

THE INFLUENCE OF RISK PERCEPTION, *REVIEW* CONSUMER, AND TRUST ON CONSUMER SHOPEE PURCHASE DECISIONS

(Consumer Case Study of TNI AD I Cakung Complex, East Jakarta)

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Abstract - *This research aims to determine the influence of risk perception, consumer review, and confidence in consumer purchasing decision on Shopee in the ARMY complex-AD I Cakung, East Jakarta. Purchase decisions as dependent variables, while perception of risk, consumer reviews, and trust as independent. The research aims to test whether there is a positive and significant influence between risk perception, review consume, and trust in the purchasing decision of Shopee in Komplek TNI-AD I Cakung, Jakarta Timur. This study uses a type of quantitative approach. The population of this research is a consumer of TNI-AD Complex I Cakung, East Jakarta who has used Shopee. The sample in this study numbered 89 respondents using Purposive Sampling technique. Analysis of the data of this study using the determination coefficient with SPSS Version 23.00 with hypothesis testing using t test and F test. The results of the study prove that partially and simultaneously variable risk perception, consumer review, and confidence have a significant effect on consumer purchasing decisions on Shopee. This shows that the better the risk perception, consumer review, and trust that Shopee has given to consumers will increase consumer purchasing decisions on Shopee.*

Keywords: *Keywords : Risk Perception, Consumer Review, Trust, Purchase Decision*

I. PENDAHULUAN

Without realizing it, with technological advances and demands from the community in terms of shopping can have a very real impact on people's lives. Where this has been able to change the lifestyle of the community with all the ease of shopping without having to come to the shopping center to be destination. So something new was created in shopping, which is called the *Marketplace*. Phallus in Kompas.com (04/18/2019) states that According to Untung as Chairman

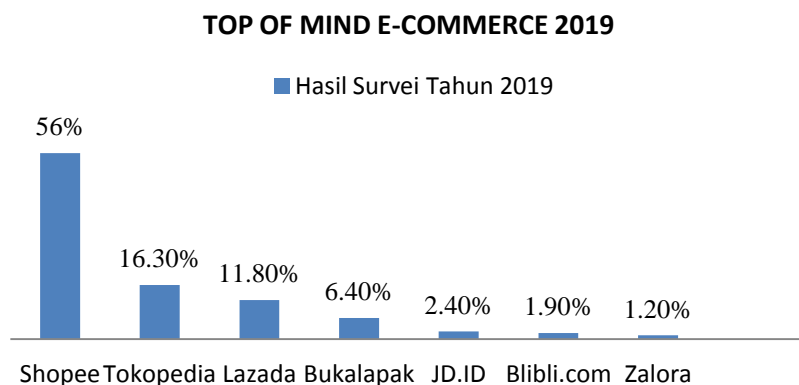
of IDEA (*E-commerce Association*) or Association of *E-commerce* Indonesia in the current development, *e-commerce* has begun to spread widely. At first, people thought that *e-commerce* was only to buy goods *online* in the *marketplace*, now there are various developments, but there are various types of *e-commerce* such as transportation, investing, borrowing money, seeing doctors, and so on.

Shopping *online*, there are advantages and disadvantages that can influence consumer purchasing decisions. The advantages that consumers can feel when shopping *online* include consumers being able to save time in shopping so that it is more practical and flexible, has many payment methods so that consumers are easier to make payments anytime and anywhere, have price competition where prices are offered by stores *online* is usually much cheaper than other conventional stores, and the search process is easy so that consumers can easily find the item they want, and are not time-bound. While the shortcomings in shopping *online* that can be experienced by consumers include time-consuming delivery so that the goods do not directly reach the consumer's hands, being unable to try the product often results in the goods we have ordered do not match those in online store advertisements, there are shipping costs there is a delivery time that does not match the estimated delivery of goods, and the possibility of fraud.

In this day and age, usually before consumers make purchases *online*, every consumer often has all kinds of risk perceptions that will arise if they buy *online*. Generally, consumer perceptions are based on the fear of fraud, the goods do not arrive, there is no money back guarantee if the goods are not sent, the goods sent are not suitable, and others that make consumers afraid to buy *online* in the *marketplace* or otherwise.

In addition to the perception of risk in terms of buying *online*, consumers also often before buying they usually look at *reviews* of consumers who have bought products in the *marketplace* to see what the authenticity of the products they buy is if it is in the hands of consumers because there are so many sellers who sell. the product does not match the picture so that it makes consumers want to see how the response of consumers who have bought it. If it is as expected and the store has many good assessments from consumers who have bought its products, then usually consumers who will buy will buy at the store. It can be said that *Reviews* also play an important role in reducing all forms of risk perception that previously existed in the minds and minds of consumers so that consumers can trust stores in the *marketplace* and want to decide to buy products in that *marketplace*.

Another important thing that makes consumers want to buy in the *marketplace* is a sense of trust that arises in consumers. Trust arises when consumers feel that what they want is in accordance with reality and does not disappoint consumers. This sense of trust can be generated by initially having a lot of all kinds of risk perceptions, then this perception is reduced by the consumer having seen *reviews* from consumers who have bought the product he is going to buy, so that a sense of trust arises if shopping *online* in the *marketplace* will be guaranteed and has a solution with all kinds of risks and can minimize the risk of what will happen. Therefore, trust also has the most important aspect in being able to make a consumer decision to buy what they want. If consumers do not believe in the *marketplace* they will use, consumers usually will not reuse them in the future.



Source: Kompas.com (05/04/2019)

Figure 1.1. The results of the survey *Top of Mind ECommerce* in 2019 show that Shopee occupies the first position with a percentage of 56% as an *e-commerce brand* that first comes to women's minds because Shopee has the advantage of attracting market interest with their incessant advertising on TV (Fauzia, 2019).

So from the survey results and all the data obtained, the researcher concludes that choosing the *marketplace* shopee to be studied is because the *marketplace* shopee has *top of mind* in society, especially women.

II. LITERATURE REVIEW

2.1 Research Review

First research conducted by Nahla Rahma Yunita *et al.*, (2019) from the Journal of Economics, Management and Accounting. This study aims to determine the effect of risk, trust, and security perceptions on purchasing decisions *online* at Bukalapak in the Bukalapak Ponorogo community. The population in this study were 70 members of the Buka Ponorogo community with the research period of November-December 2018. This sampling technique used the saturated sample method because of the relatively small population. The data collection method in this study uses primary data by giving questionnaires to respondents and secondary data comes from scientific books, articles, and others. This study uses validity and reliability tests, multiple linear regression, and *r* square. The test results show that the risk perception variable (X_1) has a significant and positive influence on purchasing decisions at the Open Ponorogo Community. This is evidenced by the *t*-count value of $3.666 > \text{table } 1.998$ with a significant value of 0.001. The test results on the trust variable (X_2) show that it has a significant and positive effect on purchasing decisions at the Open Ponorogo Community. This is evidenced by the *t*-count of $2.895 > 1.998$ with a significant value of 0.005. The test results on the security variable (X_3) show that it has a significant and positive influence on purchasing decisions at the Open Community > 1.998 with a significant value of 0.002.

The second research was conducted by Latifah Zulfa and Retno Hidayati (2018) from the Diponegoro Journal of Management. This study aims to analyze the factors that influence consumers in the city of Semarang, namely to determine the effect of risk perception, website quality, and consumer confidence on purchasing decisions on *e-commerce* Shopee Shopping. In this study, the sampling used *non-probability sampling techniques*, while the sampling method in this study was incidental or *accidental sampling*, sampling which is a

technique based on chance. The sample used was 100 respondents. The data used in this study consisted of primary and secondary data. The primary data of this study comes from distributing questionnaires directly to 100 respondents who have made purchases *online* at the *e-commerce* shopee. Meanwhile, secondary data comes from journal articles and online articles taken from the internet and books as guidelines. The data collection method used is direct interviews and using a questionnaire that has been distributed to the people of Semarang City who have made purchases in the e-commerce shopee. Data processing was performed using index numbers and multiple linear regression analysis. The result of the partial test shows that risk perception (X_1) has a t-count value of $-1.484 < 1.66$ t table with a significance level of 0.141 so that risk perception has a negative but not significant effect on purchasing decisions. The website quality variable (X_2) has a tcount of $2.759 > 1.66$ t table with a significance level of 0.007 so that the quality of the website has a positive and significant effect on purchasing decisions. Meanwhile, the trust variable (X_3) also has a tcount value of $3.391 > 1.66$ t table with a significance level of 0.001 so that trust has a positive and significant effect on purchasing decisions.

The third research conducted by Pratiwi Arbaini *et al.*, (2020) from the Journal of Business and Management. This study aims to determine the effect of *consumer online ratings* and *reviews* on purchasing decisions on users *marketplace* Tokopedia. The population in this study were Palembang people who actively used the Tokopedia application and the number of samples set was 100 samples. This study uses quantitative methods and the data analysis technique used is multiple linear regression with a questionnaire research instrument. The partial test results show that the *consumer online rating* has a tcount of $3.327 > t$ table of 1.984 with a significance of 0.001 < 0.05 , so that the *consumer online rating* has a positive and significant effect on purchasing decisions on users *marketplace* Tokopedia. The variable *review* (X_3) partially shows that it has a tcount of $3.664 > t$ table 1,984 with a significance of 0,000 < 0.05 so that *reviews* have a positive and significant effect on purchasing decisions on users *marketplace* Tokopedia.

The fourth research was conducted by Nur Laili Hidayati (2018) from the Journal of Commerce Education. This study aims to determine the effect of *viral marketing*, *online consumer reviews*, and prices on purchasing decisions at Shopee in Surabaya. The population of shopping users *online* Shopee in Surabaya is unknown, with a total sample of 104 respondents using *non-probability sampling techniques*. Data collection techniques in this study using google form which is distributed to respondents. The data analysis technique used multiple linear regression analysis. The results show that partially *Viral marketing* has a tcount of $2.443 > t$ table 0.16 with a significance of 0.016 < 0.05 so that viral marketing has a positive and significant effect on Shopee purchasing decisions in Surabaya. The Variable *online consumer review* (X_2) has a t-count value of $4.372 > t$ table 0.000 with a significance of 0.000 < 0.05 so that *online consumer review* (X_2) has a positive and significant effect on Shopee purchasing decisions in Surabaya. For the price variable, it has a tcount of $4.501 > 0.000$ with a significance of 0.000 < 0.05 so that it has a positive and significant effect on Shopee purchasing decisions in Surabaya.

The fifth research conducted by Heksawan Rahmadi and Deni Malik (2016) from the Scientific Journal to Create Civil Society. This study aims to determine the effect of trust and risk perception on purchasing decisions *e-commerce* at Tokopedia.com in Central Jakarta. This type of research used in this research is a survey. The population in this study were all Tokopedia.com users in Central Jakarta who know the Tokopedia.com site. The sampling technique used a purposive *sampling method* with a total sample of 105 people. The data collection technique uses a questionnaire that has been tested for validity and reliability. The data analysis technique used to answer the hypothesis is multiple linear regression analysis. The results showed that there was a significant effect of trust (X_1) purchasing e-commerce decisions at Tokopedia.com in Central Jakarta. This is evidenced by the value of t count $4.020 > t$ table 1.983 with a significance value of 0.000 < 0.05 . The risk perception variable (X_2) shows that partially it has no significant effect on

purchasing decisions *e-commerce* at Tokopedia.com in Central Jakarta. This is evidenced by the value of $t_{count} -0.796 < t_{table} 1.983$ with a significance value of $0.428 > 0.000$. And simultaneously there is an influence of trust and risk perception on purchasing decisions *e-commerce* on Tokopedia.com in Central Jakarta by 14.1%. This is evidenced by the test results $F_{count} 8.354 > F_{table} 3.08$ with a significance of $0.000 < 0.50$.

The sixth research conducted by Efthymios Constantinides and Nina Isabel Holleschosky from the University of Twente Enschede The Netherlands (2016) from WEBIST 2016 - 12th International Conference on Web Information Systems and Technologies ISBN 978-989-758- 186-1. This study aims to identify four main types of review platforms *online*: retail websites, independent review platforms, video sharing, and personal blogs in purchasing decisions. The population in this study with an average age of the respondents 16-63 years. Collecting data in this study using survey *online (convenience sampling)* in a questionnaire format and the survey was filled in with 422 respondents (211 completed). The results of this study indicate that online reviews (online reviews) affect consumer purchasing decisions before buying a product 98% (N = 206) positively in this case indicating the popularity of product reviews among the targeted age categories. Most of the participants examined the tests fairly frequently (38%, N = 80), occasionally (29%, N = 62) or very frequently (22%, N = 47). In the online review platform section it was found that the retail platform (X₁) was the most widely used because 82% of the sample population made use of it. The independent platform (X₂) is the second most indicated review platform since 55% make use of it, followed by video platforms (X₃) with 37% and personal blogs (X₄) with 31%.

The seventh research conducted by Teklehaimanot Tadele Kidane and RRK Sharma (2016) from the International Conference on Industrial Engineering and Operations Management Kuala Lumpur, Malaysia. This study aims to explore the factors that influence consumer purchasing decisions through *e-commerce* (shopping *online*). Several factors such as trust (X₁), return policy (X₂), after sales service (X₃), company reputation (X₄), social and individual attitudes (X₅), money back guarantee (X₆), cash payments (X₇), and satisfaction (X₈) are usually considered in influencing purchasing decisions through shopping *online* through the literature. The data collection technique used a structured questionnaire-based survey developed via google link (*online*) and manual distribution. This research data will be examined using structural equation modeling which is basically a combination of confirmatory factor analysis and linear regression to determine a causal relationship between the factors considered and consumer purchasing decisions through *e-commerce*. Statistically, it is an extension of general linear modeling procedures such as ANOVA and multiple regression analysis. The results showed that among the eight factors of return policy, trust, money back guarantee, and cash payments are factors that greatly influence consumer purchasing decisions. Therefore, *e-commerce businesses* must pay more attention to factors such as: trust, after-sales service. Money back guarantee, and return management to attract more consumers to transact on their site.

The eighth research conducted by Swati Sachdeva Khosla (2018) from the International Journal of Management Studies. This study aims to extract the fear factors or filtering elements that affect consumer purchasing decisions to shop *online*. This research method uses descriptive to determine the factors that influence consumer purchasing decisions who shop *online*. The population of this research is customers who shop *online* referring to all members of the group that the researcher is interested in. The number of samples used is 500 customers taken randomly from the area in and around Chandigarh. The data collection technique in this study used a questionnaire prepared consisting of five Likert points to measure it. The method used is principal component analysis along with the varimax rotation procedure to summarize original information with minimum factors and optimal coverage and sample adequacy test followed by Bartlett's roundness test. The results of this study indicate that the privacy factor (X₁) shows that it is associated with

consumer privacy when buying online and goods make it impossible to touch products, credit card details and their fear of losing goods so this privacy has an influence on purchasing decisions. The security factor (X_2) shows that they are afraid of not getting delivery on time so that security has an influence on purchasing decisions. Whereas the trust factor (X_3) shows that it includes concerns about product performance, fear of information, products sent do not match what is displayed on the website, and the wrong choice of products so that trust has the most influence and shows that consumers care more about the trust they have in merchants *online*.

2.2. The Foundation of Theory

2.2.1. Definition of Marketing

According to Kotler and Keller (2016: 27) marketing is an activity, organizing institutions and processes for creating, communicating, providing and exchanging offers that have value for customers, clients, partners, and society in general. Meanwhile, according to Irum (2016: 591) marketing is an activity carried out by several well-coordinated parties or organizations which are called producers with the aim of delivering goods and services to consumers on target and satisfying consumers and can benefit parties from these manufacturers.

2.2.2. E-Commerce

According to Turban *et al.*, (2012: 38) *e-commerce* is electronic commerce which includes the process of buying, selling, transferring, or exchanging products, services or information via computer networks, including the internet. Desra in Jurnal.id (12/27/2019), explains that there are several types of *e-commerce*, namely:

1. Business to Business (*Business to Business*) / (B2B)
transactions carried out between companies or types of business.
2. Business to Consumer (*Business to Consumers*) / (B2C)
The process of transactions between producers of goods or services directly to end consumers.
3. Consumer to Consumer (C2C)
Transactions of goods or services made from consumers to consumers. C2C is divided into two models, namely *Marketplace* and *Classified*.
4. Consumers to Business (*Consumer to Business*) / (C2B) This
is a transaction for buying and selling products or services from consumers to companies.
5. Business to Administration (B2A) This
type of *e-commerce* sells products or services to government agencies.
6. Consumer to Administration (C2A)
Process of electronic transactions carried out by individuals to government agencies.
7. *Online to Offline* (O2O)
Where the company uses two channels, both *online* and *offline*.

2.2.3. Perceived Risk

Perceived Risk can be defined as the uncertainty faced by consumers when they are unable to see the possibilities that will occur due to the purchase decisions made. So, it can be said that risk perception is not able to know long-term benefits, many disadvantages or advantages, inconvenience, the product is not able to provide the expected performance (Suryani, 2013: 86).

As for the risk perception indicators according to Masoud (2013: 17) to be able to measure risk, there are 6 (six) indicators as follows:

1. Financial risk is the risk associated with losses
2. Product risk is the risk associated with the low quality of the product purchased .
3. Time risk is the risk associated with the sacrifice (time) it takes to seek.

4. Shipping risks are risks related to product safety.
5. Social Risk is the risk associated with the low acceptance of others.
6. Security risk is the risk associated with misuse of consumer identity.

2.2.4. Reviews Consumer

According to Yasmin *et al.*, (2015: 4) *online customer reviews* are where potential buyers get information about products from consumers who have benefited from these products. As a result, it is easier for consumers to find comparisons with similar products that are sold to sellers *online*. This is because the rapid use of digital marketing provides benefits to consumers, namely consumers do not have to visit different sellers directly.

The indicators *review* according to Ananda and Wandebori (2016: 266) the variables of the concept *online customer review* consist of the following:

1. Attractiveness (*Attractiveness*) matters related to the social value of a person which includes personality, physical appearance, and having a state or the same condition as *viewers*.
2. Trust (*trustworthiness*) matters relating to honesty, integrity, and how a *vlogger* is *trustworthy*.
3. Expertise (*Expertise*) matters that refer to a person's experience, knowledge, and expertise in proving the advantages and disadvantages of a product or product information as a whole.

2.2.5. Trust

According to Priskila (2018: 102), trust can be interpreted as the willingness of consumers to trust shopping *online sites* so as to create buying and selling transactions. Only customers who have trust dare to make transactions through the media *online*. Several cases that occur due to a lack of integrity and responsibility from sellers on *e-commerce platforms* have made the trust factor a matter of great concern to consumers *online*.

The indicators of trust according to Chuang *et al.*, (2016: 7) identify three indicators of trust, as follows:

1. Confidence in Services
This dimension is related to an individual's trust in information technology services. If an individual believes in an information technology service company that provides these services, the individual's confidence in using the information technology service will increase.
2. Perceptions of Service Quality This
dimension relates to an individual's belief in the quality of an information technology service. An information technology service provides a different quality of service operation. If an individual feels fulfilled by the quality of an information technology service transaction, the individual's confidence in using that information technology will increase.
3. Perceptions of Service Security This
dimension relates to an individual's belief in the security of an information technology service. The security of an information technology service can be seen in the data confidentiality and activities that take place while operating the service. If an individual

feels fulfilled on the transaction security of an information technology service, the individual's confidence in presenting the information technology service will be even greater.

2.2.6. Purchasing Decisions

According to Kotler and Armstrong (2016: 177) purchasing decisions are part of consumer behavior, namely the study of how individuals, groups and organizations choose, buy, use, and how goods, services, ideas, or experiences can satisfy needs and desires. they.

The purchase decision indicators put forward by Kotler and Keller (2016: 195) are as follows:

1. Product Choice

Consumers can make decisions to buy a product or use the money for other purposes.

2. Brand Choice

Consumers have to make decisions about which brands to buy. Each brand has its own differences.

3. Choice of Distributor Place

Consumers must make decisions about which dealer to visit.

4. Purchase Amount or Quantity

Consumers can make decisions about how many products they will buy or spend at a time.

5. Time of Purchase

Consumer decisions in choosing the time of purchase can vary. For example, there are those who buy every day, once a week, once every two weeks, once every three weeks, or even once a month and so on.

6. Payment Methods

Consumers can make decisions about payment methods that will be made in making consumer decisions to use products or services.

2.3. Relationship Between Variables

Consumers will make and determine a purchase decision through several factors. Perceptions of risk, consumer reviews, and trust are some of these factors that will determine consumer purchasing decisions. These three factors are able to convince consumers to buy a product. Consumers will assume that the perception of risk is minimal, *Review* Consumer which was nice, and the trust he had in mind will influence consumers to make a purchase. When consumers will buy a product in a store from the *marketplace* they will use, consumers will think about what risk perceptions will arise when using the *marketplace*, to reduce the perception that consumers have in mind, consumers will see *reviews* of products from consumers who have bought it. . If you feel *reviews* that many of these provide positive values, consumers will increase their confidence in purchasing decisions in the *marketplace*.

III. RESEARCH METHOD

3.1. Research Strategy

The research strategy used is an associative research strategy. Associative research strategy is a method of examining an object whose purpose is to determine the effect of independent variables, namely risk perception (X_1), *reviews* consumer (X_2), and trust (X_3) on the dependent variable, namely consumer purchasing decisions at Shopee (Y) . This research strategy uses survey research

methods as part of explanatory research with a quantitative approach. This survey research was conducted by sending a questionnaire directly to the respondents to collect data from the sample, so that the relative incidence and influence of the research variables were found.

3.2. Research Population

According to Sugiyono (2017: 80) population is a generalization area consisting of objects or subjects that have certain qualities and characteristics that are determined by researchers to be studied and then draw conclusions. The population in this study were all residents of the TNI-AD I Cakung complex, East Jakarta whose number is not known with certainty.

3.3. Sampling and Research Samples

According to Sugiyono (2017: 81) the sample is part of the number and characteristics of the population. The technique in this study using *probability sampling* techniques is a technique that provides equal opportunities for each element or member of the population to be selected as samples.

According to Roscoe in Sugiyono (2012: 91) if the research will carry out multivariate analysis (correlation or multiple regression), then the number of sample members is at least 10 times of the number of variables studied. In this study, there are 3 independent variables and 1 dependent variable, so there are 4 variables. So, the number of sample members is $10 \times 4 = 40$. The sample size of at least 40 represents the research and this study uses a sample of 89 samples as respondents.

The type of *probability sampling* used is *purposive sampling*. According to Sugiyono (2011: 85) *purposive sampling* is a technique with certain considerations. The sampling criteria in this study are as follows:

1. One family is represented by one person
2. Have done Shopee transactions at least 2 times.

The method of statistical analysis of the research data uses the coefficient of determination either partially or simultaneously, and partial and simultaneous hypothesis testing.

IV. RESEARCH RESULTS AND DISCUSSION

4.1. Validity Test

To determine whether or not each statement of the research instrument is valid, a validity test is carried out per item. Testing using the formula *product moment*, with the help of the SPSS program version 23.0. According to Sugiyono (2010: 267) If count is greater than 0.30 (crisis), then this factor is a strong construction or has good construction validity and is declared valid.

Table 4.1. Intrument Validity per Item for Perception Risk (X_1)

No. Statement	r_{hitung}	r_{kritis}	Decision
1	0,626	0,30	Valid
2	0,408	0,30	Valid
3	0,370	0,30	Valid
4	0,539	0,30	Valid
5	0,541	0,30	Valid
6	0,507	0,30	Valid
7	0,551	0,30	Valid
8	0,615	0,30	Valid
9	0,500	0,30	Valid
10	0,455	0,30	Valid
11	0,611	0,30	Valid

Source: Data processed (2020)

Table 4.2. Instrument Validity per Item for *Reviews* Consumer(X_2)

No. Statement	r_{hitung}	r_{kritis}	Decision
12	0,626	0,30	Valid
13	0,731	0,30	Valid
14	0,706	0,30	Valid
15	0,735	0,30	Valid
16	0,757	0,30	Valid
17	0,568	0,30	Valid

Source: Data processed (2020)

Table 4.3. Validity of Instruments per Item for Trust (X_3)

No. Statement	r_{hitung}	r_{kritis}	Decision
18	0,709	0,30	Valid
19	0,724	0,30	Valid
20	0,796	0,30	Valid
21	0,735	0,30	Valid
22	0,587	0,30	Valid

23	0,702	0,30	Valid
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Source: Data processed (2020)

Table 4.4. Instrument Validity per Item for Purchase Decision (Y)

No. Statement	r_{hitung}	r_{kritis}	Decision
24	0,706	0,30	Valid
25	0,545	0,30	Valid
26	0,361	0,30	Valid
27	0,782	0,30	Valid
28	0,696	0,30	Valid
29	0,647	0,30	Valid
30	0,818	0,30	Valid
31	0,658	0,30	Valid
32	0,769	0,30	Valid

Source: Data processed (2020)

4.2. Reliability Test

After the validity test is carried out, for a valid statement the reliability test is then carried out. This reliability test is conducted using *Cronbach Alpha*, this method is used to calculate the reliability of a test that measures attitudes or behavior. According to Sugiyono (2012: 122) a research instrument is said to be reliable using *Cronbach Alpha* if the reliability coefficient is 0.60 or more.

Based on data processing, the results obtained from the reliability test of risk perception, reviews consumer, trust, and purchase decisions are as follows:

Table 4.5. Reliability Test Results

No.	Research Variable	r_b	r_i	Decision
1.	Perception Risk (X_1)	0,727	0,60	Reliable
2.	Review Consumer (X_2)	0,763	0,60	Reliable
3.	Trust (X_3)	0,801	0,60	Reliable
4.	Purchase Decisions (Y)	0,831	0,60	Reliable

Source: Data processed (2020)

Table 4.5. It shows that based on data processing, reliability test results for risk perception variables (X_1), reviews consumer(X_2), trust (X_3), and purchase decisions (Y) show the value of $r_b > 0.60$. So that the variable instruments of risk perception (X_1), reviews consumer(X_2), trust (X_3), and purchase decisions (Y) are declared reliable.

4.3. Analysis of the coefficient of determination

1. Partial coefficient of determination

Table 4.6. Risk Perception Partial Determination Coefficient (X₁) with Purchase Decision (Y)

Correlations						
Control Variables					Perception Risk (X1)	Purchase Decisions (Y)
Review Consumer Perception (X2) & Trust (X3) (X1)	Risk	Correlation	Significance (2-tailed)	Df	1.000	.229
					.	.033
					0	85
Purchase Decisions (Y)	Correlation	Significance (2-tailed)	Df		.229	1.000
					.033	.
					85	0

Source: Data processed (2020)

Table 4.6. obtained a partial determination coefficient between X₁ and Y of 0.229. Thus the value of the risk perception coefficient of determination on purchasing decisions can be calculated as follows:

$$\begin{aligned}
 KD_{1,23} &= r_{y1,23}^2 \times 100\% \\
 &= 0,229^2 \times 100\% \\
 &= 5,24\%
 \end{aligned}$$

The coefficient of determination of risk perception on purchasing decisions is 5.24% . It can be concluded that the effect of risk perception on purchasing decisions is 5.24%. The remaining 94.76% is influenced by other variables.

2. Partial Determination Coefficient *Review Consumer*(X₂) with Purchase Decision (Y)

Table 4.7. Partial Determination Coefficient *Review Consumer*(X₂) with Purchase Decision

Correlations						
Control Variables					Review Consumer (X2)	Purchase Decisions (Y)
Perception Risk Review Consumer (X1) & Trust (X3) (X2)	Risk	Correlation	Significance (2-tailed)	Df	1.000	.432
					.	.000
					0	85
Purchase Decisions (Y)	Correlation	Significance (2-tailed)	Df		.432	1.000
					.000	.
					85	0

Source: Data processed (2020)

Based on the results of **Table 4.7.** obtained a partial determination coefficient between X_2 and Y of 0.432. Thus the coefficient of determination of *reviews* consumer purchasing decisions can be calculated as follows:

$$\begin{aligned} KD_{1.23} &= r_{y2.13}^2 \times 100\% \\ &= 0,432^2 \times 100\% \\ &= 18,66\% \end{aligned}$$

The coefficient of determination of *reviews of consumer* purchasing decisions is 18.66% . It can be concluded that the effect of *reviews on consumer* purchasing decisions is 18.66%. The remaining 81.34% is influenced by other variables.

3. The coefficient of partial determination X_3 on Y

Table 4.8. Partial Trust Determination Coefficient (X_3) with Purchase Decision

Correlations			
Control Variables		Kepercay aan (X_3)	Purchase Decisions (Y)
Perception Risk Trust (X_3) (X_1) & Review Consumer (X_2)	Correlation	1.000	.470
	Significance (2-tailed)	.	.000
	Df	0	85
Purchase Decisions (Y)	Correlation	.470	1.000
	Significance (2-tailed)	.000	.
	Df	85	0

Source: Data processed (2020)

Based on the results of **Table 4.8.** obtained the partial determination coefficient between X_3 and Y of 0.470. Thus the coefficient of determination of confidence in purchasing decisions can be calculated as follows:

$$\begin{aligned} KD_{1.23} &= r_{y3.12}^2 \times 100\% \\ &= 0,470^2 \times 100\% \\ &= 22,09\% \end{aligned}$$

The value of the coefficient of determination of confidence in purchasing decisions is 22.09%. It can be concluded that the effect of trust on purchasing decisions is 22.09%. The remaining 77.91% is influenced by other variables.

2. Simultaneous Determination Coefficient

Simultaneous coefficient of determination analysis in this study was carried out using the formula *Product Moment*. From the calculation, data on risk perception variables, obtained *reviews* consumer, trust, and purchase decisions areas follows:

Table 4.9. Simultaneousof Determination Coefficient

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.718 ^a	.515	.498	2.521

a. Predictors: (Constant), Trust (X3), Perception Risk (X1), Review Consumer (X2)

b. Dependent Variable: Purchase Decisions (Y)

Source: Data processed (2020)

Based on the results of **Table 4.9.** obtained the coefficient of determination simultaneously between X_1, X_2, X_3 against Y of 0.498. Thus, the value of the coefficient of determination X_1, X_2, X_3 on Y can be calculated as follows:

$$\begin{aligned}
 KD_{123} &= r_{y123} \times 100\% \\
 &= 0,498 \times 100\% \\
 &= 49,8\%
 \end{aligned}$$

Value of the determination coefficient of risk perception, *reviews* consumer, and trust to purchasing decisions by 49.8%. It can be concluded that the effect of trust on purchasing decisions is 49.8%. The remaining 50.2% is influenced by other variables.

2.1. Hypothesis Testing

2.1.1. T Test Result

The t test is used to determine the effect of risk perception, *reviews* consumers, and trust partially on purchasing decisions. With the provisions of the size of the value of *significance* t compared to the real level of 0.05.

Coefficients^a

Model	Unstandardized Coefficients		Standardize d Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	3.555	2.876		1.236	.220		
Perception Risk (X1)	.131	.060	.174	2.169	.033	.881	1.135
Review Consumer (X2)	.549	.124	.383	4.420	.000	.760	1.316
Trust (X3)	.523	.107	.401	4.907	.000	.853	1.172

a. Dependent Variable: Keputusan Pembelian (Y)

Sig value. t on the variable price, features, and brand image ≤ 0.05 , which means that H_0 is rejected, H_a received. This means that partially, the variables of Risk Perception, *Reviews* Consumer, and Trust affect the Purchasing Decision.

2.1.2. F Test Result

The F test is used to determine the effect of risk perception, *reviews* consumers, and trust simultaneously on purchasing decisions. With the provisions of the size of the value *significance of the F* compared to the real level of 0.05.

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	574.794	3	191.598	30.144	.000 ^b
	Residual	540.262	85	6.356		
	Total	1115.056	88			

a. Dependent Variable: Keputusan Pembelian (Y)

b. Predictors: (Constant), Kepercayaan (X3), Persepsi Risiko (X1), Review Konsumen (X2)

Sig value. $F \leq 0.05$, which means that H_0 is rejected, H_a is accepted. This means that simultaneously, the variables Risk Perception, *Reviews* Consumer, and Trust affect the Purchase Decision.

V. CONCLUSION AND RECOMMENDATION

5.1 Conclusion

Based on the research results described in the previous chapter, it can be concluded that:

1. Perceived risk has a positive and significant effect on consumer purchasing decisions at Shopee with an effect of 5.24%. This proves that even though risk perception has a low effect value, consumers still think about all forms of risk perception before deciding to buy at Shopee. The lower the risk, the more consumers will decide to make a purchase at Shopee.
2. *Reviews* Consumer Have a positive and significant effect on consumer purchasing decisions at Shopee with an effect of 18.66%. This proves that a lot of consumers have seen *reviews* from other consumers on stores located at Shopee in order to convince themselves that the store is worth buying and has good product quality and service. The more *reviews*, positive the higher the consumer to take a decision to buy at the store located on Shopee.
3. Trust has a positive and significant effect on consumer purchasing decisions at Shopee with an effect of 22.09%. This proves that trust is a very important aspect for consumers to make decisions if they are going to shop *online*, especially at Shop and Shopee, is already in the minds of these consumers. The higher the consumer's trust in Shopee, the higher the purchasing decision that will be taken.
4. Perception of risk, *reviews* consumer, and trust together have a positive and significant effect on consumer purchasing decisions at Shopee with an effect of 49.8%. This proves that these three variables have become the main factors that will determine consumers and become consumers' considerations for making a purchase decision at Shopee.

5.2.Recommendation

Based on the results of the study, the researchers recommend the following suggestions

1. For the risk perception variable, the item statement no. 4 regarding "If the product does not turn out as expected, Shopee guarantees a consumer refund" gets the lowest score. Therefore, Shopee and the seller should make a commitment to guarantee damaged products, money back, and product returns in order to create consumer satisfaction and loyalty so that consumers want to use Shopee's services continuously and there is no risk that consumers don't want.
2. For the variable *review* consumer, the statement item no.14 regarding "Consumers have a sense of trust with the feature *review* provided by Shopee " gets the lowest score. Therefore, Shopee should provide *feedback* in the form of shopping coins to consumers who have reviewed according to the actual condition of the product and if the consumer does not provide an actual review of the state of the product being reviewed and contains elements of spam or inappropriate comments then shopee has the right withdraw the shopping coins that have been given.
3. For the trust variable, the statement item no. 19 regarding "Consumers believe that every shop in Shopee serves buyers in a friendly and responsible manner" received the lowest score. Therefore, Shopee should give a warning or warning to irresponsible sellers and if they continue to make mistakes again, then Shopee will block the account.

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