Kepercayaan Konsumen dalam Pembelian *Online* melalui *E-commerce*

Lu'lu Nur Afifah Rumanti R[1]., Siti Nur'Aini[2], Lilla Noervita Andyani[3]
Fakultas Psikologi Universitas Muhammadiyah Jember

INTISARI

Kepercayaan konsumen adalah persepsi konsumen terhadap penjual bahwa penjual memiliki niat yang baik, integritas, dan kemampuan untuk memenuhi kebutuhan dan keinginan konsumen, serta kesediaan konsumen untuk menjadi rentan dan bergantung kepada penjual dalam situasi tertentu. Penelitian ini dilakukan dengan tujuan untuk mengetahui gambaran kepercayaan konsumen dalam pembelian *online* melalui *e-commerce* pada mahasiswa di Bandar Lampung.

Desain penelitian ini menggunakan metode kuantitatif deskriptif. Teknik pengambilan sampel yang digunakan dalam penelitian ini yaitu *accidental sampling*. Jumlah sampel yang diambil pada penelitian ini sebanyak 347 mahasiswa dengan sebanyak 200 responden perempuan dan 147 responden laki-laki. Responden penelitian ini berusia dari 17-28 tahun. Pengumpulan data menggunakan skala kepercayaan konsumen sebanyak 42 item yang disusun berdasarkan teori *Trust Building Model* (McKnight *et al,* 2002).

Metode analisis data menggunakan bantuan aplikasi *SPSS for windows vers 21*. Hasil penelitian ini menunjukkan bahwa secara keseluruhan 51% mahasiswa memiliki kepercayaan konsumen yang tinggi terhadap penjual *online* di *e-commerce.* Indikator yang membangun kepercayaan konsumen yang memiliki nilai tinggi pada kategori tinggi diantaranya *benevolence* (55%), *willingness to depend* (60%), *intention to purchase from site* (79%), *intention to follow vendor advice* (70%), *structural assurance of the web* (54%), *perceived web risk* (66%)*, perceived vendor reputation* (62%), *dan perceived site quality* (58%). Pada indikator i*ntegrity* dan *intention to share personal information* memiliki nilai persentase yang sama antara kategori tinggi dan rendah yaitu sebesar 50%. Kemudian hanya indikator *competence* yang memiliki nilai persentase terbesar pada kategori rendah yaitu sebesar 54%.

Kata Kunci: Kepercayaan konsumen, pembelian online, e-commerce

1. Peneliti
2. Dosen Pembimbing I
3. Dosen Pembimbing II

Consumer Trust in Purchases *Online* through *E-commerce*
Lu'lu Nur Afifah Rumanti R[1], Siti Nur'Aini[2], Lilla Noervita Andyani[3]

Faculty of Psychology, University of Muhammadiyah Jember

ABSTRACT

Consumer trust is the consumer's perception of the seller that the seller has good intentions, integrity, and the ability to consumer needs and wants, as well as consumers' willingness to be vulnerable and dependent on sellers in certain situations. This research was conducted with the aim of knowing the description of consumer confidence i purchased *online* through *e-commerce* on students in Bandar Lampung.

This research design uses a descriptive quantitative method. The sampling technique used in this study is *accidental sampling*. The number of samples taken in this study were 347 students with as many as 200 female respondents and 147 male respondents. The respondents of this study were from 17-28 years old. Data collection uses a consumer trust scale of 42 items which is based on the theory of the *Trust Building Model* (McKnight *et al*, 2002).

The data analysis method uses the application *SPSSfor windows vers 21*. The results of this study indicate that overall 51% of students have high consumer confidence sellers *online* in *e-commerce*. Indicators that build consumer confidence with high scores in the high category include *benevolence* (55%)*, willingness to depend* (60%)*, intention to purchase from site* (79%)*, intention to follow vendor advice* (70%)*, structural assurance of the web* (54%)*, perceived web risk* (66%)*, perceived vendor reputation* (62%)*, and perceived site quality* (58%). The indicators of integrity and *intention to share personal information* have the same percentage value between the high and low categories, which is 50%. Then only the indicator *competence* which has the largest percentage value in the low category is 54%.

Keywords: Consumer trust, online purchases, e-commerce

1. Researcher
2. Supervisor I
3. Supervisor II