

Does Trust Mediation Benefits And Risk Consumer Perceptions Increase E-Commerce Buying Intention

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Abstract

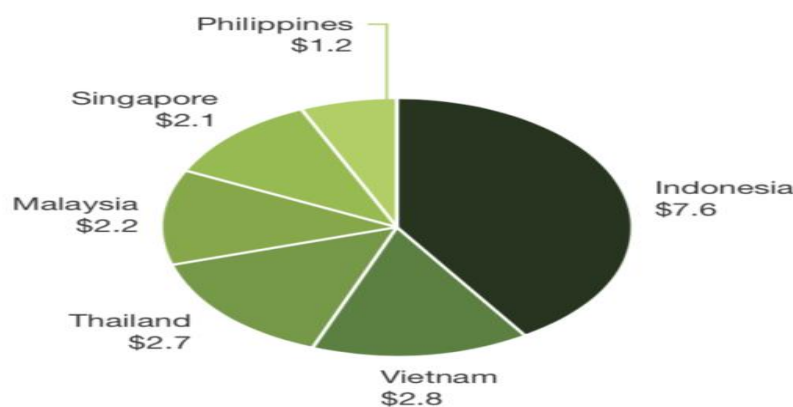
The development of increasingly advanced technology provides convenience to support activities for humans. Technology has changed the behavior of consumers from traditional transaction activities to online transactions because of the benefits and convenience offered. However, technology is inseparable from the risks that occur. The purpose of this study is to look at the effect of Consumers Perceived Benefits and consumers' perceived risks on online purchase intentions both directly and mediated trust. The method in this study uses path analysis with 170 respondent research samples. The findings obtained show that trust has a positive effect on purchase intentions. Consumers Perceived Benefits have a positive effect on purchase intentions both directly and mediated trust. While consumers perceived Risks negatively affect purchase intentions both directly and mediated trust. The implementation of this research is to attract consumers' online purchase intentions, so the company must provide confidence to consumers in the products it sells, both in terms of the benefits obtained and minimize the risks.

Keywords: Consumers Perceived Benefits, Purchase Intentions, Risks, Trust.

1. INTRODUCTION

Business competition in the industrial era 4.0 increases with technology that has helped human activities in various fields. Technology has driven the emergence of various types of service products and business systems in various competitive advantages. Consumers are given choices by producers to choose according to their tastes and needs. Entrepreneurs try hard to attract consumers by providing convenience. One of the producers' businesses provided is E-service. Hsin Chang et al. (2009) e-service is a website service that supports consumers to buy and shop effectively and efficiently. The existence of e-service makes many people switch from

physical activities to online activities. Consumers do not need to go to the store to buy goods that require time. Hillman and Neustaedter (2017) compare online shopping and direct shopping, so it can be said that consumers care more online than physical stores. At present, digital economic growth can make a significant contribution to the growth of Indonesia. The development of e-commerce in Indonesia has grown rapidly. The results of last year's online retail sales can be seen in Figure 1.



Source: Forrester

Figure 1. 2018 online retail sales (U.S. \$ billion)

E-commerce in Indonesia is the largest online retail income in the Southeast Asia region. From Figure 2., it is known that online retail sales in 2018 reached 7.8 billion dollars. Beat other countries in Southeast Asia. In a report released by the Indonesian Internet Service Providers Association (APJII), in 2018, Indonesia's internet usage increased by 10.12 percent. Of the total Indonesian population of 264 million people who have been connected to the Internet, as many as 171.17 million people or around 64.8 percent. And it is predicted that internet usage will continue to increase. Internet usage has influenced consumer interest to make online purchases. The Indonesian E-commerce community activities in January 2019 can be seen in figure 2.



Source: global web index

Figure 2. *Percentage of internet users*

From figure 2, it is known that 93% of the number of internet users get online searching for and buying products and services. This shows the great interest of Indonesian people in making online purchases. The extensive use of the Internet, which reaches more than half the population in Indonesia, has changed the behavior of Indonesian people from conventional shopping to online shopping (e-commerce). According to Laudon and Traver (2013, p. 50), e-commerce is a commercial transaction between organizations and individuals digitally. In online shopping, consumers only need mobile electronic devices or computers connected to the Internet. In shopping, using e-commerce offers ease and efficiency of time. (Kim and Lee, 2014). With mobile phones and computers connected to the Internet able to explore and search for what they want. Convenience to carry on anywhere and anytime (Bendary and Al-Sahouly, 2018) the perceived benefits affect the consumer's intention. Consumers perceive the benefits of information related to the advantages of e-commerce adoption (Delafruez et al., 2011). The perception of consumer advantage is the most important thing in online trading. However, not all factors support e-commerce in Indonesia, and several factors become obstacles for e-commerce activities in Indonesia. Weak internet connection in Indonesia has become an e-commerce constraint in Indonesia. Internet connection in Indonesia is the weakest internet connection in Southeast Asia. This can be seen from the results of Southeast Asia's January 2019 global speed test survey obtained data in Figure 3.

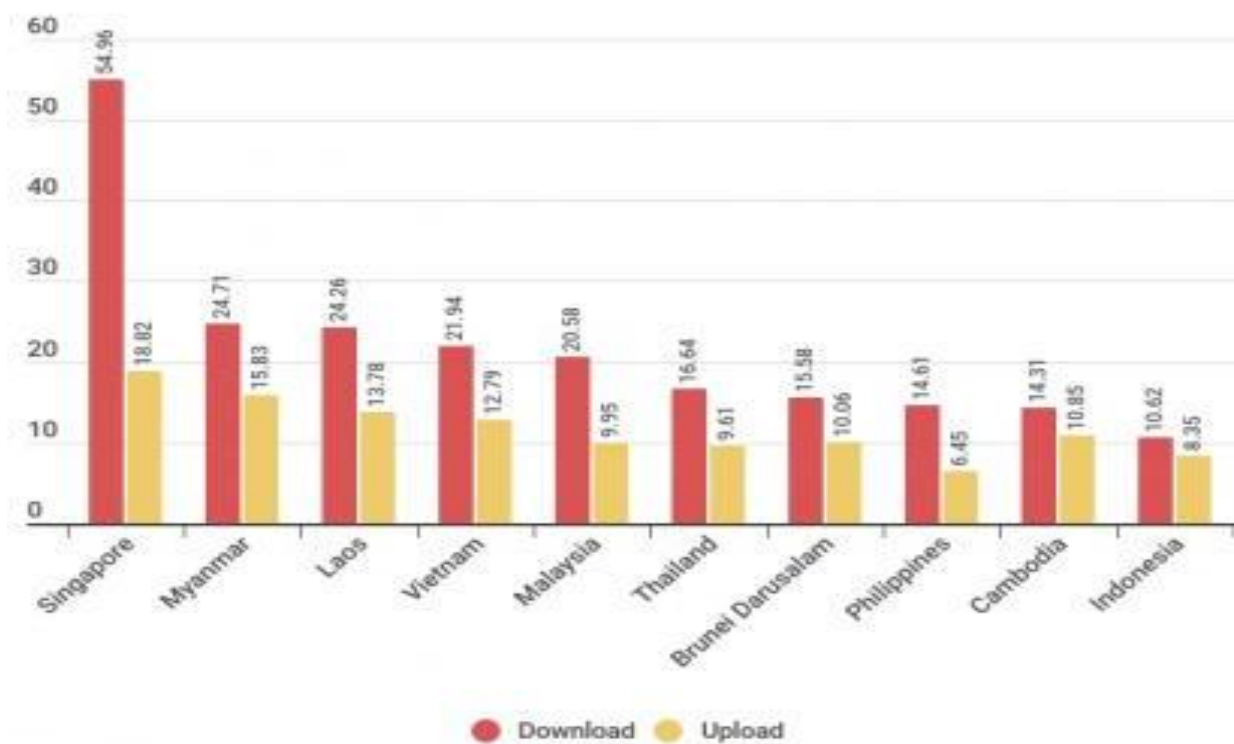


Figure 3. Average internet speed in Southeast Asia (Mbps)

From Figure 3, Indonesia's internet speed level is still inferior to other Southeast Asian countries. The average download speed in Indonesia of 10.62 Mbps, lags far from other countries, and even Singapore reaches 54.96 Mbps. Internet connection speed is important in online trading. Online purchases using external networks provide a higher consumer risk perception in purchase transactions (Shankar et al. 2002; Yang et al. 2011). Besides, Indonesia's geography, which consists of islands - spread over 17,000, is a major challenge for the growth of the e-commerce industry in Indonesia. Making it difficult for electronic retailers to operate throughout the country. Length of stay at the port, obstacles in the supply chain, poor infrastructure will add to shipping costs, and long distances are problems faced by e-commerce businesses. According to Tanadi et al. (2015), consumer behavior in e-commerce is more influenced by perceived risk factors and consumers' perceived benefits. There is a change in customer behavior by offering benefits and existing risks. Researchers want to mediate by looking at the level of consumer confidence. Trust is important because it can reduce information asymmetry in conditions of uncertainty and risk (Yang et al., 2015) and motivate consumers to an initial trust to determine the transaction or not (Fang et al. 2014). At the same time, Ogonowski (2014) mentioned that trust becomes a very important factor influencing consumer decisions in online transactions. This article, therefore, seeks to contribute to

expanding the literature of consumer behavior intentions, especially those relating to technology users in behavior. How online purchase intentions are influenced by consumer perceptions of profit and consumer risk perception mediated by consumer trust.

2. LITERATURE REVIEW

2.1 Purchase Intention

The intention is the psychological aspect of a person who influences behavior and can motivate one to do something. The intention is to be interested in something object by combining knowledge and comparing objects of concern (Fauzi et al., 2020). The seller can use online purchase intent to see the consumer's intention to purchase products online (Salisbury et al. 2001; Ahmad et al., 2019; Ahmad et al., 2020). Several studies have stated that with see the consumer intentions able to make strong predictions for the actual behavior of consumers (Putite and Johan, 2015). A consumer to make a product purchase is heavily influenced by the intention that encourages it. The stronger the intention of encouraging it, the more powerful the intention will influence consumer buying decisions. Nowadays, many entrepreneurs and marketers strive to know and analyze consumers' intentions, which will serve as the policy material to determine the market strategy to confront the competition by determining the target market and the market segment tested on. Pavlou (2003), Ahmad et al. (2019), and Ahmad et al. (2020) observe online purchase intent to be an indicator of how big the consumer is to make an online purchase decision. So, to analyze and predict how many people will make online purchases can be seen as how big a person's intention is to the product online.

2.2. Trust

Trust is the main thing that one has that can make a person's consideration to make a decision. (Grabner 2002) states that belief can reduce the uncertain situation. Belief can make something hesitant to be a conviction to make a decision. Trust is someone willing to trust others in the hopes of others to do so (Mayer et al., 1995). The trust of the relationship between the two people is stronger because everyone believes that others will do something with his mind and what he hoped for. (Gefen et al., 2003) states that belief is hope for others to do something they want in online shopping. The consumer's trust will direct what products to buy and which sales create a trust for him. Online Trust makes it a must when shopping online (McCole and Palmer, 2001). Consumers will not make online purchases if they do not believe in the presence of online shopping. Tan and Thoen (2000) also show that the lack of consumer confidence in online shopping can hamper purchasing decisions. The role of consumer confidence

can contribute positively to online purchasing decisions and intentions (Jarvenpaa and Tractinsky, 1999). Several studies have shown that online purchase intentions are higher because of high consumer confidence in online shopping. (Verhagen et al., 2006). From the above theoretical studies, the following hypothesis is developed:

H¹. There is an influence between trust and purchase intention.

2.3. Consumers Perceived Benefits to Trust and Purchase Intentions

According to Holbrook (2005), the value of consumer perception is important to understand the intention to buy first and repeat purchases. Consumers will buy because they have the perception that they will benefit from the transactions made. There are some perceptions of the benefits expected by consumers, such as discounts based on time and quantity of goods (Lai and Zhuang, 2006), then there is a perception of price, convenience, and benefits to be gained (Liu et al., 2013). According to Biswas and Blair (1991), if the discount can affect consumer confidence even more, affecting the consumer's intention to make a purchase. If consumers feel comfortable in their transactions, they will have a chance to purchase (Li et al., 2006). In research Sinha (2003) found that about 40 percent of people in India are looking for pleasure by shopping. Consumer confidence in online purchases is based on the perceived benefits of online transactions and risks (Teo and Liu, 2007). In online purchases, consumers will understand what benefits will be obtained and how much risk will be obtained. Furthermore, the mediating effect of online trust influences online purchase intentions (Ganguly et al., 2009). Thus, based on the above discussion, the following hypotheses are developed:

H^{2a}: There is an influence between Consumers Perceived Benefits and purchase intention

H^{2b}: The influence between Consumers Perceived Benefits and purchase intentions is mediated by trust

2.4. Consumers Perceived Risks to Trust and Purchase Intentions

Consumers assume that electronic commerce provides a higher risk than traditional trading (Tan and Thoen, 2001). Some risks that occur in online trading, as stated by Kim (2005) are ownership and security risks such as consumer concerns about shipping and returning goods and lack of inspection of goods (Cho, 2004). Besides that, some consumers are worried that they will become victims of fraud (Martin, 2005). Price influences consumer decisions (Fauzi 2017). In an online trading environment, the selection of trusted sellers and brands widely known by the public is a

way for consumers to reduce purchasing risk (Chen and He, 2003). consumers will look for better-known sales and often carry out transactions by looking at buyer comments, making the possibility of lower risk, making higher levels of trust in transactions (Olivero and Lunt, 2004. Stone & Gronhaug (1993) consumers believe that perceived risk is one-factor affecting consumer purchase intentions. Online shopping has a greater risk because it is bankrupt, so the role of trust and risk contributes greatly to online purchasing decisions (Pavlou, 2003). several studies have been conducted that trust can provide a role in e-commerce as a mediation about consumers' perceived risk who can then influence consumer purchasing decisions (Buttner & Gortiz, 2008). If consumers trust e-commerce, the perceived risk will be lower (Viklund, 2003; Delbufalo, 2012). in online purchases related to the buyer's financial information and personal data, the buyer must hold trust. (Egger, 2006). because without trust, the grantor is reluctant to provide data related to himself to inhibit the online transaction process. Thus, based on the above discussion, the following hypotheses are developed:

H^{3a}: There is an influence between consumers perceived risks and purchase intentions

H^{3b}: The influence of consumer perceived risks on purchase intentions is mediated by trust

2.5. Research Framework

The conceptual framework in this study is expected to provide an overview and lead to the assumptions of the variables studied. Based on the relationship between variables, three variables are positioned as independent variables: consumer perceptions and consumers' risk perceptions; purchase intention is positioned as a dependent variable, while trust is a mediating variable. The conceptual framework model can be seen in Figure 4 below.

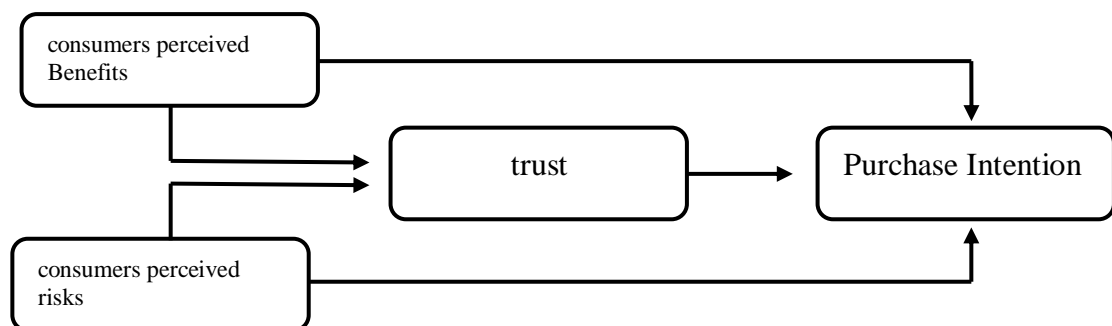


Figure 4. Conceptual framework

3. METHODOLOGY

This research uses a quantitative approach because it follows the needs of the research objectives to see the intention of consumers to shop online that covers a wide area. This research was conducted in Indonesia, with a sample of 170 respondents who had done online shopping. Respondents were obtained by distributing questionnaires by google form to the millennial generation, young men and women aged 15 years to 35 years old. The selection of the millennial generation as samples is because this generation is the most active user of the Internet. This sampling technique is nonprobability sampling, namely accidental sampling. Accidental sampling is an accidental sampling technique for respondents who happen to meet the criteria in the study.

In this study, there are three variables, namely the independent variable, the dependent variable, and the mediated variable, the perception of consumer benefits, and the perception of consumer risk as to the independent variables that affect the dependent variable, namely consumer purchase intention and trust as a mediated variable. All variables in this study were measured using a Likert scale with intervals of 1-5. The number 1 represents very weakly, and the number 5 represents very strong.

To get a good questionnaire before the respondent's questionnaire, the researcher conducts a questionnaire test, namely the validity and reliability tests. Validity test to see the validity of the question items in the questionnaire, said to be valid if the value of $r > 0.3$. While the reliability test to see the reliability of the consistency of the questionnaire given to respondents said the reliability if the alpha chambray value > 0.6 (Sugiono, 2013). Data analysis in this study uses path analysis. Path analysis employing multiple regression analysis is carried out twice using the help of SPSS 22 software. A good regression analysis must meet the requirements of the classic assumption test, which consists of normality, Multicollinearity, and the Heterocedastisidadity test.

4. RESEARCH RESULT

4.1 Measurement

Statements were used to measure consumers' perceived benefits. From the eight statements, two statements were adopted using MC. Kenney (2004), 1 statement using Sinha (2003) and five statements using Forsythe, S. et al., 2006. Consumers Perceived Risks are measured by six statements using Forsythe, S., et al., 2006. Trustworthiness is measured by four statements made by two statements using Gefen et al. (2003), 1 statement using Jarvenpaa and Tractinsky (1999), and 1 statement using Bart et al.

(2005). Whereas for purchase intention, three statements are using Chen, M.-Y (2013). Furthermore, it can be seen in table 1

Table 1. *Statement of the questionnaire*

Variable	R-value	Reference
CONSUMERS PERCEIVED BENEFITS		
I often buy discounted products	0.683	McKinney (2004)
Online shopping can save time on bargaining	0.702	
I bought it online because it was cheap	0.621	Sinha (2003)
No shame if you don't buy	0.683	
Can do shopping at home	0.694	
Can shop anytime	0.645	Forsythe, S., et al., 2006.
Feel good when receiving a package	0.707	
Can buy based on advertising encouragement	0.679	
CONSUMERS PERCEIVED Risks		
trust online companies less	0.498	
there will be excessive charges	0.451	
Unable to check the actual product	0.664	Forsythe, S., et al., 2006.
the product did not meet expectations	0.357	
The online purchasing process is too complicated	0.598	
Must wait for goods to be sent	0.674	
TRUST		
I know the seller cares about the customer	0.875	Gefen et al. (2003),
I feel the site for secure payment	0.871	Jarvenpaa and
The sales site will fulfill the promise made	0.922	Tractinsky (1999)
I believe this information on the site	0.790	Bart et al. (2005)
Purchase Intentions		
I prefer to buy products online	0.810	Chen, M.-Y 2013
Buying products online is interesting to me	0.850	
It is a good idea to buy products online	0.774	

From the analysis results in table 1, obtained r count > 0.3 , the item statement made meets the requirements of questionnaire validity and is ready to be analyzed. Furthermore, to see the realities can be seen in table 2.

Table 2. *Reliability tests*

<i>Variable</i>	Value
Consumers perceived benefits	0,894
Consumers perceived risks	0,797
Trust	0,943
Purchase intentions	0,903

From table 2. It can be seen the results of the analysis obtained by the alpha Cronbach value > 0.6, and this shows the data that is real. So it can be stated that all statements in the questionnaire are reliable (reliable). Furthermore, the questionnaire results obtained from the description of the respondents in this study are presented in table .3

Table 3. *Description of respondents*

Gender	Description	Total
	male	33
	female	137
Age	15 years - 20 years	78
	21 years – 25 years	66
	26 years – 30 years	13
	31 years – 35 years	13
Frequently purchased products	Clothes	84
	Cosmetics / body needs	39
	Electronic	9
	Work/college needs	30
	Slippers	7
	Kitchen needs	1
Purchase in 1 month	One time	101
	2-3 times	55
	4-5 times	10
	6-7 times	1
	Seven times more	3

From table 3., the descriptive results of this study were obtained from the research object of 170 respondents consisting of 137 female voters and the remaining 33 men; in this study, the majority of respondents who made online purchases were women. with an average age of many voters between the ages of 15 years to 25 years. This shows that in this study, the majority of responses were from young women. The

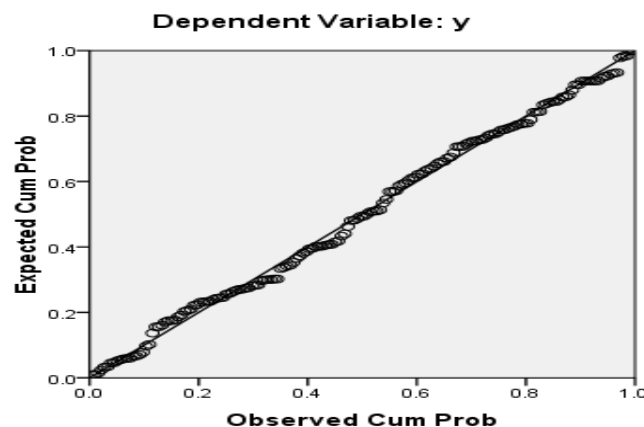
products that were chosen were 84 people, cosmetics/body needs 39 people. They mostly buy products online once a month.

4.2. Classic assumption test

The normality test in this study was conducted to identify whether the independent variables and the dependent variables showed normal distribution or not. So for good regression analysis is to have a normally distributed residual value. The normality test can be seen in the normal p test plot in Figure 5. From Figure 5. It is known that the data spreads around the line and follows the direction of the line. It can be said that the data is normally distributed.

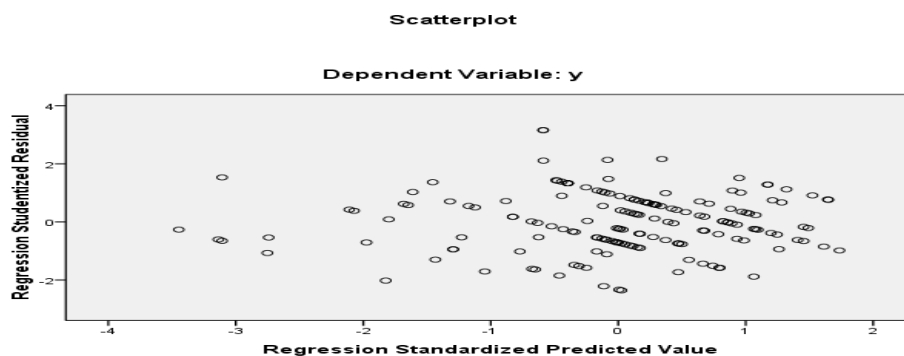
Figure 5. *Plot of regression*

Normal P-P Plot of Regression Standardized Residual



The heteroscedasticity Test is a regression test to see whether an unequal variance from the observation residuals with other observations. To see the heteroscedasticity test can be seen in Figure 6 below. From Figure 6. The results can be obtained that do not show any clear image patterns. In the figure, there are points scattered above and below the number 0 on the Y-axis; thus, the test results indicate no heteroscedasticity. Analysis, A good regression model is heteroskedasticity-free.

Figure 6. Scatter plot



Multicollinearity test is a classic assumption test used as a condition of regression analysis; this test is conducted to see whether there is a correlation between the independent variables in the research model that he made. To see the multicollinearity test can be seen in the table. 4

Table 4. Multicollinearity tests

Variable	Tolerance	VIEW
Consumers perceived benefits	.499	2.002
Consumers perceived risks	.819	1.221
Trust	.535	1.870

The symptom of Multicollinearity can be detected from the value of VIP (Variance Inflation Factor) and tolerance through the SPSS program. From the analysis, results obtained a tolerance value > 0.10 and vice versa if the VIF < 10, then it does not occur Multicollinearity.

5. PATH ANALYSIS

In the analysis of this study, to get the path analysis, the double regression analysis process was carried out two times. The first analysis conducted is the trust variable into the dependent variable and the variable of consumer perceptions of profit and consumer risk perception as independent variables. The results of the regression analysis can be seen in table 5.

Table 5. Coefficients regression

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		

1	(Constant)	0.756	0.266		2.848	0.005
	Consumers perceived benefits	0.667	0.064	0.650	10.434	0.000
	Consumers perceived risks	0.076	0.068	0.070	1.119	0.265

a. Dependent Variable: Trust

From the regression analysis in table 5, it is known that the significance coefficient value of consumer perception is $0.00 < 0.05$, and the value of β is obtained 0, 650, this shows that the perception of consumer benefits has a significant positive effect on the trustworthiness of 0.650. Furthermore, the significance value of the perceived risk coefficient of consumers obtained a value of $0.265 > 0.05$, and a β value of 0.070 means this shows the perception of consumer risk does not affect trust.

Furthermore, the second regression analysis results with intention variables become the dependent variable, and perceived benefits perceived by consumers, perceived risk by consumers, and trust become independent variables. Then the results of the regression analysis can be seen in table 6.

Table 6. Coefficients regression

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Tolerance	VIEW
	B	Std. Error	Beta				
(Constant)	0.389	0.295		1.317	0.190		
Consumers perceived benefits	0.727	0.089	0.609	8.145	0.000	0.499	2.002
Consumers perceived risks	-0.242	0.074	-0.191	3.269	0.001	0.819	1.221
Trust	0.282	0.084	0.242	3.349	0.001	0.535	1.870

a. Dependent Variable: Purchase Intentions

From the results of the analysis in Table 6, the coefficient value of Consumers Perceived Benefits significance of $0.00 < 0.05$ and a β value of 0, 609. This means that Consumers Perceived Benefits significantly influence the intentions in online purchases of 0.609. The significant coefficient value of consumers' perceived risks $0.001 < 0.5$ with a β value of -0.191 shows that consumers' perceived risks have a significant

negative effect that if increasing the value of consumers' perceived risks, it will reduce online purchasing intentions by 0.191. While the significance coefficient of trust value of $0.001 < 0.05$ with a β value of 0.242 can be seen that trust significantly affects the intention in online purchases of 0.242.

Moreover, the effect of Consumers Perceived Benefits on purchase intention mediated by the trust can be seen from the direct influence plus the indirect effect given by Consumers. Perceived Benefits of purchase intention by 0.609 while the indirect effect mediated trust is the multiplication of the Consumers Perceived Benefits to trust with the value of the influence of trust on purchase intention is $0.650 \times 0.242 = 0.157$ then the total effect is the value of the direct influence of Consumers Perceived Benefits on purchase intention plus the indirect effect. Based on the calculation, the total effect is $0.609 + 0.157 = 0.766$. This result shows that the positive influence of Consumers Perceived Benefits on purchase intention mediated trust is 0.766.

On the other hand, to see the effect of the consumer's perceived risks on purchase intentions mediated by the trust could be obtained from the value of direct effect plus the indirect effect of consumers perceived risks on purchase intention, which is -0.191, while the indirect effect of consumers' perceived risks is obtained by multiplying the value of the influence of the consumer's perceived risks on trust and trust in purchase intention. Namely $0.70 \times -0.191 = -0.134$. This result shows the negative influence of consumers' perceived risks on purchase intentions mediated trust of -0.134. The above results support hypothesis 1 that trust influences online purchase intentions. This is supported by research (Verhagen et al., 2006) which states that the higher a person's trust in the benefits and risks provided by online sellers, the higher their online purchase intentions. Someone who has confidence in online trading will be more confident and confident in making online purchasing decisions. The trust that is believed will add to one's decision because online trading is an invisible activity where the seller and the traded goods are invisible. Consumer trust in sellers is very important, where consumers trust sellers who will try to keep their promises and be honest. In purchasing online, the buyer's experience in conducting transactions will be considered to increase consumer confidence.

Moreover, benefits received by consumers become the dominant influence on consumer purchase intentions both directly and through trust. This result supports hypotheses 2a and 2b that Benefits Received influences online purchase intention by directly and mediated trust. Consumers basically in online transactions are motivated by the benefits to be obtained. Consumers try to get the value of the product to be bought. Elkaseh et al. (2016) state usability is an important factor that predicts intention. Consumer intentions will arise when consumers build a perception about a product or service. Consumers have a good perception of a product that will increase

consumer intentions in making purchases. Forsythe et al. (2006) claimed that when someone interprets greater benefits than the risks obtained, more online shopping will be. People will be interested when offering great benefits and benefits. When someone believes that making an online purchase will get comfort, convenience, efficiency, effectiveness, and huge profits, people will make an online purchasing decision. So for entrepreneurs who do online transactions as input marketing strategies to build trust in consumers, the company can provide huge benefits and benefit consumers. Sometimes consumers profit by choosing goods at low prices because shopping online with limited consumer knowledge about the product and its risks; consumers will build trust in the seller's reputation.

It is interesting to notice here that the risk perceived by consumers in this study has a negative value on purchase intention directly and is mediated by trust. This shows that if consumers' perceptions about risk increase, it will decrease consumer intention to make online purchases. Transaction risk for consumers is considered as loss of information during online transactions (Biswas & Biswas, 2004). This means that the risk is information that consumers have not obtained, so it is not included in consumers' consideration in making online purchases. Groß (2016) risk of transaction failure resulting in financial losses. Consumers try to avoid financial losses in purchase transactions. They are more careful to avoid the risks that occur in purchasing decisions. The abstraction of online trading conditions makes buying intention to shop online lower because they feel a higher risk (Hong et al., 2017). Consumers will assume that the perceived risk will be a loss in online transactions. All consumers try to avoid losses. As best as possible, consumers try to find the smallest risk to minimize the losses obtained by minimizing risk. Consumers try to minimize risk by making various alternatives, one of the ways consumers choose to find a company's reputation online (Chandra, Srivastava, & Theng, 2010). To avoid losses to be gained by consumers, consumers seek recommendations from other consumers.

6. CONCLUSION

Consumers, basically in conducting online transactions, are driven by the convenience of motivation provided by the seller. Consumers strive to be efficient and effective in every activity included in the purchase decision. Consumers also compare how much consumer trust in benefits with the risk obtained in online buyers. In this research, consumer confidence affects purchase intention. Consumers Perceived Benefits also have a positive effect on consumer purchase intentions. Even the Consumers Perceived Benefits influence will further increase interest in purchasing if mediated by consumer trust. Trust can encourage the intention of someone making a

purchase decision. At the same time, the influence of consumer risk perception in this study negatively affected online purchase intentions. And consumers perceived risks of intention-mediated trust also have a negative effect. So that if the perception of lack of confidence in the risk increases will reduce online purchase intentions.

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