The Influence of Brand Image, Perception of Ease and Perception of Risk on Purchase Intention through Trust in Shopee

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Abstract

The Influence of Brand Image, Perception of Ease and Perception of Risk towards Purchase Intention through Trust in Shopee, Case Study of Communities in East Java.
This research is entitled "The Influence of Brand Image, Perception of Ease and Perception of Risk towards Purchase Intention through Trust in Shopee, Case Study in Communities in East Java". This study aims to examine and determine: (a) the effect of Brand Image, Perceived Ease, and Perception of Risk on Purchase Intention; (b) the effect of Brand Image, Perception of Ease and Perception of Risk on Trust; (c) Trust mediates the influence of Brand Image, Perception of Ease and Perception of Risk to Purchase Intention. This type of research is quantitative research. The number of samples used was 384 respondents. The sampling technique used was non-probability sampling, with the purposive sampling method. Data retrieval using a questionnaire with the distribution via a google form. The data analysis technique used path analysis through SmartPLS 3.0 software. The results of this study indicate that: (a) Brand Image (X1), Perception of Ease (X2), and Perception of Risk (X3) have a significant effect on Purchase Intention (Y); (b) Brand Image (X1), Perception of Ease (X2) and Perception of Risk (X3) have a significant effect towards Trust (Z); (c) Trust (Z) can mediate Brand Image (X1), Perception of Ease (X2) and Perception of Risk (X3) towards Purchase Intention (Y).

Keywords: Brand Image, Perception of Ease, Perception of Risk, Purchase Intention, Trust

1. INTRODUCTION

In an increasingly advanced era, innovation is being created faster, including the increase in data innovation. These innovative improvements have brought changes to today's cultural way of life, and these developments are becoming more functional. Today's web presence allows everyone on the planet to convey and trade data easily.

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The convenience of the web affects all parts of human existence, one of which is the down-to-earth lifestyle (Sujana and Suprapti, 2015). The web has now become a vital fundamental need in every action taken by humanity. In Indonesia, web development is growing rapidly. (Putri and Sudiksa 2018).

Based on a study by the Indonesian Web Access Suppliers Affiliate (APJII), until the second quarter of 2020, Indonesian web clients were 196.7 million individuals or 73.7 percent of Indonesia's total population of 266.9 million, depending on BPS information. This figure increases 8.9 percent or perhaps compared to 25.5 million clients from the same period last year. According to a study conducted by the Indonesian Web Access Supplier Affiliate (APJII), until the second quarter of 2020, the number of web clients in Indonesia is still large. 196.7 million people depend on BPS information or 73.7 percent of Indonesia's total 266.9 million absolute population. This figure increased 8.9 percent compared with 25.5 million clients from the same period last year. (KumparanTech 2020)

Internet business may be a brilliant area for certain individuals who want to enter the online business world. Providing online business in very large numbers for daily needs. We can shop without going out. Previously, if we wanted to buy clothes or things we needed or pay, we would vote, competing in long queues. However, there is no real reason to be stressed now because business applications make it easier for Indonesians. (Nesabamedia n.d.)

One application that is currently widely used is Shopee. Shopee is a web-based buying and selling application that can be obtained effectively using a mobile phone. Shopee emerged as an application that makes it easy for clients to shop online without messing with PC equipment. However, as long as you use a high-end phone, Shopee will provide a wide variety of stylish items for your everyday needs. (Nesabamedia n.d.)

Figure 1 *E-Commerce Visitor Data in 2020*

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According to the data above, it shows that Shopee is a web-based business with the most visitors. In research directed by Snapcart, around that time, the results showed that 66% of customers throughout Indonesia during Ramadan and Lebaran 2020 chose Shopee as a web-based shopping web page (top of brain). (Kontan.co.id n.d.)

2.   THEORY STUDY AND HYPOTHESES DEVELOPMENT

According to Keller (2006), brand image is a set of beliefs, ideas, and impressions that a person has of a brand. Perception of convenience, according to Wibowo (2006, in Yolanda n.d.), is defined as a measure by which a person believes that the technology can be easily understood and used. According to Sumarwan (2004), risk perception is a negative benefit perceived by consumers as a risk that consumers will obtain due to consuming or not consuming a product. Purchase intention, according to (Zainuddin 2011), states a person's plan to engage in several actions within a certain period that consumers will perform a behavior.

According to Ten (1998), Trust is one party's belief about the intentions and behavior of the other party. Another opinion puts forward trust as the degree to which a person who believes puts a positive attitude towards the goodwill and reliability of others he trusts in changing situations.

This is in line with previous research conducted by Delhi Tuttia Rahmi & Ahmad Nizam (2017) that there is a significant influence between the Brand Image variable on Trust and research conducted by Putri and Sukaatmadja (2018) that the Brand Image variable has a significant positive effect on Trust.

H1: It is suspected that there is an influence between Brand Image on Trust in Shopee.

The results of this study are supported by research conducted by Putra, Sukaatmadja, and Giantari (2016) that the variable Perception of Ease has a positive and significant effect on Trust and research conducted by Karnadjaja, Tulipa, and Lukito (2018) that the variable Perception of Ease affects Trust.

H2: It is suspected that there is an influence between Perception of Convenience on Trust in Shopee.

Likewise, with research conducted by Putri and Sudiksa (2018), the Risk Perception variable has a negative and significant effect on Trust, and research conducted by Sari, Yasa, and Nurcaya (2015) that the Risk Perception variable has a negative and significant effect on Trust.

H3: It is suspected that there is an influence between Risk Perception on Trust in Shopee

The same thing was also stated in the research conducted by Putri and Sukaatmadja (2018) that the Brand Image variable had a significant positive effect on Purchase Intention and research conducted by Rahmi and Nizam (2017) that the Brand Image variable had a significant effect on Purchase Intention.

H4: It is suspected that there is an influence between Brand Image on Purchase Intention at Shopee.

This research is also supported by research conducted by Putra et al. (2016) that the Ease of Perception variable has a positive and significant effect on Purchase Intention and research conducted by Zuelseptia, Rahmiati, and Engriani (2018) that the Ease of Perception variable has a significant effect on Purchase Intention.

H5: It is suspected that there is an influence between Perception of Convenience on Purchase Intention at Shopee.

Likewise with research conducted by Ariyanti and Iriani (2014) that there is a significant influence between the Risk Perception variable on Purchase Intention and research conducted by Putri and Sudiksa (2018) that the Risk Perception variable has a significant negative effect on Purchase Intention.

H6: It is suspected that there is an influence between Risk Perception on Purchase Intention at Shopee.

The results of this study are supported by research conducted by Picaully (2018) that there is a positive and significant influence between the Trust variable on Purchase Intention and research conducted by Sari et al. (2015) that the Trust variable has a positive and significant effect on Purchase Intention.

H7: It is suspected that there is an influence between Trust and Purchase Intention at Shopee.

This research is also supported by research conducted by Rahmi and Nizam (2017) that the effect of partial mediation between Brand Image variables on Purchase Intentions
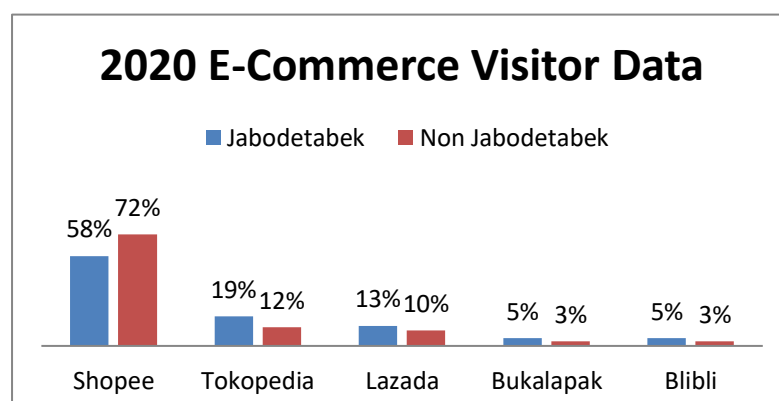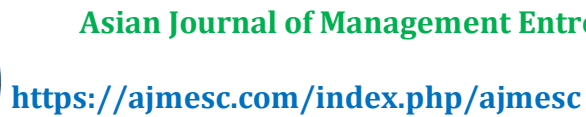
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mediated by Trust and research conducted by Putri and Sukaatmadja (2018) that the Trust variable positively and significantly can mediate the influence of Brand Image on Purchase Intention.

H8: It is suspected that there is an influence between Brand Image on Purchase Intention through Trust in Shopee.

Then, this research is also strengthened by research conducted by Keni (2019) that there is a significant influence between the variables of Perception of Ease of Purchase Intention through Trust and research conducted by Putra et al. (2016) that there is a positive and significant influence between the variables of Perception of Ease of Purchase Intention through Trust.

H9: It is suspected that there is an influence between Perception of Ease of Purchase Intention through Trust in Shopee.

The same thing was also obtained in research conducted by Sari, Yasa, and Nurcaya (2015) that the role of Trust was able to mediate the effect of Risk Perception on Purchase Intention, which had a partial and significant effect and research conducted by Putri and Sudiksa (2018) that the Trust variable is significantly able to mediate the relationship between Risk Perception and Purchase Intention.

H10: It is suspected that there is an influence between Risk Perception on Purchase Intention through Trust in Shop**ee.**

3.   RESEARCH METHODS

The type of research used in this study is a type of quantitative research. The population of this research is the people of East Java who have seen Shopee advertisements. Samples were taken as many as 384 respondents based on the Lemeshow formula. The sampling technique used in this study is Non-Probability Sampling, and the method used is Purposive Sampling. The criteria determined by the researcher are respondents who live in East Java who has never used Shopee. Sampling was carried out by distributing questionnaires through the Google Form link that the researcher had created.

4. RESULTS AND DISCUSSION

The analytical technique used in this research is using Structural Equation Modeling (SEM) analysis with SmartPLS 3.0.

4.1. Evaluation of the Outer Model

a. Convergent Validity

To test Convergent Validity, the Outer loading value or loading factor is used. An indicator is declared to meet convergent validity in a good category if the outer loading value of each indicator if the outer loading value is > 0.7.

Table 1 *Outer Loading*

	Brand Image (X1)	Trust (Z)	Purchase Intention (Y)	Perception of Ease (X2)	Perception Of Risk(X3)
X1.1	0.859				
X1.2	0.798				
X1.3	0.883				
X2.1				0.881	
X2.2				0.806	
X2.3				0.889	
X3.1					0.927
X3.2					0.928
X3.3					0.924
Y.1			0.856		
Y.2			0.889		
Y.3			0.864		
Z.1		0.881			
Z.2		0.866			
Z.3		0.882			
Z.4		0.881			

Source: Primary Data Processed (2021)

b. Discriminant Validity

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The discriminant validity test uses the Average Variant Extracted (AVE) value. Each indicator has a criterion of > 0.5 stated in a good model. The following is the value of the Average Variant Extracted (AVE) as follows:

Table 2 Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)
Brand Image (X1)	0.718
Trust (Z)	0.770
Purchase Intention (Y)	0.756
Perception of Ease(X2)	0.738
Perception Of Risk (X3)	0.858

Source: Primary Data Processed (2021)

c. Composite Reliability

According to Ghozali (2014), Composite reliability is used to test the reliability value of variable indicators. Variables can be reliable or credible if the Composite Reliability value of each variable is > 0.7. The following is the composite reliability value of each variable used in this study:

Table 3 *Composite Reliability*

	Composite Reliability
Brand Image (X1)	0.884
Trust (Z)	0.930
Purchase Intention(Y)	0.903
Perception Of Ease (X2)	0.894
Perception Of Risk (X3)	0.948

Source: Primary Data Processed (2021)

d. Cronbach's Alpha

According to Ghozali (2014), the Reliability Test with Composite Reliability can be strengthened using Cronbach's Alpha value. Variable assessment criteria if the Cronbach's Alpha value in each variable is > 0.7, then the variable can be declared reliable. The following is Cronbach's alpha value of each variable:

Table 4 *Cronbach's Alpha*

	Cronbach's Alpha
Brand Image (X1)	0.803

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Trust (Z)	0.900
Purchase Intention (Y)	0.839
Perception Of Ease(X2)	0.822
Perception Of Risk (X3)	0.918

Source: Primary Data Processed (2021)

4. 2. Evaluation of the Inner Model

a. Coefficient of Determination (R^2)

The coefficient of determination serves to measure the extent to which the model's capacity to explain the variation of the dependent variable. Based on data processing using the SmartPLS 3.0 program, the R-Square values are obtained as follows:

Table 5 Nilai *R-Square*

	R Square
Trust (Z)	0.701
Purchase Intention (Y)	0.679

Source: Primary Data Processed (2021)

b. Prediction Relevance (Q^2)

To validate the predictive ability in the model, it can be done by using the Prediction Relevance (Q^2) test. Interpretation of the results of Q^2 if the value obtained is greater than 0 then it will show the exogenous latent variable is good (appropriate) as an explanatory variable that can predict the endogenous variable if this value is equal to 0 indicates the exogenous latent variable is less able to predict the endogenous variable (Ghozali and Latan, 2015:79). This test can only be performed for endogenous latent variables with reflective indicators. The value of Q^2 is obtained through:

$$Q^2 = 1 - (1 - R_1^2)(1 - R_2^2) \dots (1 - R_P^2)$$
$$Q^2 = 1 - (1 - 0.701^2)(1 - 0.679^2)$$
$$Q^2 = 0.727$$

c. Overall Model Evaluation (Goodness of Fit Index)

Absolute Goodness of Fit (GoF) is carried out to validate the overall model; this can be seen from the values obtained through the average communalities (AVE) and the average R^2 value. The Goodness of Fit Index is

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used in evaluating the overall structural and measurement model, which the following formula can calculate:

$$GoF = \sqrt{com \times \overline{R^2}}$$
$$GoF = \sqrt{0.768 \times 0.690}$$
$$GoF = \sqrt{0.530}$$
$$GoF = 0.728$$

4.3. Hypothesis Test

Based on the data processing that the researcher has done, the results can be used to answer the hypothesis in the study. Hypothesis testing in this study was carried out by looking at the T-Statistics value and the P-Value value. The research hypothesis was declared accepted if the P-Value value <0.05. The following are the results of hypothesis testing obtained through the inner model:

Table 6 *Path Coefficient*

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STD EV)	T Statistics (|O/STDEV|)	P Values
Brand Image (X1) ->Trust (Z)	0.351	0.349	0.049	7.216	**0.000**
Brand Image (X1) ->Purchase Intention (Y)	0.139	0.138	0.045	3.050	**0.002**
Trust (Z) ->Purchase Intention (Y)	0.418	0.413	0.057	7.281	**0.000**
Perception Of Ease (X2) ->Trust (Z)	0.406	0.407	0.044	9.142	**0.000**
Perception Of Ease (X2) ->Purchase Intention (Y)	0.258	0.260	0.053	4.905	**0.000**
Perseption Of Risk (X3) ->Trust(Z)	-0.205	-0.205	0.045	4.550	**0.000**
Perseption Of Risk (X3) ->Purchase Intention(Y)	-0.110	-0.113	0.037	2.975	**0.003**

Source: Primary Data Processed (2021)

4.4. Mediation Test

Effect of Mediation shows the influence of the independent variable (independent variable) on the dependent variable (bound) through the connecting variable or mediation. According to Julian (2018: 88), to analyze the influence of independent variables indirectly on endogenous variables mediated by a mediator variable.

Table 7 *Specific Indirect Effects*

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Brand Image (X1) ->Trust(Z) ->Purchase Intention (Y)	0.146	0.144	0.028	5.304	**0.000**
Perception Of Ease (X2) ->Trust (Z) ->Purchase Intention (Y)	0.170	0.168	0.031	5.518	**0.000**
Perseption Of Risk (X3) ->Trust (Z) ->Purchase Intention (Y)	-0.086	-0.085	0.022	3.875	**0.000**

Source: Primary Data Processed (2021)

4.5. Path Analysis

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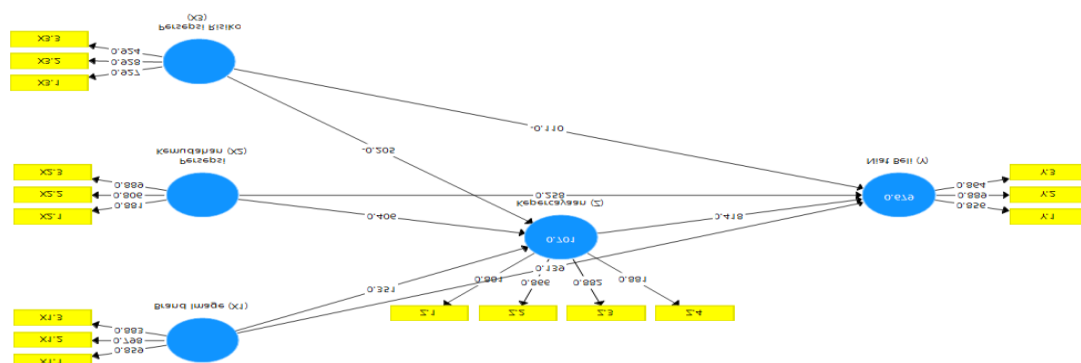
Source: Primary Data Processed (2021)

Figure 3 Path Diagram (Path Analysis)

1. Effect of Brand Image (X1) on Trust (Z)

In this study, the results of the influence of brand image on Trus the obtained a P-value < 0.05, so the research hypothesis is accepted, meaning that brand image has a significant effect on Trust. The path coefficient value, which is positive, is 0.351; this indicates that if the brand image increases, one's confidence will increase by 0.351, so H1 is accepted.

The results of this study prove that the better the Shopee brand image in the minds of consumers, the higher the level of consumer confidence in Shopee. This study provides information that brand image has a significant influence on Trust. The brand image factor in the form of increasing the brand image owned by the shop is one of the factors that can increase Trust in the minds of consumers to make purchases at the shop.

In this study, the results of the effect of perceived convenience on Trust obtained a P-value of <0.05; the research hypothesis is accepted, meaning that the perception of convenience has a significant effect on Trust. The path coefficient value, which is positive, is 0.406; this indicates that if the perception of convenience increases, one's confidence will increase by 0.406, so H2 is accepted.

This study proves that the easier it is to use technology, the higher consumer trust in Shopee. This study provides information that the perception of ease has a significant influence on Trust. The convenience perception factor is information about simple or easy features owned by a shop to increase Trust in consumers.

In this study, the results of the influence of risk perception on Trust obtained a P-value of <0.05; the research hypothesis is accepted, meaning that risk perception has a significant effect on Trust, so H3 is accepted.

This study proves that the increasing number of perceptions about risks that arise, especially financial risks, can cause consumer confidence in the shop to decrease. This study provides information that the perception of risk has a significant effect on Trust. The risk perception factor in high financial risk when making online purchases can cause consumer confidence in the shop.

In this study, the results of the influence of brand image on purchase intention obtained P-value <0.05, the research hypothesis is accepted, meaning that brand image has a significant effect on purchase intention, so H4 is accepted.

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The results of this study prove that the better the Shopee Brand Image in the minds of consumers, the higher the consumer's intention to make purchases at Shopee. This study provides information that brand image has a significant influence on purchase intention. The brand image factor in the form of information about a good shopee brand image is one of the factors that will foster purchase intentions in consumers to make purchases at shopee.

In this study, the results of the effect of perceived convenience on purchase intention obtained a P-value <0.05, so the research hypothesis is accepted, meaning that perceived ease has a significant effect on purchase intention, so H5 is accepted.

This study proves that the higher the perception of the ease of using Shopee to buy goods, the higher the consumer's purchase intention to buy goods at Shopee. This study provides information that perceived ease has a significant influence on purchase intention. The perceived convenience factor in the form of easy application features owned by shopee can increase consumer intentions to make purchases.

In this study, the Effect of Risk Perception on Purchase Intention results obtained P-value <0.05, the research hypothesis is accepted, meaning that risk perception has a significant effect on purchase intention, so H6 is accepted.

This study proves that the higher the perception of risk that may arise when making transactions through shopee can reduce their intention to purchase products at Shopee. This study provides information that the perception of risk has a significant influence on purchase intention. The risk perception factor in the form of information when making transactions from other consumers who have made purchases at shopee is one of the factors that can cause product purchase intentions at shopee to decrease.

In this study, the results of the Effect of Trust on Purchase Intention obtained P-value <0.05, the research hypothesis is accepted, meaning that Trust has a significant effect on purchase intention, so H7 is accepted.

This study indicates that if customer trust in the products sold at Shopee increases, the intention to purchase products at Shopee will also increase. On the other hand, if customer trust in products at Shopee decreases, the intention to purchase products at Shopee will decrease. This study provides information that Trust has a significant effect on purchase intention. The trust factor in the form of a good consumer assessment of shopee can increase the consumer's purchase intention of the products sold at shopee.

The influence of Brand Image on Purchase Intention through Trust obtained P-value <0.05, the research hypothesis is accepted, meaning that brand image has a significant effect on purchase intention through Trust.

The results of this study indicate that the role of Trust can mediate the effect of brand image on purchase intention, which has a partial and significant effect on

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products sold at shopee. This shows that the better the brand image that shopee has, the more Trust will be created in the consumer so that the consumer's purchase intention will increase.

The Effect of Perceived Ease on Purchase Intention through Trust obtained P-value <0.05, the research hypothesis is accepted, meaning that perceived ease has a significant effect on purchase intention through Trust.

This study indicates that the role of Trust can mediate the effect of perceived convenience on purchase intention, which has a partial and significant effect on products sold at shopee. This shows that the easier the features that shopee has, the more consumer confidence it will lead to purchase intention. On the other hand, if the features possessed by Shopee are difficult to learn, it will lead to decreased Trust and low consumer purchase intentions.

Effect of Risk Perception on Purchase Intention through Trust obtained P-value <0.05, the research hypothesis is accepted, meaning that risk perception has a significant effect on purchase intention through Trust.

The results of this study indicate that the role of Trust can mediate the effect of risk perception on purchase intention, which has a partial and significant effect on products sold at shopee. This shows that in the decision-making process, a consumer must have confidence in the product, attributes, and benefits. Before a consumer has Trust, consumers must have a risk perception of a product, whether the product has a negative impact or a positive impact. If the perceived risk is negative / there is no risk in a product, then consumer confidence in the product increases so that the more trust increases, the greater the consumer's intention to buy a product. Trust so that the intention to buy the product is small.

5. CONCLUSIONS AND SUGGESTIONS

Trust can mediate the influence of Brand Image on consumers' Purchase Intention at Shopee. This proves that the existence of a good Shopee brand image in the eyes of consumers will lead to Trust in these consumers so that it raises purchase intentions in consumers to encourage these consumers to make purchases at Shopee.

Trust can mediate the effect of Perception of Convenience on Consumer Purchase Intention at Shopee. This proves that the easier the features that Shopee has, the more consumer trust will lead to purchase intentions. On the other hand, if the features possessed by Shopee are difficult to learn, it will lead to decreased Trust and low consumer purchase intentions.

Trust can mediate the effect of Risk Perception on Consumer Purchase Intention at Shopee. This proves that in the decision-making process, a consumer must have confidence in the product, attributes, and benefits of the product. Before a consumer has

Trust, consumers must have a risk perception of a product, whether the product has a negative impact or a positive impact. If the perceived risk is negative / there is no risk in a product, then consumer confidence in the product increases so that the more trust increases, the greater the consumer's intention to buy a product. Trust so that the intention to buy the product is small.

Based on the conclusions above, the suggestions given in connection with the results of these studies include:

1. For the institution of PGRI Madiun University, this thesis can add to the library in Management department library and increase knowledge and insight into marketing management knowledge.
2. For Shopee, it is better to increase security when you want to make payment transactions. This is because consumers' Trust is the basis of whether the consumer will purchase, especially in online shopping.
3. Further researchers can improve the limitations in this study, increase the number of samples, and expand the research area. It is also expected to be able to expand the variables regarding purchase intention and develop research.

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