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The Effect of Marketing Communication, Risk and Trust on Online Shopping Behavior

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Abstract: - This research was conducted to analyze the effect of marketing communications that were protected through website design, perception risk, trust, and shopping behavior online (survey of Singapore University students in Karawang as shop.co.id customers). The sampling technique used was purposive sampling. The number of respondents in this study was 200 people. The analysis technique used is Partial Least Square. The results of the analysis show that marketing communication is shown by the appearance of design web, and Trust influence on Shopping Behavior Online through shopee.co.id. At the same time, the perception of risk has a negative but not significant effect.

Keywords: risk perception, marketing communication, trust, and shopping behavior online

I. INTRODUCTION:

The growth of the internet has increased the popularity of shopping online. Shopping Online is the third most popular Internet activity, after the use of e-mail/instant messaging and browsing the web (Ariff et al. 2014). The internet is becoming an increasingly popular medium to facilitate information search, choice, and purchase. Shopping Online allows people to buy anything at any time, making it the most flexible electronic purchase method (Ozkisi and Tapaloglu, 2016). The development of the internet has greatly influenced the marketing environment throughout the world, and the internet provides companies with the ability to expand the reach of their business through e-commerce (Akbarm et al., 2015; Sugandini et al., 2019; Sugandini et al. 2020).

The growth of e-commerce that continues to increase in Indonesia makes Shopee interested to enliven this industry. Shopee is the first mobile marketplace application for consumers-to-consumers (C2C) that are ready to offer convenience in buying and selling. In Indonesia itself based on the results of a survey conducted by marketing company MarkPlus, Shopee occupies the first position as brand e-commerce that first appeared in the minds of the public or top of mind (Mutia, 2018). Shopee application is equipped with live chat, sharing (social sharing), and hashtag features to facilitate communication between sellers and buyers and make it easier to find products that consumers want. Shopee has advantages that are owned by the Shopee site, making digital buyers feel trust in the shopee.co.id place. But in shopping, online consumers must be able to understand the risks that might occur. Because shopping online is often found cheating by the store. Giving rise to consumers' perception of the risk of shopping. Online According to Masoud (2013), risk perception is the level of customer perception of negative results that occur when making transactions online. Risk perception is one of the factors that make consumers reluctant to shop online, and this is caused by consumers' understanding of the technology they have used and the risk of human error and technology error that may occur in activities online shopping (Karami and Wismiarsi, 2016). Furthermore, Masoud (2013) states that there are several dimensions of risk perception, namely financial risk, product risk, time risk, shipping risk, social risk, and security risk to shopping behavior online. Time risk is one of the risks that buyers are worried about an online shop that will arise along with a sense of discomfort when a consumer has difficulty choosing or experiencing delays in product acceptance, which results in wasted time and trouble for consumers in shopping (Karami and Wismiarsi, 2016).

Marketing communication by the entrepreneur can be see through his website design.designs are websites created and used to communicate company products to consumers. If the appearance of the website is an online store

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only modest, the buyer will have a negative image and perceive that the company is unprofessional. The first thing consumers see when visiting the store online determines what kind of seller's impression is building in the eyes of the buyer. An excellent first impression will show a positive reaction of consumers to products and services, and it is not impossible they are likely to buy.

According to Pavlou and Geffen (2002), a significant factor to influence interest in purchasing online is the trust factor. When a prospective buyer wants to shop online, the main thing the buyer considers is whether the website that provides the online shop and the seller online on the website can be trusted (Hua, 2009). The contribution of this study can provide input to the government to give an overview of the risk factors that will be faced with caution in shopping online to people in Indonesia, to prevent losses due to crime or fraud cases in shopping online. This research is expected to add insight and understanding of the effects of marketing communication, risk perception, and trust in shopping behavior online.

II. REVIEW OF LITERATURE:

A. Online Shopping Behavior

Schiffman and Kanuk (2010) define consumer behavior as the behavior that consumers exhibit in searching for, buying, using, evaluating, and consuming products and services that they hope will satisfy their needs. Consumer behavior is essential to understand why consumers do and what they do (Sumarwan, 2014). According to Cordiaz (2013), processes a consumer purchases a product or service on the internet begins with the onset of awareness (consciousness) consumer information or product which can be obtained on the internet. This shopping activity online is a new form of communication that does not require direct face-to-face interaction but can be done separately from and to the rest of the world through the media of notebooks, computers, and mobile phones connected to the access service internet. Shopping Online, according to Wicaksono (2010), is a website used to sell products via the internet where the development of shopping online in Indonesia is currently quite rapid. The view of e-commerce or often known as online shopping or shopping online, is the use of computers and the internet with a Web browser to buy and sell products (McLeod and P. Schell, 2007). Online shopping has become part of modern humans. The web is a critical partner in the industry and creates new channels for customers. Online shopping depends on resources internet and many information technologies that support every step of the buying and selling process (James, 2005).

B. Risk Perception

Risk perception is defined by Oglethorpe and Monroe (2008) as consumers' perceptions of uncertainty and negative consequences that may be received from the purchase of a product or service. According to Schiffman and Kanuk (2004), the perception of risk is a feeling by consumers that the decision they make will produce a consequence that cannot be anticipated with a certain estimate. Risk perception influences every stage of the purchasing decision-making process by consumers. According to Forsythe et al. (2006), consumers see a greater risk when making purchases on the online shopping format when compared to conventional store formats. Adnan (2014) uses four indicators to measure consumer risk perceptions when making online purchases, namely: Product risk, related to product performance, which is the loss that occurs when a brand or product does not work as expected (Akbarm et al., 2015). Comfort risk (convenience risk), related to time, is the inconvenience that occurs during transactions online, which is often caused by difficulty finding the destination location when sending orders, or there is a delay when receiving products (Claudia, 2012). Risk undeliverable(non-delivery risk)is the potential loss associated with the delivery of the goods lost, damaged goods, and sent to the wrong place after shopping (Dan et al., 2007). Financial risk (financial risk) is the possibility of financial losses resulting from shopping on the internet (Adnan, 2014). Ariff et al. (2014) define financial risk as a potential loss of money when making online purchases. Adnan (2014) and Akbarm et al. (2015) states that risk perception is an essential component in information processing carried out by consumers. Consumers are increasingly encouraged to look for additional information when faced with the purchase of high-risk products.

Hypothesis 1: Risk Perception influences online shopping behavior

C. Marketing Communication

Marketing communication conducted by online companies is usually manifested in the design website that is displayed (Sugandini et al., 2019). Laudon and Laudon (2006) define a website as a system with universally accepted standards for storing, retrieving, compiling, and displaying information in a networked environment. According to Hidayat (2010), a website is a whole pages web contained in a domain that contains information. Websites are usually built on many pages of the web interconnected. So it can be said that the understanding of the website is a collection of pages that are used to display text information, still or motion pictures, animations, sounds, and a combination of all both static and dynamic that form a series of interrelated buildings, each of which is each linked to a web of pages. Design website can be regarded as a website interface a visualized with a display form website. According to Harris et al. (2006) in some site designers observed that the use of the site's background display and the appearance of words (typography) is a significant factor for the overall appearance and originality of the page and site. The appearance of the store site online can be a special attraction for potential customers to visit. Adnan (2014) uses three indicators to measure the design variables website, namely: Aesthetics called graphics, which is the artistic side that complements the technical aspects of a website to make it look beautiful, attractive, valuable, and smart. Aesthetics have an important role where the elements of lines, colors, and design themes must be adjusted to the purpose of the website itself.content is website defined as a page web sent to clients, including text, images, hyperlinks, video content, and audio that may be produced statically or dynamically (www.en.wiktionary.org). Transactional design is the design or stage that displays an e-commerce website when a visitor has decided what product to buy. This stage starts from the checkout of products that will enter the shopping basket, the selection of addresses, and shipping services to payment.

Harris et al. (2006) and Adnan (2014) showed that some site designers observed that the use of site background display and word display (typography) were significant factors for the overall appearance and originality of pages and sites. Hausman and Siekpe et al. (2009) revealed that additional useful features such as visual design and attractive graphics to attract consumers to visit the website and store online and can encourage them to make purchases online. Existing features will make it easier for consumers to understand the layout, provide instructions, and search for information online. A well-designed site can also effectively neutralize the potential negative effects of waiting for loading a long site time (Chen et al., 2003; Adnan, 2014).

Hypothesis 2: Marketing Communications in website design effect on online shopping behavior.

D. Confidence

Consumer confidence, according to Mowen (2002), is all the knowledge possessed by consumers and all the conclusions made by the consumers of objects, attributes, and benefits. According to Mayer et al. (1995), factors that shape a person's belief against the other three, namely (1) the ability(ability). Kim et al. (2003) state that abilities include competence, experience, institutional endorsement, and ability in science. (2) Benevolence is the willingness of sellers to provide mutual satisfaction between himself and the consumer, and integrity(integrity). (3) Integrity was related to how the behavior or habits of sellers in running their business. Kim et al. (2003) suggested that integrity can be seen from the point of fairness, fulfillment, loyalty, honesty, dependability, and reliability. Trust is considered an important factor and is one of the critical factors in stimulating transactions online. When the higher trust can certainly be used as a measure to foster consumer buying interest to transact online, so the higher the trust, the higher the buying behavior (Akbarm et al., 2015).

Hypothesis 3: Trust influences online shopping behavior

III. METHODOLOGY:

This study uses quantitative methods. The quantitative approach aims to explain the phenomena or symptoms that exist by using numerical or statistical data as the main material to conduct the analysis (Suharsaputra, 2014). This research was conducted using a survey method. The population in this study were all students at the University of Singapore Karawang. The sampling technique used in this study was purposive sampling with the criteria of active students and had made product purchase transactions at shopee.co.id. Hair et al. (2010) recommended a minimum sample size of 200, so in this study, using 200 respondents. Data analysis techniques used path analysis Partial Least Squares Version 3.2.8.

IV.   RESEARCH AND DISCUSSION RESULTS

In the data analysis and discussion, this explains the influence of marketing communication through website design, risk perception, and trust in online shopping behavior through shopee.co.id. This study used 200 student respondents who had shopped through the shopee.co.id shopping site.

A.   Descriptive Analysis of Respondents

Primary data that has been successfully collected by researchers is analyzed to determine characteristics including: gender, income, purchase intensity, how to access Shopee.co.id.

| Characteristics based on:	%
Gender	
Male	49
Female	51
Purchase Intensity	
1 times	35
2 - 3 times	40
> 3 times	25
Income	
<IDR. 1,000,000	43
IDR 2,000,000 - 3,000,000	7
> IDR 3,000,000	50
Access to Shopee.co.id	
through Application	59
Through the website	41

Table. 1. Characteristics of Respondents

B.   Test Results Outer Model

The analytical method used in this study is Partial Least Square (PLS) with the program Smart PLS 3.0. This technique consists of an outer model or measurement model and an inner model or structural model (Ghozali, 2014). Outer models or indicator tests are performed to assess the reliability and validity of the model. The results outer model in this study is shown in (Table 2) as follows.

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Marketing Communication	0.835	0.862	0.923	0.857
Online Behavior	0.844	0.845	0.906	0.762
Perceived Risk	0.841	0.925	0.890	0.671
Perceived Trust	0.853	0.869	0.900	0.693

Table 2. Construct Reliability
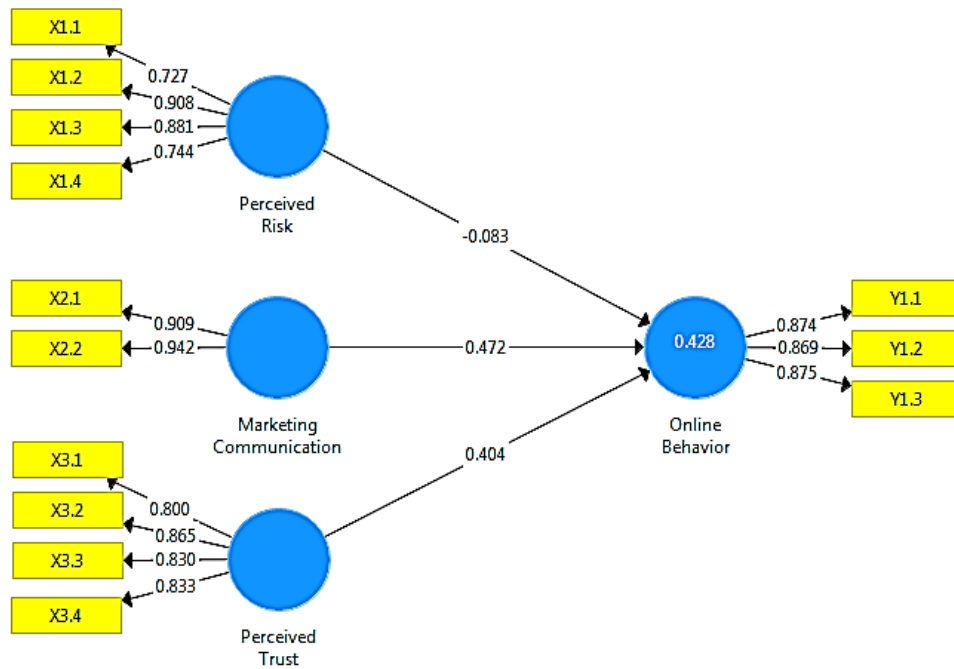
Figure 1. PLS-Algorithm

Convergent Validity

Value Convergent validity is the value of outer loading on latent variables with their indicators. According to Chin (1995), said that an value outer loading between> 0.7 is considered to be very good to meet the requirements of convergent validity. (Table 2) shows each indicator variable has a value> 0.7 so that all indicators are declared or valid.

Composite Reliability

Composite reliability is the part that is used to test the reliability value of indicators on a variable. A variable can be stated, fulfilling composite reliability if it has value composite reliability> 0.6 (Ghozali, 2014). Based on the data presented in (Table 2) above, it can be seen that the composite value reliability of all research variables> 0.6 indicates that each variable has met the composite reliability so that it can be concluded that all variables have a level of reliability a high.

Average Variance Extracted (AVE)

Average value variance extracted (AVE) for each indicator required values must be> 0.5 for a good model. Based on the data presented in (Table 2) above, it is known that the AVE value of each variable has a value> 0.5. Thus it can be stated that each variable has good validity.

Cronbach's Alpha

Reliability testing with the composite reliability above can be strengthened by using the value Cronbach alpha. A variable can be declared reliable or meet Cronbach alpha if it has a value Cronbach alpha> 0.7 (Ghozali, 2014). Based on the data presented above in (Table 2), it can be seen that the value Cronbach alpha of each research variable is> 0.7. Thus, these results can indicate that each research variable meets the value requirements Cronbach alpha, so it can be concluded that all variables have a high level of reliability.

Discriminant Validity

An indicator is declared to meet discriminant validity if the cross-loading factor value the indicator on the variable is the biggest compared to the other variables (Ghozali, 2014). Based on the data presentation shown in (Table 3) below, it can be seen that the cross-loading factor value of each indicator on the variable is the largest

compared to the value cross-loading on the other variable indicators. Based on the results obtained in (Table 3), it can be stated that the indicators used in this study already have good discriminant validity in preparing their respective variables.

	Marketing Communication	Online Behavior	Perceived Risk	Perceived Trust
X1.1	0.188	0.143	**0.727**	0.245
X1.2	0.520	0.422	**0.908**	0.442
X1.3	0.442	0.305	**0.881**	0.431
X1.4	0.449	0.263	**0.744**	0.575
X2.1	**0.909**	0.448	0.452	0.237
X2.2	**0.942**	0.554	0.514	0.299
X3.1	0.318	0.117	0.433	**0.800**
X3.2	0.484	0.301	0.480	**0.865**
X3.3	0.417 0.830	0.390		**0.243**
X3.4	0.833	0.436	0.433	**0.275**
Y1.1	0.389	**0.874**	0.525	0.416
Y1.2	0.869 0.278		0.441	0.423
Y1.3	0.466	**0.875**	0.322	0.464

Table 3. Cross Loading (Discriminant Validity Test)

C. **Results Testing Inner Model**

Testing	Result	Criteria
The Coefficient of Determination (R-square) Online Behavior	0.428	While
Predictive Relevance (Q-square) $Q^2 = 0.428$	0.428	Good, meaning that the observed values are well reconstructed with predictive relevance
The Goodness of Fit (GoF) GoF $= \sqrt{\text{average AVE x average R}^2}$ $= \sqrt{0.746 \text{ x } 0.428}$ $= \sqrt{0.319288}$ $= 0.565$	57%	Large

Table 4. Results of Inner Model

Hypothesis testing is done by looking at the probability value and t-statistics of his. For the probability value, the p-value with α of 5% is <0.05. The t-table value for α 5% is 1,960. So the hypothesis acceptance criteria are when the value of t-statistics> t-table. Hypothesis testing methods Smart PLS 3.0 is performed by the process, bootstrapping to obtain the relationship influence exogenous variables on endogenous variables as follows:

	Original	Sample Mean (M)	Standard Deviation	T Statisti	P Value

	Sample (O)		(STDEV)	cs (| O / STDEV |)	s
Marketing Communication → Online Behavior	0.472	0.445	0.118	3.991	**0.000**
Perceived Risk Behavior → Online	-0.083	-0.049	0.100	0.832	**0.406**
Perceived Trust → online behavior	0.404	0.409	0.099	4.076	**0.000**

Table 5. Path Coefficient

V. DISCUSSION

A. Risk Perception has no Influence on Shopping Online Via Shopee.co.id

Based on the results of statistical tests have been conducted reveal any significant negative influence and no risk perception of shopping behavior online in students. This is obtained from the results of the t-test statistic. The significance value of 0.406 is greater than 0.05, and the negative path regression coefficient is 0.083 [Figure 1]. The results showed consumers receive products ordered online through shopee.co.id, consumers feel there is no difficulty in resolving disputes when shopping online throug shopee.co.id, it is not difficult to assess the quality of products available at shopee.co.id, consumers do not bother by the shipping costs charged when shopping online through shopee.co.id, does not require a long time to get after-sales service in purchases online through shopee.co.id, consumers are sure to receive products that match those ordered online through shopee.co .id.

But the regression coefficient shows a negative value, and this means that if the perception of risk has increased, the shopping behavior online will decrease because consumers are sensitive to risk perception and many stores online others often commit fraud against consumers. The results of this study do not support the results of research previously conducted by Adnan in Pakistan in 2014, which stated that risk perception had a negative and significant effect on shopping behavior online.

B. Marketing communication is shown by Design Website effect on online shopping behavior through shopee.co.id

Based on the results of statistical tests that have been done, found a positive and significant impact design of sites web on the shopping behavior online in students. This is obtained from the results of the regression test statistics with a significance value of 0,000 less than 0.05 and the path coefficient has a positive value of 0.472 [Figure 1]. The results of the regression coefficient indicate a positive value, and this means that if the design of the website has increased, the shopping behavior online will increase. The results showed consumers buy products at shopee.co.id because they have an attractive visual design and neat appearance, consumers buy products at shopee.co.id because they have easy-to-understand site content and information is provided accordingly, consumers buy products at shopee. co.id because it has an easy ordering system and transaction procedure. Adnan (2014) reveals that the additional useful features such as visual design and attractive graphics

to attract consumers to visit the website and store online and can encourage them to make purchases online. According to Harris et al. (2006) in some site designers observed that the use of the site's background display and the appearance of words (typography) is a significant factor for the overall appearance and originality of the page and site. The appearance of the store site online can be a special attraction for potential customers to visit. The results of this study do not support the results of previous studies conducted by Adnan in Pakistan in 2014, which states that the design offsite the web beaked not significant to shopping online behavior.

C. Trust influences online shopping behavior through shopee.co.id

Based on the results of statistical tests that have been found, there is a positive and significant influence of trust on shopping behavior online in students. This is obtained from the results of the regression test statistics with a significance value of 0,000 less than 0.05, and the regression coefficient has a positive value of 0.404 [Figure 1]. The results of the regression coefficient show a positive value; this means that if confidence has increased, the shopping behavior online will increase. The results showed consumers like to shop online through shopee.co.id because it can be trusted, consumers feel that sellers on the shopee.co.id site have the ability to provide quality goods, consumers feel sellers on the shopee.co.id site will always maintain reputation, consumers feel that sellers on the site shopee.co.od will meet what is expected by consumers, consumers feel that sellers on the site shopee.co.id have attention to provide the best service for consumers. The results of this study support the results of previous studies conducted by Adnan (2014), Akbarm, et al. (2015); Sugandini et al. (2019), which states that trust has a significant positive effect on shopping behavior online.

VI. CONCLUSION

This study analyzes the impact of the perception of risk, marketing communications have shown with website design, confidence in shopping behavior online through shopee.co.id. Risk perception has no significant effect. With the insignificant influence of consumers, consumers should be facilitated in resolving disputes when shopping online through shopee.co.id. The quality of products available at shopee.co.id guaranteed quality. Consumers also hope that no shipping fees will be charged when shopping online through shopee.co.id.

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