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The Influence of Consumer Product Knowledge, Trust and Risk Perception on Purchase Intention of Shopee Consumers

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Article Info	ABSTRACT		
Keywords:	The aim of this research is to analyze the influence of consumer		
Consumer Product Knowledge,	product knowledge, trust and risk perception on purchase intention		
Trust, Risk Perception of	among Shopee consumers. It is hoped that the results of this research		
Purchase Intention	can be used as input or reference material for further research or as a		
	comparison for conducting research in the future. This research uses		
	quantitative research. The population used in this research is all		
	Shopee consumers. The sample was 100 respondents, this research		
	used purposive sampling. The analysis used is validity test, reliability		
	test, multiple linear regression, F test, Coefficient of Determination (R2)		
	and t test. The results of this research show that purchase intention is		
	influenced byconsumer product knowledge, trust, risk perception. The		
	most dominant variable influencing purchase intention is consumer		
	product knowledge. Meanwhile, the variable with the least influence is		
	the risk perception variable.		
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INTRODUCTION

In the current era of globalization, technology is developing continuously, this has various influences on its users. Technological developments that are progressing all the time have a positive impact on making it easier for humans to carry out all their activities easily. Thus, society must be able to utilize technology properly according to its function. Technological developments are beneficial for all groups and in various fields such as education, communication, business and others. The presence of the internet is a form of technological development which has now become a necessity for some people. Business actors can use the internet to reach a wider market. This competitive market condition has encouraged many new businesses to emerge from various fields. So, having a market share with a wide reach is the key to success in an internet business. Therefore, most people prefer to use the internet as a means of marketing the business they manage. In terms of increasing competitiveness, the number of online commercial services is one of the technology application services used as electronic commerce or known as e-commerce.

The use of e-commerce in Indonesia is increasing, this is due to the many needs of the community and also the lifestyle of people who have limited time to shop. Time is limited because people of course have busy activities. With e-commerce, it makes it easier for



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people to shop and fulfill their needs. This can improve the digital economic sector in Indonesia, supported by internet users which are increasing every year. According to the We Are Social report, the number of internet users in Indonesia reached 213 million people as of January 2023. This increase is equivalent to 77% of the total population in Indonesia. In fact, in January 2022, the number of internet users will be 202 million people. This means that the number of internet users in Indonesia from January 2022 – January 2023 will increase by 5.44% (Rizaty, 2023).

Shopee has several problems, including some consumers who buy products on Shopee feel disappointed because the goods purchased do not match expectations, which affects consumer purchase intentions, then there is also the problem of late delivery of goods to consumers, which can lead to consumer distrust, product uncertainty. or goods ordered with images displayed on the Shopee application, and when consumers buy products, the packaging of goods often occurs which is not neat or could be damaged or defective during production. This causes consumers to switch to other online buying and selling sites.

Some cases of fraud that occur in the name of the Shopee site are telephone fraud by receiving a call asking for a verification code (OTP), fraud via SMS by receiving an SMS announcing that you have won a prize, fraud via a fake site, fraud via WhatsApp by receiving a WhatsApp message from someone who claiming to be Shopee Indonesia and the last one is fraud via messages on Instagram by receiving messages that do not come from Instagram @shopee_id. With several frauds that have occurred a lot, it will make consumers more worried about making purchases on Shopee.

Shopee has actually taken action to prevent cases of fraud by providing information via the seller.shopee.co.id website, where the information is about tips for avoiding fraud and maintaining account security. These tips include: don't give the OTP, PIN or Password verification code to anyone, including Shopee employees, buy and sell transactions only through the official Shopee application or website, use a strong PIN combination, use face ID/fingerprint, only access the site official Shopee, and contact Shopee customer service if there is suspicious activity from parties acting on behalf of Shopee. By regenerating consumer confidence, it will influence consumer purchasing intentions at Shopee.

Purchase Intention(purchase intention) is a form of consumer behavior that desires to buy a product based on their experience, use and desire for a product. (Kotler & Keller, 2016). Purchase intention is behavior that occurs in response to an object which shows that the consumer has the desire to make a purchase. Nowadays, consumers are more inclined to try new things that they think are good things. Before making a purchase, consumers will have a lot of consideration in choosing a particular product that they think is suitable and suits their tastes. Of course, this is a factor in predicting actual consumer behavior. Consumer purchasing behavior is a process where the process is always ongoing and consumers will make final decisions, which purchasing decisions are based on information, environmental forces and motivation. Thus, consumers will have different opinions according to the information they get, this will influence their purchasing intentions.

Consumer product knowledge(consumer product knowledge) is a consumer's



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awareness and understanding of a product and consumer confidence in that product (Lin & Chen, 2006). Consumer knowledge is defined as a number of experiences and information regarding a particular product or service that a person has (Sari, Roslina, & Nabila, 2022). One form of product knowledge is consumer experience with actual products and promotions which are focused on influencing consumer decisions in choosing a product (Wang & Hazen, 2016). Product knowledge is something that has a very important influence on consumer purchasing behavior. If consumers have higher product knowledge, they will have criteria for formulating good decisions (Soliha, et al., 2019). During the purchasing process, the amount of knowledge a consumer has about a product not only influences information search behavior, but at the same time it influences information and intentions. When making purchases online, consumers only see through the media, cannot feel or see the product directly, therefore it is difficult for consumers to know whether the product is in good condition or not, worthy or not, so it is important to build consumer trust.

This is supported by the results of research conducted byNurhayati & Hendar (2020) argue that product performance that is published continuously influences consumer knowledge of a product. This results in product information having a big influence on the development of consumer product awareness, and in the long term it will create awareness thereby encouraging consumer purchase intentions. It can be proven that product knowledge has the strongest influence on consumer purchasing intentions through researchSuarjana & Suprapti (2018). Meanwhile, product knowledge has a positive but not significant effect on purchase intention(Khoirunnisa & Albary, 2023). Apart from that, trust is also something that can influence purchasing intentions.

Trust(trust) is one of the main factors that must be built in order to attract consumers to shop online. Where, transactions carried out by two or more parties will occur if both parties trust each other. Trust in a business must be built from the start of a business, because trust cannot appear instantly(Hendratmo, et al., 2013). Apart from that, trust in the online environment can save operational costs that will be incurred, such as when browsing, comparing and filtering carried out by consumers as well as additional costs.

Based on previous research explaining the relationship between the trust variable and purchase intention, there is still a research gap. In this case, consumers will of course have a risk perception from the decision they have made to buy a product or service online. Previous research quoted from the researchArk, et al. (2019), that there was a case of a petition to boycott the Blackpink 12.12 Birthday Sale version of the advertisement on the E-commerce Shopee which was deemed unfit to be shown on the television screen, because the costumes used by the Girl Band Blackpink were sexy, exposed their private parts and showed provocative movements and expressions. This case has a bad impact on Shopee's reputation which will later affect consumer trust in Shopee e-commerce. This is supported by researchWardani, et al., (2022)which states that trust has a negative influence on purchase intentions. However, this is different from the results of research conducted byCendrawati & Firdausy (2021), which states that trust has a significant positive effect on product purchase intentions. Trust can also contribute to better information sharing which in turn will influence purchasing intentions(Tjahjaningsih, et al.,



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2022). Apart from trust, risk perception factors also influence consumer purchasing intentions.

Risk perception is how consumers perceive the possibility of losses that will occur from their decisions due to uncertainty in the matter they decide. (Firdayanti, 2012). It can be concluded that the risk felt by consumers is something that leads to expectations of loss. If the greater the expected loss, the higher the level of risk that consumers will feel. Risk itself is one of the obstacles that is really well considered by consumers when making a decision to make a purchase.

Based on previous research regarding risk perception variables on purchase intention, there are still various differences in findings or research gaps. Research conducted by Ariffin, et al., (2018), states that consumer perceptions of risk are very important in determining evaluation and purchasing behavior. This is supported by research results that perceived risk has a significant influence on purchase intention (Melani & Hamid, 2023). Meanwhile, the results of research conducted by Aurelia & Widiantari (2022), states that risk perception has a significant negative effect on purchase intention, the higher a person's risk perception, the lower the consumer's purchase intention on Tokopedia. In contrast to other findings, risk perception has no effect on consumer purchase intentions (N. Septiani, 2023); (Pringgadini & Basiya, 2022). "Based on the problems and phenomena described above, there are differences in research results, therefore the author is interested in researching further regarding the Influence of Consumer Product Knowledge, Trust, and Risk Perception on Purchase Intention among Shopee Consumers."

Literature Review

Purchase Intention

Kotler & Keller (2016)defines purchase intention as a behavior that appears as feedback on an object which shows that the consumer wants to make a purchase.Imbayani & Gama (2018)argues that purchase intention arises from a process that occurs when potential consumers are stimulated by external factors to determine the decision to purchase a brand or product where the decision-making process is based on personal characteristics. Consumer intention is used to analyze behavior before making a decision to buy, so that consumers will find out more about product information according to personal experience and encouragement from their environment. After getting the information they are looking for, consumers will evaluate the product and compare it with others before making a purchasing decision.

Consumer Product Knowledge

Sumarwan (2017)stated that if a consumer's knowledge of a product is broader, it will provide more certainty and assurance that they will get from the decision to purchase that product. Consumer Product Knowledge (consumer product knowledge) is a collection of information possessed by consumers in getting to know the products they will buy, both goods and services (Peter & Olson, 2013). With the information obtained and product knowledge, consumers will be more confident in the purchasing decisions they will make. Having a lot of product knowledge means that consumers will be quicker in deciding to buy a product, equipped with previously obtained information so that it will become a source of



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confidence in making a purchase.

Trust

Morgan & Hunt (1994)Trust is the will or desire between individuals (one party and another party) to rely on each other. Trust depends on a number of interpersonal and interorganizational factors, such as competence, integrity, honesty and kindness of the company. Zhang, et al., (2014), regarding the SOR framework, the organism is the consumer's internal state, which includes affective and cognitive responses, including perception, experience and evaluation. Rahimnia & Hassanzadeh, (2013), considers trust to be the depth of feelings and beliefs based on uncertain evidence. Whereas (Pavlou, Liang, & Xue, 2007) argue that in an online environment with a high level of uncertainty, it is very important to increase trust, which can help consumers reduce risk perceptions.

Risk Perception

According to Masoud (2013) defines that risk perception is the uncertainty faced by consumers when they are unable to see the possibilities that will occur as a result of their purchasing decisions. Meanwhile, according to Schiffman & Kanuk (2015) defines that perceived risk is the uncertainty that consumers will face if they cannot predict the consequences of their purchasing decisions.

Conceptual framework

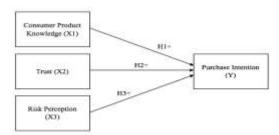


Figure 1. Framework of Thought

METHODS

This research uses a quantitative type of research. The population used in this research is all Shopee consumers. The sampling technique in this research uses a non-probability sampling technique, while the method used in sampling is purposive sampling. A good sample is at least 96 and rounded up to 100 respondents.

RESULTS AND DISCUSSION

Validity test

Table 1 Validity Test Results According to KMO and Barlett's Test

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Variable	KMO	Significance	Information
Consumer Product Knowledge (X1)	0.810	>0.5	Fulfilled
Trust (X2)	0.770	>0.5	Fulfilled
Risk Perception (X3)	0.863	>0.5	Fulfilled
Purchase Intention (Y)	0.821	>0.5	Fulfilled

Source: Primary data processed in 2023



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Based on Table 1, it shows that the KMO value for all variables used in this research such as consumer product knowledge, trust, risk perception and purchase intention exceeds the minimum limit of >0.5. This means that this research has sufficient samples to be tested and studied further. This shows that all variables in this study meet the criteria and can be studied further. Furthermore, all of these variables will be subjected to further analysis by looking at the loading factors on each statement item in this research. So it can be seen based on the component matrix values as in the following table:

Table 2 Validity Test Results

Table 2 Validity Test Nessates				
No	Variable	Indicator	Loading Factor (0.4)	Information
1	Consumer Product Knowledge (X1)	X1.1	0.850	Valid
		X1.2	0.882	Valid
		X1.3	0.847	Valid
		X1.4	0.772	Valid
2	Trust (X2)	X2.1	0.791	Valid
		X2.2	0.799	Valid
		X2.3	0.789	Valid
		X2.4	0.686	Valid
3	Risk Perception (X3)	X3.1	0.898	Valid
		X3.2	0.860	Valid
		X3.3	0.864	Valid
		X3.4	0.838	Valid
		X3.5	0.834	Valid
		X3.6	0.810	Valid
4	Purchase Intention (Y)	Y1	0.854	Valid
		Y2	0.693	Valid
		Y3	0.831	Valid
		Y4	0.893	Valid
		Y5	0.814	Valid
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Source: Primary data processed in 2023

Based on Table 2 above, it can be seen that the loading factor value for each indicator on the variables tested in this research, namely consumer product knowledge (X1), trust (X2), risk perception (X3) and purchase intention (Y), also obtained results. > 0.4, so it can be concluded that the instrument used in this research can be declared valid so that it can be used in this research.

Reliability Test

Table 3 Instrument Reliability Test Results

Variable	Cronbach's Alpha	Standard Criteria	Information
Consumer Product Knowledge (X1)	0.857	> 0.7	Reliable
Trust (X2)	0.759	> 0.7	Reliable
Risk Perception (X3)	0.922	> 0.7	Reliable



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Variable	Cronbach's Alpha	Standard Criteria	Information
Purchase Intention (Y)	0.873	> 0.7	Reliable

Source: Primary data processed in 2023

Based on Table3, shows that all statements on each variable in this study are reliable to be used as measuring tools because they have a Cronbach's alpha value greater than 0.7. Where the results of reliability testing for the consumer product knowledge variable are 0.857 > 0.7, the trust variable is 0.759 > 0.7, the risk perception variable is 0.922 > 0.7 and the purchase intention variable is 0.873 > 0.7. This indicates that all statements used will produce consistent data. If the question is asked again, it will get the same results as the previous results.

Multiple Linear Regression Analysis

Table 4 Multiple Linear Regression Test Results

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Model	Independent	Standardized	Sig	Hypothesis Test	
	Variable	Coefficients Beta		Description	
Equation	Consumer Product	0.396	0.000015	Accepted	
between	Knowledge (X1)				
X1,X2,X3 and Y	Trust (X2)	0.377	0.000025	Accepted	
	Risk perception (X3)	0.162	0.022	Accepted	
Dependent Variable: Purchase Intention					
Adjusted R Square (R2) = 0.604					
	F = 51.294				
	Sig = 0.000				

Source: Primary data processed in 2023

Based on table 4 above, the results of the multiple linear regression test can be compiled into a multiple linear regression equation as follows:

 $\gamma = b1X1 + b2X2 + b3X3 + e$

 $\gamma = 0.396X1 + 0.377X2 + 0.162X3 + e$

Model Testing

Model Feasibility Test (F Test)

The F test is used to determine whether there is a joint influence between the independent variables, namely consumer product knowledge (X1), trust (X2), risk perception (X3) on purchase intention (Y). The results of data processing using SPSS version 25 software can be seen in Table 4 where the calculated F value is 51,294 with a significance level of 0.000 < 0.05, with a criterion of 0.05 which means the independent variable (consumer product knowledge (X1), trust (X2), risk perception (X3)) together influence purchase intention, so the model is suitable to be used.

Coefficient of Determination (Adjusted R2)

The results of the coefficient of determination test (R2) can be seen in table 4 in the Adjusted R2 results. The results of the Adjusted R2 value range between 0-1, so if the Adjusted R2 is less than this value, it means that the ability of the independent variables to



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explain the dependent variable is very limited. However, if the results of Adjusted R2 are close to 1 then the independent variables can provide an overall explanation of information regarding the dependent variable. Based on Table 4.15, it is known that the Adjusted R2 is 0.604. This shows that 60% of the purchase intention variable can be explained by variations in changes in the variables consumer product knowledge (X1), trust (X2), risk perception (X3). And the remaining 40% is explained by other variables not included in this research model.

Hypothesis Testing (t Test)

In this research there are three hypotheses tested and the results of testing each hypothesis are as follows:

Hypothesis 1 (H1): Consumer Product Knowledge has a Positive and Significant Influence on Purchase Intention

Based on the results of multiple linear regression analysis calculations using the SPSS version 25 program in table 4, it can be seen that the significance value of the consumer product knowledge variable (X1) on purchase intention (Y) is 0.000015 <0.05 and the beta coefficient value is 0.396 which positive sign. So, it can be concluded that Hypothesis 1 is not rejected (accepted). The proof of this hypothesis shows that the better the consumer's knowledge of the product, the greater their purchase intention on Shopee.

Hypothesis 2 (H2): Trust has a positive and significant influence on Purchase Intention

Based on the results of multiple linear regression analysis calculations using the SPSS version 25 program in table 4, it can be seen that the significance value of the trust variable (X2) on purchase intention (Y) is 0.000025 < 0.05 and the beta coefficient value is 0.377 which is positive. . So, it can be concluded that Hypothesis 2 is not rejected (accepted). The proof of this hypothesis shows that the higher the level of consumer trust, the higher the purchase intention on Shopee.

Hypothesis 3 (H3): Risk Perception has a positive and significant influence on Purchase Intention

Based on the results of multiple linear regression analysis calculations using the SPSS version 25 program in table 4, it can be seen that the significance value of the risk perception variable (X3) on purchase intention (Y) is 0.022 < 0.05 and the beta coefficient value is 0.162 which is positive. So it can be concluded that Hypothesis 3 is not rejected (accepted). The proof of this hypothesis shows that there is an influence between risk perception and purchase intention. This means that when consumers make a purchase and find no problems, the perception of risk will be smaller and trust will increase. Increasing consumer trust can increase consumer buying intentions online. The proof of this hypothesis shows that respondents believe in overcoming risks that may occur and are always anticipated by Shopee e-commerce very well.

Discussion

Based on the results of research conducted regarding consumer product knowledge, trust, risk perception on purchase intention, it can be concluded as follows:

The Influence of Consumer Product Knowledge on Purchase Intention

Based on the results of hypothesis testing, consumer product knowledge has a



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significant positive effect on purchase intention. The results of hypothesis testing mean that the higher the consumer product knowledge, the higher the purchase intention, so that the consumer product knowledge variable has a fairly large role in increasing consumer purchase intentions on Shopee. This is proven in X1.4 which has the highest mean with the statement "I have knowledge about products on Shopee based on experience". The results of the multiple linear regression analysis test on the consumer product knowledge variable show that it has an influence on purchase intention with a beta value of 0.396 and the resulting significance value is 0.000015 <0.05. So it can be concluded that the consumer product knowledge variable (X1) partially influences the purchase intention variable (Y). From these results it can be concluded that H1 is not rejected (accepted). So this shows that consumer product knowledge has a positive and significant effect on the purchase intention variable.

This shows that consumers consider product knowledge when buying a product. This means that the more product information respondents have about product items on Shopee, the purchase intention will increase. This finding is in line with previous research which shows that product knowledge significantly increases purchase intentions (Suarjana & Suprapti, 2018), (Ulrica & Lego, 2021), (Juarez & Suprapti, 2019).

The Influence of Trust on Purchase Intention

Based on the results of hypothesis testing that has been carried out, it shows that trust has a significant positive effect on purchase intention. The results of hypothesis testing mean that the higher the trust, the higher the purchase intention, so that the trust variable has a fairly large role in increasing consumer purchase intentions at Shopee. This is proven in X2.1 which has the highest mean with the statement "Shopee provides a variety of products needed by consumers". The results of the multiple linear regression analysis test on the trust variable show that it has an influence on purchase intention with a beta value of 0.377 and the resulting significance value is 0.000025 <0.05. So it can be concluded that the trust variable (X2) partially influences the purchase intention variable (Y). From these results it can be concluded that H2 is not rejected (accepted). So this shows that trust has a positive and significant effect on the purchase intention variable.

This shows that consumers consider their beliefs when buying products. This means that the better the trust that respondents have about Shopee, the purchase intention will increase. This finding is in line with previous research which shows that trust significantly increases purchase intentions (Romadlon et al., 2020), (Cendrawati & Firdausy, 2021), (Saputra, 2021).

The Influence of Risk Perception on Purchase Intention

In an online context, individuals will tend to see the risks that may arise from transactions that will be carried out. A higher perception of risk will cause someone to have higher fear when making online transactions. On the other hand, if the perception of risk is low it will make someone not feel afraid when making online transactions. When consumers make a purchase and find no problems, the perception of risk will be smaller and trust will further increase consumer purchase intentions online.

Based on the results of hypothesis testing that has been carried out, it shows that risk



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perception has a significant positive effect on purchase intention. The results of hypothesis testing mean that the higher the risk perception, the higher the purchase intention, so that the risk perception variable has a fairly large role in increasing consumer purchase intentions at Shopee. This is proven in X3.4 which has the highest mean with the statement "Shopping on Shopee has a risk in the sacrifice (time) required to search for products". This statement item indicates that respondents are afraid of product security risks in shipping that will occur if they make a purchase on Shopee. However, consumers who have never experienced problems when making purchases on Shopee will still believe that Shopee E-Commerce can always anticipate these risks well or in other words the risks can be controlled by Shopee ecommerce. Therefore, even though consumers' perceived risk is high, they will still increase their purchasing intentions by trusting Shopee e-commerce that Shopee can anticipate future risks. The results of the multiple linear regression analysis test on the risk perception variable show that it has an influence on purchase intention with a beta value of 0.162 and the resulting significance value is 0.022 < 0.05. So it can be concluded that the risk perception variable (X3) partially influences the purchase intention variable (Y). From these results it can be concluded that H3 is not rejected (accepted). So this shows that risk perception has a positive and significant effect on the purchase intention variable.

This shows that consumers consider risk perception when buying a product. This means that the better the risk perception that respondents have about Shopee, the purchase intention will increase. This finding is in line with previous research which shows that risk perception significantly increases purchase intentions (Ikhsani et al., 2021), (Melani & Hamid, 2023).

CONCLUSION

All hypotheses that have been proposed in this research, namely consumer product knowledge (X1) on purchase intention (Y), trust (X2) on purchase intention (Y), risk perception (X3) on purchase intention (Y) are not rejected (accepted), It can be seen that the objectives of this research were achieved. Of the three hypotheses that have been proposed, the most dominant influence on purchase intention is consumer product knowledge. Therefore, the higher the level of consumer knowledge, the higher the consumer's purchase intention towards E-Commerce Shopee. The model in this research is quite good when seen from the R square results. This means that the model can have a good influence in explaining the variables of this research. Recommendations for future research require conducting research by adding other variables that can influence purchase intention such as brand ambassador, promotion, product quality, brand image, price, etc. so that it can be developed into a more complete research.

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Jurnal Ekonomi

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