

# THE INFLUENCE OF TRUST, RISK AND MOTIVATION ON THE INTENTION TO USE THE SHOPEE BLESSING APPLICATION WITH EXPERIENCE AS A MODERATION VARIABLE

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# ABSTRACT

The purpose of this study is to find out whether trust affects the intention to use the shopee blessing application, whether risk affects the intention to use the shopee blessing application, and whether motivation affects the intention to use the shopee blessing application. Then the researcher added experience as a moderation variable in the study that can moderate trust, risk, and motivation towards the intention of using the shopee blessing application. This study uses the UTAUT2 theory which explains the extent of the difference between the intention to use and the actual use of technology by consumers. To obtain research data, researchers shared a questionnaire by selecting a Likert scale as a measurement, using the STATA version 16 application as data analysis. To see the results of the study, researchers used moderated regression analysis (MRA). From the results of the research conducted by the researcher, it can be concluded, that the trust variable affects the intention to use and the experience can moderate the trust in the intention to use the shopee blessing application, the risk variable does not affect the intention to use nor can the experience moderate the risk to the intention to use the blessing shoppe application, and the motivation variable does not affect the intention to use the blessing shoppe application, and the motivation variable does not affect the intention to use but experience can moderate motivation towards the intention of using the blessings.

Keywords : Trust, Risk, Motivation, Experience, and Intention to Use

# ABSTRAK

Tujuan dari penelitian ini adalah untuk mengetahui apakah kepercayaan mempengaruhi niat menggunakan aplikasi shopee bless, apakah resiko mempengaruhi niat menggunakan aplikasi shopee bless, dan apakah motivasi mempengaruhi niat menggunakan aplikasi shopee bless. Kemudian peneliti menambahkan pengalaman sebagai variabel moderasi dalam penelitian yang dapat memoderasi kepercayaan, risiko, dan motivasi terhadap niat menggunakan aplikasi shopee berkah. Penelitian ini menggunakan teori UTAUT2 yang menjelaskan sejauh mana perbedaan antara niat menggunakan dan penggunaan aktual teknologi oleh konsumen. Untuk memperoleh data penelitian, peneliti membagikan kuesioner dengan memilih skala Likert sebagai alat ukur, dengan menggunakan aplikasi STATA versi 16 sebagai analisis data. Untuk melihat hasil penelitian, peneliti menggunakan analisis regresi moderat (MRA). Dari hasil penelitian yang dilakukan oleh peneliti dapat disimpulkan bahwa variabel kepercayaan berpengaruh terhadap niat menggunakan dan pengalaman dapat memoderasi kepercayaan terhadap niat menggunakan aplikasi shopee berkah, variabel resiko tidak berpengaruh terhadap niat. menggunakan dan pengalaman tidak dapat memoderasi risiko terhadap niat aplikasi Bless Shoppe, menggunakan dan variabel motivasi tidak mempengaruhi niat menggunakan aplikasi Bless Shoppe, dan variabel motivasi tidak mempengaruhi niat menggunakan tetapi pengalaman dapat memoderasi motivasi menuju niat menggunakan berkah.

Kata Kunci : Kepercayaan, Risiko, Motivasi, Pengalaman, dan Niat Penggunaan

#### INTRODUCTION

The development of the business world today is very advanced and developed. Competition in the business world is getting tougher. Requirements on product quality, prices in the market as well as the accuracy of delivery are consumer demands. One of the important roles in the business world is how companies can work effectively and efficiently<sup>1</sup>. The company is required to be able to form a system and coordinate, either within a company function or between the functions owned by the company optimally. At this time, technology networks can change the mindset in the business world<sup>2</sup>. Improving the quality of every element of the company is a strategy to realize good corporate governance<sup>3</sup>.

Internet use in Indonesia has increased by 196.71 million or 73.7% of the total population of 266.91 million people in 2019-2020. This data increased compared to 2018 as many as 171.17 million or 64.8% of which used the internet for online shopping <sup>4</sup>. The growth of internet users and the use of the internet for online shopping has a major impact on the growth of online business in Indonesia. One example of an online business that uses a shopping application is shopee<sup>5</sup>.

Shopee is an e-commerce platform headquartered in Singapore under the SEA Group (formerly known as Garena), which was founded in 2009 by Forrest

<sup>&</sup>lt;sup>1</sup> (Zogli et al., 2021)

<sup>&</sup>lt;sup>2</sup> (Yusuf, 2019)

<sup>&</sup>lt;sup>3</sup> Iqbal Rafiqi et al., "Efektivitas Implementasi E-Budgeting Dalam Mewujudkan Good Governance Dengan Model CIPP (Studi Kasus Pada Kota Surabaya)," *Assyarikah*, vol.1, no. 2 (2020): 1–24.

<sup>&</sup>lt;sup>4</sup> (Indonesian Internet Service Providers Association, 2020)

<sup>&</sup>lt;sup>5</sup> (Fauziah, 2020)

Li. Shopee itself is led by Chris Feng. Chris Feng is one of the figures who played an important role in the formation of the shoppe as well as the CEO of this company<sup>6</sup>. Shopee was first launched in Singapore in 2015 and has since expanded its reach to Malaysia, Thailand, Taiwan, Vietnam, the Philippines, and also Indonesia <sup>7</sup>. Indonesia is one of the countries that has the largest Muslim population in the world. In the face of the current e-commerce business, shopee itself has launched a new program with Islamic nuances called shopee blessings. Shopee *berkah* is e-commerce that offers products that blend Islamic with events such as *big Ramadan shale* and the process of buying and selling following sharia <sup>8</sup>.

Shopee application usage in 2020 reached 77.0% ahead of other *e-commerce* such as Tokopedia by 15.4% Bukalapak by 3.0% Lazada by 2.6% and Zalora by 0.6% <sup>9</sup>. The level of use of the Shopee application has increased, this proves that *e-commerce* is considered effective<sup>10</sup>. When we want to try something new, the first thing that exists in a person is to believe in something, as well as the shopee application. The intention is defined as a goal and a desire to do a job. Based on the utaut2 model intention is an explanation of the extent of the difference between the intention to use and the actual use of consumer technology. The exogenous variables that can be derived from the UTAUT model in this study are motivational and experiential risk beliefs.

Trust is an attitude carried out by a person when he feels that he knows enough and can conclude the achievement of the truth<sup>11</sup>. According to Learn and Lin trust are some specific beliefs towards integrity (honesty of trusted parties and the ability to keep promises), *benevolence* (attention and motivation that is trusted to act following the interests that trust them), *competency* (the ability of the trusted party to carry out the needs of the trustee) and *predictability* (consistency of behavior of the trusted party) <sup>12</sup>.

In a study conducted by Hong et al. where the study was conducted in Malaysia. The results of risk factors greatly influence the intention to buy online in Malaysia. <sup>13</sup>. Then individual motivation and social capital have an impact on the intention of using mobile phone applications <sup>14</sup>. Motivation has an aspect of sustainability towards technological advances and is balanced with the effects of the risks that will be caused.

<sup>8</sup> Priyo Suswanto dan Sri Dewi Setiawati, "Strategi Komunikasi Pemasaran Shopee Dalam Membangun

<sup>6 (</sup>Nurdyansa, 2020)

<sup>&</sup>lt;sup>7</sup> Karolina Pompeo, "Driven by the E-Commerce Boom, Shopee Doubles Its Bet on Brazil."

Positioning Di Tengah Pandemi Covid-19 Di Indonesia," *Jurnal Ilmu Komunikasi*, vol.3, no. 2 (2020): 16–29. <sup>9</sup> Aurelia Salsabila Putri dan Roni Zakaria, "Analisis Pemetaan E-Commerce Terbesar Di Indonesia Berdasarkan Model Kekuatan Ekonomi Digital," *Seminar dan Konferensi Nasional IDEC*, vol.1, no. November (2020): 1–14.

<sup>&</sup>lt;sup>10</sup> (Latifah et al., 2020)

<sup>&</sup>lt;sup>11</sup> (Jayantari & Seminary. Ni Ketut, 2018)

<sup>&</sup>lt;sup>12</sup> (Pandiangan et al., 2021)

<sup>&</sup>lt;sup>13</sup> Lu Man Hong et al., "Perceived Risk on Online Store Image towards Purchase Intention," Research in World Economy, vol.10, no. 2 Special Issue (2019): 48–52.

<sup>&</sup>lt;sup>14</sup> Sangjae Lee dan Byung Gon Kim, "The Impact of Individual Motivations and Social Capital on the Continuous Usage Intention of Mobile Social Apps," *Sustainability (Switzerland)*, vol.12, no. 20 (2020): 1–30.

Researchers add the experience variable as a moderation variable wherein, the experience variable has an emphasis on the intention of use<sup>15</sup>. So that experience can weaken and strengthen exogenous and endogenous variables in this study. Because experience is a problem that a person has gone through that can be used as a benchmark in determining numbers <sup>16</sup>.

Based on the description above, researchers are interested in conducting research related to intentions using the shopee blessing application by using exogenous variables of trust, risk, and motivation and adding experience variables as moderation variables.

## LIBRARY REVIEW

In the development of the theory carried out, this study uses the theory of UTAUT2 as the basis for the foothold in determining exogenous variables. UTAUT2 is explanatory of the extent of the difference between the intention to use and the actual use of consumer technology<sup>17</sup>. This model has expanded and derived the exogenous variables of trustworthiness, motivational risk, and experience.

The intention to use according to Nursiah in her research is a person's desire to carry out a certain behavior or a person's tendency to continue using certain special systems <sup>18</sup>. According to Jogiyanto explained that intention is defined as the desire to perform behavior. There are three indicators of the intention to use this, namely first will use in the future meaning a condition where a person has a desire to use something in the future, second will often use in the future meaning a condition where someone has the desire to use something often in the future, third will continue to use in the future meaning a condition where someone has the desire to use something often in the future.

Trust is a person's desire to depend on the other party based on a design towards that party<sup>20</sup>. Customer Trust Indicators according to Mayer et al in Mula Joseph Sincerity / Sincerity (*Benevolence*), Ability (*Ability*), Integrity (*Integrity*)<sup>21</sup>.

Risk is the uncertainty faced by consumers when they cannot foresee the impact of their purchasing<sup>22</sup>. Indicators of risk are misuse of information, failure

<sup>&</sup>lt;sup>15</sup> (Trojanowski & Kułak, 2020)

<sup>&</sup>lt;sup>16</sup> Mariati Tirta Wiyata et al., "Pengaruh Customer Experience, Ease of Use, Dan Customer Trust Terhadap Repurchase Intention Konsumen Situs Jual Beli Online Shopee Di Kalangan Mahasiswa Kota Sukabumi," *Cakrawala*, vol.3, no. 1 (2020): 11–21.

<sup>&</sup>lt;sup>17</sup> (Trojanowski & Kułak, 2020)

<sup>&</sup>lt;sup>18</sup> Rila Anggraeni, "Pengaruh Persepsi Kemudahan Penggunaan Dan Persepsi Kegunaan Terhadap Niat Untuk Menggunakan Dan Penggunaan Aktual Layanan Jejaring Sosial Berbasis Lokasi (Studi Pada Mahasiswa Fakultas Ekonomi Dan Bisnis Universitas Brawijaya Malang)," *Ekonomi Bisnis*, vol.20, no. 1 (2015): 44–52.

<sup>&</sup>lt;sup>19</sup> Daniel Christian Manu, "Niat Dan Aktivitas Belanja," vol.2, no. 1 (2016): 1–28.

<sup>&</sup>lt;sup>20</sup> Jayantari dan Seminari. Ni Ketut, "Peran Kepercayaan Memediasi Persepsi Risiko Terhadap Niat Menggunakan Mandiri Mobile Banking di Kota Denpasar."

<sup>&</sup>lt;sup>21</sup> Tika Nur Aini, "Pengaruh Kepuasan Dan Kepercayaan Terhadap Loyalitas Pelanggan Dengan Komitmen Sebagai Variabel Intervening," *Entrepreneurship Bisnis Manajemen Akuntansi (E-BISMA)*, vol.1, no. 2 (2020): 77–85.

<sup>&</sup>lt;sup>22</sup> T Husain, "Analisis Determinan Faktor-Faktor Yang Mempengaruhi Niat Penggunaan Software Audit," *Jurnal Ilmiah MATRIK*, vol.19, no. 2 (2017): 131–150.

to obtain product benefits, and inefficiency of functionality<sup>23</sup>. risk is also a challenge to be able to maximize each product's performance so that it is successful in the market so that the sales results can provide maximum wages to all employees<sup>24</sup>.

Motivation is a force in the individual that drives a person to do something, the impulse is generated by a depressed state, which arises as a result of unmet needs (quotes). In the activity of spending, the commission has a motive that affects it. Consumer motivation is a situation in a person's person that encourages an individual's desire to carry out activities to achieve a goal. Hedonism is a view of life that leads to pleasure. Hedonistic motivation is the behavior of consumers in search of happiness, fantasy, awakening, sensuality, and enjoyment. The reason that consumers with hedonistic motivations love shopping is that they enjoy the shopping process, not aiming to get things or complete missions. The hedonistic motivation variable can be measured by the following indicators: shopping is a special experience, shopping is an alternative to overcome stress, consumers prefer to shop for others rather than for themselves, consumers prefer to find a shopping place that offers discounts and low prices<sup>25</sup>.

In addition, Experience is a situation that a person has gone through which is used as a benchmark to determine the Lanka. Experience indicators consist of thinking, feeling and sense<sup>26</sup>.

Based on the explanation above, this research will focus on the intention of using the shopee blessing application in shopping. This study aims to find out whether trust affects the intention to use the shopee blessing application, and whether motivation affects the intention to use the shopee blessing application. Then the researcher added experience as a moderation variable in the study that can moderate trust, risk, and motivation towards the intention to use the shopee blessing application in graduate students in the second wave of the even semester of UIN Sunan Kalijaga Yogyakarta T.A 2020/2021.

From the research model above, the results of the researcher's analysis can be formulated into a research model as follows :

H<sub>1</sub>: Trust affects the intention to use the Shopee blessing application

H<sub>2</sub>: Motivation affects the intention to use the Shopee blessing application

H<sub>3</sub>: Risk affects the intention to use the Shopee blessing application

<sup>&</sup>lt;sup>23</sup> Steven Glover dan Izak Benbasat, "A Comprehensive Model of Perceived Risk of E-Commerce Transactions," *International Journal of Electronic Commerce*, vol.15, no. 2 (2010): 47–78.

<sup>&</sup>lt;sup>24</sup> Moh Helmi Hidayat, "Implikasi Upah Terhadap Kinerja Pengrajin Batik Tulis Madura Di Kelurahan Kowel Pamekasan," *Masyrif: Jurnal Ekonomi, Bisnis dan Manajemen*, vol.1, no. 1 (2020): 61.

<sup>&</sup>lt;sup>25</sup> Widiya Putri Nimas Ningrum, "Pengaruh Motivasi Belanja Hedonis Terhadap Pembelian Impulsif Dengan Browsing Sebagai Variabel Mediasi (Studi Pengguna Shopee Mahasiswa Kota Malang Di Masa Pandemi)," no. 1 (2021): 1–14.

<sup>&</sup>lt;sup>26</sup> Wiyata et al., "Pengaruh Customer Experience, Ease of Use, Dan Customer Trust Terhadap Repurchase Intention Konsumen Situs Jual Beli Online Shopee Di Kalangan Mahasiswa Kota Sukabumi."

H<sub>4</sub>: Experience Variables can moderate trust in intentions using the shopee blessing application

H<sub>5</sub>: Experience Variables can moderate the risk to intentions of using the shopee blessing application

H<sub>6</sub>: Experience Variables can moderate motivation and intention using the shopee blessing application

#### **RESEARCH METHODS**

The research used is a type of descriptive quantitative research because this research confirms the concepts and theories described above with facts and data found in the field. This research is *field research (field research)* which is direct research conducted in the field or on respondents (citations). The measurement scale in this study used a Likert scale that was valued at 1-5. An example of this Likert scale is in the form of a positive question form to measure a positive scale and a negative question form<sup>27</sup>.

The population in this study was 359 respondents who were graduate students in the second wave of the even semester of UIN Sunan Kalijaga Yogyakarta T.A 2020/2021. In determining the sample, *stratified random sampling* was used and used sloven's formula in determining the number of research samples. After calculating using sloven's formula, the number of samples was obtained from 78 respondents. The samples in this study were determined in several classes based on their respective study programs.

The data analysis method used is with the help of the STATA version 16 application as a calculation tool. The data analysis used first was a descriptive statistical test followed by looking at validity and reliability. A classic assumption test consists of a normality test and a multicollinearity test. Then test the hypothesis and see the results of moderation with the Moderated Regression Analysis (MRA) test.

	Table 1							
	<b>Descriptive Statistical Test Results</b>							
	Variable	Obs	Std.	Min	Max			
				Dev				
	And	78	10.83333	2.446395	5	15		
	X1	78	11.66667	2.602031	6	15		
	X2	78	9.474359	2.243168	5	13		
	X3	78	10.55128	2.316779	6	15		
	With	78	11.82051	2.220001	8	15		
~	-		1					

## **RESULTS AND DISCUSSION** Descriptive Statistical Test

Source: Secondary data processed, 2021.

<sup>27</sup> Viktor Handrianus Pranatawijaya et al., "Pengembangan Aplikasi Kuesioner Survey Berbasis Web Menggunakan Skala Likert Dan Guttman," *Jurnal Sains dan Informatika*, vol.5, no. 2 (2019): 128–137.

It is explained that with 78 observations, the mean value of Y (intention to use) is 10.83333, the minimum value is 5, and the maximum value is 15. Variable  $X_1$  (trust) mean value of 11.66667, the minimum value of 6, and the maximum value of 15. Variable  $X_2$  (risk) mean value of 9.474359, the minimum value of 5, and the maximum value of 13. Variable  $X_3$  (motivation) mean value of 10.55128, the minimum value of 6, and the maximum value of 15. The moderation variable Z (experience) mean value is 11.82051, the minimum value is 8, and the maximum value is 15.

#### **Test Data Assessment**

#### Validity Test

able 2 Test Results R table	The Comment States
R table	The Common Clark
	Information
	Valid
If a sounds >	Valid
	Valid
,	Valid
	Valid
declared valid	Valid
	If r counts > 1.66515, it means that the item is declared valid

Source: Secondary data processed, 2021.

It is known that the results of the validity test above can be explained that the entire value of r counts > r table (1.66515), then it can be said that all items of variable indicators are declared valid.

#### **Reliability Test**

Table 3 Reliability Test Results							
Variable	Cronbach's Alpa	Information					
Trust (X <sub>1</sub> )	0.8771	Reliable					
Risk (X <sub>2</sub> )	0.8414	Reliable					
Motivation (X <sub>3</sub> )	0.8302	Reliable					
Experience (Z)	0.8625	Reliable					
Intention to Use (Y)	0.8451	Reliable					

Source: Secondary data processed, 2021.

It is known that the results of the reliability test above can be explained that the tilapia of Cronbach's Alpa > 0.80 means that all research variables are declared reliable.

## Test of Classical Assumptions Normality Test

Table 4								
Normality test results								
Variable	Obs	Pr(Skewness)	Pr(Kurtosis)	adj	Prob>chi2			
	chi2(2)							
And	78	0.0025	0.0975	10.10	0.0064			
X1	78	0.0129	0.8490	5.90	0.0525			
X2	78	0.0849	0.0491	6.37	0.0414			
X3	78	0.0972	0.7515	2.95	0.2283			
With	78	0.6520	0.0094	6.45	0.0398			

Source: Secondary data processed, 2021.

It is known that the test results show that all prob>chi2 values greater than 0.05 (prob > 0.05) can be said to be normally distributed data.

## Multicollinearity test

Multicollinearity test results				
Variable	BRIGHT	I/VIF		
X3	3.01	0.331852		
X1	2.78	0.359506		
X2	1.19	0.840258		
	Mean VIF 2.33			

Table 5

Source: Secondary data processed, 2021.

It is known that the mean VIF value of 2.33 is less than 10 (mean VIF<10), so this research model is free from the symptoms of multicollinearity.

## **Multiple Regression Test**

Table 6							
Multiple Regression Test Results							
Source	SS	Df	MS	Number of	obs = 78		
Model	391. 575722	7	55.9393889	F(7,70)	= 56.54		
Residual	69.257611	70	.989394443	Prob > F	= 0.0000		

Total	460.833333	77 5.98484848		R-Squared Adj R-Squ 0.8347	= 0.8497 ared =
				Root MSE	= .99468
Total Y	Coef.	Std. Err	t	P>	t
Total X <sub>1</sub>	3.562634	. 5487486	6.49	0.0	000
Total X <sub>2</sub>	. 6590301	.4013661	1.64	0.1	.05
Total X <sub>3</sub>	-1.734531	. 7442391	-2.33	0.0	)23
With	1.674546	. 4964934	3.37	0.0	001
$X_1Z$	275587	.0464677	-5.93	0.0	000
$X_2Z$	036486	.0310932	-1.17	0.2	245
$X_3Z$	.1917723	.0616586	3.11	0.0	003
_cons	-19.84127	6.512174	-3.05	0.0	003
<b>^</b>		1 0001			

Source: Secondary data processed, 2021.

Where from the above results Y= -19.84127 +  $3.562634(X_1_Kepercayaan)$  +  $0.6590301(X_2_Risiko) -1.734531(X_3_Motivasi) - 0.275587(X_1*Z) - 0.036486(X_2*Z)$  +  $0.1917723(X_3*Z) + 1.674546(Z)$ 

## Hypothesis test

#### Coefficient of determination test (R<sup>2</sup>)

To find out the results of the coefficient of determination test, you can see the *R*-squared value of 0.8493 from the study. It can be said that 84% of the intention to use is influenced by trust (X1), risk (X2), and motivation (X3) while 16% is influenced by other variables that were not studied in this study.

## Simultaneous Significance Test (Statistical Test F)

It is known that the calculated F value is 56.54 with a probability of 0.0000. Having  $a_{table}$  F of 2.72 with a significant probability of 0.05, then F counts >  $F_{of}$  the table and a probability value of < 0.05. It can be said that the variable X1, the variable X2, and the variable X3 together affect Y.

## Partial test (t)

Based on table 5 partial test results, namely:

- In the variable X1 (trust) obtained t<sub>count</sub> 6.49 with probability 0.000 and known t<sub>table</sub> 1.991254 and significant 0.05 can be concluded t<sub>count</sub> 6.49 > t<sub>table</sub> 1.991254 and 0.000 < 0.05 then partially X1 (trust) partially affects the intention to use.
- In the variable X2 (risk) obtained t<sub>count</sub> 1.64 with probability 0.105 and known t<sub>table</sub> 1.991254 and significant 0.05 can be concluded t<sub>count</sub> 1.64 < t<sub>table</sub> 1.991254 and 0.105 > 0.05 then partially X2 (risk) partially does not affect the intention to use.
- In the variable X3 (motivation) obtained t<sub>count</sub> -2.33 with probability 0.023 and known t<sub>table</sub> 1.991254 and significant 0.05 can be concluded t<sub>count</sub> -2.33 < t<sub>table</sub> 1.991254 and 0.023 > 0.05 then partially X3 (Motivation) partially has no effect on the intention of use.
- In the variable X1 (trust) moderated Z (experience) obtained a probability value of 0.000 < 0.05 where the probability value is less than significant meaning that it can be said that experience can moderate confidence in the intention of using.

- In the variable X2 (risk) moderated Z (experience) obtained a probability value of 0.245 > 0.05 where the probability value is greater than significant meaning that it can be said that experience cannot moderate the risk to the intention of using.
- In the variable X3 (motivation) moderated Z (experience) obtained a probability value of 0.003 < 0.05 where the probability value is smaller than significant meaning that it can be said that experience can moderate motivation towards the intention of using.

# DISCUSSION

From the test results in the partial t-test, the language is as follows:

- The influence of Trust on the intention to use the shopee blessing application. From the results of the partial test, it is known that trust affects the intention of using the shopee blessing application. This result is following the research of Adinata & Yasa (2018) which shows that trust has a positive and significant effect on repurchase intentions on the Lazada site.
- The effect of risk on the intention to use the shopee blessing application. From the results of the partial test, it is known that the risk does not affect the intention to use the shopee blessing application. This result is following research by Jayantri & Seminary (2018) which shows that risk perception has a negative and significant effect on the intention to use Mandiri *mobile banking*.
- The influence of motivation on the intention to use the shopee blessing application.
  - From the results of the partial test, it is known that motivation does not affect the intention to use the shopee blessing application. This result is not following zahra & Sanaji's (2021) research which shows that hedonistic motivation has a significant effect on repurchase intentions on the use of OVO payment as a digital payment tool when shopping at online stores.
- The influence of experiences that moderate trust on intentions to use the shopee blessing application.
  - From the results of the partial test, it is known that experience can moderate trust in the intention of using the shopee blessing application. In the research of Fitria et al., (2021) customer experience is influential and significant through customer satisfaction to repurchase Zalora DKI Jakarta users. This shows confidence in the intention to use the shopee blessing application can be moderated experience.
- The effect of experiences that moderate risks on intentions to use the shopee blessing application.
  - From the results of the partial test, it is known that experience cannot moderate the risk to the intention of using the shopee blessing application. In Husain's research (2017) the risk of determination does not affect the intention of using audit software. This shows that the risk to the intention to use the shopee blessing application cannot be moderated experience.
- The influence of experiences that moderate motivation on the intention to use the shopee blessing application.

From the results of the partial test, it is known that experience can moderate motivation towards the intention of using the shopee blessing application. This result is inconsistent with the research of Sutanto et al (2018) which shows that experience cannot moderate the influence of hedonistic motivation on behavioral intentions using SIPKD.

#### CONCLUSION

From the results of the research conducted by the researcher, it can be concluded, that the trust variable affects the intention to use and the experience can moderate the trust in the intention to use the shopee blessing application, the risk variable does not affect the intention to use nor can the experience moderate the risk to the intention to use the blessing shoppe application, and the motivation variable does not affect the intention to use the blessing shoppe application, and the motivation variable does not affect the intention to use but the experience can moderate motivation towards the intention of using the blessings. The results of this study are expected to be useful for shopee application users as information and knowledge in making decisions to use the shopee blessing application.

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