

## Hubungan antara perceived risk dan trust pada konsumen belanja online = The relationship between perceived risk and trust among online shopping consumer

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### Abstrak

Kegiatan belanja online lebih berisiko dibandingkan belanja tradisional. Akibatnya, konsumen mempersepsi risiko lebih tinggi pada saat belanja online. Kepercayaan adalah penentu tindakan dalam situasi di mana konsumen mempersepsi risiko dalam belanja online. Perceived risk merupakan ketidakyakinan konsumen tentang kerugian atau keuntungan dalam transaksi tertentu (Naiyi, 2004). Perceived risk terbagi menjadi tujuh faktor, yaitu financial risk, delivery risk, fraud risk, process and time loss risk, product risk, privacy risk, dan information risk. Sedangkan trust didefinisikan sebagai kesediaan menjadi rentan terhadap orang atau tindakan orang lain (Gefen, 2002). Trust terdiri dari tiga dimensi, yaitu integrity, benevolence, dan ability. Alat ukur yang digunakan dalam penelitian ini adalah Perceived Risk in Online Shopping atau PR-OS (Naiyi, 2004) yang diadaptasi dan Specific Online Consumer Trust atau SOCT (Gefen, 2002) yang diadaptasi. Responden 453 mahasiswa diperoleh secara accidental sampling. Hasil penelitian ini menunjukkan bahwa terdapat hubungan negatif yang signifikan antara perceived risk dan trust pada konsumen belanja online ( $r = -0.408$ ,  $p = 0.000$ ). Hasil tersebut dapat diartikan bahwa semakin tinggi persepsi risiko konsumen maka semakin rendah kepercayaan konsumen terhadap kegiatan belanja online. Dengan demikian, toko online dapat meningkatkan kepercayaan konsumen dengan cara memberikan layanan yang terbaik dengan menampilkan testimonial dari konsumen yang berhasil melakukan kegiatan belanja online sebelumnya.

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Online shopping is riskier than traditional shopping. As a result, consumers perceive higher risk in online shopping. Trust is a determinant of action in situations where there is a perceived risk of negative outcomes. Perceived risk represents consumers uncertainty about loss or gain in a particular transaction (Naiyi, 2004). While Trust is a willingness to be vulnerable to the actions of another person or people (Gefen, 2002). Perceived risk consists of seven factors, such as financial risk, delivery risk, fraud risk, process and time loss risk, product risk, privacy risk, dan information risk. Trust consists of three dimensions, namely integrity, benevolence and ability. Instruments that used in this study are Perceived Risk in Online Shopping atau PR-OS (Naiyi, 2004) that has been modified and Specific Online Consumer Trust atau SOCT (Gefen, 2002) that has been modified as well. The 453 college students as respondents were chosen by an accidental sampling technique. The result of this study shows that there is a significant negative relationship between perceived risk and trust among online shopping consumer ( $r = -0.408$ ,  $p = 0.000$ ). This result can be interpreted as the higher consumers perceived risk, the lower consumers' trust in online shopping. Thus, one of the efforts that online shops can do to increase consumers trust is by providing the best service and displaying testimonials from consumers who managed to do a success online shopping.