

## **ABSTRACT**

*This research was motivated by the emergence of a virus called SARS COV-2 which causes Covid-19 disease. With the rapid spread, the large number of positive cases and deaths due to the Covid-19 virus, on March 12 2020 WHO officially declared Covid -19 a global pandemic. Therefore, the Minister of Health established a Large-Scale Social Restrictions (PSBB) policy to speed up the handling of the effects of the virus. The issuance of the PSBB policy causes people to reduce activities outside the home and replace their activities inside the home so that it can affect shopping habits in meeting their daily needs. The purpose of this study was to determine the effect of perceived ease of use and perceived risk of financial transactions on online shopping decisions during the Covid-19 pandemic.*

*The approach is carried out using the Structural Equation Model Partial Least Square (SEM-PLS) analysis using the SmartPLS application. Data was collected by distributing questionnaires online via the Google form which were sent via Whatsapp to 100 generations X and generations Z in the city of Semarang.*

*The results showed that there was an influence between perceived ease of use and perceived risk of financial transactions with online shopping decisions during the Covid-19 pandemic. The positive and significant influence of the two variables in this study indicates that e-commerce is required to provide ease of use and minimize the risk of financial transactions in order to increase people's ability to shop online.*

**Keywords** : *Perceived ease of use, Perceived financial transaction risk, Online shopping decision*