

The Influence of Trust and Perceived Risk on Purchase Intention in Shopee Users in Bandung Raya

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Keywords: Trust, perceived risk, purchase intention

Abstract: This study aims to determine the effect of trust and perceived risk on the purchase intention of Shopee users in Bandung Raya. This study uses a quantitative approach with multiple linear regression analysis techniques. The population of this study are online consumers of Shopee e-commerce users who are domiciled in Bandung Raya. The research sample was 400 people aged 18-28 years. To measure the trust variable, Eka Apriliyah Tarwiyanti's trust scale is used (2018). Meanwhile, to measure the perceived risk variable and purchase intention, Fahmi Yazid's (2015) scale was used. The results showed that there was a partial influence of trust and perceived risk on the purchase intention of Shopee users in Bandung Raya. In addition, there is a simultaneous influence between trust and perceived risk on the purchase intention of Shopee Bandung Raya users.

1 INTRODUCTION

Online shopping has now become a new shopping style for consumers in Indonesia. This phenomenon is accompanied by the increasing number of online shopping channels that can be accessed by Indonesian consumers so that they are able to provide many facilities that make it easier for consumers to shop online (Afrianto & Irwansyah, 2021).

Before buying, consumers must go through the process of selecting a product that is tailored to their needs. In predicting the emergence of consumer behavior to buy products, consumer intentions/intentions are often used as a measure to predict actual consumer buying activities (Ariffin, et al, 2018).

Intention is a cognitive picture of a person's readiness that reflects the desire to perform a behavior and has a high correlation with behavior, so that in the context of buying intention to predict whether the person will make a purchase, it can be measured through his intention (Ajzen and Fishben, 1991). There are four aspects that influence each other in shaping individual intentions, namely behavior, goals, situations, and time (Ajzen and Fishben, 1991).

Business transactions in online buying and selling activities will occur if each party, namely the seller and the buyer, trusts each other (Syahreza, 2018). But in fact, obtained data from a preliminary study conducted by researchers on online consumers on February 10, 2022, as many as 14 of 17 respondents with an age range of 18-25 years in Greater Bandung felt doubts in shopping online. Thus, consumer trust has an important role because it is an approach that is considered effective in reducing consumer doubt and uncertainty in shopping online (Mosunmola, et al, 2018).

The term trust according to Mayer et al. (1995) means a person's willingness to accept the actions of another party, with the expectation that the other party will take certain important actions, on the ability to monitor or control the other party. There are three dimensions to measure trust according to Mayer, et al, (1995), namely competence (ability), benevolence (mutual benefit), and integrity (commitment).

In addition, there are other factors that are thought to have an effect on purchase intentions, one of which is consumer perceptions regarding the risk of products purchased online. The term perception is defined by Kotler (in Wisal, 2014) as a process carried out by individuals in interpreting information obtained through the senses to create a meaning. In the context of online shopping, consumer perception

refers to the process of interpreting product information displayed by sellers so that consumers are able to obtain meaning based on the information they get.

A preliminary study conducted by researchers on February 10, 2022, as many as 17 respondents with an age range of 18-25 years in Bandung Raya revealed that there are various perceptions of consumer risk when shopping online including there are many cases of online stores committing fraud against their consumers, the risk of getting fake goods, and the product cannot be tried first so that consumers have difficulty in assessing the quality and size of the product.

The perception of the risks that arise in the minds of consumers is known as the concept of perceived risk or in Indonesian is perceived risk. Masoud (2013) defines perceived risk as the potential loss in obtaining the results that consumers expect or want from shopping online. Masoud (2013) then suggests that there are six dimensions of perceived risk, namely financial risk, product risk, time risk, delivery risk, social risk, and information security risk.

Previous research by Yazid (2015) on 200 online consumers using Tokopedia e-commerce, it was found that the product risk/product risk dimension of the perceived risk variable had a significant negative effect on purchase intention, meaning that the higher the product risk perceived by the consumer, the lower the purchase intention. consumers at Tokopedia. Referring to Yazid's (2015) theoretical suggestion for further research, it is recommended to conduct research on other e-commerce users besides Tokopedia, this is because each e-commerce has different services and buying and selling transaction systems.

The results of a preliminary study conducted by researchers on February 10, 2022, as many as 16 of 17 respondents with an age range of 18-25 years in Greater Bandung are online consumers of Shopee e-commerce users. Respondents responded that the reason for choosing to use Shopee was because Shopee is an e-commerce that is quite user friendly, meaning that consumers are able to feel the ease of using every feature available on Shopee. In addition, massive discounts and promos at certain moments (shopping for the date and twin month for example 1.1, Harbolnas, shopping for Ramadan, etc.) are another reason consumers choose to use Shopee.

Currently, fashion products are the most frequently purchased products so that they are able to dominate the online market, including clothing, shoes, bags, and accessories that require more

complex information regarding sizes, materials, colors, motifs, and models (Suandana, et al, 2016). This also causes the emergence of various perceptions of risk to consumers for products purchased online (Suandana, et al, 2016). In contrast to electronic devices that can be protected by various kinds of product protection insurance with a long enough time even up to 12 months provided by official guarantees and e-commerce so that consumers get more protection from the risk of damage to the products purchased. Therefore, this study focuses on Shopee e-commerce users as the research sample.

Therefore, the researcher is interested in raising the perceived risk and trust variables because they are considered as variables that influence buying intentions. Therefore, the background behind this research is to find out whether there is an influence of trust and perceived risk on purchase intentions partially and simultaneously on online consumers of Shopee users in Bandung Raya.

2 METHOD

2.1 Participant

Respondents in this study were 400 consumers of Shopee e-commerce users in Bandung, with 105 male respondents and 295 female respondents. The sampling method in this study uses a non-probability sampling technique, namely incidental sampling, meaning that sampling is based on chance so that anyone encountered by the researcher can be used as a sample if it meets the criteria for the research sample (Sugiyono, 2017).

2.1 Design

The approach used in this study is a quantitative methodological approach with a correlational design. This study aims to determine the effect of trust (X1) and the effect of perceived risk (X2) on purchase intention (Y) partially.

2.2 Instruments

Trust were measured using a scale based on the theory of Mayer et al. (2005) and made by Eka Apriliyah Tarwiyanti (2018). It contains 24 items that measure three dimensions, namely competence, benevolence, and integrity. This instrument has four answer choices using a Likert scale.

Table 1. Demographic data of the respondents

Category		Frequency	Percentage
Gender	Male	105	27%
	Female	295	73%
	Total	400	100%
Income per month	< Rp. 1.000.000	172	43%
	Rp. 1.000.000 – Rp. 5.000.000	198	49,5%
	Rp. 5.000.000 – Rp. 10.000.000	29	7,25%
	> Rp. 10.000.000	1	0,25%
	Total	400	100%
	Total	400	100%
Frequency of shopping at Shopee per month	1 kali	97	24,25%
	2-5 kali	187	46,75%
	>5 Kali	116	29%
	Total	400	100%

Perceived risk were measured using a scale based on Masoud's theory, (2013) and made by Fahmi Yazid (2015) containing 30 items that measure six dimensions, namely financial risk, product risk, time risk, delivery risk, social risk, and information security risks. This instrument has four answer choices using a Likert scale.

Purchase intentions were measured using a scale based on the theory of Fishbein and Ajzen and Fishben (1991) and made by Fahmi Yazid (2015) containing 7 items. This instrument has four answer choices using a Likert scale.

2.3. Procedure

This research was conducted in three stages, namely as follows:

a. Preparation Stage

At this stage the researcher conducts a literature study on research variables, conducts a preliminary study to add data sources, formulates a research design to the supervisor as well as consults the measuring instrument to be used.

b. Implementation Stage

At this stage the researcher prepares a questionnaire file containing measuring research variables, collects data via a google form link that is distributed on various social media, namely telegram, instagram, twitter, and whatsapp, and collects data.

c. Data Processing and Analysis Stage

Researchers used SPSS (Statistical Product and Service Solutions) version 26 to analyze the data

quantitatively, interpret the results of the data analysis, then compile the results and discussion and research conclusions.

3 RESULTS AND DISCUSSION

This study involved 400 Shopee e-commerce users in Bandung Raya. The number of female respondents was more than male respondents, namely 73% women and 27% men. Then based on the category of income / pocket money per month, the highest respondent is the category of Rp. 1,000,000 – Rp. 5,000,000 as many as 198 respondents. Then the category of shopping frequency at Shopee per month, the highest respondents are 2-5 times as many as 187 respondents.

Furthermore, for an overview, the trust variable is known that the majority of respondents in this study have confidence in the high category with a percentage of 52%. For the perceived risk variable, it is known that the majority of respondents in this study have a perceived risk in the low category with a percentage of 53%. Then, for the purchase intention variable, it is known that the majority of respondents in this study have purchase intentions in the high category with a percentage of 51%.

Based on table 2, it is known that the t value of the confidence variable count of 10,314, greater than the t table: 1,965. The significance value of the confidence variable is 0,000, this value is smaller than 0,05. So it can be concluded that H1 is that there is a positive influence of trust on purchase intention is accepted. This means that there is a significant influence of the trust

Table 2. Hypothesis Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	SE	Beta		
(Constant)	6.723	2.569		2.617	0.009
Trust	0.145	0.014	0.459	10.314	0.000
Perceived Risk	-0.102	0.020	-0.244	-5.014	0.000

variable on the purchase intention of Shopee users in Bandung Raya.

Based on table 2, it is known that the t-count value of the perceived risk variable is 5.014, which is greater than the t-table: 1.965. The significance value of the perceived risk variable is 0.000, this value is smaller than 0.05. So it can be concluded that H2 is that there is an effect of perceived risk on the purchase intention is accepted. This means that there is a significant influence of the perceived risk variable on the purchase intention of Shopee users in Bandung Raya.

Based on the results of the F test in table 3, a significance value of $0.000 < 0.05$ was obtained. Then the calculated F value $> F$ table ($53.191 > 3.018$). So it can be concluded that H3 is that there is

Shopee e-commerce users in Bandung Raya. The influence is positive, meaning that the higher the level of trust, the higher the level of intention to buy it.

In line with Udayana and Pramana's research (2019) on 100 respondents who are familiar with buying and selling through online/marketplace media, it was found that the variable customer trust/consumer trust has a positive effect on consumers' buying intentions. This means that consumer trust plays an important role in online shopping transactions so that it can generate buying intentions in consumers. This is because in online business, lack of consumer trust is the main reason consumers will not continue transactions with these stores (Udayana and Pramana, 2019).

Table 3. Simultaneous Test (F-Test)

ANOVA					
Model	Sum of Squares	Df	Mean square	F	Sig.
Regression	1269.860	2	634.930	53.191	0.000
Residual	4738.938	397	11.937		
Total	6008.797	399			

an effect of trust and perceived risk simultaneously on the purchase intention is accepted. This means that there is a significant influence of the perceived risk and trust variables simultaneously on the purchase intention of Shopee users in Bandung Raya.

Based on table 4, it can be seen in the R Square column which shows the number 0.211, meaning that the two variables namely trust and perceived risk have an effect of 21.1% on the purchase intention variable, while the remaining 78.9% are other variables that are not investigated in this study.

The findings in this study indicate that trust significantly influences the purchase intention of

The findings of this study are also in line with Ventre & Kolbe (2020), that consumer trust has a positive effect on online purchase intentions. Trust is an important factor in online shopping considering that consumers face their own challenges because they make a purchase of a product from unknown merchants and all transactions are carried out online.

In addition, in this study it was found that consumer trust is in the high category, this may be because Shopee's consumer-oriented strategy plays a role in fostering a sense of trust in shopping, including through various features that Shopee has for its users, for example the product return feature if there is an error. from the seller, the instant

message feature with the seller, as well as the product evaluation column from other consumers.

Table 4. Coefficient of Determination (R²)

R	R ²	Adjusted R ²	SE
0.460	0.211	0.207	3.45498

The results also show that there is a significant influence between the perceived risk on the purchase intention of consumers using Shopee e-commerce in Bandung Raya. The influence is negative, meaning that when the perceived risk by consumers is high, the consumer's intention to buy will decrease. When the perceived risk is high, it will create a motivation for consumers to avoid buying (Syahreza, 2018).

In line with research by Masoud (2013) on 395 online consumer respondents in Jordan, consumers tend to prefer not to buy products online when they feel that it has a high risk. This verifies that perceived risk plays a negative role in influencing the emergence of online buying intentions in consumers. That is, the higher the perceived risk, the lower the consumer's intention to buy online.

In addition, the results of this study indicate that there is a significant influence of the perceived risk and trust variables simultaneously on the purchase intention of consumers using Shopee e-commerce in Bandung Raya. In line with the results of Syahreza's research (2018) on 350 respondents, that there is an influence between trust and perceived risk simultaneously on the intention to buy products online, this is because a high level of trust will make consumers have positive expectations and expectations for the results obtained. expected when shopping online. On the other hand, the perceived risk to consumers can determine the level of fear and reluctance of consumers to make transactions so that it has an impact on the difficulty of consumers to generate purchase intentions.

Therefore, it can be concluded that with high consumer confidence in Shopee and low perceived risk, this condition will be able to increase consumer buying intentions. Conversely, if the trust is low and the risk perceived by consumers is high, it will be able to reduce the consumer's intention/intention to buy.

4 CONCLUSIONS

Based on the results of research conducted on 400 samples, it was concluded that there is an influence of trust on the purchase intention of Shopee users in Bandung Raya, there is an influence of perceived

risk on purchase intentions of Shopee users in Bandung, and there is the influence of trust and perceived risk simultaneously on the purchase intention of Shopee users in Bandung Raya.

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