



Effect of Risk Perception, Promotion, and Brand Trust on Purchase Intention Post-COVID-19 Era

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Abstract

Purpose: This study aims to determine the effects of risk perception on purchase intention, promotions on purchase intention, and brand trust on purchase intention of Traveloka Post-COVID-19.

Research Methodology: The research design was explanatory. The sampling technique in this study was based on the theory of hair five times indicators and filling out a questionnaire using the accidental sampling method but still met the predetermined criteria. The sampling technique was purposive sampling with the population of Tangerang City. The quantitative analysis method used the SMART PLS tool.

Results: The results of this study show that risk perception has a positive and significant effect on purchase intention, promotion has a positive effect on purchase intention, and brand trust has no effect on purchase intention.

Conclusions: This study reveals that perceived risk and promotion have a significant positive impact on the purchase intention of Traveloka users post-COVID-19. However, brand trust does not significantly influence purchase intention. The results indicate that Traveloka's promotional efforts, coupled with a decrease in perceived risk, have the potential to significantly encourage consumer purchase intention, whereas brand trust alone is insufficient in driving purchase behavior in the post-pandemic context.

Limitations: This study is limited to the population of Traveloka consumers in the city of Tangerang, which may not fully represent the wider consumer base across Indonesia. Additionally, the research utilizes a cross-sectional design, capturing data at a specific point in time. Future research could expand the scope by considering a broader geographical area and longitudinal data to track the changes in consumer behavior over time. Moreover, other variables such as electronic word-of-mouth (e-WOM), price sensitivity, and brand awareness could be explored to enrich the findings.

Contributions: This research contributes to the understanding of post-COVID-19 consumer behavior in the online travel industry, specifically focusing on the roles of perceived risk, promotion, and brand trust in shaping purchase intentions. The findings provide valuable insights for businesses like Traveloka in refining their marketing strategies, particularly in times of crisis. The study highlights the importance of managing perceived risks and enhancing promotional efforts to increase consumer purchase intentions in the tourism sector.

Keywords: Brand Trust, Perceived Risk, Promotion, Purchase Intention

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1. Introduction

In 2020, Indonesia faced a Coronavirus Disease 2019 (COVID-19) outbreak. Indonesia has been overwhelmed by the pandemic, affecting various sectors of human life (Ajibulloh, 2020). The tourism sector is one of the most severely impacted by the COVID-19 pandemic. This is because the key to developing the tourism sector is tourists or visitors. The number of foreign tourists decreased drastically owing to the reduction in international flights, while domestic tourists also experienced a decline owing to the implementation of social and physical distancing. The COVID-19 pandemic, better known as the coronavirus outbreak, has had a significant impact globally, including on the Indonesian tourism sector (Nurhalimah, 2020). Indonesian tourism was also affected, with Bali experiencing a 33% decline in tourist arrivals compared to January and a sharp 96% decline in Chinese tourists. Hotels experienced a high occupancy level. very low occupancy, with some hotels recording 5% and even 0% occupancy rates due to overcrowding of Chinese visitors, the existence of travel restrictions from infected countries, and the general fear of the virus (Soetjipto, 2020).

Traveloka, a unicorn startup operating in the accommodation and tourism sector, has also been impacted by large-scale social restrictions. Unicorn is a title given to startups with a significant valuation (the value of a startup, not just funding). Which achieved from investors) more from 1 billion dollar US (Shavira, 2020). Responding to the situation quaint This time, Traveloka is trying to adapt creatively by launching its newest advertisement with a campaign to survive and fight COVID-19 with the title In the Year Full of the Word "First," Traveloka JalanBersamaAnda. This campaign is interesting to study because Traveloka's latest advertisement published in mass media received audience attention with 24,999,381 views on the Traveloka YouTube channel, 226,000 views on Twitter, 365 retweets, and 1,700 likes. On Instagram, Traveloka posted its latest advertisement with 1,068,804 views and 867 comments (Shavira, 2020).

The rapid growth of Traveloka advertising across all social media platforms has drawn researchers to examine the impact of Traveloka promotions. In its latest advertisement, Traveloka encouraged people to fight COVID-19 by distancing themselves and postponing travel plans (Shavira, 2020). Consumers remember products more effectively through engaging and informative advertisements. This is known as an appeal. The appeal generated by an advertisement elicits a consumer response. An approach that prioritizes appeal aims to capture consumers' attention, thereby encouraging them to remember and/or influence their feelings about the product. Traveloka, in this case, also indicates an appeal in its latest advertisement, highlighting COVID-19 as the theme of its campaign (Shavira, 2020). Traveloka attempts to package the current situation in an engaging way by appealing to consumers' attention and feelings. This personal closeness is illustrated by how Traveloka incorporates emotions and other human characteristics into its campaigns (Shavira, 2020). Traveloka is known as a brand site for online booking of aircraft tickets and travel, and it became the market leader on the Top Brand Index from 2015 to 2020. This indicates high consumer trust in the Traveloka brand, as the brand's index score was significantly higher than that of other brands.

Table 1. Top Brand Index Phase 2 2020, Site On line Booking Tickets Aircraft And Travel

Brand	TBI 2020
Traveloka.com	30.5%
Tiket.com	7.5%
Trivago.co.id	5.6%
Agoda.com	4.4%
Pegipeg9.com	2.2%

Source: Top Brand Awards, 2020

Table 1 show that Traveloka.com's TBI value of 30.5% makes it the market leader among four other online ticket and travel booking sites. The TBI of other brands was as follows: Tiket.com (7.5%), Trivago.com (5.6%), Agoda.com (4.4%), and pegipegi.com (2.2%). Although Traveloka is the market leader in its category, it is not exempt from the impact of the COVID-19 pandemic. Data from Similarweb.com show that traffic from travel websites has decreased drastically since the COVID-19 pandemic.

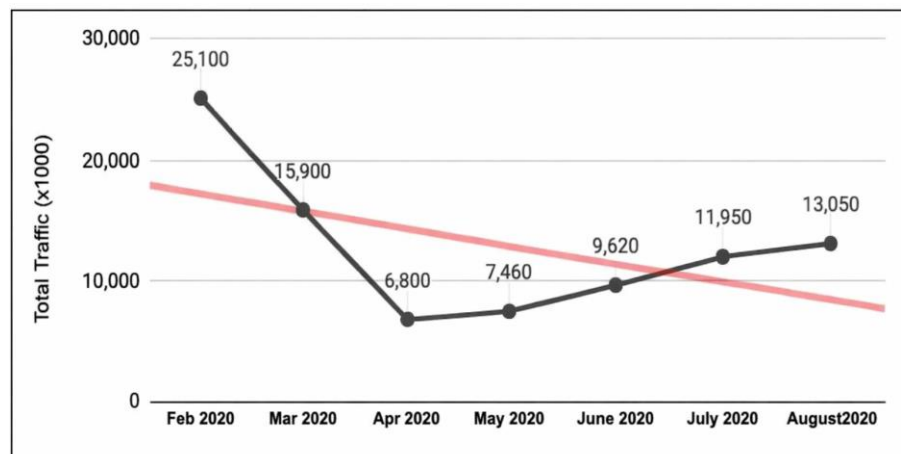


Figure 1. Travel Websites Traffic
Source: Similarweb.com, 2020

Based on Figure 1, the COVID-19 pandemic in Indonesia has changed the behavior of Indonesians online. Since April 2020, traffic to these sites has begun to grow, but the trend remains downward. In line with the decline in public mobility due to the COVID-19 pandemic, service provider sites. Transportation ticket sales and hotel reservations also decreased. Compared with the traffic in February 2020, the traffic in August 2020 decreased by approximately 48%. Consumers intend to purchase the Traveloka brand if the perceived risk after COVID-19 decreases, and if the promotion is implemented. by Traveloka interesting and convincing post COVID-19, Also trust brand Traveloka high. Purchase intention is a tendency and desire that strongly drives an individual to buy a product. According to the results of several studies (Jordan et al., 2018), (Pelaez et al., 2019), (Yu et al., 2018), (Putra et al., 2016), (Bhatti & Ur Rehman, 2020), (Milan et al., 2015), (Nugroho & Iriani, 2020), (Arum, 2019), (Muham et al., 2019), (Navaneethakrishnan & Sathish, 2020), (Putri & Sudiksa, 2018), (Putri & Setyorini, 2019), (Tümer et al., 2019), (Putra et al., 2016).

2. Literature Review

2.1 Purchase Intention

Purchase intention refers to a consumer's intention to purchase a particular product, service, or brand. Purchase intention is formed with the assumption of a pending transaction and, as a result, is often considered an important indicator of actual purchase. Purchase intention has also been considered a key accurate predictor of actual purchase behavior because it is a crucial stage of actual purchase that can provide benefits to companies (Zahratu & Hurriyati, 2020). Purchase intention arises from several processes. in the minds of consumers, which is actually a process that is influenced by quite sensitive factors, depends from need consumer. Interest buying is a complex process with many considerations that are the initial steps for consumers in consuming a product (Faresha, 2020).

Purchase intention is defined as "the probability that a customer will purchase a product." This likelihood arises when customers have the motivation that drives them to take action. When customers have strong

motivation, they are encouraged to purchase a product or service. Conversely, when customers have weak motivation, they tend to avoid purchasing products or services (Tarigan & Jacqueline, 2018). The dimensions of the purchase intention variable used in this study, based on theoretical studies (Faresha, 2020), were as follows:

- Intention buy,
- Recommendation brand,
- Desire For buy repeat.

2.2 Perception Risk

Risk perception is defined as a consumer's assumption or opinion regarding the negative outcomes that may occur when conducting online transactions (Kusumawati et al., 2020). Risk perception can be defined as risk in a general way that is accepted by somebody at the moment of using a system. The definition of risk perception has changed since online transactions became popularized. Previously, risk perception was primarily related to fraud and product quality. Risk perception refers to specific types of financial, product performance, social, psychological, physical, and time risks when consumers conduct online transactions. According to Kim, risk perception is defined as consumers' beliefs about the potential for uncertain negative outcomes from online transactions (Loanata & Tileng, 2016).

Perception risk is When a consumer wants to buy, they will consider the risk, which will occur. This perceived risk is based on numerous considerations derived from related information and experience. Perceived risk is defined as the uncertainty consumers face when they cannot foresee the possible outcomes of their purchasing decisions (Istiqomah et al., 2019; Solihin, 2021). The main factors influencing a person's intention to purchase online tourism products during the pandemic (Kusumawati et al., 2020) are as follows:

- Risk finance
- Risk Product
- Risk Information

2.3 Promotion

Promotion is a communication of information between sellers and buyers that aims to change the attitudes and behavior of buyers, from those who were previously unfamiliar to those who were familiar, so that they buy and still remember the product. Promotion is carried out to communicate information about products and influence consumers to buy them (Islamiyah, 2017; Solihin, 2021). Promotion involves advertising a product or brand, generating sales, and creating brand loyalty (Satria, 2021; Zulfikar, 2016). Promotion refers to sales promotion tools that have their own characteristics, including the following: (Kotler & Keller, 2013)

- Communication
- Incentive
- Invitation

2.4 Trust Brand

Brand trust is the ability of a brand to be trusted, which is based on consumer confidence that the product is able to fulfill the promised value, and the good intentions of the brand are based on consumer confidence that the brand is able to prioritize consumer interests (Anggraini, 2021; Rusmanida, 2020). Trust in a brand is a consumer's desire to trust a brand and take risks based on the expectation that the

brand will produce positive results. This desire stems from an understanding of the other party based on their experience ([Aprillita & Perkasa, 2021](#); [Masitoh et al., 2019](#)). In the context of e-commerce, trust encompasses online consumer trust and expectations of online sellers' brand characteristics ([Ayu & Sulistyawati, 2018](#)). The dimensions of brand trust are as follows.

- Achieving result
- Acting with integrity
- Demonstrate concern

3. Methodology

The analytical method used in this research is quantitative, and the analytical tool is SMART PLS. The instrument (questionnaire) was first tested for validity and reliability, as well as a hypothesis test with an alpha of 5 percent (0.05). Risk perception, promotion, and brand trust were independent variables, and purchase intention was the dependent variable. This study was conducted using a descriptive method and quantitative approach. Descriptive research aims to describe the characteristics of a specific group. Quantitative analysis was chosen because this research aims to determine the relationship between these variables, values expressed in numerical form, or more emphasis on data in the form of numbers that are processed mathematically with statistical formulas ([Sugiyono, 2013](#)). Quantitative research methods can be interpreted as research methods based on the philosophy of positivism, used to research certain populations and samples, sampling techniques are generally carried out randomly, data collection using research instruments, and data analysis is quantitative/statistical to test the established hypothesis ([Sugiyono, 2013](#)).

The population is the entire element whose characteristics are to be estimated, while the sample is a part of the population whose characteristics are to be tested ([Suliyanto, 2018](#)). The population in this study is Traveloka consumers in Tangerang. The sample size must be 100 or more. As a general rule, the minimum sample size is at least five times the number of questions to be analyzed. The research sample comprised 100 respondents ([Hair et al., 2016](#)). Sampling using the Non-probability Sampling technique is a sampling does not provide equal opportunities for each element or member of the population to be selected as a sample with purposive sampling, namely by selecting respondents aged 17 years and over, already working, and who intend to travel after the COVID-19 pandemic. Data collection was conducted using a questionnaire technique, in which respondents answered questions that had been structured in the form of choices, and the question scale used a Likert scale (1-5). The data analysis method used in this study was regression using the SMART PLS software.

4. Results and Discussion

4.1 Results

The results of this study underwent validity and reliability testing. The loading scores for all purchase intention indicators were > 0.5.

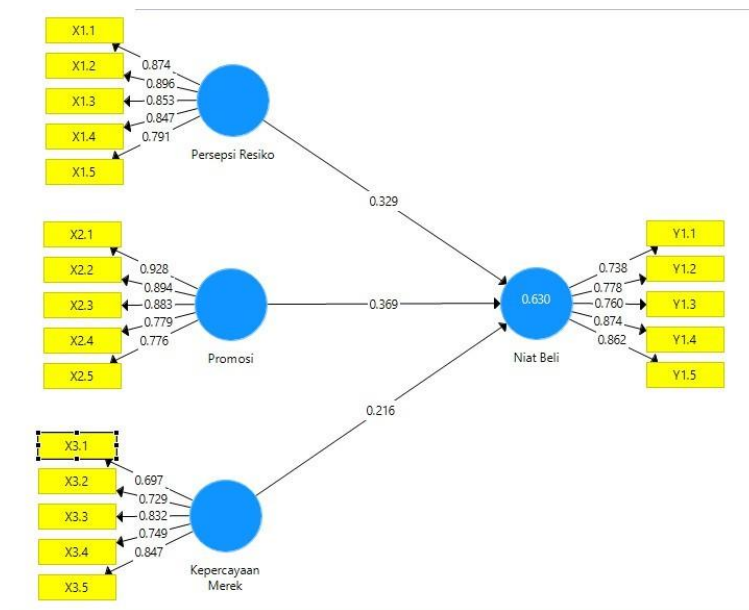


Figure 2. Travel Websites Traffic
Source: Primary Data, 2021

Based on Table 2, the SmartPLS output shows that all constructs had composite reliability values above 0.70. Therefore, it can be concluded that the constructs have good reliability. The measurement model for validity and reliability testing, the coefficient of determination for the model, and the path coefficient for the equation model.

Table 2. Testing Hypothesis

Hypothesis	Influence	t-count	P-Value	Result
H1	Risk Perception Influences	2.700	0.007	Proven
H2	Promotion Influences	3.431	0.001	Proven
H3	Brand trust Influences	1.770	0.076	Rejected

Source: Primary Data, 2021

Based on Table 2 provides proof of the research hypothesis regarding the influence of Risk Perception, Promotion, and Brand Trust on Purchase Intention:

1. The first hypothesis, which states that Risk Perception Influences Purchase Intention, was proven to be true. Matter This can seen from mark t statistics as big as 2,700 Which more big from mark t table = 1.96, and a probability value of 0.007, which is smaller than the specified critical value of 0.05. Thus, Risk Perception significantly influences Purchase Intention.
2. The second hypothesis, which states that Promotion Influences Purchase Intention, was proven true. Matter This can seen from mark t statistics as big as 3,431 Which more big from mark t table = 1.96, and a probability value of 0.001, which is smaller than the specified critical value of 0.05. Thus, promotion has a significant effect on Purchase Intention.
3. The third hypothesis, which stated that brand trust influences Purchase Intention, was rejected. This can be seen from the statistical t-value of 1.770, which is smaller than the t-table value of 1.96, and the probability value of 0.076, which is greater than the specified critical value of 0.05. Thus, brand trust significantly influences Purchase Intention.

4.2 Discussion

4.2.1 Influence variables Perception Risk to Intention Buy

Based on Figure 1, Risk perception (X1) has a positive and significant effect on purchase intention (Y). This shows that the existence of perception risk felt by candidate consumers towards the intention to buy with the Traveloka application. The lowest score loading is as high as 0.791, that is, in the risk perception statement, "I feel there is too much uncertainty if I provide personal information to Traveloka," consumers still perceive no uncertainty if they provide information to Traveloka. Meanwhile, the highest loading score was for the statement, with a score of 0.896, "In my opinion, transactions using the Traveloka app are safe." may experience financial losses ". This result can be explained by the fact that consumers perceive financial risks. This can influence purchase intentions with the Traveloka application.

The highest loading score on the purchase intention variable is the Y1.4 indicator at 0.874. reads "I will reference the benefits "Traveloka to others who intend to purchase the product." This indicates that consumers who know the Traveloka brand can recommend it to others. Meanwhile, the indicator with the lowest loading score is indicator Y1.1 at 0.727, which reads, I intend to use the Traveloka application for I. Thus, it can be explained that consumers intend to use the Traveloka application not for themselves. This is supported by previous research including: [Bhatti and Ur Rehman \(2020\)](#), [Jordan et al. \(2018\)](#), [Milan et al. \(2015\)](#), [Pelaez et al. \(2019\)](#), [Putra et al. \(2016\)](#), and [Yu et al. \(2018\)](#) that risk perception has a positive and significant effect on purchase intention.

4.2.2 Influence Variables Promotion to Intention Buy

Based on Figure 1, the promotion variable (X2) has a positive and significant effect on the purchase intention variable (Y). This indicates that Traveloka's promotions can influence consumers' post-COVID-19 purchase intentions for travel. The highest loading score was found for the indicator that read, "Traveloka always provides promotional program information on its social media networks," with a loading score of 0.928. This indicates that Traveloka has been conducting promotions by communicating them through social media. Meanwhile, The lowest loading score was found on the indicator that reads "Traveloka introduces newly launched products or services" in the form of a free training invitation, with a loading score of 0.776. These results indicate that Traveloka.

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4.2.3 Influence Variables Trust Brand to Intention Buy

Based on Figure 1, brand trust (X3) has no effect on purchase intention (Y). This shows that brand trust in the Traveloka application does not affect consumers' purchase intention to travel or travel using the Traveloka application after COVID-19. Loading score The lowest loading score was 0.854, which was for the statement "I believe that Traveloka will provide satisfaction in transactions." Consumers still believe that Traveloka is less capable of providing customer satisfaction in transactions using the app. Meanwhile, the highest loading score was for the statement at 0.944, which read "I believe that Traveloka fulfills its responsibilities to customers." These results can be explained by the fact that consumers believe that Traveloka can be held responsible for complaints or losses experienced by consumers.

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5. Conclusions

Based on the results discussed in the previous chapter, the following conclusions can be drawn: Perceived risk positively and significantly affects purchase intention. Perceived risk refers to specific types of financial, product performance, social, psychological, physical, and time-related risks when consumers conduct online transactions. The higher the perceived risk, the greater is the likelihood of purchase. low consumer purchase intentions. Conversely, the lower the consumer's perceived risk, the higher the consumer's intention to purchase transactions using Traveloka. Promotion has a positive and significant effect on purchase intention. Promotion is a form of information communication. between sellers and buyers, which aims to change the attitude and behavior of buyers. Those who were previously unfamiliar with the product became familiar with it, leading to purchase and retention. The more effective Traveloka's promotions, the higher consumers' purchase intention when they transact with Traveloka. Brand trust did not affect purchase intention. Brand trust is a consumer's willingness to trust a brand and take risks based on the expectation that the brand will lead to positive outcomes. This desire stems from an understanding of the other party based on their experience. In this study, consumer purchase intention when transacting using Traveloka was not based on brand trust but rather on the influence of other variables.

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Author Contributions

KI conceptualized the study, designed the research methodology, collected and analyzed the data, and wrote the manuscript. CCW and NERW contributed to the review and refinement of the research design, data analysis, and provided critical revisions to the manuscript.

Conflicts of Interest

The authors declare that there is no conflict of interest regarding the publication of this study. This research was conducted independently, and no financial or personal relationships influenced the results or interpretation of the findings.

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