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## HOW TRUST, RISK TOWARD ATTITUDE WHEN SHOPPING RETAIL ONLINE

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**Abstract:** This study aims to analyze the relationship between trust and risk of shopping decisions at online retail. This study uses a sampling quota sampling technique with a survey method with a total sample of 100 respondents from the city of Jakarta with the criteria of respondents aged over 18 years and have purchased products online. The results of the study stated that trust influences consumer attitudes. While the risk was not influence on consumer attitudes in shopping online. the results of this study can be a reference for further research.

**Keywords:** Risk, Trust and Attitude

## INTRODUCTION

Shopping at retail Online is one of the new shopping methods available today offering a variety of advantages compared to offline retailing (Suleman, Zuniarti, & Sabil, 2019). The internet is an interconnected network of hundreds of networks and millions of computers connecting businesses, education, government and individuals (Laudon, Kenneth C; Laudon, 2012). Online marketing is efforts to market products and services and build relationships with customers through internet media (Kotler & Gary Amstrong, 2016). Online retail is a place where the process of buying and selling goods and services, or moving and or data through electronic networks such as the internet (Julianti, 2017).

Retail online is a shopping place where buyers can discriminate between sellers by making a quick price comparison between various sellers and consumers as a determinant of the price for an item (Kotler & Keller, 2012). Of course consumers currently prefer to shop at online retail because this place has more advantages and convenience. Consumer behavior can be changed from before not interested in shopping at online retailers can turn into consumers this one of the basics occurs because of changes in consumer attitudes towards a shopping place (Suleman, 2018). This is where the important role of marketers to change consumer attitudes towards online shopping becomes important.

The most influential factor in changing attitudes is consumer confidence to want to shop at online retail and consumers currently do not want to choose shopping at online retail because they are worried about the risks that arise when shopping online (Suleman, Ali, Nusraningrum, & Ali, 2019). Consumers will shop based on a sense of trust in the place of shopping, in transactions consumers are afraid of fraud especially in the payment process (Suleman, Zuniarti, Setyaningsih, et al., 2019). Trust is the internal comparison of consumers between the costs incurred with the results obtained. When consumers make a transaction, the consumer rests on the promise given by the seller (Darwin & Kunto, 2014). Therefore, trust and risk can be the main factors forming the attitude of consumers choosing where to shop at online retail.

Consumers will compare the size of the risk with other shopping places before deciding to shop (Suleman, Zuniarti, Marginingsih, et al., 2019). Risk perception is said that consumers often feel the risk at the time of their purchase (Khan, S A; Liang, Y; Shahzad, 2015). Risk can also be interpreted as the uncertainty faced by consumers when consumers cannot predict the impact of their purchases (Schiffman, L; Kanuk, L; Wisenblit, 2010). Consumer expectation is to accept what they expect and offer by sellers, especially sellers in online retailers who offer their goods and services through display without being able to know their true form. Here consumers will have high hopes for the emotional feelings the seller builds from the appearance made. When consumers in online retail, consumers will think about the money they have sent that will not disappear just like that but will later get a reply product that they expect in accordance with what is displayed and explained at the intended online retail store (Aribowo, D., Nugroho, 2013). Even though the risk of shopping at online retail is large, there are many studies that show that risk does not have an impact on consumers when they decide to shop because with the increasingly sophisticated technology

and the presence of many platforms that can facilitate consumer transactions with sellers with various protections for these consumers can be one of the factors causing the risk of online retail shopping being ignored by consumers today.

## **LITERATURE REVIEW**

In this study aims to examine how the influence of trust and risk on consumer attitudes to shop in detail online. Mentioned in research results (Indarsin & Ali, 2017) trust is the main and most influential predictor of consumer attitudes. Risk factors are used by several researchers to examine the attitude of consumers to delivery (Suleman, Ali, Nusraningrum, et al., 2019) mentioned the results of research that the risk does not affect the choice of shopping. And (Zolait, Isa, Ali, & Sundram, 2018) said that basically the risks are detailed online and retail offline together so consumers don't think about the risks when shopping. Because of this basis the researcher proposes the following hypothesis:

H1: There is an influence between the trust and attitude of consumers shopping online

H2: Not to the influence between risk and consumer attitudes online shopping

## **RESEARCH METHODS**

In this study, researchers looked at the population as all consumers who have shopped online retail, because the population is unknown and the amount is large. therefore researchers in conducting sampling using non-probability sampling techniques precisely with quota sampling using the provisions of the number of samples to be taken as many as 100 samples. This amount is determined by calculating the number of samples is 5x the number of indicators in this study (Ferdinand, 2014). The results A survey of 140 respondents for the data collection process in this study. However, only the questionnaire responses returned returned to meet the quota of 100 respondents who filled out completely and were received at the end of the data collection period.

## **FINDINGS AND DISCUSSION**

First to test the validity and reliability of the construct in this study found that of the 3 variables used with 20 indicators in this study all found to be valid and reliable. With a range of 78.03% of the total variance described, and item loading ranging from .87 to 1.51. Cronbach's alphas range from 0.82 to 0.91. Furthermore, the output results from the

confirmatory factor analysis (CFA) model in this study can be concluded showing that the criteria for a good fit model ( $\chi^2 / df = 1,353$ ,  $p < .001$ , RMSEA = .060, CFI = .950, and GFI = .950 .817). In the analysis of the path used to test the hypothesized relationship. The results show that there is an influential relationship between trust in online shopping and consumer attitudes. And also the risk also does not affect the buying decision. So the results are conclusions from the hypothesis in this study where H1 and H2 researchers were accepted.

## CONCLUSION AND SUGESTION

The conclusion obtained from the research is first about trust here empirically tested that trust is a factor that influences consumer attitudes where a very large and significant influence on consumer attitudes where consumers who have a trust in online retail will be able to influence to change consumer attitudes further this attitude can be the basis for changing consumer behavior in deciding to shop. Tested risk does not affect consumer attitudes to choose where to shop in this case according to the researchers' estimates which turned out to be the effect of a platform or third party involved in the consumer transaction process that makes consumers now feel there is no greater risk if choosing shopping at online retail. Therefore researchers can conclude from the results of testing that risk is not an influence on consumer attitudes.

## IMPLICATIONS AND FUTURE RESEARCH

The results of this study can provide an overview and major implications for online retail entrepreneurs and marketers who have targeted consumers who shop at online retail. Which trust is the main factor that must be built on an online retail because this is the main determinant of consumer attitudes to choose a positive attitude towards online retailing because it is the duty of online retail entrepreneurs to ensure a trusted place to shop. Risk does not affect the attitude of this thing can occur because now with existing online retail facilities and infrastructure makes consumers ignore the risk that once was a factor that makes consumers do not shop detailed online and choose shopping at offline retail therefore what is already maintained and if necessary in the future, it will be further improved so that the risk difference between offline and online retail shopping is increasingly lost.

The next study is expected to be able to add other variables of convenience, usability that affect consumer attitudes (Suleman, Zuniarti, & Sabil, 2019) (Indarsin & Ali, 2017) and

expanding the scope of the population to reflect the consumers' true perceptions of online retailing of all consumers whether urban or sub-urban. And also increase the number of samples.

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