

# ANALISIS PENGARUH SERVICE QUALITY, PRICE DAN PERCEPTIONS OF RISK BELANJA ONLINE TERHADAP MINAT BELI PELANGGAN E- COMMERCE PT. MATAHARI DEPARTMENT STORE TBK CABANG KUPANG

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**ANALISIS PENGARUH SERVICE QUALITY, PRICE DAN PERCEPTIONS OF RISK  
BELANJA ONLINE TERHADAP MINAT BELI PELANGGAN  
E-COMMERCE PT. MATAHARI DEPARTMENT STORE TBK CABANG KUPANG**

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**ABSTRACT**

The era of revolution 4.0 brought many conveniences in the field of marketing, both for producers and for consumers. Advances in technology and information in the field of marketing are referred to as e-commerce. Therefore, there are currently many online stores operating because of this convenience, one of which is Matahari.com/Matahari App. But behind this convenience, there are still losses or risks that need to be watched out for. The purpose of this study is to analyze and identify service quality, price and perception of risk simultaneously influencing the buying interest of e-commerce customers of PT. Matahari Department Store Tbk Kupang Branch, analyze and identify service quality, price and perceptions of risk partially affect the buying interest of e-commerce customers of PT. Matahari Department Store Tbk Kupang Branch and analyze and identify from service quality, price and perceptions of risk there is more dominating influence on buying interest of e-commerce customers of PT. Matahari Department Store Tbk Kupang Branch.

The sampling technique used in this study was accidental sampling with a total sample size of 100 respondents. While the data analysis technique uses descriptive analysis, validity test, reliability test, classic assumption test, multiple linear regression analysis, hypothesis testing, dominant variable test and correlation coefficient test and multiple determination (R<sup>2</sup>). The results showed that simultaneously (F-test) all variables significantly influence together on online shopping interest on the Matahari.com/Matahari App site. Partially (t-test), service quality (X1), a negative and significant effect on online shopping interest (Y) on Matahari.com/Matahari App, while the variable price (X2) and perceptions of risk (X3) have a positive and significant to online shopping (Y) interest in Matahari.com/Matahari App. The most dominant variable influencing online buying interest (Y) is perceptions of risk (X3).

**Keywords:** *Service quality, price, perceptions of risk and Matahari.com/Matahari App*

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**PRELIMINARY**

Indonesia has many companies, both SMEs (Micro, Small and Medium Enterprises) and SME (Small and Medium Enterprises) and companies that have marketed their products online and companies that still market their products offline. It is known that every year companies in Indonesia increase, this is because there are new companies that have sprung up.

One of the factors that caused the emergence of these new companies is that currently in the revolutionary 4.0 era there have been many changes, especially in the

field of marketing, namely the advancement of technology and information in the revolutionary 4.0 era has made it very easy to do product marketing in all corners of the world. Advances in technology and information in the field of marketing are referred to as electronic commerce or abbreviated as e-commerce.

E-commerce has its advantages that are a combination of elements of technology and media that gives rise to an instant, real-time communication, using a multimedia format and at the same time has a very broad reach, namely the power of worldwide reach. Nowadays e-commerce

or known as online buying and selling space has become very popular during society and has changed the style of consumer shopping, which originally shopped directly or offline to move online. Online retail into an alternative that can be used to supplement traditional retail (Celik in Chaniago, 2018: 1414).

This changes the company's internal environment that used to serve consumers directly or offline is demanded to be able to follow technological advances that have been tested can help companies to open up a lot of market share and get more consumers without being hindered by distance, location and time in an application.

Please note that currently Indonesia already has many online retail markets. According to Karnadaja, et al (2017: 116), the number of e-commerce in Indonesia consists of websites, social media and applications. Furthermore, according to Basri (2017: 4), there are 3 e-commerce categories in Indonesia, namely first, online forums and classifieds (Kaskus, OLX Indonesia, Jualo, Lamudi, Rumah123, Rumah123, Rumah, Carmudi, Mobil123, Lazada Indonesia, Matahari Mall, Bhinneka, Blibli, Zalora Indonesia, Shopee, Berrybenka, Paraplou, Bobobobo, Tiket, Traveloka, Groupon Indonesia and Grivy). Second, Marketplace (Tokopedia, Bukalapak, Qoo10 Indonesia, Elevenia, Blanja and Rakuten Online Shopping). Third, others (Indonetwork, Indo Trading).

As with other retail companies, PT Matahari Department Store Tbk does not want to be left behind, so since 2015 the management of PT. The Matahari Department Store Tbk center has also begun implementing a sales system or trading its products online with platforms that are known to date are Matahari.com

and Matahari App. This online sales policy, implemented by the management of PT. Matahari Department Store Tbk, in cooperation with all of its branches throughout Indonesia, including PT. Matahari Department Store Tbk Kupang Branch.

This online sale is one of the hopes of the management of PT. Matahari Department Store Tbk central in order to become a step or marketing strategy that helps companies to increase fashion sales turnover in all corners of the country and reach more new consumers, especially for the people of East Nusa Tenggara.

So that one of the branches of PT. Matahari Department Store Tbk Kupang Branch to serve all consumers in the City of Kupang, East Nusa Tenggara Province and surrounding areas, both offline and in-person or online purchases. Because of the service system of PT. Matahari Department Store Tbk for online services is the O2O system or online to offline and offline to online

According to interviews with several employees and the HRD (Human Resource Department) of PT. Matahari Department Store Tbk Branch Kupang that sales of fashion are online by the company known as App Matahari.com/Matahari application is fairly quiet for now customers or rarely people buy fashion as online through Matahari.com/Matahari App.

This will certainly have an impact on the company's monthly and annual income. When in fact the purchase of products, especially fashion should increase, because it is assisted with applications that can reach all consumers, because the e-commerce system or online store itself is closer to consumers who are far closer in one application, so that it can reach more market share and all communities in East

Nusa Tenggara Province, more specifically in the Kupang area.

During the process of fulfilling their needs and desires, consumers will continue to assess the company where the process of fulfilling their needs and desires takes place. Consumers will always see which companies have good service quality and which are less good than compared to what is expected or desired. Because customer value is what customers get from purchases, then compared to what they expect, then expressed in the form of attitude or emotional.

In addition, service quality can be a workable strategy for companies that strive to continuously improve the quality of products and services produced by the company. Good service quality can influence consumer decisions in buying a product marketed by the company.

In addition to quality service, consumers recognize that the main reason before deciding to buy a product or do online shopping is the price. So the price is very important for consumers because with prices it helps consumers perceive to make decisions.

The price incurred by a company for a product it sells for the purpose of making a profit. However, the price incurred in selling a product must be commensurate with the value or benefits of the product, because if the price is too high and not commensurate with the quality and benefits of the product being marketed it will have an impact on consumer loyalty ie consumers will not repeat.

Consumers who have an interest in doing online shopping certainly have a reason, there are reasons for releasing money and time, too much trouble, looking for discounts, it's easier to compare prices and security reasons. Meanwhile, according

to Oppenheim & Ward in Nusarika & Purnami (2015: 2383) that the main reason when people shop via the internet is convenience. If comfort is felt by positive consumers, of course, it is followed by perceptions of risk expressed by consumers to the company.

The increasing use of e-commerce for online shopping in the country proves that there is e-commerce or online shopping positively responded by the people of Indonesia. However, please note that purchasing products or new products online through e-commerce is inseparable from the name of risk.

The main risk faced by online shopping users is the psychological risk or physiological risk. Psychological risk and physiological risk are part of the risks that affect the purchase decision. According to Adi (2014: 115), in online shopping, not a few consumers are fooled because of the lack of direct interaction between sellers and consumers.

This will affect online purchasing decisions because online purchases can not touch and try the goods directly so that buyers consider the purchase risk.

The psychological risk or physiological risk will foster a separate perception for consumers who have experienced losses while shopping at online stores, which causes consumers to fret so that consumers are dissatisfied and feel disappointed when shopping at the same online store that causes consumers to not want to shop at online stores or consumers who have had bad experiences at other online stores that make them no longer want to try shopping online at other online stores. This is in agreement with Triwidayastika (2012: 58), online consumers who have experienced bad events when transacting

online, will usually perceive a high risk if making the transaction.

According to Suryani (2013: 86), perceived risk is defined as the uncertainty faced by consumers when they are unable to see the possibility that occurs due to the purchase decision made.

Therefore, from this problem, the researcher will examine or analyze the causes of lack of fashion sold online through the Matahari.com/Matahari App owned by PT. Matahari Department Store Tbk, especially for consumers in the Kupang City area of East Nusa Tenggara Province. So that researchers will conduct research entitled “**Analisis Pengaruh Service Quality, Price dan Perceptions of Risk Belanja Online Terhadap Minat Beli Pelanggan E-commerce PT. Matahari Department Store Tbk Cabang Kupang**”.

#### Formulation of The Problem

The formulation of the problem from this research are:

1. Do service quality, price, and perceptions of risk simultaneously influence the buying interest of e-commerce customers of PT. Matahari Department Store Tbk Kupang Branch?
2. Do service quality, price, and perceptions of risk partially influence the buying interest of e-commerce customers of PT. Matahari Department Store Tbk Kupang Branch?
3. Which of the service quality, price, and perceptions of risk variables that influence dominant buying interest in e-commerce customers of PT. Matahari Department Store Tbk Kupang Branch?

#### Research Purposes

The aim of this research is:

1. Analyzing and identifying service quality, price and perceptions of risk simultaneously influence the buying interest of e-commerce customers of PT. Matahari Department Store Tbk Kupang Branch.
2. Analyzing and identifying service quality, price and perceptions of risk partially influence the buying interest of e-commerce customers of PT. Matahari Department Store Tbk Kupang Branch.
3. Analyzing and identifying among service quality, price and perceptions of risk variables that have a dominant influence on the buying interest of e-commerce customers of PT. Matahari Department Store Tbk Kupang Branch.

#### THEORY AND HYPOTHESIS STUDY

##### *Electronic Commerce (E-Commerce)*

Electronic commerce or abbreviated as e-commerce is the buying (buying), selling (selling) and marketing (marketing) of goods and services through electronic systems such as television, radio and computer networks and the Internet (Wong, 2010: 33). So e-commerce is a business process using electronic technology to connect all aspects of it, namely between companies and consumers in the transaction. E-commerce comes along with technological and information advancements in the industrial revolution era 4.0.

According to Sandhausen in Pradana (2016: 170), e-commerce classification based on the nature of the transaction consists of several parts, namely:

1. B2B (Business to Business), namely business transactions between business people and other business people. It can be a specific agreement that supports the smooth business.
2. C2C (Consumer To Consumer), namely business activities (sales) carried out by

- individuals (consumers) to other individuals (consumers).
3. B2C (Business to Consumer), namely activities carried out by producers to consumers directly.
  4. B2G (Business to Government), which is a derivative of B2B, the difference is that this process occurs between business people and government agencies.
  5. C2B (Consumer to Business), which is a business model in which consumers (individuals) create and shape the value of business processes.
  6. G2C (Government to Consumer), namely the relationship or interaction between government and society. Consumers, in this case, the community, can easily reach the government to obtain convenience in daily services.

Electronic commerce for producers is a strategic tool that can release expenses as well as time and even distance and space to do business to produce better customer service efficiency, product improvement and higher profitability (Yunus, 2016: 8).

The progress of e-commerce or online shopping is supported by the number of internet users in the country so that it becomes a good opportunity or prospect to improve the process of selling and purchasing products with an online system. According to data from the Ministry of Communication and Information of the Republic of Indonesia (2018), that internet users in the homeland increased by 54% or 143 million people from 265 million people of Indonesia.

According to Kotler in compounds, (2003: 63), which states that there are advantages to marketing through online, namely:

1. Quick adjustment of market conditions, such as price changes and product descriptions.
2. Build relationships by way of dialogue via email or fill in the feedback that has been provided in advance.
3. Low cost, because it needs to pay printing costs and the cost of sending a catalog to consumers.
4. Knowing potential customers, both who are visiting or have finished viewing the site. This information will help marketers improve bids and advertisements that are further developed.

#### **Service Quality (Kualitas Pelayanan)**

**Definition** of quality According to Kotler (2014: 49) is all the characteristics and nature of a product or service that affects the ability to satisfy implied needs or stated needs. This statement is very clear by illustrating that quality must be customer-centered because a consumer will be satisfied if the manufacturer provides quality, both services and services meet or exceed customer expectations. Therefore, customer satisfaction is one indicator of the success of a business (Sukesi, 2009: 264)

Quality must be used as the company's main foundation in developing and advancing its business to a higher level. The quality of service for direct purchases to companies or through online media is almost the same, only adding a few points, in the form of matters relating to online sales that do not exist in the quality of traditional servants. The similarity between traditional or offline service quality and modern service quality or e-service quality, because everything is centered to serve consumers.

So that consumers who are dissatisfied will feel disappointed, and actually have two choices to respond to perceived dissatisfaction, namely by taking action or not taking action, both personal and public actions (Sukesi, 2008: 8). Therefore, quality services and satisfying customers need to be done continuously, even though the complaints received are relatively low (Sukesi, 2009: 4).

According to Fitzsimmons in Prasastono and Pradapa (2012: 17) that the dimensions or indicators of service quality consist of several, as follows:

1. *Tangible* (berwujud).
2. *Responsiveness* (cepat tanggap)
3. *Reliability* (kehandalan)
4. *Assurance* (kepastian)
5. *Empaty* (empati)

Meanwhile, according to Zeithaml and Bitner in Utami, Ellitan & Supriharyati (2017: 61), there are four core dimensions used by consumers in assessing and evaluating online shopping sites related to service quality, namely:

1. Efficiency, which is valued by consumers, is the ease and speed of accessing and using the site.
2. Fulfillment, which is assessed by consumers as to the accuracy of the site regarding shipping orders and the availability of goods.
3. Reliability, which is judged by consumers the correct technical function of the site
4. Privacy is important and is valued by consumers to what extent the site is safe and can protect consumer information or data. When consumers have problems or questions with the site, consumers will use three additional dimensions to assess e-service quality, such as;

- a. *Responsiveness*, namely how to handle problems through the site.
- b. *Compensation*, namely the extent to which customers respond to compensation to face the problem at hand.
- c. *Contact*, that is the extent to which assistance can be accessed by telephone or other online media.

### **Price (Harga)**

Price can be one element that can influence a buyer's decision to determine their choice in shopping. According to Sukesi (2013: 32), that price has two main roles in the decision-making process of buyers, namely the role of the information role of prices and the allocation of prices.

When marketing products, prices must be considered carefully because many competing companies can use this to become one of the weapons to attract consumers to the company. According to Kotler and Armstrong (2012: 314) that there are four measurements or indicators that characterize prices, namely:

- a. Affordability of prices.
- b. Price match with product quality
- c. Price matches benefits.
- d. Price according to ability or competitive price.

### **Perception of Risk (Persepsi Risiko)**

Perception is an experience that is produced through the senses of sight, hearing, smell and so on (Suhir, Suyadi & Riyadi, 2014: 4). While risk is a form of uncertainty about a situation that will occur later with decisions taken based on various considerations at this time (Siegel and Shim in Hayati, 2017: 3).

Some consumers in this era consider that online transactions can provide convenience, but some consumers argue otherwise with the discovery or experience of several factors that harm these consumers.

Considering where the transaction takes place in cyberspace or the internet, the uncertainty element is considered to be still very high and the purpose of the uncertainty is the virtual nature of the goods which are only available in the form of information, whether written, image or video. So that consumers can not see, touch and feel the goods that will be bought real.

According to Suryani, (2013: 86), indicators or dimensions of risk perceived by consumers regarding perceived risk in making decisions in purchasing products are divided into several sections, namely:

- a. Financial Risk
- b. Performance Risk
- c. Psychological Risk
- d. Social Risk
- e. Time Risk
- f. Physical risk

### Purchase Interest

According to Kotler and Keller (2012: 181), the meaning of consumer buying interest is a consumer behavior where consumers have the desire to buy or choose a product based on experience in choosing, using and consuming or even wanting a product.

Online buying interest can also be interpreted as a condition where customers intend to make purchases in the future even though the purchase is also uncertain when. Because buying interest is always related to the consumer's plan to buy a certain product that is the amount needed at a certain time.

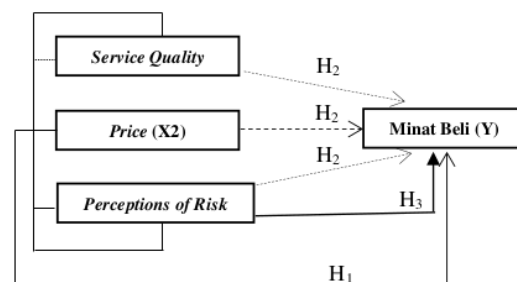
Future buying interest is greatly influenced by consumer experience relating to prices, brands, promotions, advertisements, supply chains, combinations, services, atmosphere, and location.

According to Ferdinand in Saidani & Arifin, (2012: 6), buying interest can be identified through the following indicators:

1. Transactional buying interest, which is a person's tendency to buy products.
2. Referential interest, namely a person's tendency to refine a product to others.
3. Preferential interest, namely interest that describes the behavior of someone who has the main preference for the product. This preference can only be replaced if something happens with the preference.
4. Explorative interest, this interest illustrates the behavior of someone who will seek information to support the properties of the product.

### Conceptual Framework

The conceptual framework in this research design as a basis for formulating hypotheses and further analysis processes. Therefore, as described above, the proposed research design can be seen in Figure.



Ketengan Gambar:

- = Pengaruh Simultan
- - - - -> = Pengaruh Parsial
- = Pengaruh Dominan



## Hypothesis<sup>32</sup>

The hypothesis is a link in the theoretical causal chain and is used to test the direction and strength of the relationship between variables (Neuman, 2018: 205). The hypotheses in this study are:

1. Service quality, price, and perceptions of risk simultaneously influence the buying interest of e-commerce customers of PT. Matahari Department Store Tbk Kupang Branch.
2. Service quality, price, and perceptions of risk partially influence the buying interest of e-commerce customers of PT. Matahari Department Store Tbk Kupang Branch.
3. Perceptions of risk are the more dominant influence on the buying interest of e-commerce customers of PT. Matahari Department Store Tbk Kupang Branch.

## RESEARCH METHODS

### Research Sites

This research was conducted at PT. Matahari Department Store Tbk Kupang Branch having its address at Jl. Veteran, Fatululi, Oebobo District, Kupang City, East Nusa Tenggara Province. The research was carried out starting on November 4, 2019, until January 1, 2020.

### Research Approach

The type of research used in this research uses survey methods conducted at PT. Matahari Department Store Tbk, Kupang Branch, specifically the consumer customers or buyers of the company.

### Variable Identification

The variables used in this study consisted of two, namely:

1. Independent variable (independent variable)

The independent variables in this study include service quality, price, and perceptions of risk.

2. Dependent variable (dependent variable)

The dependent variable in this research is online shopping interest.

## Data Types and Sources<sup>38</sup>

Quantitative data is the type of data used in this study obtained from the results of the distribution of questionnaires with a Likert scale as the measurement scale. Data sources that are used in this study are primary data that can be obtained from questionnaires and interviews, it can be done by direct observation and source documents of related institutions. While this secondary data is in the form of literature relating to research such as journal sources, books, internet, etc.

### Data Collection Technique

Data collection techniques are ways or techniques that can be used by researchers to collect data (Riduwan, 2010: 51). Data collection techniques in this study include:

1. Questionnaire.
2. Interview.
3. Observation.
4. Documentation.
5. Literature review.

### Analysis Techniques

Analysis techniques in research, namely:

1. Descriptive Analysis
2. Validity and Reliability Test
3. Classic assumption test
  - a. Autocorrelation test.
  - b. Heteroscedasticity test.

c. Multicollinearity Test.

d. Normality test

4. Multiple Linear Regression Analysis

The Regression Equation in this research is  $Y = \alpha + (\beta_1 X_1) + (\beta_2 X_2) + (\beta_3 X_3) + e$ .

5. Hypothesis Testing

Hypothesis testing with the F-test and t-test methods are used in this study to prove the hypothesis in this study whether the independent variables affect the dependent variable.

6. Test Dominant Variables

7. Coefficient Test and Multiple Determination ( $R^2$ )

a. Sumbangan Efektif (SE)

b. Sumbangan Relatif (SR)

**RESEARCH RESULTS AND RESEARCH ANALYSIS**

**Description of Respondents**

An overview of the profiles of 100 respondents of Matahari.com/Matahari App users who have responded to the questionnaire, which is divided into 4 sections namely age, sex, occupation and final education of the respondent, which are described in the following table:

Deskripsi Responden	Paling Dominan
Usia	18-27 Tahun
Jenis Kelamin	Wanita
Pekerjaan	Wiraswasta
Pendidikan Akhir	SM/SMK

**Description of Each Variable**

A description of each of these variables will be included in the recapitulation of the frequency distribution and the average score of the respondents' answers to each of the variables that have been examined, which are described as follows:

Variabel	Mean	Kategori
Service Quality ( $X_1$ )	3,74	Tinggi
Price ( $X_2$ )	3,69	Tinggi
Perception of Risk ( $X_3$ )	3,79	Tinggi

Minat Belanja online (Y) 4,04 Tinggi

**Validity and Reliability Test**

All statement item values in this study are corrected items greater than 0.30, so statement items are called valid. Besides, all the statement item values in this study were greater than the alpha Cronbach value of 0.60, then the statement item Reliability.

**Classic Assumption Test**

a. Autocorrelation Test

The autocorrelation test results with SPSS show that the value of Durbin Watson is 1,881. This value of 1.881 is close to number 2, therefore it is concluded that there are no symptoms of autocorrelation in the residuals.

b. Heteroscedasticity Test

Variabel	Unstandardized Residual
Service Quality ( $X_1$ )	.822
Price ( $X_2$ )	.985
Perception of Risk ( $X_3$ )	.767

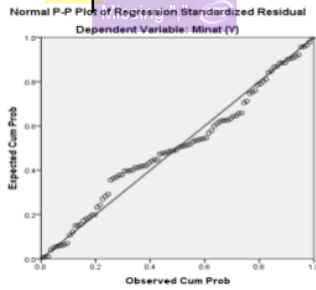
The unstandardized residual column shows that the significant value of the variable service quality ( $X_1$ ) is 0.822, the value of the variable price ( $X_2$ ) is 0.985 perceptions of risk ( $X_3$ ) value of 0.767 has a significantly higher level than the significant standard value of 0.05 (5%). So that it does not occur heteroscedasticity.

c. Multicollinearity Test

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
Service Quality ( $X_1$ )	.128	7.801
Price ( $X_2$ )	.459	2.177
Perceptions of Risk ( $X_3$ )	.173	5.778

Overall all independent variables have tolerance values above 0.10 while VIF (Variance Inflation Factor) values are below 10, so there is no multicollinearity.

d. Normality Test



This figure shows that the test points are not far from the diagonal line. Therefore, it can be said that the regression model used has contributed normally.

Multiple Linear Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients
	B	Std. Error	Beta
(Constant)	3.744	1.257	
Service Quality (X1)	-.139	.034	-.736
Price (X2)	.359	.113	.304
Perceptions of Risk (X3)	.427	.055	1.210

Based on the results of SPSS data processing, multiple linear regression can be obtained as follows:  $Y = 3,744 + (-0,139) X1 + (0,359) X2 + (0,427) X3 + 1,257$  (e). So that it can be explained that the constant value is 3,744. This value shows that the value of the dependent variable is the interest in fashion shopping at Matahari.com/Matahari App is 3,744 if it is not influenced by independent variables namely service quality (X1), price (X2) and perception of risk (X3) with the following meanings:

1. Service quality regression coefficient value (X1) = -0.139, meaning that if service quality increases by one unit of value or 1%, it will reduce the interest in buying fashion through Matahari.com/Matahari App by -0.139,

assuming another free variable (price and perceptions of risk) in a constant state.

2. Price regression coefficient (X2) = 0.359, meaning that if the price increases by one unit of value or 1%, it will increase interest in fashion purchases through the Sun.com/Matahari App by 0.359, assuming other independent variables (service quality and perceptions of risk) in a constant state.
3. Regression coefficient value perception (X3) = 0.427, meaning that if the perception of risk increases by one unit of value or 1%, it will increase interest in fashion purchases through Matahari.com/Matahari App by 0.427, assuming other independent variables (service quality and price) in a constant state.
4. The standard error value is 1.257, meaning that all variables calculated using SPSS testing have a confounding level of 1.257.

Hypothesis Test Analysis

- a. Simultaneous Test Analysis (F-test)

Model	F	Sig.
Regression	47.931	.000 <sup>b</sup>
Residual		
Total		

Based on the results of the analysis in the table above, it was concluded that the initial hypothesis (H0) was rejected and the alternative hypothesis (Ha) was accepted. This is because the value of F-count (47,931)  $\geq$  F-table (2.70) with a significant value of  $0,000 \leq 0,05$ , or with other meanings the independent variables consisting of service quality, price and perceptions of risk together influence the dependent variable ie online shopping interest.

b. Partial Test Results

Variabel	t <sub>hitung</sub>	t <sub>tabel</sub>	Sig.
(Constant)	2.977	Sp. 1.661	Sp. .004
Service Quality (X1)	-4.080	1,661	.000
Price (X2)	3.188	1,661	.002
Perceptions of Risk (X3)	7.793	1,661	.000

Results in Table 5.12. shows that there is an influence of the three independent variables on the dependent variable, which is explained as follows:

1. Service quality variable (X1)

There is a significant influence between service quality (X1) on online shopping interest (Y). The value of the variable results between service quality obtained t-count of  $-4.080 \leq$  from the t-table value of 1.661 with a significant value of  $0.000,000 \leq 0.05$ . This means that Ha is accepted and H0 is rejected.

The value of t on the variable service quality which is negative, indicates that there is a relationship in the opposite direction, which means that service quality (X1) is high so online shopping interest is low, and vice versa service quality (X1) is low, online shopping interest is high. So it was concluded that service quality (X1) had a negative and significant effect on online shopping (Y) interest in Matahari.com/Matahari App.

2. Price Variable (X2)

There is a significant influence between price (X2) on online shopping interest (Y). The value of the variable results between prices obtained t-count value of  $3.188 \geq$  from the table value of 1.661 with a significant value of  $0.001 \leq 0.05$ . This means that Ha is accepted and H0 is rejected, thus it can be concluded that price (X2) has a positive and significant effect on online shopping interest (Y) on Matahari.com/Matahari App.

3. Perceptions of risk variable (X3)

There is a significant influence between perceptions of risk (X3) on online shopping interest (Y). The value of the variable between the perceptions of risk obtained t-count value of  $7.793 \geq$  from the t-table value of 1.661 with a significant value of  $0.000 \leq 0.05$ . This means that Ha is accepted and H0 is rejected, thus it can be concluded that the perception of risk (X3) has a positive and significant effect on online shopping (Y) interest in Matahari.com/Matahari App.

Correlation Coefficient Analysis and Multiple Determination (R2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.774 <sup>a</sup>	.600	.587	2.182

Based on the table above, which shows that the correlation coefficient (R) value is 0.774. This number approaches number 1, so it can be concluded that there is a positive and strong relationship between the independent variables with the dependent variable.

Whereas the value of the multiple determination coefficient (R2) according to the table above, shows that the value of 0.60 or a value of 60% is the contribution/contribution of independent variables consisting of service quality, price, and perceptions of risk to online shopping interests on the Matahari site. com / Matahari App, while the remaining 40.0% is explained by other factors not examined in this study.

Effective Donations and Relative Donations

Variabel	SE (%)	SR (%)
Service Quality (X1)	-42,61	-71,02
Price (X2)	14,96	24,93
Perceptions of Risk (X3)	87,60	146,01
Total	60%	100

Based on the calculation of the relative contribution (SR) above, it is known that the relative contribution value (SR) for the service quality variable (X1) to online shopping interest through the Matahari.com/Matahari App application is -71, 02%, the value of the relative contribution (SR) for the price variable (X2) of 24.93% and the relative contribution value (SR) for the perceptions of risk (X3) variable of 146.01%, while the relative contribution (SR) of the total independent variables (total) to the dependent variable (dependent variable) that is 100% or equal to value 1.

### Analysis of Dominant Factor Tests

The analysis of the dominant factor test aims to find out among each dependent variable, which variable has the highest or dominant influence on the dependent variable. Therefore, it can be seen in the t-count contained in Table 5.12, namely the t-count of each independent variable, as follows:

1. Service quality variable (X1), with a t-count of -4.080, with an effective contribution value (SE) of -42.61% and a relative contribution value (SR) of -71.02%.
2. Price variable (X2), with a t-count of 3.188, with an effective contribution value (SE) of 14.96% and a relative contribution value (SR) of 24.93%.
3. Perceptions of risk (X3), with a t-count of 7.793, with an effective contribution value (SE) of 87.60% and a relative contribution value (SR) of 146.01%.

Based on these data it can be concluded that the variable perceptions of risk (X3) have the most dominant influence on online shopping interest on the

Matahari.com/Matahari App site because it has a t-count of 7.793 with an effective contribution value (SE) of 87.60% and the value of relative contributions (SR) is 146.01% higher than the variable service quality (X1) which only has a value of -4.080 with an effective contribution value (SE) of -42.61% and the value of relative contributions (SR) of -71, 02% and price (X2) which only has a value of 3.188 with an effective contribution value (SE) of 14.96% and a relative contribution value (SR) of 24.93%.

## Discussion

### 1. Hypothesis 1

The results of statistical analysis using multiple linear regression showed that the variable service quality, price, and perceptions of risk simultaneously had a significant effect together on online shopping interest on the Sun.com/Matahari App site because the results obtained were F-count (47,931)  $\geq$  F-table (2.70), with a significant value of  $0.000 \leq 0.05$ . This shows that the variable service quality, price, and perceptions of risk can influence together with the consumer's decision to make a purchase or not to buy fashion online at Matahari.com/Matahari App.

Service quality is said to be able to influence consumers to decide to transact or not on the Matahari.com/Matahari App site because service quality is an element that is strong enough to affect the feelings of respondents to feel satisfied or unsatisfied from service (online or offline) from a company as a provider of products and services for consumers. This is in line with the opinion of Saputra & Wongsusudono (2017: 56) that, the assessment of the good or bad quality of services is closely related to the satisfaction or dissatisfaction of the service users.

Meanwhile, according to Sukesi, (2011: 61), that good service will make loyal customers, although not necessarily directly correlated with productivity. Furthermore, according to Sukesi, (2008: 70), Quality services and satisfying customers need to be done continuously, even though complaints are relatively low.

Price (price) is said to be able to influence consumers to decide to transact or not on the site Matahari.com/Matahari App because each respondent has a different perception of the price incurred by the company on the products it sells. This statement is commensurate with Leliana and Suryandari in Jamaludin, Arifin & Hidayat (2015: 6), Consumers have different views in looking at a price.

Perceptions of risk are said to be able to influence consumers to decide to transact or not on the Matahari.com/Matahari App site because the reason consumers love to shop on the internet is that they find various benefits when transacting Triwidyastika (2012: 59).

## 2. Hypothesis II

- a. *Partially the service quality variable (X1), has a negative and significant effect on online shopping interest (Y) on Matahari.com/Matahari App.*

The results of the statistical analysis of the t-test show that the service quality (X1) variable, there is a significant influence between service quality (X1) on online shopping interest (Y). The value of the variable results between service quality obtained t-count of  $-4.080 \leq$  from the t-table value of 1.661 with a significant value of 0.000,000 < 0.05. Besides, the service quality variable (X1) has an effective contribution value (SE) of -42.61% and a relative contribution value (SR) of -

71.02%. This means that  $H_a$  is accepted and  $H_0$  is rejected.

The value of t on the variable service quality which is negative, indicates that there is a relationship in the opposite direction, which means that service quality (X1) is high so online shopping interest is low, and vice versa service quality (X1) is low, online shopping interest is high. So it was concluded that service quality (X1) had a negative and significant effect on online shopping (Y) interest in Matahari.com/Matahari App.

The results of this study differ from previous studies, namely research from Saputra & Wongsosudono and Linardi's research. Where the results of Saputra & Wongsosudono's research and Linardi's research have a positive and significant influence.

Where according to Saputra & Wongsosudono, (2017: 53) that the application of good service quality and e-commerce can explain variations in consumer satisfaction. While the results of the study also Linardi (2019: 1), service quality variables partially and simultaneously have a positive and significant effect on customer satisfaction. However, the service quality of Matahari.com/Matahari App is considered to be high but it still cannot increase e-commerce customers' interest in shopping for fashion through the Matahari.com/Matahari App application.

This is because other factors have a far greater influence than service quality, and according to the regression results the greatest influence is price and perceptions of risk, so that even though having high service quality still decreases online shopping interest.

- b. *Partially variable price (X2), a positive and significant effect on online shopping interest (Y) on Matahari.com/Matahari App.*

The results of the statistical analysis of the t-test show that the price variable has a significant and significant influence on online shopping interest on the Matahari.com/Matahari App site. Another meaning of this statement is the price (X2) influences the reason why consumers have reduced their purchases at Matahari.com/Matahari App and the effect is greater than service quality, which is 3,188 or 31.88%, with an effective contribution value (SE) of 14.96% and the value of relative contributions (SR) of 24.93%. This is because the price variable has a t-count of 3.188  $\geq$  from a table value of 1.661 with a significant value of  $0.001 \leq 0.05$ .

The results of this study are the same as previous studies, namely research from Nusarika & Purnami and Jamaludin, Arifin & Hidayat research. According to Nusarika & Purnami, (2015: 2383), this is because consumers consider the price in the intention to buy at an online store. Another meaning of the statement is that the respondent will perceive the price which can influence the spending intention so that when the price has been informed by the company through the e-commerce platform, consumers have started to perceive after seeing the price displayed.

Meanwhile, according to Jamaludin, Arifin & Hidayat (2015: 3), now consumers are very sensitive to the price of a product. So if the price set by the company is right and following consumer power, then there will be a purchase decision on a particular product.

- c. *Partially the variable perceptions of risk (X3), a positive and significant effect on online shopping interest (Y) on Matahari.com/Matahari App.*

The results of the statistical analysis of the t-test show that the perceptions of risk (X3) variable influences and significantly influences online shopping interest on the Matahari.com/Matahari App site. Another meaning of this statement is the perceptions of risk (X3) affect the reasons why consumers have reduced their purchases at Matahari.com/Matahari App and the effect is greater than the perceptions of risk (X3), which is 7.793 or 77.93%, with the value of effective contributions (SE) of 87.60% and the value of relative contributions (SR) of 146.01%. This is because the variable perceptions of risk have a t-count of 7.793  $\geq$  from a table value of 1.661 with a significant value of  $0.000 \leq 0.05$ .

The results of this study are the same as those from Suhira, Suyadi & Riyadi, and the results of Karnadjaja, Tulipa, Sigit & Lukito's research. Where according to Suhira, Suyadi & Riyadi (2014: 10), that risk perception has a very significant influence on online purchasing decisions, because risk perception is a factor that has an important role in shaping individual interests to use e-commerce. Meanwhile, according to Karnadjaja, Tulipa, Sigit & Lukito, (2017: 126) the higher the perceived risk, the lower the costs incurred. Because the costs incurred by consumers cannot mediate consumers when consumers feel the risk when shopping (Karnadjaja, Tulipa, Sigit & Lukito, 2017: 127).

### 3. Hypothesis III

The results of this dominant test were carried out using the SPSS application (Statistical Package for Social Science) version 23 for windows and the help of Microsoft Excel Windows 2013 which looked at the effect of each variable being tested partially (individually). that perceptions of risk (X3) has the most dominant influence on online shopping interest on the Matahari.com/Matahari App site because it has a t-count of 7.793 or 77.93% higher than the variable service quality (X1) and price (X2). This means that Kupang city consumers still place risks in the majority of decisions to make a fashion purchase at Matahari.com/Matahari App.

## CONCLUSIONS AND RECOMMENDATIONS

### Conclusion

Based on the results of the study it can be concluded as follows:

1. Simultaneously (F-test), the variable service quality, price, and perceptions of risk have a significant effect together on online shopping interest on the Matahari.com/Matahari App site proven by F-count (47,931)  $\geq$  F-table (2.70), with significant value  $0.000 \leq 0.05$ , so H1 is accepted and H0 is rejected.
2. Partially (t-test), independent variables consisting of service quality, price, and perceptions of risk do not all have a positive effect on online shopping interest on the Matahari.com site / Matahari App, which is:
  - a. Partially from the regression results, the coefficient value of the variable service quality (X1) is negative. This means that between service quality (X1) and online shopping interest (Y)

there is a reverse comparison. If service quality (X1) is high then online shopping interest (Y) is low, or vice versa if service quality (X1) is low then online shopping interest (Y) is high.

The coefficient value of this negative variable quality service (X1), is shown by the regression value of  $-4.080 \leq$  from the t-table value of 1.661 with a significant value of  $0.000 \leq 0.05$  so that H1 is accepted and H0 is rejected.

Service quality is high but buying interest is low because other factors have greater influence compared to service quality, namely the factor of price and perception of risk. So that high service quality does not guarantee will increase interest in online fashion shopping through the Matahari.com/Matahari App.

- b. Partially from the regression results, the coefficient value of the price variable (X2) is positive. This means that between service quality (X1) and online shopping interest (Y) there is a straight comparison if the price (X2) is high then online shopping interest (Y) is high.

The coefficient value of this positive variable price (X2), is shown by the regression value of t-count of  $3.188 \geq$  from the table value of 1.661 with a significant value of  $0.001 \leq 0.05$  so that H1 is accepted and H0 is rejected.

- c. Partially from the regression results, the coefficient value of the variable perceptions of risk (X3) is positive. This means that



between perceptions of risk (X3) and online shopping interest (Y) there is a straight comparison, if perceptions of risk (X3) are high then online shopping interest (Y) is high. The coefficient value of the variable positive perceptions of risk (X3) is shown by the regression value of a t-count of  $7.793 \geq$  from the t-table value of 1.661 with a significant value of  $0.000 \leq 0.05$  so H1 is accepted and H0 is rejected.

3. Perceptions of risk (X3) variable is more dominant to online buying interest (Y), than service quality (X1) and price (X2) variables, proven service quality variable (X1), with a t-count of -4.080 or -40.80% and the value of effective contributions (SE) of -42.61% and the value of relative contributions (SR) of  $-71.02\% \leq$  variable price (X2), with a t-count of 3.188 or 31.88, and the value of effective contributions (SE) of 14.96% and the value of relative contributions (SR) of  $24.93\% \geq$  variable perceptions of risk (X3), with a t-count of 7.793 or 77.93% and an effective contribution value (SE) of 87.60% and the value of relative contributions (SR) of 146.01%.

### Recommendations

Based on the results of the study it can be suggested as follows:

1. Service quality Matahari.com / Matahari App owned by PT. Matahari Department Store, Tbk is considered to have a high value for service quality, but it is inversely proportional to online shopping interest, so it does not correlate directly with sales. This is because there are other factors whose influence is greater than service

quality for fashion shopping through the Matahari.com/Matahari App, and that is due to price and perceptions of risk. Therefore, price and perceptions of risk need to be considered by the management of PT. Matahari Department Store Tbk.

2. We need to provide competitive and affordable prices by companies, to compete with other online stores, especially now that many online stores are popping up.
3. Matahari.com/Matahari App management needs to make it easier to use online purchase transaction services, guaranteeing and improving the security and privacy of customers who make fashion purchases on the Matahari.com/Matahari App, so that online purchasing decisions on the Matahari.com/Matahari App increase.
4. For future researchers, several things can be studied further from this research, namely:
  - a. This research can be expanded and can also add variables because there are still 40.0% of other variables that have not been examined in this study that affect the interest in buying fashion online through the Matahari.com/Matahari App.
  - b. This researcher is a quantitative study, so it is also necessary to conduct further research with qualitative research methods. This is because researchers cannot conduct in-depth interviews with respondents. After all, the interview media used in this study are using the

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internet / online, namely using the Google form as a liaison between researchers and respondents.

- c. It is also necessary to research consumers who have not yet purchased. This is because this research is only limited to respondents who have shopped online before and only do it in one online store (Matahari.com/MatahariApp) so that it is less reflective of consumer interest in shopping through the Matahari.com/Matahari App.

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# ANALISIS PENGARUH SERVICE QUALITY, PRICE DAN PERCEPTIONS OF RISK BELANJA ONLINE TERHADAP MINAT BELI PELANGGAN E-COMMERCE PT. MATAHARI DEPARTMENT STORE TBK CABANG KUPANG

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# ANALISIS PENGARUH SERVICE QUALITY, PRICE DAN PERCEPTIONS OF RISK BELANJA ONLINE TERHADAP MINAT BELI PELANGGAN E-COMMERCE PT. MATAHARI DEPARTMENT STORE TBK CABANG KUPANG

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PAGE 1

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-  **Sp.** This word is misspelled. Use a dictionary or spellchecker when you proofread your work.
-  **Proper Nouns** You may need to use a capital letter for this proper noun.
-  **Proper Nouns** You may need to use a capital letter for this proper noun.
-  **Proper Nouns** You may need to use a capital letter for this proper noun.
-  **Article Error** You may need to use an article before this word.
-  **Article Error** You may need to use an article before this word.
-  **Article Error** You may need to use an article before this word. Consider using the article **a**.
-  **Prep.** You may be using the wrong preposition.
-  **Missing ","** Review the rules for using punctuation marks.
-  **Missing ","** Review the rules for using punctuation marks.
-  **Article Error** You may need to use an article before this word.
-  **Possessive** Review the rules for possessive nouns.
-  **Wrong Article** You may have used the wrong article or pronoun. Proofread the sentence to make sure that the article or pronoun agrees with the word it describes.

PAGE 2

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-  **Frag.** This sentence may be a fragment or may have incorrect punctuation. Proofread the sentence to be sure that it has correct punctuation and that it has an independent clause with a complete subject and predicate.



**Article Error** You may need to remove this article.



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**P/V** You have used the passive voice in this sentence. You may want to revise it using the active voi



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**Missing ","** Review the rules for using punctuation marks.



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PAGE 3

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**P/V** You have used the passive voice in this sentence. You may want to revise it using the active voi



**Confused** You have used either an imprecise word or an incorrect word.



**Run-on** This sentence may be a run-on sentence.

PAGE 4

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**Article Error** You may need to use an article before this word.



**P/V** You have used the passive voice in this sentence. You may want to revise it using the active voice.



**Wrong Article** You may have used the wrong article or pronoun. Proofread the sentence to make sure that the article or pronoun agrees with the word it describes.



**Article Error** You may need to use an article before this word.



**S/V** This subject and verb may not agree. Proofread the sentence to make sure the subject agrees with the verb.



**Article Error** You may need to remove this article.



**Article Error** You may need to use an article before this word. Consider using the article **the**.



**Frag.** This sentence may be a fragment or may have incorrect punctuation. Proofread the sentence to be sure that it has correct punctuation and that it has an independent clause with a complete subject and predicate.

PAGE 5

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**Article Error** You may need to use an article before this word.



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**Article Error** You may need to use an article before this word.



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PAGE 6

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**P/V** You have used the passive voice in this sentence. You may want to revise it using the active voice.



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PAGE 7

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**P/V** You have used the passive voice in this sentence. You may want to revise it using the active voi



**Missing ","** Review the rules for using punctuation marks.

PAGE 8

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**Frag.** This sentence may be a fragment or may have incorrect punctuation. Proofread the sentence be sure that it has correct punctuation and that it has an independent clause with a complete subject and predicate.



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PAGE 9

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**Frag.** This sentence may be a fragment or may have incorrect punctuation. Proofread the sentence be sure that it has correct punctuation and that it has an independent clause with a complete subject and predicate.



**Run-on** This sentence may be a run-on sentence.



**Missing ","** Review the rules for using punctuation marks.



**Sp.** This word is misspelled. Use a dictionary or spellchecker when you proofread your work.



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**Missing ","** Review the rules for using punctuation marks.



**Article Error** You may need to use an article before this word. Consider using the article **the**.



**Missing ","**



**Missing ","** Review the rules for using punctuation marks.

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**Missing ","** Review the rules for using punctuation marks.



**Prep.** You may be using the wrong preposition.



**Missing ","** Review the rules for using punctuation marks.



**Missing ","** Review the rules for using punctuation marks.





**Wrong Article** You may have used the wrong article or pronoun. Proofread the sentence to make sure that the article or pronoun agrees with the word it describes.



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**Article Error** You may need to use an article before this word.



**Missing ", "** Review the rules for using punctuation marks.



**Article Error** You may need to use an article before this word.



**Sentence Cap.** Review the rules for capitalization.



**Run-on** This sentence may be a run-on sentence.



**Sp.** This word is misspelled. Use a dictionary or spellchecker when you proofread your work.



**Article Error** You may need to use an article before this word.



**P/V** You have used the passive voice in this sentence. You may want to revise it using the active voice.

PAGE 12

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**Run-on** This sentence may be a run-on sentence.



**Proofread** This part of the sentence contains an error or misspelling that makes your meaning unclear.



**Missing ", "** Review the rules for using punctuation marks.

PAGE 13

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**Run-on** This sentence may be a run-on sentence.



**P/V** You have used the passive voice in this sentence. You may want to revise it using the active voice.



**Confused** You have used either an imprecise word or an incorrect word.



**Missing ", "** Review the rules for using punctuation marks.



**Missing ", "** Review the rules for using punctuation marks.



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PAGE 14

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PAGE 15

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**Article Error** You may need to use an article before this word.



**P/V** You have used the passive voice in this sentence. You may want to revise it using the active voice.



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PAGE 16

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**Run-on** This sentence may be a run-on sentence.

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PAGE 18

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