

# **ON LINE CONSUMER REVIEWS, SECURITY AND RISK PERCEPTION ON ON LINE PURCHASE DECISIONAT LAZADA**

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## **ABSTRACT**

*In order to overcome difficulties in shopping online, Lazada needs to review the influence of online consumers reviews, security and perception risk to decision purchase consumer .Study this aim for analyze influence on line consumer reviews, security, and perception risk on online purchasing decisions. The problems raised in this study are not enough its popular site on line Lazada, total visitors which still a little compared to site others, and various issues related to online consumer review, security, and perception risk. Respondents in this study were Pelita Indonesia Pekanbaru students with a total of a sample of 95 people. Methods of data analysis using multiple linear regression analysis method with test t and f for testing hypothesis. Results study prove that variable on line consumer reviews, security and perception risk have influence which positive and significant to decision purchase in a manner on line in Lazada.*

**Keyword: On line consumer Reviews, Security, Perception Risk, and Decision Purchase**

## **1. INTRODUCTION**

Buying and selling according to language is the exchange of an item of comparable value or exchanging an item with another item that is comparable in value, meanwhile according to the Big Indonesian Dictionary (KBBI) buying and selling is a mutually binding agreement Among seller as party which deliver goods and buyer as party which pay the price of goods sold. Buying and selling is an activity that has long been known and done by humans to meet their needs, even before the period of use eye money. Sell buy could occur if exists meeting among offer and demand for an item that is desired Along with the development technology, the field of buying and selling is progressing. One technology that helps advance it is Internet, which already developed since year 1969. In beginning in its development, the internet is only used for military, academic and corporate activities. Certain companies only.

It was only in 1994, the public's interest in using Internet start appear and the more increase Amount user Internet in Indonesia

every the year experience enhancement. Based on the survey results of APJII (Association of Indonesian Internet Service Providers) the number of users Internet in 2016 there were 132.7 million people, in 2017 there was an increase by 7.96% to 143.26 million people ([www.apjii.or.id](http://www.apjii.or.id)). With the growth of users Internet which such fast, could Become opportunity for perpetrator business on line for take part in world business based Internet as something strategy in marketing products without being limited by space and time. This can be seen from the many shop on line which popping up with various strategy marketing, like Lazada, Tokopedia, Lazada, Blibli.com, Kaskus.co.id, Bukalapak, and so on. Deep system marketing products either in the form of goods or services electronically is also called with *e-commerce*.

Lazada Indonesia is a shopping center managed by Garena (changed name Becomes *SEA group*) which based in Singapore. Lazada has present in several countries in the Southeast Asian region

such as Singapore, Malaysia, Vietnam, Thailand, Philippines, and Indonesia. Lazada Indonesia is located at Wisma 77 Tower 2, Jalan Letjen. S. Parman, Palmerah, Special Capital Region of

Jakarta 11410, Indonesia. C2C (*customer to customers*) mobile marketplace which carried Lazada possible presence could with easy accepted by various layer Public, including in Indonesia.

Table 1. Rating Site in Indonesia Based on Kepopuleran

<b>Website</b>	<b>Local rank</b>
Tokopedia.com	6
Bukalapak.com	7
Blibli.com	33
Lazada.co.id	47
Olx. co.id	53

Source : Alexa.com, 2018

Based on the table above it can be seen that the Tokopedia.com site is site most popular with ranking 6 from whole site which there is in Indonesia. After Tokopedia.com was followed by Bukalapak with rank 7 in Indonesia. Blibli site. co.id occupy ranking 33 Indonesia. Site Lazada. co.id occupy ranking 47

Indonesia. Olx.co.id is ranked 53 in Indonesia. Thus it can be concluded that site Lazada.co.id still not enough popular if compared to with site other.

Under this is data total visitors annual which obtained from statshow.com per September 2018 :

Table 2. Data Amount Visitors Annual Site Sell Buy Online

<b>On line shop</b>	<b>yearly Visitors</b>
Tokopedia.com	741,872,355
Bukalapak.com	612,417,440
Blibli.com	314,346,395
Lazada.co.id	149,520,060
Olx.co.id	132,999,065

Source: Statshow.com, 2018

From the visitor data table above, the Tokopedia.com site is an online shopping site with the most visitors, namely 741,872,355 people. Then followed by Bukalapak.com site with total visitors as much 612,417,440 people. Site Blibli.com with total visitors as many as 314,346,395 people. Then followed by the Lazada.co.id site with a number visitors as many as 149,520,060 people. Last site with the most number of visitors a little is site Olx.co.id. With total bracket as much 132,999,065 people.

Thus it can be concluded that the number of enthusiasts on the Lazada.co.id

site is still low if compared to with site other.

A survey of the most popular *online stores* among students was conducted at Pelita Indonesia College Pekanbaru with a total sample of 50 people consists from institution STIE (School Tall Knowledge Economy) and STIKOM (School Tall Knowledge Computer). The survey uses indicators that include most *online stores* is known, often used, security in transact, information which complete and Trusted, as well as convenience in use, could see on table under this:

Table 3. Survey Results at Pelita Indonesia Universities

<b>Indikator</b>	<b>Tokopedia</b>	<b>Bukalapak</b>	<b>Bibli</b>	<b>Lazada</b>	<b>OLx</b>
Very is known	33%	17%	13%	30%	7%
Often used	37%	13%	10%	33%	7%
Security in transact	43%	10%	7%	33%	7%
Information which complete and Trusted	40%	20%	10%	27%	3%
convenience in use	33%	17%	13%	30%	7%

Source: Data processed, 2018

The survey results show that online stores are the most known, often used, security in transactions, complete and reliable information, and ease of access use in College Tall Lamp Indonesia Pekanbaru is Tokopedia

A survey conducted at the Pelita Indonesia University in Pekanbaru stated that Tokopedia is the most popular online store compared to Bukalapak, Blibli, Lazada, and Olx, . Lazada occupy position second because from on line consumer rewev according to respondents who did not choose Lazada stated that if they had ever been disappointed because the goods do not match what was ordered, and the seller is not friendly. In terms of security According to respondents who did not choose Lazada as their favorite store, they stated that if once let down because method payment which complicated, there is disturbance servers and there is damage on goods which ordered. From facet perception risk respondent complained that there was some inappropriate information, such as stock availability information goods applied which no in accordance, information free shipping also no in accordance on a number of shop and Packaging goods which too long.

Based on the background of the problems that have been described above, it is considered enough urgent for do study about "Influence On line consumer Reviews, Security and Perception of Risk on Online Purchasing Decisions on Buy and Sell Sites Lazada.co.id".

## **2. LITERATURE REVIEW**

### **2.1. Understanding Management Marketing**

According to Kotler and Keller, (2012) management marketing is analysis, implementation, and supervision, programs which addressed for stage exchange with market which aim with meaning for reach aim organization Marketing management is the art and science of choosing target markets and getting, retain, and grow Consumers by creating, offering, and in a manner free exchange product and service which worth with people other.

### **2.2. Understanding E-commerce**

E-commerce according to (Kotler and Garry Armstrong, 2014) is a channel online or channel which could reached somebody through computer and modem. So e-commerce is channel on line which used by businessman in do activity the busines and used by consumers to obtain information and products using help computer and modem which in the process started with gift service information on consumer by producer in determine choice.

### **2.3. Understanding On line consumer Reviews**

According to (Khammash, 2008) Online Consumer Review can be understood as wrong one media for consumer look reviews from consumer other to something product, service company and about how a company producer. Temporary according to (Almana, 2013) Online Consumer Reviews are used as a means for consumers seek and obtain information that will later influence purchasing

decisions (Lyn and Prasetyo 2021).

Ohanians (1990) identify three dimensions on line consumer reviews that is: 1). Power Attractiveness (attractiveness) 2). Trustworthiness 3. Purchasing online (a case study of tokopedia.com in Lumajang district). Research result show that variable Security, convenience, Trust and Risk Performance has a positive and significant influence on Purchasing Decisions. 3. Ichsan (2018), with the research title The Effect of Consumer Online Ratings and Reviews on Purchase Intentions consumers on the Tokopedia marketplace in the DKI Jakarta area. The research results show that there is a positive influence between the Consumer Online Rating and Review variables on interest buy consumer. 4. Teviana (2016), with title study Influence Security, Trust and Perceived Risk of Purchasing Decisions online at Lazada online shop. The results showed that there was a positive influence between the variables Security and Trust on purchasing decisions. 5. Sudjatmika (2017), with title study Influence Price, Review Product, convenience and Security to Purchase decision online at tokopedia.com. The research results show that there is a positive influence between the variables of Ease and Security on Decisions Purchase Whereas Variable Price and Review Product no influential to Decision Purchase. Expertise

#### **2.4. Understanding Security**

According to Park and Kim (2006) security is defined as the ability of online stores in controlling and maintaining security for data transactions. More Parks and Kim (2006) say that security guarantees play an important role in formation trust by reducing consumer concern about misuse of personal data and transaction data the easy one damaged.

Hardiyanti (2012) identified five security dimensions, namely: 1. Guaranteed transactions 2. Ease of transactions via COD (cash on delivery) 3. Proof of transactions via number receipt

delivery 4. Image seller on line 5. Quality product.

#### **2.5. Understanding Perception Risk**

Perception Risk defined by Olglethorpe (1994) in Son (2013) as perception consumer about uncertainty and consequences negative which possible accepted on purchase something product or service. Temporary that Assael (1998) states that the perception of risk is an important component in processing information provided by consumers. Suresh and Shashikala (2011) identified three type dimensions risk that is: 1. Risk product 2. Risk transaction 3. Risk psychological.

#### **2.6. Understanding Decision purchase**

According to Kotler (2008) purchasing decisions are stages in the decision making process the buyer's decision where the consumer really wants to buy. Decision-making is an individual activity that is directly involved in obtaining and use goods which offered (Suyono, et al 2020).

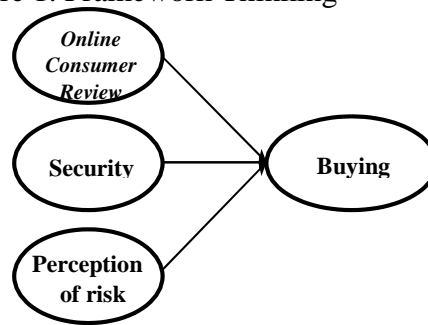
According to Thomson (2013) there are 4 indicators in purchasing decisions, namely: 1. appropriate need 2. Have benefit 3. Accuracy in buy product 4. Purchase repeated

#### **2.7. Literature Study**

Several previous studies used to support this research are as following: 1. Febriana (2018), with title study influence on line consumer Review by Beauty Vlogger on Purchasing Decisions (a survey of faculty students administrative sciences at Brawijaya University class of 2014/2015 and 2015/2016 which bought and use purbasari matt lipsticks). Results study show that there is influence positive in a manner Partial and significant on variable attractiveness, trustworthiness and Expertise to decision purchase. 2. Fauziah (2017), with title study Influence Security, convenience, trust and Risk performance to Decision.

## 2.8. Framework Thinking

Picture 1. Framework Thinking



Source: Data processed

## 3. METHODS

### 3.1. Population and Sample

The population of Pelita Indonesia Higher Education Students is 1906 people. On study this, writer make student in College Tall Lamp Indonesia Pekanbaru as a population in this study. The next procedure is used for data collection is a probability sampling technique that is proportionate sampling, namely taking sample which notice consideration elements or category in study population. Then the accidental sampling method is used, namely the determination technique Sampling is based on coincidence, namely consumers who meet by chance/accidentally with researchers can be used as a sample, if deemed suitable as a source data.

By because total population is known in a manner certain so for determine magnitude sample that is with use formula Slovin as following:

$$n = \frac{1906}{1 + 1906 \cdot (0,1)^2} = 95,01 = 95 \text{ orang}$$

With thereby, results from calculation based on formula slovin on, so sample which got as much 95 people. For anticipate data which no valid, study this will spread questionnaire to 100 respoden.

### 3.2. Test validity

Validity test is a measure of how far the accuracy and accuracy of a tool measure in performing its size function. Validity test is used to measure valid or nope something questionnaire. Something

questionnaire said valid if statement on questionnaire capable for disclose something which will be measured by questionnaire the.

Validity test is used to measure whether or not a questionnaire is valid. A questionnaire is said to be valid if the statements in the questionnaire are able to express something that will be measured by questionnaire the. Test validity counted with compare mark  $r$  count (person correlations) with the value of  $r$  table. If  $r$  count  $>$  from  $r$  table (at 5% significance level) so statement the stated valid.

### 3.3. Test Reliability

Test reliability is something index which show so far where results something reliable measurements. A questionnaire is declared reliable or reliable if the answers someone's response to the question is consistent or stable from time to time (Ghozali, 2011). Reliability which concerns consistency answer if tested in a manner repeated on sample which different.

In this study, the reliability test was carried out by looking at the results of calculating the value cronbach alpha ( $\alpha$ ). Something variable said reliable if give mark cronbach alpha ( $\alpha$ )  $>$  0.6 that is if the research is repeated with a different time and dimension come to the same conclusion. But vice versa if the value of Cronbach alpha  $<$  0.6 then considered not enough reliable, it means when variables the done study repeat with time and dimensions which different will produce

conclusion which different

### 3.4. Technique Analysis Data

Analysis regression double is something analysis which used for knowing how much big influence connection variable independent on line consumer Reviews (X1), Security (X2), and Perceived Risk (X3) to the dependent variable purchase decision (Y). Equality regression which used is as following:

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + e$$

Information: a = constant

Y = Decision purchase

X 1 = Trust

X 2 = convenience

X 3 = Quality Information

B1, b2, b3 = Variable Coeffeciente

= Standar error

## 4. RESULTS AND DISCUSSION

### 4.1. Validity Test Results

Table 8 shows that all statement items for the variables of trust, convenience, quality of information, and purchasing decisions have a correlation value of r count greater than 0.2017, so the

statement items for all variables are considered valid and can be used for further data analysis.

### 4.2. Reliability Test Results

Table 9. Reliability Test Results

Variable	Cronbach Alpha value	Information
Online Consumer Reviews	0.776	Reliable
Security	0.834	Reliable
Perception of Risk	0.708	Reliable
Buying decision	0.802	Reliable

Source: SPSS Processed Data 19, 2018

Based on table 9, it shows that all variables have a Cronbach Alpha having a value above 0.6 so that it can be said that all measuring concepts for each variable from the questionnaire are reliable, which

means that the questionnaire used in this study is a reliable questionnaire.

### 4.3. F test

#### Simultaneous significant test

Table 10. ANOVAb F Test Results (Purchase Decision).

Model	F count	F table	Sig	Ket
X1,X2,Against Y	134,77	4,004	0.000***	Significant influence

Note: \*\*\* = Significant at alpha 0.01 Source: Results of Processed Data, 2019

Based on the calculation results of table 10, it is obtained that Fcount is 134.774

which is greater than Ftable which is 4.004. So this shows that the independent

variables namely Online Consumer Reviews, Security and Perceived Risk simultaneously or jointly have an influence and are significant on online purchasing decisions. Thus it can be

concluded that the research model used is feasible.

#### 4.4. Determination Coefficient Test (R2)

Table 11. Test of the Coefficient of the Summary Model

Summary Model b		
R model	R Square	Adjusted R Square
0.816	0.810	0.903 <sup>a</sup>

Based on table 11 above, it can be seen that the R Square value is 0.810. This shows that the influence of Online Consumer Review, Security and Perceived Risk variables can only explain the purchase decision variable by 81%. While

the remaining 19% is explained by other variables not examined in this study.

#### 4.5. Results of Multiple Linear Regression

Table 12. Results of Multiple Linear Regression Analysis Coefficientsa

Model	Unstandardized Coefficients	B Error	std.
(Constan)		2,838	1,363
Online Cosumer Review		10.157	0,062
<b>Security</b>		<b>0.390</b>	<b>0.060</b>
<b>Perception of Risk3</b>		<b>0.802</b>	<b>Reliable</b>

Source: Data Processed Results, 2019

Based on table 12 above, it can be seen that the regression equation is as follows:

$$Y = 2.838 + 0.157X_1 + 0.390X_2 + 0.498X_3$$

The regression equation can be explained as follows:

- 1) The value of the constant (a) is 2.838, which means that if the regression coefficient value of the other variables is zero (0), then the value of the coefficient of purchase satisfaction (Y) is 2.838. 2.
- 2) The value of the regression coefficient of the trust variable (X1) is 0.157 which means that if the other independent variables are the same and trust increases by 1 unit, the purchase decision will increase by 0.157 units. The coefficient is positive, meaning that there is a positive relationship between trusts and purchasing decisions. The higher the level of trust, the higher the purchase decision.
- 3) The regression coefficient value of the

convenience variable (X2) is 0.390, which means that if the other independent variables are the same and convenience increases by 1 unit, then the purchase decision will increase by 0.390 units. The coefficient is positive, meaning that there is a positive relationship between conveniences and purchasing decisions. The higher the convenience, the higher the purchase decision.

- 4) The regression coefficient value of the information quality variable (X3) is -0.498, which means that if the other independent variables are constant and the information quality increases by 1 unit, then the purchase decision will increase by 0.498 units. The coefficient is positive, meaning that there is a negative relationship between the qualities of information and purchasing decisions. The higher the quality of information, the higher the purchasing decision 498 which means that if the

other independent variables are fixed and the quality of information increases by 1 unit, then the purchase decision will increase by 0.498 units. The coefficient is positive, meaning that there is a negative relationship between the qualities of information and purchasing decisions. The higher the quality of information, the higher the purchasing decision 498 which means that if the other independent variables

are fixed and the quality of information increases by 1 unit, then the purchase decision will increase by 0.498 units. The coefficient is positive, meaning that there is a negative relationship between the qualities of information and purchasing decisions. The higher the quality of information, the higher the purchasing decision.

#### 4.6. T Test

Table 13. T test Result

Variable	F count	F table	Sig	Ket
X1	2.541		0.013**	Influent significant
X2	5.632	2.630	0.000***	Influent significant
X3	3.309	2.630	0.001***	Influent significant

Online Consumer Reviews also has a function as a decision making tool, a mechanism for feedback given by consume, and a recommendation system on online shopping platforms. Based on the results of hypothesis testing where it can be explained that online consumer reviews do not have a significant effect on purchasing decisions. This is indicated by there is a calculated t value that is smaller than the t table value and a significant value that is greater than the alpha value.

This result could be due to shop owners not paying much attention to the quality of the products they sell, such as providing guarantees and other things so that their consumer needs can be met.

#### 4.7. Effect of Security on Purchasing Decisions

(Park and Kim, 2006) say that security guarantees play an important role in establishing trust by reducing consumer concern about misuse of personal data and perishable data transactions. When the level of security assurance is acceptable and meets consumer expectations, consumers will probably be willing to disclose their personal information and will buy with a feeling of security.

Based on the results of hypothesis testing where it can be explained that security has a significant effect on purchasing decisions. This is indicated by the t count value that is greater than the t table value and a significant value that is

smaller than the alpha value.

This could be because shop owners always focus on security when making transactions at their stores. Because of the sense of security that buyers have, they will continue to shop.

#### 4.8. The Effect of Perceived Risk on Purchasing Decisions

Assael (1998) states that the perception of risk is an important component in information processing by consumers. Consumers are increasingly motivated to seek additional information when faced with purchasing high-risk products.

Based on the results of hypothesis testing where it can be explained that Perceived Risk has a significant effect on purchasing decisions. This is indicated by the t count value that is greater than the t table value and a significant value that is smaller than the alpha value.

This could be due to the risks carried out by Lazada on the buyer.

### 5. CONCLUSION

Based on the analysis of the data in the discussion that has been carried out, the following conclusions can be drawn: (1) The Online Consumer Review variable has a positive and significant influence on the purchasing decision variable of students who use Lazada College Pelita Indonesia Pekanbaru online, so that the higher the online review level of users , it will



increase purchasing decisions online. (2) The security variable has a positive and significant influence on the purchasing decision variable of student users of Pelita Indonesia Pekanbaru Higher Education Lazada online, so that the higher the level of security felt by the user, the higher the online purchasing decision. (3).

### Suggestion

Thus, more information will be obtained regarding what factors besides the three factors influence online purchasing decisions. Subsequent researchers can also conduct research in other market places or other locations, so that the results can be generalized to a wider scope. (2) For Companies, From

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