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## EFFECT OF REFERENCE GROUPS AND RISK PERCEPTIONS ON TRUST AND ONLINE PURCHASE DECISIONS IN GENERATION X IN PEKANBARU

**Abstract:** Technological advances are currently very influential on every social activity so that people's lifestyles change, one of which is shopping online. Some people of course feel this change, one of which is Generation X. Several things can influence consumers in deciding to shop online, namely reference groups, consumer perceived risks, and consumer confidence in online shopping patterns. The purpose of this study was to determine the effect of these factors on consumer confidence and online purchasing decisions in Generation X in Pekanbaru. Primary data collection is in the form of a questionnaire as a research instrument. A total of 100 people belonging to Generation X in Pekanbaru and had shopped online were used as respondents with the Non-Probability Sampling Technique. The method used is Explanatory Research with data analysis test, classical assumption test, hypothesis test, and path analysis as data testing flow. Data testing is assisted by the SPSS version 25 application. The results of this study indicate that the Reference Group has a positive and significant effect on Trust and Online Purchase Decisions. Trust and Online Purchase Decisions are negatively influenced by risk perception. Online purchase decisions are influenced by trust in a good and significant way. Through Generation Z Trust in Pekanbaru, there is a considerable relationship between the Reference Group and Risk Perception on Online Purchase Decisions.

**Key words:** Reference Group, Risk Perception, Consumer Trust, Online Purchasing Decisions, Generation X.

**Language:** English

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### Introduction Background of the Study

Online shopping behavior continues to increase in Indonesia annually. Internet users in Indonesia were recorded as the netizens who bought the most goods

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online in December 2018 with a total of 86% of internet users in Indonesia who did online shopping activities. The economic value of the internet in Indonesia in 2018 is estimated at US\$27 billion with an average annual compounded growth of 49% in consumer spending. Several factors are driving the growth of online shopping. First, people's purchasing power is increasing, especially in the middle class. A study noted that digital consumers in Indonesia grew from 64 million or around 34% of the total population in 2017 to 102 million or 53% of the total population in 2018. Second, the use of internet access has also continued to grow in recent years. Currently, internet user access is around 70% in Indonesia (Cindy Mutia Annur, 2020).

E-commerce is a medium for online shoppers to do online shopping activities. E-commerce or electronic commerce is the distribution, sale, purchase, marketing of goods and services that rely on electronic systems such as the internet, television, or other computer networks. E-commerce involves the transfer of funds and electronic data exchange, management systems, and automated data collection. A report released by We Are Social mentioned that 96% of internet users have searched for a product or service to buy online. The visits to online retail stores or related sites are made by 91% of the total internet users. Internet users also make payments for products or services online by 90%. Sequentially, they make online payments via mobile phones and laptops or computers by 79% and 29% (Yosepha Pusparisa, 2019).

Several studies have proven that reference groups also influence consumer purchasing decisions. Reference groups provide standards (norms or values) that can be a determining perspective on how someone thinks or behaves, and this group is useful as a person's reference in making decisions. Informational influence, normative influence, and value-expressive impact were identified as the three main types of reference group influence in a prior study (Yang et al., 2007). Consumers' decisions are sometimes impacted by their peer group (Bearden & Etzel, 1982; Hoonsopon, 2016).

Conducting online transactions through e-commerce raises the perception of risk because consumers do not see directly or do not meet directly with sellers and products to be purchased physically. Individual perception of something new is formed based on how the behavior and other factors that affect the individual. Consumers will assess the hazards associated with using internet services. Risk perception is one of the psychological elements that influence purchase decisions, according to Pride and Ferrelin Sangadji and Sopiah (2013). In terms of customer security and privacy, online transactions pose a greater risk than traditional purchases. Online transactions have a higher risk than offline related to consumer security and privacy. According to Lui &

Jamieson (2003), the level of risk in online shopping depends on consumer perceptions in estimating the level of risk that will be experienced when using the internet for shopping.

Riau Province is one of the potential provinces for the development of e-commerce, especially Pekanbaru. With a high population and per capita income, Pekanbaru is a potential market share for e-commerce. Based on data from Statistics Indonesia in 2019, the number of projected residents of Pekanbaru was recorded as 1,149,359 people (Pekanbarukota.bps.go.id, 2019).

Based on the background that has been elaborated above, the researcher formulated the problem as follows: how the influence of Reference Groups, Risk Perceptions, and Purchase Decisions on Consumer Confidence in Generation X online purchases in Pekanbaru.

## Review Of Literature Marketing

### Definition of Marketing

Marketing includes the whole system related to business activities, which aims to plan, determine prices, as well as promote and distribute goods or services that will satisfy the needs of both actual and potential buyers (Sudarsono, 2020). According to Philip Kotler, the notion of marketing is a social activity and an arrangement carried out by individuals or groups of people intending to achieve their goals by making products and exchanging them for a certain nominal amount to other parties (Keller, 2012).

### Consumer Behavior

#### Definition of Consumer Behavior

Consumer behavior is a process that is closely related to the existence of a buying process, at that time consumers search, research, and evaluate products and services. Consumer behavior is a process that is passed by a buyer in searching for, buying, using, and evaluating, and acting on the consumption of products and services, as well as ideas that are expected to meet one's needs (Schiffman Kanuk, 2010). Meanwhile, according to Kotler and Armstrong (2016:178), "Customer buyer behavior refers to the buying behavior of final consumers individuals and households who buy goods and services for personal consumption. Consumer behavior is something that underlies consumers to make purchasing decisions (Firmansyah, 2019).

#### Definition of Reference Group

A reference group for a person can consist of one or more real people such as family, friends, sellers, and or symbolically such as executives, successful celebrities, political figures, actors, or sportsmen they see in the mass media (Rizal, 2012).

### Risk Perception

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Suresh A. M. and Shashikala (2011) in their study on the effect of perceived risk on online purchases on consumers in Indonesia concluded that consumers have a higher risk perception when making purchases online compared to when they make purchases offline. This risk perception then affects consumers in making online purchases. As a concept, risk has been studied extensively by many studies in the field of consumer behavior and is proposed as one of the most important concepts for understanding how consumers make choices.

### Trust

#### Definition of Trust

According to Mayer et al. (1995) in Susanti and Cholichul (2013:3), trust is the willingness of one party to trust the other party will take certain actions that are important for those who believe in it. Trust is defined as a whole in the context of online shopping. Mayer et al. (1995) in Heijden et al. (2003:43) stated that consumers' willingness to be vulnerable to the actions of an online store is based on the expectation that the online store will perform certain actions important to consumers, regardless of the ability to monitor or control the online store.

### Purchase Decision

#### Definition of Purchase Decision

According to Kotler and Armstrong (2011:181), consumer purchasing decisions are to buy the most preferred brand from various alternatives, but two factors can be between purchase intentions and purchase decisions. The first is the attitude of others and the second factor is the situational factor. The purchase decision-making process for everyone is the same, but the decision-making process will be influenced by personality traits, age, income, and lifestyle. Schiffman and Kanuk (2010) define purchase decisions as the selection of two or more choices. The act of choosing is further clarified by Dharmmesta and Handokodefining purchase decisions as decision-making actions that include decisions about the type and benefits of the product, decisions about product form, decisions about brands, decisions about the number of products, decisions about the seller, and decisions about when to buy and how to pay (Swastha & Handoko, 2012).

### Research Hypotheses

Based on the research framework above, the hypotheses in this study are:

H1: Reference Group has a significant effect on Consumer Trust on Generation X Online Purchases in Pekanbaru.

H2: Risk Perception has a significant effect on Consumer Trust in Generation X Online Purchases in Pekanbaru.

H3: Reference Group has a significant effect on Online Purchase Decisions in Generation X in Pekanbaru

H4: Risk Perception has a significant effect on Online Purchase Decisions in Generation X in Pekanbaru.

H5: Consumer Trust has a significant effect on Online Purchase Decisions in Generation X in Pekanbaru.

H6: Reference Group has a significant effect on Online Purchase Decisions through Consumer Trust in Generation X in Pekanbaru.

H7: Risk Perception has a significant effect on Online Purchase Decisions through Consumer Trust in Generation X in Pekanbaru.

### Research Method

#### Research Settings

This study was conducted in Pekanbaru, Riau Province. Researchers chose Pekanbaru since it has a population of Generation X aged 40-55 years totaling 210,974 people

#### Data Types and Sources

This study is Explanatory Research with a quantitative approach.

#### Primary Data

Primary data in this study were obtained directly from the respondents, measured using research instruments (questionnaires) to find out respondents' answers to questions regarding the influence of Reference Group, Risk Perception, and Consumer Trust as well as Online Purchase Decisions in Generation X in Pekanbaru.

#### Secondary Data

Secondary data included in this study were literature books, magazines, newspapers, journals, and articles related to consumer behavior theory, Reference Group, Risk Perception, Consumer Trust, Online Purchase Decision, Generation X, and information about online purchases.

#### Population and Sample

The population is a classification region made up of objects/subjects with specific quantities and attributes (Sugiyono, 2013). The participants in this study were Generation X in Pekanbaru who had utilized online shopping, the exact number of whom is unknown.

The sample is part of the number and characteristics possessed by the population and samples taken from the population must be true representatives (Sugiyono, 2013). This study employed the Non-Probability Sampling technique. In this study, the sample to be taken was the generation X community who make online purchases. The sampling technique was the accidental sampling

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technique, where the sampling technique was based on chance, anyone who met the researcher could be used as a sample, it was deemed that the person met the suitable as a data source (Sugiyono, 2013).

### Variable Operational Definition

The operational definition of variables provides limits and explanations regarding the size of the variables used in the study. The research variable is the object of research, or what is the point of attention of a study (Arikunto, 2014). In this study, there were Endogenous Variables and Exogenous Variables.

### Data Collection Method

The following were the data collection procedures employed in this study:

### Questionnaire

In this study, the researcher distributed questionnaires to the community of Generation X who made online purchases. The researcher used a questionnaire as the data collection means to save time for the researcher and respondents, where respondents only needed to choose the answers that had been provided on the questionnaire sheet.

### Data Analysis Method

#### Descriptive Percentage

Descriptive percentage analysis was used to describe the data in this study which consisted of Reference Group (X1), Risk Perception (X2), Consumer Trust (Y1), and Online Purchase Decision (Y2). According to Nugroho (2005), the steps taken in the use of percentage descriptive analysis techniques are:

1. Creating a distribution table for the answers to be questionnaire X1, X2, Y, and e.
2. Determining the score of respondents' answers with the provisions of a predetermined score.
3. Summing up the answer scores obtained from each respondent.

The data analysis method used was a Likert Scale to measure respondents' answers to the statements that have been provided. The respondents' answer score in this study consisted of five alternative answers containing other stratified variations (Sugiono, 2013).

### Data Analysis Test

#### Validity

When questions on a questionnaire are able to expose anything that will be measured by the questionnaire, it is considered to be valid. The SPSS program was utilized in this investigation to assess its validity.

#### Reliability

Reliability is a tool used to measure the consistency of research constructs or variables.

According to Ghazali (2013), a variable is said to be reliable if the respondents' answers to questions are consistent or stable from time to time. When a measuring instrument is used twice to measure the same symptoms and the measurement findings are relatively the same, the measuring instrument is said to be dependable. In other words, reliability refers to a measuring instrument's consistency in measuring the same symptoms across time.

### Classic Assumption Test

#### Normality Test

To test whether the data are normally distributed, the Kolmogorov-Smirnov test was performed statistically. The residual is normally distributed if it has a significance value  $> 0.05$  (Ghozali, 2013).

#### Multicollinearity Test

The multicollinearity test, according to Imam Ghazali (Ghozali, 2013), is used to see if the regression model revealed a link between the independent variables.

#### Heteroscedasticity Test

The heteroscedasticity test determines whether there is an inequality of variance between the residuals of another observation in the regression model. The plot graph test, park test, Glejser test, and white test are all examples of heteroscedasticity tests. The Glejser Test was employed in this study because it has a value used as a benchmark standard in determining the symptoms of heteroscedasticity.

### Statistical Test

#### Partial Hypothesis Test (t-Test)

The partial significance test was done to find out how much influence the independent variable 1 had on the dependent variable with the assumption that the other variables are constant. The test was carried out in two directions, with a confidence level of 95% and a significant level test of the influence of the correlation between the independent variables individually and the dependent variable was carried out, where the significance level was determined at 5% and  $df = n - k$ .

The decision-making criteria used were as follows:

1. If  $T_{count} > T_{table}$  or  $T \text{ value} < \alpha$ , then:
  - a.  $H_0$  is accepted because there is a significant effect,
  - b.  $H_0$  is rejected because there is no significant effect.
2. If  $T_{count} < T_{table}$  or  $T \text{ value} > \alpha$ , then:
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  - b.  $H_0$  is accepted because there is a significant effect.

#### Simultaneous Hypothesis Testing (F Test)

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The F test was used to determine whether the independent variables simultaneously had a significant effect on the dependent variable. The degree of confidence level used was 0.05. If the calculated F value is greater than the F value according to the table, then the alternative hypothesis is that all independent variables simultaneously had a significant effect on the dependent variable.

### Path Analysis

According to Ghozali (2011), the path analysis method is used to analyze the pattern of relationships between variables. This model was used to determine the direct or indirect effect of a set of independent variables on the dependent variable. This method was used to examine the effect of the independent variable (Reference Group and Risk Perception) on the dependent variable (Consumer Trust and Purchase Decision).

The basic parameters in the Path Analysis are as follows:

### Path Diagram

This step is related to the information of an initial structural equation model before estimation. The path diagram model must be formulated based on a strong theory or based on the results of a previous study.

### Structural Equation

Before the researcher analyzed a study in path analysis, a path diagram used to present the problem in the form of an image was made in advance and the structural equation that states the relationship between the variables on the path diagram was determined as well.

### Calculating the Correlation Matrix between Variables

This study employed Spearman Rank Correlation to calculate the correlation coefficient sought. This correlation coefficient technique can be used to test the correlation between research variables on non-parametric statistics (ordinal scale).

### Determining the Coefficient of Each Path

After knowing the path equation above, the coefficient value of each path was determined.

### The Coefficient of Significant Test of Pxy

After the coefficients that affect each of the Pxy paths were known, then the coefficient of influence was tested for significance.

### Determining Residual Factor

Based on the coefficient of determination, the residual factor or error variance can be identified, namely the magnitude of the influence of other variables not examined on endogenous variables.

## Overview Of The Research Object Generation X

In recent years, the definition of generation has developed. One of which is the definition put forward by Kupperschmidt in Putra (2017) which defines a generation as a group of individuals who identify their group based on the similarity of the year of birth, age, location, and events in the life of a group of individuals which have a significant influence in their growth phase.

Several studies consistently found the comparison between generational differences, with samples from the 1950s to early 2000s, showing differences in the characteristics of 3 generation groups, namely baby boomers generation, generation X, and generation Y (Millennials).

### Generation X In Pekanbaru

Based on Government Regulation No. 19 of 1987 dated September 7, 1987, Pekanbaru consists of 8 sub-districts from the previous 5-sub-districts, with an area of 446.5 Km<sup>2</sup>. After measurements and benchmarks were carried out by the Riau National Land Agency, the area of Pekanbaru was further verified to be 632.26 Km<sup>2</sup>. The data of Statistics Indonesia mentioned in 2019 showed the number of population projections for Pekanbaru was 1,149,359 people with the number of Generation X of 210,974 people.

## Findings And Discussion

### Description Of Research Findings Variables

Based on the questionnaires that had been distributed, the respondents' responses to the influence of reference group and risk perception on trust and online purchasing decision in Generation X in Pekanbaru to each variable were obtained as follows:

#### 1. Reference Group

Based on the study, it can be seen that the responses of 100 respondents to the statements of the Reference Group variable had an average of 3.49. Therefore, it can be concluded that the respondents in this study agreed in considering the opinion of the reference group for online shopping.

#### 2. Risk Perception

In this study, the respondents' responses to the Risk Perception variable had an average of 3.84. Thus, it can be concluded that the respondents in this study considered that shopping online poses risks that may occur.

#### 3. Trust

In this study, respondents' responses to the statements of the Trust variable had an average of 3.9. Thus, it can be concluded that the respondents in this study had the trust to shop online.

#### 4. Online Purchase Decision

In this study, the respondents' responses to the Online Purchase Decision variable got an average of

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4.07. Thus, it can be concluded that the respondents in this study strongly agreed that shopping online is the right decision.

**Instrument Analysis  
Validity Test.**

**Table 1. Validity Test Results**

Variable	Statement	r Count	r Table	Description
Reference Group (X1)	X1.P1	0.530	0.197	Valid
	X1.P2	0.552	0.197	Valid
	X1.P3	0.679	0.197	Valid
	X1.P4	0.547	0.197	Valid
	X1.P5	0.316	0.197	Valid
	X1.P6	0.410	0.197	Valid
	X1.P7	0.519	0.197	Valid
	X1.P8	0.578	0.197	Valid
	X1.P9	0.586	0.197	Valid
	X1.P10	0.538	0.197	Valid
	X1.P11	0.359	0.197	Valid
Risk Perception (X2)	X2.P1	0.765	0.197	Valid
	X2.P2	0.617	0.197	Valid
	X2.P3	0.809	0.197	Valid
	X2.P4	0.702	0.197	Valid
	X2.P5	0.744	0.197	Valid
	X2.P6	0.214	0.197	Valid
Trust	Y1.P1	0.624	0.197	Valid
	Y1.P2	0.680	0.197	Valid
	Y1.P3	0.756	0.197	Valid
	Y1.P4	0.611	0.197	Valid
	Y1.P5	0.660	0.197	Valid
	Y1.P6	0.352	0.197	Valid
Purchase Decision	Y2.P1	0.826	0.197	Valid
	Y2.P2	0.842	0.197	Valid
	Y2.P3	0.661	0.197	Valid
	Y2.P4	0.688	0.197	Valid
	Y2.P5	0.571	0.197	Valid

Source: Research Findings, 2021

**Reliability Test**

**Table 2. Reliability Test Results**

Variable	Cronbach's Alpha	Critical Value	Description
Reference Group	0.701	0.6	Reliable
Risk Perception	0.706	0.6	Reliable
Trust	0.662	0.6	Reliable
Purchase Decision	0.769	0.6	Reliable

Source: Research Findings, 2021

**Classic Assumption Test  
Normality Test**

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**Table 3. Kolmogorov Smirnov Normality Test Results**

<b>Phase 1</b>	<b>Phase 2</b>																																																
<b>One-Sample Kolmogorov-Smirnov Test</b>	<b>One-Sample Kolmogorov-Smirnov Test</b>																																																
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Test Statistic		,040																																															
Asymp. Sig. (2-tailed)		,200 <sup>c,d</sup>																																															
<p>a. Test distribution is Normal.</p> <p>b. Calculated from data.</p> <p>c. Lilliefors Significance Correction.</p> <p>d. This is a lower bound of the true significance.</p>	<p>a. Test distribution is Normal.</p> <p>b. Calculated from data.</p> <p>c. Lilliefors Significance Correction.</p> <p>d. This is a lower bound of the true significance.</p>																																																

Source: Research Findings, 2021

**Multicollinearity Test**

**Table 4. Multicollinearity Test Results**

**Phase 1**

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	8,162	2,543		3,210	,002		
	Kelompok Referensi	,190	,073	,820	4,594	,011	,713	1,402
	Persepsi Risiko	,159	,094	,092	-,204	,068	,713	1,402

a. Dependent Variable: Kepercayaan

**Phase 2**

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-3,882	2,282		-1,702	,092		
	Kelompok Referensi	,793	,081	,416	9,154	,000	,667	1,499
	Persepsi Risiko	-,032	,065	,046	-,500	,618	,693	1,444
	Kepercayaan	,234	,087	,845	12,212	,008	,828	1,208

a. Dependent Variable: Keputusan Pembelian

Source: Research Findings, 2021

**Heteroscedasticity Test**

Heteroscedasticity test obtained the following results:

**Table 5. Heteroscedasticity Test Results**

**Phase 1**

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3,449	1,518		2,272	,025		
	Kelompok Referensi	-,036	,044	-,100	-,833	,407	,713	1,402
	Persepsi Risiko	,005	,056	,011	,090	,928	,713	1,402

a. Dependent Variable: Abs\_RES

<b>Impact Factor:</b>	<b>ISRA (India) = 6.317</b>	<b>SIS (USA) = 0.912</b>	<b>ICV (Poland) = 6.630</b>
	<b>ISI (Dubai, UAE) = 1.582</b>	<b>ПИИИ (Russia) = 3.939</b>	<b>PIF (India) = 1.940</b>
	<b>GIF (Australia) = 0.564</b>	<b>ESJI (KZ) = 9.035</b>	<b>IBI (India) = 4.260</b>
	<b>JIF = 1.500</b>	<b>SJIF (Morocco) = 7.184</b>	<b>OAJI (USA) = 0.350</b>

## Phase 2

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1,963	1,326		1,480	,142		
	Kelompok Referensi	,056	,038	,181	1,486	,141	,667	1,499
	Persepsi Risiko	-,034	,047	-,086	-,717	,475	,693	1,444
	Kepercayaan	-,091	,050	-,198	-1,809	,074	,828	1,208

a. Dependent Variable: Abs\_RES

Source: Research Findings, 2021

### Hypothesis Testing

#### Regression Test: Phase 1

Table 6. Simultaneous Test Results (F Test) Phase 1

ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	140,338	2	70,169	30,072	,000 <sup>b</sup>
	Residual	675,772	97	6,967		
	Total	816,110	99			

a. Dependent Variable: Kepercayaan

b. Predictors: (Constant), Persepsi Risiko, Kelompok Referensi

Source: Research Findings, 2021

Table 7. Partial Test Results (t-Test) Phase 1

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8,162	2,543		3,210	,002
	Kelompok Referensi	,190	,073	,820	4,594	,011
	Persepsi Risiko	,159	,094	,092	-,204	,068

a. Dependent Variable: Kepercayaan

Source: Research Findings, 2021

Table 8. Coefficient of Determination Test (R<sup>2</sup>) Phase 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,415 <sup>a</sup>	,172	,155	2,63946

a. Predictors: (Constant), Persepsi Risiko, Kelompok Referensi

Source: Research Findings, 2021

#### Regression Test: Phase 2

The following are the results obtained from the test carried out:



<b>Impact Factor:</b>	<b>ISRA (India) = 6.317</b>	<b>SIS (USA) = 0.912</b>	<b>ICV (Poland) = 6.630</b>
	<b>ISI (Dubai, UAE) = 1.582</b>	<b>ПИИИ (Russia) = 3.939</b>	<b>PIF (India) = 1.940</b>
	<b>GIF (Australia) = 0.564</b>	<b>ESJI (KZ) = 9.035</b>	<b>IBI (India) = 4.260</b>
	<b>JIF = 1.500</b>	<b>SJIF (Morocco) = 7.184</b>	<b>OAJI (USA) = 0.350</b>

**Table 9. Simultaneous Test Results (F Test) Phase 2**

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	822,739	3	274,246	54,100	,000 <sup>b</sup>
	Residual	486,651	96	5,069		
	Total	1309,390	99			

a. Dependent Variable: Keputusan Pembelian

b. Predictors: (Constant), Kepercayaan, Persepsi Risiko, Kelompok Referensi

Source: Research Findings, 2021

The following are the results obtained from partial testing:

**Table 10. Partial Test Results (t-Test) Phase 2**

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-3,882	2,282		-1,702	,092
	Kelompok Referensi	,793	,081	,416	9,154	,000
	Persepsi Risiko	-,032	,065	,046	-,500	,618
	Kepercayaan	,234	,087	,845	12,212	,008

a. Dependent Variable: Keputusan Pembelian

Source: Research Findings, 2021

The phase 2 regression test above showed the value of the coefficient of determination phase 2 as follows:

**Table 10. Coefficient of Determination Test (R<sup>2</sup>)Phase 2**

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,893 <sup>a</sup>	,728	,697	2,25151

a. Predictors: (Constant), Kepercayaan, Persepsi Risiko, Kelompok Referensi

Source: Research Findings, 2021

**Path Analysis**

**Table 11. Direct and Indirect Effect**

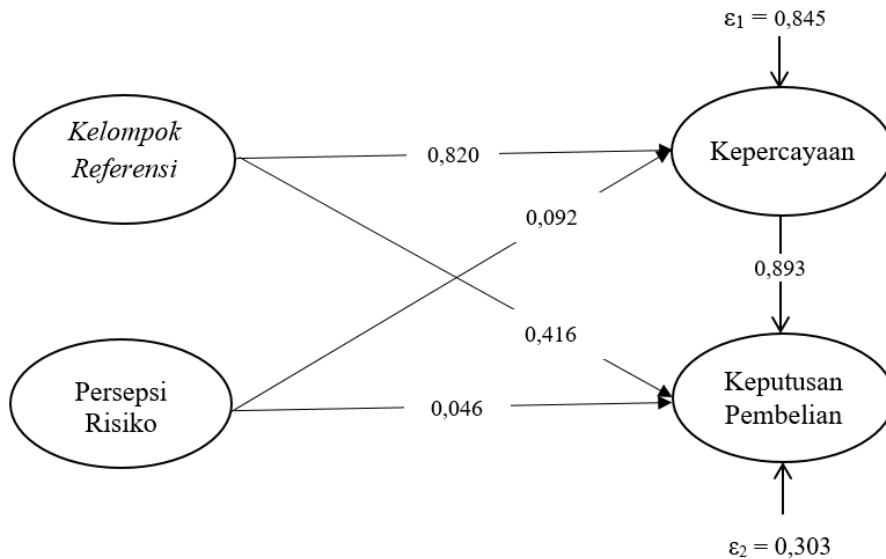
Variable	Direct	Indirect	Total	Description
Reference Group → Trust	0.820	-	0.820	Strong
Risk Perception → Trust	0.092	-	0.092	Weak
Reference Group → Purchase Decision	0.416	0.820 x 0.893 = 0.732	1.148	Strong

<b>Impact Factor:</b>	ISRA (India) = 6.317	SIS (USA) = 0.912	ICV (Poland) = 6.630
	ISI (Dubai, UAE) = 1.582	PIHII (Russia) = 3.939	PIF (India) = 1.940
	GIF (Australia) = 0.564	ESJI (KZ) = 9.035	IBI (India) = 4.260
	JIF = 1.500	SJIF (Morocco) = 7.184	OAJI (USA) = 0.350

Risk Perception → Purchase Decision	0.046	0.092 x 0.893 = 0.082	0.128	Weak
Trust → Purchase Decision	0.893	-	0.893	Strong

Source: Research Findings, 2021

From the results of data calculations that had been done previously, it can be converted into a Path Diagram image below.



Source: Research Findings, 2021

Figure 1 - Path Analysis

$$\epsilon_1 = \sqrt{1 - R^2} = \sqrt{1 - 0.155} = 0.845$$

$$\epsilon_2 = \sqrt{1 - R^2} = \sqrt{1 - 0.697} = 0.303$$

**Discussion of Research Findings**

The discussion of this study was carried out to prove or answer the hypothesis previously made by the researcher.

**The Effect of Reference Group on Trust**

The results of this study indicate that the Reference Group had a positive and significant effect on the Trust of Generation X in Pekanbaru.

**The Effect of Risk Perception on Trust**

From the study that had been done, Risk Perception had a negative and insignificant effect on Consumer Trust of Generation X in Pekanbaru. A previous study conducted by I. P. A. Putra et al. (2016) get similar results where Risk Perception has a negative and significant effect on Consumer Trust

**The Effect of Reference Group on Online Purchase Decision**

The results showed that the Reference Group had a positive and significant effect on the Online Purchase Decision of Generation X Pekanbaru

**The Effect of Risk Perception on Online Purchase Decision**

In the study that had been done, the results indicate that Risk Perception had a negative and insignificant effect on Online Purchase Decisions.

**The Effect of Trust on Online Purchase Decision**

Based on the findings of this study, the trust had a positive and significant impact on Generation X Online Purchase Decision in Pekanbaru.

**The Effect of Reference Group on Online Purchase Decision Through Trust**

The results showed that the Reference Group had a significant effect on Online Purchase Decision through Trust in Generation X in Pekanbaru.

## Impact Factor:

ISRA (India) = 6.317  
ISI (Dubai, UAE) = 1.582  
GIF (Australia) = 0.564  
JIF = 1.500

SIS (USA) = 0.912  
PIIHQ (Russia) = 3.939  
ESJI (KZ) = 9.035  
SJIF (Morocco) = 7.184

ICV (Poland) = 6.630  
PIF (India) = 1.940  
IBI (India) = 4.260  
OAJI (USA) = 0.350

### The Effect of Risk Perception on Online Purchase Decision Through Trust

From the findings, it can be concluded that the effect that occurred between the Risk Perception variable on Online Purchase Decision in Generation X in Pekanbaru had a greater indirect effect.

#### Conclusion And Suggestions

##### Conclusion

Based on the findings of the study, data analysis, and discussions that had been carried out previously, it can be concluded as follows:

1. The Reference Group has a positive and significant impact on Generation X Trust in online shopping in Pekanbaru. This indicates that when the Generation X reference group increases, Generation X's trust to shop online will increase.
2. Risk perception has a negative and insignificant effect on the Trust of Generation X in shopping online in Pekanbaru. This indicates that the higher the perception of risk in transactions, the lower the trust of Generation X to shop online.
3. The Reference Group has a positive and significant effect on Online Purchase Decision in Generation X in Pekanbaru. This indicates that if the Generation X reference group increases, the purchase decision of Generation X to shop online will increase.
4. Risk perception has a negative and insignificant effect on Online Purchase Decision in Generation X in Pekanbaru. This indicates that if the perception of risk is high, the purchase decision of Generation X will decrease.
5. Trust has a positive and significant effect on Online Purchase Decision in Generation X in Pekanbaru. This indicates that the higher the consumer trust, the higher the online purchase decision.

6. The reference group has a significant effect on Online Purchase Decision through Trust in Generation X in Pekanbaru. This means that trust is able to be a mediating variable between the reference group variable on the online purchase decision of Generation X in Pekanbaru.
7. Risk Perception has a significant effect on Online Purchase Decision through Trust in Generation X in Pekanbaru. This indicates that the trust variable is able to be a mediating variable between the risk perception variable on the online purchase decision of Generation X in Pekanbaru.

##### Suggestion

Based on the study, discussion, and conclusions obtained, the following suggestions can be given:

1. For online business actors. In this study, risk perception is an important factor that affects trust. Thus, it is recommended for online businesses to continue to increase consumer confidence by providing certainty in purchasing products and minimizing existing risks.
2. It is highly recommended for online business actors to pay attention and control as well as seek better problem solving to minimize consumer worries in shopping online. Accordingly, the perception of risk decreases and convinces consumers that the decision to shop online is the right decision.
3. For future researchers, this study can be used as material for comparison and reference for research. The researcher also suggests developing further study using other analytical instruments aimed at obtaining more detailed results and adding functional risk indicators and physical risk indicators to measure risk perception variables.

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