



THE EFFECT OF RISK PERCEPTION AND TRUST ON CONSUMER SATISFACTION IN ONLINE SHOPPING IN PEKANBARU

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Abstract

This research aims to determine and analyze the influence of risk perception and trust on consumer satisfaction in shopping online at JT Pekanbaru Sneaker. The population in this study were consumers who bought online, a sampling method with criteria or using the Roscoe technique to make it easier to get respondents so that the number of samples was as many as 100 people. The data collection technique uses questionnaires tested for validity and reliability. The data analysis techniques used are normality test, multiple linear regression, determination test, and hypothesis test. The results of this study show descriptively that most of the respondents who buy products online are in the excellent category. Based on the results of simultaneous testing, there is a positive and significant influence on consumer perception variables and trust in consumer satisfaction in shopping online. Meanwhile, in partial testing, the risk perception variable negatively affects consumer satisfaction in shopping online at JT Pekanbaru Sneakers. The trust variable significantly positively affects consumer satisfaction in shopping online at JT Pekanbaru Sneakers.

Keywords: Risk Perception, Trust, Consumer Satisfaction

JEL Classification: L84, M31

1. INTRODUCTION

In today's ever-evolving digital era, economic growth has become heavily dependent on technology and the internet. This is evident from the growth of the internet in Indonesia, which continues to increase. The potential of the internet as a medium of marketing and commerce has been widely discussed. Lately, the talks have resulted in a view of online sales, namely trading through the internet, and the use of the internet has changed how people make transactions. Online sales offer some new value-added characteristics, and a lower price is one of the advantages of selling online; the reason is to minimize the use of the premises because it does not require a unique and centralized place and does not need a place to display goods physically. In addition, the use

of several intermediaries or distributors can also be reduced.

There are several reasons why people have the intention to shop online. First, it saves time and costs. Save costs by reducing the cost of gasoline, the cost of taking a taxi, and the parking fare. There is no need to go from one store to another just for the price and model. With online shopping, we can play our index fingers on the smartphone screen to move from one store to another. Online shop customers do not need to squeeze with other consumers or feel noisy with the sound of music that is sometimes deafening. Behind some of the conveniences offered in online shopping, as explained above, several negative things will probably occur, such as orders that are not following either in terms of color, size, inferior

quality, or even fraud where the store does not send the order even though the consumer has paid for the product and so on. Therefore, it becomes essential for the store owner to becoming a store that consumers can trust. Comfort and customer satisfaction are the main things that must be paid attention to by the owner of such an online store. In buying and selling online, this can be seen from the Store Rating and reviews written by previous consumers who have bought products at the store.

JT Pekanbaru sneakers are an online store that sells shoe products with a variety of brands and very varied prices, and this can be seen from the following table:

Table 1. Product List and Sneaker Prices on JT Pekanbaru Sneakers

No	Types of Shoes	Original Price	Premium Quality Price
1	Vans	Rp. 700.000	Rp. 350.000
2	Nike	Rp. 900.000- Rp. 3.200.000	Rp. 450.000- Rp. 800.000
3	Converse	Rp. 850.000	Rp. 400.000
4	Adidas	Rp. 900.000- Rp. 3.000.000	Rp. 400.000- Rp. 800.000
5	Balenciaga	Rp. -	Rp. 950.000
6	New Balance	Rp. -	Rp. 450.000- Rp. 600.000
7	Onitsuka Tiger	Rp. -	Rp. 550.000
8	Asic	Rp. -	Rp. 500.000

The above table shows that the price of products sold by JT Pekanbaru Sneakers is variable, starting from Rp. 700,000 to the maximum price of Rp. 3,200,000 for selling original shoe products and Rp. 350,000 to Rp. 800,000 for premium quality price shoe products or KW goods. The price listed above is the net price and cannot be resold.

2. LITERATURE REVIEW AND HYPOTHESES

2.1. Customer Satisfaction

According to Kotler in the book Sunyoto (2013), consumer satisfaction is the level of a

person's feelings after comparing (performance or results) to his expectations. Consumers can experience one of the three general satisfaction levels, and if the performance is below expectations, consumers will feel disappointed. However, if the performance follows customer expectations, they will feel satisfied, and if the performance can exceed expectations, the customer will feel delighted.

Meanwhile, according to Tjiptono (2012), consumer satisfaction is central to business and management discourse. The consequences on consumer satisfaction are crucial for consumers, businesses, and governments. Increased consumer satisfaction can lead to sales growth in the long and short term and market share due to repurchases. In every company, consumer satisfaction is essential because if consumers are satisfied with the services provided, the product's position will be good in the market.

2.2. Risk Perception

Masoud (2013) measures risk into five dimensions: Financial Risk, Product Risk, Time Risk, Delivery Risk, Social Risk, and Security Risk. Risk perception is a significant reason why people are reluctant to shop online. Due to not meeting directly between buyers and sellers, e-commerce gives rise to different perceptions of risk. Some worry about losing money, some about the delivery time, and some consider security and privacy factors (Detiknet, 2012).

2.3. Belief

According to Mayer et al. (1995) in Rofiq (2017), the factors that shape a person's trust in others are three, namely ability (ability), good deeds (benevolence), and integrity (integrity). According to Tjiptono (2015), trust in a particular brand is a crucial aspect in the formation of consumer satisfaction that can create loyalty because trust is the willingness of consumers to trust or control products or services in risky situations due to the expectation that the product or service concerned will provide positive results.

3. RESEARCH METHODS

The types and sources of data needed in this study are Primary data; according to Sugiyono (2017), data collection can use primary and secondary sources when viewed from the data source. A primary source is a data source that directly provides data to the data collector. The primary data in this study was obtained from a questionnaire distributed through a google form to consumers of the JT Pekanbaru Sneaker store, which was considered to provide complete information following the topic of this study.

Secondary data secondary sources, according to Sugiyono (2017), secondary sources are sources that do not directly provide data to data collectors, for example, through other people or documents. The secondary data referred to in this study is in the form of supporting documents related to this research, such as consumer purchase data, company overview, and data in the form of photo documentation as a fulfillment of the validity of research data.

The population in this study were customers or consumers who shopped in 2020. The sample taken in this study was 100 people representing consumers who shopped in 2020. The sampling technique in this study is a non-probability sampling technique with the purposive sampling method. The data analysis

To obtain an idea of the characteristics of the respondents studied, a review of the data was carried out through descriptive statistical calculations. This analysis of respondent data was classified based on various characteristics of respondents, such as gender, age level, education, occupation, and income. The results of data analysis for gender found that male consumers were more than female consumers, namely 63%; 37%. For the age level, it is dominated by the age of 21-25 years, while for the level of education, the largest consumer is undergraduates, which is 54%, the rest are

techniques in this study are data processing using SPSS (statistical product and service solution), multiple linear regression with the OLS method (ordinary least square), validity and reliability tests, assumption tests multiple as well as a hypothesis test consisting of f test and t-test. According to (Sugiyono, 2017) the population is the entire number consisting of objects or subjects that have characteristics and also have certain qualities that are determined by researchers to be studied and then drawn conclusions. The population used in this study were all employees of the Sirnajaya Village Office, amounting to 61 people.

According to (Sugiyono, 2018) the sample is a part of the number and characteristics of the population. The sample taken by the author is an employee of the Sirnajaya Village Office. In this research sample, the entire population is used as a respondent, namely 61 people using the saturated sample technique or total sampling because the population is considered small. According to (Sugiyono, 2018) saturated sample is a sampling technique if all populations will be sampled. In this case, it is done if the population is relatively small.

4. RESULTS AND DISCUSSION

4.1. Characteristics of Respondents

educated at the high school level and junior high school. And for the income the respondents, the largest is consumers with incomes of 2 million to 3 million rupiah and above.

The t-test aims to find out on each independent variable against the dependent variable partially. Testing is carried out by looking at the significant level value (p value), if the resulting significant level value is below 0.05 then the hypothesis is accepted and vice versa. If the value of t counts > t of the table, then each dependent variable has an influence on the independent variable.

Table 3. Partial Test Results (t-test)

Model	Coefficients ^a				
	Unstandardized Coefficients		Standardized Coefficients	t	Itself
	B	Std Error	Beta		
(Constant)	9.132-	3.921		3.349	.001
perception of trust	214582	.054	-.943	-2.107	.005
risk		.094	.518	6.207	.000

To find out whether the risk perception variable and also the trust variable affect the consumer satisfaction variable, it is carried out with the F test or F-test.

Table 4. Simultaneous Test Results (F-Test)

Model	Anova ^a				
	Sum Of Square	Df	Means square	F	Itself
Regression	458.023	2	229.011	23.234	.000 ^b
Residual	956.087	97	9.857		
Total	1414.110	99			

Based on the test results obtained the calculated F value (23.234) > F table (3.09) or significance value (0.000) < (0.05) thus it can be concluded that the perception of risk and volatility simultaneously have a significant effect on consumer satisfaction in buying online on JT Pekan Baru Sneakers. To find out the magnitude of the perception of risk and trust in consumer satisfaction in buying online at the JT Pekanbaru Sneaker, you can see as follows:

Table 5. The Result of the Calculation of the Coefficient of Determination

Model	Model Summary ^b				
	R	R Square	Adjusted R Square	Std. estimate error	Durbin-watson
1	.697 ^a	.486	.481	31.395	1.924

Based on the table above, the R Square value is 0.697 or 69.7%, which means that the perception of risk and trust affects consumer satisfaction by 69.7% and in the very strong category while the remaining 30.3% is influenced by other variables that were not studied in this study. Which means that the level of consumer satisfaction is influenced by the perception of risk and trust in shopping online.

considered strong in the risk perception variable is the highest score indicator found in the product safety indicator and the lowest score value on the risk indicator of losing money. Risk perception is a major reason why people are reluctant to shop online. Due to its non-face-to-face nature between buyers and sellers, online sales give rise to different perceptions of risk.

4.2. The Effect of Risk Perception on Consumer Satisfaction

The results of this study show that risk perception variables have a negative and significant effect on consumer satisfaction. This means that the products sold at Snekaer JT Pekanbaru have an influence on consumer satisfaction. In addition, the value that is

4.3. The Effect of Trust on Consumer Satisfaction

The results of this study, For the trust variable has a positive and significant effect on consumer satisfaction on JT Pekanbaru Sneakers, which has a positive value indicating that Ho is rejected and H2 is accepted, meaning that there is a positive influence of the trust

variable on consumer satisfaction in shopping online products on JT Pekanbaru Sneakers. The highest score indicator is found in the online shopping safety indicator and the lowest score value on the seller's attention indicator. Trust has an important value for trade relations that occurs characterized by high trust so that interested parties will want to carry out their commitments for the relationship.

4.4. The Effect of Risk Perception and Trust on Consumer Satisfaction

Based on the results of simultaneous testing, it shows that the perception of risk and trust has a significant effect on consumer satisfaction in shopping online at JT Pekanbaru Sneaker. This result is evidenced by the F value of the table is greater than the calculated F value.

Based on the results of the relationship test or determination of the R Square value obtained by 69.7%, which means that the perception of risk and trust affects consumer satisfaction by 69.7% and in the very strong category while the remaining 30.3% is influenced by other variables that were not studied in this study. Which means that the level of consumer satisfaction is influenced by the perception of risk and trust in shopping online.

The results of this study have been in line with yusnidar, Samsir & Sri Restuti's research in 2014 with the research title *The Influence of Trust and Risk Perception on Customer Satisfaction of Fashion Products Online In Pekanbaru City*, with the results of the study showing that trust has a significant effect on customer satisfaction of online fashion products, high buying interest significantly also affects the decision to buy online fashion products. Meanwhile, the risks felt significantly do not affect consumer customer satisfaction.

This research is also supported by the research of Awliya Afwa, Samsir & Lilis Sulistyowati in 2014 with the title *Analysis of the Influence of Technology Perceptions, Risk Perceptions on Trust and Its Impact on Student Online Shopping Satisfaction in Pekanbaru* with the results of this study showing descriptively

that the dominant respondents are students at Riau Universities, precisely the faculty of economics and business purchased online by students are fashion products. It directly affects the perception of technology which can negatively affect the perception of risk, and the perception of technology positively affects the trust and satisfaction of online shopping, hence the perception of risk negatively affects the trust and satisfaction of online shopping. For the indirect effect is that the perception of risk perception and the technology that affects online shopping satisfaction are mediated by trust.

5. CONCLUSION

Based on the research objectives and discussions that have been obtained, the researchers get the following conclusions Partial testing of risk perception variables has a negative and significant effect on consumer satisfaction in shopping online at JT Pekanbaru Sneaker. Partial testing of trust variables has a positive and significant effect on consumer satisfaction in shopping online at JT Pekanbaru Sneaker.

The dominant variable that has a major effect on consumer satisfaction is the trust variable which means that trust has an important value for trade relations that occurs characterized by high trust so that interest parties are concerned. The perception of risk and trust simultaneously has a positive and significant effect on satisfaction in shopping online at JT Pekanbaru Sneaker. The relationship between the two variables is indicated in the coefficient of determination with the category level very strong.

Things that can be suggested based on the results of research and discussion include Vendors providing online buying and selling services can segment the products they sell in order to attract consumers to shop, namely by targeting the segment for male-only fashion shoe products whose number of consumers is the highest number of consumers compared to women. Regarding risk perception, online buying and selling service providers should

provide more assurance of the products they sell according to what they display on their web both with improved web design, as well as product specifications, and other customer service services to reduce the level of risk such as the risk of losing money, goods not in accordance with expectations and other things that are psychologically felt by consumers. Regarding trust, you should increase attention to consumers such as fast response in replying to

messages to give the impression that JT Pekanbaru Sneaker has performed in excellent service in serving online. Regarding satisfaction, researchers suggest that online purchasing service providers should also do relationship marketing to increase consumer loyalty to keep shopping and provide recommendations to others, of course, with an increase in the points above as well.

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