

The Impact of Ease, Security, and Trust on TikTok Purchase Decisions: A Focus on Generation Z

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ABSTRACT

This study examines the impact of Ease of Use, Security, and Trust on the Purchase Decisions of TikTok users, specifically among students from the Faculty of Economics and Business at Universitas Panca Marga. Using a quantitative approach, data were collected from 110 students via a Google Form questionnaire. Analysis through SmartPLS software revealed that Security significantly affects Purchase Decisions, while Ease of Use and Trust showed minimal influence. Findings suggest that TikTok's data security features play a crucial role in user confidence and purchase intent. This research contributes to understanding how social media platforms influence consumer behavior differently compared to traditional e-commerce sites.

INTRODUCTION

By changing communication standards and redefining online connection, social media platforms – especially TikTok – have drastically changed Purchase Decision behavior in the digital age. With its original focus on short films, TikTok has become a worldwide cultural phenomenon attracting millions of users from many backgrounds (Pratiwi, 2023). With about 63% of TikTok's user population under 30 years old (Dihni, 2022), a generational movement towards dynamic, interesting material appropriate for modern life is highlighted. Beyond mere amusement, this development affects how consumers interact with digital content; many now utilize TikTok not only for artistic expression but also as a platform affecting Purchase Decisions.

The simple, user-friendly interface of TikTok motivates active engagement and lowers obstacles to content production and distribution, making it particularly appealing. Studies show that Purchase Decisions on digital platforms such as Tokopedia, where seamless navigation improves the shopping experience, are significantly influenced by Ease of Use (Frimayasa, 2022). High ad engagement rates on TikTok indicate that good user experiences on the site make users more open to branded content and promotional efforts, thereby highlighting the advertising potential of the platform (Mumtaz & Saino, 2021). However, data privacy and Security issues have become increasingly crucial as TikTok's popularity rises, ultimately impacting user confidence and, consequently, their willingness to interact with the site for sales. Previous studies show that consumers are more inclined to buy on platforms where they believe their data is safe, indicating a clear correlation between perceived Security and Purchase Behavior (Ramadhani & Prastiwi, 2021). Comparably, customer confidence strengthens brand relationships and motivates consumers to feel confident in their Purchase Decisions (Rahmizal & Yuvendri, 2021).

Focusing on a niche sample of university students from Universitas Panca Marga, this study specifically explores the effects of Ease of Use, Security, and Trust on Purchase Decisions within TikTok. Highly engaged in online communities and social interactions, college students present an interesting population for analyzing consumer behavior influenced by academic and lifestyle requirements. This study adds to the body of knowledge by concentrating on this cohort in three important areas of originality. First of all, it presents a new viewpoint by looking at how consumer Purchase Decisions are impacted by TikTok's video-centric style and interactive tools. While earlier research has concentrated on e-commerce platforms, this study examines a social media environment where engagement occurs on more dynamic, participatory grounds. Second, by focusing on university students, the study offers a closer look at how this particular group, which constitutes a sizable share of TikTok users, responds to the features of the platform within the framework of Purchase Decisions. Finally, by addressing Security, Ease of Use, and Trust within a new media context, the study enhances existing consumer behavior theories by filling a knowledge gap on how these elements function differently compared to conventional online buying systems like Shopee or Tokopedia.

Through these contributions, this study provides both theoretical enrichment and pragmatic insights into the changing landscape of digital consumption, illuminating how TikTok shapes Purchase Decisions in ways that are unique compared to other platforms.

THEORETICAL REVIEW

Purchase Decision

Consumers who make a Purchase Decision – a multi-stage process in which they identify a need, obtain information, assess alternatives, and finally decide what to buy – are influenced by both internal reasons – such as personal needs – and external variables – such as marketing initiatives and peer recommendations. Recognizing a need to buy, gathering information, assessing products among several possibilities, making the purchase, and participating in post-purchase activities are indicators of a Purchase Decision (Rahmizal & Yuvendri, 2021). These guidelines enable consumers to make wise decisions consistent with their tastes and expectations. Consumers generally consider their experience following the purchase, which shapes their next Purchase Decisions.

Ease of Use

Ease of Use refers to how easily and simply users of a certain technology, website, or online interface (Asmarina et al., 2022) find themselves engaged. User experience is fundamentally based on this idea since consumers prefer systems that do not call for much effort or prior knowledge. Three primary indicators of Ease of Use include clear and understandable interactions, minimal effort needed for participation, and overall user-friendly system design (Asmarina et al., 2022). A platform that satisfies these requirements is more likely to be used by people going forward and explore its capabilities. Thus, customer pleasure and involvement depend significantly on Ease of Use.

H1: It is hypothesized that the ease of using TikTok significantly influences the online purchasing decisions of students from the Faculty of Economics and Business at Universitas Panca Marga.

Security

Security is the confidence users have in a platform's capacity to guard private information – including consumer data and financial transactions – while minimizing possible risks, both internal and external, to their data privacy. A secure system inspires user confidence. Two fundamental aspects of Security indicators are security assurance and data confidentiality (Rafidah & Djawoto, 2017). Technical procedures, including encryption, help to protect data from illegal access, thereby providing Security assurance. Conversely, data confidentiality guarantees consumers that their personal data is treated with great respect and privacy.

H2: It is hypothesized that data security on TikTok has a significant impact on the online purchasing decisions of students from the Faculty of Economics and Business at Universitas Panca Marga.

Trust

In the digital domain, Trust is defined as consumers' expectation that a brand or platform will consistently satisfy their needs and fulfill their promises (Pertwi, 2021; Sawlani, 2021). Consistent and positive user experiences that support belief in the goals and conduct of the platform help to build this Trust. Three fundamental dimensions—integrity, benevolence, and competence—constitute Trust indicators (Pertwi, 2021; Sawlani, 2021). While benevolence is shown in the platform's dedication to user welfare, integrity describes its adherence to ethical standards. On the other hand, competence ensures that the platform has the knowledge to offer a safe and pleasing user interface.

H3: It is hypothesized that trust in TikTok significantly influences the online purchasing decisions of these students from the Faculty of Economics and Business at Universitas Panca Marga.

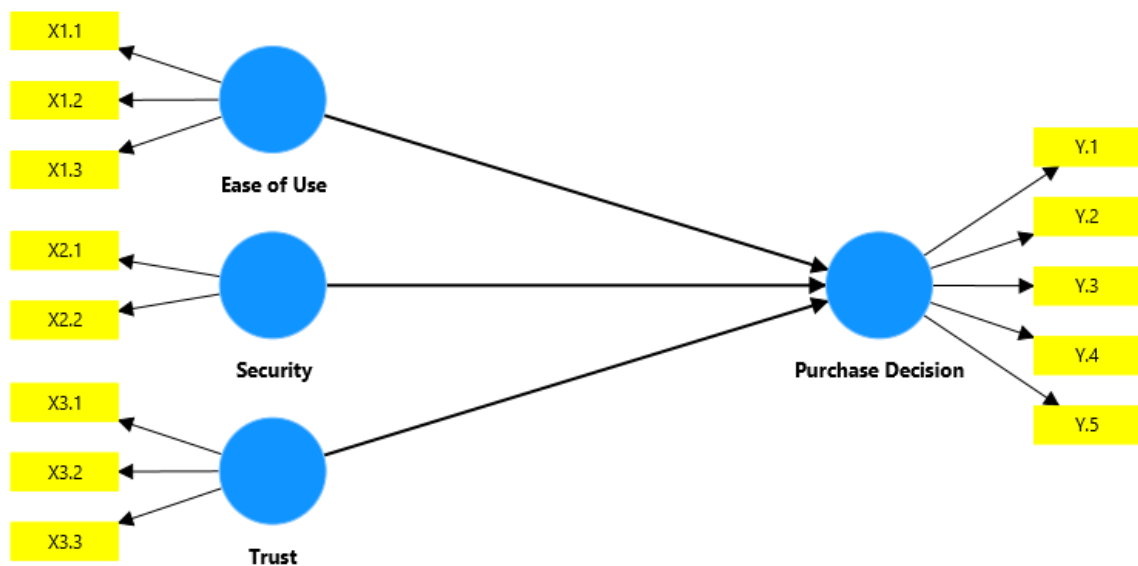


Figure 1. Conceptual Framework

METHODOLOGY

The study uses a quantitative approach to investigate on the TikTok application causal links between the dependent variable (buying decision) and the independent variables (easy of use, security, and trust) on a quantitative scale. Focused on numerical data collecting and analysis to evaluate hypotheses, this quantitative method grounded in positivist philosophy

The population of the study consists in 896 Universitas Panca Marga Faculty of Economics and Business students, with a sample of 110 students chosen by means of purposive sample. Students who had the TikTok application, personal accounts, experience buying on TikTok A Google Form questionnaire was used to gather data; secondary data was included to provide a complete picture of TikTok platform capabilities.

Data analysis was conducted using SmartPLS software, enabling both descriptive and advanced statistical testing. Descriptive analysis summarized each variable's key statistics, while Partial Least Squares (PLS) modeling was employed for deeper analysis (Hair et al., 2022). The PLS approach involved several tests, including indicator reliability, internal consistency (using Cronbach's Alpha and Composite Reliability), convergent validity, and discriminant validity (Hair et al., 2022). For the structural model, the analysis included tests for collinearity, significance of path coefficients, explanatory power (R^2), effect size (f^2), and predictive relevance (Q^2) (Hair et al., 2022). This methodology ensures a robust examination of how ease, security, and trust impact purchase decisions on TikTok, providing both reliability and validity in the research findings.

RESULTS

Measurement Models

Table 1. Indicator reliability

Indicator	Outer loadings	Terms	Description
X1.1 <- Ease of Use	0.850	>0,7	Reliable
X1.2 <- Ease of Use	0.887	>0,7	Reliable
X1.3 <- Ease of Use	0.842	>0,7	Reliable
X2.1 <- Security	0.909	>0,7	Reliable
X2.2 <- Security	0.871	>0,7	Reliable
X3.1 <- Trust	0.834	>0,7	Reliable
X3.2 <- Trust	0.813	>0,7	Reliable
X3.3 <- Trust	0.907	>0,7	Reliable
Y.1 <- Purchase Decision	0.913	>0,7	Reliable
Y.2 <- Purchase Decision	0.885	>0,7	Reliable
Y.3 <- Purchase Decision	0.903	>0,7	Reliable
Y.4 <- Purchase Decision	0.879	>0,7	Reliable
Y.5 <- Purchase Decision	0.876	>0,7	Reliable

Table 1 shows that every indicator exhibits great dependability; this is shown by outer loading values over the 0.7 threshold. Every indicator linked to Ease of Use, Security, Trust, and Purchase Decision satisfies this criterion, therefore showing a great consistency in the measuring. Indicators under Ease of Use (X1), Security (X2), Trust (X3), and Purchase Decision (Y) specifically show outer loading values ranging from 0.813 to 0.913, so underlining their resilience in reflecting their respective constructions. This dependability implies that every indication consistently helps to measure the intended variables with suitable accuracy.

Table 2. Internal consistency

Variable	Cronbach's	(rho_a)	(rho_c)	Terms	Description
Ease of Use	0.824	0.831	0.895	>0,7	Consistent
Purchase Decision	0.936	0.937	0.951	>0,7	Consistent
Security	0.740	0.753	0.884	>0,7	Consistent
Trust	0.812	0.828	0.888	>0,7	Consistent

Table 2 shows that, with Cronbach's alpha, rho_a, and rho_c values all above the threshold of 0.7, all variables—Ease of Use, Purchase Decision, Security, and Trust—show strong internal consistency. Purchase Decision stands out as having especially high consistency scores, with values above 0.93 across all measures, implying a quite trustworthy scale for this variable. With values well within the acceptable range, Ease of Use, Security, and Trust also satisfy the necessary consistency criteria, so indicating that each scale consistently measures the constructs. This constant internal framework helps one to have faith in the accuracy of the data.

Table 3. Convergent validity

Variable	Average variance extracted (AVE)	Terms	Description
Ease of Use	0.740	>0,5	Valid
Purchase Decision	0.795	>0,5	Valid
Security	0.792	>0,5	Valid
Trust	0.726	>0,5	Valid

With each having an average variance extracted (AVE) score over the minimum threshold of 0.5, Table 3 shows that all variables satisfy the requirements for convergent validity. Particularly Ease of Use, Purchase Decision, Security, and Trust have AVE values ranging from 0.726 to 0.795, meaning that together the indicators of each variable fairly capture a significant amount of the variance for their intended constructs. These findings validate the validity of the constructs and the good alignment of the indicators with their relevant factors.

Table 4. Discriminant validity

Variable	(HTMT)	Terms	Description
Purchase Decision <-> Ease of Use	0.456	<0,9	Valid
Security <-> Ease of Use	0.808	<0,9	Valid
Security <-> Purchase Decision	0.718	<0,9	Valid
Trust <-> Ease of Use	0.805	<0,9	Valid
Trust <-> Purchase Decision	0.524	<0,9	Valid
Trust <-> Security	0.859	<0,9	Valid

Table 4 shows, from HTMT values below the threshold of 0.9, that all variable pairings satisfy the criterion for discriminant validity. Purchase Decision and Ease of Use (0.456), Security and Ease of Use (0.806), Security and Purchase

Decision (0.718), Trust and Ease of Use (0.805), Trust and Purchase Decision (0.526), Trust and Security These values confirm that every variable is unique from the others, therefore demonstrating that the constructions are well-differentiated and measure different ideas successfully inside the model.

Structural Model

Table 5. Collinearity

Variable	VIF	Terms	Description
Ease of Use -> Purchase Decision	1.953	<5	No Collinearity
Security -> Purchase Decision	2.473	<5	No Collinearity
Trust -> Purchase Decision	2.617	<5	No Collinearity

Table 5 shows that since all VIF values are much below the threshold of 5, collinearity is not a worry for any of the variables. Particularly, the VIF scores for Trust (2.617), Security (2.493), and Ease of Use (1.532) in respect to Purchase Decision suggest that these predictors do not show any serious multicollinearity. This supports the robustness of the research since it implies that every variable adds independently to the model without overlapping greatly with the others.

Table 6. Significance and relevance of the structural model relationships

Variable	Original sample	T statistics	P values	Terms	Description
Ease of Use -> Purchase Decision	0.026	0.261	0.794	T>1,96; P<0,05	No Relationship
Security -> Purchase Decision	0.569	4.459	0.000		Positive Relationship
Trust -> Purchase Decision	0.022	0.166	0.868		No Relationship

Table 6 shows that, with a T statistic of 4.459 and a p-value of 0.000, which satisfy the necessary criteria ($T > 1.96$; $p < 0.05$), only Security shows a significant and favorable association with Purchase Decision. This implies that Purchase Decision is meaningfully influenced by Security in a good manner. With T statistics (0.261 and 0.166) and p-values (0.794 and 0.868), Ease of Use and Trust do not indicate any appreciable correlations with Purchase Decision either. This suggests in this model neither Ease of Use nor Trust has any appreciable influence on Purchase Decision.

Table 7. Explanatory power

Variable	R-square	Terms	Description
Purchase Decision	0.363	$R^2 \geq 0.75$: Substantial; $0.50 \leq R^2 < 0.75$: Moderate; $0.25 \leq R^2 < 0.50$: Weak; $R^2 < 0.25$: Very Weak	Weak

With an R-square value of 0.363, Table 7 reveals that the model has somewhat poor explanatory ability for estimating Purchase Decision. This suggests that the model's independent variables help to explain about 36.3% of the variance in Purchase Decision. This falls in the "weak" category ($0.25 \leq R^2 < 0.50$), thus it implies that although the model catches some elements affecting Purchase Decision, there are probably other variables outside the model that also have a major impact.

Table 8. f^2 effect size

Variable	f-square	Terms	Description
Ease of Use -> Purchase Decision	0.001	$f^2 \geq 0.35$: Large; $0.15 \leq f^2 < 0.35$: Medium; $0.02 \leq f^2 < 0.15$: Small; $f^2 < 0.02$: No Effect	No
Security -> Purchase Decision	0.206		Medium
Trust -> Purchase Decision	0.000		No

Table 8 shows how much each predictor influences Purchase Decision. With an f-square value of 0.206, security demonstrates a medium effect on Purchase Decision and so has a significant influence inside the model. With f-square values of 0.001 and 0.000, respectively, both Ease of Use and Trust have insignificant effects, though, and their impact on Purchase Decision is negligible. These findings imply that, among the factors under analysis, Security is the main one causing variations in Purchase Decision; Ease of Use and Trust does not appreciably affect this conclusion.

Table 9. Predictive power

Indikator	PLS-SEM_RMSE	LM_RMSE	Terms	Description
Y.1	0.808	0.855	PLS<LM Are all: high; Are most: medium; Are min: low; Are none: lacks	High Predictive Power
Y.2	0.845	0.891		
Y.3	0.819	0.880		
Y.4	0.981	1.033		
Y.5	0.735	0.779		

Table 9 shows great predictive potential for the model based on RMSE values for every indicator (Y.1 through Y.5) under PLS-SEM, which often show to be lower than those from the linear model (LM). Particularly, every indication exhibits a PLS-SEM RMSE value smaller than its corresponding LM RMSE, implying that the PLS-SEM model offers more accurate Purchase Decision projections. This uniformity among all the indicators helps to confirm the robustness of the model in precisely predicting Purchase Decision.

Table 10. Model Fit

Fit	Estimated model	Terms	Description
SRMR	0.066	<0.08	Good Fit

With an SRMS (Standardized Root Mean Square Residual) value of 0.066, which is below the advised cutoff of 0.08, Table 10 reveals that the model fits rather well. This implies that the model structure efficiently reflects the relationships among the variables since the expected values of the model fit the observed data rather nicely. This good fit confirms even more the fit of the model for evaluating the data in this regard.

DISCUSSION

Influence of Ease of Use on Purchase Decisions

Based on data from 110 Faculty of Economics and Business students at Universitas Panca Marga, the Path Coefficient study shows that there is no appreciable correlation between the variable of Ease of Use (X1) and Purchase Decision (Y). Though indicators of the simplicity of the purchasing process, little effort required for engagement, and the impression that the system is user-friendly seem to be rather high, these elements do not statistically impact the purchase decisions made by respondents. This absence of major influence has numerous causes. First, even if respondents believe the buying procedure via live sessions or TikTok Shop is simple, this clarity might be seen as a basic expectation for every online shopping platform. The simplicity of the purchasing procedure does not show as a major determinant of purchase decisions since it is already expected as a norm. Second, although respondents agree that minimal effort is needed for interaction, this is considered as standard and has little effect on purchase decisions. If the required effort seems small, it could not be seen as sufficient to affect behavior.

Furthermore, students often have developed purchasing habits on other platforms they consider to be more dependable or that have provided satisfactory shopping experiences, which causes resistance to moving to new platforms like TikTok Shop, despite its benefits. Additionally, while TikTok's purchasing method is said to be simple, this perception alone does not greatly influence Purchase Decisions. The ease provided by TikTok can be taken for granted and may not serve as an additional motivation for respondents to complete a transaction. Moreover, offline shopping is sometimes viewed as simpler when it comes to selecting sizes, styles, and, if necessary, exchanging items. Online shopping can be more complicated, as physical stores typically offer easier warranty claims for electronic products. Therefore, even while TikTok Shop provides ease of use, other factors such as Security, Trust, overall shopping experience, and personal preferences have a more significant influence on the Purchase Decisions of students at the Faculty of Economics and Business at Universitas Panca Marga.

Based on prior research on Tokopedia, ease of use has been found to affect purchase decisions positively, as it enhances user satisfaction with the shopping process (Frimayasa, 2022). Other studies also show that simplified navigation and

effortless transactions boost purchase intent on various platforms (Ilmiyah & Krishernawan, 2020; Lestari & Dwijayanti, 2022; Welsa et al., 2022). However, some researchers argue that ease of use does not always correlate with purchase decisions (Agustina et al., 2019; Dewi, 2019), suggesting that even if users find an interface intuitive, their actual purchase behavior may still rely on additional factors like trust and security.

Effectiveness of Security Regarding Purchase Decisions

With a T-statistic value of 4.459 and a P-value of 0.000, the relationship model between Security (X2) and Purchase Decision (Y) shows notable results. This indicates that Purchase Decisions benefit significantly from Security. In this regard, an increase in perceived Security is likely to improve Purchase Decisions on the TikTok application. Supporting evidence from indicators such as Security Assurance and Data Confidentiality clarifies why Security is a major concern for students at the Faculty of Economics and Business at Universitas Panca Marga when deciding what to buy. Students show faith in TikTok's sufficient Security policies for personal information and transaction procedures, covering many facets such as user data protection, transaction encryption, and protections against possible fraud. As frequent online buyers, students prioritize information Security, and TikTok's commitment to encrypting user data and prohibiting unauthorized access makes transactions safe.

Furthermore, students believe that TikTok effectively preserves the Confidentiality of their personal data throughout the purchasing process, including identity and payment information. The platform uses encryption technology to ensure that sensitive data, such as credit card numbers and other payment information, remains private from unauthorized third parties. TikTok further enhances user trust with its strict privacy policy, which guarantees that user data is not misused. Several elements support TikTok's ability to ensure Security: SSL encryption for online transactions protects personal and payment information; maintaining Confidentiality in shipping details helps protect users' privacy regarding their purchases; and implementing robust payment protection measures ensures that transaction methods remain discreet. Additionally, TikTok monitors for suspicious activity to prevent potential fraud, and its rigorous privacy rules outline how user data is collected, used, and protected. With strong Security guarantees and comprehensive data protection policies in place, TikTok creates a safe environment for users, including students at the Faculty of Economics and Business at Universitas Panca Marga. This assurance enhances their comfort and confidence in making transactions on the platform, making Security a major determinant of their Purchase Decisions.

In terms of security, various studies affirm its significant role in fostering positive purchase decisions, particularly on platforms like Shopee (Ramadhani & Prastiwi, 2021). High levels of security reassure consumers about data protection and secure transactions, creating a favorable environment for purchases (Dewi, 2019; Sari & Elsandra, 2022). Nevertheless, in certain studies, security was not found to impact purchase behavior substantially (Susanto et al., 2021), suggesting

that while security is a fundamental expectation, other elements such as trust and familiarity with the platform may exert a stronger influence.

Trust's Impact on Purchase Decisions

Based on data from 110 respondents in the Faculty of Economics and Business at Universitas Panca Marga, the study of Path Coefficients shows that Trust (X3) and Purchase Decision (Y) have no appreciable correlation. Given a T-statistic of 0.166 and a P-value of 0.868, it is abundantly evident that, in the framework of this investigation, Trust has no appreciable influence on Purchase Decisions. The indicators include Integrity (X3.1), where students believe that TikTok provides honest and transparent information regarding purchase transactions; Goodwill (X3.2), which reflects students' belief that TikTok acts in the best interest of consumers to ensure their satisfaction; and Competence (X3.3), which suggests that students view TikTok as capable of facilitating successful purchasing processes. Notwithstanding these impressions, a number of elements help to explain why students' purchase choices are not much influenced by Trust.

First of all, the acknowledged Competence of TikTok is considered a fundamental assumption for any successful e-commerce platform and thus fails to greatly influence decision-making. Likewise, even if Goodwill is valued, it is seen more as a bonus than as a determining influence on the Purchase Decision. Moreover, especially for high-assurance purchases like electronics, the flexibility provided by offline shopping—such as the ability to try on goods, quickly swap products, and access direct warranty services—often causes students to favor conventional retail options. Therefore, even if TikTok is considered a reliable platform, competition with other trustworthy platforms, established shopping habits, and preferences for features judged more important ultimately compromise the influence of Trust on the Purchase Decisions of students at the Faculty of Economics and Business at Universitas Panca Marga when using the TikTok application.

Trust has similarly shown varied results in its impact on purchase decisions. Research on Shopee users supports the idea that trust is crucial, as it enhances consumers' comfort with purchases (Prabowo & Wiratno, 2019; Rahmizal & Yuvendri, 2021). When consumers trust a platform, they are more likely to feel assured and proceed with transactions. Nonetheless, some findings indicate that trust does not universally lead to increased purchases (Agustina et al., 2019; Restuti & Kurnia, 2022; Yuliza & Yeneti, 2022), implying that factors such as pricing, brand loyalty, or customer support might have more direct influences on consumers' decision-making in certain contexts.

CONCLUSIONS AND RECOMMENDATIONS

Our analysis of the factors influencing student Purchase Decisions on TikTok led to several important conclusions. First, with a T-statistic of 0.261 and a P-value of 0.794 (below and above the significance level, respectively), Ease of Use (X1) showed no appreciable influence on Purchase Decision (Y). Second, Security (X2) demonstrated a positive and significant impact on Purchase Decisions (Y), as shown by a T-statistic of 4.459 and a P-value of 0.000, indicating that a stronger perception of Security aligns with higher purchasing behavior on TikTok. Finally, Trust (X3) had no appreciable impact on Purchase Decisions (Y), with a T-statistic of 0.166 and a P-value of 0.868, suggesting that among student respondents, Trust alone does not distinctly drive purchasing decisions.

These findings provide several recommendations to guide future research toward more comprehensive results. First, expanding the sample demographics is suggested, as this study focused only on students from the Faculty of Economics and Business at Universitas Panca Marga, who generally perceive e-commerce platforms as inherently user-friendly. Future studies should include a more diverse sample, encompassing various age groups, professions, and educational backgrounds, to better reflect a broader range of consumer perspectives and behaviors. Future research should also explore other critical factors beyond Ease of Use, Security, and Trust to deepen understanding of their potential impact on Purchase Decisions. Including variables such as pricing, discounts, online customer reviews, social media marketing, ratings, lifestyle alignment, quality of information, and perceived risk could offer a richer and more nuanced understanding of the factors influencing consumer Purchase Decisions.

FURTHER STUDY

Every research is subject to limitations; thus, you can explain them here and briefly provide suggestions to further investigations.

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