions will increase.

5. The value of the Coefficient of Perception of Convenience is 0.190. This is positive. The purchase decision will increase if the Perception of Convenience is good.

F. Test the hypothesis

1. Coefficient of Determination (Adjusted R²)

Based on calculations that have been done that the magnitude of the Adjusted R square value is 27.1%; this means that the influence of Usability Perception, Product Reviews, Service Quality, and Risk Perception can explain the Purchase Decision variable, while other factors outside the model explain the remaining 72.9%.

Table 4. 5 Results of the Coefficient of Determination R²

Model Summary				
Model	R	R Square	Adjusted R Square	Std. The error in the Estimate
1	.548a	0.300	27.1	1.690
a. Predictors: (Constant), Totalx4, Totalx1, Totalx2, Totalx3				

2. Simultaneous testing (F)

Table 4. 4 F Test Results

ANOVA					
	Df1	Df2	F _{table}	F	Itself.
1 Regression	3	96	2,70	10,197	.000
a. Dependent Variable: Totally					
b. Predictors : (Constant), Usability perception, product reviews, service quality, risk perception					

Source: Primary data processed 2022

The F test is performed to test the model and is used to experiment with goodness of fit. The results of the F test in Table 4.4 found that F_{calculate} was 10.197 with a calcification value of 0.000 < 0.05. Based on the number of n = 100 and k = 4, df1=3, df2=n-k-1= 97, the F_{table} value is 2.70. Based on the calculation results above, F_{calculate} 10,197 > F_{table} 2.70. So H₀ is rejected, and H₁ is accepted, which means X₁, X₂, X₃, and X₄ simultaneously influence the variable Y.

3. Partial hypothesis testing (Test t)

Table 4. 6 T-Test Results

Model	Coefficients			
	t _{table}	count	Itself	Ket
1 (Constant)		2,896	0,005	
Quality of Service	1,98 5	1,038	0,302	Rejected
Product Reviews	1,98 5	0,063	0,950	Rejected
Risk Perception	1,98 5	3,939	0,000	Accepted
Perceived Usability	1,98 5	1,211	0,229	Rejected
a. Dependent Variable: purchasing decision				

Source: Primary data processed 2022

a. The Influence of Service Quality on Purchasing Decisions

In the results of the t-test, it can be seen that $t_{\text{count}} 1.038 < t_{\text{table}} 1.985$ and significance values $0.302 > 0.05$. Then H_0 is rejected, and H_a is accepted, meaning that the Service Quality variable does not positively influence purchasing decisions. Thus, H_2 is rejected.

b. The Influence of Product Reviews on Purchasing Decisions

In the results of the t-test, it can be seen that $t_{\text{count}} 0.063 < t_{\text{table}} 1.985$ and significance values $0.950 > 0.05$. Then H_0 is rejected, and H_a is accepted, meaning that the Product Review variable does not positively influence the purchase decision. Thus, H_3 is accepted.

c. The Influence of Risk Perception on Purchasing Decisions

In the results of the t-test, it can be seen that $t_{\text{count}} 3.939 > t_{\text{table}} 1.985$, and significance values $0.000 < 0.05$. H_0 received, and H_a rejected means that the Risk Perception variable positively influences purchasing decisions. Thus, H_4 is rejected.

d. The Influence of Perceived Usability on Purchasing Decisions

Based on the results of the t-test, it can be seen that $t_{\text{count}} 1.211 > t_{\text{table}} 1.985$ and significance values $0.229 < 0.05$. Then H_0 is rejected, and H_a is accepted, meaning that the Usability Perception variable does not positively influence purchasing decisions. Thus, H_5 is rejected.

Discussion

1. The Influence of Service Quality, Product Reviews, Risk Perception, and Usability Perception on Purchasing Decisions.

Based on the results of F (simultaneous) tests that have been carried out on the Effect of Service Quality, Product Reviews, Risk Perception, and Usability Perception on Purchasing Decisions, the table produces significance values for the influence of Service Quality Influence, Product Reviews, Risk Perception and Usability Perception on Decisions so that it can be concluded that these independent variables simultaneously have a positive and significant effect on Purchasing Decisions. This result follows the TRA theory (Theory of Reasoned Action), which explains the interconnected beliefs, attitudes, intentions, and behaviors. So, humans behave consciously, taking into account all available information. By focusing on attention by reviewing and assessing a critical thing, a consumer's behavior is determined by one's intentions—the influence of service quality on purchasing decisions.

2. The Influence of Service Quality on Purchasing Decisions

Based on the T-Test Results shows that Service Quality is positive but has no effect and is not significant on Purchasing Decisions. So, if the service quality variable goes up or down, it will not affect the Purchase Decision variable. This also proves that Quality of Service does not influence purchasing decisions. This result follows the TRA theory (Theory of Reasoned Action), which explains the interconnected beliefs, attitudes, intentions, and behaviors. In this case, consumers order through the application; the application has a feature to communicate by sending messages or telephone, which is done indirectly. So that consumers are not directly related to drivers; therefore, the quality of service here does not affect the decision to purchase food online.

3. The Influence of Product Reviews on Purchasing Decisions

Based on the results of this T-Test, it shows that Product Reviews are positive but have no effect and are not significant on Purchasing Decisions. So if the Product Review variable goes up or down, it will not affect the Purchase Decision variable. This proves that Product Reviews do not influence purchasing decisions. This result follows the TRA theory (Theory of Reasoned Action), which explains the interconnected beliefs, attitudes, intentions, and behaviors. In this theory, consumers are based on beliefs in ordering food. Therefore, consumers are more likely to order the desired food without seeing product reviews first because this can take longer if you see and compare some of the product reviews in the app.

4. The Influence of Risk Perception on Purchasing Decisions

Based on the T-Test results, Risk Perception positively and significantly affects Purchasing Decisions. This result follows the TRA theory (Theory of Reasoned Action), which explains the interconnected beliefs, attitudes, intentions, and behaviors. So this result is because when ordering food online, consumers will fear that the quality of food received is not by consumer expectations and often feel that the food is suitable or not for consumption. So this perception of risk influences purchasing decisions.

5. The Influence of Perceived Usability on Purchasing Decisions

The results of the T-Test show that the perception of usefulness has a positive effect but has no effect and is not significant on the Purchase Decision. If the convenience perception variable goes up or down, it will not affect the Purchase Decision variable. This proves that the perception of usability has no effect and is

insignificant in purchasing decisions. This result follows the TRA theory (Theory of Reasoned Action), which explains the interconnected beliefs, attitudes, intentions, and behaviors. The online food delivery application features have the same functions and use. So that consumers can easily and quickly operate the application. So here, the perception of usability in the application's features does not influence purchasing decisions.

CONCLUSION

Based on the results of the analysis and discussion that have been carried out aim to determine the influence of service quality, product reviews, risk perception, and convenience perception on Purchasing Decisions. Based on TRA theory and the data results that have been processed and analyzed, several conclusions affect purchasing decisions, including service quality, product reviews, risk perception, and convenience perception. Quality of Service has no effect and is not significant in purchasing decisions. Product Reviews have no effect and are not significant to the purchase decision. Risk perception has an influence and is significant in purchasing decisions. Perceived Convenience has no effect and is not significant in purchasing decisions.

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