

ATTITUDE AND INTENTION ON OLINE SHOP: TRUST AND RISK PERCEPTION RELATIONSHIP

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¹Budi UTAMI, ²Puji HANDAYATI

¹Management Science of Doctoral Program, State University of Malang, Indonesia and Lecturer Faculty of Economics, Majapahit Islamic University

²Faculty of Economics and Business, State University of Malang, Indonesia

Corresponding author: Budi UTAMI

Email: budi.utami.2104139@student.um.ac.id

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Abstract:

The concept of e-commerce makes consumers change the way they shop through the internet, which is known as online shopping. This online shopping behavior requires consumers to have trust or trust in the seller. Risk is the consumer's perception of uncertainty and the adverse consequences of a particular action. While the intention to make an online purchase refers to the willingness of consumers to make purchases of goods or services through internet stores. The purpose of the study was to determine the effect of trust on risk perception, attitude toward online shopping, and intention to shop online on MS Glow products in Mojokerto. There are 100 respondents with the criteria that they have never made online purchases. Testing using SEM-PLS. There are six hypothesized relationships in this study. Of the six relationships that were hypothesized and tested in this study, four of them showed a significant relationship so that it was accepted, and two others showed an insignificant relationship that was rejected. The variable of intention to shop online is strongly influenced by attitude toward online shopping. Attitude toward online shopping is directly influenced by consumer trust. Attitude toward online shopping is influenced indirectly by the trust. The intention to shop online is not directly influenced by risk perception. Attitude toward online shopping is directly influenced by consumer trust. Attitude toward online shopping is influenced indirectly by a trust. The intention to shop online is not directly influenced by risk perception. Attitude toward online shopping is directly influenced by consumer trust. Attitude toward online shopping is influenced indirectly by the trust. The intention to shop online is not directly influenced by risk perception.

Keywords: Trust, Risk Perception, Attitude Toward Online Shopping, Intention To Shop Online

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INTRODUCTION

Advances in information and communication technology, such as the internet, today have an impact on companies and consumers (Kotler, 2006). The presence of the internet is able to change the view of how companies and consumers interact and relate (Wendel and Dellaert, 2005). The internet is useful for disseminating information, interacting, establishing communication, and building broad relationships with consumers. The Internet provides opportunities for companies to approach and reach consumers around the world (Jarvenpaa et al., 1999) more efficiently (Shergill and Chen, 2005) which enables companies to perform efficiencies in competitive market conditions (Kotler, 2006). Through the internet, companies carry out marketing activities for goods and services by breaking through geographical boundaries.

Online shopping is a process of buying products by consumers through the internet (Li and Zhang, 2002). online shopping has different characteristics. First, in online shopping, consumers cannot touch the goods and services to be purchased (Chen et al., 2007). Second, transactions can be carried out even though the seller and buyer do not meet each other directly. The presence of the seller is replaced in a visual form in the form of a website. The interaction between the seller and the buyer is carried out through a question and answer form on the internet (Kardes, 2002:

266281). Third, consumers need the skills to run interactive activities on the internet during the transaction process. Fourth, consumers are required to provide personal information such as e-mail addresses, telephone numbers and credit card numbers (Huang et al., 2007). Fifth, transactions in online shopping do not recognize national borders, time zones, legal systems and currencies that are different from buyers. Regarding online shopping behavior, so that consumers can decide to choose to shop via the Internet, consumers must first have trust in the seller (Jarvenpaa et al., 1999). Trust in the seller reduces the consumer's perception of purchase risk. Trust is a belief (belief) where the buyer believes that the seller is not manipulative and the seller's words can be relied on (Geyskens et al., 1996). Trust is a very important factor in online shopping because the lack of trust is one of the reasons consumers often express not to do online shopping amid conditions of uncertainty and risk (Huang, et al., 2007). different time zones, legal systems and currencies with the buyer. Regarding online shopping behavior, so that consumers can decide to choose to shop via the Internet, consumers must first have trust in the seller (Jarvenpaa et al., 1999). Trust in the seller reduces the consumer's perception of purchase risk. Trust is a belief (belief) where the buyer believes that the seller is not manipulative and the seller's words can be relied on (Geyskens et al., 1996). Trust is a very important factor in online shopping because the lack of trust is one of the reasons consumers often express not to do online shopping amid conditions of uncertainty and risk (Huang, et al., 2007). different time zones, legal systems and currencies with the buyer. Regarding online shopping behavior, so that consumers can decide to choose to shop via the Internet, consumers must first have trust in the seller (Jarvenpaa et al., 1999). Trust in the seller reduces the consumer's perception of purchase risk. Trust is a belief (belief) where the buyer believes that the seller is not manipulative and the seller's words can be relied on (Geyskens et al., 1996).

Trust is a very important factor in online shopping because the lack of trust is one of the reasons consumers often express not to do online shopping amid conditions of uncertainty and risk (Huang, et al., 2007). Regarding online shopping behavior, so that consumers can decide to choose to shop via the Internet, consumers must first have trust in the seller (Jarvenpaa et al., 1999). Trust in the seller reduces the consumer's perception of purchase risk. Trust is a belief (belief) where the buyer believes that the seller is not manipulative and the seller's words can be relied on (Geyskens et al., 1996). Trust is a very important factor in online shopping because the lack of trust is one of the reasons consumers often express not to do online shopping amid conditions of uncertainty and risk (Huang, et al., 2007). Regarding online shopping behavior, so that consumers can decide to choose to shop via the Internet, consumers must first have trust in the seller (Jarvenpaa et al., 1999). Trust in the seller reduces the consumer's perception of purchase risk. Trust is a belief (belief) where the buyer believes that the seller is not manipulative and the seller's words can be relied on (Geyskens et al., 1996). Trust is a very important factor in online shopping because the lack of trust is one of the reasons consumers often express not to do online shopping amid conditions of uncertainty and risk (Huang, et al., 2007). First of all, consumers must have trust in the seller (Jarvenpaa et al., 1999). Trust in the seller reduces the consumer's perception of purchase risk. Trust is a belief (belief) where the buyer believes that the seller is not manipulative and the seller's words can be relied on (Geyskens et al., 1996). Trust is a very important factor in online shopping because the lack of trust is one of the reasons consumers often express not to do online shopping amid conditions of uncertainty and risk (Huang, et al., 2007). First of all, consumers must have trust in the seller (Jarvenpaa et al., 1999). Trust in the seller reduces the consumer's perception of purchase risk. Trust is a belief (belief) where the buyer believes that the seller is not manipulative and the seller's words can be relied on (Geyskens et al., 1996). Trust is a very important factor in online shopping because the lack of trust is one of the reasons consumers often express not to do online shopping amid conditions of uncertainty and risk (Huang, et al., 2007).

Risk is the consumer's perception of uncertainty and the adverse consequences of a particular action (Grazioli and Wang, 2001). Risk is defined as the consumer's perception of the uncertainty and unintended consequences of an activity undertaken (Dowling and Staelin, 1994). Consumer

perceptions of risk are mainly related to aspects that include privacy and security of personal information, security of online transaction systems and product quality uncertainty (Gabriel and Nyshadham, 2008). According to Li and Zhang (2002) purchase intention via the internet is influenced by attitudes towards online shopping. Attitude is the overall evaluation of learning from the positive extreme to the negative extreme experienced by consumers (Engel et al., 1994: 336-363). Meanwhile, Thurstone in Mowen and Minor (2002:

Meanwhile, consumers' intention to shop online is positively associated with attitudes towards purchasing via the internet and influences consumer decision making and buying behavior. Trust is an element that is considered capable of reducing consumer perceptions of risk. Risk can occur in every decision taken by consumers. However, consumers can make the decision to choose how to shop online even though this method contains a greater risk than shopping conventionally. Trust helps consumers reduce the perception of risk. MS Glow is a local beauty brand that was founded in 2013. Initially MS Glow was just a skincare product, but since 2016 it has grown by adding product lines, namely body care and cosmetics. To strengthen its brand image, MS Glow completes its products with halal and BPOM certifications, establishes a beauty clinic and has distributors called agents, resellers and members spread throughout Indonesia.

Based on the description that has been stated, the main purpose of this study is to determine the effect of trust on risk perception, attitude toward online shopping and intention to shop online on MS Glow products in Mojokerto.

METHODS

The approach used in this research is a quantitative research approach. The quantitative approach is applied because, with this approach, the research process is carried out in a structured manner and uses a large number of research samples that are considered representative of the population being studied. The sample used is considered to be representative of the population studied so that the results obtained in this study are conclusive results for the population from which the research sample was taken (Malhotra, 1993:93). This study was designed using a hypothesis and is to provide an explanation of the object under study (explanatory research). Thus, this study explains the causal relationship between the variables studied through hypothesis testing (Malhotra, 1993:102). Meanwhile, the data needed in this study are primary data obtained using a questionnaire instrument. The unit of analysis in this study is visitors and Internet site users who have the potential to shop for their needs online. The time dimension of the research is cross-sectional; that is, the research was conducted at a certain time using many respondents (Mathotra, 1993:97).

This study aims to empirically prove: 1) the effect of trust on attitudes toward online shopping, 2) the influence of risk perception on attitudes toward online shopping, 3) the influence of attitude toward online shopping on intention to shop online, 4) the influence of trust and risk perception on online shopping. Intention to shop online through attitude toward online shopping. This study used Partial Least Square Analysis (PLS) to prove the variables' effectiveness. The population in this study are all visitors and Internet site users who have the potential to shop for their needs online, with the following criteria:

1. over 17 years old
2. domiciled in the City/Regency of Mojokerto
3. Previously, he had never done online shopping activities during data collection. This criterion is used to consider that visitors who have never shopped online are considered to have not received and experienced online services. In addition, this criterion allows researchers to obtain information about visitors who indicate their intention to shop online or not.

Given that PLS analysis is used in this study, the sample size must follow the rules contained in the PLS, namely the minimum number of samples ranging from 30 to 100 samples. The representativeness of the population by the sample is an important requirement for making inferences or generalizations. Therefore, determining the sample using a random sampling technique, taking into account the number of sub-districts of the city/district of Mojokerto. The

research model applies four latent variables. Reflexive indicators measured two latent variables, and formative indicators measured the other two latent constructs. The reflexive model assumes that the latent variable affects the indicator. The direction of the causal relationship from latent variables to indicators. At the same time, the formative model assumes that the indicators affect the latent variables. The direction of the causal relationship from the indicator to the latent variable.

Table 1. Classification of Construct Variables and Measured Variables

| Construction Variables | Measured Variables |
|--|--|
| 1. <i>Trust (X1)</i> | 1.1 <i>Ability (X1.1)</i> 1.2 <i>Benevolence (X1.2)</i> 1.3 <i>Integrity (X1.3)</i> |
| 2. <i>risk perception (Y1)</i> | 2.1 <i>Financial risk (Y_{1.1})</i> 2.2 <i>time risk (Y1.2)</i> 2.3 <i>Performance risk (Y1.3)</i> 2.4 <i>social risks (Y1.4)</i> 2.5 <i>Psychological risk (Y1.5)</i> |
| 3. <i>Attitude toward online shopping (Y2)</i> | 3.1 <i>Attitude to using the Internet as a shopping channel generally (Y2.1)</i> 3.2 <i>Attitude to using a specific e-store (Y2.2)</i> |
| 4. <i>Intention to shop online (Y3)</i> | 4.1 <i>Intention to shop online generally (Y3.1)</i> 4.2 <i>Intention to shop at a specific e-store (Y3.1)</i> |

The measurement scale used in this study is a Likert scale with an interval of 1 to 5 from strongly disagree to agree strongly. The validity test in this study was conducted by measuring the correlation between the reflective indicator scores and the latent variable scores. For this purpose, loading 0.5 to 0.6 is considered sufficient (Ghozali, 2008: 24; Solimun, 2008:78). The statement item can be said to be valid if it has a loading > 0.5.

The reliability test in this study was carried out by measuring the correlation between the answers to statements in the indicator group. Although it is not an absolute standard, the indicator group that measures a variable has good composite reliability if it has composite reliability > 0.6 (Solimun, 2008:79). In other words, a statement item can be said to be reliable if it has composite reliability > 0.6.

The data used in this study is primary data. To obtain primary data, respondents were asked to fill out the questionnaire, the result of which was the score for each respondent's answer to each statement item. Primary data collected includes data on trust, risk perception, attitude toward online shopping, and intention to shop online. The data was obtained from selected respondents. The type of data obtained is quantitative data. The main instrument in this research is a questionnaire. The research was carried out for 1 month, assuming that to get 100 data, the researcher had to get 3-4 respondents every day. The procedure for collecting data uses 3 (three) ways, namely questionnaires, interviews and observations.

RESULT AND DISCUSSION

Hypothesis test

Hypothesis testing is done by looking at the structural model test value (inner weight) which is shown through the results of the structural path coefficients. The results of the path coefficients answer the hypotheses in this study. The results of the structural path coefficient (inner weight) along with the complete significance value are presented in Table 2 below:

Table 2. Inner Weight, Standard Deviation, and Significance

| Connection | Inner Weight | Standard Deviation | t statistics | t table | Information |
|---|--------------|--------------------|--------------|---------|-----------------|
| <i>trust (X1) → risk perception (Y1)</i> | -0.658 | 0.058 | 11.251 | 1.96 | Significant |
| <i>trust(x1) → attitude toward online shopping (Y2)</i> | 0.542 | 0.135 | 4.028 | 1.96 | Significant |
| <i>trust(X1) → intention to shop online (Y3)</i> | 0.115 | 0.151 | 0.758 | 1.96 | Not significant |
| <i>risk perception (Y1) → attitude toward online shopping (Y2)</i> | -0.229 | 0.159 | 2,440 | 1.96 | Significant |
| <i>risk perception(y1) → intention to shop online (Y3)</i> | -0.219 | 0.115 | 1,901 | 1.96 | Not significant |
| <i>attitude toward online shopping(Y2) → intention to shop online(Y3)</i> | 0.576 | 0.152 | 3,790 | 1.96 | Significant |

Source: Appendix, processed

Table 3. Summary of Hypothesis Testing Results

| | Hypothesis | Information |
|----|---|------------------------|
| H1 | <i>Trust</i> effect on risk perception in online bookstores in Surabaya. | Accepted t = 11.251 |
| H2 | <i>Trust</i> influence on attitude toward online shopping at online bookstores in Surabaya. | Accepted t = 4.028 |
| H3 | <i>Trust</i> affect the intention to shop online at online bookstores in Surabaya. | Rejected t = 0.758 |
| H4 | <i>risk perception</i> influences attitude toward online shopping at online bookstores in Surabaya. | Accepted t = 2.440 |
| H5 | <i>risk perception</i> affects the intention to shop online at online bookstores in Surabaya. | Rejected t = 1.901 |
| H6 | <i>Attitude toward online shopping</i> affects the intention to shop online, online bookstores in Surabaya. | Accepted t = 3.790 |

Table 4. R-square

| Variable | R-square |
|--|----------|
| <i>Trust(X1)</i> | |
| <i>risk perception(Y1)</i> | 0.432 |
| <i>Attitude toward online shopping(Y2)</i> | 0.509 |
| <i>Intention to shop online(Y3)</i> | 0.665 |

Source: Appendix, processed

Trust Influence on risk perception

Based on the results of the analysis and hypothesis testing conducted in this study, it can be seen that the relationship between trust and risk perception is indicated by the inner weight of -0.658. The relationship is strong, negative, and significant. These results indicate that trust has an effect on risk perception. The influence can be said to be very large (-0.658). These results are in accordance with the findings of research conducted by Heijden *et al.* (2003) which states that trust has a strong, negative, and significant effect on risk perception. These results also support the findings of a previous study by Fatherman (2001) in which it was shown that trust has a negative effect on the perceived risk associated with online purchase intentions. The results of this study also support the results of previous research by Jarvenpaa *et al.* (2000) where the results of his research prove that the higher the consumer's trust to the vendor, the lower the risk perception that the consumer has.

The results of this study confirm the opinion of Haweset *al.*(1989) which states that trust has a close relationship with risk perception. Furthermore, Cheung (2003) stated that trust can play a role in reducing consumer risk perception. We see that physically online stores are unknown, online store owners are not known, and the quality of the products offered cannot be identified directly. In this regard, Thibaut (1959) argues that the situation and results of online transactions that cannot be fully controlled and guaranteed by consumers, increasingly make consumers need trust. In fact, trust is seen as a very important factor in situations of uncertainty and risk. According to GafenandStraub (2004), trust is defined as a consumer's assessment that a vendor can be trusted. From this understanding, it appears that trust is understood in terms of cognition, cognition of ability, benevolence, and integrity owned by online stores. Based on this understanding, it can be said that consumers tend to reduce risk perception by increasing confidence in the ability, benevolence, and integrity of online stores.

By looking at the magnitude of the influence *trust* Regarding risk perception, it can be said that consumer confidence in the ability, benevolence, and integrity of online stores has a very important role in reducing consumer risk perception. This can be interpreted that every change in the trust will affect changes in risk perception. If consumer trust in online stores is higher, the risk perception of consumers will be lower. Vice versa, if consumer trust in online stores is lower, the risk perception of consumers will be higher. Based on these findings, it can be concluded that the stores on *line need* to make efforts to minimize the risk perceived by consumers. The risks that are intended to be minimized are monetary risk, time risk, performance risk, social risk, and psychological risk. This effort can be made by the company by increasing the reputation of the online store by increasing the dimensions of trust, namely ability, benevolence, and integrity.

The results of descriptive statistics show the average value for the variable *trust* of 3.54 and a standard deviation of 0.1116. This value means that overall respondents gave a response between neutral to agree on the statements of indicators of trust. This response shows that respondents actually tend to have positive beliefs about online stores. This consumer confidence is important to get a response from the company. For companies that offer products online on *line*, it is necessary to pay attention to these indicators, considering the results obtained in the study show that the indicators are declared valid in measuring the variables they measure, namely the trust variable.

While the average value for the variable *risk perception* of 2.42 and a standard deviation of 0.3654 which means that overall, respondents gave responses ranging from disagreeing to neutral to the indicator statements of risk perception. This shows that respondents tend to be neutral on the dimensions of risk perception. The results of this study indicate that the respondents appear to be neutral toward the indicators used to measure the risk perception variable. This fact is an opportunity for companies that offer online stores to offer online shopping opportunities by providing guarantees that the offer (both goods, services, and payment methods) provided can be trusted by consumers.

The risks perceived by consumers need to be minimized in order to create consumer buying intentions. The trick, of course, is to guarantee that the risks perceived by consumers will not occur when making transactions. Through vigorous promotional programs and designs *website* Interestingly, the company can foster consumer confidence that the perceived risks will not occur when a purchase transaction occurs. The results of this study indicate that companies need to grow trust in the minds of consumers. In order for consumer trust to be strong, which is reflected in the right consumer assessment of the ability, goodwill, and integrity of the company, it is necessary to have effective communication and interactivity by the company by providing an easy-to-use website. Trust, one of which can be built by the company by creating a good company reputation (Jarvenpaa et al., 1999). Companies are required to build a good reputation professionally in the company's operational activities. If the company is operated in a professional manner, it is expected that consumer trust will grow in the company or it will even lead to positive word of mouth among consumers.

Trust Influence on Attitude toward Online Shopping

Based on the results of the analysis and hypothesis testing conducted in this study, it can be seen that the relationship between trust and attitude toward online shopping is indicated by an inner weight of 0.542. The relationship is strong, positive, and significant. These results indicate that trust has an effect on attitudes toward online shopping. The influence can be said to be very large (0.542). The magnitude of the influence implies that any changes made to the *trust* will affect the change in attitude toward online shopping. If consumer trust in online bookstores is higher, then consumers' attitudes toward online shopping will also be higher. Vice versa, if consumer trust in online bookstores is getting lower, it can be ascertained that the attitude toward consumers' online shopping will also be lower.

By looking at the magnitude of the influence of trust on attitudes toward online shopping, it can be said that consumer confidence in the ability, goodwill, and integrity of the company owned by consumers is a very important role in building consumer attitudes towards online shopping. Trust in the company is an important factor to grow consumer attitudes. This finding is in line with Fishbein's (1967) opinion which describes the relationship between beliefs about objects and attitudes toward objects. Belief in an object is an individual's hypothesis about the nature of an object and its relationship to other objects (Fishbein, 1967). Attitude towards an object is an individual's tendency to respond to an object by assessing whether the object is good or bad, pleasant or unpleasant, liked or disliked, beneficial or detrimental (Fishbein, 1967). *Trust* a cognitive construct (judgment or belief in its dimensions) shape consumer attitudes toward online shopping. In this case, attitudes towards online shopping are shaped by consumer trust in online stores. Fishbein (1967) asserts that an individual's attitude towards behavior is influenced by the degree of individual belief regarding the attribute and the judgments made on that attribute.

Because attitudes towards objects are understood as a result of the learning process, consumers' attitudes toward shopping online is also the result of learning. According to the theory (Schiffman and Kanuk, 2007), consumer learning begins with the process of cognition, namely the process of consumers building beliefs and knowledge. Trust as cognition about the ability, goodwill, and integrity of the company is an important factor to shape and predict consumer attitudes toward online shopping. The results of this study strengthen the opinion of Macintosh and Lockshin in Jarvenpaa *et al.* (2000) which states that consumer trust in vendors has an impact on consumer attitudes. Meanwhile, Gefen and Straub (2004) show that consumer trust towards vendors has an effect on consumer attitudes. The results of this study also support the results of previous research by Jarvenpaa *et al.* (2000) by taking a population and a sample of a community of internet users. The study found findings indicating that trust affects online shopping attitudes (Jarvenpaa *et al.*, 2000).

Looking at the results of the research above, it can be stated that companies in their daily operations need to build consumer attitudes by creating trust. To foster consumer attitudes, companies engaged in online stores are required to maintain consumer trust in the company. As explained earlier, growing consumer trust in companies engaged in online shops, it can be done in several ways, one of which is that the online shop business must be managed professionally. Facts on the ground show that *trust* consumers to the company is very important. Consumers believe that producers must be honest, the goods offered to consumers must be of real quality as expected by consumers and must be able to provide quality services to consumers. If online shop entrepreneurs can run their business with quality, then consumer trust will be obtained. If consumers have trust, then consumers will also have a positive attitude toward online shopping so that it can be expected to create purchase intentions as desired by the company.

Trust Influence intention to Shop Online

Based on the results of the analysis and hypothesis testing conducted in this study, it can be seen that the relationship between trust and Intention to Shop Online is indicated by an inner weight of 0.115. The relationship is weak, positive, and insignificant. The effect can be said to be small (0.115). These results indicate that trust does not affect the intention to shop online. It is known that

trust does not affect the intention to shop online. Any changes in the trust do not affect the intention to shop online. This condition occurs in the study possibly because 1) the operationalization of the concept of trust in this study is limited to cognitive elements, 2) the characteristics of consumers used as samples, and 3) the specificity of the characteristics of the online environment.

With regard to the notion of trust, the intended trust in this study is more on the cognitive dimension. As noted earlier, Geyskens et al. (1996) define trust as a consumer's belief that the words or promises made by the vendor are reliable and the vendor will not take advantage of the consumer's weaknesses. Cognitive trust is knowledge-driven. Trust in this sense is better known as trust in the early stages of the overall dynamics of trust (initial trust). In the early stages of consumer introduction to vendors, the trust that appears is trust that is driven by the belief or knowledge possessed by consumers. This emphasis on the cognitive aspect of trust is actually in accordance with the research conducted by Jarvenpaa et al. (1999); Jarvenpaa et al. (2000); Gefen and Straub (2004); and Jarvenpaa et al. (2005). However, in this study, the emphasis of trust is only on the cognitive aspect and the measurements made by reflecting these cognitive dimensions are less able to show an influence on the intention to shop online. This shows that consumers who have trust do not directly have the intention to do online shopping. Research shows that forming online consumer purchase intentions is not enough just to trust.

Besides that, *trust consumers* may be influenced by other factors not examined in this study, such as experience factors, technology acceptance factors, or situational factors. Seeing this fact, further research is expected to incorporate these factors into building a model of online buying behavior intention. The experience factor referred to here is the consumer experience related to the internet and the experience of buying products online. Including the experience, factor needs to be done because experience is an important consideration in making a purchase (Hofman et al., 1999). Hofman et al found that consumers' attention to information control was found to increase the experience of the internet. The experience of the internet further increases the degree of consumer purchase intention. It is also said that inexperienced internet users usually rarely make online purchases. Fox (2000) shows evidence that 27% of Internet users with less than six months of experience have purchased a product online, compared to 60% of those with more than three years of Internet experience.

Regarding the importance of experience, Azjen (1991) stated that past behavior (experience) should be included in the theory of *Reasoned Action (TRA)* as the same independent variable with subjective attitudes and norms. The reason is that TRA does not include perceived behavior control variables, even though this variable has an important role in linking past influences with subsequent behavior. Referring to Bandura's opinion, Azjen (1991) stated that "Past experience is the most important source of behavioral control information". Compeau and Higgins (1995) state that past experiences are strongly related to self-efficacy. The argument that can be put forward is that sometimes the obstacle to showing behavior lies not only in negative subjective attitudes or norms, but rather in the reason for the lack of ability to show behavior (lack to perform the action). Consumers may have positive attitudes towards online buying behavior. It may also have a positive subjective norm as most people expect to buy online. However, consumers do not believe that he is able to meet the rules of the internet game.

Technological factors need to be integrated in the next research model. One of the reasons that can be stated here is that online purchase transactions are a form of activity that requires the application of rational skills and consumer skills. Some researchers state that the ability to use technology is a major consideration in shaping online behavioral intentions (Porter, 2001). To make online purchases, consumers are required to be able to operate internet technology. And this requires a greater rational effort that consumers need to make. So, it is understandable why even internet users refuse to make purchase transactions. The acceptance of technology is the reason for the purchase transaction. The factor of acceptance of technology is a reason that must be considered (Wang et al., 1998). Consumers often experience unexpected consequences, such as registration that

takes a long time before making a payment or feeling frustrated because the website (technology) does not work properly (Fagerstrom, 2006).

Situational factors also need to be included in developing a more comprehensive model. It should be noted that the consistency of the correlation between attitudes/intentions with behavior requires a high concordance of the behavioral target measurement and the measurement of behavioral determinants of cognitive antecedents (Ajzen and Fishbein, 1997). It has been proven that the correlation is high when situational factors influence the pre-behavioral variables (pre-behavioral variables) and behavioral variables (behavior variables). This shows that the situation variable is assumed to have a significant effect on the consistency of the correlation between attitudes/intentions and behavior (Foxad et al., 2002 in Fegerstrom, 2006). Thus, situational factors should be included in consumer research (consumer's learning history) (Fegerstrom, 2006). Consumer behavior settings are stimuli (stimuli) that form a physical and social circle online. Initially, these stimuli were neutral, but later turned into discriminatory stimuli and in turn became part of the consumer's learning history. Therefore, the consumer's situation is an intersection between the consumer behavior setting and the consumer's learning history. Regarding the characteristics of the respondents used as samples in this study, Internet users who were asked for data were general consumers. In fact, the object of this research is an online store that provides book products that are sold online. The general respondents do not necessarily feel the need to buy books online. That is why consumers who may have trust in online stores do not necessarily have the intention to shop. Perhaps from the perspective of the respondents in this study, the product category (book) and the object of research (online shop) for most of them are irrelevant.

In connection with the uniqueness of the online environment which is the setting of this research, it can be said that online transactions have certain characteristics and certain conditions. Unlike the offline environment, consumers cannot come directly to the online store. Consumers cannot identify the product they need physically directly. Communication between consumers and producers is carried out in the form of interactivity via the internet. The seller is represented by the website. Consumers face greater uncertainty and risk than offline transactions. Consumers are vulnerable to misuse related to personal and credit card information. Some of the conditions that characterize online may be the reason for consumers not so easily showing online shopping intentions only with trust. In building online purchase intentions, consumers actually consider the perceived risk and attitudes towards online shopping. So, the results of this insignificant study can be explained that in observing online shoppers, consumers' purchase intentions are influenced by their attitudes towards online shopping. Meanwhile, consumer attitudes towards online shopping are influenced by their level of trust and perception of the risks of online shopping.

The results of this study are not in accordance with the research findings obtained by Gefen and Straub (2004). The findings of the two researchers indicate that trust encourages the emergence of intentions to make online purchases (Gefen and Straub, 2004). The results of this study also contradicted the results of Velido at. Al. (2000) which proves that trust has a direct effect on purchase intention. However, the results of this study are in accordance with the opinion of Lumsden and Mackay, 2006 and Huang et al., 2007 which state that trust does not directly affect the intention to shop online, the results are weak, and positive and even insignificant. The results of this study teach online shop entrepreneurs to pay attention to the intermediary variables between trust and intention to shop online. The results of this study are not significant, explaining that although respondents have a tendency to believe in the ability, goodwill, and integrity of online bookstores, the level of consumer confidence in online stores is still low. So, when low trust is correlated with the intention to shop online, the results are insignificant. The results of this study indicate that purchase intention arises through a positive attitude. Therefore, it is important for online shop business actors to form positive consumer attitudes.

Risk Perception Influence on Attitude Toward Online Shopping

Based on the results of the analysis and hypothesis testing conducted in this study, it can be seen that the relationship between risk perception and attitude toward online shopping is indicated by the inner weight - of 0.299. The relationship is weak, negative, and significant. These results indicate that risk perception has an effect on attitude toward online shopping. The effect can be said to be small (-0.299). This small effect implies that any change in risk perception will still have an effect on changes in attitude toward online shopping, but the effect is small. If the risk perception of consumers in online bookstores is lower, then the attitude toward online shopping consumers will be higher.

The findings of this study strengthen the opinion of TRA and TPB which state that beliefs affect individual attitudes towards certain objects. The results of this study also support the findings of previous research conducted by Heijden et.al. (2003) who found that perceived risk had an effect on online shopping attitudes. Jarvenpaa et.al (2000) confirmed that the perception of risk has a negative effect on online shopping attitudes. Looking at the results of this study, it can be stated that companies engaged in online bookstores should really pay attention to the risk perception variable given its negative influence on attitudes toward online shopping. Companies must be able to convince consumers that the decision to make a book purchase transaction through an online bookstore is the right decision. This can be done, among others, by changing consumer perceptions of risk.

Risk Perception Influence intention to Shop Online

Based on the results of the analysis and hypothesis testing conducted in this study, it can be seen that the relationship between risk perception and intention to shop online is indicated by an inner weight of -0.219. The relationship is weak, negative, and insignificant. The effect can be said to be small (-0.219). These results indicate that risk perception does not affect the intention to shop online. The relationship between the influence of risk perception on the intention to shop online is not significant. This happens possibly because risk perception is a consumer's assessment of the possibility of loss that will be experienced related to purchasing goods online (Leroche et al., 2003), but this assessment was carried out by respondents in this study who had not experienced it firsthand. perceived risk because they have never done online shopping. Thus, consumers cannot actually be said to really have the right perception of the risks that may be accepted when they state that they intend or do not intend to do online shopping. This finding contradicts the results of research by Jarvenpaa et.al (2000) and Gefen and Straub (2003) which state that the perception of risk has a negative and significant effect on online shopping tools. In his own research, Gefen (2000) also found different findings from the results of this study. According to research by Gefen (2000), perceived risk has a direct effect on consumers' purchase intentions. Meanwhile, Cheung et.al (2003) also provide evidence that the perception of risk has a direct impact on online consumer behavioral intentions. It is clear in several previous studies that the magnitude of risk in the online environment is the reason consumers tend to intentionally or not to shop online.

The difference in the findings of this study may be due to different research settings. Several previous studies were conducted in western societies where people have a higher level of education (well educated). Higher levels of education are considered to have better knowledge. This is, to some extent, sufficient capital for the growth of people's awareness of the risks of decisions and actions. Every action will always be considered a risk. This statement is supported by TRA and TRA which state that individuals will consider the implications of their actions before they decide to take or not to take certain actions. Besides that, The characteristics of the respondents who were sampled in several previous studies were people who were members of special categorical groups, such as the information system community (Gefen and Straub, 2004; Jarvenpaa et al. 1999), a community consisting of postgraduate students (Heidjen, 2003). These special communities are considered to have a certain level of education and a higher level of awareness than the average person. Meanwhile, the research carried out took a population and a sample consisting of Internet users in

general. Respondents who were sampled in this study did not have sufficient awareness to conduct an objective evaluation of the risks of online shopping. The finding which shows that the influence of risk perception on intention to shop online is not empirically significant and also explains that respondents have a tendency to be risk-neutral. Based on the respondent's perception of the risk, it has an impact on the results of the study which proves that the effect of risk perception on purchase intention is not significant.

Attitude Toward Online Shopping Influence on Intention to shop online.

Based on the results of the analysis and hypothesis testing conducted in this study, it can be seen that the relationship between attitude toward online shopping and intention to shop online is indicated by an inner weight of 0.576. The relationship is strong, positive, and significant. These results indicate that attitude toward online shopping has an effect on intention to shop online. The influence can be said to be very large (0.576). The findings of this study mean that attitude toward online shopping has a significant effect on intention to shop online. Intention to shop online is determined by attitude toward online shopping. This implies that every change in intention to shop online. If the attitude toward consumers' online shopping at online bookstores is higher, then consumers' intention to shop online will be higher. Likewise, if the attitude toward consumer shopping at online bookstores is lower, the consumer's intention to shop online will be lower.

Based on the results of research that proves there is a significant relationship between the two variables, it can be stated that the results of this study are relevant to TRA and TRA which state that behavior is determined by the intention to behave and behavioral intention is determined by the individual's attitude towards the behavior. Theoretically, online shopping behavior requires intention and this is explained and predicted by Azjen and Fishbein (1980). The degree of online purchase intention is a determining factor in the actual behavior of consumers. According to them, the consumer's purchase intention is determined by the consumer's attitude towards behavior. In this study, consumer attitudes toward online buying behavior play an important role in explaining online purchase intentions. The results of this study are in accordance with the findings of research conducted by several e-commerce studies (Chen et al., 2002; Shim et al., 2001) which states that there is a positive influence between online shopping attitudes and online shopping intentions. The results of this study corroborate the results of several other studies which prove that the main factor that determines behavioral intentions is the individual's attitude towards the behavior (Jarvenpaa et al., 1999; Jarvenpaa et al., 2000; Gefen and Straub, 2004; Gefen et al., 2003). These results corroborate the research findings of Heijden et al. (2003) which states that attitude toward online shopping has a strong, positive, and significant effect on the intention to shop online.

Conventionally, buying behavior can be indicated by a statement that consumers have bought or not bought. Knowing buying behavior is done by looking at the degree of intention or the consumer concerned to behave in buying (Ma'ruf, 2006). A consumer who has a high degree of intention is expected to have a higher tendency to realize his intention. Intention to shop online is defined as the willingness of consumers to shop at certain online stores (Li and Zang, 2005). The intention to shop online is intended to measure how much consumers are willing to buy or how strong an individual's effort is to show online buying behavior (Ajzen and Fishbein, 2004). In this study, it is proven that purchase intention is directly influenced by consumer attitudes towards purchasing behavior.

For online entrepreneurs, these findings can contribute to an understanding that the level of purchase intention influences consumer decisions in using or not using online media to purchase books at certain online bookstores. The higher the purchase intention, the greater the opportunities that companies that serve online book sales can take advantage of. Behavioral intentions begin with the formation of attitudes. The more positive the consumer's attitude, the greater the consumer's intention to make online purchases. Therefore, online bookstore business actors who are able to build positive consumer attitudes are considered to be able to create high purchase intentions. Consumers will intend to make book purchases at certain online bookstores when consumers have

a positive attitude towards the buying behavior. Forming attitudes towards buying behavior is an important job for companies. Attitude can be used as a basis for companies to achieve success in the field of e-commerce.

CONCLUSION

Based on the results of the analysis and discussion of the data obtained in this study, some conclusions that can be drawn are:

The main objective of the study as stated in the previous description is to determine the effect of trust on risk perception, attitude toward online shopping, and intention to shop online at online bookstores in Surabaya. There are six hypothesized relationships in this study. Of the six relationships that were hypothesized and tested in this study, four of them showed a significant relationship so that it was accepted, and two others showed an insignificant relationship that was rejected.

This research proves that the intention to shop online is first strongly influenced by the attitude toward online shopping. By proving the causal relationship, it can be concluded that attitudes towards online purchases play a very important role in the realization of online consumer buying intentions. Consumers seem to be very considerate of the attitude factor when making a decision to set an intention to make a purchase at an online bookstore. The evidence for these effects helps demonstrate the strength of the Theory of Reasoned Action (TRA) and Theory of Planned Behavior (TPB) when applied as theoretical foundations in research in e-commerce settings. This study proves that attitudes toward online shopping are directly influenced by consumer trust in online stores. Thus, consumer trust in online bookstores plays a very strong role in shaping attitudes towards buying behavior

Research proves that attitudes toward online shopping are influenced indirectly by the trust. In this study, it was found that trust affects attitudes toward online shopping through risk perception. This finding means that consumers form attitudes towards online shopping behavior first by considering their perception of the risk of online buying behavior shaped by trust. This study proves that the intention to shop online is not directly influenced by risk perception. This means that purchase intention is not shaped by the perceived risk of buying behavior at online bookstores. In other words, whether consumers intend or do not intend to make a purchase does not depend on how strong or weak the consumer's perception of purchasing at an online bookstore is. This study proves that the intention to shop online is not influenced by consumer trust in online stores. This implies that purchase intention is not determined by the high and low levels of consumer trust. In other words, whether consumers intend or do not intend to make a purchase does not depend on how much consumers trust online stores. It is likely that consumers need guarantees that are more than just trust for the formation of purchase intentions. Consumers seem to need previous positive experiences with online bookstores that are felt to be able to directly generate purchase intentions.

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