

ABSTRAK

Fika Diana Saputri, 2020310055, “Peran Persepsi Risiko Dalam Memediasi Pengaruh Ketakutan Akan Kerugian Finansial, Kesadaran Merek, dan Merek Website Terhadap Niat Beli Online Melalui *E-Commerce* Shopee”

Penelitian ini bertujuan untuk mengetahui Peran Persepsi Risiko Dalam Memediasi Pengaruh Ketakutan Akan Kerugian Finansial, Kesadaran Merek, dan Merek Website Terhadap Niat Beli Online Melalui *E-Commerce* Shopee. Pengambilan sampel dalam penelitian ini menggunakan teknik probabilitas sebanyak 200 responden dari keseluruhan populasi generasi z muslim di Kabupaten Jepara yang menggunakan *e-commerce* shopee.

Metode penelitian ini menggunakan metode penelitian kuantitatif dengan analisis *Structural Equation Modelling* (SEM) dengan bantuan aplikasi AMOS 24.0 sebagai alat untuk menghitung data yang diperoleh. Penelitian ini menggunakan 5 variabel. Variabel independen yaitu ketakutan akan kerugian finansial, kesadaran merek, dan merek website, sedangkan variabel dependen adalah niat beli online serta variabel mediasi yaitu persepsi risiko.

Hasil penelitian ini menunjukkan bahwa persepsi risiko tidak mampu memediasi pengaruh ketakutan akan kerugian finansial terhadap niat beli online. Sedangkan kesadaran merek dan merek website berpengaruh negatif terhadap niat beli online dan persepsi risiko berhasil memediasi penuh pengaruh kesadaran merek dan merek website pada niat beli online. Pelaku usaha online perlu memperhatikan persepsi risiko negatif dalam berbelanja online agar dapat meminimalisir risiko yang ada. Dengan meminimalisir risiko tersebut maka produk atau *e-commerce* akan mendapat respon yang positif dari konsumen sehingga dapat meningkatkan niat beli konsumen.

Kata kunci : Ketakutan Akan Kerugian Finansial, Kesadaran Merek, Merek Website, Persepsi Risiko, Niat Beli Online

ABSTRACT

Fika Diana Saputri, 2020310055, “The Role of Perceived Risk in Mediating The Influence of Fear of Financial Losses, Brand Awareness, and Website Brand on Online Purchase Intentions via Shopee E-Commerce”

This research aims to determine the role of perceived risk in mediating the influence of fear of financial losses, brand awareness and website brand on online purchase intentions via Shopee e-commerce. Sampling in this study used probability techniques as many as 200 respondents from the entire population of generation z Muslims in Jepara Regency used shopee e-commerce.

This research method uses quantitative research methods with Structural Equation Modeling (SEM) analysis with the help of the AMOS 24.0 application as a tool for calculating the data obtained. This research uses 5 variables. The independent variables are fear of financial losses, brand awareness and website brand, while the dependent variable is online purchase intention and the mediating variable is perceived risk.

The results of this study indicate that perceived risk is unable to mediate the influence of fear of financial loss on online purchase intentions. Meanwhile, brand awareness and website brand have a negative effect on online purchase intention and perceived risk successfully fully mediates the influence of brand awareness and website brand on online purchase intention. Online businesses need to pay attention to negative perceived risk in online shopping in order to minimize existing risks. By minimizing this risk, the product or e-commerce will receive a positive response from consumers so that it can increase consumer purchasing intentions.

Keywords : Fear of Financial Losses, Brand Awareness, Website Brand, Perceived Risk, Online Purchase Intention