

BAB V

PENUTUP

Pada bab lima ini, peneliti akan mengambil kesimpulan dari hasil penelitian yang telah dilakukan. Pada tahap selanjutnya, peneliti membuat implikasi bagi pihak manajerial dan mengajukan saran.

5.1 Kesimpulan

Hasil penelitian ini dapat ditarik kesimpulan sebagai berikut:

1. Mayoritas responden adalah laki-laki, dengan usia antara 20 sampai 23 tahun, bekerja sebagai mahasiswa, dengan tingkat pendidikan Sarjana Strata 1, memiliki rata-rata pendapatan antara Rp 1.000.000 sampai Rp 2.000.000 dan antara Rp 3.000.001 sampai Rp 4.000.000 dan memiliki pengalaman pembelian secara *online* sebanyak 4 sampai 5 kali.
2. Hasil analisis regresi dapat disimpulkan sebagai berikut:
 - a. Persepsi risiko keuangan, risiko produk, risiko keamanan, risiko waktu, risiko psikologis memiliki pengaruh yang negatif dan signifikan terhadap niat pembelian konsumen secara *online* di *marketplace* Shopee. Persepsi risiko sosial tidak memiliki pengaruh yang signifikan terhadap niat pembelian konsumen secara *online* di *marketplace* Shopee.
 - b. Persepsi risiko keuangan, risiko produk, risiko keamanan, risiko waktu, risiko psikologis memiliki pengaruh yang negatif dan signifikan terhadap niat pembelian konsumen secara *online* di *marketplace* Tokopedia. Persepsi risiko sosial tidak memiliki pengaruh yang signifikan terhadap niat pembelian konsumen secara *online* di *marketplace* Tokopedia.

3. Hasil analisis *Independent Sample t-Test* dapat diambil kesimpulan sebagai berikut:
 - a. Tidak terdapat perbedaan yang signifikan pada variabel persepsi risiko keuangan, risiko sosial, dan niat pembelian antara konsumen yang berbelanja secara online di marketplace Shopee maupun Tokopedia.
 - b. Konsumen yang berbelanja secara online di marketplace Tokopedia memiliki persepsi risiko produk, risiko keamanan, dan risiko waktu yang lebih tinggi dibandingkan konsumen yang berbelanja secara online di marketplace Shopee.
 - c. Konsumen yang berbelanja secara online di marketplace Shopee memiliki persepsi risiko sosial yang lebih tinggi dibandingkan konsumen yang berbelanja secara *online* di *marketplace* Tokopedia.
4. Hasil analisis *One-way Anova* berdasarkan rata-rata pendapatan dapat diambil kesimpulan bahwa konsumen yang berbelanja secara *online* di *marketplace* Shopee maupun Tokopedia memiliki persepsi risiko keuangan, risiko produk, risiko keamanan, risiko waktu, risiko sosial, risiko psikologi yang sama (rendah) dan memiliki niat pembelian yang sama tingginya.
5. Hasil analisis *One-way Anova* berdasarkan frekuensi pembelian dapat diambil kesimpulan bahwa konsumen yang berbelanja secara *online* di *marketplace* Shopee maupun Tokopedia memiliki persepsi risiko keuangan, risiko produk, risiko keamanan, risiko waktu, risiko sosial, risiko psikologi yang sama (rendah) dan memiliki niat pembelian yang sama tingginya.

5.2 Implikasi Manajerial

Hasil penelitian ini memberikan informasi bahwa risiko keuangan, risiko produk, risiko keamanan, risiko waktu, dan risiko psikologis yang timbul saat berbelanja secara *online* di *marketplace* Shopee maupun Tokopedia berpengaruh negatif dan signifikan terhadap niat pembelian secara online. Dari *marketplace* Shopee tersebut diketahui bahwa risiko produk adalah variabel risiko yang paling dominan pengaruhnya terhadap niat pembelian konsumen. Artinya, konsumen tetap memiliki kekhawatiran bahwa saat berbelanja secara *online* di *marketplace* Shopee berisiko untuk mendapatkan produk yang tidak berkualitas (rendah kualitasnya), tidak sesuai dengan produk yang diiklankan dan tidak sesuai dengan harapan konsumen. Sedangkan pada *marketplace* Tokopedia diketahui bahwa risiko keamanan adalah variabel risiko yang paling dominan pengaruhnya terhadap niat pembelian konsumen. Artinya, konsumen tetap memiliki kekhawatiran bahwa saat berbelanja secara *online* di *marketplace* Tokopedia untuk merasakan potensi penipuan dan peretasan online pada kartu kredit dan debit yang dilakukan oleh pihak *marketplace* maupun vendor di Tokopedia.

Hasil lain dari penelitian ini diketahui bahwa konsumen memiliki tingkat persepsi risiko produk keamanan, waktu, dan psikologi yang berbeda saat berbelanja di *marketplace* Shopee maupun Tokopedia. Hasil penelitian ini memberikan informasi bahwa ada beberapa elemen risiko yang berbeda tingkatannya diantara kedua *marketplace* tersebut yang patut untuk diperhatikan oleh pihak pemasar. Berdasarkan hasil penelitian ini, implikasi manajerial yang dapat diberikan adalah sebagai berikut:

1. Pihak manajemen *marketplace* Shopee maupun Tokopedia harus lebih selektif dan memperhatikan regulasi dan metode pembayaran produk yang ditawarkan di kedua *marketplace* karena semakin hari semakin banyak metode *e-payment* baru yang muncul dan menjadi mitra di kedua *marketplace* tersebut. Hal ini dilakukan dengan harapan agar mitra pembayaran *e-payment* dan debit serta kredit yang ditawarkan Shopee dan Tokopedia tidak melakukan penipuan dan penyebaran informasi pribadi dari para konsumen mereka. Selain itu, para konsumen tidak merasa melakukan pemborosan uang atau penagihan berlebihan oleh pihak *marketplace* Shopee dan tokopedia karena melakukan pembayaran produk melalui metode pembayaran yang ditawarkan kedua *marketplace* tersebut. Cara yang dapat dilakukan dengan memberikan potongan atau voucher belanja kepada konsumen dan lebih selektif dalam memilih mitra *e-payment* baru yang akan di jadikan metode pembayaran di *marketplace* Shopee dan Tokopedia
2. Pihak manajemen *marketplace* Shopee maupun Tokopedia harus lebih selektif atas produk yang ditawarkan pemasar di kedua *marketplace* tersebut. Hal ini dilakukan dengan tujuan agar produk-produk yang dijual dan dikirimkan kepada konsumen sesuai dengan produk yang diiklankan hingga mampu memenuhi harapan atau ekspektasi konsumen. Cara yang dapat dilakukan antara lain adalah dengan tidak meloloskan (menolak) barang-barang (produk) yang terindikasi berkualitas rendah. Berkaitan dengan kualitas produk yang rendah namun lolos dari inspeksi pihak

manajemen *marketplace* Shopee maupun Tokopedia, maka pihak manajemen *marketplace* Shopee maupun Tokopedia sebaiknya meminta jaminan garansi kepada pemasar, bahwa produk yang tidak sesuai spesifikasi (rendah kualitasnya) menyertakan garansi pengembalian produk maupun uang yang telah konsumen bayarkan.

3. Untuk meningkatkan kepercayaan konsumen terhadap *marketplace* Shopee maupun Tokopedia, risiko keamanan perlu diminimalisir karena konsumen mengkhawatirkan kemungkinan kegagalan pihak *marketplace* Shopee maupun Tokopedia dalam melindungi informasi pribadi mereka serta khawatir data dan informasi keuangan yang dilakukan menggunakan kartu debit, kredit dan *e-payment* dapat dilihat dan di gunakan orang lain maupun perusahaan *marketplace* lain tanpa izin.
4. Risiko waktu menjadi salah satu penyebab dalam menurunkan niat pembelian *online* pada *marketplace* Shopee dan Tokopedia. Ketika konsumen merasa banyak membuang-buang waktu ketika mencoba menemukan produk yang tepat dan mereka inginkan pada vendor-vendor yang tersedia pada *marketplace* Shopee dan Tokopedia. Selain itu, rasa tidak sabar menunggu produk yang sudah di pesan pada *marketplace* Shopee dan Tokopedia juga membuat niat beli *online* pada *marketplace* Shopee dan Tokopedia menjadi menurun. Oleh karena itu, pihak manajemen *marketplace* Shopee dan Tokopedia dapat menambahkan fitur-fitur yang dapat mempermudah konsumen mencari produk yang sesuai keinginan mereka. Bekerjasama dengan ekspedisi pengiriman yang

terpercaya dan bereputasi baik sehingga dapat mengirimkan produk sesuai dengan waktu yang ditentukan dan mempunyai jaminan/garansi produk yang dikirim akan sampai tepat waktu dan sistem pengemasan yang baik.

5. Kekhawatiran terhadap produk yang dipesan tidak dikirim dengan tepat dan mengalami kerusakan produk dalam perjalanan selama pengiriman menyebabkan rasa frustrasi dan ketidakpuasan pada produk yang dipesan melalui *marketplace* Shopee dan Tokopedia menyebabkan timbulnya persepsi risiko psikologi pada *marketplace* Shopee dan Tokopedia yang berdampak pada menurunnya niat beli *online* konsumen pada *marketplace* Shopee dan Tokopedia, bentuk kekhawatiran-kekhawatiran tersebut sebenarnya tidak terlepas dari vendor atau pihak ekspedisi pengiriman yang menjadi mitra *marketplace* Shopee dan Tokopedia. Oleh karena itu, pihak manajemen Shopee dan Tokopedia harus bisa memberi jaminan pada konsumen bahwa produk yang dikirim oleh pihak ketiga seperti vendor dan mitra ekspedisi yang bekerjasama dengan *marketplace* Shopee dan Tokopedia dapat mengirim dan mengantarkan produk yang di beli tiba dengan kondisi baik dan tanpa cacat kepada konsumen.

5.3 Keterbatasan Penelitian

Berdasarkan hasil penelitian yang telah dilakukan, maka terdapat beberapa keterbatasan yaitu:

1. Penelitian ini masih memiliki keterbatasan pada teknik penyebarannya, yaitu penyebaran kuesioner melalui jaringan internet *online*, sehingga

tidak terdapat pengawasan secara langsung bagi pihak yang mengisi. Teknik ini memiliki kelemahan, seperti responden sering tidak teliti dalam menjawab.

2. Penelitian ini hanya dibatasi pada dua *marketplace* Shopee dan Tokopedia sehingga tidak dapat digeneralisasikan pada *marketplace* lainnya.
3. Penelitian ini tidak menggali mengenai risiko yang dirasakan konsumen terhadap vendor *marketplace* Shopee dan Tokopedia secara spesifik.
4. Penelitian ini memiliki kelemahan dimana pemilihan objek penelitian Shopee dan Tokopedia tidak didukung oleh fenomena yang terjadi saat ini pada ke dua *marketplace* sehingga harus diteliti risikonya.

5.4 Saran Penelitian Selanjutnya

Berdasarkan hasil penelitian yang telah dilakukan, maka saran yang dapat penulis berikan adalah sebagai berikut:

1. Penelitian selanjutnya diharapkan untuk melakukan penelitian dengan mempertimbangkan teknik pengumpulan data kuesioner secara langsung ataupun wawancara. Hal ini dilakukan untuk melakukan pengawasan terhadap responden dalam mengisi kuesioner sehingga responden lebih teliti dalam mengisi kuesioner.
2. Penelitian selanjutnya dapat menggunakan *marketplace* lain selain Shopee dan Tokopedia yang digunakan sebagai objek dalam penelitian ini.

3. Penelitian selanjutnya dapat menggali risiko yang dirasakan konsumen dari salah satu vendor yang tersedia di *marketplace* yang diteliti.
4. Penelitian selanjutnya dapat mencari fenomena maupun masalah yang terjadi pada objek penelitian yang diteliti yang berkaitan dengan risiko untuk diteliti.



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LAMPIRAN 1
Kuesioner

Responden yang terhormat:

Perkenalkan saya mahasiswa Program Universitas Atma Jaya Yogyakarta Studi Manajemen Fakultas Bisnis dan Ekonomika yang sedang mengadakan penelitian tentang **“PENGARUH PERSEPSI RISIKO TERHADAP NIAT PEMBELIAN *ONLINE* (Studi Pada Pengguna *Marketplace* Shopee dan Tokopedia Daerah Istimewa Yogyakarta)”**. Tanpa mengurangi rasa hormat, saya selaku peneliti meminta kesediaan Bapak/Ibu/Saudara/i untuk membantu penelitian ini dengan mengisi kuesioner. Berikut kuesioner yang saya ajukan, mohon kepada Bapak/Ibu/Saudara/i untuk memberikan jawaban yang sejujurjujurnya dan sesuai dengan keadaan yang sebenarnya. Adapun jawaban yang Bapak/Ibu/Saudara/i berikan tidak akan berpengaruh pada diri Bapak/Ibu/Saudara/i karena penelitian ini dilakukan semata-mata untuk pengembangan ilmu pengetahuan dan guna menyelesaikan tugas akhir saya agar bisa mendapatkan gelar sarjan. Atas kesediaannya saya ucapkan terima kasih.

Hormat saya,



Reefael Suramana Sembiring

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Pertanyaan umum/filter

Berikut adalah pertanyaan filter, untuk menentapkan responden yang sesuai atau tidak. Jika responden menjawab tidak pada pertanyaan dibawah ini, maka tidak perlu melanjutkan ke pertanyaan selanjutnya.

Apakah anda pernah menggunakan *marketplace* Shopee dan Tokopedia untuk berbelanja?

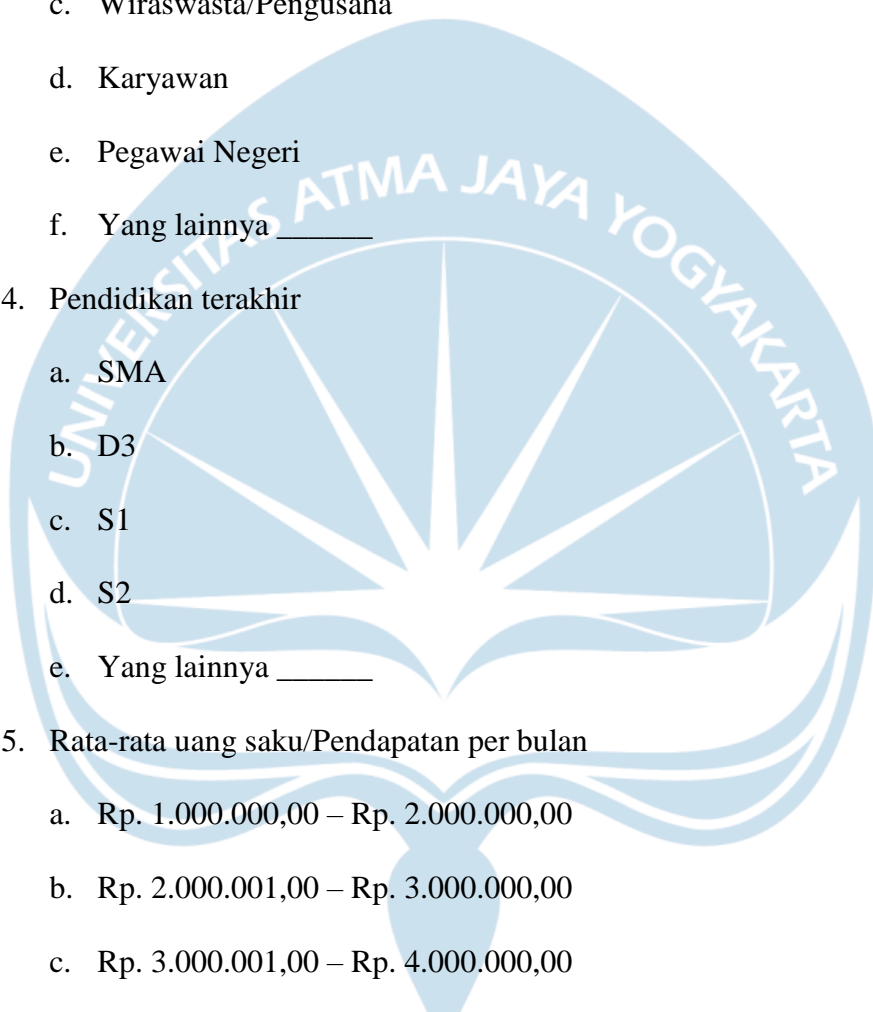
- a. Ya (lanjut pertanyaan berikut)
- b. Tidak (berhenti di sini)

Apakah anda pernah berbelanja pada *marketplace* Shopee dan Tokopedia minimal 1 kali dalam 6 bulan terakhir?

- a. Ya (lanjut pertanyaan berikut)
- b. Ya (lanjut pertanyaan berikut)

Pertanyaan Demografi

1. Jenis kelamin
 - a. Laki-laki
 - b. Perempuan
2. Usia
 - a. 16-19
 - b. 20-23
 - c. 24-27
 - d. 28-31
 - e. >31

- 
3. Pekerjaan
 - a. Pelajar
 - b. Mahasiswa/i
 - c. Wiraswasta/Pengusaha
 - d. Karyawan
 - e. Pegawai Negeri
 - f. Yang lainnya _____
 4. Pendidikan terakhir
 - a. SMA
 - b. D3
 - c. S1
 - d. S2
 - e. Yang lainnya _____
 5. Rata-rata uang saku/Pendapatan per bulan
 - a. Rp. 1.000.000,00 – Rp. 2.000.000,00
 - b. Rp. 2.000.001,00 – Rp. 3.000.000,00
 - c. Rp. 3.000.001,00 – Rp. 4.000.000,00
 - d. Rp. 4.000.001,00 – Rp. 5.000.000,00
 - e. >Rp. 5.000.000,00
 6. Frekuensi belanja online per tahun
 - a. 1-3 kali
 - b. 4-5 kali
 - c. 6-7 kali

- d. 8-10 kali
- e. >10 kali

Pertanyaan Mengenai *Marketplace* Shopee



Pilihlah salah satu jawaban alternatif yang tersedia untuk memilih jawaban anda. Hanya satu jawaban saja yang dimungkinkan untuk setiap pertanyaan. Pada masing-masing pertanyaan terdapat lima alternatif jawaban yang mengacu pada teknik *likert sclae*, yaitu:

- Sangat Tidak Setuju (STS) : diberi bobot 1
- Tidak Setuju (TS) : diberi bobot 2
- Netral (N) : diberi bobot 3
- Setuju (S) : diberi bobot 4
- Sangat Setuju (SS) : diberi bobot 5

Data responden dan semua informasi yang diberikan akan dijamin kerahasiaannya, oleh sebab itu dimohon untuk mengisi kuesioner dengan sebenarnya dan seobjektif mungkin.

No	Pertanyaan	ST S	TS	N	S	SS
Variabel Risiko Keuangan						
1	Ketika berbelanja <i>online</i> di <i>marketplace</i> Shopee saya cenderung mengeluarkan uang lebih banyak banyak dari yang diharapkan. (Over spend)					
2	Ketika berbelanja <i>online</i> di <i>marketplace</i> Shopee saya akan ditagih berlebihan dalam melakukan transaksi pembelian. (Ongkos kirim, asuransi dan lain-lain)					
3	Ketika berbelanja <i>online</i> di <i>marketplace</i> Shopee produk yang saya beli tidak sebanding dengan uang yang saya keluarkan.					
4	Ketika berbelanja <i>online</i> di <i>marketplace</i> Shopee membuat saya menghabiskan banyak uang.					
5	Ketika berbelanja <i>online</i> di <i>marketplace</i> Shopee saya tidak mempercayai vendor di <i>marketplace</i> Shopee.					
Risiko Produk						
1	Ketika berbelanja <i>online</i> di <i>marketplace</i> Shopee saya tidak dapat menemukan produk yang diinginkan.					
2	Ketika berbelanja <i>online</i> di <i>marketplace</i> Shopee saya tidak mendapatkan kualitas yang sesuai harapan dari produk yang saya beli.					
3	Ketika berbelanja <i>online</i> di <i>marketplace</i> Shopee deskripsi produk yang diberikan mungkin tidak tepat.					
4	Ketika berbelanja <i>online</i> di <i>marketplace</i> Shopee sulit bagi saya untuk membandingkan kualitas produk yang serupa secara online pada vendor yang ada di <i>marketplace</i> Shopee.					
5	Ketika berbelanja <i>online</i> di <i>marketplace</i> Shopee saya tidak dapat mencoba produk					

	yang dijual secara <i>online</i> .					
Risiko Keamanan						
1	Ketika berbelanja <i>online</i> di <i>marketplace</i> Shopee saya merasa bahwa data kartu kredit atau debit saya tidak aman.					
2	Ketika berbelanja <i>online</i> di <i>marketplace</i> Shopee saya merasa <i>marketplace</i> Shopee memiliki situs/web yang tidak aman.					
3	Ketika berbelanja <i>online</i> di <i>marketplace</i> Shopee perusahaan Shopee dapat membuat informasi pribadi saya tersebar.					
4	Ketika berbelanja <i>online</i> di <i>marketplace</i> Shopee dapat membuat saya dikontak oleh perusahaan online lainnya. (Kebocoran data)					
5	Ketika berbelanja <i>online</i> di <i>marketplace</i> Shopee perusahaan belanja online Shopee memberikan informasi yang tidak lengkap.					
Risiko Waktu						
1	Ketika berbelanja <i>online</i> di <i>marketplace</i> Shopee menghabiskan waktu saya.					
2	Ketika berbelanja <i>online</i> di <i>marketplace</i> Shopee membuat saya kesulitan untuk menemukan vendor yang sesuai.					
3	Ketika berbelanja <i>online</i> di <i>marketplace</i> Shopee membuat saya sulit menemukan produk yang tepat.					
4	Ketika berbelanja <i>online</i> di <i>marketplace</i> Shopee membuat saya merasa tidak sabar menunggu produk yang saya pesan (Pengiriman lama).					
Risiko Sosial						
1	Ketika berbelanja <i>online</i> di <i>marketplace</i> Shopee produk yang dibeli mungkin membuat ketidaksetujuan oleh keluarga.					

2	Ketika berbelanja <i>online</i> di <i>marketplace</i> Shopee akan mempengaruhi citra saya dihadapan orang-orang.					
3	Ketika berbelanja <i>online</i> di <i>marketplace</i> Shopee produk yang dibeli mungkin tidak dikenali / diakui oleh kerabat atau teman.					
4	Ketika berbelanja <i>online</i> di <i>marketplace</i> Shopee dapat mengurangi penilaian orang lain terhadap saya.					
Risiko Psikologis						
1	Saya tidak mempercayai belanja <i>online</i> pada <i>marketplace</i> Shopee.					
2	Ketika berbelanja <i>online</i> di <i>marketplace</i> Shopee saya khawatir produk yang dibeli itu tidak akan dikirimkan dengan tepat.					
3	Ketika berbelanja <i>online</i> di <i>marketplace</i> Shopee saya bisa frustrasi jika saya tidak puas dengan kualitas produk yang saya beli.					
4	Saya kecanduan berbelanja secara <i>online</i> pada <i>marketplace</i> Shopee.					
Niat Pembelian Online						
1	Saya akan membeli produk <i>online</i> pada <i>marketplace</i> Shopee.					
2	Saya akan merekomendasikan berbelanja <i>online</i> di vendor pada <i>marketplace</i> Shopee kepada teman-teman saya.					
3	Saya akan melakukan pembelian <i>online</i> lagi pada <i>marketplace</i> Shopee jika produk yang saya beli terbukti bermanfaat.					

Pertanyaan Mengenai Marketplace Tokopedia



Pilihlah salah satu jawaban alternatif yang tersedia untuk memilih jawaban Anda. Hanya satu jawaban saja yang dimungkinkan untuk setiap pertanyaan. Pada masing-masing pertanyaan terdapat lima alternatif jawaban yang mengacu pada teknik *likert sclae*, yaitu:

- Sangat Tidak Setuju (STS) : diberi bobot 1
- Tidak Setuju (TS) : diberi bobot 2
- Netral (N) : diberi bobot 3
- Setuju (S) : diberi bobot 4
- Sangat Setuju (SS) : diberi bobot 5

Data responden dan semua informasi yang diberikan akan dijamin kerahasiaannya, oleh sebab itu dimohon untuk mengisi kuesioner dengan sebenarnya dan seobjektif mungkin.

No	Pernyataan	STS	TS	N	S	SS
Variabel Risiko Keuangan						
1	Ketika berbelanja <i>online</i> di <i>marketplace</i> Tokopedia saya cenderung mengeluarkan uang lebih banyak dari yang diharapkan. (Over spend)					
2	Ketika berbelanja <i>online</i> di <i>marketplace</i>					

	Tokopedia saya akan ditagih berlebihan dalam melakukan transaksi pembelian. (Ongkos kirim, asuransi dan lain-lain)					
3	Ketika berbelanja <i>online</i> di marketplace Tokopedia produk yang saya beli tidak sebanding dengan uang yang saya keluarkan.					
4	Ketika berbelanja <i>online</i> di marketplace Tokopedia membuat saya menghabiskan banyak uang.					
5	Ketika berbelanja <i>online</i> di marketplace Tokopedia saya tidak mempercayai vendor di marketplace Tokopedia.					
Risiko Produk						
1	Ketika berbelanja <i>online</i> di marketplace Tokopedia saya tidak dapat menemukan produk yang diinginkan.					
2	Ketika berbelanja <i>online</i> di marketplace Tokopedia saya tidak mendapatkan kualitas yang sesuai harapan dari produk yang saya beli.					
3	Ketika berbelanja <i>online</i> di marketplace Tokopedia deskripsi produk yang diberikan mungkin tidak tepat.					
4	Ketika berbelanja <i>online</i> di marketplace Tokopedia sulit bagi saya untuk membandingkan kualitas produk yang serupa secara online pada vendor yang ada di marketplace Tokopedia.					
5	Ketika berbelanja <i>online</i> di marketplace Tokopedia saya tidak dapat mencoba produk yang dijual secara <i>online</i> .					
Risiko Keamanan						
1	Ketika berbelanja <i>online</i> di marketplace Tokopedia saya merasa bahwa data kartu kredit atau debit saya tidak aman.					

2	Ketika berbelanja <i>online</i> di <i>marketplace</i> Tokopedia saya merasa <i>marketplace</i> Tokopedia memiliki situs/web yang tidak aman.					
3	Ketika berbelanja <i>online</i> di <i>marketplace</i> Tokopedia perusahaan Tokopedia dapat membuat informasi pribadi saya tersebar.					
4	Ketika berbelanja <i>online</i> di <i>marketplace</i> Tokopedia dapat membuat saya dikontak oleh perusahaan online lainnya. (Kebocoran data)					
5	Ketika berbelanja <i>online</i> di <i>marketplace</i> Tokopedia perusahaan belanja online memberikan informasi yang tidak lengkap.					
Risiko Waktu						
1	Ketika berbelanja <i>online</i> di <i>marketplace</i> Tokopedia menghabiskan waktu saya.					
2	Ketika berbelanja <i>online</i> di <i>marketplace</i> Tokopedia membuat saya kesulitan untuk menemukan vendor yang sesuai.					
3	Ketika berbelanja <i>online</i> di <i>marketplace</i> Tokopedia membuat saya sulit menemukan produk yang tepat.					
4	Ketika berbelanja <i>online</i> di <i>marketplace</i> Tokopedia membuat saya merasa tidak sabar menunggu produk yang saya pesan (Pengiriman lama).					
Risiko Sosial						
1	Ketika berbelanja <i>online</i> di <i>marketplace</i> Tokopedia produk yang dibeli mungkin membuat ketidaksetujuan oleh keluarga.					
2	Ketika berbelanja <i>online</i> di <i>marketplace</i> Tokopedia akan mempengaruhi citra saya dihadapan orang-orang.					
3	Ketika berbelanja <i>online</i> di <i>marketplace</i> Tokopedia produk yang dibeli mungkin					

	tidak dikenali / diakui oleh kerabat atau teman.					
4	Ketika berbelanja <i>online</i> di <i>marketplace</i> Tokopedia dapat mengurangi penilaian orang lain terhadap saya.					
Risiko Psikologis						
1	Saya tidak mempercayai belanja <i>online</i> pada <i>marketplace</i> Tokopedia.					
2	Ketika berbelanja <i>online</i> di <i>marketplace</i> Tokopedia saya khawatir produk yang dibeli itu tidak akan dikirimkan dengan tepat.					
3	Ketika berbelanja <i>online</i> di <i>marketplace</i> Tokopedia saya bisa frustrasi jika saya tidak puas dengan kualitas produk yang saya beli.					
4	Saya kecanduan berbelanja secara <i>online</i> pada <i>marketplace</i> Tokopedia.					
Niat Pembelian <i>Online</i>						
1	Saya akan membeli produk <i>online</i> pada <i>marketplace</i> Tokopedia.					
2	Saya akan merekomendasikan berbelanja <i>online</i> di vendor pada <i>marketplace</i> Tokopedia kepada teman-teman saya.					
3	Saya akan melakukan pembelian <i>online</i> lagi pada <i>marketplace</i> Tokopedia jika produk yang saya beli terbukti bermanfaat.					



LAMPIRAN 2

Data Responden dan Jawaban Pertanyaan

NO	Apakah anda pernah menggunakan marketplace Shopee dan Tokopedia untuk berbelanja?	Apakah anda pernah berbelanja pada marketplace Shopee dan Tokopedia minimal 1 kali dalam 6 bulan terakhir?	Jenis kelamin	Usia	Pekerjaan	Pendidikan Terakhir	Rata-rata uang saku/Pendapatan per bulan	Frekuensi belanja online per tahun
1	Ya	Ya	Laki-laki	20-23	Mahasiswa	SMA	Rp. 2.000.001,00 – Rp. 3.000.000,00	4-5 kali
2	Ya	Ya	Laki-laki	20-23	Karyawan	S1	Rp. 4.000.001,00 – Rp. 5.000.000,00	6-7 kali
3	Ya	Ya	Laki-laki	24-27	Karyawan	S1	Lebih dari Rp. 5.000.001,00	8-10 kali
4	Ya	Ya	Perempuan	20-23	Wiraswasta/ Pengusaha	S1	Rp. 2.000.001,00 – Rp. 3.000.000,00	4-5 kali
5	Ya	Ya	Laki-laki	20-23	Mahasiswa	SMA	Rp. 1.000.000,00 – Rp. 2.000.000,00	1-3 kali
6	Ya	Ya	Laki-laki	20-23	Mahasiswa	SMA	Rp. 2.000.001,00 – Rp. 3.000.000,00	6-7 kali
7	Ya	Ya	Perempuan	28-31	Mahasiswa	SMA	Rp. 4.000.001,00 – Rp. 5.000.000,00	6-7 kali
8	Ya	Ya	Laki-laki	24-27	Karyawan	S1	Rp. 1.000.000,00 – Rp. 2.000.000,00	1-3 kali
9	Ya	Ya	Laki-laki	16-19	Mahasiswa	SMA	Rp. 2.000.001,00 – Rp. 3.000.000,00	1-3 kali
10	Ya	Ya	Perempuan	20-23	Wiraswasta/ Pengusaha	S1	Rp. 3.000.001,00 – Rp. 4.000.000,00	8-10 kali
11	Ya	Ya	Perempuan	20-23	Mahasiswa	SMA	Rp. 1.000.000,00 – Rp. 2.000.000,00	4-5 kali

12	Ya	Ya	Laki-laki	24-27	Wiraswasta/ Pengusaha	S1	Rp. 2.000.001,00 – Rp. 3.000.000,00	1-3 kali
13	Ya	Ya	Laki-laki	20-23	Mahasiswa	SMA	Rp. 1.000.000,00 – Rp. 2.000.000,00	1-3 kali
14	Ya	Ya	Laki-laki	20-23	Mahasiswa	SMA	Rp. 2.000.001,00 – Rp. 3.000.000,00	8-10 kali
15	Ya	Ya	Laki-laki	20-23	Mahasiswa	SMA	Rp. 2.000.001,00 – Rp. 3.000.000,00	1-3 kali
16	Ya	Ya	Laki-laki	20-23	Karyawan	S1	Rp. 1.000.000,00 – Rp. 2.000.000,00	1-3 kali
17	Ya	Ya	Perempuan	20-23	Mahasiswa	SMA	Rp. 1.000.000,00 – Rp. 2.000.000,00	Lebih dari 10 kali
18	Ya	Ya	Laki-laki	24-27	Wiraswasta/ Pengusaha	S1	Rp. 3.000.001,00 – Rp. 4.000.000,00	4-5 kali
19	Ya	Ya	Perempuan	20-23	Mahasiswa	SMA	Rp. 1.000.000,00 – Rp. 2.000.000,00	4-5 kali
20	Ya	Ya	Laki-laki	20-23	Karyawan	S1	Rp. 2.000.001,00 – Rp. 3.000.000,00	4-5 kali
21	Ya	Ya	Perempuan	20-23	Karyawan	S1	Rp. 3.000.001,00 – Rp. 4.000.000,00	4-5 kali
22	Ya	Ya	Laki-laki	24-27	Karyawan	S1	Rp. 4.000.001,00 – Rp. 5.000.000,00	1-3 kali
23	Ya	Ya	Laki-laki	20-23	Mahasiswa	S1	Rp. 1.000.000,00 – Rp. 2.000.000,00	4-5 kali
24	Ya	Ya	Perempuan	20-23	Karyawan	S1	Rp. 4.000.001,00 – Rp. 5.000.000,00	6-7 kali
25	Ya	Ya	Laki-laki	20-23	Karyawan	S1	Rp. 3.000.001,00 – Rp. 4.000.000,00	Lebih dari 10 kali
26	Ya	Ya	Laki-laki	20-23	Karyawan	S1	Rp. 2.000.001,00 – Rp. 3.000.000,00	1-3 kali

27	Ya	Ya	Laki-laki	20-23	Wiraswasta/ Pengusaha	S1	Rp. 4.000.001,00 – Rp. 5.000.000,00	4-5 kali
28	Ya	Tidak						
29	Ya	Ya	Laki-laki	20-23	Mahasiswa	SMA	Rp. 1.000.000,00 – Rp. 2.000.000,00	Lebih dari 10 kali
30	Ya	Ya	Perempuan	24-27	Karyawan	S1	Rp. 3.000.001,00 – Rp. 4.000.000,00	1-3 kali
31	Ya	Ya	Laki-laki	20-23	Mahasiswa	S1	Rp. 1.000.000,00 – Rp. 2.000.000,00	6-7 kali
32	Ya	Ya	Laki-laki	20-23	Karyawan	S1	Rp. 2.000.001,00 – Rp. 3.000.000,00	1-3 kali
33	Ya	Ya	Laki-laki	20-23	Karyawan	S1	Lebih dari Rp. 5.000.000,00	6-7 kali
34	Ya	Ya	Laki-laki	20-23	Mahasiswa	S1	Rp. 2.000.001,00 – Rp. 3.000.000,00	1-3 kali
35	Ya	Ya	Perempuan	20-23	Mahasiswa	S1	Rp. 1.000.000,00 – Rp. 2.000.000,00	4-5 kali
36	Ya	Ya	Perempuan	20-23	Mahasiswa	S1	Rp. 1.000.000,00 – Rp. 2.000.000,00	4-5 kali
37	Ya	Ya	Perempuan	20-23	Karyawan	S1	Lebih dari Rp. 5.000.000,00	4-5 kali
38	Ya	Ya	Laki-laki	20-23	Karyawan	S1	Rp. 4.000.001,00 – Rp. 5.000.000,00	4-5 kali
39	Ya	Ya	Laki-laki	Lebih dari 31	Karyawan	S1	Rp. 4.000.001,00 – Rp. 5.000.000,00	4-5 kali
40	Ya	Ya	Laki-laki	20-23	Karyawan	S1	Rp. 4.000.001,00 – Rp. 5.000.000,00	4-5 kali
41	Ya	Ya	Laki-laki	20-23	Fresh Graduate	S1	Rp. 1.000.000,00 – Rp. 2.000.000,00	4-5 kali

42	Ya	Ya	Perempuan	20-23	Mahasiswa	SMA	Rp. 1.000.000,00 – Rp. 2.000.000,00	1-3 kali
43	Ya	Ya	Laki-laki	20-23	Karyawan	S1	Rp. 3.000.001,00 – Rp. 4.000.000,00	Lebih dari 10 kali
44	Ya	Ya	Laki-laki	20-23	Karyawan	S1	Lebih dari Rp. 5.000.000,00	6-7 kali
45	Ya	Ya	Laki-laki	20-23	Karyawan	S1	Lebih dari Rp. 5.000.000,00	4-5 kali
46	Ya	Ya	Laki-laki	20-23	Mahasiswa	SMA	Rp. 1.000.000,00 – Rp. 2.000.000,00	1-3 kali
47	Ya	Ya	Perempuan	24-27	Karyawan	S1	Rp. 3.000.001,00 – Rp. 4.000.000,00	4-5 kali
48	Ya	Ya	Laki-laki	20-23	Fresh Graduate	S1	Rp. 2.000.001,00 – Rp. 3.000.000,00	Lebih dari 10 kali
49	Ya	Ya	Laki-laki	20-23	Mahasiswa	SMK	Rp. 1.000.000,00 – Rp. 2.000.000,00	4-5 kali
50	Ya	Ya	Laki-laki	20-23	Pegawai Negeri	S1	Rp. 3.000.001,00 – Rp. 4.000.000,00	4-5 kali
51	Ya	Ya	Perempuan	20-23	Mahasiswa	SMA	Rp. 1.000.000,00 – Rp. 2.000.000,00	6-7 kali
52	Ya	Ya	Laki-laki	Lebih dari 31	Karyawan	S1	Lebih dari Rp. 5.000.000,00	1-3 kali
53	Ya	Ya	Laki-laki	20-23	Mahasiswa	SMA	Rp. 2.000.001,00 – Rp. 3.000.000,00	1-3 kali
54	Ya	Ya	Perempuan	20-23	Mahasiswa	S1	Rp. 1.000.000,00 – Rp. 2.000.000,00	Lebih dari 10 kali
55	Ya	Ya	Laki-laki	20-23	Wiraswasta/ Pengusaha	S1	Rp. 3.000.001,00 – Rp. 4.000.000,00	4-5 kali
56	Ya	Ya	Perempuan	20-23	Mahasiswa	S1	Rp. 1.000.000,00 – Rp. 2.000.000,00	8-10 kali

57	Ya	Ya	Laki-laki	20-23	Wiraswasta/ Pengusaha	S1	Rp. 1.000.000,00 – Rp. 2.000.000,00	1-3 kali
58	Ya	Ya	Laki-laki	20-23	Mahasiswa	S1	Rp. 1.000.000,00 – Rp. 2.000.000,00	1-3 kali
59	Ya	Ya	Laki-laki	20-23	Mahasiswa	SMA	Rp. 1.000.000,00 – Rp. 2.000.000,00	Lebih dari 10 kali
60	Ya	Ya	Laki-laki	20-23	Mahasiswa	SMA	Rp. 1.000.000,00 – Rp. 2.000.000,00	1-3 kali
61	Ya	Ya	Perempuan	20-23	Mahasiswa	S1	Rp. 1.000.000,00 – Rp. 2.000.000,00	1-3 kali
62	Ya	Ya	Perempuan	20-23	Karyawan	S1	Rp. 4.000.001,00 – Rp. 5.000.000,00	4-5 kali
63	Ya	Ya	Laki-laki	20-23	Mahasiswa	SMA	Rp. 1.000.000,00 – Rp. 2.000.000,00	1-3 kali
64	Ya	Ya	Perempuan	20-23	Wiraswasta/ Pengusaha	S1	Rp. 4.000.001,00 – Rp. 5.000.000,00	4-5 kali
65	Ya	Ya	Laki-laki	20-23	Karyawan	S1	Rp. 3.000.001,00 – Rp. 4.000.000,00	1-3 kali
66	Ya	Ya	Perempuan	20-23	Mahasiswa	SMA	Rp. 1.000.000,00 – Rp. 2.000.000,00	1-3 kali
67	Ya	Ya	Laki-laki	20-23	Mahasiswa	SMA	Rp. 3.000.001,00 – Rp. 4.000.000,00	1-3 kali
68	Ya	Ya	Laki-laki	20-23	Mahasiswa	SMA	Rp. 2.000.001,00 – Rp. 3.000.000,00	6-7 kali
69	Ya	Ya	Laki-laki	20-23	Wiraswasta/ Pengusaha	S1	Lebih dari Rp. 5.000.000,00	4-5 kali
70	Ya	Ya	Perempuan	20-23	Mahasiswa	S1	Rp. 1.000.000,00 – Rp. 2.000.000,00	1-3 kali
71	Ya	Ya	Laki-laki	20-23	Wiraswasta/ Pengusaha	SMA	Rp. 1.000.000,00 – Rp. 2.000.000,00	4-5 kali

72	Ya	Ya	Laki-laki	20-23	Karyawan	SMK	Rp. 3.000.001,00 – Rp. 4.000.000,00	4-5 kali
73	Ya	Ya	Laki-laki	20-23	Karyawan	S1	Lebih dari Rp. 5.000.000,00	Lebih dari 10 kali
74	Ya	Ya	Perempuan	20-23	Mahasiswa	SMA	Rp. 1.000.000,00 – Rp. 2.000.000,00	1-3 kali
75	Ya	Ya	Perempuan	20-23	Karyawan	S1	Rp. 2.000.001,00 – Rp. 3.000.000,00	4-5 kali
76	Ya	Ya	Laki-laki	20-23	Mahasiswa	SMA	Rp. 4.000.001,00 – Rp. 5.000.000,00	6-7 kali
77	Ya	Ya	Perempuan	20-23	Mahasiswa	S1	Rp. 1.000.000,00 – Rp. 2.000.000,00	1-3 kali
78	Ya	Ya	Laki-laki	20-23	Mahasiswa	SMA	Rp. 1.000.000,00 – Rp. 2.000.000,00	4-5 kali
79	Ya	Ya	Laki-laki	20-23	Mahasiswa	SMA	Lebih dari Rp. 5.000.000,00	4-5 kali
80	Ya	Ya	Perempuan	24-27	Guru	S1	Rp. 1.000.000,00 – Rp. 2.000.000,00	4-5 kali
81	Ya	Ya	Laki-laki	20-23	Mahasiswa	S1	Rp. 3.000.001,00 – Rp. 4.000.000,00	1-3 kali
82	Ya	Ya	Laki-laki	20-23	Mahasiswa	S1	Rp. 3.000.001,00 – Rp. 4.000.000,00	4-5 kali
83	Ya	Ya	Perempuan	16-19	Pelajar	SMA	Rp. 3.000.001,00 – Rp. 4.000.000,00	6-7 kali
84	Ya	Ya	Laki-laki	16-19	Mahasiswa	SMA	Lebih dari Rp. 5.000.000,00	1-3 kali
85	Ya	Ya	Laki-laki	20-23	Karyawan	S1	Lebih dari Rp. 5.000.000,00	6-7 kali
86	Ya	Ya	Perempuan	20-23	Mahasiswa	S1	Rp. 2.000.001,00 – Rp. 3.000.000,00	1-3 kali

87	Ya	Ya	Laki-laki	20-23	Mahasiswa	S1	Rp. 1.000.000,00 – Rp. 2.000.000,00	1-3 kali
88	Ya	Ya	Perempuan	20-23	Mahasiswa	SMA	Rp. 1.000.000,00 – Rp. 2.000.000,00	Lebih dari 10 kali
89	Ya	Tidak						
90	Ya	Ya	Laki-laki	20-23	Mahasiswa	SMA	Rp. 2.000.001,00 – Rp. 3.000.000,00	1-3 kali
91	Ya	Ya	Laki-laki	20-23	Karyawan	S1	Lebih dari Rp. 5.000.000,00	4-5 kali
92	Ya	Ya	Laki-laki	16-19	Mahasiswa	SMA	Rp. 3.000.001,00 – Rp. 4.000.000,00	6-7 kali
93	Ya	Ya	Perempuan	20-23	Mahasiswa	SMA	Rp. 1.000.000,00 – Rp. 2.000.000,00	1-3 kali
94	Ya	Ya	Laki-laki	20-23	Karyawan	S1	Lebih dari Rp. 5.000.000,00	4-5 kali
95	Ya	Ya	Perempuan	20-23	Karyawan	S1	Rp. 2.000.001,00 – Rp. 3.000.000,00	8-10 kali
96	Ya	Ya	Perempuan	20-23	Mahasiswa	SMA	Rp. 2.000.001,00 – Rp. 3.000.000,00	1-3 kali
97	Ya	Ya	Laki-laki	16-19	Mahasiswa	SMA	Rp. 1.000.000,00 – Rp. 2.000.000,00	Lebih dari 10 kali
98	Ya	Ya	Perempuan	20-23	Karyawan	S1	Rp. 4.000.001,00 – Rp. 5.000.000,00	6-7 kali
99	Ya	Ya	Perempuan	24-27	Karyawan	SMA	Rp. 3.000.001,00 – Rp. 4.000.000,00	4-5 kali
100	Ya	Ya	Laki-laki	16-19	Mahasiswa	SMA	Rp. 2.000.001,00 – Rp. 3.000.000,00	1-3 kali
101	Ya	Ya	Perempuan	Lebih dari 31	Pegawai Negeri	S1	Lebih dari Rp. 5.000.000,00	6-7 kali
102	Ya	Ya	Perempuan	16-19	Mahasiswa	SMA	Rp. 3.000.001,00 –	1-3 kali

							Rp. 4.000.000,00	
103	Ya	Ya	Perempuan	20-23	Mahasiswa	SMA	Rp. 2.000.001,00 – Rp. 3.000.000,00	1-3 kali
104	Ya	Ya	Laki-laki	20-23	Mahasiswa	S1	Rp. 2.000.001,00 – Rp. 3.000.000,00	6-7 kali
105	Ya	Ya	Perempuan	31-35	Pegawai Negeri	S1	Lebih dari Rp. 5.000.000,00	8-10 kali
106	Ya	Ya	Laki-laki	20-23	Mahasiswa	SMA	Rp. 3.000.001,00 – Rp. 4.000.000,00	1-3 kali
107	Ya	Ya	Perempuan	16-19	Mahasiswa	SMA	Lebih dari Rp. 5.000.000,00	6-7 kali
108	Ya	Ya	Laki-laki	28-31	Wiraswasta/ Pengusaha	D3	Rp. 4.000.001,00 – Rp. 5.000.000,00	4-5 kali
109	Ya	Ya	Laki-laki	20-23	Mahasiswa	SMA	Rp. 3.000.001,00 – Rp. 4.000.000,00	Lebih dari 10 kali
110	Ya	Ya	Laki-laki	Lebih dari 31	Karyawan	S1	Rp. 4.000.001,00 – Rp. 5.000.000,00	1-3 kali
111	Ya	Tidak						
112	Ya	Ya	Perempuan	28-31	Wiraswasta/ Pengusaha	S1	Lebih dari Rp. 5.000.000,00	8-10 kali
113	Ya	Ya	Perempuan	16-19	Mahasiswa	SMA	Rp. 3.000.001,00 – Rp. 4.000.000,00	4-5 kali
114	Ya	Ya	Laki-laki	20-23	Mahasiswa	S1	Rp. 2.000.001,00 – Rp. 3.000.000,00	1-3 kali
115	Ya	Ya	Perempuan	20-23	Wiraswasta/ Pengusaha	S1	Rp. 1.000.000,00 – Rp. 2.000.000,00	8-10 kali
116	Ya	Ya	Perempuan	20-23	Mahasiswa	SMA	Rp. 2.000.001,00 – Rp. 3.000.000,00	8-10 kali
117	Ya	Ya	Laki-laki	20-23	Mahasiswa	SMA	Rp. 1.000.000,00 – Rp. 2.000.000,00	1-3 kali

118	Ya	Ya	Perempuan	16-19	Mahasiswa	SMA	Rp. 2.000.001,00 – Rp. 3.000.000,00	4-5 kali
119	Ya	Ya	Laki-laki	Lebih dari 31	Mahasiswa	S1	Rp. 1.000.000,00 – Rp. 2.000.000,00	1-3 kali
120	Ya	Ya	Perempuan	20-23	Mahasiswa	SMA	Rp. 2.000.001,00 – Rp. 3.000.000,00	8-10 kali
121	Ya	Ya	Perempuan	20-23	Mahasiswa	S1	Rp. 4.000.001,00 – Rp. 5.000.000,00	8-10 kali
122	Ya	Ya	Laki-laki	20-23	Mahasiswa	S1	Rp. 2.000.001,00 – Rp. 3.000.000,00	1-3 kali
123	Ya	Ya	Laki-laki	Lebih dari 31	Pegawai Negeri	S1	Lebih dari Rp. 5.000.000,00	Lebih dari 10 kali
124	Ya	Ya	Perempuan	16-19	Mahasiswa	SMA	Rp. 1.000.000,00 – Rp. 2.000.000,00	1-3 kali
125	Ya	Ya	Perempuan	Lebih dari 31	Karyawan	S1	Rp. 2.000.001,00 – Rp. 3.000.000,00	4-5 kali
126	Ya	Ya	Perempuan	16-19	Pelajar	D3	Rp. 4.000.001,00 – Rp. 5.000.000,00	6-7 kali
127	Ya	Ya	Perempuan	16-19	Mahasiswa	SMA	Rp. 2.000.001,00 – Rp. 3.000.000,00	4-5 kali
128	Ya	Ya	Laki-laki	16-19	Pegawai Negeri	S1	Rp. 4.000.001,00 – Rp. 5.000.000,00	4-5 kali
129	Ya	Ya	Perempuan	16-19	Mahasiswa	SMA	Rp. 2.000.001,00 – Rp. 3.000.000,00	Lebih dari 10 kali
130	Ya	Ya	Perempuan	16-19	Mahasiswa	SMA	Rp. 2.000.001,00 – Rp. 3.000.000,00	6-7 kali
131	Ya	Ya	Laki-laki	28-31	Karyawan	S1	Rp. 4.000.001,00 – Rp. 5.000.000,00	6-7 kali
132	Ya	Ya	Laki-laki	16-19	Mahasiswa	SMA	Rp. 2.000.001,00 – Rp. 3.000.000,00	1-3 kali

133	Ya	Ya	Perempuan	16-19	Mahasiswa	SMA	Rp. 4.000.001,00 – Rp. 5.000.000,00	1-3 kali
134	Ya	Ya	Perempuan	16-19	Mahasiswa	SMA	Rp. 2.000.001,00 – Rp. 3.000.000,00	8-10 kali
135	Ya	Ya	Perempuan	16-19	Mahasiswa	SMA	Rp. 3.000.001,00 – Rp. 4.000.000,00	4-5 kali
136	Ya	Ya	Perempuan	16-19	Mahasiswa	SMA	Rp. 2.000.001,00 – Rp. 3.000.000,00	4-5 kali
137	Ya	Ya	Perempuan	16-19	Mahasiswa	SMA	Rp. 2.000.001,00 – Rp. 3.000.000,00	4-5 kali
138	Ya	Ya	Laki-laki	16-19	Mahasiswa	SMA	Rp. 3.000.001,00 – Rp. 4.000.000,00	6-7 kali
139	Ya	Ya	Laki-laki	16-19	Mahasiswa	SMA	Rp. 3.000.001,00 – Rp. 4.000.000,00	6-7 kali
140	Ya	Ya	Laki-laki	16-19	Mahasiswa	SMA	Lebih dari Rp. 5.000.000,00	6-7 kali
141	Ya	Ya	Perempuan	16-19	Pelajar	SMA	Rp. 3.000.001,00 – Rp. 4.000.000,00	Lebih dari 10 kali
142	Ya	Ya	Laki-laki	16-19	Mahasiswa	SMA	Rp. 3.000.001,00 – Rp. 4.000.000,00	6-7 kali
143	Ya	Ya	Perempuan	28-31	Karyawan	S1	Rp. 4.000.001,00 – Rp. 5.000.000,00	6-7 kali
144	Ya	Ya	Laki-laki	16-19	Mahasiswa	SMA	Rp. 3.000.001,00 – Rp. 4.000.000,00	4-5 kali
145	Ya	Ya	Perempuan	16-19	Mahasiswa	SMA	Rp. 1.000.000,00 – Rp. 2.000.000,00	1-3 kali
146	Ya	Ya	Laki-laki	28-31	Pegawai Negeri	S1	Rp. 4.000.001,00 – Rp. 5.000.000,00	6-7 kali
147	Ya	Ya	Perempuan	16-19	Mahasiswa	SMA	Rp. 2.000.001,00 – Rp. 3.000.000,00	4-5 kali

148	Ya	Ya	Perempuan	24-27	Karyawan	S1	Rp. 4.000.001,00 – Rp. 5.000.000,00	4-5 kali
149	Ya	Ya	Laki-laki	Lebih dari 31	Wiraswasta/ Pengusaha	D3	Lebih dari Rp. 5.000.000,00	Lebih dari 10 kali
150	Ya	Ya	Perempuan	16-19	Mahasiswa	D3	Rp. 3.000.001,00 – Rp. 4.000.000,00	1-3 kali
151	Ya	Ya	Perempuan	16-19	Mahasiswa	SMA	Rp. 1.000.000,00 – Rp. 2.000.000,00	4-5 kali
152	Ya	Ya	Laki-laki	16-19	Mahasiswa	SMA	Rp. 3.000.001,00 – Rp. 4.000.000,00	6-7 kali
153	Ya	Ya	Perempuan	28-31	Karyawan	S1	Rp. 4.000.001,00 – Rp. 5.000.000,00	4-5 kali
154	Ya	Ya	Laki-laki	28-31	Karyawan	D3	Rp. 3.000.001,00 – Rp. 4.000.000,00	6-7 kali
155	Ya	Ya	Perempuan	24-27	Mahasiswa	SMA	Rp. 3.000.001,00 – Rp. 4.000.000,00	4-5 kali
156	Ya	Ya	Laki-laki	24-27	Karyawan	S1	Lebih dari Rp. 5.000.000,00	8-10 kali
157	Ya	Ya	Perempuan	28-31	Pegawai Negeri	S2	Lebih dari Rp. 5.000.000,00	8-10 kali
158	Ya	Ya	Perempuan	24-27	Karyawan	S1	Rp. 3.000.001,00 – Rp. 4.000.000,00	Lebih dari 10 kali
159	Ya	Ya	Laki-laki	Lebih dari 31	Pegawai Negeri	S1	Rp. 2.000.001,00 – Rp. 3.000.000,00	1-3 kali
160	Ya	Ya	Perempuan	Lebih dari 31	Karyawan	S1	Lebih dari Rp. 5.000.000,00	6-7 kali
161	Ya	Ya	Perempuan	28-31	Pegawai Negeri	S1	Lebih dari Rp. 5.000.000,00	8-10 kali
162	Ya	Ya	Perempuan	24-27	Karyawan	S1	Rp. 3.000.001,00 – Rp. 4.000.000,00	Lebih dari 10 kali

163	Ya	Ya	Laki-laki	24-27	Karyawan	S1	Rp. 4.000.001,00 – Rp. 5.000.000,00	4-5 kali
164	Ya	Ya	Perempuan	Lebih dari 31	Wiraswasta/ Pengusaha	D3	Lebih dari Rp. 5.000.000,00	8-10 kali
165	Ya	Ya	Laki-laki	Lebih dari 31	Pegawai Negeri	S1	Lebih dari Rp. 5.000.000,00	6-7 kali
166	Ya	Ya	Perempuan	24-27	Karyawan	D3	Rp. 4.000.001,00 – Rp. 5.000.000,00	4-5 kali
167	Ya	Ya	Laki-laki	16-19	Mahasiswa	SMA	Rp. 3.000.001,00 – Rp. 4.000.000,00	6-7 kali
168	Ya	Ya	Perempuan	26-30	Karyawan	S1	Rp. 4.000.001,00 – Rp. 5.000.000,00	6-7 kali
169	Ya	Ya	Laki-laki	24-27	Karyawan	S1	Lebih dari Rp. 5.000.000,00	4-5 kali
170	Ya	Ya	Perempuan	Lebih dari 31	Wiraswasta/ Pengusaha	SMA	Lebih dari Rp. 5.000.000,00	8-10 kali
171	Ya	Ya	Perempuan	24-27	Wiraswasta/ Pengusaha	S1	Lebih dari Rp. 5.000.000,00	8-10 kali
172	Ya	Ya	Laki-laki	16-19	Karyawan	S1	Rp. 3.000.001,00 – Rp. 4.000.000,00	4-5 kali
173	Ya	Ya	Laki-laki	16-19	Mahasiswa	SMA	Rp. 4.000.001,00 – Rp. 5.000.000,00	6-7 kali
174	Ya	Ya	Laki-laki	24-27	Karyawan	S1	Rp. 4.000.001,00 – Rp. 5.000.000,00	4-5 kali
175	Ya	Ya	Perempuan	Lebih dari 31	Karyawan	S1	Rp. 4.000.001,00 – Rp. 5.000.000,00	4-5 kali
176	Ya	Ya	Laki-laki	28-31	Mahasiswa	SMA	Rp. 2.000.001,00 – Rp. 3.000.000,00	1-3 kali
177	Tidak							

178	Ya	Ya	Perempuan	28-31	Mahasiswa	SMA	Rp. 4.000.001,00 – Rp. 5.000.000,00	4-5 kali
179	Ya	Ya	Perempuan	24-27	Mahasiswa	S1	Rp. 4.000.001,00 – Rp. 5.000.000,00	6-7 kali
180	Ya	Ya	Laki-laki	16-19	Mahasiswa	SMA	Rp. 2.000.001,00 – Rp. 3.000.000,00	1-3 kali
181	Ya	Ya	Perempuan	28-31	Karyawan	SMA	Lebih dari Rp. 5.000.000,00	4-5 kali
182	Ya	Ya	Perempuan	16-19	Mahasiswa	SMA	Rp. 3.000.001,00 – Rp. 4.000.000,00	8-10 kali
183	Ya	Ya	Perempuan	Lebih dari 31	Pegawai Negeri	S1	Lebih dari Rp. 5.000.000,00	6-7 kali
184	Ya	Ya	Perempuan	Lebih dari 31	Pegawai Negeri	S2	Lebih dari Rp. 5.000.000,00	6-7 kali
185	Ya	Ya	Perempuan	24-27	Karyawan	S1	Lebih dari Rp. 5.000.000,00	4-5 kali
186	Ya	Ya	Laki-laki	20-23	Karyawan	S1	Lebih dari Rp. 5.000.000,00	4-5 kali
187	Ya	Ya	Laki-laki	24-27	Karyawan	S1	Rp. 3.000.001,00 – Rp. 4.000.000,00	4-5 kali
188	Ya	Ya	Laki-laki	Lebih dari 31	Karyawan	S1	Lebih dari Rp. 5.000.000,00	6-7 kali
189	Ya	Ya	Perempuan	28-31	Karyawan	S1	Rp. 4.000.001,00 – Rp. 5.000.000,00	1-3 kali
190	Ya	Ya	Perempuan	24-27	Mahasiswa	S1	Rp. 3.000.001,00 – Rp. 4.000.000,00	4-5 kali
191	Ya	Ya	Laki-laki	Lebih dari 31	Pegawai Negeri	SMA	Lebih dari Rp. 5.000.000,00	1-3 kali
192	Ya	Ya	Perempuan	Lebih dari 31	Pegawai Negeri	S1	Lebih dari Rp. 5.000.000,00	6-7 kali

193	Ya	Ya	Laki-laki	20-23	Mahasiswa	SMA	Rp. 4.000.001,00 – Rp. 5.000.000,00	6-7 kali
194	Tidak							
195	Ya	Ya	Perempuan	20-23	Karyawan	S1	Lebih dari Rp. 5.000.000,00	1-3 kali
196	Ya	Ya	Laki-laki	20-23	Karyawan	SMA	Rp. 4.000.001,00 – Rp. 5.000.000,00	6-7 kali
197	Ya	Ya	Perempuan	20-23	Mahasiswa	SMA	Rp. 3.000.001,00 – Rp. 4.000.000,00	4-5 kali
198	Ya	Ya	Laki-laki	20-23	Karyawan	S1	Rp. 4.000.001,00 – Rp. 5.000.000,00	6-7 kali
199	Ya	Ya	Perempuan	24-27	Karyawan	S1	Lebih dari Rp. 5.000.001,00	8-10 kali
200	Ya	Ya	Laki-laki	20-23	Wiraswasta/ Pengusaha	S1	Rp. 2.000.001,00 – Rp. 3.000.000,00	4-5 kali
201	Ya	Ya	Laki-laki	20-23	Mahasiswa	SMA	Rp. 1.000.000,00 – Rp. 2.000.000,00	1-3 kali
202	Ya	Ya	Laki-laki	20-23	Mahasiswa	SMK	Lebih dari Rp. 5.000.001,00	6-7 kali
203	Ya	Ya	Perempuan	28-31	Wiraswasta/ Pengusaha	SMA	Rp. 4.000.001,00 – Rp. 5.000.000,00	Lebih dari 10 kali
204	Ya	Ya	Laki-laki	24-27	Karyawan	S1	Rp. 3.000.001,00 – Rp. 4.000.000,00	1-3 kali
205	Ya	Ya	Laki-laki	16-19	Mahasiswa	SMA	Rp. 2.000.001,00 – Rp. 3.000.000,00	1-3 kali
206	Ya	Ya	Perempuan	20-23	Wiraswasta/ Pengusaha	S1	Rp. 3.000.001,00 – Rp. 4.000.000,00	8-10 kali
207	Ya	Ya	Perempuan	20-23	Karyawan	S1	Rp. 4.000.001,00 – Rp. 5.000.000,00	4-5 kali

SHOPEE

Risiko Keuangan					Risiko Produk					Risiko Keamanan					Risiko Waktu				Risiko Sosial				Risiko Psikologi				Niat Pembelian Online		
R K .1	R K .2	R K .3	R K .4	R K .5	R P. 1	R P. 2	R P. 3	R P. 4	R P. 5	R A. 1	R A. 2	R A. 3	R A. 4	R A. 5	R W .1	R W .2	R W .3	R W .4	R S. 1	R S. 2	R S. 3	R S. 4	R O .1	R O .2	R O .3	R O .4	N P. 1	N P. 2	N P. 3
1	2	2	1	1	2	1	1	1	1	2	1	1	1	2	2	1	2	1	1	2	2	1	1	2	2	1	4	4	5
1	2	1	2	2	1	1	2	1	1	1	1	1	1	3	1	1	1	1	2	2	3	2	1	1	1	1	4	5	4
5	4	4	4	5	3	4	4	4	4	4	3	3	3	4	4	5	4	4	3	4	4	4	4	4	4	5	1	1	1
1	1	1	2	1	1	1	1	2	4	1	1	3	1	1	1	1	1	2	1	3	3	3	1	1	1	1	5	5	5
1	1	1	1	2	2	1	1	1	1	1	2	1	2	1	1	1	1	1	3	1	3	1	2	3	3	2	4	4	5
4	4	5	4	4	3	2	5	5	5	5	4	5	4	4	3	4	5	5	1	1	1	1	5	4	2	5	1	1	2
1	2	1	1	2	1	2	1	1	2	2	2	3	3	2	5	4	5	5	1	1	2	1	1	2	2	1	5	4	5
2	1	2	1	1	2	1	2	1	1	2	3	2	2	1	1	1	1	1	2	2	2	3	2	2	2	3	5	5	5
1	1	1	2	1	1	1	2	1	1	1	1	1	2	2	2	1	1	1	3	1	3	3	1	2	3	1	5	5	5
1	2	2	1	1	2	3	1	2	1	2	2	2	1	1	2	1	1	1	1	1	2	2	1	2	1	1	4	4	4
4	5	4	4	5	4	4	4	5	4	3	3	5	5	4	2	4	5	4	5	4	3	4	5	5	4	5	2	1	1
5	5	4	5	4	4	3	3	5	5	3	3	4	5	4	4	5	5	4	3	3	3	3	4	5	4	4	1	1	1
5	5	4	5	5	4	5	4	5	5	5	4	4	4	4	5	4	5	4	3	5	3	5	4	4	5	4	1	1	1
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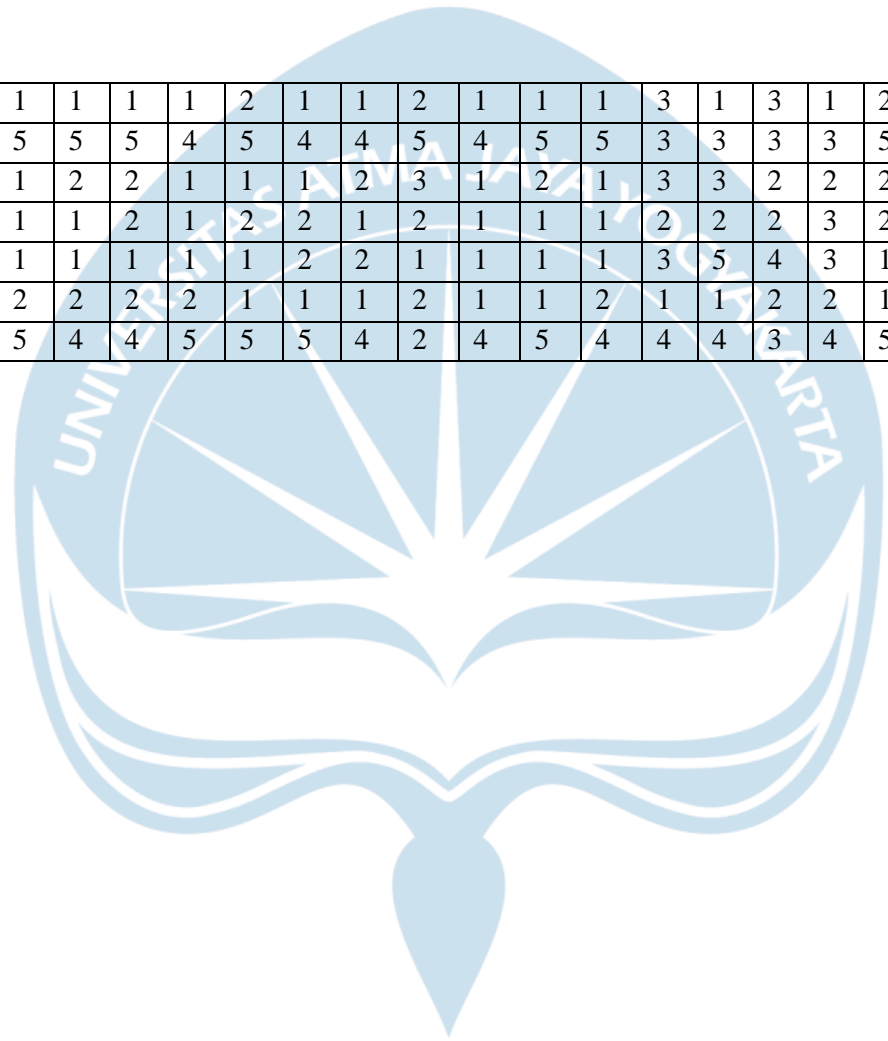
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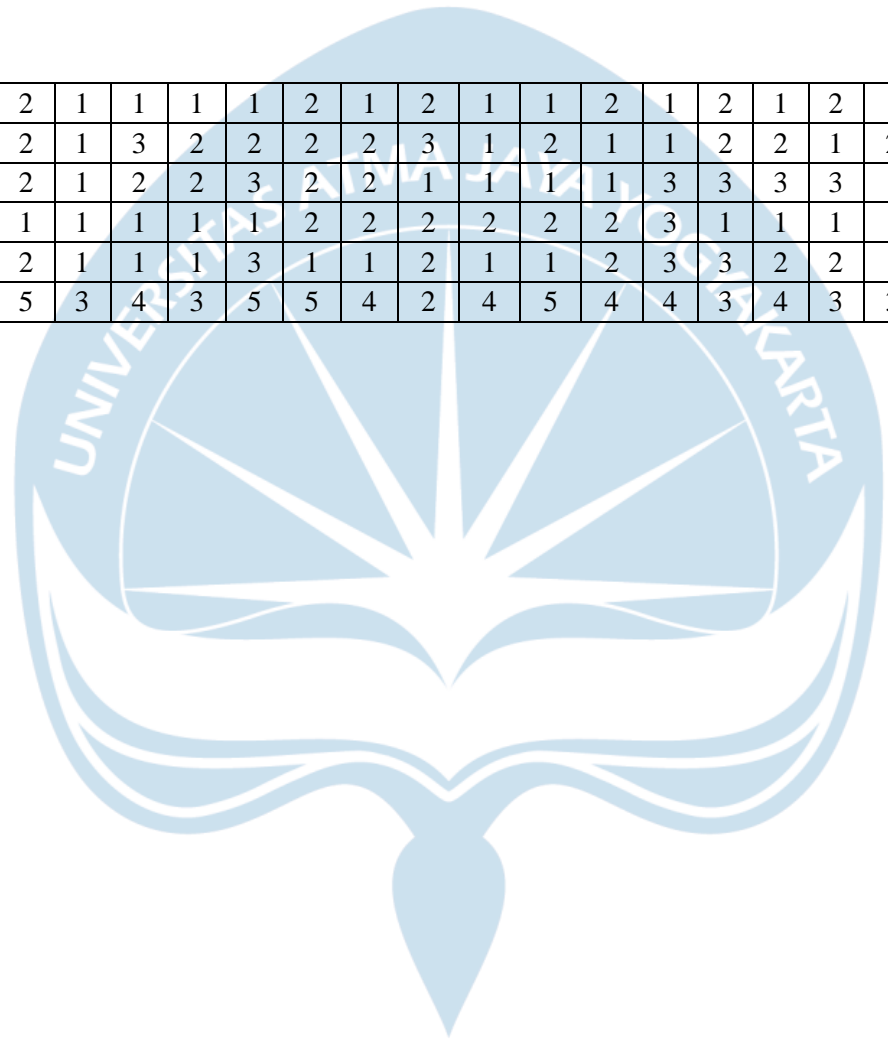
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2	2	2	2	1	1	1	2	1	2	2	1	1	2	2	1	1	1	2	1	1	.	1	1	1	2	1	5	5	5
1	1	1	1	3	1	2	1	2	1	1	1	1	1	1	2	2	2	3	1	1	3	2	1	1	1	1	4	4	5

1	2	1	1	1	1	1	2	2	1	1	1	1	2	1	2	1	1	2	1	2	1	2	3	1	4	4	4		
2	2	1	1	2	2	1	2	2	1	3	2	2	2	3	1	2	1	1	2	2	1	2	2	2	5	5	5		
2	2	2	2	2	2	2	2	2	1	2	2	3	2	2	1	1	1	1	3	3	3	3	1	1	1	4	5	4	
1	2	1	1	2	1	1	1	1	1	1	1	1	2	2	2	2	2	3	1	1	1	1	1	2	2	4	5	5	
1	1	2	1	1	1	1	2	2	1	1	1	3	1	1	2	1	1	2	3	3	2	2	1	1	1	2	5	5	5
4	4	5	4	4	4	4	4	5	3	4	3	5	5	4	2	4	5	4	4	3	4	3	3	3	4	5	2	1	1





LAMPIRAN 3
Uji Validitas dan Reliabilitas

SHOPEE

Correlations

		RK1	RK2	RK3	RK4	RK5	SUMRK
RK1	Pearson Correlation	1	.689**	.583**	.552**	.436*	.818**
	Sig. (2-tailed)		.000	.001	.002	.016	.000
	N	30	30	30	30	30	30
RK2	Pearson Correlation	.689**	1	.562**	.599**	.679**	.879**
	Sig. (2-tailed)	.000		.001	.000	.000	.000
	N	30	30	30	30	30	30
RK3	Pearson Correlation	.583**	.562**	1	.698**	.367*	.811**
	Sig. (2-tailed)	.001	.001		.000	.046	.000
	N	30	30	30	30	30	30
RK4	Pearson Correlation	.552**	.599**	.698**	1	.320	.806**
	Sig. (2-tailed)	.002	.000	.000		.085	.000
	N	30	30	30	30	30	30
RK5	Pearson Correlation	.436*	.679**	.367*	.320	1	.682**
	Sig. (2-tailed)	.016	.000	.046	.085		.000
	N	30	30	30	30	30	30
SUMRK	Pearson Correlation	.818**	.879**	.811**	.806**	.682**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	30	30	30	30	30	30

** . Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).



Correlations

		RP1	RP2	RP3	RP4	RP5	SUMRP
RP1	Pearson Correlation	1	.681**	.654**	.527**	.296	.813**
	Sig. (2-tailed)		.000	.000	.003	.112	.000
	N	30	30	30	30	30	30
RP2	Pearson Correlation	.681**	1	.663**	.446*	.193	.763**
	Sig. (2-tailed)	.000		.000	.013	.307	.000
	N	30	30	30	30	30	30
RP3	Pearson Correlation	.654**	.663**	1	.441*	.438*	.813**
	Sig. (2-tailed)	.000	.000		.015	.016	.000
	N	30	30	30	30	30	30
RP4	Pearson Correlation	.527**	.446*	.441*	1	.642**	.806**
	Sig. (2-tailed)	.003	.013	.015		.000	.000
	N	30	30	30	30	30	30
RP5	Pearson Correlation	.296	.193	.438*	.642**	1	.672**
	Sig. (2-tailed)	.112	.307	.016	.000		.000
	N	30	30	30	30	30	30
SUMRP	Pearson Correlation	.813**	.763**	.813**	.806**	.672**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	30	30	30	30	30	30

** . Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Correlations

		RA1	RA2	RA3	RA4	RA5	SUMRA
RA1	Pearson Correlation	1	.658**	.630**	.685**	.478**	.815**
	Sig. (2-tailed)		.000	.000	.000	.008	.000
	N	30	30	30	30	30	30
RA2	Pearson Correlation	.658**	1	.620**	.624**	.510**	.822**
	Sig. (2-tailed)	.000		.000	.000	.004	.000
	N	30	30	30	30	30	30
RA3	Pearson Correlation	.630**	.620**	1	.805**	.647**	.889**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	30	30	30	30	30	30
RA4	Pearson Correlation	.685**	.624**	.805**	1	.605**	.888**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	30	30	30	30	30	30
RA5	Pearson Correlation	.478**	.510**	.647**	.605**	1	.771**
	Sig. (2-tailed)	.008	.004	.000	.000		.000
	N	30	30	30	30	30	30
SUMRA	Pearson Correlation	.815**	.822**	.889**	.888**	.771**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	30	30	30	30	30	30

** . Correlation is significant at the 0.01 level (2-tailed).

Correlations

		RW1	RW2	RW3	RW4	SUMRW
RW1	Pearson Correlation	1	.666**	.634**	.461*	.852**
	Sig. (2-tailed)		.000	.000	.010	.000
	N	30	30	30	30	30
RW2	Pearson Correlation	.666**	1	.817**	.337	.871**
	Sig. (2-tailed)	.000		.000	.069	.000
	N	30	30	30	30	30
RW3	Pearson Correlation	.634**	.817**	1	.406*	.875**
	Sig. (2-tailed)	.000	.000		.026	.000
	N	30	30	30	30	30
RW4	Pearson Correlation	.461*	.337	.406*	1	.663**
	Sig. (2-tailed)	.010	.069	.026		.000
	N	30	30	30	30	30
SUMRW	Pearson Correlation	.852**	.871**	.875**	.663**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	30	30	30	30	30

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Correlations

		RS1	RS2	RS3	RS4	SUMRS
RS1	Pearson Correlation	1	.707**	.747**	.475**	.847**
	Sig. (2-tailed)		.000	.000	.008	.000
	N	30	30	30	30	30
RS2	Pearson Correlation	.707**	1	.807**	.615**	.915**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	30	30	30	30	30
RS3	Pearson Correlation	.747**	.807**	1	.506**	.889**
	Sig. (2-tailed)	.000	.000		.004	.000
	N	30	30	30	30	30
RS4	Pearson Correlation	.475**	.615**	.506**	1	.772**
	Sig. (2-tailed)	.008	.000	.004		.000
	N	30	30	30	30	30
SUMRS	Pearson Correlation	.847**	.915**	.889**	.772**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	30	30	30	30	30

** . Correlation is significant at the 0.01 level (2-tailed).



Correlations

		RO1	RO2	RO3	RO4	SUMRO
RO1	Pearson Correlation	1	.700**	.753**	.545**	.903**
	Sig. (2-tailed)		.000	.000	.002	.000
	N	30	30	30	30	30
RO2	Pearson Correlation	.700**	1	.534**	.481**	.824**
	Sig. (2-tailed)	.000		.002	.007	.000
	N	30	30	30	30	30
RO3	Pearson Correlation	.753**	.534**	1	.454*	.824**
	Sig. (2-tailed)	.000	.002		.012	.000
	N	30	30	30	30	30
RO4	Pearson Correlation	.545**	.481**	.454*	1	.756**
	Sig. (2-tailed)	.002	.007	.012		.000
	N	30	30	30	30	30
SUMRO	Pearson Correlation	.903**	.824**	.824**	.756**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	30	30	30	30	30

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Correlations

		NP1	NP2	NP3	SUMNP
NP1	Pearson Correlation	1	.175	.517**	.794**
	Sig. (2-tailed)		.355	.003	.000
	N	30	30	30	30
NP2	Pearson Correlation	.175	1	.337	.619**
	Sig. (2-tailed)	.355		.069	.000
	N	30	30	30	30
NP3	Pearson Correlation	.517**	.337	1	.830**
	Sig. (2-tailed)	.003	.069		.000
	N	30	30	30	30
SUMNP	Pearson Correlation	.794**	.619**	.830**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	30	30	30	30

** . Correlation is significant at the 0.01 level (2-tailed).

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.806	6

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
RK1	25.7000	95.321	.769	.768
RK2	26.2667	93.720	.845	.759
RK3	25.8333	95.385	.760	.769
RK4	25.4333	94.392	.750	.767
RK5	26.6667	101.195	.615	.791
SUMRK	14.4333	29.426	1.000	.860

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

Reliability Statistics

Cronbach's Alpha	N of Items
.799	6

a. Listwise deletion based on all variables in the procedure.

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
RP1	28.9000	78.093	.761	.758
RP2	28.5000	79.914	.702	.768
RP3	28.2000	79.614	.766	.763
RP4	27.8333	76.557	.746	.754
RP5	27.5667	81.633	.591	.779
SUMRP	15.6667	24.230	1.000	.830

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

Reliability Statistics

Cronbach's Alpha	N of Items
.814	6

a. Listwise deletion based on all variables in the procedure.

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
RA1	27.7333	96.271	.775	.787
RA2	27.3000	92.355	.772	.776
RA3	27.1333	90.671	.856	.766
RA4	27.4000	92.593	.858	.772
RA5	27.5333	96.120	.718	.789
SUMRA	15.2333	28.737	1.000	.892

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

Reliability Statistics

Cronbach's Alpha	N of Items
.820	5

a. Listwise deletion based on all variables in the procedure.

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
RW1	21.2667	52.616	.798	.770
RW2	21.3000	52.079	.822	.765
RW3	21.2333	53.564	.833	.772
RW4	20.9000	57.955	.570	.814
SUMRW	12.1000	17.472	1.000	.834

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

Reliability Statistics

Cronbach's Alpha	N of Items
.830	5

a. Listwise deletion based on all variables in the procedure.

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
RS1	20.5667	69.220	.800	.796
RS2	20.6000	65.972	.885	.775
RS3	19.9667	67.620	.852	.785
RS4	20.7667	68.875	.695	.803
SUMRS	11.7000	22.010	1.000	.875

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

Reliability Statistics

Cronbach's Alpha	N of Items
.823	5

a. Listwise deletion based on all variables in the procedure.

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
RO1	21.0667	63.375	.870	.769
RO2	20.8333	64.213	.763	.782
RO3	21.0000	65.172	.766	.785
RO4	20.4000	65.972	.675	.796
SUMRO	11.9000	20.921	1.000	.844

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

Reliability Statistics

Cronbach's Alpha	N of Items
.803	4

a. Listwise deletion based on all variables in the procedure.

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
NP1	21.4000	5.903	.668	.745
NP2	21.4333	7.082	.478	.823
NP3	21.3333	6.023	.737	.732
SUMNP	12.8333	2.213	1.000	.614

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Correlations

		RK1	RK2	RK3	RK4	RK5	SUMRK
RK1	Pearson Correlation	1	.717**	.884**	.689**	.668**	.915**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	30	30	30	30	30	30
RK2	Pearson Correlation	.717**	1	.774**	.589**	.565**	.829**
	Sig. (2-tailed)	.000		.000	.001	.001	.000
	N	30	30	30	30	30	30
RK3	Pearson Correlation	.884**	.774**	1	.724**	.628**	.924**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	30	30	30	30	30	30
RK4	Pearson Correlation	.689**	.589**	.724**	1	.684**	.853**
	Sig. (2-tailed)	.000	.001	.000		.000	.000
	N	30	30	30	30	30	30
RK5	Pearson Correlation	.668**	.565**	.628**	.684**	1	.819**
	Sig. (2-tailed)	.000	.001	.000	.000		.000
	N	30	30	30	30	30	30
SUMRK	Pearson Correlation	.915**	.829**	.924**	.853**	.819**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	30	30	30	30	30	30

** Correlation is significant at the 0.01 level (2-tailed).

Correlations

		RP1	RP2	RP3	RP4	RP5	SUMRP
RP1	Pearson Correlation	1	.690**	.723**	.639**	.503**	.803**
	Sig. (2-tailed)		.000	.000	.000	.005	.000
	N	30	30	30	30	30	30
RP2	Pearson Correlation	.690**	1	.899**	.779**	.597**	.916**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	30	30	30	30	30	30
RP3	Pearson Correlation	.723**	.899**	1	.757**	.575**	.913**
	Sig. (2-tailed)	.000	.000		.000	.001	.000
	N	30	30	30	30	30	30
RP4	Pearson Correlation	.639**	.779**	.757**	1	.736**	.905**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	30	30	30	30	30	30
RP5	Pearson Correlation	.503**	.597**	.575**	.736**	1	.797**
	Sig. (2-tailed)	.005	.000	.001	.000		.000
	N	30	30	30	30	30	30
SUMRP	Pearson Correlation	.803**	.916**	.913**	.905**	.797**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	30	30	30	30	30	30

** Correlation is significant at the 0.01 level (2-tailed).

Correlations

		RA1	RA2	RA3	RA4	RA5	SUMRA
RA1	Pearson Correlation	1	.676**	.690**	.740**	.706**	.859**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	30	30	30	30	30	30
RA2	Pearson Correlation	.676**	1	.711**	.648**	.817**	.862**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	30	30	30	30	30	30
RA3	Pearson Correlation	.690**	.711**	1	.874**	.803**	.912**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	30	30	30	30	30	30
RA4	Pearson Correlation	.740**	.648**	.874**	1	.800**	.908**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	30	30	30	30	30	30
RA5	Pearson Correlation	.706**	.817**	.803**	.800**	1	.923**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	30	30	30	30	30	30
SUMRA	Pearson Correlation	.859**	.862**	.912**	.908**	.923**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	30	30	30	30	30	30

** Correlation is significant at the 0.01 level (2-tailed).



Correlations

		RW1	RW2	RW3	RW4	SUMRW
RW1	Pearson Correlation	1	.631**	.488**	.561**	.813**
	Sig. (2-tailed)		.000	.006	.001	.000
	N	30	30	30	30	30
RW2	Pearson Correlation	.631**	1	.789**	.710**	.926**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	30	30	30	30	30
RW3	Pearson Correlation	.488**	.789**	1	.492**	.805**
	Sig. (2-tailed)	.006	.000		.006	.000
	N	30	30	30	30	30
RW4	Pearson Correlation	.561**	.710**	.492**	1	.822**
	Sig. (2-tailed)	.001	.000	.006		.000
	N	30	30	30	30	30
SUMRW	Pearson Correlation	.813**	.926**	.805**	.822**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	30	30	30	30	30

** Correlation is significant at the 0.01 level (2-tailed).

Correlations

		RS1	RS2	RS3	RS4	SUMRS
RS1	Pearson Correlation	1	.690**	.627**	.555**	.838**
	Sig. (2-tailed)		.000	.000	.001	.000
	N	30	30	30	30	30
RS2	Pearson Correlation	.690**	1	.646**	.827**	.919**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	30	30	30	30	30
RS3	Pearson Correlation	.627**	.646**	1	.584**	.829**
	Sig. (2-tailed)	.000	.000		.001	.000
	N	30	30	30	30	30
RS4	Pearson Correlation	.555**	.827**	.584**	1	.858**
	Sig. (2-tailed)	.001	.000	.001		.000
	N	30	30	30	30	30
SUMRS	Pearson Correlation	.838**	.919**	.829**	.858**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	30	30	30	30	30

** . Correlation is significant at the 0.01 level (2-tailed).

Correlations

		RO1	RO2	RO3	RO4	SUMRO
RO1	Pearson Correlation	1	.718**	.589**	.501**	.808**
	Sig. (2-tailed)		.000	.001	.005	.000
	N	30	30	30	30	30
RO2	Pearson Correlation	.718**	1	.722**	.632**	.895**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	30	30	30	30	30
RO3	Pearson Correlation	.589**	.722**	1	.729**	.889**
	Sig. (2-tailed)	.001	.000		.000	.000
	N	30	30	30	30	30
RO4	Pearson Correlation	.501**	.632**	.729**	1	.840**
	Sig. (2-tailed)	.005	.000	.000		.000
	N	30	30	30	30	30
SUMRO	Pearson Correlation	.808**	.895**	.889**	.840**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	30	30	30	30	30

** . Correlation is significant at the 0.01 level (2-tailed).

Correlations

		NP1	NP2	NP3	SUMNP
NP1	Pearson Correlation	1	.624**	.696**	.890**
	Sig. (2-tailed)		.000	.000	.000
	N	30	30	30	30
NP2	Pearson Correlation	.624**	1	.593**	.862**
	Sig. (2-tailed)	.000		.001	.000
	N	30	30	30	30
NP3	Pearson Correlation	.696**	.593**	1	.859**
	Sig. (2-tailed)	.000	.001		.000
	N	30	30	30	30
SUMNP	Pearson Correlation	.890**	.862**	.859**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	30	30	30	30

** . Correlation is significant at the 0.01 level (2-tailed).

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.820	6

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
RK1	26.8333	103.730	.891	.774
RK2	27.1333	110.533	.793	.796
RK3	26.7333	104.616	.904	.776
RK4	26.5000	106.259	.815	.784
RK5	26.9000	108.093	.774	.790
SUMRK	14.9000	32.783	1.000	.918

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

Reliability Statistics

Cronbach's Alpha	N of Items
.820	6

a. Listwise deletion based on all variables in the procedure.

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
RP1	27.2000	113.131	.765	.801
RP2	27.0333	105.689	.893	.776
RP3	26.9000	104.231	.888	.772
RP4	26.7000	106.493	.880	.779
RP5	26.5667	107.771	.744	.789
SUMRP	14.9333	33.030	1.000	.916

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

Reliability Statistics

Cronbach's Alpha	N of Items
.825	6

a. Listwise deletion based on all variables in the procedure.

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
RA1	28.5667	110.185	.822	.788
RA2	28.4000	112.041	.830	.793
RA3	28.0667	109.720	.890	.784
RA4	28.2333	111.840	.886	.790
RA5	28.3333	109.816	.904	.784
SUMRA	15.7333	34.064	1.000	.935

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

Reliability Statistics

Cronbach's Alpha	N of Items
.827	5

a. Listwise deletion based on all variables in the procedure.

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
RW1	20.4333	62.737	.744	.786
RW2	20.6333	61.068	.898	.765
RW3	20.4000	66.800	.751	.803
RW4	20.2000	64.441	.765	.791
SUMRW	11.6667	20.644	1.000	.860

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

Reliability Statistics

Cronbach's Alpha	N of Items
.832	5

a. Listwise deletion based on all variables in the procedure.

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
RS1	19.9333	68.892	.784	.794
RS2	20.5000	67.017	.890	.778
RS3	20.1667	69.937	.774	.799
RS4	20.6000	69.490	.813	.795
SUMRS	11.6000	22.317	1.000	.884

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

Reliability Statistics

Cronbach's Alpha	N of Items
.831	5

a. Listwise deletion based on all variables in the procedure.

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
RO1	20.5333	66.189	.753	.806
RO2	20.0333	62.516	.858	.782
RO3	20.2667	62.685	.851	.783
RO4	19.9000	63.679	.786	.793
SUMRO	11.5333	20.671	1.000	.881

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

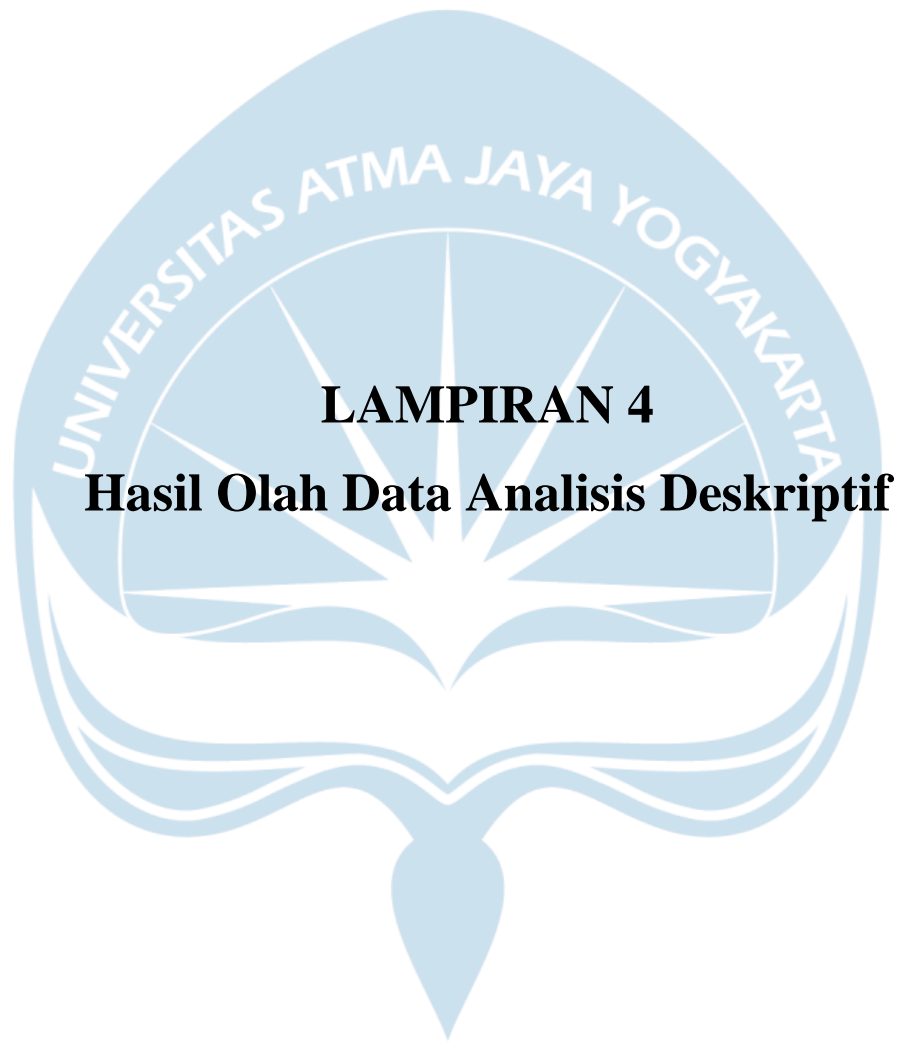
Reliability Statistics

Cronbach's Alpha	N of Items
.852	4

a. Listwise deletion based on all variables in the procedure.

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
NP1	19.1333	23.982	.835	.798
NP2	19.3667	23.964	.791	.805
NP3	18.6667	25.816	.804	.825
SUMNP	11.4333	8.737	1.000	.836



LAMPIRAN 4
Hasil Olah Data Analisis Deskriptif

Jenis kelamin

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Laki-laki	106	52.5	52.5	52.5
	Perempuan	96	47.5	47.5	100.0
	Total	202	100.0	100.0	

Usia

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	16 - 19 tahun	39	19.3	19.3	19.3
	20 - 23 tahun	97	48.0	48.0	67.3
	24 - 27 tahun	30	14.9	14.9	82.2
	28 - 31 tahun	23	11.4	11.4	93.6
	Lebih dari 31 tahun	13	6.4	6.4	100.0
	Total	202	100.0	100.0	

Pekerjaan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Pelajar	5	2.5	2.5	2.5
	Mahasiswa	96	47.5	47.5	50.0
	Wiraswasta/Pengusaha	20	9.9	9.9	59.9
	Karyawan	63	31.2	31.2	91.1
	Penagai Negeri	12	5.9	5.9	97.0
	Fresh Graduete	4	2.0	2.0	99.0
	Guru	2	1.0	1.0	100.0
	Total	202	100.0	100.0	

Pendidikan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SMA/SMK	87	43.1	43.1	43.1
	Diploma	7	3.5	3.5	46.5
	Strata 1	106	52.5	52.5	99.0
	Strata 2	2	1.0	1.0	100.0
	Total	202	100.0	100.0	



Rata-rata pendapatan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Rp. 1.000.000 – Rp. 2.000.000	43	21.3	21.3	21.3
	Rp. 2.000.001 – Rp. 3.000.000	41	20.3	20.3	41.6
	Rp. 3.000.001 – Rp. 4.000.000	43	21.3	21.3	62.9
	Rp. 4.000.001,00 – Rp. 5.000.000	37	18.3	18.3	81.2
	Lebih dari Rp. 5.000.001	38	18.8	18.8	100.0
	Total	202	100.0	100.0	



Frekuensi belanja

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-3 kali	43	21.3	21.3	21.3
	4-5 kali	50	24.8	24.8	46.0
	6-7 kali	41	20.3	20.3	66.3
	8-10 kali	35	17.3	17.3	83.7
	Lebih dari 10 kali	33	16.3	16.3	100.0
	Total	202	100.0	100.0	



LAMPIRAN 5
Hasil Olah Data Analisis Regresi Linier
Berganda

SHOPEE

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.933 ^a	.871	.867	.48890

a. Predictors: (Constant), Risiko Psikologis, Risiko Sosial, Risiko Waktu , Risiko Keuangan, Risiko Keamanan, Risiko Produk

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	314.755	6	52.459	219.478	.000 ^a
	Residual	46.609	195	.239		
	Total	361.364	201			

a. Predictors: (Constant), Risiko Psikologis, Risiko Sosial, Risiko Waktu , Risiko Keuangan, Risiko Keamanan, Risiko Produk

b. Dependent Variable: Niat Pembelian

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.046	.110		54.808	.000
	Risiko Keuangan	-.233	.083	-.198	-2.800	.006
	Risiko Produk	-.317	.109	-.279	-2.901	.004
	Risiko Keamanan	-.301	.110	-.253	-2.739	.007
	Risiko Waktu	-.108	.045	-.097	-2.377	.018
	Risiko Sosial	.042	.051	.027	.830	.408
	Risiko Psikologis	-.234	.066	-.181	-3.560	.000

a. Dependent Variable: Niat Pembelian

TOKOPEDIA

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.871 ^a	.759	.751	.66538

a. Predictors: (Constant), Risiko Psikologis, Risiko Sosial, Risiko Keamanan, Risiko Keuangan, Risiko Waktu , Risiko Produk

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	271.367	6	45.228	102.157	.000 ^a
	Residual	86.332	195	.443		
	Total	357.699	201			

a. Predictors: (Constant), Risiko Psikologis, Risiko Sosial, Risiko Keamanan, Risiko Keuangan, Risiko Waktu , Risiko Produk

b. Dependent Variable: Niat Pembelian

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
1	(Constant)	6.139	.137		44.913	.000
	Risiko Keuangan	-.212	.092	-.174	-2.299	.023
	Risiko Produk	-.244	.103	-.192	-2.370	.019
	Risiko Keamanan	-.259	.090	-.208	-2.868	.005
	Risiko Waktu	-.191	.082	-.168	-2.338	.020
	Risiko Sosial	-.044	.073	-.030	-.610	.542
	Risiko Psikologis	-.221	.074	-.187	-3.002	.003

a. Dependent Variable: Niat Pembelian

The logo of Universitas Atma Jaya Yogyakarta is a light blue emblem. It features a central sunburst or starburst design within a circular frame. The text "UNIVERSITAS ATMA JAYA YOGYAKARTA" is written in a semi-circle above the sunburst. Below the sunburst, there are stylized, flowing lines that resemble a book or a decorative flourish.

UNIVERSITAS ATMA JAYA YOGYAKARTA

LAMPIRAN 6

**Hasil Olah Data Analisis Independent Sample
T-tes dan Uji *One-way* Anova**

Independent Sample T-test Shopee dan Tokopedia

Group Statistics

	Marketplace	N	Mean	Std. Deviation	Std. Error Mean
Risiko Keuangan	Shopee	202	1.9663	1.13893	.08014
	Tokopedia	202	1.9158	1.09556	.07708
Risiko Produk	Shopee	202	1.9396	1.18049	.08306
	Tokopedia	202	2.1653	1.05179	.07400
Risiko Keamanan	Shopee	202	2.0000	1.12343	.07904
	Tokopedia	202	2.3208	1.06937	.07524
Risiko Waktu	Shopee	202	1.8589	1.20086	.08449
	Tokopedia	202	2.1200	1.17689	.08281
Risiko Sosial	Shopee	202	2.3663	.86175	.06063
	Tokopedia	202	2.2611	.89161	.06273
Risiko Psikologis	Shopee	202	2.3391	1.03849	.07307
	Tokopedia	202	2.0359	1.13142	.07961
Niat Pembelian	Shopee	202	3.7228	1.34083	.09434
	Tokopedia	202	3.6469	1.33401	.09386

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
Risiko Keuangan	.428	1	402	.513
Risiko Produk	1.160	1	402	.282
Risiko Keamanan	.049	1	402	.825
Risiko Waktu	.627	1	402	.429
Risiko Sosial	.481	1	402	.488
Risiko Psikologis	1.376	1	402	.241
Niat Pembelian	.169	1	402	.681

Independent Samples Test

		t-test for Equality of Means		
		t	df	Sig. (2-tailed)
Risiko Keuangan	Equal variances assumed	.454	402	.650
	Equal variances not assumed	.454	401.395	.650
Risiko Produk	Equal variances assumed	-2.029	402	.043
	Equal variances not assumed	-2.029	396.760	.043
Risiko Keamanan	Equal variances assumed	-2.940	402	.003
	Equal variances not assumed	-2.940	401.026	.003
Risiko Waktu	Equal variances assumed	-2.207	402	.028
	Equal variances not assumed	-2.207	401.837	.028
Risiko Sosial	Equal variances assumed	1.206	402	.229
	Equal variances not assumed	1.206	401.535	.229
Risiko Psikologis	Equal variances assumed	2.806	402	.005
	Equal variances not assumed	2.806	399.083	.005
Niat Pembelian	Equal variances assumed	.570	402	.569
	Equal variances not assumed	.570	401.990	.569

One-way Anova Berdasarkan Pendapatan Shopee

Descriptives

		N	Mean	Std. Deviation
Risiko Keuangan	Rp. 1.000.000 – Rp. 2.000.000	43	1.9860	1.10186
	Rp. 2.000.001 – Rp. 3.000.000	41	1.8390	1.10564
	Rp. 3.000.001 – Rp. 4.000.000	43	2.1395	1.26907
	Rp. 4.000.001,00 – Rp. 5.000.000	37	1.8703	.96864
	Lebih dari Rp. 5.000.001	38	1.9789	1.24231
	Total	202	1.9663	1.13893
Risiko Produk	Rp. 1.000.000 – Rp. 2.000.000	43	1.9860	1.14509
	Rp. 2.000.001 – Rp. 3.000.000	41	1.8537	1.16707
	Rp. 3.000.001 – Rp. 4.000.000	43	2.1116	1.31678
	Rp. 4.000.001,00 – Rp. 5.000.000	37	1.7297	1.01458
	Lebih dari Rp. 5.000.001	38	1.9895	1.24418
	Total	202	1.9396	1.18049
Risiko Keamanan	Rp. 1.000.000 – Rp. 2.000.000	43	2.0093	1.09974
	Rp. 2.000.001 – Rp. 3.000.000	41	2.0000	1.15672
	Rp. 3.000.001 – Rp. 4.000.000	43	2.1721	1.17399
	Rp. 4.000.001,00 – Rp. 5.000.000	37	1.7946	1.04720
	Lebih dari Rp. 5.000.001	38	1.9947	1.15266
	Total	202	2.0000	1.12343
Risiko Waktu	Rp. 1.000.000 – Rp. 2.000.000	43	1.9419	1.26401
	Rp. 2.000.001 – Rp. 3.000.000	41	1.7927	1.11790
	Rp. 3.000.001 – Rp. 4.000.000	43	1.7616	1.21370
	Rp. 4.000.001,00 – Rp. 5.000.000	37	1.7568	1.06798
	Lebih dari Rp. 5.000.001	38	2.0461	1.34799
	Total	202	1.8589	1.20086
Risiko Sosial	Rp. 1.000.000 – Rp. 2.000.000	43	2.5233	.69397
	Rp. 2.000.001 – Rp. 3.000.000	41	2.2805	.93574
	Rp. 3.000.001 – Rp. 4.000.000	43	2.5116	.85557
	Rp. 4.000.001,00 – Rp. 5.000.000	37	2.1216	.84084
	Lebih dari Rp. 5.000.001	38	2.3553	.94910
	Total	202	2.3663	.86175
Risiko Psikologis	Rp. 1.000.000 – Rp. 2.000.000	43	2.4128	1.00724
	Rp. 2.000.001 – Rp. 3.000.000	41	2.3171	1.08545
	Rp. 3.000.001 – Rp. 4.000.000	43	2.3721	1.05978
	Rp. 4.000.001,00 – Rp. 5.000.000	37	2.1486	.93441
	Lebih dari Rp. 5.000.001	38	2.4276	1.12091
	Total	202	2.3391	1.03849
Niat Pembelian	Rp. 1.000.000 – Rp. 2.000.000	43	3.7132	1.34042
	Rp. 2.000.001 – Rp. 3.000.000	41	3.8699	1.33724
	Rp. 3.000.001 – Rp. 4.000.000	43	3.5426	1.40110
	Rp. 4.000.001,00 – Rp. 5.000.000	37	3.9099	1.18803
	Lebih dari Rp. 5.000.001	38	3.5965	1.44188
	Total	202	3.7228	1.34083

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
Risiko Keuangan	2.165	4	197	.074
Risiko Produk	2.056	4	197	.088
Risiko Keamanan	.864	4	197	.487
Risiko Waktu	1.147	4	197	.336
Risiko Sosial	1.259	4	197	.288
Risiko Psikologis	1.140	4	197	.339
Niat Pembelian	1.404	4	197	.234

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Risiko Keuangan	Between Groups	2.319	4	.580	.442	.778
	Within Groups	258.412	197	1.312		
	Total	260.731	201			
Risiko Produk	Between Groups	3.392	4	.848	.604	.660
	Within Groups	276.711	197	1.405		
	Total	280.103	201			
Risiko Keamanan	Between Groups	2.839	4	.710	.557	.694
	Within Groups	250.841	197	1.273		
	Total	253.680	201			
Risiko Waktu	Between Groups	2.600	4	.650	.446	.775
	Within Groups	287.254	197	1.458		
	Total	289.854	201			
Risiko Sosial	Between Groups	4.489	4	1.122	1.527	.196
	Within Groups	144.777	197	.735		
	Total	149.266	201			
Risiko Psikologis	Between Groups	1.940	4	.485	.445	.776
	Within Groups	214.831	197	1.091		
	Total	216.771	201			
Niat Pembelian	Between Groups	4.189	4	1.047	.578	.679
	Within Groups	357.175	197	1.813		
	Total	361.364	201			

One-way Anova Berdasarkan Pendapatan Tokopedia

Descriptives

		N	Mean	Std. Deviation
Risiko Keuangan	Rp. 1.000.000 – Rp. 2.000.000	43	2.0279	1.15188
	Rp. 2.000.001 – Rp. 3.000.000	41	1.7756	1.06320
	Rp. 3.000.001 – Rp. 4.000.000	43	1.8930	1.01545
	Rp. 4.000.001,00 – Rp. 5.000.000	37	2.0811	1.24048
	Lebih dari Rp. 5.000.001	38	1.8053	1.02349
	Total	202	1.9158	1.09556
Risiko Produk	Rp. 1.000.000 – Rp. 2.000.000	43	2.3163	1.01064
	Rp. 2.000.001 – Rp. 3.000.000	41	1.9951	.99145
	Rp. 3.000.001 – Rp. 4.000.000	43	2.1628	1.07194
	Rp. 4.000.001,00 – Rp. 5.000.000	37	2.3243	1.15792
	Lebih dari Rp. 5.000.001	38	2.0263	1.03680
	Total	202	2.1653	1.05179
Risiko Keamanan	Rp. 1.000.000 – Rp. 2.000.000	43	2.3628	1.10949
	Rp. 2.000.001 – Rp. 3.000.000	41	2.1268	.90858
	Rp. 3.000.001 – Rp. 4.000.000	43	2.3488	1.17602
	Rp. 4.000.001,00 – Rp. 5.000.000	37	2.4216	1.00971
	Lebih dari Rp. 5.000.001	38	2.3526	1.14224
	Total	202	2.3208	1.06937
Risiko Waktu	Rp. 1.000.000 – Rp. 2.000.000	43	2.2791	1.25263
	Rp. 2.000.001 – Rp. 3.000.000	41	1.9390	1.03196
	Rp. 3.000.001 – Rp. 4.000.000	43	2.1047	1.20543
	Rp. 4.000.001,00 – Rp. 5.000.000	37	2.3176	1.22283
	Lebih dari Rp. 5.000.001	38	1.9605	1.16469
	Total	202	2.1200	1.17689
Risiko Sosial	Rp. 1.000.000 – Rp. 2.000.000	43	2.3430	.96211
	Rp. 2.000.001 – Rp. 3.000.000	41	2.1524	.81754
	Rp. 3.000.001 – Rp. 4.000.000	43	2.2849	.87896
	Rp. 4.000.001,00 – Rp. 5.000.000	37	2.3446	.90591
	Lebih dari Rp. 5.000.001	38	2.1776	.91332
	Total	202	2.2611	.89161
Risiko Psikologis	Rp. 1.000.000 – Rp. 2.000.000	43	2.0349	1.18093
	Rp. 2.000.001 – Rp. 3.000.000	41	1.8963	1.01547
	Rp. 3.000.001 – Rp. 4.000.000	43	2.0581	1.20371
	Rp. 4.000.001,00 – Rp. 5.000.000	37	2.2568	1.28221
	Lebih dari Rp. 5.000.001	38	1.9474	.96590
	Total	202	2.0359	1.13142
Niat Pembelian	Rp. 1.000.000 – Rp. 2.000.000	43	3.4729	1.38631
	Rp. 2.000.001 – Rp. 3.000.000	41	3.8943	1.26587
	Rp. 3.000.001 – Rp. 4.000.000	43	3.6512	1.30719
	Rp. 4.000.001,00 – Rp. 5.000.000	37	3.3333	1.39665
	Lebih dari Rp. 5.000.001	38	3.8772	1.28848
	Total	202	3.6469	1.33401

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
Risiko Keuangan	1.493	4	197	.206
Risiko Produk	.879	4	197	.478
Risiko Keamanan	1.593	4	197	.178
Risiko Waktu	1.287	4	197	.277
Risiko Sosial	.505	4	197	.732
Risiko Psikologis	1.969	4	197	.101
Niat Pembelian	.902	4	197	.464

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Risiko Keuangan	Between Groups	2.844	4	.711	.587	.672
	Within Groups	238.406	197	1.210		
	Total	241.249	201			
Risiko Produk	Between Groups	3.838	4	.959	.865	.486
	Within Groups	218.520	197	1.109		
	Total	222.357	201			
Risiko Keamanan	Between Groups	2.067	4	.517	.447	.775
	Within Groups	227.786	197	1.156		
	Total	229.853	201			
Risiko Waktu	Between Groups	4.852	4	1.213	.873	.481
	Within Groups	273.550	197	1.389		
	Total	278.401	201			
Risiko Sosial	Between Groups	1.320	4	.330	.410	.801
	Within Groups	158.468	197	.804		
	Total	159.787	201			
Risiko Psikologis	Between Groups	2.922	4	.731	.566	.688
	Within Groups	254.380	197	1.291		
	Total	257.302	201			
Niat Pembelian	Between Groups	9.466	4	2.367	1.339	.257
	Within Groups	348.232	197	1.768		
	Total	357.699	201			

One-way Anova Berdasarkan Frekuensi Belanja Shopee

Descriptives

		N	Mean	Std. Deviation
Risiko Keuangan	1-3 kali	43	1.9721	1.16094
	4-5 kali	50	2.0560	1.20071
	6-7 kali	41	1.8537	1.07520
	8-10 kali	35	1.9371	1.12383
	Lebih dari 10 kali	33	1.9939	1.16349
	Total	202	1.9663	1.13893
Risiko Produk	1-3 kali	43	1.9907	1.20234
	4-5 kali	50	2.0480	1.23788
	6-7 kali	41	1.7415	1.08281
	8-10 kali	35	1.9943	1.19458
	Lebih dari 10 kali	33	1.8970	1.20429
	Total	202	1.9396	1.18049
Risiko Keamanan	1-3 kali	43	2.0977	1.12578
	4-5 kali	50	2.0720	1.27312
	6-7 kali	41	1.9171	1.02369
	8-10 kali	35	1.9886	1.03917
	Lebih dari 10 kali	33	1.8788	1.13130
	Total	202	2.0000	1.12343
Risiko Waktu	1-3 kali	43	2.0814	1.29183
	4-5 kali	50	1.8000	1.20479
	6-7 kali	41	1.7622	1.15373
	8-10 kali	35	1.9143	1.20804
	Lebih dari 10 kali	33	1.7197	1.15034
	Total	202	1.8589	1.20086
Risiko Sosial	1-3 kali	43	2.5233	.65195
	4-5 kali	50	2.3050	.90674
	6-7 kali	41	2.2805	.94571
	8-10 kali	35	2.2500	.87867
	Lebih dari 10 kali	33	2.4848	.91203
	Total	202	2.3663	.86175
Risiko Psikologis	1-3 kali	43	2.3953	1.02532
	4-5 kali	50	2.4100	1.12911
	6-7 kali	41	2.2134	.97076
	8-10 kali	35	2.3071	1.00931
	Lebih dari 10 kali	33	2.3485	1.07154
	Total	202	2.3391	1.03849
Niat Pembelian	1-3 kali	43	3.6977	1.41760
	4-5 kali	50	3.6200	1.46464
	6-7 kali	41	3.7805	1.19863
	8-10 kali	35	3.6476	1.27813
	Lebih dari 10 kali	33	3.9192	1.33081
	Total	202	3.7228	1.34083

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
Risiko Keuangan	.951	4	197	.436
Risiko Produk	1.075	4	197	.370
Risiko Keamanan	1.837	4	197	.123
Risiko Waktu	.849	4	197	.495
Risiko Sosial	.860	4	197	.489
Risiko Psikologis	.647	4	197	.629
Niat Pembelian	1.197	4	197	.313

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Risiko Keuangan	Between Groups	.979	4	.245	.186	.946
	Within Groups	259.752	197	1.319		
	Total	260.731	201			
Risiko Produk	Between Groups	2.474	4	.619	.439	.780
	Within Groups	277.629	197	1.409		
	Total	280.103	201			
Risiko Keamanan	Between Groups	1.441	4	.360	.281	.890
	Within Groups	252.239	197	1.280		
	Total	253.680	201			
Risiko Waktu	Between Groups	3.432	4	.858	.590	.670
	Within Groups	286.422	197	1.454		
	Total	289.854	201			
Risiko Sosial	Between Groups	2.486	4	.622	.834	.505
	Within Groups	146.780	197	.745		
	Total	149.266	201			
Risiko Psikologis	Between Groups	1.074	4	.268	.245	.912
	Within Groups	215.697	197	1.095		
	Total	216.771	201			
Niat Pembelian	Between Groups	2.163	4	.541	.297	.880
	Within Groups	359.202	197	1.823		
	Total	361.364	201			

One-way Anova Berdasarkan Frekuensi Belanja Tokopedia

Descriptives

		N	Mean	Std. Deviation
Risiko Keuangan	1-3 kali	43	1.9256	1.10843
	4-5 kali	50	2.0120	1.13742
	6-7 kali	41	1.8585	1.06981
	8-10 kali	35	1.8857	1.12437
	Lebih dari 10 kali	33	1.8606	1.07178
	Total	202	1.9158	1.09556
Risiko Produk	1-3 kali	43	2.2512	1.01239
	4-5 kali	50	2.2240	1.12096
	6-7 kali	41	1.9805	1.00579
	8-10 kali	35	2.1200	1.04059
	Lebih dari 10 kali	33	2.2424	1.09403
	Total	202	2.1653	1.05179
Risiko Keamanan	1-3 kali	43	2.3674	1.08928
	4-5 kali	50	2.2920	1.07605
	6-7 kali	41	2.2634	.95962
	8-10 kali	35	2.3600	1.16800
	Lebih dari 10 kali	33	2.3333	1.11430
	Total	202	2.3208	1.06937
Risiko Waktu	1-3 kali	43	2.1686	1.10830
	4-5 kali	50	2.1850	1.20353
	6-7 kali	41	2.0183	1.19031
	8-10 kali	35	2.1000	1.24882
	Lebih dari 10 kali	33	2.1061	1.19083
	Total	202	2.1200	1.17689
Risiko Sosial	1-3 kali	43	2.4593	.85379
	4-5 kali	50	2.2300	.98696
	6-7 kali	41	2.1220	.86625
	8-10 kali	35	2.3000	.93502
	Lebih dari 10 kali	33	2.1818	.76871
	Total	202	2.2611	.89161
Risiko Psikologis	1-3 kali	43	1.9593	1.17378
	4-5 kali	50	2.1000	1.23408
	6-7 kali	41	2.0061	1.04805
	8-10 kali	35	2.2357	1.12286
	Lebih dari 10 kali	33	1.8636	1.04786
	Total	202	2.0359	1.13142
Niat Pembelian	1-3 kali	43	3.6047	1.37486
	4-5 kali	50	3.6467	1.42127
	6-7 kali	41	3.6260	1.26094
	8-10 kali	35	3.6095	1.30981
	Lebih dari 10 kali	33	3.7677	1.33199
	Total	202	3.6469	1.33401

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
Risiko Keuangan	.615	4	197	.652
Risiko Produk	.805	4	197	.523
Risiko Keamanan	.561	4	197	.692
Risiko Waktu	.225	4	197	.924
Risiko Sosial	1.171	4	197	.325
Risiko Psikologis	1.306	4	197	.269
Niat Pembelian	.428	4	197	.788

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Risiko Keuangan	Between Groups	.733	4	.183	.150	.963
	Within Groups	240.516	197	1.221		
	Total	241.249	201			
Risiko Produk	Between Groups	2.158	4	.539	.483	.748
	Within Groups	220.200	197	1.118		
	Total	222.357	201			
Risiko Keamanan	Between Groups	.329	4	.082	.071	.991
	Within Groups	229.524	197	1.165		
	Total	229.853	201			
Risiko Waktu	Between Groups	.757	4	.189	.134	.970
	Within Groups	277.644	197	1.409		
	Total	278.401	201			
Risiko Sosial	Between Groups	2.792	4	.698	.876	.479
	Within Groups	156.996	197	.797		
	Total	159.787	201			
Risiko Psikologis	Between Groups	2.871	4	.718	.556	.695
	Within Groups	254.431	197	1.292		
	Total	257.302	201			
Niat Pembelian	Between Groups	.625	4	.156	.086	.987
	Within Groups	357.074	197	1.813		
	Total	357.699	201			



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Influence of consumers' perceived risk on consumers' online purchase intention

Online
purchase
intention

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Abstract

Purpose – This paper aims to examine the relationship between six factors of consumers' perceived risk and consumers' online purchase intentions. In particular, this study will examine the relationship between financial risk, product risk, security risk, time risk, social risk and psychological risk and online purchase intention.

Design/methodology/approach – Survey method was used for the purpose of data collection, and quantitative analysis was used to test the hypotheses. A total of 350 respondents participated on an online survey, and data were quantitatively analyzed via IBM SPSS Statistics 24.

Findings – The findings from this study suggest consumers' perceived risks when they intend to purchase online. Five factors of perceived risk have a significant negative influence on consumer online purchase intention, while social risk was found to be insignificant. Among these factors, security risk is the main contributor for consumers to deter from purchasing online.

Practical implications – This study provides useful information to online retailers in electronic commerce (e-commerce) activities. Previous studies show that many online retailers are still facing some risks in online business, and this will affect the transaction and performance of the retailers. It is hoped that the findings can help online retailers to formulate strategies to reduce risks in the online shopping environment, especially security risks for better e-commerce.

Originality/value – The development of online shopping has led to some challenges to consumers, which comprise security of payment, data protection, the validity and enforceability of e-contract, insufficient information disclosure, product quality and enforcement of rights. This issue emerged because many online retailers do not understand the main factors that will contribute to consumers' perceived risk. Consumers' perceived risks will influence consumer attitudes toward online shopping and purchase behaviors. Studies on consumers' perceived risks toward online purchase intentions are still inconclusive. Thus, this paper fills the gap in the research area.

Keywords Online shopping, Security, E-commerce, Quantitative research, Online consumer behaviour

Paper type Research paper

Introduction

Online shopping is a viable preference to consumers as the internet has become an essential tool for communication and business worldwide. The *Internet World Stats (2018)* reported that there are more than four billion internet users in 2017, and it is a 577 per cent growth as compared to the total population of internet users in year 2000. The Asian region conquers 49.2 per cent of the total number of internet users. In 2017, an estimated 1.66 billion people worldwide purchased goods online; the total number of internet users had triggered \$2.3tn of the sales from the internet, and projections show a growth of up to \$4.48tn by 2021 (Statista, 2018), representing a drastic increase in online shopping (Paynter and Lim, 2001). It showed that the internet had revolutionized the business to online shopping (Bourlakis *et al.*, 2008).



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With the availability of access to internet-connected computers, as well as mobile phones and tablet computers, be it at home, office or through facilities such as public libraries, restaurants and cybercafés, nowadays, this trend of shopping has become a common mode of transaction. It has become a part of daily life ranging from purchase of flight tickets, booking hotel rooms, movie tickets, fashionable apparel and beauty products and is now also embracing toward online grocery. Among the items bought by e-consumers, travel-related products top the list at 82.2 per cent, followed by books (69 per cent) and general consumer goods (59 per cent) (Ling *et al.*, 2012).

In spite of the momentous growth of online shopping and electronic commerce (e-commerce), this astonishing development has led to some new problems and challenges that the foremost internet users' concern comprises security of payment, data protection, the validity and enforceability of e-contract, insufficient information disclosure, product quality and enforcement of rights (Paynter and Lim, 2001). Compared to the traditional retail form, Lee and Tan (2003) pointed out that when consumers shop online, they tend to perceive higher risks. The method of online shopping conducted is different compared to traditional transactions, whereby it has developed to be more sophisticated, thus exposing and increasing the vulnerability of consumer perception to imbalance online shopping. A consumer may face numerous problems, for example, in placing an order where the wrong product is delivered or no delivery at all in spite of the fact that payment was made to the supplier through the consumer's credit or debit card. There are more risks and less trust in an online setting compared to physical stores because it is likely difficult to assess the product and the security and privacy issues in the purchasing process (Laroche *et al.*, 2005).

Online shopping is known as a risky activity in the e-market place (Almoussa, 2011). The probability of an online shopper suffering monetary loss due to unsatisfying product and not being worth the price paid is higher (Featherman and Pavlou, 2003). The product might also not meet the performance of what was displayed originally in the website, for example, its color, shape and outlook (Dai *et al.*, 2014). Online shoppers might feel a certain degree of risk with security tools and time delivery because their expectations of losses on product information quality over the website, transaction over the internet and delivery are higher (Karnik, 2014; Forsythe *et al.*, 2006; Dai *et al.*, 2014). Besides that, online shoppers may perceive the possible loss of self-respect due to the frustration of not attaining a purchasing goal and dissatisfaction in choosing a poor product or service (Ueltschy *et al.*, 2004). Poor product or service may cause a consumer to be negatively judged and evaluated based on his/her preferences (Semeijn *et al.*, 2004).

Consumers' perceived risks toward online shopping has become a crucial issue to research because it will directly influence consumer attitudes toward online purchases, and their attitudes will have a significant impact on online shopping behaviors (Ariff *et al.*, 2014). Almoussa (2011) stated that perceived risks in online shopping will negatively influence the intention to purchase products online. It is expected that consumers might feel a certain degree of risk when they intend to shop through the internet. However, the perceived risks toward online shopping have not been identified completely as there are a lot of online retailers still facing risks in the online business, and this will affect the transaction and performance of the retailers. Therefore, it is necessary to find out which of the risks will bring the greatest impact to the online retailer, and it is hoped that the findings can contribute to online retailers by helping them to formulate strategies to reduce risks in online shopping environments for better e-commerce business. Thus, this study aims to examine the relationship between six types of consumer perceived risks and consumer online purchase intentions. Six factors, namely, financial risk, product risk, security risk, time risk, social risk and psychological risk, that influence online purchase intentions are

tested. Literature Review is presented next. The review is important to outline the critical findings about online purchase intention and its determinants in view of the fast-changing pace of digital technology in marketing toward consumer purchase intentions.

Literature review

Online purchase intention

The emergence of e-commerce has made online purchase the third most popular activity after email and Web surfing (Jamali *et al.*, 2014). According to Close and Kukar-Kinney (2010), online purchase intention originated from purchase intention. Meskaran *et al.* (2013) defined online purchase intention as the customers' readiness to purchase through the internet. Consumers' willingness to buy a product or service via internet stores is defined as online purchase intention (Li and Zhang, 2002; Salisbury *et al.*, 2001). Close and Kukar-Kinney (2010) also defined online purchase intention as the intention of online shoppers to buy goods and services via the internet or virtual shopping carts. Besides that, Iqbal *et al.* (2012) defined online purchase intentions as the customers' willingness to use internet services, making an actual purchase of goods and services or comparing the prices of products.

Consumer's purchase intention is vital in forecasting consumer behavior that it obviously depends on the influencing factors that make the measurement difficult under different circumstances. Besides that, Schlosser *et al.* (2006) revealed that the existence of strong privacy and security statements would not lead to a higher online purchase intention. The researcher realizes that customer trust in the ability of the company to fulfill their needs and wants is more than just trusting in goodwill to influence consumers' purchasing intentions. Purchase intention is frequently used as a measure to predict the customers' actual buying activities. Earlier studies revealed that consumers' perceived risk will have a negative impact on online consumers' purchase intention for apparel (Almoussa, 2011; Li and Zhang, 2002; Liebermann and Stashevsky, 2002; Meskaran *et al.*, 2013; Suresh and Shashikala, 2011; Zhang, *et al.*, 2012). The higher the perception of risk rises among consumers, the more it would deter consumers purchasing intention. A research by Almoussa (2011) on 300 Saudi Arabian customers investigated perceived risks on apparel online shopping by conducting a Web-based survey that measured the perception of customers' on the six types of risks (performance risk, financial risk, psychological risk, security risk, time risk and privacy risk) connected with online apparel shopping and their influence on purchase intentions. It was found that time risk and performance risk strongly and negatively influenced online shopping intentions; it was also found that privacy risk and security risk have negative effects on online shopping intentions. This research by Almoussa (2011) is a relevant study as it specified and encapsulated perceived risks in apparel online shopping.

A study by Masoud (2013) investigated the effects of perceived risk (time risk, financial risk, information security risk, delivery risk and product risk) on online shopping intentions in Jordan using a sample size of 395 respondents where the majority of the consumers are online shoppers. The study revealed that financial risk, product risk, information security risk and delivery risk negatively affected online shopping intentions, and the study concludes that online merchants should be aware of customers' perceived risks and strategies adequately to avert these risks.

In relation to that, consumers will have a positive online shopping experience if consumers have lesser perceived risk levels on the internet. In the future, an increase in purchase intention will occur if a lower perceived risk level has been achieved. Based on literature, the theoretical framework for this study would be conceptualized based on the

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abovementioned findings, using financial risk, product risk, security risk, time risk, social risk and psychological risk, because these variables are vastly recognized as consumer's perceived risk variables that hinder online purchase intentions and these variables had been mostly studied by experts in this field; as such, the variables are well suited for this research.

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Perceived risk

Perceived risk according to Schierz *et al.* (2010) is the expectation of losses. The larger the expectations of losses are, the higher the degree of risk consumers will perceive. Laroche *et al.* (2005) specified perceived risk as the negative insights of the unpredicted and changeable results from the purchased products. Meanwhile, Ko *et al.* (2004) defined the concept of perceived risk as the consumers' perception on changeable and contrary outcomes of buying a product or service. The concept includes two elements, which are the indecisions and consequences. Indecisions are defined as the probability of unfavorable outcomes, and consequences are defined as the importance of losses (Laroche *et al.*, 2005). Kim *et al.* (2003) added that consumers' beliefs about the changeable outcomes are derived from online shopping transactions.

Perceived risk has a significant part in determining consumer purchase intentions. Consumers' perception toward risk is crucial in determining their evaluations and purchasing behaviors (Ko *et al.*, 2004). Consumers perceived a higher level of risk when buying online as compared to buying at physical stores. Lee and Tan (2003) stated that consumers with higher perceived risks are not likely to purchase online products or services. It can be concluded that perceived risks have a negative influence on consumer intentions to purchase via the internet (Liu and Wei, 2003). As argued by Kim and Lennon (2013), the greater the perceived risk of shopping at online retailers, the weaker the consumer's purchase intentions toward the online retailer. Akhlaq and Ahmed (2015) found that perceived risk has a negative effect on consumer intentions to purchase online. This suggests that consumers' intention to purchase online is suppressed when consumers find out that the transaction is risky (Akhlaq and Ahmed, 2015). Similarly, in this study, consumers are more likely not to purchase apparel online when they perceived the risk to be high. Past results indicate that perceived risk is negatively related to online purchase intentions, as pointed out by Zhao *et al.* (2017) and Akhlaq and Ahmed, (2015). Thus, it also verified that perceived risk plays a negative role in online purchase intentions.

Featherman and Pavlou (2003) proposed that perceived risk comprises performance, financial, time, safety, social and psychological risks. Besides that, Garner (1986) states that there are an additional six dimensions of perceived risk, namely, includes social, financial, physical, performance, time and psychological risks (Ko *et al.*, 2004). Bhukya and Singh (2015), on the other hand, examined four dimensions of perceived risks in their studies on purchase intention, which includes functional risk, financial risk, physical risk and psychological risk. In the context of online marketplace, Han and Kim (2017) examined a multidimensional perceived risk which includes financial, privacy, product, security, social/psychological and time. With the framework of online shopping as more intensive than other dimensions, Almousa (2011) emphasizes on product, financial and security risks to be the most influential. In this study, six factors, namely, financial risk, product risk, security risk, time risk, social risk and psychological risk, that influence online purchase intentions are tested.

Financial risk

A strong predictor that influences online shoppers' purchase intentions, searching information and frequent purchase activities was identified to be financial risk. Financial

risk is defined as the probability of an internet shopper suffering monetary loss from a purchase when the product does not perform well or if the product is not worth the price paid (Featherman and Pavlou, 2003). Likewise, Popli and Mishra (2015) defined financial risk to include the possibility of repairing costs required for a product purchased online in addition to some hidden maintenance charges to the customers. Masoud (2013) found that any form of financial loss – either through credit card fraud, lesser quality or product that did not perform as expected – deters online shopping and has strong negative effects on online shopping intentions. Pallab (1996) stated that the internet has a low level of security that will make consumers worried to use their credit cards or disclose personal information. Consumers' sense of insecurity concerning online credit card usage was the major barrier to purchase online products (Maignan and Lukas, 1997).

Purchasing sensory products such as apparel via the internet is more risky as compared to the other goods such as books or computer software (Shim *et al.*, 2000). It is difficult for consumers to evaluate and test apparel products via virtual stores (Brown and Rice, 2001). According to Almousa (2011) and Dai *et al.* (2014), financial risk is one of the perceived risks that will negatively influence consumers' online purchase intentions for apparel. Financial risk is also indicated to be a strong forecaster of customers' online purchase intentions for apparel (Bhatnagar *et al.*, 2000). In a similar study on retailers' private labels, the perceived financial risk by a customer is proposed to have a negative influence on their purchase intention as argued by Bhukya and Singh (2015). When consumers perceived higher levels of financial risk, they are less likely to shop via the internet and the total amount spent online or rate of searching with intention to buy will also be affected (Forsythe and Shi, 2003). Thus, based on the findings of several studies, *H1* is proposed:

H1. There is a negative relationship between financial risk and online purchase intention.

Product risk

According to Popli and Mishra (2015), one of the constraints a customer has to overcome when shopping online is there is little possibility to check the product physically before making the purchase. A customer will depend solely on the information provided by the online vendor. Hence, the product risk involves a potential loss if the product did not meet the consumer expectations in terms of product standard and quality. Product risk denotes the possibility of product failure to meet the performance of what it was originally intended for (Zheng *et al.*, 2012). For instance, when the delivered products and the displayed products online were compared, the products' color, shape or outlook may be not be the same, so it is beyond the customer's reach and abilities to examine and check the actual product qualities. Thus, consumers may perceive a product risk based on this condition (Dai *et al.*, 2014). Online shoppers' confidence and intention to purchase products online are easily reduced by the existence of product risks. Once an order has been made and if the product delivered does not match with consumers' expectations, consumer will be more likely to consider that the product is not worth the amount of money spent on the item.

According to a study by Teo (2002), about 25 per cent of consumers are worried about the quality of product that might not fit their expectations. Product risk is the reason why many consumers do not want to purchase products through the internet. Besides that, it is also considered to have a major influence on consumer behavior toward online shopping (Zhang, *et al.*, 2012; Dai *et al.*, 2014). Consumers may perceive product risk if the price of the product is higher with limited information displayed on the website. Consumers may have difficulties to evaluate the products (Forsythe and Shi, 2003). Results from a past study by

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Han and Kim (2017) confirmed that product risk negatively influences consumer purchase intention at a major Chinese online marketplace. Based on this discussion, *H2* is proposed:

H2. There is a negative relationship between product risk and online purchase intention.

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Security risk

Consumers learn about the value of goods over the website features that offer product information quality, transaction and delivery capability and competent service quality. Nevertheless, without sufficient information of security tools in place, purchase intention will be discouraged. According to Karnik (2014), due to internet vendors existing globally, consumers' perceived risk toward online shopping has also increased, especially when they feel that internet security is inadequate. Security risk is defined as a potential loss due to online fraud or hacking, which exposes the security of an internet transaction or online user (Soltanpanah *et al.*, 2012). Azizi and Javidani (2010) stated that security is linked with disclosure of financial information such as credit card number, account number and safe pin number. It is agreed that one of the barriers for online shopping is security fears (Teo, 2002). Though online shopping brings ease of purchase and usage to consumers, conversely, the absence of security mechanism will badly affect consumers' purchase intention (Tsai and Yeh, 2010; Karnik, 2014; Meskaran *et al.*, 2013).

Consumers fear providing their shipping information, credit card information or complete an online purchase transaction (Leeraphong and Mardjo, 2013). However, it is necessary to provide more personal information when consumers are buying online apparel, such as the delivery address, size they required and personal preferences for styles and prices (Dai *et al.*, 2014). Youn (2005) revealed that insecurity of the information and privacy is related to personal information data management that is handled by the online companies and consumers' history of authentication of accounts.

Hsu and Bayarsaikham (2012) pointed out that security risks have a negative impact on online purchase intentions for apparel. When customers are not confident with the website, they will avoid giving their personal data and tend to provide false or incomplete information (Kayworth and Whitten, 2010). A study by Thompson and Liu (2007) also found that there is a significant relationship between security risks and intention to purchase online. Martin and Camarero (2009) showed that customers avoid online shopping not because of inconvenience but because most customers are scared of losing their credit card information to credit card theft. Thus, they conclude that security risk has a significant influence on online shopping intention. Adnan (2014) suggested that privacy policies are needed to reduce security risk perceived by customers and thus enhance purchase intention of online apparel. Following the discussion above, *H3* is proposed:

H3. There is a negative relationship between security risk and online purchase intention.

Time risk

Time risk is one of the influential factors on consumers' purchasing behavior via the internet (Zhang *et al.*, 2012; Ye, 2004). Time risk comprises the troublesome experience through online transactions that are often caused by the struggle of navigation and/or submitting the orders and delays of getting the products (Forsythe *et al.*, 2006). It refers to the time that consumers take to make a purchase, waiting time for the products to be delivered at their

home and the time that consumers had spent for browsing product information (Dai *et al.*, 2014; Forsythe *et al.*, 2006; Ko *et al.*, 2004).

Time risk also includes when products did not meet consumers' expectation levels and consumers have to return the product for a new replacement (Ariff *et al.*, 2014). Time, accessibility or effort might be fruitless when a purchased product has to be repaired or replaced (Hanjun *et al.*, 2004). It is a time-consuming process for consumers to search, browse, purchase and wait for the product to arrive (Leeraphong and Mardjo, 2013; Hsiao, 2009; Hassan *et al.*, 2006). Furthermore, when there are no photos of the actual product on the website, consumers may have to opt for the products' images by searching them in a separate website, and the time spent for the images to load will be considered as time risk (Forsythe *et al.*, 2006). Sometimes, consumers might just leave the website without buying anything because they are unable to search their desired products on the website or have problems in navigating to the right sites for the products (Gudigantala *et al.*, 2011; Popli and Mishra, 2015). The time that customers spent to search for the information of unfamiliar products and more time waiting for downloading high-pixel images can decrease their intention to shop online. Time risk will also deter the consumers' purchase intention to buy online when it requires a lot of time to find a suitable apparel or website (Forsythe and Shi, 2003; Forsythe *et al.*, 2006). Based on the discussion, *H4* is developed:

H4. There is a negative relationship between time risk and online purchase intention.

Social risk

Social risk is a key element of perceived risk as it interprets society influences on a consumer's decision. Social risk refers to the perceived judgment on the product purchased that creates dissatisfaction among family, friends or communities (Dowling and Staelin, 1994). Besides, social risk may involve the feeling of fear, especially from family and friends who disapprove their online purchases (Popli and Mishra, 2015). Additionally, social risk could prevent a consumer from making a purchase, especially when there is potential disapproval from the consumer's family or friends who play a significant role in discouraging consumers from making decisions to their purchase (Shang *et al.*, 2017). Moreover, social risk is also recognized as the degree of a customer's trust that the consumer will be negatively evaluated and judged due to his/her product (brand) preferences (Semeijn *et al.*, 2004). Previous researchers mentioned that social risk also means the potential loss of reputation in consumers' social groups due to inappropriateness of the product or unsuitability of the product and dissatisfaction of using internet as a shopping channel (Stone and Grønhaug, 1993). According to Zielke and Dobbstein (2007), a probability of perceived loss on social image or status over the purchase of a specific brand or products via internet is stated as social risk. Usually, consumers try to get guidance or approval from their social groups to reduce social risk. Based on the discussion, *H5* is developed:

H5. There is a negative relationship between social risk and online purchase intention.

Psychological risk

Psychological risk is acknowledged as the possible loss of self-respect due to the frustration of not attaining a purchasing goal (Stone and Grønhaug, 1993). Psychological risk may also be defined as a consumer's dissatisfaction in choosing a poor product or service despite having a huge array of varieties (Ueltschy *et al.*, 2004). Psychological risk is associated with

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consumer perception on how his/her wrong judgment after making a wrong purchase leads to social risk, referring to his perception of how others will react to his purchase. Moreover, consumers' contentment or satisfaction over defective products can cause a negative effect (Jacoby and Kaplan, 1972). Possible regrets and frustration may result in consumers experiencing mental pressure in the future due to their purchased decisions that did not meet their expectations. The uncertainty or stress may be the reason for psychological risk occurring and affecting their purchase decision. As suggested by Bhukya and Singh (2015), to increase a customer purchase intention, the psychological risk has to be minimized significantly. In addition, social or psychological risks are negatively related to consumers' purchase intentions toward Taobao, a Chinese online marketplace, as supported by Han and Kim (2017). Thus, *H6* is developed:

H6. There is a negative relationship between psychological risk and online purchase intention.

Theoretical framework

Figure 1 illustrates the model of the study that is built from previous research. Dai *et al.* (2014) included three variables, product risk, financial risk and privacy risk, because according to previous studies, these risks are the determinant factors for online purchase intention. However, the findings show that privacy risk is not related to online purchase intentions. Therefore, for this current study, only product risk and financial risk were included. Meanwhile, in the research done by Masoud (2013), it included time risk, social risk and security risk in a study of Jordan's e-commerce market environment. Besides that, Jacoby and Kaplan (1972) stated that psychological risks are also one of the factors that have a negative influence on online purchase intentions. The theoretical framework for this study is shown in Figure 1.

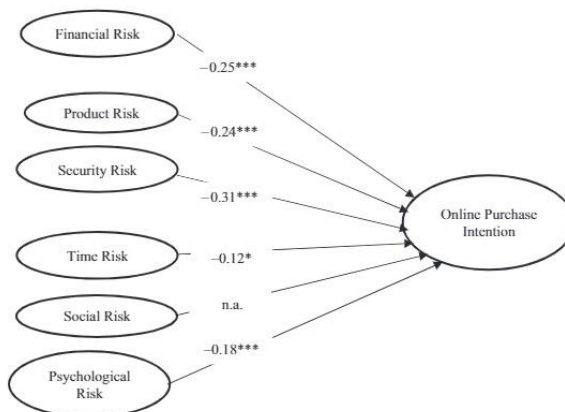


Figure 1.
Theoretical
framework

Note: *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$, n.a.: not significant

Research methodology

A total of 350 survey questionnaires were distributed to internet users that do online shopping in Malaysia over a period of three months. A questionnaire was used to measure the following variables of the study: financial risk (five items) and security risk (five items) were developed from Featherman and Pavlou (2003) and Masoud (2013), product risk (five items) were developed from Dai *et al.* (2014) and Masoud (2013), time risk (four items) were developed from Masoud (2013) and Marcelo *et al.* (2014), social risk (four items) were developed from Masoud (2013) and Yang *et al.* (2016), psychological risk (four items) were developed from Bhukya and Singh (2015) and Featherman and Pavlou (2003) and online purchase intention (three items) were developed from Pappas (2016). A Likert scale was used to measure (1 = strongly disagree to 5 = strongly agree) five item statements on financial risk, five item statements on product risk, five item statements on security risk, five item statements on time risk, four item statements on social risk and four item statements on psychological risk. The data were analyzed using the Statistical Package for Social Science 24 (IBM SPSS Statistics 24).

Results

Of 350 electronic questionnaires, only 316 (90 per cent) were successfully returned and usable for further data analysis. Respondents' profiles revealed that the majority of them are women (63 per cent) as compared to men (37 per cent) and most of them are from the age category of 36 years and above (37.7 per cent), which represents the typical age of working adult population and a relatively adult segment of the online shopper population. This was followed by 31-35 years (26.6 per cent), 26-30 years old (21.2 per cent) and the rest were below 25 years (14.5 per cent). The majority of the respondents are working people (86.4 per cent), while the rest are retired (6 per cent), students (4.7 per cent) and job seekers (2.8 per cent), 50.3 per cent of the respondents possess a bachelor's degree, followed by diploma (19.3 per cent), high school (16.5 per cent) and master's degree (13.9 per cent). With regard to internet usage per day, the majority of the respondents (57.6 per cent) stated that they have spent more than 4 h per day on the internet, whereas the rest spent less than 4 h (42.4 per cent). Some of the respondents (50.3 per cent) reported that they are at the beginner level of online shopping experience, while the rest were at intermediate (37.7 per cent) and expert (12 per cent) levels. The majority of the respondents (39.2 per cent) had purchased less than three times per year from the internet, followed by three to five times per year (29.4 per cent), five to ten times per year (21.8 per cent) and the rest were more than ten times per year (9.5 per cent) (Table I shows the profile of respondents).

Goodness of measures

This study used measurements that were adapted from previous studies that were conducted in Western countries. This study, conducted in the Malaysian context, may therefore be different from those conducted in the Western countries. Therefore, the "goodness" of the measurements must be assessed prior to conducting any analysis. This is to ensure that the measurements do indeed measure the variables they are supposed to measure and they measure them accurately. There are at least two important methods to assess the goodness of measure, namely, factor analysis and reliability analysis (Sekaran and Bougie, 2009). This study performed factor analysis using principle components and the Varimax rotation technique. Besides that, this study evaluated reliability by assessing the internal consistency of the items representing each construct using Cronbach's alpha, which has been widely used in many studies (Hair *et al.*, 2006).

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Table I.
Profile of
respondents

Item	Option	Frequency	%
Gender	Male	117	37
	Female	199	63
Age	16-20	15	4.7
	21-25	31	9.8
	26-30	67	21.2
	31-35	84	26.6
	Above 36	119	37.7
Position	Student	15	4.7
	Employee	273	86.4
	Job Seeker	9	2.8
	Retired	19	6
Education level	High School	52	16.5
	Diploma	61	19.3
	Bachelor	159	50.3
	Master	44	13.9
Internet usage per day	Less than 1 h	13	4.1
	1-2 h	31	9.8
	2-3 h	48	15.2
	3-4 h	42	13.3
	More than 4 h	182	57.6
Level of online shopping experience	Beginner	159	50.3
	Intermediate	119	37.7
	Expert	38	12
Frequency of online shopping per year	Less than 3 times	124	39.2
	3-5 times	93	29.4
	5-10 times	69	21.8
	More than 10 times	30	9.5

Factor analysis was conducted on the 31 items used to measure independent variables to ensure that they fall into the six components of perceived risk as shown in [Table II](#). Several runs are needed because some items had violated the six assumptions recommended by [Hair et al. \(2006\)](#). The second run of the factor analysis yielded six factors: the KMO value is 0.94 and Bartlett's test of sphericity is significant ($p = 0.00$). Anti-image correlation is greater than 0.50, and eigenvalues are above 1. The factor loading ranged from 0.51 to 0.98, and communalities ranged from 0.64 to 0.84, which is sufficient for the validity of the study. After the second run, 30 items were maintained to make up the six factors, while one item was deleted (complicated process to place an order). The six factors explained 74.51 per cent of the perceived risk. Therefore, the claim that the result of the second run had fulfilled all the six assumptions by [Hair et al. \(2006\)](#) can be made.

The results of the factor analysis for the dependent variable (online purchase intention) indicate that the condition of factor analysis was satisfactorily met. KMO value is 0.61 and the Bartlett's test of sphericity is significant ($p = 0.00$). Communalities ranged from 0.50 and 0.75. The factor loading ranged from 0.687 to 0.738. The factor explained 52.25 per cent of online purchase intentions. Thus, the items were retained.

This study evaluates reliability by assessing the internal consistency of the items representing each construct using Cronbach's alpha coefficient, which has been widely used in many studies ([Hair et al., 2006](#)). Reliability is an indication of the stability and consistency

Construct	Items	F1	F2	F3	F4	F5	F6	Online purchase intention
Financial risk	I tend to over spend	0.55						319
	I might get overcharged	0.51						
	Product may not be worth the money I spent	0.77						
	Shopping online can involve a waste of money	0.76						
Product risk	I do not trust the online company	0.72						
	I am unable to find the desired product		0.70					
	I might not receive the exact quality of a product that I purchased		0.87					
	The size description may not be accurate			0.80				
	It is difficult for me to compare the quality of a similar product			0.75				
Security risk	I cannot try online product			0.63				
	I feel that my credit or debit card details are not secured				0.97			
	The website can be insecure					0.98		
	The online shopping company may disclose my personal information					0.97		
	I may be contacted by other online shopping companies						0.80	
Time risk	Information about the online shopping company may be insufficient						0.94	
	Buying a product online can involve a waste of time					0.91		
	Difficult to find appropriate websites						0.91	
	Finding the right product through online is difficult						0.75	
Social risk	Impatient to wait for the product arrived					0.84		
	The purchased product may result in disapproval by family						0.82	
	Online shopping may affect the image of people around me						0.90	
	Online products may not be recognized by relatives or friends						0.76	
Psychological risk	Online shopping may make others reduce my evaluation						0.83	
	I cannot trust the online company						0.79	
	I fear that the apparel will not be delivered appropriately						0.77	
	I could be frustrated if I am dissatisfied with the quality of the product						0.90	
	I may get addicted to online shopping						0.90	

Notes: $N = 316$; *** $p < 0.01$; items with factor loading less than 0.40 were deleted

Table II.
Factor analysis
on variables

with which the instrument measures the concept and helps to assess the goodness of measure (Sekaran and Bougie, 2009). The results of the reliability analysis summarized in Table II affirmed that all the scales displayed satisfactory levels of reliability, with Cronbach's alpha values more than the minimum threshold (Cronbach's alpha > 0.50). This indicates that the instrument is stable and consistent in measuring the concept of the respective variables. Besides that, it is possible to say that the respondents really understood the survey questions.

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Pearson correlation indications shows that financial risk, product risk, security risk, time risk, social risk and psychological risk are positively correlated with online purchase intention. The correlation between all variables is significant ($r > 0.3$, $p = 0.05$) for further analysis. Thus, the multiple regressions will be carried out to test the hypotheses proposed.

320*Regression analysis*

A multiple regression analysis was carried out to analyze the direct relationship between independent variables and online apparel purchase intention. To test *H1*, *H2*, *H3*, *H4*, *H5* and *H6* (*H6*), which proposed a negative and significant relationship between perceived risk and online apparel purchase intention, the regression equation would test the impact of the six factors of perceived risk (financial risk, product risk, security risk, time risk, social risk and psychological risk) on online purchase intention.

The result of the multiple regression analysis is presented in **Table III**, which suggests that there are only five out of six factors, namely, financial risk ($\beta = -0.25$, $p < 0.01$, $t = -6.38$), product risk ($\beta = -0.24$, $p < 0.01$, $t = -5.83$), security risk ($\beta = -0.31$, $p < 0.01$, $t = -7.34$), time risk ($\beta = -0.12$, $p < 0.10$, $t = -2.76$) and psychological risk ($\beta = -0.18$, $p < 0.01$, $t = -4.46$), that were found to negatively and significantly influence online purchase intentions, whereas the influence of social risk on online purchase intentions was found to be insignificant ($\beta = -0.01$, $p > 0.10$, $t = -0.13$) (**Table IV**).

Therefore, it can be concluded that *H1* (a relationship between financial risk and online purchase intention), *H2* (a relationship between product risk and online purchase intention), *H3* (a relationship between security risk and online purchase intention), *H4* (a relationship

Table III.
Reliability analysis

Construct	No. of items	Cronbach alpha
Financial risk	5	0.65
Product risk	5	0.68
Security risk	5	0.84
Time risk	4	0.87
Social risk	4	0.81
Psychological risk	4	0.67
Online purchase intention	3	0.52

Table IV.
Multiple regression
analysis of perceived
risk and online
purchase intention

Dependent variable	Independent variable	Unstandardized			
		coefficient B	std. error	<i>t</i>	β
Online purchase intention	Financial risk	-0.16	0.03	-6.38	-0.25***
	Product risk	-0.21	0.04	-5.83	-0.24***
	Security risk	-0.22	0.03	-7.34	-0.31***
	Time risk	-0.09	0.03	-2.76	-0.12*
	Social risk	-0.00	0.02	-0.13	-0.00
	Psychological risk	-0.14	0.03	-4.26	-0.18***
	R^2				0.63
	Adjusted R^2				0.62
	Sig. F				88.08***

Notes: Significant levels *** $p < 0.01$, ** $p < 0.05$, * $p < 0.10$

between time risk and online purchase intention) and *H6* (a relationship between psychological risk and online purchase intention) were supported. Meanwhile, *H5* (a relationship between social risk and online purchase intention) was not supported. The coefficient of determinant (R^2) of perceived risk is 0.63, indicating that 63 per cent of the variance in online purchase intention has been significantly represented by the perceived risk (financial risk, product risk, security risk, time risk and psychological risk).

In addition, the results also suggested that among the six factors of perceived risk, security risk ($\beta = -0.31, p < 0.01, t = -6.38$) is statistically the most important in explaining the variance in online apparel purchase intention. Thus, it is possible to say that there is a negative and significant relationship between perceived risk and online purchase intention.

Discussion

The main goal of this study is to identify factors that influence consumer perceived risk toward online purchase intentions. In addition, this study aims to examine the relationship between the perceived risks (financial risk, product risk, security risk, time risk, social risk and psychological risk) of consumers toward online purchase intention. The perceived risk factors of consumers have been hypothesized to have a significant and negative impact on consumers' online purchase intentions (*H1, H2, H3, H4, H5, H6*). The result of this study indicated that only five factors have a significant negative impact on consumer online purchase intentions, which are the financial risk, product risk, security risk, time risk and psychological risk. Meanwhile, the social risk factor is insignificant.

The finding of *H1* is in line with the previous research by Cemberci *et al.* (2013) stating that financial risk is a factor that prevents consumers' intention to shop online and is critical in determining online purchase intention. Besides that, researchers such as Pires *et al.* (2004) revealed that financial risk has the greatest impact for goods purchased online. Findings showed that all the elements of financial risk lead to a negative relationship with online purchase intention. Consumers tend to spend more money when they are browsing through websites that offers discounts and promotions. By having more discounts, consumers have the tendency to purchase products that they did not intend to buy; hence, illusion of discounts have allowed consumers to unnecessarily overspend. These situations show that consumers' purchase intention to shop online is easily perceived by financial risk.

The finding of *H2* is aligned with previous research that mentioned product risk has a negative relationship with online purchase intention. Product risk is defined as product failure to meet the performance of what initially it was intended for (Zheng *et al.*, 2012; Ye, 2004; Masoud, 2013). Due to the limited amount of apparel that exists in the internet, online consumers are unable to find the desired products as they could easily find at local retail shops. By purchasing online, consumers will not receive the exact quality of the products purchased. For example, by ordering nylon clothing, if the delivered product turns out to be synthetic nylon or otherwise, it would dissatisfy the consumer instantly. Consumers could also be dissatisfied when the size of products ordered is not accurate. For example, due to the abundance of clothing size standards such as US standard sizes and European standard sizes, it would incur miscommunication when the standards used are not clearly mentioned to the customer in the size description of the apparel. Furthermore, the limitation of online purchasing is that the consumers are unable to try out the apparels themselves. Consequently, these reasons show that consumers' online purchase intentions are easily perceived by product risk.

The finding of *H3* is in line with previous research that stated security risk has a negative relationship between online purchase intentions. Security risk is defined as a potential loss due to online fraud or hacking, which exposes the security of an internet

transaction or online user (Soltanpanah *et al.*, 2012). Karnik (2014) claimed that due to internet vendors existing globally, consumers' perceived risk also increases when they feel that internet security is scanty. Meanwhile, Azizi and Javidani (2010) specified that security is linked with disclosure of financial information such as credit card number, account number and safe pin number. According to the research done by Teo (2002), one of the barriers for online shopping is security fears. Consumers fear that the credentials of their banking account such as credit or debit card used for the payment of the products online are not sufficiently secured. Moreover, consumers are also worried that the website used for online apparel shopping is insecure and easily hackable. Consumers are afraid that the online shopping companies are able to extract and leak their personal information for the purpose of promoting and advertising relatable products based on the search history. Consumers fear that they are unable to have full information of online shopping companies when the placed order did not arrive on time. Thus, these reasons show that consumers' purchase intention to shop for online apparel is easily perceived by security risks.

The findings of *H4* are aligned with previous research that revealed time risk has a negative relationship with online purchase intention. Time risk is the time that consumers take to make a purchase and wait for the product to be delivered and the amount of time to browse for the information about the product (Dai *et al.*, 2014; Forsythe *et al.*, 2006; Ko *et al.*, 2004). According to the research done by Zhang *et al.* (2012), time risk has been very influential on online consumers' purchasing behavior. Consumers find that buying products online can be a waste of time. This is because there is no proper search engine optimization to cater the specific desired products. Hence, consumers spend most of their time to search websites to satisfy their desires and needs. Moreover, a complicated way of placing the order results in more wastage of time. Consumers are impatient to wait for their products to reach their address right away after placing their order. As a result, these situations show that consumers' online purchase intention is easily perceived by time risk.

On the other hand, the finding of *H5* is contrary with the previous research that stated social risk has a negative relationship with online purchase intentions. The findings of this study reveal that social risk is not related to online purchase intentions. Consumers will not be negatively assessed and judged due to his/her product (brand) choice. It shows that online shopping does not result in family member's judgment or approval as it is solely the consumer's decision to make the purchase via online stores. The act of online shopping also does not determine the characteristics of the people around the consumer because it is becoming a norm for everyone from different walks of life to be technologically inclined to perform online shopping. On top of that, it is not necessary that the product that is purchased through an online store needs to be recognized by relatives and friends as it based on individual preferences and tastes. This, however, will not reduce consumers' value in front of others just because he/she does online shopping. Hence, it can be concluded that consumers' purchase intention to shop online is not perceived by social risk.

Finally, the finding of *H6* is aligned with the previous research that claimed psychological risk has a negative relationship with online purchase intention. Psychological risk is defined as a consumer's disappointment in making a poor product or service selection despite having a huge array of choices (Ueltschy *et al.*, 2004). Consumers fear that the product purchased online will not be delivered appropriately. For example, the packaging of the product is done poorly, which eventually causes the received parcel to be in bad condition. Consumers would be frustrated and disappointed with the quality of the product purchased if it did not meet the expectations as advertised. Finally, consumers may be at risk of getting addicted to online shopping easily due to the eye-catching offers and

discounts being advertised to them continuously. Hereafter, it can be concluded that consumers' online purchase intention is easily perceived by psychological risk.

Online
purchase
intention

Practical implications

This study has several practical contributions. First, it points to online retailers where they could provide detailed information about their company and their security policy considerations to avoid cyber fraud. For example, Zalora, being one of the leading online fashion retailers, understand about the perceived risk for an online transaction which might deter potential customers to make a purchase. They stated in their website about the security systems they are using such as PCI Security Standard, cardholder protection and encrypted network to reassure to customers that their purchase account are safe guarded. Online retailers should improve the safety and privacy implementation mechanisms that do not disclose credit or debit card information. Second, online retailers can reduce the financial risks that occur by acknowledging the risks and offering trade-in plans for unfitting products. Besides that, they should place the pricing competitively among other available online shops. Next, to increase online purchasing, online marketers should offer guarantee and warranty for the purchased products to the consumers to reduce the financial risk. To reduce time risk, online retailers should avoid delays in delivering the ordered product through online website as consumers tend to be impatient and should be able to provide money back guarantee for damaged and faulty products.

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Conclusion

The findings from this study suggest consumers' perceived risk when they intend to purchase online. There are several factors that respondents in this study agreed upon, such as financial risk, product risk, security risk, time risk and psychological risk. Meanwhile, social risk was found to be insignificant. Five factors of perceived risk have a significant negative influence on consumer online purchase intention. Among these factors, security risk is the main contributor for consumers to deter from online purchases. The findings show that it is crucial to understand the factors of perceived risk that influence consumer online purchase intentions because it provides useful information to the online retailers in e-commerce activities. Previous studies show that many online retailers are still facing some risks in online business, and this will affect the transaction and performance of the retailers.

The current study was not specifically designed to evaluate factors related to the moderator and mediator effects of perceived risk and online apparel purchase intentions. Future studies may include the moderating effects of profession, personality traits or past experiences in the model to see how moderating variables may influence the relationship of both independent variable and dependent variable. The mediating role of trust is also suggested for future research.

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