

**THE EFFECT OF TRUST, PERCEPTION OF RISK AND SECURITY
ON CONSUMER PURCHASE INTEREST IN LAZADA (EMPIRICAL
STUDY ON STUDENTS OF THE FACULTY OF ECONOMICS AND
BUSINESS, IBN SINA UNIVERSITY)**

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Abstract

This study supposed to determine the effect of trust, risk perception and security on consumer buying interest at Lazada. The type of research in this study is causality research, namely research that is structured to examine the possibility of a causal relationship between variables with a survey method. The population in this study were active students at the Faculty of Economics and Business, Ibn Sina University, totaling 1,679 people. The sample criteria used in this study were at least one purchase at Lazada. The sampling technique used in this study was simple random sampling with a sample size of 95 respondents. The instruments used in this study are observation guidelines, interview guidelines and questionnaire guidelines. Research instruments are supported by primary data and secondary data. The data analysis technique used uses Validity Test and Reliability Test then classic assumption test, multiple regression test and hypothesis testing including t test f test and determination test. The results of this study are partially the Trust variable has a positive and significant effect on Lazada consumer buying interest, where the t count of trust is $8.346 > 1.986$ t table and the sig value is $0.000 < 0.05$. Risk perception variables have a positive and significant effect on consumer buying interest in Lazada, where the t count for risk perception is $3.675 > 1.986$ t table and sig value is $0.003 < 0.05$. Security variables have a positive and significant effect on Lazada consumer buying interest, where the t count for security is $2.466 > 1.986$ t table and sig value is $0.001 < 0.05$. The results of the study simultaneously are trust, risk perception and security simultaneously have a positive and significant effect on consumer buying interest in Lazada with F count of $82.246 > 2.70$ F table and a significance of $0.000 < 0.05$.

Keywords: Trust, Risk Perception, Safety, Buying Interest

1. Introduction

Batam City is also a market share for online markets, with the existence of online markets, of course, being able to attract consumers to shop without having to invest more time to find the desired product at the shopping place available in Batam City. Every online market certainly has website visit traffic in a certain period of time so that the marketplace knows the number of visitors who ultimately become a consumer who has an interest in buying (Nitta & Wardhani, 2022), (supartono, 2021), (Fatikah et al., 2022).

In fact, there are still many students of the Faculty of Economics and Business, Ibn Sina University who do online shopping at Lazada, they are more likely to use competitor e-commerce, of course this is a field finding that needs to be further studied regarding buying interest. The existence of trust interest from a consumer will increase a person's buying interest (Andhiyani Rahmasari Putri & Ari Susanti, 2022). In this case, customer trust in this product can be obtained if marketers can create and maintain positive

emotional relationships with consumers (Ginanjar Saifudin Ahmad & Haryani, 2022). In shopping for products in this online way, customer trust can be supported based on product excellence, and service quality (Gultom et al., 2022).

Perceived risk as uncertainty faced by consumers when they are unable to see the possibilities that occur as a result of purchasing decisions made (Sitompul & Siharis, 2022). Before doing online shopping, someone certainly considers the risks that will occur (Rafid et al., 2022). With the sales service provided by Lazada, it provides benefits for many people. At lazada there are problems related to trust, there are several products that are sold that do not match what was ordered, when consumers make complaints but lazada is still unable to solve the problem quickly. Between quality goods and ordinary standard ones, the difference is not too significant, thus making consumers often mistaken in choosing products.

Buyer security against online sellers is related to the ability of online sellers to guarantee transaction security and ensure transactions will be processed after payment is made by the buyer (Listanti & Sintani, 2022). Consumers will stay away from sites that ask for user personal data in registering, because some of the e-commerce tries to falsify or spread consumer personal data to other parties (Susanti, 2021). In Lazada itself, there is still no anti-click security, so that if an irresponsible person breaks into a consumer account, there is an explosion of demand, even though consumers themselves do not put products in the shopping cart.

Identification Research Problem

The problems that will be discussed in this study are as follows:

1. There are still many students who do online shopping at Lazada, they are more likely to use competitor e-commerce.
2. The existence of products that are not in accordance with what was ordered and the settlement requires cannot be quickly.
3. Consumers feel afraid of being cheated, considerable costs, and mismatches in demand. The complications that occur to date have not been able to be resolved by Lazada.
4. There is no anti-click security to anticipate irresponsible people.

2. Theoretical Background

Trust

Trust is a person's willingness to rely on another person in whom we have confidence. Trust is a mental state based on a person's situation and social context (Nitta & Wardhani, 2022). Trust is a willingness to sensitize himself to the actions taken by a trusted party based on belief (supartono, 2021). consumer trust in internet shopping is how consumers are willing to expose themselves to the possibility of experiencing losses that may be experienced during the online transaction process, based on the expectation that e-commerce promises transactions that will satisfy consumers and is able to deliver the goods or services they sell (Fatikah et al., 2022).

Trust Indicators

There are two dimensions of consumer trust, namely trusting belief and trusting intention (Oktaviani et al., 2022). The explanation is as follows:

- a. Trusting belief (the extent to which a person is able to trust and feel confident in others in a situation.

- b. Trusting Intention (a deliberate thing where a person is ready to rely on others in a situation, this happens personally and leads directly to others).

Risk Perception

Risk perception is defined as a person's subjective assessment of the likelihood of an accident event and how worried the individual is about the consequences or impact of the event (Sitompul & Siharis, 2022). Perceived risk is the possibility that the product that has been purchased cannot be used or function properly (Rafid et al., 2022). Risk perception is the main reason why people are reluctant to shop online, because it does not meet directly between buyers and sellers, e-commerce gives rise to different risk perceptions (Nadia & Ritonga, 2022).

Risk Perception Indicators

The dimensions of risk perception according to (Sasangka et al., n.d.) are as follows:

- a. Financial risk
- b. Functional risk
- c. Physical risk
- d. Psychological risk
- e. Social risk
- f. Time risk

Safety

Security can have different meanings for everyone, security as how an e-commerce is able to control and maintain security over data transactions in ongoing online transactions (Listiani & Wulandari, 2023). Security or security is the ability of online stores to control and maintain security over data transactions (Susanti, 2021). Security issues are an important aspect of an information system. Online transaction security is how to prevent fraud (cheating) or at least detect fraud in an information-based system, where the information itself has no physical meaning (Agus Sutedjo, 2021). The very importance of the value of information causes the desired information to often only be accessed by certain people (Suryanti, 2021).

Safety Indicators

According to (Listiani & Wulandari, 2023) security indicators, namely:

- a. Security guarantee: Security guarantees in the form of protection for consumers in online shop transactions from the threat of irresponsible parties.
- b. Data Confidentiality: Data confidentiality is guaranteed by online stores so that it is not spread to other parties.

Purchase Intention

Purchase interest is the stage of the respondent's tendency to act before the buying decision is actually carried out (Chrissanty & Simbolon, 2022). Purchase interest is an integration process that combines knowledge to evaluate two or more alternative behaviors and choose one of them (Hidajat & Islam, 2022). Purchase interest is something that arises after receiving stimulation from the product he sees, from there there is an interest in buying in order to own it (Apriliana et al., 2022).

Purchase Intention Indicators

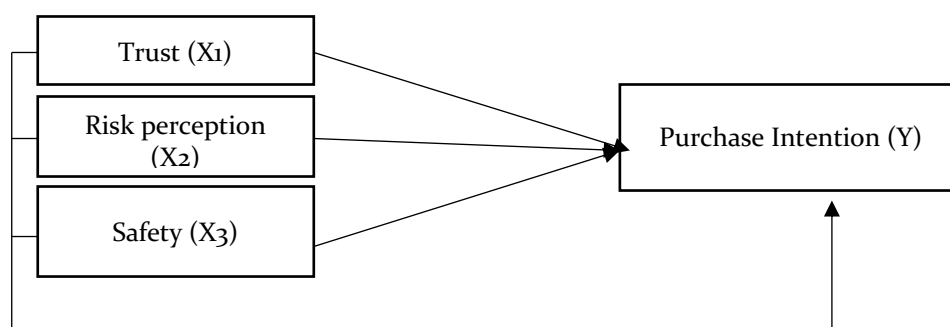
According to (Anis Purdianawati, 2023) buying interest can be identified through the following indicators:

- a. Transactional interest: A person's tendency to buy a product
- b. Referential interest: A person's tendency to refer the product to others.
- c. Preferential interest: Interest that describes the behavior of a person who has a primary preference for the product. This preference can only be changed if something happens to the preference product.
- d. Explorative interest: This interest describes the behavior of a person who is always looking for information about the product he is interested in and looking for information to support the positive characteristics of the product.

Buying behavior through internet media (online shopping) is the process of buying products or services through internet media. The uniqueness of the buying process through the internet media is when potential consumers use the internet and search for information related to the goods or services they need.

Conceptual Research

The framework is a conceptual model of how theory relates to various factors that have been identified as important problems (Sugiyono, 2017). The variables observed in this study include trust, perceived risk and security towards consumer buying interest.



Picture 1: Conceptual research

Hypothesis

The hypothesis is an answer that has a temporary nature and its truth is continued in empirical evidence (Amelia & Ayani, 2020). The following is the hypothesis in this study:

- a. It is suspected that trust affects consumer buying interest in Lazada.
- b. It is suspected that risk perception affects consumer buying interest in Lazada.
- c. It is suspected that security has an effect on consumer buying interest in Lazada.
- d. It is suspected that trust, risk perception and security together have an effect on consumer buying interest in Lazada.

3. Methods

Type of research, population, sample and research instruments

The type of research in this study is causality research, namely research that is structured to examine the possibility of a causal relationship between variables (Sugiyono, 2017). With a survey method using a Likert scale which aims to determine the effect of trust, risk perception and security on buying interest. The data analysis method uses quantitative analysis. This study was conducted to analyze the effect of trust, risk perception and security on consumer buying interest in Lazada. The location of this

research is the Faculty of Economics and Business, Ibnu Sina University, Batam City, Riau Islands, Indonesia. The population in this study were active students at the Faculty of Economics and Business, Ibnu Sina University, totaling 1,679 people. The sample criteria used in this study were at least one purchase at Lazada. The sampling technique used in this study was simple random sampling with a sample size of 95 respondents.

The instruments used in this study are observation guidelines, interview guidelines and questionnaire guidelines. Research instruments are supported by primary data and secondary data. Instrument analysis is an activity to determine whether a questionnaire has a validity and has reliability (Sugiyono, 2017).

Data analysis techniques

The data analysis process is an activity after all data has been collected from correspondents including grouping data based on variables and types of respondents, tabulating data based on variables from all respondents, presenting data for each variable studied, performing calculations to answer problem formulations and performing calculations to test hypotheses that have been proposed reliability (Sugiyono, 2017).

Classical Assumption Test

Before testing the hypothesis, first a test will be carried out for deviations from classical assumptions. In classical assumptions there are several tests that must be carried out, namely Normality Test, Multicollinearity Test and Heterosdasticity Test.

Multiple Linear Regression Analysis

The multiple linear regression equation model is as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

T Test (Partial Test)

The t statistical test basically shows how far the influence of one independent variable individually is in explaining the dependent variable (Ghozali, 2020) After obtaining the t value through the formula, then to interpret the results, the following provisions apply:

- a. If $t\text{-count} > t\text{-table}$ then H_0 is rejected and H_a is accepted, meaning that there is an effect and significance between the independent variable and the dependent variable
- b. If $t\text{-count} < t\text{-table}$ then H_0 is accepted and H_a is rejected, meaning that there is no effect and significance between the independent variable and the dependent variable.

F Test (Simultaneous)

The f statistical test basically shows jointly on the dependent variable (Ghozali, 2020). Whether all the independent variables included in the model have a simultaneous influence on changes in the value of the dependent variable, is done through testing the amount of change in the value of the dependent variable which can be explained by changes in the value of all independent variables, for which it is necessary to do the f test.

Coefficient of Determination (R^2) Analysis

The coefficient of determination (R^2) essentially measures how far the model's ability to explain variations in the dependent variable (Ghozali, 2020). The coefficient of determination is between zero and one. A small R^2 value means that the ability of the independent variables to explain the variation in the dependent variable is very limited.

A value close to one independent variable provides almost all the information needed to predict the variation in the dependent variable.

4. Results and Discussion

Characteristics of Respondents Based on Gender

Based on the results of the answers of 95 respondents, it is known that male and female respondents.

Table 1. Distribution of Respondents Based on Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Laki-laki	55	57.0	57.0	57.0
	Perempuan	40	43.0	43.0	100.0
	Total	95	100.0	100.0	

Source: Primary Data Processed, 2023.

Based on the table above, it can be seen that the number of male respondents is 50 people and 40 women.

Characteristics of Respondents Based on Age

Table 2. Distribution of Respondents by Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21-30 tahun	80	84.0	84.0	84.0
	31-40 tahun	10	10.0	10.0	100.0
	41-50 tahun	5	6.0	6.0	
	Total	95	100.0	100.0	

Source: Primary Data Processed, 2023.

Based on the table above, it can be seen that respondents aged 21-30 years totaled 80 people, respondents aged 31-40 years totaled 10 people. Respondents aged 41-50 years totaled 5 people.

Validity test

Table 3. Validity Test of Trust Variables (X_1)

No	Statement	R Value	R Table	Description
1	X1.1	0.611	0.202	Valid
2	X1.2	0.534	0.202	Valid
3	X1.3	0.709	0.202	Valid
4	X1.4	0.709	0.202	Valid
5	X1.5	0.546	0.202	Valid
6	X1.6	0.665	0.202	Valid

Source: Primary Data Processed, 2023.

From the SPSS results, all the results above all statements are greater than the r table value of 0.202, so the statement items are declared valid.

Table 4. Risk Perception Variable Validity Test Results (X₂)

No	Statement	R Value	R Table	Description
1	X2.1	0.704	0.202	Valid
2	X2.2	0.579	0.202	Valid
3	X2.3	0.620	0.202	Valid
4	X2.4	0.513	0.202	Valid
5	X2.5	0.563	0.202	Valid
6	X2.6	0.815	0.202	Valid

Source: Primary Data Processed, 2023.

From the SPSS results, all the results above all statements are greater than the r table value of 0.202, so the statement items are declared valid.

Table 5. Security Variable Validity Test (X₃)

No	Statement	R Value	R Table	Description
1	X3.1	0.531	0.202	Valid
2	X3.2	0.620	0.202	Valid
3	X3.3	0.491	0.202	Valid
4	X3.4	0.548	0.202	Valid
5	X3.5	0.524	0.202	Valid
6	X3.6	0.319	0.202	Valid

Source: Primary Data Processed, 2023.

From the SPSS results, all the results above all statements are greater than the r table value of 0.202, so the statement items are declared valid.

Reliability Test

Table 6. Reliability Test Result

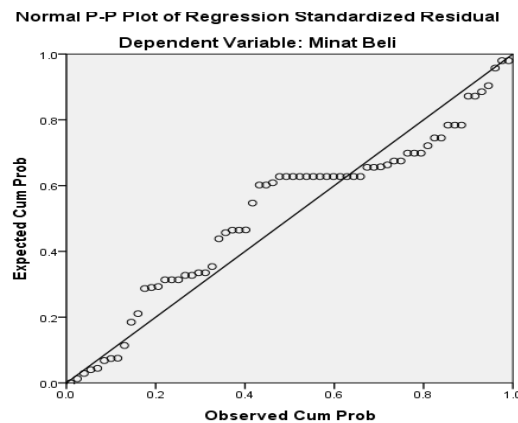
No	Variabel	<i>Cronbach Alpha</i>	N of item
1	Trust	0.880	6
2	Risk Perception	0.909	6
3	Safety	0.810	6
4	Purchase Intention	0.882	8

Source: Primary Data Processed, 2023.

The results of data processing contained in Table 4.13 obtained the following values:

- The trust variable obtained a Cronbach Alpha value of $0.880 > 0.60$
- The risk perception variable obtained a Cronbach Alpha value of $0.909 > 0.60$
- The security variable obtained a Cronbach Alpha value of $0.810 > 0.60$
- The purchase interest variable obtained a Cronbach Alpha value of $0.882 > 0.60$

Normality Test



Picture 2. Normality Test

The results of the normality test using normal P-P Plots of Regression show that the data used in this study have a normal distribution. This can be seen from the tendency of the data to spread around the diagonal line and follow the direction of the diagonal line or the histogram graph shows a normal distribution pattern, so it can be concluded that the regression model fulfills the normality assumption.

Multicollinearity Test

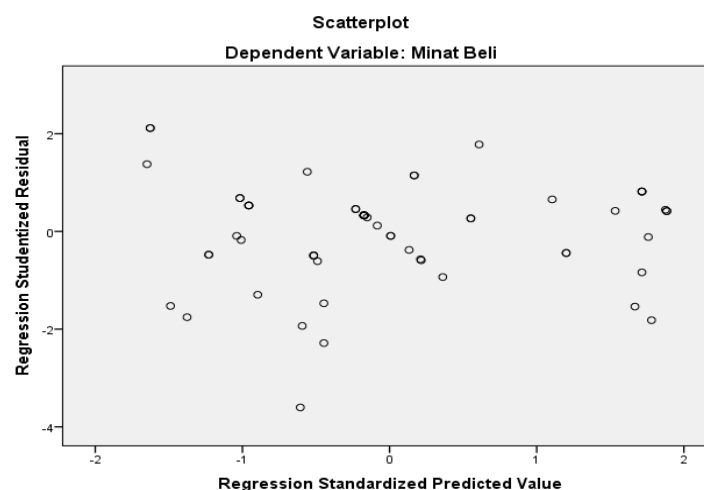
Table 7. Multicollinearity Test Results

Model		Collinearity Statistics	
		<i>Tolerance</i>	<i>VIF</i>
	Trust	.576	1.737
	Risk Perception	.466	2.144
	Safety	.543	1.842

Source: Primary Data Processed, 2023.

The table above shows that the VIF value for each independent variable is less than 10 and the tolerance value for each independent variable is greater than 0.10. So in this study it can be concluded that there is no multicollinearity between independent variables.

Heteroscedasticity Test



Gambar 3. Partial Regression Plot

In the Partial Regression Plot graph, it can be seen that the points on the scatter plot spread and do not form a pattern and the distribution is above and below the number 0, this indicates that the model does not have heteroscedasticity symptoms.

Multiple Regression Analysis

Table 8. Multiple Regression Analysis

Coefficients ^a			
Model	Unstandardized Coefficients		Standardized Coefficients
	B	Std. Error	Beta
(Constant)	4.847	2.237	
1 Trust	.464	.080	.647
Risk Perception	.253	.074	.223
Safety	.162	.089	.236

a. Dependent Variable: Purchasing Intention
 Source: Primary Data Processed, 2023.

Based on the results of data processing in Table 4.15, the regression equation can be obtained as follows. $Y = 4.847 + 0.464X_1 + 0.253X_2 + 0.162X_3 + e$, this means:

1. This shows that if trust, risk perception and security are zero, then purchase intention has a value of 4,847.
2. The trust variable has a regression coefficient value of 0.464, this means that if the other independent variables are fixed or unchanged, then every 1 point or 1% increase in the trust variable will increase buying interest by 0.464. The coefficient of trust is positive, meaning that there is a positive relationship between trust and buying interest, meaning that the more the value of trust increases, the more buying interest can increase.
3. The risk perception variable has a regression coefficient value of 0.253, this means that if the other independent variables are fixed or unchanged, then every 1 point or 1% increase in the risk perception variable will increase purchase intention by 0.253. The coefficient of risk perception is positive, meaning that there is a positive relationship between risk perception and purchase intention, meaning that the more the value of risk perception increases, the more buying interest will increase.
4. The security variable has a regression coefficient value of 0.162, this means that if the other independent variables are fixed or unchanged, then every 1 point or 1% increase in the security variable will increase buying interest by 0.162. The security coefficient is positive, meaning that there is a positive relationship between security and purchase intention, meaning that the more the security value increases, the more buying interest can increase.

t Test (Partial)

Table 9: T Test result

Coefficients ^a					
Model		Unstandardized Coefficients		t	Sig.
		B	Std. Error		
1	(Constant)	4.847	2.237	2.298	.010
	Trust	.464	.080	8.346	.000
	Risk Perception	.253	.074	3.675	.003
	Safety	.162	.089	2.466	.001

a. Dependent Variable: Purchasing Intention

Source: Primary Data Processed, 2023.

Based on Table above it can be seen as follows:

1. The t value for the trust variable is 8.346 > 1.986 t table and the sig value is 0.000 < 0.05. Based on the results obtained, H0 is rejected and H1 is accepted for the trust variable, thus partially the trust variable has a significant effect on buying interest.
2. The t value for the risk perception variable is 3.675 > 1.986 t table and the sig value is 0.003 < 0.05. Based on the results obtained, H0 is rejected and H2 is accepted for the risk perception variable, thus partially the risk perception variable has a significant effect on purchase intention.
3. The t value for the security variable is 2.466 > 1.986 t table and the sig value is 0.001 < 0.05. Based on the results obtained, H0 is rejected and H3 is accepted for the security variable, thus partially the security variable has a significant effect on purchase intention.

The t test results that have been stated above show that the variables of trust, risk perception and safety partially affect the buying interest of Lazada consumers.

F Test (Simultaneous)

Table 10 F Test result

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	255.452	3	73.345	82.246	.000 ^b
	Residual	34.434	91	1.245		
	Total	235.254	94			
a. Dependent Variable: Purchasing Intention						
b. Predictors: (Constant), Safety, Risk Perception, Trust						
Source: Primary Data Processed, 2023.						

Source: Primary Data Processed, 2023.

The results of data processing in Table above show the calculated F value of 82.246 > 2.70 F table and a significance of 0.000 < 0.05, so the decision taken is H0 rejected and H4 accepted. The conclusion is that simultaneously the trust variable (X1), the risk perception variable (X2) and the safety variable (X3) have a significant effect on the purchase intention variable (Y), meaning that trust, risk perception and security can explain the buying interest of Lazada consumers.

Determination Analysis (R^2)

Table 11. Partial Coefficient of Determination

No	Variabel	Nilai R	Nilai R Square	Connection
1	Trust	.925 ^a	.920	Very strong
2	Risk Perception	.918 ^a	.915	Very strong
4	Safety	.906 ^a	.900	Very strong

Source: Primary Data Processed, 2023.

Based on the table above, it can be seen as follows:

- The determination value (R^2) obtained is 0.920, this means that the percentage of contribution of the trust variable to purchase intention in the regression model is 92% and the relationship that occurs is very strong.
- The determination value (R^2) obtained is 0.915, this means that the percentage of contribution of the risk perception variable to purchase intention in the regression model is 91.5% and the relationship that occurs is very strong.
- The determination value (R^2) obtained is 0.900, this means that the percentage of the contribution of the security variable to buying interest in the regression model is 90% and the relationship that occurs is very strong.

Discussion

The Effect of Trust on Purchase Intention

The results in this study, the t value of the trust variable is $8.346 > 1.986$ t table and the sig value is $0.000 < 0.05$. Based on the results obtained, H_0 is rejected and H_1 is accepted for the trust variable, thus partial trust has a significant effect on Lazada consumers' buying interest. These results are obtained because of the existence of attractive services and benefits and can overcome various problems related to complaints from so that buying interest can be maintained. This research is in line with research (Listiani & Wulandari, 2023)(Nasib, 2021)(Oktaviani et al., 2022)(Anis Purdianawati, 2023)

The Effect of Risk Perception on Purchase Intention

The results in this study, the t value of the risk perception variable is $3.675 > 1.986$ t table and the sig value is $0.003 < 0.05$. Based on the results obtained, H_0 is rejected and H_2 is accepted for the risk perception variable, thus partially risk perception has a significant effect on Lazada consumers' buying interest. These results are obtained because of the responsibility of Lazada in every problem that occurs and with a perception of risk so that consumer buying interest can be influenced. This research is in line with research (Apriliana et al., 2022) (Nadia & Ritonga, 2022).

The Effect of Security on Purchase Interest

The results in this study, the t value for the security variable is $2.466 > 1.986$ t table and sig value $0.001 < 0.05$. Based on the results obtained, H_0 is rejected and H_3 is accepted for the security variable, thus partial security has a significant effect on Lazada consumers' buying interest. These results are obtained because good security, data protection and security in payment make buying interest can be influenced and continue to survive. This research is in line with research (Agus Sutedjo, 2021) (Listiani & Wulandari, 2023).

The Effect of Trust, Perception of Risk and Security on Purchase Intention

The results in this study, the calculated F value is $82.246 > 2.70$ F table and the significance is $0.000 < 0.05$, so the decision taken is H_0 rejected and H_4 accepted. The conclusion is that trust, risk perception and security simultaneously have a positive effect on Lazada consumer buying interest. In this study, with the trust that is built and can be trusted, good risk perception and guaranteed security, buying interest can be influenced and can be maintained. This research is in line with research (Listiani & Wulandari, 2023) (Anis Purdianawati, 2023) (Oktaviani et al., 2022) (Nadia & Ritonga, 2022), (Listanti & Sintani, 2022).

5. Conclusion

Based on the results and discussion above, it can be concluded as follows.

1. Trust has a positive and significant effect on Lazada consumer buying interest, where the t count of trust is $8.346 > 1.986$ t table and the sig value is $0.000 < 0.05$.
2. Perception of risk has a positive and significant effect on consumer buying interest in Lazada, where the t count for risk perception is $3.675 > 1.986$ t table and the sig value is $0.003 < 0.05$.
3. Security has a positive and significant effect on consumer buying interest in Lazada, where the t count for security is $2.466 > 1.986$ t table and the sig value is $0.001 < 0.05$.
4. Trust, risk perception and security simultaneously have a positive and significant effect on consumer buying interest in Lazada with an F count of $82.246 > 2.70$ F table and a significance of $0.000 < 0.05$.

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