

# Perceived Risk And Trust To Maximize Purchase Intention Through Planned Behavior Theory

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**Abstract:** This study aims to determine the role of risk perception, perceived benefits, and trust in optimizing purchase intentions based on the theory of planned behaviour. The theory of planned behaviour is used to understand human behaviour, which includes attitudes, subjective norms, beliefs, and behaviour. The object of this research is expedition services and the subject of the research is consumers of expedition services on the island of Java. This study uses a quantitative approach by collecting data from 216 expedition service consumers. The study shows that risk perception and trust have a significant impact. This study also found that trust influences purchase intentions. Persuasion has no significant impact on behaviour towards the usage of expeditions. The study uses a vital variable, namely, the perceived risk directly related to the use of the expedition. These findings provide important insights for companies to develop marketing strategies that utilize the power of risk perception and benefit perception to build trust and increase purchase intentions.

**Keywords:** Perceived Risk; Perceived Benefits; Persuasion; Trust; Purchase Intention.

**Abstrak:** Penelitian ini bertujuan untuk mengetahui peran persepsi risiko, persepsi manfaat, dan kepercayaan dalam mengoptimalkan minat beli berdasarkan theory of planned behavior. Theory of planned behavior digunakan untuk memahami perilaku manusia yang meliputi sikap, norma subjektif, keyakinan, dan perilaku. Objek pada penelitian ini adalah jasa ekspedisi dan subjek dari penelitian adalah konsumen dari jasa ekspedisi yang berada di pulau Jawa. Penelitian ini menggunakan pendekatan kuantitatif dengan mengumpulkan data dari 216 konsumen jasa ekspedisi. Hasil penelitian menunjukkan bahwa persepsi risiko dan kepercayaan berpengaruh signifikan. Penelitian ini juga menemukan bahwa kepercayaan berpengaruh terhadap minat beli. Persuasi tidak berpengaruh signifikan terhadap perilaku terhadap penggunaan ekspedisi. Penelitian ini menggunakan variabel vital yaitu persepsi risiko yang berhubungan langsung dengan penggunaan ekspedisi. Temuan ini memberikan wawasan penting bagi perusahaan untuk mengembangkan strategi pemasaran yang memanfaatkan kekuatan persepsi risiko dan persepsi manfaat untuk membangun kepercayaan dan meningkatkan minat beli.

**Kata Kunci:** Risiko yang Dirasakan; Manfaat yang Dirasakan; Persuasi; Kepercayaan; Niat Pembelian.

## INTRODUCTION

Expedition shipping services are services for sending one item to another. Expedition facilities are the activity of moving materials or goods that occurs when distributing goods or packages. The results of the Populix survey report entitled Indonesia Outlook on the Logistic Delivery Services, the majority or 38per cent of consumers use shipping services when they want to shop online 2-3 times per month (databoks, 2023). The safety of goods during shipping is very crucial. Sustainability and security have become two main aspects that are highly considered by consumers in this era (German et al., 2022). Shipping service companies must guarantee the safety of goods sent by consumers. Consumers trust shipping service providers to keep goods safe until they reach their destination. Damaged goods create a bad experience for consumers and create a negative image. If things happen beyond control, the expedition must provide experiential benefits to consumers, such as good



hospitality, good communication, and responsive problem-solving. Consumers who are satisfied and positive about the service company are likelier to remain loyal to the brand or company. Consumer benefits are a function of the speed of (Srivatsa Srinivas & Marathe, 2021).

The tight competition in shipping services requires companies to have a strategy so consumers continue to choose the shipping service brand, one of which is a persuasive promotion strategy. Individuals can be persuaded with well-designed persuasive information, especially without person-to-person persuasion (Gunden et al., 2020). Companies must have differentiation from their competitors. Promotion allows expeditions to highlight the uniqueness of their brands compared to other competitors. Attractive promotions will persuade consumers to use expedition shipping services. Trust in expeditions is very important in the world of business and economics. Trust is important in shaping consumer perceptions and actions towards a service. Individuals with little confidence in a brand's message tend not to form a positive opinion about the brand (Nguyen-Viet et al., 2024).

Understanding consumer behaviour based on intention is very important for shipping companies and can be done by applying the theory of planned behaviour. The theory of planned behaviour is a person's intention to carry out the intended behaviour; the stronger the intention, the more likely the behaviour is to be carried out (Ajzen, 2020). This theory explains the factors influencing consumers in choosing a service. The theory of planned behaviour explains that consumer behaviour is shaped by attitudes and subjective norms formed into intentions or behaviour. The behaviour will influence a person's attitude toward carrying out behaviour and purchasing intentions. A person can have a positive or negative attitude towards using a service or product. This attitude is influenced by previous experience in using the service. Attitude will affect the sustainability of a service later.

The security of goods is a very important factor. Consumers have confidence that the goods sent will arrive safely at their destination. Risk can affect consumer attitudes about purchasing behaviour (Aufa & Marsasi, 2023). Consumers sometimes also perceive risk that the goods sent are damaged or do not arrive safely. Shipping services must be reliable when sending goods and prioritize security in shipping. Perception of risk is defined as the potential for loss in achieving the desired results from using services (Mathew et al., 2021). The main factors that must be prioritized are the safety standards that must be maintained, especially for companies that provide expedition services. The shipping company must be responsible if there is damage to consumer goods due to negligence during the shipping process. The safety and security of delivery are the main foundations of future consumer satisfaction and trust.

Based on the previous explanation regarding the risks that may occur during the shipping process, this study is based on the perceived risk felt by consumers. Previous research in the main journal studied by (Gopalakrishna et al., 2022) defines perceived risk as the level of risk felt by consumers when making purchasing decisions. Purchase intention can be low if consumers feel a high perceived risk in a service or product. Consumers tend to prefer services or products with low risk, especially those who shop online, who tend to like companies with good reputations because they focus on lower risk and uncertainty (Qalati et al., 2021). Consumers prefer expedition services with a good reputation because they perceive risk and uncertainty less. This is related to the concept of trust and reliability of the expedition service company. Maintaining and building a reputation is very important for expedition services. A good reputation can not only increase the trust of current consumers but can also attract new consumers and retain existing consumers.



The researcher conducted this study using five main variables that will be studied later. The five variables include perceived risk, perceived benefits, persuasion, attitude, trust, and purchase intention. The researcher was inspired to use the development of ideas from the study (Gopalakrishna et al., 2022) entitled "*Online food delivery services and consumers' purchase intention: Integration of theory of planned behavior, theory of perceived risk, and the elaboration likelihood model.*" The study used five main variables: perceived benefits, perceived risk, online persuasion, customer attitude, and purchase intention. The study examines the influence of perceived benefits, perceived risk, and online persuasion on purchase intention through customer attitude mediation. This study aims to explain the use of Online food delivery service platforms in the United States.

The idea's development (Alrawad et al., 2023) explores and emphasizes the importance of the relationship between Trust and perceived risk. The results of previous studies say that Trust and perceived risk influence each other because Trust reduces perceived risk and influences customer intentions to purchase or use. Managing various risks that consumers may feel can help companies design effective marketing strategies and increase purchase intentions. Previous research (Pang et al., 2021) also shows results if Trust in perceived benefits influences each other. The previous idea said Trust can be increased by maximizing perceived benefits and reducing perceived barriers. These factors create a stronger and more positive relationship between the company and its customers, contributing to long-term success. Previous studies (Yu et al., 2021) showed that increasing consumer trust will later affect ongoing purchase intentions and active involvement in product development and company image. Previous studies have shown that combining these factors influences consumer trust in purchase intention, all interconnected and contributing to the consumer's final purchase decision.

Trust management is essential for shipping companies because it can influence consumer decisions. This study adds an element of novelty by using the trust variable. Trust is vital in influencing consumer purchase intention because individuals will act according to what they trust. Based on the supporting journal novelty (Chen et al., 2023) Trust is an important element in a company's customer relationships. Various factors, including previous bad experiences or concerns about risk, can cause this. With continuous efforts to build good relationships, provide quality services, and communicate openly and honestly, shipping service providers can gradually gain consumer trust. Trust is critical to understanding consumer purchase intention (Pop et al., 2023). Trust is critical in understanding a person's intention or desire to use shipping services. Trust includes the belief of consumers that the shipping service provider will provide the services they want or expect from them. Shipping service providers need to focus on building and maintaining consumer trust. This can be done through consistency, reliability, effective communication, high-quality service, and maintaining a good reputation in the industry.

**Table 1.** Gap Research

Connection	(Alberto et al., 2020)	(Ventre & Kolbe, 2020)	(Zhou et al., 2022)	(Boguszewicz-Kreft et al., 2022)
Trust – Purchase Intention	Insignificant			
Trust – Purchase intention		Significant		
Perceived risk - Attitude			Insignificant	

Perceived risk -  
Attitude

Significant

Source: processed data, 2024

**Table 1** shows that there is a research gap in previous studies that needs to be further studied. Previous studies conducted by (Alberto et al., 2020) showed insignificant results between trust and purchase intention caused by a lack of consumer trust in the company or institution. Lack of trust in the company will reduce the likelihood of consumers using expedition services. Trust and purchase intention research has also been conducted (Ventre & Kolbe, 2020). Previous findings prove that there is a significant influence between trust and purchase intention because consumers have a higher tendency to trust stable brands. Expedition services can increase consumer trust if the company is considered stable and reliable. Research related to the influence of perceived risk and attitude was also conducted by (Zhou et al., 2022). The results of previous studies show that the risk perceived by consumers has a negative and small effect on attitudes due to adequate security factors. It is hoped that security factors can be managed properly, which will later prevent consumers from feeling anxious when they want to use expedition services. On the other hand, research related to the influence of perceived risk and attitude has also been conducted by (Boguszewicz-Kreft et al., 2022). Previous research results show that perceived risk affects attitudes caused by decisions towards the company, which the risk perceptions held by consumers will influence. Risk factor management is an important aspect that expedition services must control. Efforts to overcome this gap include conducting more in-depth studies and considering various factors influencing a service's purchase intentions.

The above factors explain the suboptimal concept of perceived risk and trust toward purchase intention based on the use of expedition services chosen by the community. This study provides an understanding of the impact of perception on trust, which can later influence purchase intentions for expedition service users as objects and expedition service consumers of generations Y and Z as subjects. This study aims to find out what factors influence purchase intentions. The results of this study can be useful for companies and academics because they study the driving factors of consumer shopping intention behavior. Companies can follow the strategy of the theory of planned behavior in order to manage perceptions and increase customer trust. This study also has benefits for business people. The results of previous studies that have not been consistent, along with the addition of trust elements as a novelty, will be examined in this study.

## THEORITICAL REVIEW

The research model researchers use is based on the theory of planned behavior. The theory of planned behavior explains the causes of a person's behavioral intentions that can influence purchase intentions. The central factor in the theory of planned behavior is the individual's intention to carry out certain behaviors (Ajzen, 1991). Previous research was conducted by (Jadil et al., 2022) and also used the theory of planned behavior. The study stated that TPB works based on the assumption that intention significantly predicts behavior. In contrast, intention is a function of behavioral beliefs that link certain behaviors to certain outcomes. The theory of planned behavior was also used in previous research (Cristofaro et al., 2023). This theory has been repeatedly adopted in various behavioral investigations, such as imagining a person's intention to purchase, choosing a particular product, people's willingness to start a business, or even individual preferences. Purchase Intention refers to

an individual's subjective possibility or willingness to purchase a particular product or service in the future (Marsasi et al., 2024). This theory helps analyze the cognitive and social processes that influence purchase intentions, providing valuable insights for designing effective marketing strategies for a company and understanding consumer behavior more deeply.

**Perceived Risk.** Perceived risk is an essential element of services and marketing. Perceived risk is the potential loss consumers anticipate in relation to a decision to purchase a product or service (Cabeza-Ramírez et al., 2022). Good management of perceived risk can increase consumer trust and drive purchasing decisions. Perceived risk also directly affects trust, behavior, and consumer purchase intention later. Perceived risk is a combination of uncertainty and the outcome's seriousness (Quy Nguyen-Phuoc et al., 2021). Uncertainty leads to a lack of certainty or knowledge about the expected outcome for consumers. Companies can manage perceived risk through clear communication or by providing a picture of guaranteed results to consumers. Consumers feel worried if they find companies less transparent about managing their personal information, which can increase their concerns due to fear of losing privacy. *Perceived risk* is a subjective idea defined as the possibility of losing something (Vimalkumar et al., 2021). Perceived risk and uncertainty can be summarized as two crucial concepts often associated with decision-making and consumer behavior, especially regarding marketing and purchase intentions. Perceived risk refers to consumers evaluating the uncertainty and weaknesses in using a service (Koh et al., 2024). Companies can minimize the risks perceived by consumers, which can increase purchase intentions.

**Perceived Benefits.** Perceived benefits are one of the primary critical factors for companies in marketing products or services. Perceived benefits are the perception that someone will get more significant benefits (Bin et al., 2023). Perceived benefits are consumers' positive perceptions of individual value or benefits that they expect or believe will be obtained from a particular product or service that they want to use. Perceived benefits can be a factor that significantly influences consumer behavior, which later affects purchase intentions. Consumers who feel many benefits from receiving promotions or seeing social media advertisements will develop more positive behavior (Rodrigues et al., 2024). The perceived benefits of receiving email promotions or viewing social media ads significantly shape consumer attitudes and behaviors. Companies must design their strategies, such as designing services that positively suit consumers' wants and needs to enhance their positive experiences. The perceived benefits of a company refer to an individual's perception of the positive benefits provided by the company (Featherman et al., 2021). Each consumer's purchasing outcome or decision can be influenced by product or service attributes and their perceived benefits or consequences. Each outcome is obtained through different attributes and the benefits or consequences consumers perceive (Guo et al., 2023). *Perceived benefits* are the results that people want and are one factor that indirectly influences how consumers make decisions. This research gap needs further investigation.

**Persuasion.** The purpose of a company in creating persuasive advertising is to attract consumer interest. Persuasion knowledge refers to consumer knowledge and beliefs about marketers' goals and persuasion efforts (Eisend, 2021). Consumers can understand the concept of persuasion to know the intent and meaning of the persuasive advertiser. Persuasion aims to influence consumer attitudes, beliefs, or behavior convincingly. Conceptual and attitudinal persuasion knowledge are two dimensions of persuasion knowledge (Liu & Zheng, 2024). These two dimensions help consumers understand how and why persuasion techniques affect their attitudes and behavior. Persuasion tactics are used

in advertising brand names at the end of the advertisement to attract the audience's attention (Rahmani, 2023). Persuasion functions to attract and convince consumers. Strong brand recognition at the end of the advertisement will attract the attention of potential consumers and strengthen the brand image. Persuasive advertising must be made effective in influencing consumer attitudes and behavior. Persuasion refers to who is persuading and what is intended as the target of the behavior (Cemiloglu et al., 2023). The goal is to create a response from consumers and influence their behavior to take the desired action by the company, especially their purchase intention.

**Attitude.** To buy or use the product. Attitude refers to consumers' positive or negative assessment of a purchase based on their perception of the value obtained through the purchase (Dhir et al., 2021). Companies can focus on reducing perceived risk and increasing consumer benefit perceptions, which can later strengthen consumer attitudes and influence purchase intentions. Attitude can be described as a feeling of pleasure or displeasure that consumers have towards a product or marketing (Zaremohzzabieh et al., 2021). Behavior reflects consumers' evaluations of products, services, or marketing efforts based on their experiences, perceptions, and beliefs. Behavior directly influences consumers' purchase intentions. Attitude is concluded as a positive measure of emotion when buying online (Tran & Nguyen, 2022). Favorable evaluations from consumers later shape positive consumer attitudes toward online purchases. Online shopping experience significantly impacts their overall attitude towards online shopping. Attitude and subjective norms influence behavior by mediating cognitive relationships (Rausch & Kopplin, 2021). Consumers who have a positive attitude towards a service or product and feel supported by positive subjective norms will have positive considerations regarding online purchases.

**Trust.** Trust is a psychological condition consisting of the desire to accept vulnerability based on positive expectations of desires or attitudes (Zain & Marsasi, 2023). Consumers who psychologically trust a product or service can indirectly improve the company's reputation when using the products or services they use. Trust will be crucial to increase purchase intentions (Kim & Liu, 2022). Companies must understand the relationship between consumer trust and uncertainty to design marketing strategies that aim to build consumer trust, which impacts increasing purchase intentions. The greater the consumer's Trust in the product, the stronger the consumer's intention to use the product (Marsasi & Barqiah, 2023). Companies can strengthen consumer purchase intentions by building and maintaining Trust through quality service, positive experiences, and transparent communication. Maintaining consumer trust and company reliability is an essential step in marketing strategy. The more consumers believe in the reliability of a company, the greater their Trust in the service or product provider (Ladwein & S, 2021). Trust is the foundation for creating and maintaining relationships between companies and consumers. The higher the level of trust consumers have, the more likely they are to engage in purchasing behavior.

**Purchase Intention.** Purchase intention is a planned behavior that will be changed into action with an actual purchase in the future (Akkaya, 2021). One factor influencing consumer purchasing decisions is how consumers perceive a product or service. Purchase intention reflects the desires or intentions that consumers have after they consider various factors that influence future purchasing decisions, such as product quality, price, brand, and promotion. Many factors influence purchase intention (Akram et al., 2021). Companies can improve customer experience, customize products and services, and develop more targeted marketing strategies by analyzing and understanding what influences customer purchase intention. Determining the factors influencing customer purchase intention is the first step for companies to establish long-term consumer relationships (Rodrigues, 2024). Companies

must also understand that purchase intention only sometimes results in actual purchases because many factors ultimately influence consumer purchase intention. It is concluded that a person's behavior influences consumer purchase intention. Various perceptions and persuasions influence consumer behavior to influence purchase intention.

**Relationship between Perceived Risk and Attitude.** A study conducted by (Shaliha & Marsasi, 2024) examined perceived risk's influence on attitude. Previous research focused on determining how attitude and perceived risk influence adoption intentions in Generation Z using the theory of planned behavior (TPB). Previous studies emphasized understanding customers' perceived risks when utilizing a service. Perceived risk is related to an individual's subjective assessment of the potential for adverse consequences associated with the use of technology. The study results said that perceived risk hurts a person's attitude. Previous research related to the influence of perceived risk and attitude has also been studied (Makhitha & Ngobeni, 2021). The study was about most consumers in South Africa who did not want to buy online because they were worried about certain risks associated with online shopping. The study's results said that privacy and security risks negatively affected attitudes toward online shopping. Previous research from (Alhaimer, 2022; Yaprak et al., 2021; Okumus, 2020) also investigated the relationship between perceived risk and attitude. Previous studies showed a significant negative relationship between perceived risk and consumer attitudes towards online shopping. The higher the level of perceived risk, the more negative the consumer's attitude towards online shopping.

**H1:** There is a negative influence on perceived risk on attitude.

**Relationship between Perceived Benefits and Attitude.** (Hasheem et al., 2022) have studied the influence of perceived benefits on consumer attitudes. The study was conducted to identify factors influencing the intention to purchase solar PV technology in Pakistan using the theory of planned behavior (TPB). The results of the study showed that perceived benefits had a positive impact on consumer attitudes towards solar technology in Pakistan. Empirical findings also show that perceived benefits are one of the main factors in purchasing and usage intentions (Pop et al., 2023) They have also researched perceived benefits on consumer attitudes. Previous research was based on the fact that many people now use smartphone applications to manage their daily activities. Previous research (Chaulagain et al., 2020; Liesa et al., 2023; Peng et al., 2023) also investigated the relationship between perceived benefits and attitudes. Previous studies showed a significant and positive relationship between perceived benefits and attitudes. Perceived benefits become a more critical factor in consumer purchases. The previous study concluded that perceived ease of use can positively influence perceived usefulness.

**H2:** There is a positive influence on perceived benefits on attitude.

**Relationship between Persuasion and Attitude.** Previous research on the influence of persuasion on attitude has been conducted by (Bend et al., 2023). The research was motivated by the phenomenon of videos or content from influencers through the TikTok application, which is becoming increasingly popular for promotional purposes and attractive to young people. The study results show that high conceptual knowledge of persuasion in adolescents will also increase persuasion knowledge on attitude. Consumers who understand the intent of persuasive messages will also be more critical of it and influence their persuasive attitudes. Research on persuasion on attitude has been studied by (Rodrigues et

al., 2024). This study aimed to analyze the influence of content and characteristics of a content creator or influencer on social media. The results of this study state that an influencer's persuasive power will positively affect consumer attitudes. Previous research (Adaji et al., 2020; C. H. Li & Liu, 2020; Lee et al., 2021) also examined the relationship between persuasion and attitude. The results of the study showed a positive relationship between persuasion and attitude. Companies can influence consumer attitudes to support their communication or marketing goals.

**H3:** There is a positive influence on persuasion on attitude.

**Relationship between Attitude and Purchase Intention.** Several researchers have conducted previous research on the influence of attitude on purchase intention. Previous research conducted by (Pandey & Syam, 2023) examined the influence of individual concern on consumption attitude and its impact on consumer purchase intention. The study showed that environmentally friendly consumption attitudes affect consumer involvement and purchase intention. In conclusion, positive consumer consumption attitudes affect individual purchasing behavior and contribute to overall consumer involvement. Research on attitudes toward purchase intention has been studied by (X. Li et al., 2024). The subjects in this study are controversial phenomena occurring in China's rapid development and cultural heritage. The study showed a significant and positive relationship between attitude and purchase intention. Research between attitude and purchase intention has also been conducted by (Garg et al., 2024; Herrando & José, 2022; Roh et al., 2022). The results of the research that has been conducted show that there is a positive influence between attitude and purchase intention. Attitude has a significant direct influence on consumer purchase intention.

**H4:** There is a positive influence on attitude towards purchase intention.

**Relationship between Perceived Risk and Trust.** (Ali et al., 2021) has researched perceived risk on trust. Researchers tried to analyze the relationship between perceived risk and user trust in the intention to use Islamic Fintech. Researchers tried to analyze the relationship between perceived risk and user trust in intention. Focusing on exploring factors to build consumer trust. The study's results showed that perceived risk had a negative and significant influence on the trust aspect. Research conducted by (Odusanya et al., 2022) has also examined the influence of perceived risk on trust. The background is that consumers need more trust in electronic retail (e-tail) platforms. The results of the study show that the perceived risk of using e-tail platforms has a negative influence on consumer trust. The quality of the information available and perceived risk are the keys to building trust in consumers, and these can later affect the intention to continue in the service. Previous studies (Tarabieh, 2021; Gong et al., 2023; Miftahuddin et al., 2022) examined the relationship between perceived risk and trust; the results showed a significant and negative relationship. The higher the risk consumers perceive, the lower the consumer's trust.

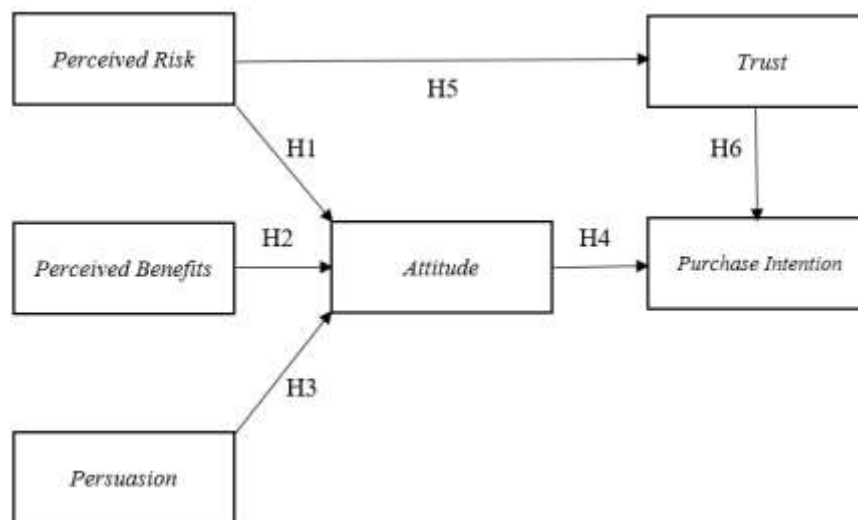
**H5:** There is a negative influence on perceived risk on trust.

**Relationship between Trust and Purchase Intention.** A study on the impact of trust on purchase intention was conducted by (Gunaratnege et al., 2024). The results of the study say that trust has a positive effect on purchase intention. The study shows that reviews of



quality, quantity, and product information affect trust and later affect consumer purchase intentions. (Woo et al., 2021) have also researched the effect of trust variables on purchase intention variables. This study is motivated by the increasing online activity related to the restaurant service system because online review factors are essential among potential consumers. Previous studies showed that trust perceptions based on food images mediate the impact of online reviews on purchase intention. Positive online assessments are essential in increasing trust and promoting consumer purchasing decisions. Previous studies (Lunardi, 2022; Jadir et al., 2022; Lu & Yi, 2023) also showed that trust positively relates to purchase intention. Consumers who trust a product or service are more likely to purchase it.

**H6:** There is a positive influence on trust on purchase intention.



**Figure 1.** Reasech Model

## METHODS

Researchers use a quantitative approach to test the relationship of the hypotheses that have been proposed related to the measurement of variables that influence consumer purchasing intentions in using expedition services. The approach in this study is quantitative. The quantitative approach takes data in sufficient quantities. This research is an approach that tests a hypothesis based on theory, with the data tested showing accepted or rejected results (Creswell & Creswell, 2022).

Google Forms is used to fill out questionnaires and collect data. Determination of sample size is determined by multiplying the variable question indicators by 5 to 10 (Hair et al., 2020). Researchers used primary data collected directly from the results of questionnaire answers distributed to 233 respondents. However, 17 respondents did not pass the initial screening because they needed to match their domicile. Researchers took 216 samples because they were considered sufficient to show the population. This study chose Brebes, Bogor, Surabaya, Tangerang, East Jakarta, and Sleman as research locations because they are the largest cities using expedition.

The Structural Education Modeling (SEM) technique is used in this study as an analysis method. SEM is a statistical technique used in analyzing between indicators to



identify errors directly. The SEM method will allow for direct analysis of the variables used (Hair et al., 2020). The multivariate technique that helps in this study is commonly referred to as a structural equation model, where this technique combines elements of regression factor analysis. The hypothesized research model will be tested to show its suitability to the data in all variables. Amos software is used in this study as a tool for processing large amounts of data. Testing of the main research data will be carried out in several stages. The stages consist of several things implemented: hypothesis testing, structural model testing, goodness of fit, normality and outlier testing, reliability testing, and measurement models.

## RESULTS

Respondents involved in this study were female consumers, with a percentage of 77 per cent, and male consumers, with a percentage of 23 per cent. In addition, the majority of respondents in this study were people between the ages of 24 to 35 years, with a percentage of 62 per cent. **Table 2** shows provides an overview of the demographic information obtained from respondents.

**Table 2.** Demographic Information

Demographic	per cent
<b>Educational</b>	
Elementary School or equivalent	1.460
Junior High School or equivalent	5.010
High School or equivalent	63.430
Diploma or equivalent	7.410
S1 or equivalent	22.690
<b>Job</b>	
Students or College Students	15.280
Private Employees or Employees	31.020
PNS or BUMN	11.110
Entrepreneurs	33.330
Others	9.260
<b>Domicile</b>	
Bogor	16.200
Jakarta	31.020
Surabaya	22.690
Brebes	5.560
Tangerang	12.960
Sleman	11.570
<b>Salary</b>	
less than Rp 500.000	6.020
Rp 500.001 to Rp 1.000.000	14.810
Rp 1.000.001 to Rp 2.000.000	23.150
More than Rp 2.000.000	56.020

Source: Data Processed (2024).

**Table 3** shows The validity of the questionnaire question items was tested using respondent data taken from the distribution of questionnaires via Google Forms. This test of question items is declared valid if it has a Pearson correlation value more than 0.500 and a significance level of 0.050. Reliability testing is the next step after conducting a validity test.

Reliability is the level of consistency of scores achieved against the measured variables. The measuring instrument that determines whether or not it is appropriate in a reliability test is Cronbach Alpha ( $\alpha$ ). Cronbach Alpha ( $\alpha$ ) has a measurement range of 0 to 1. The reliability test is declared reliable if Cronbach's  $\alpha$  less than 0.700 and unreliable if Cronbach's  $\alpha$  value less than 0.700 (Hair et al., 2020). This test uses SPSS 29 software to process data. The measurement model applied in this study was created by processing data with AMOS Graphic 26 software. This study tested the model's suitability using the goodness of fit criteria.

**Table 3.** Validity and Reliability

Variable	Indicator	CR	Pearson Correlation	Notes
PR	PR1	0.753	694**	Valid and Reliable
	PR3		796**	Valid and Reliable
	PR4		723**	Valid and Reliable
	PR5		720**	Valid and Reliable
PB	PB1	0.725	703**	Valid and Reliable
	PB4		684**	Valid and Reliable
	PB6		611**	Valid and Reliable
	PB7		633**	Valid and Reliable
p	P2	0.729	681**	Valid and Reliable
	P3		709**	Valid and Reliable
	P4		625**	Valid and Reliable
	P5		623**	Valid and Reliable
AT	A1	0.705	746**	Valid and Reliable
	A3		661**	Valid and Reliable
	A5		717**	Valid and Reliable
T	A7	0.705	734**	Valid and Reliable
	T1		690**	Valid and Reliable
	T2		638**	Valid and Reliable
	T4		645**	Valid and Reliable
	T6		644**	Valid and Reliable
PI	T7	0.712	629**	Valid and Reliable
	PI2		701**	Valid and Reliable
	PI3		705**	Valid and Reliable
	PI4		694**	Valid and Reliable
	PI5		686**	Valid and Reliable
	PI6		696**	Valid and Reliable

Source: Data Processed (2024).

The next stage is determining the suitability of empirical data and structural models measured using the Goodness of fit (GOF) criteria. The results of the structural model fit test are shown in **Table 4**.

**Table 4.** Goodness of Fit Structural Model

No	Index	Criteria	Results	Notes
1	CMIN/DF	CMIN/DF less than 3.000	2.625	Good Fit
2	GFI	GFI 0.800 to 0.900	0.807	Good Fit
3	CFI	CFI 0.800 to 0.900	0.819	Good Fit
4	TLI	TLI 0.800 to 0.900	0.797	Bad Fit



5	RMSEA	RMSEA less than 0.080	0.087	Marginal Fit
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Source: Data Processed (2024).

Researchers will make adjustments using the Amos Graphic 26 program to enhance the model's poor goodness of fit index and the weak relationships observed in the hypotheses. Exogenous variables will continue to be linked through correlations represented by two-way curved arrows. Modification indices will be identified by reviewing Amos's recommendations in the covariance section output and selecting the highest modification index (MI) value. Correlation will be applied to the relevant error relationships.

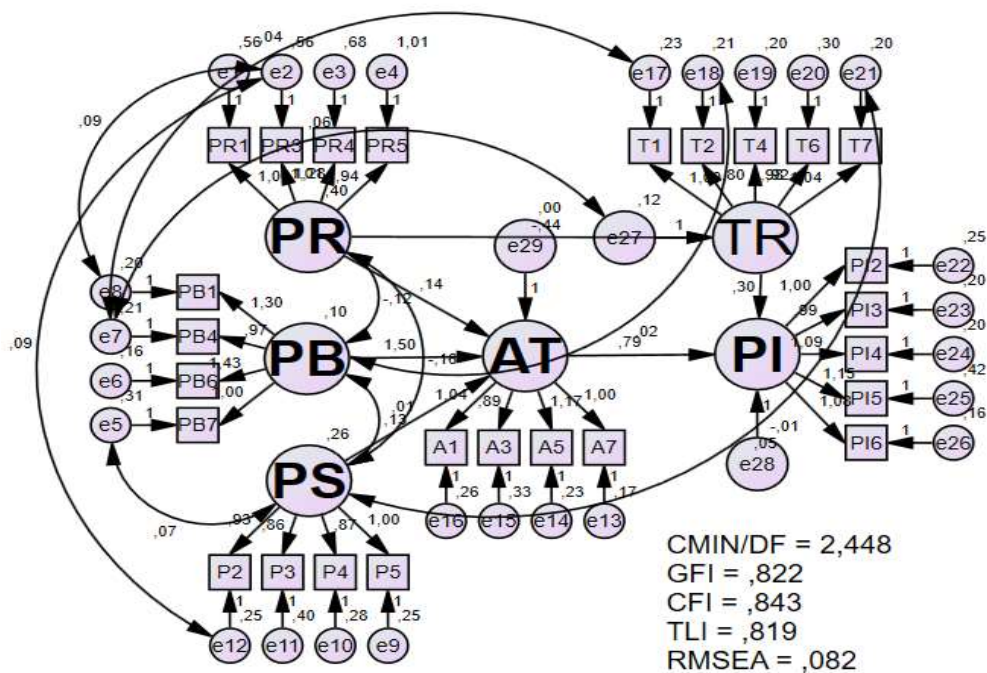


Figure 2. Modification Indices

Hypothesis testing was conducted twice because insignificant results were obtained in the first stage. Based on this, the modification index stage was conducted. The researcher connected error 1 (e7) with error 17 (e17) which had an MI value of 14.217, error 2 (e5) with PP which had an MI value of 10.137, error 3 (e7) with error 27 (e27) which had an MI value of 9.990, error 4 (e21) with PS with an MI value of 7.246, error 5 (e2) with error 8 (e8) which had an MI value of 5.175, error 6 (e2) with error 12 (e12) which had an MI value of 4.505, error 7 (e18) with PB which had an MI value of 4.340 using a two-way arrow. Table 4 shows the results of the final hypothesis testing obtained from a total of 6 research hypotheses consisting of five supported and one unsupported hypothesis.

Table 5. Research Hypothesis Test

Hypothesis	Path	Std. Estimation	C.R.	P	Std. Reg Weight
H1	PR - A	0.136	2.180	0.029	0.201
H2	PB - A	1.504	5.695	***	1.107
H3	P - A	0.010	0.097	0.923	0.012
H4	A - PI	0.785	8.554	***	0.882



H5	PR - T	-0.444	-6.196	***	0.631
H6	T - PI	0.302	5.556	***	0.352

Source: Data Processed (2024).

## DISCUSSION

**The Effect of Perceived Risk on Attitude.** This study revealed that the relationship between perceived risk and attitude showed a significant positive relationship. The results are supported by previous research (Abdulkadir Ozturk, 2022), which showed that psychological risk is used to avoid negative situations, such as fear of buying a product. Consumers who perceive the risk that the product is not halal will intend to buy halal products. The results also align with the findings of (Bae & Chang, 2021),

The risks involved can improve the decision-making process. When people are aware of the risks that need to be considered, they tend to be more careful in analyzing various options, gathering information, and planning their steps more carefully. This has the potential to result in better and more informed decisions.

The study results show that perceived risk has a significant positive effect on attitude. Consumers who tend to pay attention to reviews before using an expedition service will be more careful in choosing the expedition to be used. Consumers who are already sure about the expedition service they want tend to believe that the expedition can maintain the security of the goods delivery process. This factor shows that these concerns encourage someone to do more careful research before deciding. Understanding perceived risk and attitude is very important for expedition service companies in designing effective marketing strategies to influence consumer behaviour.

**The Effect of Perceived Benefits on Attitude.** Also reveals that the relationship between perceived benefits and attitude shows a significant positive relationship. This hypothesis has a CR value of with a P-value. The results of this study are consistent with previous studies that perceived benefits have a significant positive relationship with attitude (Hasheem et al., 2022). The study's results also align with the findings of (Pop et al., 2023). Perceived benefits are a more important factor in consumer purchases. The findings of this study are reinforced by the findings of (Liesa et al., 2023), which state that perceived usefulness influences attitudes, which in turn influences the intention to use. Previous findings by (Chaulagain et al., 2020) examined the effect of perceived benefits on attitude. The findings revealed that perceived benefits positively influence attitude. The study's results stated that perceived benefits positively influence attitudes in the context of medical tourism in the United States. At the same time, barriers have a negative impact on behavioural control.

The results of the study showed that there was a significant favorable influence between perceived benefits and attitude. Perceived benefits refer to how consumers see the benefits or value of expedition services. Consumers expect convenience when using services from certain expeditions. Expedition companies that can provide the best quality services, consumers will feel a good experience and feel satisfied when using this expedition and tend to use it again later. This positive experience can increase consumers' likelihood of using the expedition service. Based on the results of the hypothesis, it can be concluded that the higher the perceived benefits felt by consumers, the higher the level of customer behaviour.

**The Effect of Persuasion on Attitude.** The study's results revealed that the relationship between persuasion and attitude showed an insignificant relationship. The study's results differ from those of previous studies conducted (Bend et al., 2023), which



stated that persuasion in adolescents will increase knowledge of persuasion on attitude. (Rodrigues et al., 2024; Adaji et al., 2020; C. H. Li & Liu, 2020; Lee et al., 2021) Which stated that there was a positive influence on persuasion and attitude.

The results of this study can be supported by previous studies, which showed an insignificant positive relationship between persuasion and attitude. When individual cognitive responses were controlled, the meaning of persuasion on attitude was not significant. Study results are also in line with (Suka et al., 2020), Persuasive messages that are not memorable or easy to remember tend to be less effective in influencing audience attitudes or behavior. Persuasive messages must attract attention, arouse emotions, be relevant to the audience, and be delivered impressively and uniquely.

The results of the study showed that there was no significant influence between persuasion and attitude. Persuasive messages that do not target consumer needs or concerns are usually ineffective. Consumers who feel that persuasive messages need to be more convincing or influence consumer behaviour to use the services offered persuasion tend not to be able to influence attitude. Consumers tend to want to see informative messages or advertisements that make them move to use expedition services. Advertisements or messages that are not informative will make consumers feel unsafe using expedition services. Companies must know their audience and adjust messages to suit consumer needs and concerns. Based on the results of the hypothesis, it can be concluded that the persuasion felt by consumers does not affect attitude.

**The Effect of Attitude on Purchase Intention.** The relationship between attitude and purchase intention, which shows a significant positive relationship. These results support previous research that the relationship between the two variables is significant. Previous research conducted by (Pandey & Syam, 2023; X. Li et al., 2024; Garg et al., 2024) stated that attitude positively influences consumer involvement and purchase intention. Previous research on the relationship between attitude and purchase intention conducted by (Herrando & José, 2022) showed that a positive attitude towards an advertisement increases purchase intention towards the product promoted in the advertisement. The study's results also align with (Roh et al., 2022), which confirms that consumer attitudes and subjective norms also positively and significantly affect purchase intention.

The study results showed that attitude significantly positively affects purchase intention. Companies must positively shape consumer attitudes towards expedition services, such as ensuring that consumers are always comfortable using this expedition because the service provided is good. Consumers who have a positive attitude towards an expedition service tend to have a higher intention to reuse the service in the future. Consumer attitudes towards expeditions are influenced by their perceptions of the benefits of the service, the quality received, personal experience, and transparency. Based on the results of the hypothesis, the higher the consumer behaviour towards services, the higher the purchase intention of the services offered.

**The Effect of Perceived Risk on Trust.** This study shows that the relationship between perceived risk and trust has a significant negative relationship. These results support previous research that the relationship between the two variables is significant. The study's results align with a study conducted by (Ali et al., 2021), which shows that perceived risk has a negative and significant effect on trust. This study is supported by a previous study conducted by (Odusanya et al., 2022), which shows that the perceived risk of a platform has a negative effect on consumer trust. This study also aligns with previous research, which states that perceived risk negatively and significantly impacts trust (Tarabieh, 2021).

This study is in line with research on the relationship between perceived risk and trust conducted by (Gong et al., 2023; Miftahuddin et al., 2022), which shows that perceived risk is negatively related to trust in terms of halal aspects. Consumers trust the product more if it is halal.

Perception of risk to the security of goods during shipping also plays an important role in consumer trust. Consumers who feel a high risk that goods may be damaged or lost during shipping can make them hesitate when they want to use the services of an expedition to send and ensure that the package arrives safely at its destination. Concerns about damage or loss of goods cause consumers to hesitate in choosing a particular expedition service. Understanding risk perception is crucial for expedition services because it can influence consumer decisions. Companies must increase transparency, offer security guarantees, and show a good shipping track record to build consumer trust. Based on the results of the hypothesis, it can be concluded that the higher the consumer's risk perception, the lower the trust in expedition services.

**The Effect of Trust on Purchase Intention.** The study's trust and purchase intention results show a significant positive relationship. These results support previous research that the relationship between the two variables is significant. This study is in line with the findings of (Gunaratnege et al., 2024), which show that trust has a positive and significant effect on purchase intention. The study results are supported by findings regarding trust and purchase intention (Woo et al., 2021); findings show that trust influenced by visual factors and high ratings will increase purchase intention. The results of previous studies said that confirmed trust affects consumer purchase intention (Lunardi, 2022).

This study is in line with the findings conducted by (Jadil et al., 2022), which stated that the online trust aspect significantly and positively affects the purchase intention aspect of an e-commerce platform. Previous research conducted by (Lu & Yi, 2023) also stated that trust in a platform will positively impact purchase intention.

Consumers choose shipping services they trust because they feel more secure about the safety of their goods during the shipping process. Shipping services with a good reputation will be more likely to be chosen by consumers than service providers with less well-known or bad reputations. A good reputation for a shipping service allows consumers to be more interested in trying the services offered by the shipping company. Based on the results of the hypothesis, it can be concluded that the higher the consumer's risk perception, the lower the trust in shipping services.

## CONCLUSIONS

This study examines how risk perception, benefit perception, and trust affect consumer purchase intention based on the theory of planned behaviour. The findings show that risk perception has an important effect on consumer behaviour because someone will consider action if there is a risk. Benefit perception also significantly impacts consumer behaviour because people always expect positive benefits when they want to buy or use them. Persuasion does not necessarily affect consumer behaviour because persuasive messages are less effective if the content of the message does not highlight something that can differentiate it from other messages. The findings also show that trust is very important in influencing purchase intention. The results of this study answer the gap in previous research on the relationship between trust and purchase intention, which showed significant results. The results also show significant relationships between perceived risk and attitude.

This study contributes by applying a theory, namely the theory of planned behaviour. This theory is used to understand and predict human behaviour based on three main factors influencing a person's intention to take action. The theory of planned behaviour in the context of expedition services can be done by considering the three main components of this theory, namely attitude, subjective norms, and behavioural control. Consumers will judge expedition services based on their previous experiences, service quality, price, and reliability. Consumers may also be influenced by recommendations from friends, family, or online reviews. Consumers who feel that using an expedition service is easy will be more likely to use the service. By understanding and implementing these three components, expedition service companies can design more effective strategies to attract and retain consumers. This study examines the role of risk and behaviour in influencing expedition services. Perceived risk plays a role in exploring the relationship between attitude and trust in purchase intention.

The author's first suggestion is that expedition service managers focus on highlighting positive reviews that can be displayed on the company's Website or social media. Expedition Services must highlight and publish positive reviews and testimonials from previous customers on the company's official Website or social media, which can increase credibility and give potential customers confidence. Positive testimonials or reviews can control the risk aspect and increase the trust of expedition consumers.

The second suggestion is that Ninja Xpress, Pos Indonesia, J&T, and Tiki expeditions can improve customer service by training staff to provide responsive and professional customer service. They are providing easily accessible communication channels (such as live chat, email, and telephone) to handle complaints or questions quickly, especially in today's digital era. Expedition services implement real-time GPS-based tracking systems and mobile applications to provide accurate customer updates. Companies can manage consumer risk perception and trust by using or developing real-time tracking systems in collaboration with companies like Geotab. Geotab provides accurate GPS tracking solutions and allows consumers to monitor the location of vehicles carrying goods in real-time. Collaboration with Geotab also helps with more efficient route planning, increased productivity, and reduced operational costs.

The author recommends that further research can add new variables and use a different theory, namely the theory of reasoned action. The theory of reasoned action suggests that people form intentions to adopt a behaviour based on their beliefs about the consequences of use or adoption. The theory of reasoned action has been used to understand the adoption of behaviour or advice. Further research is expected to be of novelty to previous research.

The author also recommends adding the variable perceived usefulness. Perceived usefulness plays a role in improving service quality and customer satisfaction. Adding variables and theories in further research can provide several important benefits that strengthen and expand the results of previous research. New variables and theories in further research allow researchers to broaden, deepen and improve their understanding of the topic being studied and make more meaningful contributions to the relevant field of science.

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