

The Effect of Electronic Word of Mouth, Trust, Perceived Risk, and Site Quality on Transactions using E-Commerce

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ABSTRACT

This study examines the effect of electronic word of mouth, trust, risk perception, and site quality on transactions using e-commerce. The sampling technique using proportional random sampling method with the sample amount of 100 people. Data analysis techniques used to answer the hypothesis is multiple regression using SPSS 16.00 for Windows. The result of research shows that there is a significant positive effect of electronic word of mouth on the interest of transactions using e-commerce, there is a significant positive effect of trust on the interest of transact using e-commerce, there is a significant negative effect of risk perception on the interest of transact using e-commerce, Positively significant site quality to transact interest using e-commerce.

Keywords: electronic word of mouth, trust, risk perception, site quality, interests, and e-commerce.

1. INTRODUCTION

Trading activities or transactions through internet media known as electronic commerce (e-commerce). E-commerce is divided into two segments namely trade between business actors (business to business e-commerce) and trade between business actors with consumers (business to consumer e-commerce). Business to business e-commerce segment is more dominating the market today because of its high transaction value, but business-to-consumer e-commerce level also has its own market share potential. Online store lately growing, in line with the growing community that has computers and access to the internet and the rapid development of technology. This development encourages conventional products sellers to market their products through the internet (Elwina, 2010).

Table 1. Percentage of internet users by age 2014

Age	Procentage
18 – 25 years	49%
26 – 35 years	33.8%
36 – 45 years	14.6%
46 – 55 years	2.4%
56 – 65 years	0.2%

Source: APJII

Table 1 describes internet users in Indonesia. The majority of internet users in Indonesia aged 18-25 years, which amounted to almost half of the total number of Internet users in Indonesia (49%). Only 0.2% of users aged 56-65 years.

Table 2. B2C e-commerce estimates in Asia (in millions of dollars)

Negara	years			
	2013	2014	2015	2016
China	\$181.62	\$274.57	\$358.59	\$439.72
Japan	\$118.59	\$127.06	\$135.54	\$143.13
Korea	\$18.52	\$20.24	\$21.92	\$23.71
India	\$16.32	\$20.74	\$25.65	\$30.31
Indonesia	\$1.79	\$2.60	\$3.56	\$4.89

Sumber :www.startupbisnis.com

Table 2 explains that the number of sales through e-commerce in Indonesia is still low compared to other countries, but seeing Indonesia's rapid development, does not rule out Indonesia will compete with other Asian countries that had previously produced e-commerce sales over Indonesia.

Actually in through transactions the web is one of the very easy and interesting facilities. An entrepreneur, merchant or corporation may display or post advertisements or information about his products through a website or site, either through his or her own website or through other commercial website providers. If interested, consumers can contact through the website available in the site and process it through the website by pressing the accept, agree or order. Payments can also be submitted by writing credit card numbers within the site. Each customer makes a decision to buy an item based on what is needed, where it can be obtained, and how the purchase can be made.

Before making a decision to purchase a product of goods or services, consumers certainly make a selection of these products. Many factors influence consumers in choosing, obtaining, consuming and receiving products and including their experiences. Observation of consumer behavior becomes very important for companies and marketers in the process of corporate strategy. This is because many companies and marketers use the concept of customer-oriented marketing strategies. Consumers are the main factor that the marketers really pay attention to. Market people must be able to understand the wants and needs of consumers as well in shaping purchasing interests and then lead to product purchase decisions. Therefore marketers must understand how the behavior of consumers.

Interest in purchases by Irawan& Pane (2011) is a strong desire and passionate tendency of a very high heart to get something by way of sacrifice, get something by paying money, in this case many ways for consumers to make a purchase, they are offline and on line. Interests of transactions appear when a person has obtained enough information about the desired product. Interests of

transactions are behaviors that appear in response to objects, or also repeat purchase (Assael, 1998). Interest in online transactions is influenced by technological changes. The current use of the internet changes the way people think to shop for a product. With a touch of technology, people do not have to bother to see the visualization of a product. Pavlou (2003) in Thamizhvanan and Xavier (2012) states that the observation of online buying interest corresponds to the size of using the site when assessing consumer behavior. Online transactions involving various information and purchasing actions will depend on many factors.

Research conducted by Putranti and Pradana (2015) yielded the finding that, there are many factors that influence a person to decide and choose shopping online. Electronic word of mouth (e-wom), consumer satisfaction, and direct and indirect influence that can provide clear information can attract consumer transactions by utilizing social networking can open opportunities for media campaigns effectively and efficiently and described as online technology and Habits of people who use it to share opinions, insights, experiences and views so that potential customers need an important means through electronic word of mouth message (ewom). Electronic word of mouth (ewom) is a positive or negative statement made by potential customers, actual customers and former customers about a product or company over the internet (Henning-Thurau et al., 2004). Goldsmith (2008) states that electronic word of mouth (ewom) is a social communication in the internet where web browser send each other or receive information related to the product online.

An important factor that can affect the interest of transacting online is the trust factor. Trust is an important factor which, according to Pavlou & Geven (2004), is the basis for the application of business activities that use internet media including doing transactions through online store. Tang and Chi (2005) agree that trust is an important factor in online transaction activity. When someone who wants to transact online, the emergence of the perception that the money sent does not just disappear but get the desired product reply in accordance with what is displayed on the targeted online store. Trust has been considered as a catalyst in various transactions between sellers and buyers in order that customer satisfaction can materialize as expected (Yousafzai et al, 2003).

Consumer perceptions are related to risk perception. Higher Risk Perception causes a person to have a higher fear when transacting online, and vice versa. Various concerns of e-commerce transactions can be psychological, legal, and economical. Fear of being deceived, unsatisfactory, sometimes old delivery and confusing ordering system. Problems that are psychological such as the existence of doubt on the truth of data, information because the parties have never met directly. Therefore, trust issues are important in maintaining the continuity of transactions (Elwina, 2010).

The quality of sites from a web is a factor that can affect consumer interest to buy internet site (Suhartini, 2011). Website quality according to Barnes and Viggen (2001) consists of; (1) the quality of website information, in this case how the site can provide accurate, reliable information and can be understood by its users; (2) the quality of the website display, including the ability of the web in the settings menus, color arrangement and clarity of the size of writing in the website; (3) the quality of use, that is ease in accessing information in the website.

This research has a purpose to know: (i) effect of Electronic Word of Mouth on the interest of transact using E-Commerce. (ii) Effect of Trust on interest in transactions using E-Commerce. (iii) Effect of Perception Risk of interest in transactions using E-Commerce. (iv) The Impact of Site Quality on transactions using E-Commerce.

2. LITERATURE STUDY

2.1 E-commerce

E-commerce is an activity of selling and purchasing goods or services through internet facility. E-commerce can be done by anyone, without limited space and time. InE-commerce activities actually mean a relationship between sellers and buyers, transactions between business actors, and internal processes that support transactions with companies (Javalgi and Ramsey, 2001). Ecommerce has changed the way companies do business (Darch and Lucas, 2002).

Sellers who use e-commerce among them can make transactions more efficiently and can get closer to the consumer so that efforts to improve customer satisfaction can be done more easily. While on the losing side, the seller should be able to adopt e-commerce technology appropriately so that the losses faced in the use of e-commerce can be minimized (Gaertner and Smith, 2001).

The view on business to consumer (B2C) e-commerce is not only dependent on consumer acceptance of internet technologies such as transaction tools, but consumer understanding on web retailers such as trustworthy merchants. E-commerce describes the process of purchasing, selling, transferring or exchanging goods, services and or information through a computer network covering the internet. Ecommerce can be viewed from various perspectives, such as communications, commercial and trade, business processes, services, learning, collaboration and community (Turban et al., 2006). Based on communication perspective, e-commerce is the delivery of goods, services, information or payment through computer network or through some electronic primacy. From a commercial perspective, e-commerce provides the ability to purchase and sell products, services, and information or the internet through online service.

E-commerce is grouped into two segments, which are business to business (B2B) and business to consumer (B2C). B2B ecommerce is a form of internet commerce transactions conducted by two or more companies, while B2C e-commerce is an internet buying and selling transaction between the seller and the consumer (end user) (Ustadiyanto, 2001). B2B transactions involve relatively fewer people. People involved in B2B transactions are usually people who are trained in using information systems and are familiar with business processes that are affected by transactions. The number of transactions is smaller but has a high transaction value (McLeod and Schell, 2004).

Retailers are intermediary sellers, ie sellers operating as corporate and consumer intermediaries. Companies that sell directly to consumers, increase their sales through wholesalers and retailers. In physical form, retailing is applied in a store or factory outlet, which is directly visited by the consumer before making a purchase decision. Companies use retailers not only to facilitate distribution, for example for companies with a large number of products, but also to reach a large number of consumers.

Online store as a form of e-tailing provides products or services to consumers via the internet. According to Turban et al., (2006), online stores and e-commerce may take several forms depending on the degree of digitalization of the sales of products, processes and sending agents (intermediaries). There are two types of online store, namely pure player and click-and-mortar. Pure players are retailers who direct their business activities solely by way of online, in this case the retailer has only one online outlet. Click-and-mortar is the retailer that directs some e-commerce activities, but they do the main business in the physical world. They have a physical store and an online outlet as an extension of their physical store. The process leads to the purchase of products and services over the internet called online shopping. Online shop, internet shop, web shop or online store cause a physical analogy or purchase of products or services at a traditional retailer or in a shopping center. This is an ecommerce application used for B2B and B2C.

2.2 Interest To trade Using E-commerce

According to Engel (1994), the intention to transact is a measure of the degree of strength of one's interest to perform certain behaviors in this case is transacting, the interest to transact is determined together by the attitude and social norms. Attitude is defined as the evaluative effect of positive or negative feelings that arise when will perform behavior, attitude usually provide an assessment (accept or reject) of the object or product it faces. Attitude is determined by the belief in the consequences of behavior and evaluation. The subjective norm indicates a person's personal perception that many people are influential and relatively important to the person wanting him to do or not to do something. While the interest to transact using e-commerce is a measure of

the strength of a person's interest to perform certain behaviors in this case is transact using e-commerce, in terms of transacting online.

The behavior of a consumer is very influential on interest, while interest in behaving depends on subjective attitude and subjective norms on behavior. Individual attitudes are formed from a combination of belief and evaluation of a consumer's essential beliefs, while subjective norms are determined by motivation from the opinions of others. Confidence shows the information a person has about an object. Indicators Interest in transactions are as follows: (1) interest in using online shopping, (2) interest in online shopping in the future, and (3) interest in online shopping in the near future (Pavlou, 2003). Interest in using online shopping is no intention to use online shopping but has not been done. While interest in online shopping in the future is planning to make an online purchase in the future. Interest in doing online shopping in the near future that is no intention to use online shopping services in the near future.

2.3. Electronic Word of Mouth (Ewom)

Electronic word of mouth (E-wom) is a positive or negative statement made by potential customers, actual customers and former customers about products or companies via the internet (Henning Thureau et al., 2004). Goldsmith (2008) states that electronic word of mouth (e-wom) is a social communication in the internet where web browsers send and receive information related to products online.

E-wom electronic communications have some of the same characteristics as traditional word-of-mouth (WOM) communication, but there are differences compared to traditional word of mouth (WOM) in several dimensions (Cheung &Thadani, 2010: 330). These dimensions all contribute to the uniqueness of electronic word of mouth communication (E-wom). First, unlike traditional word of mouth (WOM), electronic word of mouth communication (E-wom) has unprecedented scalability and speed of diffusion. In traditional word of mouth (WOM), information sharing occurs between small groups of people in synchronous or interconnected mode. Information in traditional word of mouth (WOM) is usually exchanged in private conversation or dialogue. It is therefore somewhat difficult to convey information to any individual who is not present at the time the information is exchanged. In contrast, electronic word of mouth communication (E-wom) involves the exchange of multi-way information. Information in electronic word of mouth (E-wom) form does not need to be exchanged at the same time when all communicators are present. For example, forum users can read and write other people's comments after the topic of conversation is made.

Second, unlike traditional word of mouth (WOM), electronic word of mouth communication (E-wom) is more fixed and accessible. Most text-based information is presented on the Internet archived and thus will be available indefinitely. Third, electronic word of mouth communication (E-wom) is more

measurable than traditional word of mouth (WOM). The presentation format, quantity, and persistence of electronic word of mouth communication (E-wom) have made them easier to observe. The word of mouth information available online is much more productive in numbers compared to information obtained from traditional contacts in the offline world. In other words, researchers can easily pick up a large number of electronic word of mouth messages (E-wom), online and analyze their characteristics such as number of sentimental words used, message positions, message styles, and the like. Finally, the nature of electronic word of mouth (E-wom) where it can not judge the credibility of the sender and its message. One can only judge the credibility of communicators through online reputation systems.

2.4.Trust

Trust is the foundation of business. A business transaction between two or more parties will occur if each trusts each other. This belief can not simply be recognized by other parties / business partners, but must be built from the beginning and can be proven. When someone who wants to do transactions online, then that should have thinking is money that sent not just disappear but get the desired product reply in accordance with what is displayed and described in the targeted online store. Trust has been considered as a catalyst in various transactions between sellers and buyers in order that consumer satisfaction can materialize as expected (Yousafzai et al., 2003).

Trust can be realized if a product has met the expectations and needs of consumers, where they will be satisfied with the product. Trust will arise if the consumer has felt satisfaction for having consumed or used a product with a particular brand. Consumers who feel comfortable and believe in a product, will not easily leave or replace the product with other brand products. Therefore, the brand also plays an important role to be the identity of the product. A brand must be able to give consumers confidence that the brand is truly trustworthy. With the building of a trust by a company, the public will be confident that the products issued by it will be able to meet their needs and desires.

2.5.Risk Perception

Risk perception is defined by Oglethorpe (1994) as a consumer perception of the uncertainty and possible negative consequences of a product or service purchase. Meanwhile, Assael (1998) states that risk perception becomes one of the important components in information processing conducted by consumers. Consumers are increasingly compelled to seek additional information when faced with high-risk product purchases. When risk perceptions become high, there is the motivation of whether to avoid buying and using or minimizing risk through the search and evaluation of pre-purchase alternatives in the decision-making stage. These conditions result in complex decision making.

Consumers may evaluate the brand in detail. Information about the product is needed and consumers try to evaluate different brands. Such decision-making processes illustrate the involvement of consumers with a product. So it can be stated that the perception of risk of thinking about the risks that will be experienced by consumers. A possible uncertainty and negative consequences for the purchase of a product or service.

The perceived risk creates an uncertainty that is naturally shown in online transactions. These uncertainties include the uncertainty of the environment and the uncertainty of consumer behavior in using online transaction activities as one of the elements of e-commerce. Pavlou (2003) concludes behavioral uncertainty in four risks: a) economic risk, due to the lack of funds, b) personal risk, because products and services are potentially unsafe, c) seller performance risk (Seller performance risk), due to incomplete monitoring, and d) private risk (privacy risk), due to the opportunity to demonstrate the freedom of consumers in obtaining information. While the environmental uncertainty includes: a) economic risk, because there is an opportunity for loss of funds, and b) private risk (privacy risk), because of the possibility of the theft of personal information or personal data that eventually revealed illegally or not legitimate.

According to Pavlou (2003), Risk Perceptions are measured by the following indicators: (1) There are certain risks, (2) Experiencing loss, and (3) Thinking that is risky. There are certain risks are obvious risks obtained by online store users. While Experiencing loss is an incident when already using the online store users experience losses. And Thought that the risk that users think of a risk that has not occurred when going to conduct transactions via online store.

2.6. Site Quality

The site or website may also be interpreted as a collection of pages displaying text data, still or motion image data, animation data, sound, video and or all of them, both static and dynamic, forming a series of interconnected buildings, Each linked to a network of pages (hyperlinks). Static if the content of website information remains, rarely changed, and the contents of the information just from the website owner. Dynamic when the contents of the website information is always changing, and the content of the two-way interactive information comes from the owners and users of the website. Examples of static websites are containing company profiles, while dynamic websites are like Friendster, Multiply, etc. In terms of development, static websites can only be updated by the owner only, while dynamic websites can be updated by users and owners.

Sarwono and Prihartono (2012) explains that customer satisfaction on e-commerce depends on three main quality in information quality, system quality and service quality. The quality of the system depends on the needs of the user, defined as the system of analysis and development. Some important factors in

user purchasing satisfaction with website include display, technical willingness, delay handling, navigation, security, and privacy.

The quality of the site of a web is a factor that can affect the consumer's intention to buy the site (Suhartini, 2011). Website quality according to Barnes and Vidgen (2001) consists of; (1) the quality of website information, in this case how the site can provide accurate, reliable information and can be understood by its users; (2) the quality of the website display, including the ability of the web in the settings menus, color arrangement and clarity of the size of writing in the website; (3) the quality of use, that is ease in accessing information in the website.

The clues found on the Internet and salesman relationships can not be met well (Gefen, 2002, in Suhartini, 2011). For e-retailers, the website is used as a means of communication with consumers, therefore the look and shape of the website is very important. According to Wingfield (2002 in Suhartini, 2011), displaying the website professionally indicates that the e-retailer company is competent in run its operations. Views a professional website to give consumers a sense of comfort, so that consumers can be more trust and comfortable in doing Consumer (Chen and Dhillon, 2003 in Suhartini, 2011).

Klein's (1998 in Suhartini, 2011) an economist of information search model conveys that consumers will choose cheap plaing way of searching and defending products and services. Search and shopping through one internet channel can be felt cheaper than searching and shopping through various channels. So consumers will choose one channel to reduce the cost of shopping instead of using various channels in getting information and shopping for products. The empirical experiments in the field also support that consumers prefer to seek information over the internet when purchasing products online (Kim and Park, 2005 in Suhartini, 2011). Online buyers claim that they are better able to test product options through online shopping compared to offline shopping (Wolfenbarger and Gilly, 2000 in Suhartini, 2011). Consumers not only compare prices but also compare product quality attributes offered in an online store or compare with other online retail stores.

3. Hypotheses

3.1. The influence of Electronic Word of Mouth (Ewom) on the interest of transacting using E-commerce.

Buying interest arises when a person has obtained enough information about the desired product. Buying interest is a behavior that appears as a response to an object, or a repeat purchase (Henry Assael, 1998). Sciffman and Kanuk (2007) in his research mentions the existence of external influences, the emergence of the need for a product, product introduction and evaluation of information is something that can lead to a consumer buying interest.

In Jalilvand and Samiei's research (2012), e-WOM communications positively affect brand image and e-WOM communications have a positive

effect on purchasing interest, and brand image influences consumer buying interest. A review of a consumer-made product on the internet is the most important form of e-WOM communication, consumers are likely to look for online product reviews in order to obtain specific product information that ultimately forms a buying interest.

Research conducted Haekal and Widjajanta (2016) states that the trust and perceptions of risk affect simultaneously to the interest of buying online visitors to website classifieds in Indonesia by 43%. While the partial influence shows that the dimensions of benevolence and performance risk dimensions have greater influence compared with other dimensions. Based on the results of research through multiple linear there is a significant influence of trust and perceptions of risk on interest in buying online visitors classifieds website in Indonesia. The influence of these variables has a significant influence either simultaneously or partially.

H₁: There is influence of Electronic Word of Mouth (Ewom) to Interest of Transaction Using E-commerce.

3.2. The Effect of Trust on Interests Using E-commerce Transactions.

Based on the results of the study found the theory of the influence of trust and interest in buying e-commerce supported by the opinion Heijden et al. (2003: 43), the trust orientation highlights the importance of trust in determining buying interest online and its introduction includes a number of trust controls. Trust in a company negatively affects the perceived risk associated with buying something on the internet.

Harris and Goode (2010) in his research stated online trust of a website positively related to consumer purchase intentions. Purchase online is influenced by the evaluation and interpretation of the site that impact on consumer confidence Based on the research described above can be concluded a hypothesis that is previous research by Aribowo and Nugroho (2013: 2) states that there is a significant influence of trust and perceived of risk on the intention to transact using E-Commerce on the students of the Faculty of Economics, Yogyakarta State University. Based on the description above, it can be proposed as follows hypothesis

H₂: There is an Effect of Trust on Interests Using Trade E-commerce.

3.3. The Effect of Risk Perception on Interaction Interest Using E-commerce.

Based on the results of the study found the theory of the influence of risk perceptions of online buying interest supported by the opinion of Hawkins and Mothersbaugh (2010: 600), can be interpreted that the perception of risk is considered as a characteristic of consumers and the characteristics of the product itself. According to Suhir, Suyadi and Riyadi (2014: 4), risk perception

is a subjective judgment by a person against the likelihood of an accident event and how concerned the individual is with the consequences or impacts of the event.

Research conducted Haekal and Widjajanta (2016) states that the trust and perceptions of risk affect simultaneously to the interest of buying online visitors to website classifieds in Indonesia by 43%. While the partial influence shows that the dimensions of benevolence and performance risk dimensions have greater influence compared with other dimensions. Based on the results of research through multiple linear there is a significant influence of trust and perceptions of risk on interest in buying online visitors classifieds website in Indonesia. The influence of these variables has a significant influence either simultaneously or partially. Of the several hypothesis proposed in this study are:

H₃: There is the influence of Risk Perception on the Interest of Transaction Using E-commerce.

3.4. The Effect of Site Quality on Interests Using E-commerce Transactions

Some research on web quality, Chen (2013) found the quality of the system, quality of information and service quality significantly influence the intention to transact on mobile shopping. Sam and Tahir (2009) examine the quality of websites such as usability, design, quality of information, trust, risk perceptions and empathy have a significant influence on consumer intention in purchasing airline tickets. Research Ganguly (2010) found a significant influence between the quality of the site to purchase intentions in online shopping in the United States.

Research conducted by Sujana and Suprapti (2016) states that the quality of the site and consumer confidence have a positive effect on the intention to buy online. In addition, consumer confidence significantly mediates the relationship between site quality against online purchase intentions. This shows that the importance of trust role on site quality will have an impact on consumer intentions to buy on the site. Based on some research, hence can be proposed hypothesis as follows:

H₄: There is Impact of Site Quality on Interaction Interest Using E-commerce.

The theoretical framework in this research can be explained in:

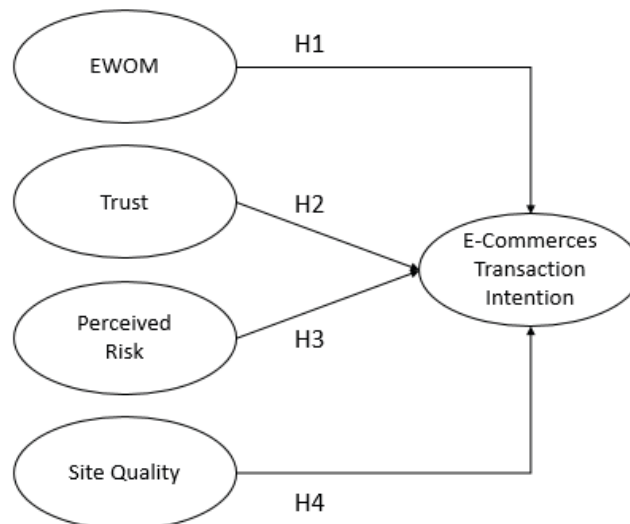


Figure 1. Research Model

4. Methods

The population in this study used all the students scattered in the city of Surakarta from several universities that have the author set as a representative of Other Universities. The writer determines 5 universities spread in Surakarta namely SlametRiyadi University (UNISRI), Setia Budi University (USB), AkademiTeknologiwarga (ATW), InstitutSeni Indonesia (ISI), and SekolahTinggiIlmuEkonomi Surakarta (STIES) Which is active in the period 2016 in each college.

The sampling technique used in this study is proportional random sampling. Research respondents are students who have been interested in transacting using an e-commerce system of 100 people. The sample consists of UNISRI students (41 people), USB (30 respondents), ATW (11respondent), ISI (10 respondents), STIES (8 persons). Data source used is primary data. Primary data obtained from the questionnaire distribution. Data collection and data processing is executed February 23, 2017. Method {data collected by questionnaire or questionnaire and literature study from several journals. Analysis of research data using multiple regression analysis technique using SPSS 16. The analysis stages of the analysis include: (1) Descriptive analysis, (2) validity and reliability test, (3) Multicollinearity and Heteroskedasticity Test, (4) Autocorrelation Test, 5) Partial Regression Coefficient Test.

5. Result and Discussion

Effect of Electronic Word of Mouth (ewom) on Interaction Interest Using E-commerce.

The results show that there is a positive influence of Electronic Word of Mouth (ewom) on the interest of transactions using e-commerce on students in the city of Surakarta. It is proved by the result of t test statistic for electronic word of mouth (ewom) variable obtained t value 2,441 bigger than t-table 1,661 with significance value equal to 0,017 smaller than 0,05 ($0,017 < 0,05$), and Regression coefficient has a positive value of 0.167; Then this research successfully proves hypothesis stating that "There is positive influence of electronic word of mouth (ewom) to the interest of transactions using e-commerce survey on students in Surakarta city".

Electronic word of mouth (ewom) is a positive or negative statement made by potential customers, actual customers and former customers about a product or company via the internet (Henning Thurau et al., 2004). Goldsmith (2008) states that electronic word of mouth (ewom) is a social communication in the internet where web crawlers send and receive information related to the product online.

The results of this study support previous research conducted by Putranti and Pradana (2015) entitled "Electronic Word of Mouth (ewom), Consumer Satisfaction and Direct and Indirect Direct Influence on Consumer Buying Interest (Study to FEB UNTAG Students in Semarang)". In this research, it is explained that electronic word of mouth (ewom) and consumer satisfaction have positive effect on social media, consumer satisfaction have positive effect on electronic word of mouth (ewom), there is direct and indirect influence of electronic word of mouth (ewom) to buying interest Consumers, and social networks can open opportunities for media campaigns quickly and effectively and efficiently. Another equation is the topic taken in this study is about electronic word of mouth (ewom) affect consumer buying interest.

The Effect of Risk Perception on Interaction Interest Using E-commerce. The results showed that there was a positive influence of trust on the interest of transactions using e-commerce surveys on students in the city of Surakarta. This is proved by the result of t test statistic for the confidence variable obtained t value 2,219 bigger than t-table 1,661 ($2,291 > 1,661$) with significance value equal to 0,029 smaller than 0,05 ($0,029 < 0,05$), and regression coefficient Has a positive value of 0.147; Then this research succeeds to prove hypothesis stating that "There is a positive influence of trust on interest in transactions using e-commerce surveys on students in the city of Surakarta".

Trust is the foundation of business. A business transaction between two or more parties will occur if each trusts each other. This belief cannot simply be recognized by other parties / business partners, but must be built from the beginning and can be proven. When someone who wants to do transactions online, then that should have thinking is money that sent not just disappear but get the desired product reply in accordance with what is displayed and described in the targeted online store. Trust has been considered as a catalyst in

various transactions between sellers and buyers in order that consumer satisfaction can materialize as expected (Yousafzai et al., 2003).

Trust can be realized if a product has met the expectations and needs of consumers, where they will be satisfied with the product. Trust will arise if the consumer has felt the satisfaction of having consumed or using a product with a specific brand. Consumers who feel comfortable and believe in a product, will not easily leave or replace the product with other brand products. Therefore, the brand also plays an important role to be the identity of the product. A brand must be able to give consumers confidence that the brand is truly trustworthy. With the building of a trust by a company, the public will be confident that the products issued by it will be able to meet their needs and desires.

Based on the above definition, it can be stated that trust is the belief of a certain party against the other in making a transaction relationship based on a belief that the person who is believed will fulfill all obligations well as expected. According to Pavlou (2003), Trust is measured by the following indicators: a) Trusted online store, b) Online store keeping promises and commitments, and c) Thought to trust online store. Trusted online store that is online store provided by someone or company already many who use. While Online store keep promise and commitment is online store is able to keep promise and commitment in providing services of buying and selling online. And Thought to trust the online store is a user who will make a transaction buy online in positive mindset to the online store to be used.

The results of this study support previous research conducted by Aribowo and Nugroho (2013) entitled "The Influence of Trust and Perceived of Risk Against Intention to Transact Using E-Commerce". In the research note that Trust has a positive effect on the intention to transact using E-commerce Student Faculty of Economics, State University of Yogyakarta, Perceived of Risk negatively affect the Intention to Transaction using E-commerce at Student Faculty of Economics, State University of Yogyakarta, Trust and Perceived of Risk influence Of Intent to Transact using E-commerce to Student Faculty of Economics, State University of Yogyakarta. Another equation is the topic taken in this research that is about the interest to transact using e-commerce.

The results showed that there is a positive effect of risk perception on interest in transactions using e-commerce surveys on students in the city of Surakarta. This is evidenced by the results of t test statistics for the risk perception variable obtained t value -5,448 greater than t-table -1,661 ($-5,448 > -1,661$) with a significance value of 0.000 smaller than 0.05 ($0.000 < 0.05$), Whereas regression coefficient has negative value equal to -0.207 bigger than r table that is 0,196. Based on these results, this study succeeded in proving the second hypothesis that "There is a negative effect of risk perception on interest in transactions using e-commerce surveys on students in the city of Surakarta".

Risk perception is defined by Oglethorpe (1994) as a consumer perception of the uncertainty and possible negative consequences of a product or service

purchase. Meanwhile, Assael (1998) states that risk perception becomes one of the important components in information processing conducted by consumers. Consumers are increasingly compelled to seek additional information when faced with high-risk product purchases. When risk perceptions become high, there is the motivation of whether to avoid buying and using or minimizing risk through the search and evaluation of pre-purchase alternatives in the decision-making stage. These conditions result in complex decision making. Consumers may evaluate the brand in detail. Product information is needed and consumers are trying to evaluate different brands. Such decision-making processes illustrate the involvement of consumers with a product. So it can be stated that the perception of risk of thinking about the risks that will be experienced by consumers. A possible uncertainty and negative consequences for the purchase of a product or service.

According to Suhir, Imam and Riyandi (2014), risk perception is defined as a subjective judgment by a person against the likelihood of an accident event and how worried the individual is with the consequences or impacts of the event. Meanwhile, according to Sciffman and Kanuk (2008: 137), perceived risk is defined as uncertainty faced by consumers if they can not predict the consequences of their purchasing decisions. In this study, risk perception is more inclined to consumers who shop online through internet media.

The results of this study support previous research conducted by Widjajanta (2016) conducted a study entitled "The Influence of Trust and Risk Perceptions on Interest Buying Online At Visitors Website Classifieds in Indonesia". It is known that the trust and perception of risk affect simultaneously to the online buying interest in the classifieds website visitors in Indonesia by 43%, partially influence shows that the dimension of benevolence and the dimension of performance risk have greater influence compared with other dimensions, based on the results of research through linear Multiplier there is a significant influence of trust and perceptions of risk on online buying interest in visitor classifieds website in Indonesia, and the influence of these variables has a significant influence either simultaneously or partially.

The Effect of Site Quality on Interest in Transactions Using E-commerce. The results showed that there is a positive effect of site quality on the interest of transactions using e-commerce surveys on students in the city of Surakarta. This is evidenced by the results of t test statistics for site quality variables have a significance level of 0.002. From the result of t test on site quality variable stated that the significance of t test is smaller than 0.05 ($0.002 < 0.05$) and the regression coefficient has a positive value of 0.215. While the value of t-nominal obtained is 3.259 larger than t-table is 1.661. So this research succeeds to prove the fourth hypothesis which states that "There is a positive influence of site quality on the interest of transactions using e-commerce surveys on students in the city of Surakarta".

The site or website may also be interpreted as a collection of pages displaying text data, still or motion image data, animation data, sound, video and or all of them, both static and dynamic, forming a series of interconnected buildings, Each linked to a network of pages (hyperlinks). Static if the content of website information remains, rarely changed, and the contents of the information just from the website owner. Dynamic when the contents of the website information is always changing, and the content of the two-way interactive information comes from the owners and users of the website. Examples of static websites are containing company profiles, while dynamic websites are like Friendster, Multiply, etc. In terms of development, static websites can only be updated by the owner only, while dynamic websites can be updated by users and owners.

Sarwono and Prihartono (2012) explains that customer satisfaction on e-commerce depends on three main quality ie information quality, system quality and service quality. The quality of the system depends on the needs of the user, defined as the system of analysis and development. Some important factors in satisfaction User purchases with websites such as display, technical willingness, delay handling, navigation, security, and privacy.

The results of this study support previous research conducted by Sujana and Suprpti (2016) entitled "The Role of Trust In Mediating The Effect Of Site Quality On Consumer's Intention To Shop On Zalora Site". It is known that Site Quality and Consumer Confidence have a positive effect on online purchase intentions, Consumer confidence significantly mediates the relationship between site quality against online purchase intentions, and this research indicates that the importance of trust role on site quality will impact consumer intention to buy in Site.

6. CONCLUSION

This study aims to examine the effect of electronic word of mouth, trust, risk perception, and site quality on the interest of transacting using e-commerce. To increase student interest in using e-commerce, there are some important variables that must be considered by marketers, namely eWOM, customer trust, risk perception, and site quality. These four things should be the focus of marketers so that the segment of students can be increased their interest to use e-commerce

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