

SELF E-COMMERCE PLATFORM ADVERTISEMENT AS A MODERATOR OF THE INFLUENCE OF TRUST AND PERCEIVED RISK ON DURIAN FRUIT PURCHASING DECISIONS ONLINE

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Abstract

This study aims to determine the effect of trust and perceived risk on online durian purchasing decisions moderated by the Self E-commerce Platform Advertisement/SePAD. The population in this study are consumers who buy durian fruit online on the Durian Traveler Platform. The sample technique used was purposive sampling, namely respondents were directly selected based on certain considerations, namely, respondents to Durian Traveler who had made purchases of durian fruit online in 2020-2021 and respondents made at least 2 repeat purchases. This study uses Structural Equation Modeling (SEM), while developing and testing hypotheses using AMOS Statistics 24.0. The results of the study show that consumer trust has a positive and significant influence on consumer purchasing decisions on the durian traveler e-commerce platform. Consumer risk perception has a negative and insignificant influence on consumer purchasing decisions on the durian traveler e-commerce platform. Self E-commerce Platform Advertisement (SEPAD) moderates the effect of trust on purchasing decisions. Self E-commerce Platform Advertisement (SEPAD) does not moderate the effect of perceived risk on purchasing decisions.

Keyword: Self E-commerce Platform Advertisement, Trust, Perceived Risk, Purchase Decision

1.INTRODUCTION

The development of technology, communication, and information and e-commerce allows one to buy

products and services online (Lai, 2014) . At the same time, the rapid growth of online stores has driven intense competition among e-commerce salespeople who are increasingly seeing customer experience as important (Lai, 2014). E-commerce has become a business alternative in the modern era which is in line with increasingly dynamic market conditions and competitive competition, resulting in changes in consumer behavior.

The development of e-commerce or online shops through internet media has mushroomed in Indonesia, and is even well known by the general public. The many conveniences in shopping and the various types of products and services offered have made the Indonesian people to make e-commerce a new "shopping place" apart from shopping centers. This makes a lot of sellers in e-commerce that are competing to offer their products in various ways to attract consumers to shop, they take advantage of the situation where online shopping is in great demand by the people of Indonesia until now. In accordance with research conducted by idEA / Indonesia e-commerce association (2017), the share of using online shopping platforms on social media is very high when compared to e-commerce . Among them, Facebook and Instagram account for 66% and around 16% of sellers and buyers use this marketplace platform .

The use of e-commerce for shopping contains many risks including product risk, transaction risk, psychological risk according to Suresh AM and Shashikala R (2011:12). If this risk is realized freely in the market, especially online marketing of durian fruit , it will have a direct impact on consumer confidence in buying durian fruit online and consumers will switch to using

offline media. The high level of online fraud that still occurs frequently can indirectly shape pessimistic behavior in buying durian fruit online. The high rate of online transaction fraud that occurs is due to a lack of knowledge, which is an obstacle to the growth of online transactions, especially in Indonesia today. Therefore, building trust is the main thing that is done by several e-commerce start-ups in Indonesia.

According to Pavlou & Gefen (2002:668) and Corbit et al., (2003:204) states that the trust factor is a key factor than other factors. Meanwhile, another study by Jarvenpa et al. (2000) which states that consumers trust online stores, the results affect attitudes and perceived risk in purchasing decisions. This is in accordance with the opinion of Pavlou & Gefen (2002) and Corbit et al., (2003) which state that the trust factor is a key factor than other factors. While research by Jarvenpa et al. (2000) which states that consumers trust online stores, the results affect attitudes and perceived risk in purchasing decisions.

Building trust on the perception of risk by consumers, can be done not only by online durian sellers but also by the e-commerce platform itself. This is the difference between online and offline transactions (Chayapa & Cheng, 2011). In this study, promotions carried out by platforms are referred to as Self e-commerce Platform Advertisement (SEPAAd) moderating variables. Through advertising that promotes the benefits of shopping, it is hoped that it will be able to create a public response to the offers given and can divert purchases to be online-based. More and more e-commerce advertisements through print media as well as visual, television and social media that introduce their advantages will become more common and easier to remember for consumers.

Related with a number of understanding about Self E-Commerce platforms Advertisements in buying durian fruit online, study this conducted to see the role of variables SEPAAd which moderate perceived trust and risk influence to decision purchase. Application self-e-commerce very make it easy Public in making purchases in a manner online, so that level purchases made using E-commerce increase so that can improve economy in Indonesia. Study this conducted related connection between SEPAAd variables, Perceived Risk, E-Trust to Decision Purchase, Self E-Commerce platforms Advertisements.

2. LITERATURE REVIEW

2.1. E-Commerce

According to Kotler & Armstrong (2012) E-commerce is an online channel that can be reached by a person via a computer, which is used by business people in carrying out their business activities and is used by consumers to obtain information using computer assistance which in the process begins by providing information services to consumers in determining choice. According to Wong (2010) e-commerce is the process of buying and selling and marketing goods and services through electronic systems, such as radio, television and computer networks or the internet.

So it can be concluded that e-commerce is a dynamic collection of technologies, applications and business processes that connect companies and consumers and certain communities where the exchange of goods between retailers and consumers of various commodities on a wide scale and an electronic transaction, and in the process of sending goods from retailers using transportation from one region to another until it reaches the hands of consumers and the relationship that occurs is a mutually beneficial relationship for both parties.

2.2. Self E-commerce Platform Advertisement

The progress made by the platform is mentioned as a driving factor for Self E-Commerce Platform Advertisement / SEPAAd. Promotions that highlight the anticipated shopping benefits can create an open reaction to the offers and drive purchases to be online-based. The more e-commerce notifications through print and visual/tv/social media that introduce greatness the more popular it will be for shoppers. SEPAAd-based marketing strategies can take the form of an escrow (shared wallet) framework, free shipping, shopping vouchers, cash back, guaranteed exchanges, debatable fees, protection, on-time delivery, fairness of goods, and presence of goods appraisals are certainly very attractive to buyers.

2.3. Trust

According to Kotler and Keller (2016: 225) customer trust is the willingness of consumers to rely on a

particular product or brand. Trust depends on a number of interpersonal and inter-organizational factors. Such as corporate competence, integrity, honesty and kindness. Based on this concept, consumer knowledge is closely related to the discussion of attitudes because consumer knowledge is consumer trust. Consumer trust or consumer knowledge involves the belief that a product has various attributes, and the benefits of these various attributes.

2.4. Perception of Risk

Risk factors are important things that need to be considered in online transactions, before making a transaction, risk factors are a consumer's initial consideration before making a purchase and can be an obstacle rather than other factors. Schiffman and Kanuk (2010) define perception as the uncertainty that consumers face when they cannot predict the consequences of their purchase decision.

2.5. Online Purchasing Decisions

Definition of Purchasing Decisions According to Kotler (2008), purchasing decisions are actions of consumers to want to buy or not to the product. Of the various factors that influence consumers in purchasing a product or service, consumers usually always consider quality, price and products that are already known by the public. Before consumers decide to buy, consumers usually go through several stages first, namely, problem recognition, information search, alternative evaluation, decision to buy or not, post-purchase behavior.

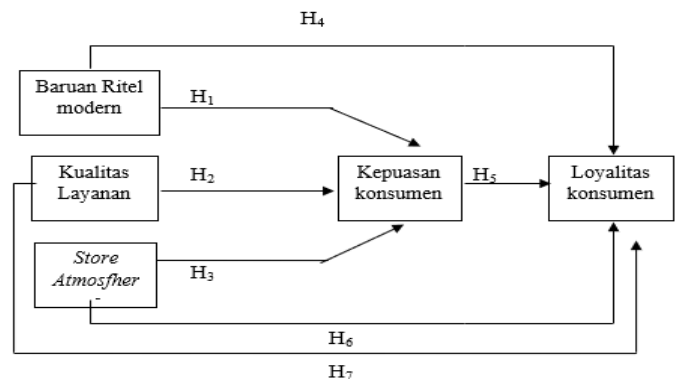
2.6. hypothesis

Trust has been considered as a catalyst in various transactions between sellers and buyers so that consumer satisfaction can be realized as expected (Yousafzai et al., 2003). The theory explains that there is a significant influence of Trust on purchasing decisions. According to Mambu's Trifena Revangelista Research (2021). Consumer Trust, Service Quality on Purchasing Decisions on the Shopee E-Commerce Application in the city of Tondano. In connection with this, the development of research hypotheses can be formulated as follows.

H1: There is a significant influence between Trust and Purchasing Decisions when buying durian fruit online.

According to Suryani (2008) Perceived risk can be defined as the uncertainty faced by consumers when they are unable to see the possibilities that will occur from the purchase decision they make. The theory explains that there is a significant influence of Perceived Risk on Trust. According to research by Dwi Putra Jati Aribowo (2013). The Influence of Trust and Perceived Of Risk On Intentions To Transact Using E-Commerce . In connection with this, the development of research hypotheses can be formulated as follows.

H2: There is a significant influence between Perceived Risk and Trust in purchasing durian fruit online.



Trust has been considered as a catalyst in various transactions between sellers and buyers so that consumer satisfaction can be realized as expected (Yousafzai et al., 2003). Trust and risk are important variables (Aladwani, 2001). Thus, e-commerce must be able to build consumer trust with perceived reputation and size, multichannel integration, and system assurance (Teo & Liu, 2005). The theory explains the influence of Trust on Purchasing Decisions. According to Ika Barokah Suryaningsih's research (2020). Purchasing Decisions: The Dilemma between Trust and Perceived Risk for Consumption. In connection with this, the development of research hypotheses can be formulated as follows.

H3 : Self Ecommerce Platform Advertisement strengthens E-Trust on Durian Fruit Purchasing Decisions Online. Security guarantees are an obstacle to the growth of online purchase transactions in Indonesia. If the public still has a high risk perception, it tends to reduce the number of online transactions that are currently

running. Based on Juniwati's research (2014) consumer perceptions of risk have a significant negative effect on online shopping attitudes. In connection with this, the development of research hypotheses can be formulated as follows.

H4: Self Ecommerce Platform Advertisement strengthens Perceived Risk of Decisions to Purchase Durian Fruit Online.

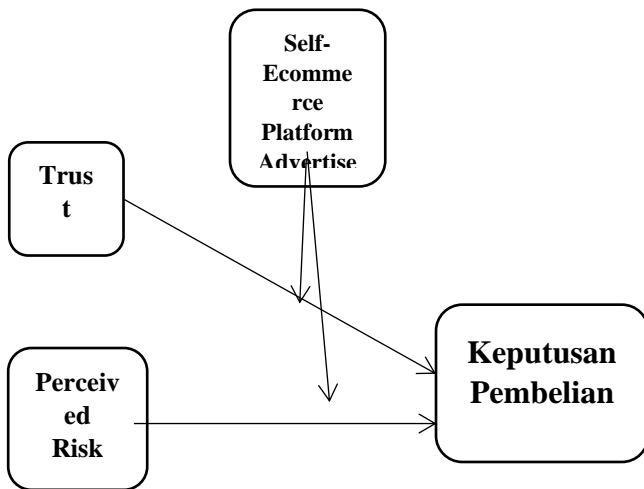


Figure 1. Conceptual Framework

2.7. Method e

This research is a descriptive research using survey method. Survey research is research conducted to gain benefits for descriptive purposes, assist and compare existing conditions with predetermined criteria and also in the implementation of evaluations. The population in this study are consumers who buy durian fruit online on the Durian Traveler Platform. The sampling method in this study uses non-probability sampling. This is because this technique does not provide equal opportunities for each element or member of the population to be selected as a sample. The sample technique used was purposive sampling, namely respondents were directly selected based on certain considerations, namely, respondents to Durian Traveler who had made purchases of durian fruit online in 2020-2020 and respondents made at least 2 repeat purchases. The data collection method used in this study is to use the Google form. The measurement scale in this study is as follows :

- Number 5 states if the respondent chooses all questions.
- Number 4 states if the respondent chooses 4 of the 5 questions
- Number 3 states if the respondent chooses 3 of the 5 questions.
- Number 2 states if the respondent chooses 2 of the 5 questions.
- Number 1 states if the respondent chooses 1 of 5 questions.

This study uses Structural Equation Modeling (SEM), while developing and testing hypotheses using AMOS Statistics 24.0. The research analysis technique uses confirmatory factor analysis and the regression weight approach, while the constructs in this study use exogenous, endogenous, and moderation constructs.

2.7. Research result

Table 1. Characteristics of Respondents

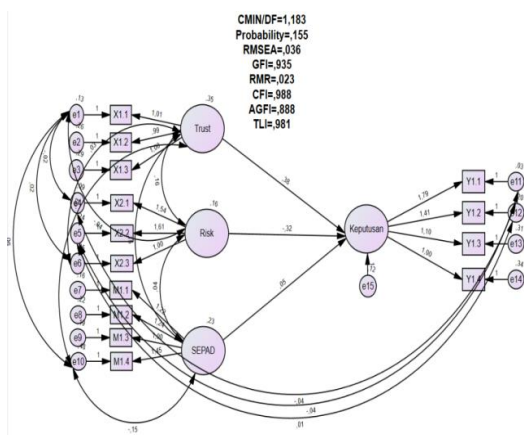
Gender	Number of people)	Percentage (%)
Woman	50	35,7
Man	90	64,3
Total	140	100.0
Age	Number of people)	Percentage (%)
17 – 25 Years	38	27,1
26 – 3 2 Years	65	46,4
3 3 – 39 Years	25	1 7,9
> 40 Years	12	8,6
Total	140	100
Education	Number of people)	Percentage (%)
SD	2	1,4
SENIOR HIGH SCHOOL	26	18,6
Undergraduate diploma	99	70,7
Postgraduate	12	8,6
Total	140	100
Occupation/Profession	Number of people)	Percentage (%)

Self-employed	60	42,9
Farmer	8	5,7
civil servant	21	15
Other	20	14,3
Total	140	100
Income	Number of people)	Percentage (%)
< IDR 3,000,000	40	28,6
IDR 3,000,001 - IDR 6,000,000	97	69,3
IDR 6,000,001 - IDR 9,000,000	1	0,7
IDR 9,000,001 - IDR 12,000,000	1	0,7
> IDR 12,000,000	1	0,7
Total	140	100

Source: Processed data (2022)

Structural Equation Model Analysis (SEM)

At this stage, the model suitability test and causality significance test will be explained. The test results using the AMOS version 26 application explain the effect of the variables Trust (X1), Perceived Risk (X2), Self E-commerce Platform Advertisement / SEPAd (M) and Purchase Decision (Y1). Testing on the SEM model aims to see the suitability of the model, the results of the model suitability test are presented in Fig 2 following:



Based on Figure 2. can is known that from eighth criteria there is seven criteria that have good criteria and one marginal . Ferdinand (2014) stated that based on the

parsimony rule if it is partial criteria fit model well then the model has been declared fit.

After testing the suitability of the research model, the next step is to test the causality developed in this study. The causality test is used to test the effect of each of the proposed hypotheses, namely the influence of exogenous variables namely Trust (X1), Perceived Risk (X2), Self E-commerce Platform Advertisement / S EPA d (M) and Purchase Decision (Y1) . Detailed path coefficient testing is presented in table 2. below:

Table 2. Results Testing causality

			Estimates	SE	CR	P	Information
Y	<-	X	0.208	0.0	2,6	0.0	Significant
1	--	1		78	83	07	
Y	<-	X	-0.105	0.0	1,5	0.1	Significant not
1	--	2		70	01	33	
		X					Significant
Y	<-	1.	0.004	0.0	3,8	0.0	Significant
1	--	M		01	28	00	
		1					Significant
Y	<-	2.	0.000	0.0	0.1	0.8	Significant not
1	--	M		01	53	78	
		1					

Source: Processed data (2022)

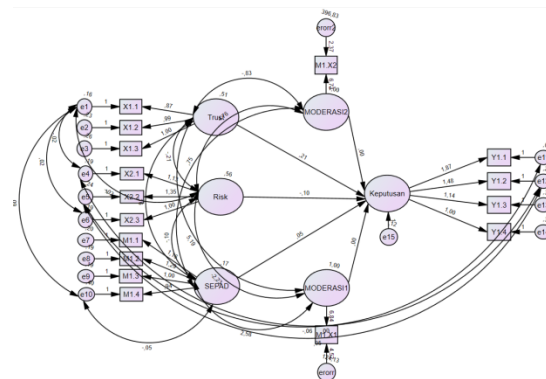


Figure 3. Causality Test

3. DISCUSSION

Based on the research results, it is obtained that trust significantly influences purchasing decisions. These results accept the first hypothesis that has been proposed. The path coefficient shows positive results which can be concluded if the higher the level of consumer trust in the durian traveler e-commerce platform, the higher the purchase decision, and vice versa, the lower the level of consumer trust in the durian traveler e-commerce platform, the lower the consumer decision. The results of this study support some of the results of previous studies. Rahmadi's research (2016) in the context of Tokopedia e-commerce consumers found that trust has a significant influence on purchasing decisions. Fadjarina's research (2016) also found a significant effect on consumer trust in purchasing decisions at e-commerce Tokopedia. Sugara's research (2017) in the context of online buying and selling also found a significant influence on consumer trust in purchasing decisions. This finding explains that consumers have perceived that the durian traveler e-commerce platform can be trusted so that consumer perceptions are considered good which will then increase their purchasing decisions.

Perceived Risk does not significantly influence Purchase Decision. This result rejects the second hypothesis that has been proposed. The path coefficient shows negative results which can be concluded if the higher the level of risk perception on the durian traveler e-commerce platform, the purchasing decision will decrease, and vice versa, if the lower the level of risk perception on the durian traveler e-commerce platform, it will increase consumer decisions. The results of this study support some of the results of previous studies. The negative effect of perceived risk was found to have a negative impact on shoppers' attitudes toward online shopping (O'Cass, 2003; Shih, 2004; Heijen et al., 2003) as well as a negative effect on one's intention to shop online (Korgaonkar and Wolin 1999; Salisbury et al. al., 2001). Heijen et al. (2003) argues that consumers' perceived risk in online shopping has a negative effect on e-commerce adoption. In addition, research from Kusumah (2015) shows that perceived risk does not have a significant effect on purchasing decisions. This finding explains that some consumers know that trading in e-commerce is safe, but consumers still consider it risky. This makes the perception of risk has a negative and insignificant effect on product purchasing decisions.

The results of testing the path coefficient of the moderating influence of Self E-commerce Platform Advertisement (S EPA d) on the influence of Trust on Purchase Decisions show significant results, so it can be stated that Self E-commerce Platform Advertisement (S E PA d) can moderate the effect of Trust on Decisions consumer purchases of the durian traveler e-commerce platform. Thus the results of the SEPA moderation hypothesis test d on the effect of trust on purchasing decisions show a significant effect, after previously without being moderated it showed a significant effect on purchasing decisions. The higher the trust in promotions carried out by e-commerce platforms, with various promotional features of e-commerce platforms, the higher consumer purchasing decisions. This means that consumers make purchases online because of the many advantages offered by the durian traveler e-commerce platform. These findings indicate that some of the advertising features offered by the durian traveler e-commerce platform (SEPA d) can be a stimulus in building consumer trust which will then increase purchasing decisions.

The results of testing the path coefficient of the moderating effect of Self E-commerce Platform Advertisement (SEPA d) on the effect of perceived risk on Purchasing Decisions show insignificant results, so it can be stated that Self E-commerce Platform Advertisement (SEPA d) cannot moderate the effect of perceived risk on Consumer purchasing decisions durian traveler e-commerce platform. These results can be said that the higher the risk perceived by consumers does not affect the decrease in purchasing decisions on the durian traveler e-commerce platform. This finding contradicts Juniwati (2014) who stated that perceived risk has a significant negative effect on purchasing decisions. Consumers consider the perception of high risk of online transactions not to be the driving force behind the decline in consumer purchasing decisions for online transactions. Reviews and reputation can be a consideration for future consumers who will buy products at the same store, so that they are more careful in choosing quality and safe products.

Conclusion

Based on the objectives, results of the analysis and discussion in this study, it can be concluded that consumer trust has a positive and significant influence

on consumer purchasing decisions on the durian traveler e-commerce platform. These results explain that the higher the trust, the higher the purchase decision. Consumer risk perception has a negative and insignificant influence on consumer purchasing decisions on the durian traveler e-commerce platform. This result explains that the higher the risk, the purchasing decision will decrease. Self E-commerce Platform Advertisement (SEPAD) moderates the effect of trust on purchasing decisions. These results explain if the Self E-commerce Platform Advertisement (SEPAD) variable strengthens the influence of trust on purchasing decisions. Self E-commerce Platform Advertisement (SEPAD) does not moderate the effect of perceived risk on purchasing decisions. These results explain if the Self E-commerce Platform Advertisement (SEPAD) variable weakens the influence of trust on purchasing decisions.

Academics can add variables and other indicators to further explore Self E-commerce Platform Advertisement (SEPAD). The next researcher can examine the Self E-commerce Platform Advertisement (SEPAD) variable as an antecedent or consequence of the variables of trust and purchasing decisions. The durian traveler can consider the variables Self E-commerce Platform Advertisement (SEPAD), trust and perceived risk to improve purchasing decisions. Besides that, the durian traveler needs to study the various risks that might arise when durian traveler consumers transact through online platforms.

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