Analysis of the influence of trust, risk perception On online purchase decisions (study on shopee consumers in Durikulon village)

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Article Info	ABSTRACT
Keywords: trust, risk perception, purchase decision	Along with the development of e-commerce in Indonesia, customers are increasingly favored by shopping online to fulfill their needs. This study aims to understand the effect of trust, perceived risk on online purchasing decisions on shopee consumers in Durikulon village. This type of research is quantitative with random sampling technique. Data collection was obtained from 80 respondents with a questionnaire consisting of questions with a Likert scale. The data analysis method used to determine the effect of trust (X1) and risk perception (X2) on purchasing decisions is multiple linear regression and coefficient of determination, while to find out there is whether or not the influence is partially or individually significant, namely the t test and simultaneously together, namely the F test. The results of multiple linear regression obtained are Y = 0.898 + 0.667X1 + 0.536X2, the most dominant variable is Trust (X1) with a beta of 0.898. The results of the calculation of the partial confidence t test (X1) obtained a tcount value of 6,000 > ttable 1,991. So Ho rejected Ha accepted. Risk perception variable (X2) obtained tcount value of 5.189 > ttable 1.91. So Ho rejected Ha accepted. F test results can be obtained Fcount 60,044 > Ftable 3,12 which indicates that Ho is rejected Ha is accepted. Based on the results of the research above, it can be concluded that overall the independent variables have a significant value in a positive direction. The trust variable has the most dominant value compared to the risk perception variable. The trust and risk perception variables also have a significant influence either partially or simultaneously on the dependent variable. namely the purchase decision.
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INTRODUCTION

In the era of digitalization of health services, a system is needed that provides comfort for both the public and health service providers. This is really needed in one type of service, namely referrals for health problems, so that they are right on target, on time and effective. Implementation of this integrated Referral System Application not only affects the continuity of health services from primary to advanced level but the monitoring and

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evaluation system of these services becomes the data needed in planning future health development.

Technology that is increasingly advanced and developing rapidly has a big impact on everyone aspects of human life, one of which is the internet which is widely used by society today. The emergence of the internet has made it very easy for users to communicate and gather information about everything, especially in business and marketing activities.

Technological developments that are increasingly sophisticated and easy to influence life in a more modern society. With the increasing number of users Today's internet can make it easier for business people to change behavior public purchases. Nowadays shopping using online shops has become commonplace Many people's favorite, because it makes it easier not to have to leave the house without think about distance, cost and time. when you want to buy goods and services without having to leaving the house without thinking about distance, cost and time constraints just uses a smart mobile phone (cell phone) with an internet connection Nowadays e-commerce , buying and selling has become very easy and profitable for people consumers to meet their daily needs such as Lazada, Bibli, Tokopedia, Elevania, MatahariMall, Shopee, Bukalapak, Zalora, etc.

The shopee application, part of e-commerce, is widely used by residents in Indonesia. Shopee is a marketplace that implements services onsumer-to-consumer (C2C) which allows people to buy and sell at mobile phone in a safe, fun, comfortable and profitable way.With social networks / electronic networks.

Kotler and Armstrong (2016: 177) explain that purchasing decisions are elements from customer attitudes , namely the study of the behavior of individuals, groups and organizations selecting, purchasing, using and how goods, services, ideas/experience in satisfying their needs and desires.When Making customer purchasing decisions cannot be separated from many factors including: trust, convenience, and perception of risk that arises in decisions purchase.

When making a purchasing decision there are many factors that should be taken into account Consumers' concern when shopping online is trust. Mulyadi, et.al, (2018) stated that Trust is all the knowledge that customers must have to online shopping sites. (After the customer consumes the product as well use it in a real way so as to increase consumer trust as well gives satisfaction. Once a customer is satisfied with a product the customer will not leave / change to another.

Apart from trust, risk perception is a determining factor for a person when transact on Shopee. Zulfa & Hidayati (2018) explained that risk perception is the ambiguity that customers encounter when they cannot predict the consequences of the day future because of the purchasing decisions made. In online purchases, schemes what appears does not happen exclusively so you can only observe the item through the picture and can't touch it. Risk perception is also a determinant Available in on line.

someone when making a purchasing decision. Higher risk perception makes individuals afraid when making online transactions, and vice versa. Various flavors worried about e-commerce transactions, for example: Fraud, not giving satisfaction, slow delivery and confusing ordering system.

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Problems related to law, such as suspicion of the item original / fake. Psychological problems give rise to a sense of doubt about the reality of the data information, because many parties have never met face to face.

Shopee is a marketplace platform that is widely used in the district Lamongan. Precisely located in Durikulon village. The Shopee application is widely visited by the people of Durikulon village who offer a variety of fashion products to daily necessities so as to fulfill needs and desires. makes it easier for consumers because in the Shopee application there are many features starting from The price listed in the application, color, stock, size Many consumers are interested in the application, there are free vouchers postage and there are lots of promotions every day to attract consumers.

METHODS

The research technique used is quantitative research, which this research explains the actual situation based on the facts of the subject or object as it is which aims to understand the impact of trust, risk perception on purchasing decisions on Shopee e-commerce .

This research uses the random sampling method or the sample used does not use special qualifications. In the study the sample size was 80 Respondents were calculated using the Slovin formula. The type of data used in this research is primary data using respondents' questionnaire answers to questions provided and secondary data as support using literature reviews on previous research. Then the technique for collecting data uses distribution questionnaires and documentation with data analysis techniques using validity tests,

RESULTS AND DISCUSSION

Validity test

Table 1. Trust Validity Test Results (X1)

Correlations

Correlations		X1.1	X1.2	X1.3 Trust	
X1.1	Pearson Correlation	1	.594**	.567**	.894**
	Sig. (2-tailed)		.000	,000	,000
	N	80	80	80	80
X1.2	Pearson Correlation	,594**	1	,344**	,820**
	Sig. (2-tailed)	,000		.002	,000
	N	80	80	80	80
X1.3	Pearson Correlation	,567**	.344**	1	,730**
	Sig. (2-tailed)	,000	.002		,000
	N	80	80	80	80
Trust Pearson Correlation Sig. (2-tailed)		,894**	,820**	,730**	1
		,000	,000	,000	
	N	80	80	80	80

**. Correlation is significant at the 0.01 level (2-tailed).

Source: 2022 data processing

Table 1 shows valid results because all questions have sig values < alpha which is 0.05. Table 2. Risk Perception Validity Test Results (X2)

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Table 2 shows valid results because all questions have values sig < alpha, namely 0.05.

Correlations

	X2.1	X2.2	X2.3	X2.4	X2.5	X2.6	Percepsi Risk
X2.1 Pearson Correlation	1	.509**	.525**	.434**	.791**	.481**	.803**
Sig. (2-tailed)		,000	,000	,0,000	,000	,000	
N	80	80	80	80	80	80	
X2.2 Pearson Correlation	.509**	1	.854**	.413**	.411**	.391**	.780**
Sig. (2-tailed)	,000		,000	,000	,000	,000	,000
N	80	80	80	80	80	80	
X2.3 Pearson Correlation	.525**	.854**	1	.493**	.464**	.489**	.832**
Sig. (2-tailed)	,000	,000		,000	,000	,000	,000
N	80	80	80	80	80	80	80
X2.4 Pearson Correlation	.434**	.413**	.493**	1	.433**	.710**	.741**
Sig. (2-tailed)	,000	,000	,000		,000	,000	,000
N	80	80	80	80	.464**	80	80
X2.5 Pearson Correlation	.791**	.411**	.433**		1	.423**	.756**
Sig. (2-tailed)	,000	,000	,000			,000	,000
N	80	80	80	80	.489*8*0.710**	.423**	80
X2.6 Pearson Correlation	.481**	,391**				1	.737**
Sig. (2-tailed)	,000	,000	,000	,000	,000		,000
N	80	80	80	80	80	80	.832**	80
Persepsi Rehearsal Pearson Correlation	.803**	,780**	.741**	.756**	.737**		1
Sig. (2-tailed)	,000	,000	,000	,000	,000	,000	
N	80	80	80	80	80	80	80

Correlation is significant at the 0.01 level (2-tailed).
Source: 2022 data processing

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Table 3. Purchasing Decision Validity Test Results (Y)

Correlations

		Y1.1	Y1.2	Y1.3	Y1,4	Buying decision
Y1.1	Pearson Correlation	1	1,000**	.566**	.508**	,942**
	Sig. (2-tailed)		,000	,000	,000	,000
	N	80	80	80	80	80
Y1.2	Pearson Correlation	,566**	1	,566**	,303**	,747**
	Sig. (2-tailed)	,000		,000	,006	,000
	N	80	80	80	80	80
Y1.3	Pearson Correlation	1,000**	,566**	1	,508**	,942**
	Sig. (2-tailed)	,000	,000		,000	,000
	N	80	80	80	80	80
Y1,4	Pearson Correlation	,508**	,303**	,508**	1	,667**
	Sig. (2-tailed)	,000	.006	,000		,000
	N	80	80	80	80	80
Decision n Purchaser n	Pearson Correlation	,942**	.747**	,942**	,667**	1
	Sig. (2-tailed)	,000	,000	,000	,000	
	N	80	80	80	80	80

**. Correlation is significant at the 0.01 level (2-tailed).

Source: 2022 data processing

Table 3 shows valid results because all questions have a sig value < alpha is 0.05.

Reliability Testing

Table 4. Reliability Test Results

Table 4. Reliability Test Results

Variable No		Mark Alpha	Limit Cronbach's Alpha	Information
1	Trust (X1)	0.748	0.60	Reliable
2	Perception Risk (X2)	0.867	0.60	Reliable
3	Buying decision (Y)	0.850	0.60	Reliable

Source: 2022 data processing

Table 4 shows the overall question indicators on the variables trust, risk perception and reliable purchasing decisions due to alpha value cronbach > 0.6.

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Multiple Linear Regression Analysis Test Results

Table 5. Multiple Linear Regression Test Results

Coefficientsa

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	T	Sig.	Correlations Zero-order	Partial	Part	Collinearity Statistics Tolerance	VIF
1 (Constant)	.898	1.464	Trust	.613	.541					
	.667	.111	.487	6.000	.000	,688	,564	,427	,772	1,296
Risk Perception	.316	,061	.421	5.189	.000	,653	,509	,370	,772	1,296

a. Dependent Variable: Purchase Decision

Source: 2022 data processing

Table 5 shows the results of multiple linear regression analysis obtained by the equation Multiple linear regression includes:

$$Y = 0.898 + 0.667x_1 + 0.316x_2$$

From the regression similarities it can be described: a = Constant of 0.898 Shows the value of the positive influence of the independent variable (TRUST and RISK PERCEPTION),if independent variables are considered remains (X1 and X2 = 0), then the purchasing decision variable (Y) will increase / fulfilled. b1= Regression coefficient X1 Shows a positive value of 0.667, indicating a variable trust (x1) increases by one unit, so the purchase decision (Y) experiences an increase of 0.667 assuming other variables have an influence is considered to be increasing (a and X2 = 0). b2 = Regression coefficient X2 shows a positive value of 0.316, indicating meaning that the risk perception variable (X2) increases by one unit so that the take The decision increases by 0.316 assuming other variables provide influence is considered to be increasing (a and X1= 0). Thus it can be withdrawn The conclusion is that the dominant variable influences the decision Shopee purchases in Durikulon Village, Laren District, Lamongan Regency (Y) are Trust.

Multiple Correlation Test Results

Table 6. Multiple Correlation Test Results

Model Summary b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics R Square Change	F Change	df1	df2	Sig. F Change	Durbin-Watson
1	.599	.375			,609	60,044	2	77	,000	2,084

a. Predictors: (Constant), Risk Perception, Trust

a. Dependent Variable: Purchase Decision

Source: Data processed by SPSS 26

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Table 6 shows that the independent variables together have a Yang relationship significant and strong for the dependent variable.

Coefficient of Determination test results

Table 7. Coefficient of Determination Test Results

Model Summary b

Model	R	R Square	R Adjust of the Square	Std. error of the R Estimate	R Square Change	Change	Change df1	df2	Sig. F Change	Durbin-Watson
1	.781a	.609	,599	1,373	,609	60,044	2	77	,000	2,084

a. Predictors: (Constant), Risk Perception, Trust
b. Dependent Variable: Purchase Decision
Source: 2022 data processing

Table 7 is understood if the coefficient of determination (R square) is in get a total of 0.609. This means that 61% of the dependent variables on purchasing decisions are possible described by the independent variables trust and risk perception. While 39% influenced by other variables not included in the research.

Partial Test Results (t)

Table 8. t test results

Coefficientsa

Model	Unstandardized Coefficients B	Std. Beta Errors	Standardized Coefficients Beta	T	Sig.	Correlations Zero-orders	Parthial	Part	Collinearity Statistics Tolerance	VIF
1 (Constant)	.898	1,464	.667 .111	.613	.541					
Trust	.487			6,000	,000	,688	,564	,427	,772	1,296
Risk Perception	.316	.061	.421	5,189	,000	,653	,509	,370	,772	1,296

a. Dependent Variable: Purchase Decision

Source: 2022 data processing

Table 8 shows if: the results of the Trust t test (X1), the calculated t value (6,000) > t table value is obtained (1,991). Which causes t count > t table so that H0 is rejected and Ha is accepted with a significant value of 0.00 < 0.05 (5%) then it means that there is an impact The trust variable (X1) is significant in purchasing decisions (Y). b. From the results of the risk perception t test (X2), the calculated t value (5.189) > t table value was obtained (1.991), so t count > t table H0 is rejected and Ha is accepted with a significant value 0.00 < 0.05 (5%) means if there is a significant impact between perception variables risk (X2) to purchasing decisions (Y).

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Simultaneous Test Results (F)

Table 9. Simultaneous Test Results (F)

ANOVAa

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	226,291	2	113.145	60,044	,000b
	Residual	145,097	77	1,884		
	Total	371,387	79			

a. Dependent Variable: Purchase Decision

a. Predictors: (Constant), Risk Perception, Trust

Source: 2022 data processing

Table 9 can be concluded that the calculated F value is 60.044 while F table 3.12 which means F count = 60.044 > F table = 3.12 then H0 is rejected Ha is accepted so there is a significant impact between the trust variable (X1) and perception risk (X2) to purchasing decisions (Y). Conclusions can be drawn if The simultaneous variables of trust (X1) and risk perception (X2) have a significant impact to purchasing decisions (Y).

CONCLUSIONS

The conclusions obtained from the research results are as follows: There is a partial influence of the trust variable on the decision Shopee E-commerce purchases can be observed from the results of the calculated t value (6,000) > t table value (1.991) with a significance of 0.00 < 0.05 then H0 is rejected Ha di accept it on the positive side. Meanwhile, there is an influence with partial variables Risk perception on Shopee E-commerce purchasing decisions . Can be observed from the results of the calculated t value (5.189) > t table (1.991) with a significance of 0.00 < 0.05 then H0 is rejected, Ha is accepted on the positive side, There is a simultaneous influence on trust and risk perception Purchasing decisions show F calculated results of 60.044 > F table of 3.11, meaning that the trust variable (X1) and risk perception (X2) with simultaneously influences the purchasing decision variable (Y) in E-commerce Shopee. The trust variable has the effect of dominating purchasing decisions because has coefficients of 0.487, while the risk perception variable has coefficients of 0.421. Thus it can be interpreted hypothesis which states that the trust variable has a dominant influence on Shopee E-commerce purchasing decisions .

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