ANALYSIS OF THE INFLUENCE OF TRUST, ADVERTISING AND RISK PERCEPTION ON PURCHASING DECISIONS ON THE SHOPEE SITE IN TIKUNG DISTRICT

Dinda Nurfika Aprilia*, Titin², Kemal Farouq Mauladi³, Luluk Nur Azizah⁴

¹,²,³ Economic Faculty, University Islamic Lamongan, Lamongan, Indonesia

*Corresponding Author: dindanurfika124@gmail.com

Abstract: The purpose of this study was to determine the effect of trust, advertising and risk perception on purchasing decisions on Shopee sites in Tikung Distirch both partially and simultaneously. The type of research used is descriptive with associative causal approaches. This research was conducted with a total of 60 consumers. The sampling technique used was purposive sampling technique. Hypothesis testing is done by multiple linear regression tests through the SPSS 21 program for Windows. The results show partially the trust variables, advertisements, risk perceptions significantly influence purchasing decisions on Shopee sites in Lumajang City. And simultaneously trust, advertising and risk perception have a significant effect on purchasing decisions on Shopee sites in Lumajang City, with a coefficient of determination (R Square) obtained value of 0.113 which shows that 77% of purchasing decisions can be explained by trust, advertising and risk perception while the rest 23% of decisions are influenced by other variables not examined in this study.

Keywords: Trust, Advertising, Risk Perception, Purchasing Decision.

1. Introduction

Trust according to Priansa (2017:115) is the pillar of business, where building and creating consumers is one of the most important factors in creating consumer loyalty. Trust arises when those involved have received assurance from other parties, in this case a testimonial for a product that has been purchased.

Advertising is one of four types of promotions that marketers use to direct compelling communications to consumers. Advertising is a paid form of non-personal presentation and promotion of ideas, goods and services by a specific sponsor. Sponsors can be individuals, groups or organizations (Sudaryono 2017:182). According to Suryani (2008:114) risk perception is where when wanting to buy consumers will consider the risks that will occur. This perceived risk will be based on many considerations originating from related information and experience. Perceived risk is defined as the uncertainty faced by consumers when they are unable to see the possibilities that will occur from their purchasing decisions.

According to Kotler & Keller, (2009: 188), a purchasing decision is buying a preferred brand from various existing alternatives, but two factors can be between purchasing intentions and purchasing decisions.
Several results of research conducted by Hidman, et al (2012) entitled "The Influence of Ease of Use, Trust and Quality of Information on Kaskus Online Purchasing Decisions". This research uses the Multiple Linear Regression Analysis method. The results of this research explain that there is a positive influence of the variables ease of use, trust, quality of information on purchasing decisions on the Kaskus online buying and selling site. Research conducted by Parengkuan (2014) entitled "Perceived Information Security, Information Privacy, Risk And Institutional Trust On Consumer's Trust In E-Commerce". This research uses Multiple Linear Regression Analysis. The results of this research found that there is a partially significant influence of perceived security, personal information, perceived risk and institutional trust on consumer trust in e-commerce. Research conducted by Zuhri (2018) entitled "The Influence of Trust, Advertising and Risk Perception on E-Commerce Purchase Decisions (Case Study of Surakarta University Students)". The research uses Multiple Linear Regression Analysis. The results of this research explain that trust, advertising and risk perception have a significant influence on purchasing decisions.

2. Literature Review

1. Research conducted by Cintia Yolandita, et al (2022) with the title "Analysis of the Influence of Advertising Attractiveness, Information Quality, Convenience and Trust on Shopee Marketplace Purchase Decisions". The research results show that the advertising attractiveness variable has no significant effect on purchasing decisions, the information quality variable has a significant effect on purchasing decisions, the convenience variable has no significant effect on purchasing decisions, and the trust variable has a significant effect on purchasing decisions. Some influence purchasing decisions.

2. Research conducted by Ratih Ashfaharani Hartono (2021) with the title "The Influence of Convenience, Advertising and Trust Using E-Commerce Through Shopee on Online Purchasing Decisions (Case Study of Shopee Consumers in Tanjung Sari Village, Medan Selayang District)". The research results show that the influence of convenience, advertising and trust has a positive and significant effect on purchasing decisions through Shopee in Tanjung Sari Village, Medan Selayang District with a significance value of 0.000 <0.05 and a coefficient of determination value of 60.8%.

3. Research conducted by Chusnul Hajijah Murni (2020) with the title "The influence of satisfaction, trust, and ease of use on loyalty. The research results show that price, trust, ease of application use, and simultaneous promotion have a positive and significant effect on online shopping decisions at Shopee.

4. Research conducted by Yunit Setiawan (2019) with the title "the influence of trust and convenience on online purchasing decisions on the Shopee buying and selling site". The research results show that trust influences purchasing decisions, and convenience influences purchasing decisions.

5. Research conducted by Eva Miranda Lubis (2019) with the title "The influence of price, trust, ease of use of applications and promotions on online shopping decisions at Shopee among students at the Faculty of Economics and Business, University of North Sumatra". With the research results, price, trust, ease of use of the application, promotion partially have a positive and significant effect on online shopping decisions at Shopee and simultaneously price, trust, ease of use of the application, and simultaneous promotion have a positive and significant effect on online shopping decisions at Shopee.

Marketplace”. With research results, promotions have a significant influence on purchasing decisions on the Shopee marketplace.

7. Research conducted by Azmi Amaliah (2019), with the title "The influence of advertising, price and e-service on customer satisfaction among users of online travel agent tiket.com”. With the research results, partially advertising, price and e-service have a positive and significant effect on online travel agent tiket.com customer satisfaction and simultaneously advertising, price and e-service have a significant effect on online travel agent tiket.com customer satisfaction.

### Tables 1. Research

<table>
<thead>
<tr>
<th>No</th>
<th>Researcher Name</th>
<th>Research Title</th>
<th>Research variable</th>
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<th>Results</th>
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<tbody>
<tr>
<td>1.</td>
<td>Cintia Yolandita, dkk (2022)</td>
<td>Analysis of the Influence of Advertising Attractiveness, Information Quality, Convenience and Trust on Shopee Marketplace Purchasing Decisions</td>
<td>Ad Attractiveness (X1), Information Quality (X2), Trust (X3), Purchase Decision (Y)</td>
<td>Validity test, test reliability, analysis linear regression multiple, partial test, test simultaneous, Coefficient, determination, Using SPSS</td>
<td>The advertising attractiveness variable has no significant effect on purchasing decisions, the information quality variable has a significant effect on purchasing decisions, the convenience variable has no significant effect on purchasing decisions, and the trust variable has a significant effect on purchasing decisions. Some influence purchasing decisions.</td>
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<td>2.</td>
<td>Ratih Ashfaharani Hartono (2021)</td>
<td>The Influence of Convenience, Advertising, and Trust Using E-Commerce Through Shopee on Online Purchasing Decisions (Case Study of Shopee Consumers in Tanjung Sari Village, Medan Selayang District)</td>
<td>Convenience (X1), Advertising (X2), Trust (X3), Purchase Decision (Y)</td>
<td>Validity test, test reliability, analysis linear regression multiple, partial test, test simultaneous, Coefficient, determination, Using SPSS</td>
<td>The influence of convenience, advertising and trust has a positive and significant effect on purchasing decisions via Shopee in Tanjung Sari Village, Medan Selayang District with a significance value of 0.000 &lt;0.05 and a coefficient of determination value of 60.8%.</td>
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<td>3.</td>
<td>Chusnul Hajijah Murni (2020)</td>
<td>The Influence of satisfaction, trust, and ease of use on online shopping loyalty at Shopee</td>
<td>Satisfaction (X1), Trust (X2), Ease of Use (X3), Loyalty (Y)</td>
<td>Linear regression multiple, t test, f test, Using the SPSS Application</td>
<td>The research results show that satisfaction, trust, ease of use of the application have a positive and significant effect on online shopping decisions at Shopee.</td>
</tr>
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<td>Results</td>
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<tr>
<td>4</td>
<td>Yunit Setiawan (2019)</td>
<td>The influence of trust and convenience on online purchasing decisions on the Shopee buying and selling site</td>
<td>Trust (X1), Convenience (X2), Purchase Decision (Y)</td>
<td>Validity test, test reliability, analysis linear regression multiple, partial test, test simultaneous, Coefficient, determination, Using SPSS</td>
<td>The research results show that trust influences purchasing decisions, and convenience influences purchasing decisions.</td>
</tr>
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<td>5</td>
<td>Eva Miranda Lubis (2019)</td>
<td>The influence of price, trust, ease of use of applications and promotions on online shopping decisions at Shopee among students at the Faculty of Economics and Business, University of North Sumatra</td>
<td>Price (X1), Trust (X2), Ease of Use of Application (X3) Promotion (X4) Shopping Decisions (Y)</td>
<td>Validity test, reliability test, test test normality, multicollinearity test, heteroscedasticity, multiple linear regression test, coefficient of determination test, f test, t test, using SPSS</td>
<td>With the research results, price, trust, ease of use of the application, promotion partially have a positive and significant effect on online shopping decisions at Shopee and simultaneously price, trust, ease of use of the application, and simultaneous promotion have a positive and significant effect on online shopping decisions at Shopee.</td>
</tr>
<tr>
<td>6</td>
<td>Lenggang Kurnia Intan Devi (2019)</td>
<td>The Influence of Product Quality, Price and Promotion on Purchasing Decisions on the Shopee Marketplace</td>
<td>Product Quality (X1), Product (X2), Promotion (X3), Purchase Decision (Y)</td>
<td>Product Quality (X1), Product (X2), Promotion (X3), Purchase Decision (Y) Linear regression multiple, t test, Using the SPSS Application</td>
<td>With research results, promotions have a significant influence on purchasing decisions on the Shopee marketplace.</td>
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<tr>
<td>7</td>
<td>Azmi Amaliah (2019)</td>
<td>The influence of advertising, price and e-service on customer satisfaction among users of online travel agent tiket.com</td>
<td>Advertising (X1), Price (X2), E-Service (X3), Customer Satisfaction (Y)</td>
<td>Validity test, test reliability, analysis linear regression multiple, partial test, test simultaneous, Coefficient, determination, Using SPSS</td>
<td>With the research results, partially advertising, price and e-service have a positive and significant effect on online travel agent tiket.com customer satisfaction and simultaneously advertising, price and e-service have a significant effect on online travel agent tiket.com customer satisfaction.</td>
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3. Method

In this research, the type of research used is quantitative research by looking for associative and causal relationships. Sugiyono (2014:37) states that associative research is research that asks about the relationship between two or more variables. A causal relationship is a relationship that is cause and effect. So in this research there are independent variables (variables that influence) and dependent (influenced). The sampling technique used in this research is nonprobability sampling. Nonprobability sampling is a sampling technique that does not provide equal opportunities or opportunities for each element or member of the population to be selected as a sample (Sugiyono, 2015: 84). The respondents of this research were users of the Shoppe site in Tikung Districh for the period March – April 2023 with a total of 60 respondents. The data analysis steps for this research consist of Instrument Test, Classic Assumption Test, Multiple Linear Analysis, Hypothesis Test, and Coefficient of Determination.

4. Result and Discussion

Research Instrument Test Results. Based on the recapitulation data of the validity testing results, it can be seen the magnitude of the correlation coefficient of all question items consisting of 4 (four) statements for the trust variable, 4 (four) statements for the advertising variable, 6 (six) statements for the risk perception variable, 5 (five) statement for the purchasing decision variable. From the results of calculating the correlation coefficient, all statement items have a calculated r that is greater than the minimum r (0.3). Thus, it can be concluded that all statement items contained in the research instrument variables can be declared suitable for use as research instruments because they can extract the necessary data or information.

From the recapitulation of the reliability test results, the Cronbach's Alpha reliability coefficient for the trust variable (X1) was 0.698, which means reliable, for the advertising variable (X2) it was 0.635, which means very reliable, for the risk perception variable (X3) it was 0.688, which means reliable, and for the purchasing decision variable (Y) is 0.680, which means it is reliable. So it can be concluded that the questionnaire used to measure the variables trust (X1), advertising (X2), risk perception (X3) and purchasing decisions (Y) is reliable, so the questionnaire used is a reliable and appropriate questionnaire because it can provide results that are not different if measurements are taken again on the same subject at a different time.

Classic Assumption Test Results. The results of the data normality test show that on the normal probability plot graph the dots are visible spread around the diagonal line and the distribution follows the direction of the diagonal line, as well as on the histogram graph which gives a normal distribution pattern (no slope). The two graphs above show that the regression model is suitable for use because it meets the assumptions of normality. Based on the results of the multicollinearity test, it shows that all the variables used as predictors of the regression model show quite small VIF values, where all variables (X1) get a value of 1.333, (X2) 2.310, and (X3) 2.683, all variables are below 10. and the tolerance value is more than 0.1 with results (X1) 0.750, (X2) 0.433, and (X3) 0.373. Thus, it can be concluded that the independent variables in this study show no symptoms of multicollinearity. So all the independent variables in this research are mutually independent variables, so they can be continued in multiple linear regression testing.

Based on the results of the heteroscedasticity test, it shows that there is no clear pattern from these points. Thus, it shows that the regression model has no symptoms of heteroscedasticity, which means there is no interference in this regression model.
Results of Multiple Linear Regression Analysis. The results of the regression analysis can be compiled into a multiple regression equation as follows:

\[ Y = -0.153 + 0.479X_1 - 0.278X_2 + 0.68X_3 \]

Hypothesis Testing Results. Table of t Test Results (Partial Test)

<table>
<thead>
<tr>
<th>Model</th>
<th>t(_{hitung})</th>
<th>Signifikansi</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Contant)</td>
<td>-0.092</td>
<td>0.927</td>
</tr>
<tr>
<td>Trust</td>
<td>5.593</td>
<td>0.000</td>
</tr>
<tr>
<td>Advertising</td>
<td>-1.955</td>
<td>0.056</td>
</tr>
<tr>
<td>Risk</td>
<td>6.929</td>
<td>0.000</td>
</tr>
</tbody>
</table>

Data Source: Questionnaire Data Processing Results 2023

The first hypothesis, the results of the t test on trust (X1), obtained a value of = 5.593 with a significance of 0.000. By using a significance limit of 5% or 0.05, it is obtained at ± 2.002. This means (5.593) > ± 2.002), which means H0 is rejected and Ha accepted. With a significance level of 0.927 which is below the significance limit of 0.05, it can be concluded that the trust variable influences purchasing decisions on the Shopee site in Tikung District.

The results of the t test on Advertisements (X2) obtained a value of = -1.955 with a significance of 0.056. By using a significance limit of 5% or 0.05, it is obtained at ± 2.002. This means (-1.955) < ± 2.002), which means H0 is accepted and Ha is rejected. By level with a significance of 0.056 which is above the significance limit of 0.05, it can be concluded that the advertising variable has no influence on purchasing decisions on the Shopee site in Tikung District. If you use a significance limit of 10% or 0.10, you get 1.296 then (-1.955) < (2.663) which means H0 is accepted and Ha is rejected, with this level the significance value is 0.056 which is below the significance limit of 0.10, so it can be said that there is an influence of advertising on purchasing decisions on the Shopee site in Tikung District.

The results of the t test on risk perception (X3) obtained a value of = 6.929 with a significance of 0.000. By using a significance limit of 5% or 0.05, the figure is ±2.002. This means (6.929) > 2.002), which means H0 is rejected and Ha is accepted. By level significance of 0.000 which is below the significance limit of 0.05, it can be concluded that the risk perception variable has a significant influence on purchasing decisions in Tikung sub-district

Table of F Test Results (Simultaneous Test)

<table>
<thead>
<tr>
<th>Model</th>
<th>(F_{hitung})</th>
<th>Signifikansi</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Regression</td>
<td>62,667</td>
<td>0.000</td>
</tr>
</tbody>
</table>

Source: Results of Questionnaire Data Processing 2023

The results of the F test on the research variables obtained an F count of 62.667 with a significance level of 0.000. By using a significance limit of 5% or 0.05, the result is 2.54. This means (62.667) > 2.54), which means H0 is rejected and Ha accepted. With a significance level of 0.000 which is below the significance level of 0.05, it can be concluded that trust, advertising and risk perception simultaneously have a significant influence on purchasing decisions.
Discussion
The Influence of Trust on Purchasing Decisions
Discussion of the results of testing the first hypothesis which states that there is an influence of trust on purchasing decisions on the Shopee site in Lumajang City, shows that trust has a significant effect on purchasing decisions on the Shopee site in Lumajang City. Shops that use Shopee as their sales intermediary, the products they sell are always of high quality according to the price offered, so that consumers always feel that their satisfaction is guaranteed. Sellers or shops registered on the Shopee site are always honest about the criteria for the products they sell. Sellers on the Shopee site always fulfill their promises about the products they sell, where if the product ordered by the buyer is not delivered, the seller fulfills their promise of a refund. Stores registered on the Shopee site sell products with the criteria that buyers expect by including the criteria in the product description. Trust is the main thing that someone considers when shopping online. High trust certainly influences consumers to make purchases online.

The Influence of Advertising on Purchasing Decisions
The results of testing the second hypothesis which states that there is an influence of advertising on purchasing decisions on the Shopee site in Lumajang City, shows that advertising has a significant effect on purchasing decisions on the Shopee site in Lumajang City. Advertisements from Shopee provide information about their products. Not only from attractive advertisements, but Shopee provides information about its products that is accurate and in accordance with what is sold on the Shopee site. Interesting advertisements displayed on the Shopee site about their products are not only seen because they are interesting but can influence people to continue buying the product. Apart from advertising which is very interesting and influences the product, Shopee advertising also pays attention to the advantages of products sold in each shop registered on the Shopee site. Advertising adds value which aims to add value and brand to consumer perception by innovating, improving quality and strengthening consumer perception. Advertising is part of indirect promotion which aims to provide information and persuade, so that it can create a need and desire to make a purchase.

The Influence of Risk Perception on Purchasing Decisions
Discussion of the results of testing the third hypothesis which states that there is an influence of risk perception on purchasing decisions on the Shopee site in Lumajang City, shows that risk perception has a significant influence on purchasing decisions on the Shopee site in Lumajang City. Online activities certainly do not escape the risks that buyers must bear, for example delays in delivery of products purchased on the Shopee site. The main thing in online transactions is that there is high risk, so if consumers have knowledge in online transactions and know that there is a high risk for consumers even though consumers want the product, they will immediately make a purchasing decision. Transact via Shopee buyers are guaranteed to have high security, where when the buyer makes payment for a product purchased, if the product purchased is not received by the buyer, Shopee will automatically refund the money to the buyer. The decision to purchase at Shopee is actually not too risky, because if the buyer makes an inappropriate transaction, the buyer can complain directly to the seller. Frequent information will make consumers more quickly aware of the products on offer, which stimulates consumers to make purchasing decisions more quickly. On the other hand, consumer knowledge regarding risk perception is based on consumer experience when making online transactions and has a positive influence on consumer purchasing decisions.
Simultaneous Influence of Trust, Advertising, and Risk Perception on Purchasing Decisions

Discussion of the results of testing the fourth hypothesis which states that there is an influence of trust, advertising and risk perception on purchasing decisions on the Shopee site in Lumajang City, shows that trust, advertising and risk perception have a significant influence on purchasing decisions on the Shopee site in Lumajang City. Higher trust will make consumers' buying interest increase in size to make online purchases, so the higher the trust, the higher the purchasing decision. Advertising is part of indirect promotion which aims to provide information and persuade, so that it can create a need and desire to make a purchase. Frequent information will make consumers more quickly aware of the products on offer, which stimulates consumers to make purchasing decisions more quickly. Meanwhile, risk perception is based on having more experience with online transactions, which will reduce the risk and cost of losses, thus increasing purchasing decisions because you are able to know when to make online transactions.

5. Conclusions

The results of testing the first hypothesis show that there is a partially significant influence of trust on purchasing decisions on the Shopee site in Tikung District. The results of testing the second hypothesis show that there is a partially significant effect of advertising on purchasing decisions at Shopee sites in Tikung District. The results of testing the third hypothesis show that there is a partially significant influence of risk perception on purchasing decisions on the Shopee site in Tikung District. The results of hypothesis testing show that trust, advertising and risk perception have a significant simultaneous influence on purchasing decisions on the Shopee site in Tikung District. With a determinant coefficient of 77%, it can be explained by the independent variables, namely trust, advertising and risk perception. Meanwhile, the remaining 23% of purchasing decisions are influenced by other variables which were not examined in this research.

Acknowledgements

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References


