THE EFFECT OF RISK PERCEPTION ON ONLINE PURCHASING DECISIONS IN WEST BANDUNG REGENCY

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ARTICLE INFO	ABSTRACT
Keywords: Risk Perception, Purchase Decisions, Online	As internet technology advances, companies may market their products more easily and expand their marketing network. With internet connection, many new things have grown up, including the marketplace. Businesses market their items online with the internet. Risk is caused by unpleasant activities that tarnish consumer impression. Purchase risk perception is a customer response to purchase hazards. Businesspeople must focus on service quality to reduce risk perception and boost purchasing decisions. This study examines how risk perception affects online product purchases for Shopee customers in West Bandung Regency. A 130-person sample of West Bandung Regency Shopee users was studied. This study used non-probability purposive sampling. Valid and reliable questionnaires were employed to collect data. This study employed simple linear regression. This study found a substantial negative correlation coefficient of -0.534 between risk perception and online shopping decisions. This suggests that consumers buy online more when their risk perception is lower. This study found that risk perception influences purchase decisions by 28.5%, with the regression equation Y = 60.117 - 0.424X.
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1. INTRODUCTION

Shopee is an online shopping website company which offers various types of products, especially clothing and beauty. Shopee based in Singapore below *SEA Group*, was first launched in 2015 and has expanded to Malaysia, Thailand, Taiwan, Indonesia, Vietnam and the Philippines. Shopee was founded in 2009 by Forrest Li. Known for applications *mobile marketplace* first consumer to consumer (C2C). Now, Shopee has shifted to the model *hybrid*(C2C) and *business to consumer* (B2C). The CEO himself, Chris Feng, said that Shopee has the uniqueness of *market place* and focus and make the company on *mobile market place*, as well as being the only or the first to have *that feature* in every product. Shopee Indonesia partners with many local logistics services and provides online transportation services. According to Similarweb data, in August 2022 Shopee received 190.7 million visits from Indonesia. This figure increased by 11.37% compared to the previous month, where visits to the Shopee website totaled 171.2 million in July 2022.

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Technological developments in Indonesia are currently experiencing very rapid progress, including the presence of internet technology which provides communication benefits in all areas of life. The ease of accessing the internet anywhere and at any time provides opportunities for various new things, and also gives rise to various new thoughts for business people, including the rapid development of online

business (e-commerce). This is a new breakthrough for business people to advance their companies by utilizing internet media as a promotional medium, one of which is through online markets (Marketplace). The development of internet technology is also able to change various aspects of human life, including consumer behavior[1].

Online shopping is the activity or act of buying products or services via the internet, by opening the seller's website. Prospective buyers can select and pay for products online using a credit, debit or e-wallet card or upon delivery by paying offline via Cash on Delivery (COD). The advantages of shopping online are that it is practical, saves time and has many product choices, while the disadvantages of shopping online are that you cannot see and try the goods first, delivery takes a long time and there is a risk of fraud, apart from that the goods purchased do not meet expectations. Purchasing decisions depend on consumer behavior, where consumers will make purchases if they are sure of the quality of the product they are buying.

A marketplace or electronic commerce is a platform for selling and buying goods or services using the internet network or as a place to sell and buy goods online. According to iprice.co.id (2022), the Marketplaces in Indonesia with the largest number of visitors are Tokopedia, Shopee, Lazada, Bukalapak and Blibli. Tokopedia and Shopee marketplaces dominate the Indonesian marketplace market. Reporting from iprice.co.id from 2019 to 2022, Shopee always occupies first position in the App Store and Play Store rankings, and shows an increase in the number of visitors to the Shopee marketplace every year. Reporting fromginee.com (2022) showsdevelopment of online shopping trends based on that provinceWest Java Province is in first place. One of the districts in West Java is West Bandung Regency. Based on data from BPS (2021), West Bandung Regency consists of 16 sub-districts with an area of 1,305.77 km2. Reporting from iprice.co.id The number of e-commerce visitors in Indonesia will decrease from the end of 2022 to the beginning of 2023. For this reason, it is necessary to know the factors that cause the decline in the number of e-commerce visitors in Indonesia in 2023.

Shopping online will make it easier for potential buyers to search for and obtain information about products, this information is in the form of reviews and ratings from consumers who have purchased the product. Apart from providing benefits and convenience, making purchases online also has limitations, including consumers not being able to touch and feel the product they want to buy, making it vulnerable to fraud. The rise in cases of fraud that occur in online buying and selling activities increases the perceived risk that consumers feel when purchasing online.[2]. Purchasing online via the internet, the perceived risk will be higher than when purchasing directly in-store[3].[4]states that although electronic commerce (e-commerce) is widespread, online sales account for only a small portion of total retail sales.

Regarding cases of online fraud, business people who do business online must pay attention to the quality of online services in terms of processes to minimize the level of consumer risk perception, including by ensuring consumer security and privacy, when shopping online so that purchasing decisions will increase. Because obey[2]The main concerns of online shopping are the security of online payments and the privacy of personal information. For this reason, it is important for online sellers to pay attention to this, and for consumers who buy online to ensure the level of security and personal data issues.

Shopping online requires accuracy in selecting products, and it is found that prospective buyers feel doubtful and unsure about the goods sold in the marketplace, this uncertainty is due to the picture description of the goods not being the same or not matching the goods received, the delivery process of goods taking a long time, the quality of the product not being suitable expected, and allows misuse of the buyer's personal data.

This phenomenon is part of the risks of shopping online. Risk can be said to be a result of actions or actions that are unpleasant. Perception of risk as a person's response to unpleasant, detrimental and dangerous actions. Consumer risk perception is a consideration before making a purchasing decision. So if consumers feel that the purchase they are going to make has risks, consumers will arrange ways to reduce risks that are likely to occur and be detrimental.

Based on this description, the problem formulation is: Does risk perception influence online purchasing decisions in West Bandung Regency? and How does risk perception influence online purchasing decisions in West Bandung Regency? This research aims to determine the influence of risk perception on online purchasing decisions in West Bandung Regency and to find out whether risk perception has a positive or negative effect on online purchasing decisions in West Bandung Regency.

Literature Review
Risk Perception

Perception means direct response or reception. Meanwhile, risk means unpleasant, detrimental or potentially dangerous consequences of an action(Meaning of the word Perception - Big Indonesian Dictionary (KBBI) Online). Types of perception are divided into two, namely positive perception and negative perception[6]. Risk Perception is a negative perception related to various risks that occur when purchasing goods or services. The perceptions that occur when making a purchase are influenced by various factors. These influences include experiences, needs, espoused values, expectations and hopes[7]. Consumer perception of a product is an action in explaining the quality, function and benefits offered, so that consumers have an idea of the impact of the product when used[8], [9].

Perception has 2 factors, namely stimulus factors and individual factors[10]. Stimulus factors are the physical properties of objects such as size, color, weight and taste. Meanwhile, individual factors include acceptance and evaluation. Consumers are able to form perceptions from their experiences when making purchases[11]. Risk perception is a form of assessment of risk situations based on experience[12], [13]. Perception of risk as uncertainty when consumers cannot see the possible consequences of making a purchasing decision[14]. This uncertainty will directly influence consumer purchasing intentions[1]. Unexpected or unforeseen risk refers to uncertainty (unexpected risk), while risk refers to estimated risk or expected risk. Risk perception is a subjective assessment of the possibility of a detrimental event occurring and the impact of that event[15].

A person's perception of risk is an experience that cannot be learned directly. Based on the perception of risk, consumers must make decisions regarding the purchase and consumption of these products[16]. So it can be concluded that perceived risk is a risk that occurs as a result of carrying out certain actions. Risk occurs because there is uncertainty that a person is expected to face from the actions taken. This uncertainty arises from doubts and possibilities regarding the decisions made. Risks that have a negative connotation will have a negative impact on the action.

The risks described by consumers when making purchasing decisions include functional risk, financial risk, physical risk, psychological risk, social risk and time risk.[14]. Indicators of risk perception include psychological risk, social risk, cultural risk[12]. There are 5 theories regarding risk perception, including financial risk, performance risk, physical risk, social risk and psychological risk[17]. There are 5 dimensions of risk perception, namely performance, financial, physical, psychological, and social risk[18].Risk perception indicators consist of product, psychological, financial and time risks[19] [20]. Based on this literature, this research uses financial risk, product risk, privacy risk, social risk, psychological risk and security risk.

Buying decision

A purchasing decision is an activity to choose a particular product or brand and then be able to assess each choice to be able to choose which leads to a purchasing decision[21]. Purchasing decisions are influenced by the decision-making process regarding the purchases made[22]. Purchasing decisions are individual thoughts in assessing until finally choosing and making a choice from various existing options[17]. Consumer decision making is a process of integrating knowledge which aims to choose one of the evaluations of two or more options[23]. Consumer purchasing decision factors include product, packaging, promotion, distribution and price[24]. Purchasing decisions have many aspects including where to buy the product, which brand or model, when to make the purchase, how much money to spend and payment methods. [25]. Basic concepts to assist the consumer assessment process before making a purchasing decision, namely variations in product size or shape, product quality, product type, product usability and product durability. The magnitude of the product benefits felt by consumers and other people will influence consumers to decide on their next purchase[26]. Purchasing decisions have six dimensions regarding decisions regarding product type, seller, brand, number of product purchases, time to purchase and how to pay[27].Based on this description, this research uses product choice, brand choice, distribution choice, purchase time choice and payment method choice to measure purchasing decisions with the following explanation:

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a) Product Selection
Product selection is a collection of all products offered and sold by the seller. Product choice means consumers decide and use their money to buy the product.

b) Brand Choice
Brands give consumers a positive impression when making purchasing decisions.Determining the brand depends on consumer choice. Because there are differences between each brand. There are well-known brands with quite expensive prices and brands that are used by many people.

c) Distribution Options
The choice of distribution depends on consumer desires. Because every consumer has differences in determining the choice of store. Several determining factors include distance or location, cheap prices, complete inventory of goods, ease and comfort in shopping. So consumers have to come to a decision about which store to choose.

d) Determining Purchase Timing
Determining the purchase time is adjusted to the consumer's desires and needs, such as buying every day, once a month or every time there is a promotion.

e) Purchase Amount
The amount purchased by each consumer will vary depending on their needs. The purchase quantity decision is based on the number of products purchased. The number of purchases can be one or more than one.

f) Payment method
Payment methods available to pay for purchased products or services. Consumers use certain payment methods to pay for purchased products or services. Consumers have a variety of payment options, including e-wallet, bank transfer, credit card, debit and more.

Online Purchase

Based on Indonesian Government Regulation Number 80 of 2019 concerning Trading via Electronic Systems Article 1 paragraph (2) thatTrading via Electronic Systems (PMSE) is trading where transactions are carried out through electronic devices and procedures. MarketplacesIt can be said to be a buying and selling forum for carrying out trading activities for a product or service[28]. A marketplace is a place where sellers and buyers meet indirectly and carry out buying and selling transactions. Marketplaces in Indonesia include Shopee.com Tokopedia.com, Lazada.co.id, Bukalapak.com and others.

Marketplacesused as a place for transactions between sellers and buyers to carry out business activities. Based on certain criteria, buyers can search for as much information as possible about the seller, so that they get a product that suits their wishes. Consumers are more encouraged to purchase online, one of which is because online shopping provides convenience such as looking for information about products obtained from consumers who have purchased the product, which is usually called a review.

Framework

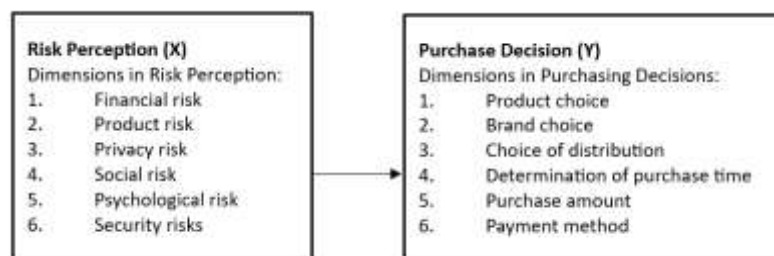The framework for thinking in this research is as follows:

Figure 1. Framework of Thought

Hypothesis

Based on this framework, the research hypothesis is proposed as follows:

H0: It is suspected thatRisk perception has no influence on online purchasing decisions in West Bandung Regency.

H1: It is suspected that risk perception influences online purchasing decisions in West Bandung Regency.

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2.   METHOD

This research uses a quantitative approach research method.The population in the study were Shopee application users located in West Bandung Regency.The sampling method in this research is a non-probability sampling technique with samples taken using a purposive sampling method, namely members from the community who match the research characteristics. In this research, size is determined using the formula n = number of dimensions x 10 = 120, the minimum sample size is 120 respondents, then the sample size in this research is 130 respondents. The data collection and retrieval method uses a questionnaire that has met validity and reliability tests. The distribution of questionnaires in this research used Google Form media. Google form distribution media is used to make it easier for users to access it via social media, namely Facebook, Twitter and Instagram. Data processing in this research uses correlation analysis and simple linear regression analysis with the help of SPSS 23 software. To clarify the steps in this research, the following flow diagram is presented:
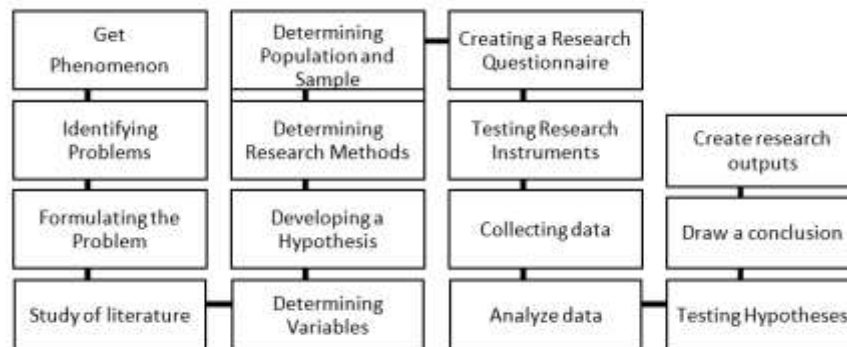

Figure 2. Research Procedure

3.   RESULTS AND DISCUSSION

This study consisted of 89 respondents (68.5%) female and 41 respondents (31.5%) male. These results indicate that in this study the majority of respondents were female. There were 12 respondents (9.2%) aged 20 years or less than 20 years, 96 respondents (73.8%) aged 21-25 years, 19 respondents (14.6%) aged 26-30 years and 3 respondents (2.3%) were over 30 years old. These results provide information that the majority of respondents in this study were aged 21-25 years.

Based on the latest level of education, 85 people or 65.4% of the total respondents had a high school education or equivalent. There were 32 people with a final education of D4 or S1 amounting to 24.6% of the total respondents, 7 people with a recent education of D1 to D3 amounting to 5.4% of the total respondents, 6 respondents with a recent education of SMP/Equivalent amounting to 4.6% of the total respondents.

Based on type of work, the number of respondents who filled out the questionnaire at most had a work background as students, amounting to 61 people or 46.9% of the total respondents. Then there were 40 private employees or 30.8% of the total respondents. A total of 16 people or 12.3% are housewives. Civil servants with a total of 4 people (3.1%) of the total respondents. Meanwhile, there are 9 entrepreneurs, self-employed, self-employed, security people or 6.9%.

Based on average income, the largest number of respondents had an average income of less than Rp. 500,000 as many as 35 people or 26.9% of the total respondents. Income between IDR 1,500,000 to IDR 3,000,000 amounted to 37 people or 28.5%. Income between Rp. 500,000 to Rp. 1,500,000 totaling 28 people or 21.5%. Income between Rp. 3,000,000 to Rp. 5,000,000 totaling 23 people or 17.7% and income of more than Rp. 5,000,000 as many as 7 people or 5.4% of the total respondents.

Based on the length of time they have used the Shopee application, the number of respondents using the Shopee application for more than 5 years was 42 people or 32.3%. Within 4 years there were 24 application users or 18.5%. Application users within 3 years were 29 people or 22.3%. Application users within 2 years were 21 people or 16.2%. Within 1 year there were 13 application users or 10%. Meanwhile, there is 1 person using the Shopee application in less than 1 year or 0.8% of the total respondents. Shopee application users for more than 5 years have been using the Shopee application starting in 2018.

Based on the frequency of purchases made by respondents within a period of 1 month, the highest

purchase intensity was once a month with a total of 38 people or 29.2%. 3 purchases amounted to 33 people or 25.4%. Two-time purchases amounted to 29 people or 22.3%. 20 people purchased more than 5 times or 15.4% and 10 people purchased 4 times a month or 7.7% of the total respondents.

Based on the funds spent by respondents in carrying out one transaction on Shopee, the maximum was with total funds spent between IDR 50,000.00 to IDR 150,000.00, 58 respondents or 44.6% of the total respondents. 41 respondents spent between IDR 150,000.00 to IDR 300,000.00 or 31.5%. Funds spent between IDR 300,000.00 to IDR 500,000.00 for 14 people or 10.8%. Spending less than IDR 50,000.00 amounted to 9 people or 6.9%. And as many as 8 respondents or 6.2% of the total respondents spent more than IDR 500,000 per transaction.

Based on the type of product that is mostly purchased by respondents, clothing is 31% of the total respondents, beauty products are 22% of the total respondents, household necessities are 16% of the total respondents, shoes are 14% of the total respondents, electronic goods are 13% of the total respondents and others amounting to 4% of the total respondents, namely food, accessories, motorbike spare parts, cat food, snacks, makeup, office stationery, bags and snacks.

Validity

The validity test of the questionnaire shows that all items stating the risk perception variable and online purchasing decisions have a calculated r value > r table (0.361). So that the questionnaire can be declared valid and all risk perception variable items and online purchasing decisions can be used as a measuring tool for the influence of risk perception on online purchasing decisions.

Reliability

The questionnaire reliability test shows that the variables of risk perception and online purchasing decisions have a Cronbach Alpha value > 0.70. Thus, the statements in this research instrument can be declared reliable and can be used as a measuring tool for the influence of trust and risk perception on online purchasing decisions.

Normality

Table 1. Normality Test Results

Tests of Normality						
	Kolmogorov-Smirnova			Shapiro-Wilk		
	Statistics	df	Sig.	Statistics	df	Sig.
Risk Perception	,075	130	,066	,984	130	,119
Buying decision	.071	130	,193	,977	130	.024
a. Lilliefors Significance Correction						

Source: SPSS output

Based on table 1, the Sig value. in Kolmogorov-Smirnov the Risk Perception variable (X) with a value of 0.066 and the Purchase Decision variable (Y) with a value of 0.193 states that the variable data is normally distributed because it is in accordance with Purnomo's (2016) theory, with a sig. > 0.05, then the data in this study is Normally distributed and can be used in subsequent estimations.

Linearity

Table 2. Linearity Test Results

ANOVA Table			Sum of Squares	df	Mean Square	F	Sig.
Purchasing Decisions * Risk Perception	Between Groups	(Combined)	5058.818	39	129,713	3,149	,000
		Linearity	2496,500	1	2496,500	60,606	,000
		Deviation from Linearity	2562.318	38	67,429	1,637	,030
	Within Groups		3707.306	90	41,192		
	Total		8766.123	129			

Source: SPSS output

Table 2 shows that there is linearity between the Risk Perception (X) and Purchase Decision (Y) variables. From the linearity, the Sig value is obtained. 0.000 is smaller than 0.05. This means that the risk perception variable (X) and the online purchasing decision variable (Y) have a linear relationship. This is in line with Purnomo's (2016) theory which states that if Sig<0.05 means the Risk Perception variable data (X) and Purchase Decision data (Y) can be used for further data analysis.

Correlation Analysis Results

Table 3. Correlation Test Results

Correlations

		Risk Perception	Buying decision
Risk Perception	Pearson Correlation	1	-.534**
	Sig. (2-tailed)		,000
	N	130	130
Buying decision	Pearson Correlation	-.534**	1
	Sig. (2-tailed)	,000	
	N	130	130
**. Correlation is significant at the 0.01 level (2-tailed).			

Source: SPSS Process

Based on table 3, information is obtained that shows the magnitude of the relationship between variable The correlation coefficient value of 0.534 means that there is a strong correlation, while the negative value contained in this correlation coefficient indicates that the direction of the relationship between the two variables is negative. A negative correlation coefficient means that the smaller or lower the perception of risk will have an impact on increasing decisions to purchase products online at Shopee or conversely the greater or higher the perception of risk will result in a decrease in decisions to purchase products online at Shopee. At a significance/confidence level of 95% (real level α = 5%) the Sig value is obtained. (2-tailed) 0.000 <0.05 means the relationship between the risk perception variable and online purchasing decisions has a significant relationship.

Simple Linear Regression Analysis

Table 4. Model Summary

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.534a	,285	,279	6.99867
a. Predictors: (Constant), Risk Perception				

Source: SPSS output

Based on table 4, the R Square value (coefficient of determination) is 0.285, which shows that online purchasing decisions depend on perceived risk by 28.5%. Meanwhile, the value of the online purchasing decision variable (Y) is 71.5% explained by other variables not examined in this research.

Table 5. ANOVA

ANOVAa

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	2496,500	1	2496,500	50,968	,000b
Residual	6269.623	128	48,981		
Total	8766.123	129			
a. Dependent Variable: Purchase Decision					
b. Predictors: (Constant), Risk Perception					

Source: SPSS output

Based on table 5, it can be seen that Sig. 0.000, this value is <0.05, so it can be concluded that the risk perception variable is suitable for use as a prediction of purchasing decisions.

Table 6. Regression Equation Coefficients

Coefficientsa

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1 (Constant)	60.117	2,103		28,581	,000
Risk Perception	-.424	,059	-.534	-7,139	,000
a. Dependent Variable: Purchase Decision					

Source: SPSS output

Based on table 6, the form of the regression equation is obtained as follows:

$Y = \alpha + \beta X \rightarrow Y = 60.117 - 0.424X$

Information:

Y = mark estimation variable decision online purchases

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α   = constant
X   = risk perception variable value

From the regression equation it can be explained that if there is no perception of risk, consumers will make online purchasing decisionsShopee application users located in West Bandung Regency in purchasing products on Shopee amounted to 60,117. If the perception of risk increases by one unit, this will be followed by a decrease in consumers' online purchasing decisionsShopee application users located in West Bandung Regency in purchasing products on Shopee decreased by 0.424. Based on this analysis, perceived risk is a variable that must be considered in improving consumers' online purchasing decisions because it has a fairly large influence, namely -0.424.

Hypothesis Testing Results

The formulation of hypothesis testing in this research using the t test is as follows:
H0   :Perception of risk has no influence on product purchasing decisions
H1   :Perception of risk influences product purchasing decisions
In testing this hypothesis, with a significance level of 5% for decision making.

Table 7. Hypothesis Testing Results

Independent Variable	Dependent Variable	tcount	ttable	Sig.
Risk Perception (X)	Purchase Decision (Y)	7,139	0.676	0,000

Source: SPSS output

Based on table 7, the ttable value is 0.676, while the tcount is 7.136 and the significance value is 0.000 <0.05, so it can be concluded that H0 is rejected or H1 is accepted. This means that testing this hypothesis shows that risk perception has a significant influence on product purchasing decisions at Shopee.

The Influence of Risk Perception on Purchasing Decisions among Shopee Users in West Bandung Regency:

The test results show that Risk Perception (X) and Purchase Decision (Y) have a negative relationship as shown in table 3 of the SPSS output.This means that the lower the consumer's perceived risk value, the higher the online purchasing decision. Conversely, the higher the risk perception, the lower the consumer's decision to buy products online.

Based on the R value in table 4, it shows that the level of correlation between risk perception and purchasing decisions is at a fairly strong level. Then,Std. Error of the Estimate (SEE) < Standard deviation means that the risk perception variable is able to predict the purchasing decision variable based on a simple regression equation with the equation Y = 60.117 - 0.424X. Based on table 5, it can be seen that Sig. 0.000 < 0.05, it can be concluded that the risk perception variable is suitable for use as a predictor of online purchasing decisions.

Based on table 4, it can be seen the contribution of the independent variable risk perception (X) to the dependent variable online purchasing decisions (Y), the coefficient of determination (R2) value = 0.285=28.5%, this shows that it accounts for 28.5% of consumer purchasing decisions. can be explained or depends on risk perception variables, while 71.5% is explained or depends on other factors such as trust, quality of information systems, promotions and others which are not discussed in this research. Based on hypothesis testing, the results show that there is a significant influence between risk perception and purchasing decisions. In accordance with research results from Resa NA (2019), it shows that risk perception has a significant influence on purchasing decisions. The results of this research are also in accordance with the results of research from Haryani DS (2019) which shows that risk perception has a significant influence on online purchasing decisions in Tanjungpinang.

Perceptions of risk and purchasing decisions that have a negative or contradictory effect mean that if one variable experiences an increase, the other variable will experience a decrease. Decrease in purchasing decisions due to high risks, namely financial, product, privacy, social, psychological and security risks. The higher the risk, the more consumers will have the perception that the purchases they make will have a negative impact. Therefore, the influence obtained from the research results shows the impact of risk perception on online product purchasing decisions among Shopee users in West Bandung Regency. Further research from Liza Mizanny, Zainuddin and Muhammad Bakri (2023) shows that security risks influence online shopping purchasing decisions at Shopee. Therefore, online stores must monitor and maintain transaction security. Misuse of personal data can be a way to reduce security risks.

4. CONCLUSION

The research conclusion is(1) Risk perception has a significant influence on online purchasing decisions using the Shopee application in West Bandung Regency. (2) The magnitude of the relationship between risk perception and online product purchasing decisions is shown by the correlation coefficient R= -0.534. The negative value contained in the correlation coefficient indicates that the direction of the relationship between these two variables is negative, meaning that increasing risk perception results in a decrease in online purchasing decisions or conversely a decrease in risk perception results in an increase in online purchasing decisions. (3) Risk Perception of Online Purchasing Decisions has an R Square of 0.285 (28.5%) indicating that risk perception contributes 28.5% to consumer purchasing decisions, while 71.5% is explained or depends on other factors. Research suggestions, namelyIt is necessary to continue this research in the hope of providing updates, namely by adding other variables that can improve online purchasing decisions, such as trust, quality of information systems, promotions and others that have not been discussed in this research.

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