THE INFLUENCE OF PERCEIVED TRUST, SERVICE QUALITY AND PERCEIVED RISK: SME'S INTEREST IN USING E-COMMERCE

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ARTICLE INFO	ABSTRACT
	The rapid development of information and communication technology through digital marketing has a role in the development of the new economy marked by the phenomenon of e-commerce platform based business. This opportunity is certainly very attractive for SMEs to develop wider market access. By utilizing this sales channel, it has a positive effect on transaction value for business actors. This study aims to determine the extent to which the interest of SMEs in using e-commerce platform services. This research paper is based on a quantitative approach using interviews and observation of data collection with the participation of 100 SMEs.These results confirm the hypothesis that the development of the value of e-commerce transactions, which is formed by the interaction of business sites as an indicator of supply and internet user as an indicator of demand and supply, contribute to an increase in the intensity of macroeconomic activity.

INTRODUCTION

The development of e-commerce platform companies in Indonesia shows that the market share is very potential. Indonesia has the highest e-commerce growth rate in the world (Lestari, 2018).This is because people are getting interested in using e-commerce service. E-commerce has changed many aspects of business, including how companies sell, buy, and interact with customers and suppliers (Rahayu & Day, 2015). This opportunity is certainly very attractive for SME's scale business actors, using an e-commerce platform, it can provide convenience in opening wider market access easily and cheaply, of course with the emergence of information technology innovations and computer applications, the e-commerce industry is growing rapidly in the business market (Dutta, Suryawanshi, Gujarathi, & Dutta, 2019). With detailed information, the market obtains information accurately and n accordance with customer expactations e-commerce offers users to make transactions anytime, anywhere, as long as users have access to the internet network to get information about good and service to buy them (Išoraitė & Miniotienė, 2018).

Perceived trust is an important factor to convince consumers in making purchasing decision, as an SME's business actor who uses e-commerce platform facilities, creating a perception of trust is an effort that must be built, considering that there is no direct interactionwith consumer. Trust can contribute to e-commerce buying interest (Wardani,

Hendrati, & Sishadiyati, 2020). Trust is essential to the development of an e-commerce transaction, as customer behavior will only occur if the transaction and information are secure (Yuwen, Guanxing, & Qiongwei, 2022). The greater consumers' trust, the greater their likelihood of making a purchase decision (Adyanto & Santosa, 2018). It is not easy to gain trust, trust must be built by the business from the start of doing the business and must be proven (Wong, 2017), customer perceptions have not met consumer need (Arum Cendahani, Hamzah, & Lestari, 2019), effort to build perceptions of consumer trust can star from providing information on consumer responses who have made transactions through responses in the form of testimonials, providing complete product information in detail and how to make an e-commerce store account have a good rating.

Quality service becomes one of a key in e-commerce marketing channel, remember in the sales system is not directly implemented by face to face. So it is needed the capability of the small business owner to show an empathetic attitude to the consumer, always grant fast response and uphold the trust e-commerce service to reach unsatisfied consumer interest. (Astuti & Salisah, 2016), infrastructure look of the company and the environment condition are the real evidence of the service given by the company (Anggraini Puji Lestari, 2018).

Risk assumption becomes one of a factor that that is considered to make purchase decision by the consumer, this can happen because the transaction through the e-commerce channel commonly is implemented by online, so that it will not directly connect between the service provider ad the consumer answering that challenge, the e-commerce service provider tries to build the transaction system by giving security guarantee to decrease ay risk, the company needs to give security and guarantee to the consumer in doing any transaction in e-commerce (Anwar & Adidarma, 2016). The risk is financial problem potency and technology as a result of e-commerce (Smith, 2011).

Market interest can be seen from the consumer tendency in making decision to start shopping at e-commerce. As a small business owner, it is important to have ability of the product giving convenient information of the product and the good attitude in using e-commerce channel. Thus, it can give good feedback from the consumer and it can create the consumer interest to have transaction at e-commerce (Fauzi & Lina, 2021). By paying attention to the role of the consumer interest for the offering of small business product at that e-commerce platform, so this research is for analyzing the perception of trust impact quality service and risk assumption about the interest of small business after at e-commerce platform. In this study it can be found that the quality of service in conducting sales transaction activities through an e-commerce platform requires supporting infrastructure fasilities in the form of equipment and internet networks.

METHOD

On this research use quantitative approach that is done on small business community who use e-commerce platform. This research takes data by questionnaire to get answer from respondent by giving question, so that can get respondent's answer as data. The concept of this research is trust perception is dependent variable. Whereas quality service, risk assumption and interest are independent variable, with the following research design:
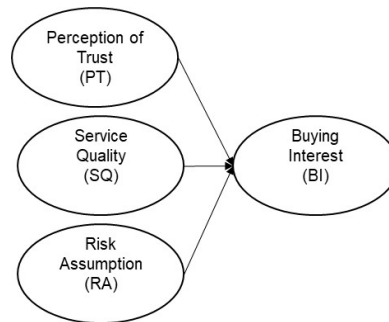
Figure 1. Research design

This study involved the participation of 100 respondent from SME's business actors, to fill in the answer provided using a linker scale of 1-5, with answer1 strongly disagree and 5 strongly agree. This assessment is to obtain verification in the form of empirical support for data in the field, because the data presented in the form of numbers and using statistical analysis. (Memon et al., 2020), then the data is analyzed: a) validity and reliability test, b) assumption test, c) test the model, and d) test the hypothesis.

Table 1
Variable Oprationalization

Variable/ concept	Indicator	Scale
Buying Interest (BI)	BI.1. Have expertise	Interval
	BI.2. Product suitability	1 - 5
	BI.3. Good etiquette	
Perception of Trust (PT)	PT.1. Completeness of information	Interval
	PT.2. Store rating	1 - 5
	PT.3. Customer testimonial	
Service Quality (SQ)	SQ.1. Empathy	
	SQ.2. Fast respond	Interval
	SQ.3. Can be trusted	$1 - 5$
Risk Assumption (RA)	RA.1. Risk financial	
	RA.2. Risk product	Interval
	RA.3. Shipping risk	1 - 5

Source: theory summary, 2022

RESULTS AND DISCUSSION

A. Analysis of the test instruments used are validity and reliability test), if r- arithemtic > r-table than the questionnaire is declared valid, other wise if r-arithmetic $>$ r–table the questionnaire is declared invalid. The r-table with the number of respondents N=100 at the 5 % significance level is 0.195. reliability test was conducted to determine the consisteny of the questionnaire used so that the questionnaire can be used using the croncach's alpha technique where the variable is said to be reliable if the value is > 0.600.

Table 2
Validity-Reliability

Variable; Indicator	Cronbach's r-arithmetic	Critical value	Description
Buying Interest (BI):	0,894	0,600	Reliabel
BI.1. Have expertise	0,785	0,195	Valid
BI.2. Product suitability	0,762	0,195	Valid
BI.3. Good etiquette	0,776	0,195	Valid
Perception of trust (PT):	0,623	0,600	Reliable
PT.1.Completeness information	0,728	0,195	Valid
PT.2. Store rating	0,763	0,195	Valid
PT.3. Customer testimonials	0,755	0,195	Valid
Quality of Service (SQ):	0,743	0,600	Reliable
SQ.1. Empathy	0,778	0,195	Valid
SQ.2. Fast respond	0,771	0,195	Valid
SQ.3. Can be trusted	0,767	0,195	Valid
Risk Assumption (RA):	0,883	0,600	Reliabel
RA.1. Risk financial	0,777	0,195	Valid
RA.2. Risk product	0,787	0,195	Valid
RA.3. Shipping risk	0,781	0,195	Valid

Source: Research data processed, 2022

B. Analysis of assumption tests as a condition of multiple linear regression analysis. In this study, the first assumption test of the normality test to ensure that the data in the table is correctly tested normally by testing the residual variable as a criterion of significance> 0.05, then the data is distributed normally. Next is the second assumption test of the multi co linearity test used to ascertain whether there is a correlation between free variables with tolerance value criteria close to 1 and or VIF<10. As well as the third assumption test of the heterochedasticity test, this is to test the difference in residual value variance between observation periods with statistical test criteria or Sig > 0.05.

Table 3
Summary of Assumption Test Results

Component Variable	Score Tolerance	VIF	Sig. Residu	Test Statistic
Perception of Trust (PT)	.871	1.147	.000	.726
Quality of Service (SQ)	.630	1.587	.021	.554
Presumption of Risk (PR)	.565	1.771	.017	.673

Source: research data processed, 2022

The assumption test Table 3 shows the value of the statistical test is the variable PT 0.726; SQ 0.554 and PR 0.673 that all of these variables are > 0.05 so that the data is normally distributed or the first assumption is met. The second assumption is fulfilled because of the tolerance of the PT 0.871 > 0.10; and the value of VIF thus there is no multi co linearity, the tolerance of service quality with the value of VIF 1.147 < 10.00 this does not occur multi co linearity, the tolerance PR 0.630 >0.10 with the value of VIF 1.587 < 0.10; thus does not experience multi co linearity; PR tolerance 0.565 > 0.10 with the VIF score 1.771< 10.00 the data tested did not experience heterochemedasity because each

variable had significant significance above 0.05, namely the significance of the PT 0.000 > 0.05, for the significance of SQ, and for the significance of the PR 0.017 > 0.05. This the analysis requirements were met.

C. Model test analysis, model performance based on a R square value (coefficient determinations). The F test underlying decision making if F–arithemtic > F-table means significant.

Table 4
Multiple Regression Analysis Summary

R Square	Adj. R Square	F-arithmetic	Sig. F
.237	.213	9.933	.000
Variable	Regression coefficient	t arithmetic	Sig
Constanta	4.616	2.850	.005
Perception of Trust (PT)	.156	1.764	.081
Quality of Service (QS)	.283	2.641	.010
Presumption of Risk (PR)	.170	1.630	.106
Dependen Variables: buying interest			

Source: research data processed , 2022

R square score from table 4 is 237 and adj. R square is 213. This value implies that PT, SQ and PR accounts account for 23.7% of interest in buying an F, with 9.933 and the probability of sig F , at F-arithmetic 9,933> F table 2.70 and sig F. 0,000 research test point 0.05 it is significant and it my be suggested that PT, SQ and PR account could explain23.7 variations in interest bought. This the research model would be worthy to explain links between variable by hypothetical test.

D. Hypothetical testing analysis as the influence direction is shown with regression coefficient value through testing using the ui-t, Regression coefficient value. Formed in the regression equation is purchasing interest= 4,616 + 0,156 + 0,283 + 0,170. PT have regression coefficient 0156, t-arithmetic 1,764 and sig 081. Due to sig value 081 > 0,05 then hypothetically (H[1]). That is PT affect positive interest in buying interest, resisting the SQ, have 0283 regression, t-arithmetic 2,641 and sig. 0010, because of a sig value 0010 < 0005, then the hypothesis (H[2]) of SQ is positive towards the purchase interest received. PR has 0170 regression coefficient, t-arithmetic 1,630 and sig 0106. Because of a sig. 0106> 0,05 then the hypothesis (H[3]) of PR is in influential. Positive for the interest of the buy (BI) declined.

CONCLUSION

The result of the research has the implication for trader SME's to pay attention and improve the quality of services for customers. As a result the selling trough e-commerce platform can run well, safety and get many loyal customers. From the explanation above, it can be conclude that the perception of trust doesn't give much effect toward buyers interest of the product. That available in the e-commerce platform. Moreover, there are not effects toward the perception of trust. That it can understand because the system that already built was very good

which it is full of facilitation such as the completeness of information and safety transaction. Then, the quality of service of this research is very useful. It can give effectiveness toward buyers interest because the one factor that customers need can be fulfilled. Beside that, the opinion of risk in this research does not give effect toward buyers interest because the customers already got the safety transaction from the provider of e-commerce platform.

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