



## Effect Of Trust And Risk On Purchase Intention Using Gojek Application

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### ABSTRACT

Transactions using the Gojek application are considered to be more practical. However, transacting using online applications cannot be separated from the uncertainty felt by consumers and is considered as a perceived risk that will be able to affect the trust and purchase intention of consumers to transact online. The main purpose of this study was to determine the effect of trust and perceived risk on purchase intention. This study uses primary data with a population of students of STIE Tanjungpinang Development users of the Gojek application and a sample of 215 respondents using purposive sampling. The analysis uses SPSS 25. The results show that it has a significant effect on purchase intention, perceived risk has a significant effect on purchase intention, and simultaneously purchase intention is influenced by trust and perceived risk. Keywords Trust, Perceived Risk, Purchase Intention

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### INTRODUCTION

Technology that is growing is inseparable from the increasing need for networks that are used in today's unlimited business world. One of the networks mentioned is the unlimited use of the internet, especially for the use of the information obtained. The internet can be accessed not only through computers, but can also be accessed via mobile phones, which is one of the technologies that is always improving, either from the IOS or Android version. The higher the iOS or Android users have, the faster the access power of the applications used.

The internet is one of the needs of the community as a medium of access through cellphones that cannot be avoided anymore. This is evidenced by the results of a survey conducted by the Association of Indonesian Internet Service Providers (APJII) in 2016 with the number of internet users in Indonesia reaching 132.7 million people from the total population of Indonesia in 2016 of 256.2 million people. This indicates that there is an increase of 51.8% compared to the number of users in 2014 which only reached 88 million people. The development of the internet has become one of the opportunities for companies to start a business in the transportation sector, namely the Gojek company in Indonesia in 2010 which until now has existed in various regions.

Gojek is an application that can be accessed via mobile phones which are engaged in transportation by

prioritizing services and using motorized vehicles as a means of transportation. It aims to improve the welfare of workers in various informal sectors in Indonesia which is based on 3 core values, namely speed, innovation and social impact. Gojek is not only an application that can be accessed via cellphone as an application engaged in transportation, but Gojek is an alternative for the unemployed to meet their needs by working as part of the service. Gojek has entered various regions in Indonesia, especially in the Tanjungpinang area where there is an increasing number of active Gojek users.

The Gojek delivery service is widely chosen by the public because of its simple ordering process, more transparent costs and more satisfying service. This makes it easier for customers to order services without leaving the house, as long as they have internet access. This application not only transports passengers to various destinations that customers want, but also has other options and various additional services such as courier services, food and beverage choices from various outlets that work with Gojek application. Gojek application has several advantages, such as being easy to handle, cheaper, more convenient, more efficient, and arguably safe. With these various features, many people download the application and many consumers make transactions using Gojek transportation services. This also happens to Gojek users among students.

These conditions spur companies and marketers to better understand and pay attention to the behavior, needs, and desires of consumers using Gojek application. According to Kotler & Keller, (2016) consumer behavior is the study of how individuals, groups and organizations buy, use, and select goods, services, ideas, or experiences to satisfy consumer needs and wants.

Before deciding to buy a product or service, consumers must make a choice about the product. Many factors influence consumers in choosing, obtaining, consuming and receiving products and their experiences are listed. Observation of consumer behavior is very meaningful for companies and marketers in the company's strategy process. This is because many industries and marketers use the concept of customer-oriented marketing strategies. Consumers are the main aspect that marketers pay close attention to. Marketers must be able to master the desires and needs of consumers informing purchase intentions which then lead to product purchase decisions. Therefore, marketers must master the attitude of consumers.

Haekal & Widjajanta, (2016) purchase intention is a strong will and a very big heart desire to get something by means of sacrifice, something by paying money. In this case, there are many methods so that consumers can make a purchase, including offline and online. However, what happens is that students rarely place orders through Gojek because there are no cheap promotions such as promotions for free shipping, discounts on food orders, and motorcycle taxi services. This creates a sense of reluctance in students to place orders online because students are more dominant in ordering individually and not in groups. Thamizhvanan & Xavier, (2013) state that observations regarding online purchase intentions on applications are by consumer behavior assessments. Gojek transactions involve various information and purchase actions, and purchase intentions will depend on many factors. Companies need to carry out several strategies that aim to make it easier for consumers to accept technology and grow the intention to buy online using the Gojek application. This is to make it easier for consumers to buy products.

Some of the consumers already feel familiar with shopping using the application because consumers feel confident. Thamizhvanan & Xavier, (2013) trust is a multidimensional concept that can be studied from various perspectives in disciplines such as psychology and marketing. Consumers feel trust in an online application or site because of the reputation that the application or site has. Consumers who have felt safe and satisfied in using online applications previously to create a sense of trust are by what was said by I'tishom et al., (2020) that satisfying online purchases the past will temporarily guide online purchases in the future.

Some of the public and students are not too familiar with the use of the Gojek application and there are still consumers who are afraid to choose to shop online, especially at night because cases of



burglary or the mode of drivers to commit theft are common lately. So it is considered to have a big risk in buying (iskamto, 2020, 2021). This is in accordance with what is stated by Maharama & Kholis, (2018) the risk perceived by consumers of a product or service related to all uncertainties and all consequences to consumers. Where future behavior is determined by previous experiences. Online purchases are still considered a risk with offline purchases.

This study will examine how the influence of trust and perception on consumer buying intentions using the Gojek application. It can be said that the lack of consumer satisfaction in using the Gojek application is an important concern for online transportation companies. Previous research has proved inconsistent findings. Giantari et al., (2013) showed the effect of trust has a positive and significant effect. However, Lien et al., (2015) stated that trust in online purchase intentions is not significant and this is contrary to research Ling et al., (2011) & Athapaththu & Kulathunga, (2018). The research of Maharama & Kholis, (2018) shows that perceived risk has a positive and significant effect on consumers' purchase intentions. Research from Putri & Sudiksa, (2018) perceived risk has a negative influence on online purchase intentions. The results of research Kim & Koo, (2016) found that the perceived risk was not significant to the desire to buy.

## LITERATURE REVIEW

### Purchase Intention

Kim & Koo, (2016) purchase intention is something that arises after receiving a stimulus from the product he sees, from there arises interest in choosing to be able to own it. Consumer buying interest will arise automatically if consumers feel interested or give a positive response to what is offered by the seller. Giantari et al., (2013) state that purchase intention is one of the psychological aspects that has a considerable influence on behavioral attitudes. Consumers' evaluations of products depend on their knowledge of information about the actual function of the product, thus consumers who are interested in choosing a product are influenced by the information received.

### Trust

Maharama & Kholis, (2018) states that trust is all knowledge possessed by consumers and all conclusions made by consumers about objects, attributes, and benefits. The object here is in the form of products or services, people, companies, and everything in which a person has beliefs and attitudes. Ling et al., (2011) trust is one of the psychological factors in influencing consumer behavior. In online transactions, trust arises when one of the parties involved has received certainty from the other party and is willing and able to provide its obligations.

### Perceived Risk

Kim & Koo, (2016) risk perception is the customer perception of the uncertainty of the experience associated with the search and selection of information about a product or service before deciding to choose, if the customer finds a difference between buying and purchasing goals, the level of perceived risk will increase so that customers can reduce even consumption of the product or the service. Putri & Sudiksa, (2018) perceived risk consumers to a product or service related to all uncertainties and all the consequences to consumers. The more capable consumers are in dealing with uncertainty and the consequences of the product or service, the lower the risk perception of the product will be in the minds of consumers. On the other hand, if consumers are not able to anticipate the uncertainty and consequences generated by these products and services, it will result in higher risk perception of the product in the minds of consumers.

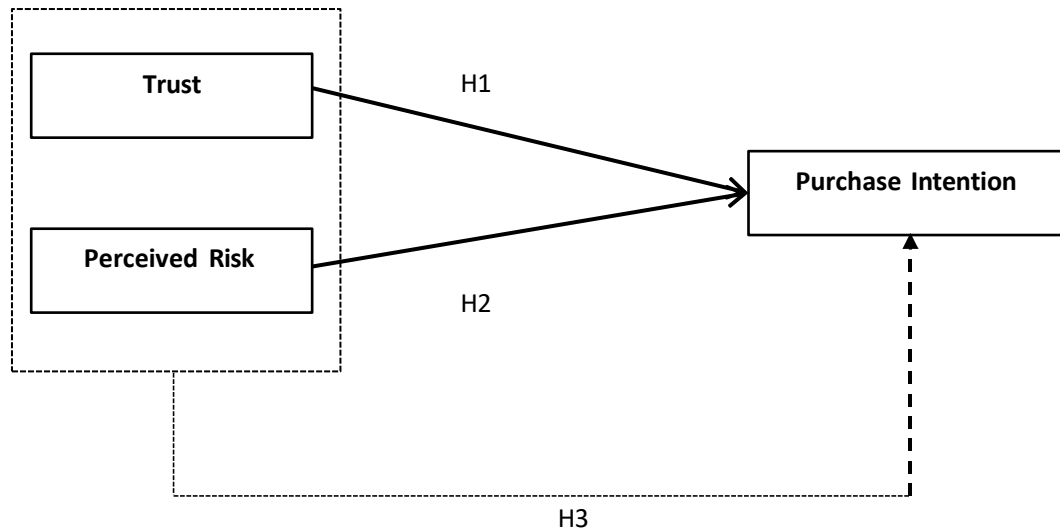


Figure 1 : Model Research

Based on the research method, the hypothesis in this study is as follows:

H1: Trust has a significant positive effect on Purchase Intention.

H2: Perceived Risk has a significant positive effect on Purchase Intention

H3: Trust And Perceived Risk Together Have A Significant Positive Effect On Purchase Intention

## METHOD

This study was designed as explanatory research, where this study explains the causal relationship between the variables, namely Trust and Perceived Risk on Purchase Intention. Data is collected at certain points in time to answer questions or statements contained in the questionnaire (Cooper & Schindler, 2014). In a study, the selected population has a relationship with the problem to be studied. The population is the whole person, event, or other things that are of concern to the researcher (Sekaran & Bougie, 2016). The population in this study were students of STIE Pembangunan Tanjungpinang users of the Gojek application as many as 465 respondents. Sampling in this study was carried out on probability, where this technique provides an equal opportunity or opportunity for each member of the population to be selected as a sample (Cooper & Schindler, 2014). Sampling was carried out by purposive sampling, with the following criteria: minimum respondent is a student aged 17 years, with the reason that the respondent can provide an answer that can be accounted for. Respondents have used services Gojek online application-based transportation at least 3 times. So the number of samples obtained in this study was 215 respondents. Measurement of the answer from respondents was measured using a Likert scale. Data analysis used in this research is by using SPSS (Statistical Social Science Program) version 25.



## RESULT AND DISCUSSION

The demographic characteristics of the respondents in this study were students of STIE Pembangunan Tanjungpinang, users of the Gojek application, 215 respondents. The demographic characteristics of the research respondents are shown in table 1 as follows:

*Table 1: Demographic Characteristics of Respondents*

Demographic	Category	Frequency	(%)
Gender	Man	76	35.3
	Women	139	64.7
Age	17–20	78	36.3
	21–30	131	60.9
	>31	6	2.8
Using the Gojek App	0-6 Month	101	47.0
	7-12 Month	63	29.3
	>1 year	51	23.7

*Source: Data processed by researcher*

It can be seen that female respondents are more dominant by 64.7% and the remaining 35.3% are male. For the age of respondents, 60.9% were aged 21-30 years, 36.3% were aged above 17-20 years, and 2.8% were aged >31 years. Meanwhile, using the Gojek App was around 6 months 47.0% and 7-12 months 29.3%, and > 1 year 23.7%.

### Validity And Reliability Test Results

Validity and reliability tests were carried out to determine whether the instrument had performed the measurement function and to indicate the extent to which the instrument was trustworthy or reliable. The following are the results of the analysis in table 2:

*Table 2: Validity and Reliability*

Variable	Item	R-count	Cronbach's Alpha
Trust	T1	0,566	0,839
	T2	0,739	
	T3	0,810	
	T4	0,795	
	T5	0,839	
	T6	0,829	
	T7	0,816	
Perceived Risk	PR1	0,499	0,642
	PR2	0,421	
	PR3	0,462	
	PR4	0,446	
	PR5	0,509	
	PR6	0,548	
	PR6	0,553	
Purchase Intention	PI1	0,652	0,709
	PI2	0,641	
	PI3	0,616	
	PI4	0,639	
	PI5	0,442	

*Source: SPSS Output*

Based on the table, the results of testing the validity of the research variables, it can be

concluded that all  $r$  count  $>$   $r$  table (0.333) then all instruments are declared valid. Reliability testing shows that all Cronbach's Alpha values are  $>$  0.60.

### Multiple Regression Analysis Result

Multiple linear regression analysis is a linear relationship between two or more independent variables. The following are the results of Multiple Linear Regression testing in the following table:

Table 3 : The Summary of Multiple Linear Regression Test

Variable	B	Std. Error	t	p-value	Description
Constant	-,454	1,102	-,412	,681	
Trust	,080	,029	2,788	.006	Significant
Perceived Risk	,342	,056	6,137	,000	Significant
F-change = 193,507					
Probability = .000					
R Square = ,600					
Adjusted R Square = ,595					
N = 215					

Source: SPSS Output

Table 3 shows the results of the t-test for hypothesis 1 trust, the t-count value is 2.788  $>$  t-table 1.649 and the significance value (Sig.) is 0.006  $<$  0.05, so  $H_0$  is rejected, so it can be concluded that trust partially has a significant effect on purchase intention. A positive t-count value means that it has a positive effect, that is, if the trust increases, the purchase intention will also increase. The results of the study are in line with Lien et al., (2015) and Maharama & Kholis, (2018) where trust has a positive and significant effect on purchase intention. Trust is considered a key factor that directly has a great influence on purchase intention. This is also supported by research by Athapaththu & Kulathunga, (2018) which states that there is a significant relationship positive relationship between trust and online customer purchase intentions. So that can Key trust has a positive and significant effect on intention buy which means that the higher the trust in online transactions the higher the intention to buy using the Gojek App.

Based on the results of the analysis of hypothesis 2, Perceived Risk obtained at a value of 6.137  $>$  t table 1.649 and a significance value (Sig.) 0.000  $<$  0.05, so  $H_0$  is rejected, so it can be concluded that perceived risk partially has a significant effect on purchase intention. The results of this study are in line with (Maharama & Kholis, 2018). If consumers can anticipate the uncertainty and consequences generated by these products and services, the perception of the risk of these products will decrease in the minds of consumers. Kim & Koo, (2016) stated that risk is positively related to online trust with online purchase intentions. So if the risk perception increases, the purchase intention will also increase.

From the regression results, it can be seen that the Trust and Perceived Risk variables simultaneously have a significant influence on purchase intention. Based on the test results, the R-square value obtained is 0.600 which shows that purchase intention is influenced by the Trust and Perceived Risk variables by 60.0% and the remaining 40.0% is influenced by other variables that are not examined.

### CONCLUSION

The findings of this study share about purchase intentions using the Gojek application. Results Based on the analysis, Trust and Perceived Risk have a positive and significant effect on purchase intention, either partially or simultaneously. Respondents have high buying interest high in using the Gojek application, but there is something to note in making gojek the main choice consumers among students. There are a few things to do carried out by the company must be promotion by cooperating with several media in Tanjungpinang City so that the public especially in the suburbs knows the existence of Gojek. Of course, Gojek still needs attention in perfecting the appearance of the application in an attractive menu display so that it can provide interest for users in this case students, and promote products in the application to provide interest in using the application.



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