

# Peran perceived risks pada milenial terhadap niat pembelian online di travel agent pada masa pandemi Covid-19 = The role of perceived risks on millennials on online purchase intention at travel agencies during the Covid-19 pandemic

Carissa Lorens Marchia Raharja, author

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## Abstrak

Meningkatnya penggunaan internet telah mempengaruhi perkembangan travel agent. Pertumbuhan internet juga menjadi pemicu para milenial melakukan wisata. Namun, pandemi Covid-19 membuat para milenial harus mempertimbangkan risiko dalam niat pembelian di travel agent. Penelitian ini ingin mempelajari bagaimana persepsi risiko mempengaruhi niat pembelian travel agent secara online pada masa pandemi Covid-19.

Terdapat enam persepsi risiko yang diukur yaitu, risiko keuangan, risiko produk, risiko, keamanan, risiko waktu, risiko sosial, dan risiko psikologis. Survei akan dilakukan penyebaran kuesioner kepada 310 responden yang akan difokuskan kepada generasi milenial sebagai responden. Hasil penelitian menunjukkan bahwa pada masa pandemi, keenam persepsi risiko yang diukur memiliki pengaruh yang negatif terhadap niat pembelian pada online travel agent. Risiko produk, risiko waktu, dan risiko psikologis menjadi ketiga risiko yang memiliki pengaruh negatif tertinggi terhadap niat pembelian online pada masa pandemi Covid-19. Hasil penelitian juga menunjukkan bahwa pandemi mengubah perilaku konsumen dalam melihat risiko yang akan dihadapinya. Dengan memahami persepsi risiko, perusahaan travel agent dapat mengurangi persepsi risiko yang akan berdampak negatif kepada niat pembelian dari konsumen.

.....The increasing use of the internet has influenced the development of travel agents with the existence of online travel agents. The growth of the internet is also one of the triggers for millennials to travel. However, the Covid-19 pandemic makes millennials have to consider the risks in their purchase intentions at travel agents. This research wants to study how perceived risks affect online purchase intention of travel agencies during the Covid-19 pandemic. There are six perceptions of risk that are measured, namely, financial risk, product risk, risk, security, time risk, social risk, and psychological risk.

The survey will be carried out by distributing questionnaires to 310 respondents who will focus on the millennial generation as respondents. The results showed that during a pandemic, the observed risk of perception had a negative effect on purchase intentions of online travel agents. Product risk, time risk and psychological risk are the three risks that have the highest negative influence on online purchase intentions during the Covid-19 pandemic. The results also show that the pandemic changes consumer behavior in seeing the risks they will face. By understanding the differences in risk perceptions, companies can reduce perceived risks that will have a negative impact on consumer purchase intentions.