

THE MODERATING EFFECTS OF RISK AND SUBJECTIVE NORM PERCEPTION TOWARDS CONSUMERS' TRUST AND ONLINE PURCHASE INTENTION

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ABSTRACT

This study was intended to examine the moderating effects of risk and subjective norm perception towards consumers' trust and consumers' online purchase intention on the purchasing of online products that belong to body care category. The samples in this study were 120 students of *Universitas Esa Unggul* who had made online purchase of the products that belong to body care category. The method used in this study was the non-hierarchical Anova or Cell Means method on which the values of the samples were calculated by using computer software. The results of this study showed that consumers' trust affected online purchase intention of the products within body care category with a significance value of 0.000. This study also found that moderating effect of risk towards consumers' trust and online purchase intention had a significance value of 0.032.

Keywords: Online, E-commerce, Internet, Trust, Risk, Online Purchase Intention

1. Introduction

Technology and internet are increasingly developing and becoming one of the tools or media used for various purposes. Compared to other technologies, the development and absorption of internet technology is indeed extraordinary. According to Noor (2008) in Yutadi (2014) in the field of trade, internet media began to be used to conduct business activities such as buying and selling online. The population growth of internet users in Indonesia is fast enough to drive changes in consumer behavior. Consumers tend to shift the mode of transaction, i.e. from doing shopping through physical stores to making a purchase through online stores or commonly called e-commerce. Based on the latest data from *statista.com* which is a fairly prominent internet statistics company in the world, the number of e-commerce users in Indonesia continuously grow. The rapid growth in the trend of online shopping takes place because online businesses on the internet do not require vast amount of capital and are quite easy to develop. In 2016 the number of e-commerce users reached 25.1 million and is predicted to hit 39.3 million in 2020.

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The existence of e-commerce is a promising business alternative to be implemented at this time, because e-commerce involves all forms of trade transactions or online services using electronic media which are basically the results of technology advancement both in terms of information and communication, so that it significantly makes changes to human behavior in interacting with their environment Specifically in the field related to trademarks. Although the development of e-commerce is fairly rapid but there are several product categories which actually have relatively low sales. According to *statista* data in 2016 the products belong to personal care category were the products that had very low sales compared to other categories such as fashion, toys, furniture and electronic goods. This was because body care products are products that come in direct contact with the consumers' skin so that the tendency of Indonesian people who like to try the product first before buying it makes consumers more interested in conducting transactions traditionally or through face to face transaction.

2 Literature Review

Customers' trust in online sites is important in determining the success or failure of e-commerce activities. Trust plays an important role in many social and economic interactions which involve uncertainty and dependence. According to Mowen and Minor (2002) trust is defined as a knowledge that includes beliefs held by consumers and all final conclusions made by consumers about objects, attributes, and benefits they received. These objects can take the form of products, people, companies and everything where a person has beliefs and attitudes, while attributes are characteristics possessed by the object and the next is the benefit of positive results coming from the attributes for the objects. Consumers' trust is a perception from the point of view of consumers about their reliability in the experience and fulfilment of their expectations. Consumers' purchase intention to online stores emerges when the consumers feel confident with the online stores' site. (Firdayanti, 2012). When individuals choose certain decision, generally it tends to be based on the recommendations from other people who are more trusted by them (Moorman in Darsono, 2008). One of the things that affects someone's trust in shopping online is the risk. Consumers still feel uncomfortable (risky) of participating in the transactions within the scope of cyber space. Therefore, the influence of risk perception on the level of consumers' trust in doing online shopping is one of many factors to study. Risk perception is the perception of consumers regarding the uncertainty and the consequences or the effects that consumers may face after doing certain activities. According to Assael (2001) risk perception is one of the important components in the information process carried out by consumers. In carrying out purchasing activities, Specifically online purchase, consumers will be faced with the risk. The risk perception is a fundamental concept in consumer behavior that implies consumer experience before making a purchase, the uncertainty regarding the type and level of expected losses resulting from the purchase and the use of the products (Naiyi, 2004). Risk perception is also defined as the uncertainty faced by consumers because they cannot predict the consequences of their purchasing decision (Schiffman and Kanuk, 2008). While Samadi and Nejadi (2009) revealed that risk means subjective belief that individuals have about the potential of negative consequences from the decision taken by them as consumers.

3 Relationship Variables and Hypothesis Development

3.1 Relationship Correlation of Trust towards Online Purchase Intention

According to Jamaludin (2013) trust is the main factor that affects online purchase intention, when someone visits a website for doing online shopping basically the consumer already has trust in the website. Therefore, the more often someone visits a website the more increased the level of trust and the higher online purchase intention of such consumer or the higher the chance for that person to make transaction through the website. According to Chen (2012) in his research trust variable which consists of dimensions of ability and goodness has a significant effect on online purchase intention but the integrity dimension does not significantly affect online purchase intention. The correlation of trust towards online purchase intention was also expressed by Lim et al. (2015) who stated that trust determined one's online shopping behavior, this was evident in his previous research which showed that trust had a positive influence on online shopping behavior, if the level of trust increased then online shopping intention would also increase.

Trust is one of the important factors for consumers in determining online purchase intention. Based on previous research conducted by Haekal and Widjajanta (2016) on *classfields* website visitors in Indonesia it was found that trust affected purchase intention by 43%.

Hypothesis 1 *The higher the trust, the more increased customers' online purchase intention*

3.2 Relationship of Risk towards Online Purchase Intention

Risk is one of the main factors that are often considered by consumers before making a product purchase decision (Mowen & Minor, 2012). Risk perception can be felt by someone when they are doing shopping activity. Online shopping has long been considered as a risky activity for buyers because it has uncertainties and may trigger further consequences resulting from his / her bad decision. According to Leeraphong and Mardjo (2013) risk perception affected the level of consumers' trust in making online purchase. This is because, online purchases are still considered risky compared to conventional purchases. The risk referred to here is in the form of personal data leakage such as customer's address and customer's cell phone number which are feared to be misused, besides product risk is also the main concern of consumers, in this case consumers have doubts about the products offered or they want to make sure that the products they receive are the same as the ones written in the product descriptions they see on the website. But if the seller is able to provide a sense of security during the transaction and give a quality service, consumer purchase intention can be increased. Putra et al (2017) also examined the correlation between trust, risk and purchase intention. The results showed that the smaller the risk perceived by consumers, the higher their online purchase intention. This risk perception can be in the form of the risk of losing money, personal information that spreads out on the internet and also the risk that the product received is not as good as the expected one.

According to Ling et al. (2011) in his research to 200 students at private universities in Kuala Lumpur it was proved that the risk felt by someone when visiting a website had a positive influence on trust and trust also positively affected his / her online purchase intention.

Hypothesis 2 *The moderating effect of risk towards trust increases customers' online purchase intention.*

Hypothesis 2a *for the groups of respondents with high level of risk perception, the group of respondents who has high level of trust has greater online purchase intention than the group of respondents with low level of trust.*

Hypothesis 2b *for the groups of respondents who have high level of trust, the group of respondents who has low level of risk perception has greater online purchase intention than the group of respondents who has high level of risk perception.*

Hypothesis 2c *for the groups of respondents who have low level of trust, the group of respondents who has low level of risk perception has greater online purchase intention than the group of respondents who has high level of risk perception.*

4. Research Method

4.1 Research strategy for data collection

The types of data used in this study were quantitative data which were obtained from respondents both in oral and written forms, which were then quantified in the form of numbers or figures both in intact and non-intact values or from respondents' response scores obtained from the measurement results of the questionnaires (Kountur, 2007). This study used a Likert measurement scale that aimed to measure the opinions and attitudes of the respondents in answering statements about the phenomenon that occurred. The procedure for collecting data could be classified into two, namely primary data and secondary data. Primary data is defined as a data source that directly provides data to data collectors. While secondary data is a source that does not directly provide data to data collectors (Sugiyono, 2015). In this study the primary data were obtained through the distribution of questionnaires to the respondents, namely consumers who resided within the area of *Universitas Esa Unggul*, West Jakarta. While secondary data in this study were

obtained through the results of survey data carried out by using books, journals, articles, sites or websites related to the problem and research objectives.

4.2 Sampling

the population was the respondents who were met by the researchers at Universitas Esa Unggul, Kebon Jeruk, West Jakarta, who had already purchased online products that belong to body care category. The population in this study was firstly unknown by the researchers. This study applied Anova non-hierarchical method or cell means method. Statistically it was stated that the larger the sample size, the higher the probability that the mean and standard deviation obtained to resemble the mean and the standard deviation of the population. Even though larger sample can achieve better result, the smaller number of samples if they were chosen randomly can also accurately reflect the population. The problem of sample size can be expressed as a theorem about single or univariate variable, namely the central limit theorem, stating that the average statistic has a normal distribution for a sample size that is close to infinity. But in practice, the central limit theorem has been applied to a minimum sample size of 30. Even it is stated that for a sample size greater than 20, a normal distribution can be used to approximate binominal distribution (Agung, 2006). In this study there were four cells, so that $4 \times 30 = 120$ respondents were obtained as a minimum number of samples.

5. Research Finding

The testing of the results of the study was done by using cell means method, the first step was to find out what was the median split value of the trust variable, risk variable and subjective norm variable which aimed to divide the groups in cells from the respondents studied. Then we determine the middle value (median split), which was obtained from 120 respondents we have studied with valid results, and we also found out the value of each respondent by pressing the OK button in the computer software, then the result of the median split for each variable was be displayed in the statistical software.

5.1 Simple Linear Regression

This analysis was used to find out whether there was a direct effect of the independent variable, namely trust, and the dependent variable, namely online purchase intention.

Table. 1
Simple Regression Coefficient Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	8.520	.875		9.732	.000
TOTAL KP	.099	.020	.415	4.956	.000

The results of the simple regression coefficient calculation above showed that the constant coefficient value was 8.520 and the independent variable coefficient (X) was 0.099. So that the regression equation was obtained as follows:

$$Y = 8.520 + 0.099 X$$

Based on the above equation it was known that the constant value was 8.520. Mathematically, this constant value stated that at the time of trust 0, online purchase intention had a value of 8.520. Furthermore, a positive value (0.099) contained in the regression coefficient illustrated that every increase in the trust variable of one unit would increase online purchase intention by 0.099.

5.2 Median Split

Hypothesis testing of this research was done by using General Linear Model / GLM method. This model is one of the methods applied to test the null hypothesis that several groups of data samples have the same average value / score. The researchers tested the results of the study by using the cell means method, the first step was to find out what was the median split value of trust variable, risk variable and subjective norm variable which aimed to divide the groups in cells from the respondents studied to determine the middle value (median split), obtained from 120 respondents studied with valid results and to find out the value of each respondent.

The steps to obtain a median split in statistical software were as follows: after determining trust and risk variables of each respondent, we analyzed, performed descriptive statistics and calculated their frequencies, then trust (KP) and risk (RS) and online purchase intention (PI) variables were inputted to the variable(s) columns, then they were processed in statistics where central tendency was chosen as median. Then, the data was continued to be processed by pressing (continue) button and the process was executed by pressing the OK button, the results of the median split for each variable could be displayed in the statistical software.

Table 2
Median Split Statistics

		Trust	Risk	Online Purchase Intention
N	Valid	120	120	120
	Missing	0	0	0
Median		.0540737	-.0048757	.1298774

Between Subject Factors

Value Label			N
KP_CODE	1	High	60
	2	Low	60
RS_CODE	1	Low	61
	2	High	59

5.3 Hypothesis Testing 2

Hypothesis testing of this research was done by using the General Linear Model / GLM method. This model was one of the methods applied to test the null hypothesis that several groups of data samples had the same average value / score stating the application of the Univariate General Linear Model (GLM) procedure which had the purpose of testing hypotheses about: (i) homogeneity; (ii) differences or similarities of all mean parameters reviewed; (iii) differences in the number of pairs of certain cell means; (iv) the effect of the main factors and interaction factors on response variables, Specifically those that cannot be tested by applying the One-Way ANOVA procedure (Agung, 2006). Univariate General Linear Model (GLM) procedure using statistical tools needed to be analyzed by using Univariate General Linier Model, then the dependent variable and fix factor were included in the coding of the variables of trust, risk and subjective norm and then they were processed in a parameter estimate in the calculation statistics. In this study, to test hypothesis 2, the design of "A (AB)" was used so that in general the regression equation for this test was as follows:

$$Y_{ijk} = \mu + K_{Pi} + (KPRS)_{ij} + \varepsilon_{ijk}$$

Precondition: $\sum_i K_{Pi} + 0$ & $\sum_j (KPRS)_{ij} = 0$, for all i

Where: Y_{ijk} = online purchase intention
 μ = constant
 K_{Pi} = trust
 $(KPRS)_{ij}$ = trust and risk
 ε_{ijk} = error

Table 3
Tests of Between-Subjects Effects
 Dependent Variable: PI

Source	df	F	Sig.
Corrected Model	3	6.449	.000
Intercept	1	.039	.845
KP_CODE	1	15.907	.000
KP_CODE * RS_CODE	2	3.536	.032
Error	116		
Total	120		
Corrected Total	119		

The results of this testing indicated that the variables to be studied had influences in determining the level of consumers' purchase intention. The result of hypothesis testing by using F-test statistics on the line 'trust and risk perception' was $F_0 = 3.536$ (Sig. 0.032), with a free degree of 2/116. This indicated a rejection of H_0 , so it can be concluded that the data support the proposed hypothesis. This showed that trust that was moderated by risk perception affected online purchase intention. The higher the level of trust that was moderated by the risk perception, the higher the online purchase intention of the products within body care category.

Table 4
Parameter Estimates
 Dependent Variable: PI

Parameter	B	β	T	Sig.
Intercept	β_0	-.169	-1.084	.281
[KP_CODE=1]	β_1	.824	3.291	.001
[KP_CODE=2]		0 ^a		
[KP_CODE=1] * [RS_CODE=1]	β_2	-.575	-2.308	.023

[KP_CODE=1] *		0 ^a		
[RS_CODE=2]				
[KP_CODE=2] *	β ₃	-.326	-1.320	.189
[RS_CODE=1]				
[KP_CODE=2] *		0 ^a		
[RS_CODE=2]				

The table above was indicated by the β coefficient, the statistical hypothesis procedure was tested through the Univariate General Linear Model (GLM) (Agung, 2006). The test was conducted to see differences in the mean gap of online purchase intention (Y) which was formed by high trust (KP) (KP = 1), and low trust (KP = 2) in both low risk respondents (RS = 1) and high risk respondents (RS = 2) by calculating the effect of linear trust (X) on the same online purchase intention (Y) in all cells as shown in the following table:

Table 5
β_i Intercept Parameter of Design A (AB)

	KP = 1	KP = 2	Ratio	Hypothesis
RS = 1	-β ₀ + β ₁ - β ₂	-β ₀ - β ₃	β ₁ -β ₂ +β ₃	
RS = 2	-β ₀ + β ₁	-β ₀	β₁	H2a
Ratio	-β₂	-β₃	-β ₂ + β ₃	
Hypothesis	H2b	H2c		

Based on table 4.34, it can be written that the regression model equation is as follows:

$$Y = -\beta_0 + \beta_1 (KP = 1) - \beta_2 (KP = 1) (RS = 1) - \beta_3 (KP = 2) (RS = 1) + \epsilon_e$$

Where:

KP = 1 is high trust

KP = 2 is low trust

RS = 1 is low risk

RS = 2 is high risk

The above regression equation can be rewritten by entering the coefficient value as follows:

$$Y = -0,169 + (0,824) (KP = 1) - (0,575) (KP = 1) (RS = 1) - (0,326) (KP = 2) (RS = 1) + \epsilon_e$$

To test the hypothesis, it is necessary to prepare a table of "intercept" parameter β_i as in the following table:

Table 5
Intercept Value Calculation

	KP = 1	KP = 2	Ratio
RS = 1	0.08	-0.495	0.575
RS = 2	0.655	-0.169	0.824
Ratio	-0.575	-0.326	-0.249

Hypotheses:

1. **Major:** Test the hypothesis about the difference in mean Y deviation between each cell formed by the levels of factor B [RS] and factor A [KP]

- ✓ There is a difference in the mean deviation of online purchase intention [Y] between each cell formed by degree [KP] and degree [RS]

$$H_0 = (AB)_{ij} = 0$$

$$H_1 = \text{not } H_0$$

- ✓ Testing the hypothesis by using F-Test statistics on line A*B.

From the table the following results are obtained:

$$F_0 = 3,536$$

$$Sig = 0,032$$

$$df = 2/116$$

-p value < 0.05 so H1 is accepted

Conclusion: the data support the proposed hypothesis.

2. Testing the hypothesis for each β_1 , β_2 and β_3

The hypothesis can be either one party hypothesis or two parties' hypothesis.

- ✓ Specifically for the high level of risk perception group [RS = 2], the mean deviation of online purchase intention [Y] at a high level of trust [KP = 1] has an online purchase intention that is greater than at a low level of trust [KP = 2]

$$H_0 = \beta_1 \leq 0$$

$$H_1 = \beta_1 > 0$$

Testing the hypothesis by using t-Test statistics on the line [KP = 1]

From the table the following results are obtained:

$$t_0 = 3.291$$

$$Sig. = 0.001 \text{ ===== } -p \text{ value} = sig./2 = 0.0005$$

-p value < 0,05 so H1 is accepted

Conclusion: the data support the proposed hypothesis.

- ✓ Specifically for high level of trust [KP = 1], the mean deviation of online purchase intention [Y] in low risk perception [RS = 1] has an online purchase intention that is greater than high risk perception [RS = 2]

$$H_0 = \beta_2 \leq 0$$

$$H_1 = \beta_2 > 0$$

Hypothesis testing by using t-Test statistics on the line [KP = 1] [RS = 1]

From the table the following results are obtained:

$$t_0 = -2.308$$

$$Sig. = 0.023 \text{ ===== } -p \text{ value} = sig./2 = 0.0115$$

-p value < 0.05 so H1 is accepted.

Conclusion: the data support the proposed hypothesis.

- ✓ Specifically for low level of trust [KP = 2], the mean deviation of online purchase intention [Y] in low risk perception [RS = 1] has an online purchase intention which is greater than high risk perception [RS = 2]

$$H_0 = \beta_3 \leq 0$$

$$H_1 = \beta_3 > 0$$

Hypothesis testing by using t-Test statistics on the line [KP = 2] [RS = 1]

From the table the following results are obtained:

$$t_0 = -1.320$$

$$Sig. = 0.189 \text{ ===== } -p \text{ value} = sig./2 = 0.0945$$

-p value > 0,05 so H1 is rejected

Conclusion: the data do not support the proposed hypothesis.

β1:

for the groups of respondents with high risk perception, the group of respondents who has high level of trust has greater online purchase intention than the group of respondents with low level of trust. The intercept calculation table shows that there is a difference between [KP = 1] [RS = 2] and [KP = 2] [RS = 2] for the online purchase intention obtained by the results of β1.

The level of significance in β1 is 0.001, meaning the significant value is < 0.05 so that β1 is significant.

β2:

for the groups of respondents who have high level of trust, the group of respondents who has low level of risk perception has greater online purchase intention than the group of respondents who has high level of risk perception. The intercept calculation table shows that there is a difference between [KP = 1] [RS = 1] and [KP = 1] [RS = 2] for the online purchase intention obtained by the results of β2.

The level of significance in β2 is 0.023, meaning the significant value is < 0.05 so β2 is significant.

β3:

for the groups of respondents who have low level of trust, the group of respondents who has low level of risk perception has greater online purchase intention than the group of respondents who has high level of risk perception. The intercept calculation table shows that there is a difference between [KP = 2] [RS = 1] and [KP = 2] [RS = 2] for the online purchase intention obtained by β3.

The significance level in β3 is 0.189 which means that the significant value is > 0.05 so β3 is not significant.

6 Conclusion

This study aimed to examine the effect of trust in online purchase intention which is moderated by risk perception and subjective norm perception on purchasing products within body care category. This study used a non-hierarchical method analysis or cell means method applied between subject 2 x 2 and Univariate General Linear Model (GLM) procedure. The results written on the conclusion part of this study were able to answer the purposes of this study, namely to determine the effect of trust towards online purchase intention, the effect of trust towards online purchase intention which was moderated by risk perception and the effect of trust towards purchase intention which was moderated by subjective norm perception.

The results that can be concluded from this study are, first, the level of consumers' trust affects consumers' online purchase intention (the first hypothesis is supported). The higher the level of trust that consumers have, the higher the online purchase intention of the products within body care category they have. The results of the second study which can be further concluded is that there is an effect of consumers' trust towards online purchase intention of the products within body care category which is moderated by risk perception (the second hypothesis is supported). The higher the level of trust that is moderated by the risk perception, the higher online purchase intention of the products within body care category. The results of this study include the third conclusion which consists of: Specifically for the groups of respondents with low level of risk perception, the group of respondents who has high level of trust has higher online purchase intention than the group of respondents with low level of trust (third hypothesis is supported). This means that when consumers intend to make online purchase, high trust factor and low risk perception greatly influence consumers' attitudes in determining their online purchase intention. The fourth conclusion from the results of this study found out that Specifically for the groups of consumers with high level of trust, the group of consumers with high level of risk perception is more intent on making online purchase than the group of consumers with low level of risk perception (the fourth hypothesis is supported), the higher the level of consumers' trust, the higher the online purchase intention towards the products within body care category even though the risk perception factor felt by the consumers is also high.

The results of the fifth conclusion of this study are Specifically for the groups of consumers with low level of trust, the group of consumers with high risk perception has no intention of making online purchase compared to the group of consumers with low

level of risk perception (the fifth hypothesis is not supported). Consumers with low level of trust have no intention of making online purchase and this fact is increasingly strengthened by their high level of risk perception. This is because the trust variable is the variable that determines consumers in making online transactions. The sixth conclusion of the results of this study found out that there is an effect of consumers' trust towards online purchase intention of the products within body care category which is moderated by subjective norm perception (the sixth hypothesis is supported). Related to the products purchased, the products are body care products that come in direct contact with body parts and consumers can not directly see the products they purchased so the influences from their surrounding environment, i.e. from friends and family, greatly affect consumers' purchase intention. The higher the influence that consumers receive from their environment, the higher their online purchase intention. The results of this study include the seventh conclusion mentioning that: Specifically for the groups of respondents with low level of subjective norm perception, the group of respondents who has high level of trust does not intend to making online purchase compared to the group of respondents with high level of trust (seventh hypothesis is not supported) even though consumers have high level of trust towards online purchase but if the subjective norm perception or the social pressure perceived by consumers is low, consumers' online purchase intention for body care products is also low.

The results of the eighth conclusion of this study are Specifically for the groups of respondents with high level of trust, the group of respondents who has high level of subjective norm perception intends to make online purchase compared to the group of respondents with low level of subjective norm perception (eighth hypothesis is supported) the more positive the pressure felt by the consumers, the more increased consumers' level of trust so that these two variables will further strengthen consumers' purchase intention towards the products within body care category. And the final conclusion of this study is Specifically for the groups of respondents with low level of trust, the group of respondents who has high level of subjective norm perception intends to make online purchase compared to the group of respondents with low level of subjective norm perception (ninth hypothesis is supported) the more influences the consumers received from the environment to take action and make online purchase, the greater the purchase intention of those consumers even though the level of consumers' trust is low.

7 Practical Implications

Based on the research that has been done, there are several practical implications of the research that are expected to be useful, among others:

7.1 Practical Implications

This study draws some conclusions on how trust that is moderated by risk perception and subjective norm perception can increase online purchase intention. Based on the conclusions above, trust has a positive and significant effect on online purchase intention of the respondents who have made online purchase of the products that belong to body care category within the area of *Universitas Esa Unggul*. In addition, trust that is moderated by risk also has an effect on consumers' online purchase intention. But, specifically for the groups with low level of trust, the respondents with low level of risk perception have insignificant results, this is because the consumers assume that the trust factor is very important so that when consumers' trust is low then their online purchase intention is also low even though the risk felt by them is also low. But on the contrary for trust that is moderated by subjective norm perception, when consumers' trust is low but the perceived subjective norm is high, consumers' intention to make online purchase will also increase, this is because consumers who will conduct online transactions tend to act based on the influences or the pressures from other people. In this study there are new findings on the indicators of each variable, such as trust has 3 indicators, namely competence, kindness and integrity. Risk variable has 3 indicators, namely delivery risk, financial risk and privacy risk. The subjective norm variable has 3 indicators, namely injunctive norm, descriptive norm and moral norm. Online purchase intention variable has 4 indicators, namely transactional intention, referential intention, preferential intention and explorative intention.

7.2 Theoretical Implications

This research is expected to contribute positively to all parties, specifically for online stores that sell body care products. The results of this study are expected to be used as future references to be considered regarding the moderating effects of risk and

subjective norm perception towards trust and online purchase intention so that the online shops that sell body care products can be more successful in selling their products.

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