The upshot of cybercrime and brand trust on customer purchase intention of e-commerce

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ABSTRACT

The rapid growth of digital marketing activities encourages the growth of e-commerce in line with the increase in internet users. The increase in the growth of E-Commerce is in line with the increasing number of cybercrime cases that occur. The phenomenon obtained in this study is that trust in brands encourages consumers' intentions to make purchases online even though it is accompanied by an increase in cybercrime cases. Therefore, this study aims to determine the phenomenon that occurs by examining the factors of cybercrime and brand trust toward customer purchase intention. The targeted respondents are e-commerce users with an age range of 18-35 years who live in Bali. The instrument used to obtain data in this study was the distribution of questionnaires conducted online with a five-point Likert scale. From the results of distributing the questionnaire, the researcher used 100 data to describe the population. Through the analysis data of PLS-SEM using SmartPLS 3.0 software, the results were obtained to state that all variables have a positive and significant effect.

Keywords: Cybercrime, brand trust, customer purchase intention, e-commerce

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INTRODUCTION

Industrial revolution 4.0 is a term that is already familiar to the public. This era has had a very big influence on behavior patterns and people's perspectives on technology, where the concept of its application is centered on automation and digitization (Sima, et al. 2020). With the birth of digital technology in the era of the industrial revolution 4.0, obviously, has an impact on effectiveness and efficiency in all activities (Muljani & Ellitan, 2019). Schumacher, et al. (2016) synthesized the concept of the industrial revolution 4.0 as a combination of advanced technology, which widely uses the internet to support certain technologies. The use of these technologies has driven rapid business growth. This is marked by the distribution of various information that can be presented and channeled through long-distance relationships and the transaction process can be done digitally through computers and telecommunications (Wijaya, M., & Arifin, R. 2020). The development of information technology also forms a new world society that is no longer hindered by boundaries of territory and time.

Marketing activities that switch from the real world to the virtual world today are the impact of technological advances and the development of the internet. Philip Kotler (2017) explains, currently marketing has shifted from the traditional concept to a digital revolution or what is known as digital marketing. Digital marketing is a form of product marketing through digital media connected to the internet (Kotamena, et al., 2020; Novitasari, et al., 2021 in Erlangga, 2021). Currently, the internet can not only connect humans with digital media but also acts as a liaison between producers and consumers. This will certainly facilitate the communication process in the form of marketing promotions through cyberspace. With this convenience, all activities can be carried out quickly and not hindered by distance and time. The greater the number of internet users, the more digital-based business processes become relevant to be used by business perpetrators, especially in educating and covering a wide

market. Digital-based business processes become opportunities, and new challenges, and can even become a source of competitive advantage for entrepreneurs and corporations.

The rapid digital marketing activities encourage the increase of e-commerce which is in line with the increase in internet users. E-commerce refers to all business activities that are operated through the internet with electronic media intermediaries (Saleh et al., 2017). Electronic commerce is a form of business activity that uses information technology through internet media to increase sales, efficient business processes, and provide effective and efficient products and services (Saraswati & Indriani, 2021). As a result, e-commerce has a positive effect on business aspects that can increase the effectiveness of business operations and increase the financial performance of a company (Apau & Koranteng, 2019). The widespread use of the internet and increasingly large technological advances are the main factors in the evolution of e-commerce technology (Gantayat & Giri, 2016). Through its activities, every company or business perpetrator can communicate with various entities, including potential customers, personal or corporate clients, business partners, and suppliers.
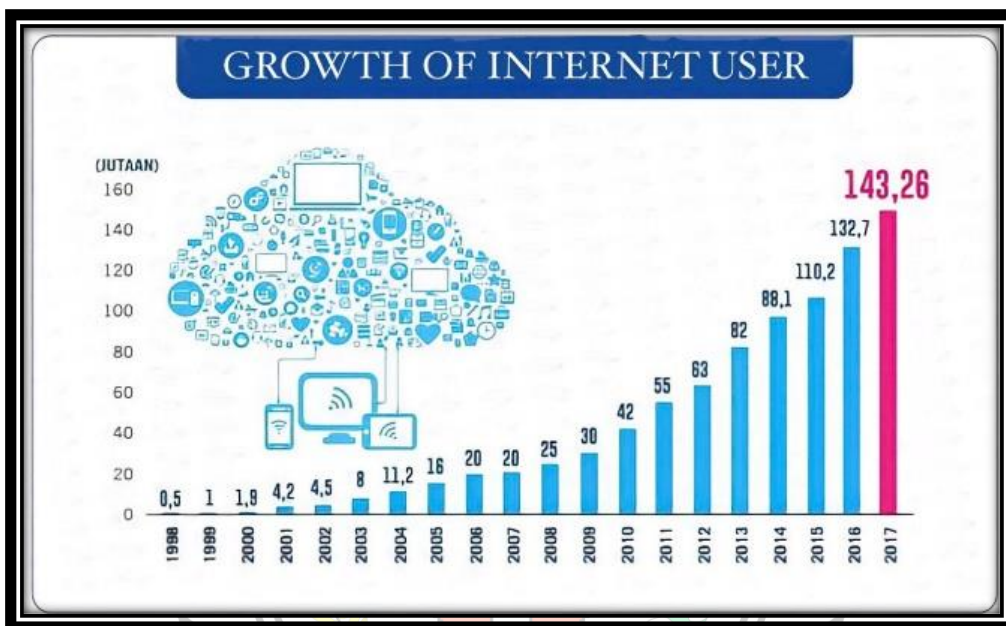

FIGURE 1. Growth of Internet Users 2017

Based on data from APJII (Asosiasi Penyelanggara Jasa Internet Indonesia, 2017) internet users in Indonesia increased by 143.26 million users or about 51.5% of the Indonesia Population and will continue to increase every year.

FIGURE 2. Growth of Internet Users 2021

Meanwhile, from data obtained from one of the world's data and statistics portals, in January 2021 there was a 7.3% surge in the number of internet users compared to the previous year. The number of active internet users globally currently reaches 4.66 billion users or 59.5% of the total population who have become internet users. From this total, 92.6% (4.32 billion) access the internet in their online shopping activities. This has motivated many business perpetrators to conduct business activities through e-commerce. Meanwhile, based on data obtained through Kredivo Research (2020), it was explained that in 2019 the e-commerce market share in Indonesia was dominated by users with an age range of 18-35 years. This was re-confirmed by the Director of Research at the Katadata Insight Center adding other interesting findings including the increase in e-commerce activity supported by consumers aged 18-35 years who contributed 85% of total transactions. Therefore, the sample used in this study is e-commerce users with an age range of 18-35 years who live in Bali. The increasing activity of online shopping proves that technology has a positive impact, especially on economic and business aspects. On the other hand, online-based marketing, or what is known as digital marketing is becoming a trend in the marketing business process because of its advantages in the form of wide reach, easy access, and relatively low costs or even free.

In addition to the benefits provided, the use of internet technology also poses a security risk for every user. Despite the tremendous penetration of the Internet, the Internet has also brought about higher cybercrime activity (Warner, 2011). The internet is likened to a currency that has two sides, where the internet not only has a positive impact, but can also have a negative impact (Wijaya & Arifin, 2020). This is indicated by the high number of crimes that occur through the internet which is certainly detrimental to its users (Fahlevi et al., 2019). Many irresponsible parties misuse technology, especially internet media for personal gain by committing crimes. Crime in cyberspace is known as Cybercrime. Cybercrime refers to illegal acts by exploiting system vulnerabilities related to computer networks and internet media to commit crimes committed by irresponsible computer users (Bendle, 2019). This of course will have an impact on the losses experienced by e-commerce business perpetrators or customers. If marketing activities carried out digitally via the internet do not pay attention to the security factor, it can pose a significant threat or risk for both customers and business perpetrators themselves (Patel & Pathrabe, 2017).

The current escalation of crime is marked by a decrease in crime rates against property (property crime) and several organized crimes, but an increase in cybercrime. The objects that may be exposed to cyber-attacks include the digital platform itself, its owners, and its users (Kuruwitaarachchi et al., 2019). On the other hand, the forms of cyber threats that commonly occur in e-commerce include hacking, data breaches, monetary theft, phishing attacks, provision of unprotected services, and financial fraud (Razzak, 2020). In connection with the misuse of personal data, online shopping activities usually require users to provide some personal information to sellers for processing orders or company data. It is clearly vulnerable to leakage of sensitive information, which can lead to data breaches in e-commerce.

FIGURE 3. Threat Exposure Rate

Based on data obtained from the Security Threat report, Indonesia is considered the country most at risk of cyber-attacks (SophosLabs, 2013). This can be seen in the data above which shows that Indonesia is ranked first with a

threat risk percentage of 23.54%. As reported by The Jakarta Post page, Indonesia experienced an increase in cyber-attacks of 88 million attacks in the first four months of 2020. Several types of attacks identified according to the National Cyber and Passwords Agency (BSSN) included malware and phishing scams. In addition, in May 2020, there were reports of hacking cases of data theft experienced by three e-commerce platforms in Indonesia, namely Tokopedia, Bukalapak, and Bhinneka (Zuhri M, 2020).

Based on data obtained by the Central Statistics Agency (2019), the percentage of e-commerce users in Bali has increased by 19.8%, compared to the previous year. This was re-confirmed by Bank Indonesia which showed that total e-commerce transactions in Bali increased by 27.61% in the fourth quarter of 2020 compared to the previous period. However, behind this increase, there is a surge in cases related to cybercrime that occurred in Bali. The trend of cybercrime cases that occurred in Bali began to bloom in 2018. Based on data obtained by the Head of Sub-Directorate V Cybercrime Ditreskrimsus Polda Bali (2019) there were 819 cases handled by the Cyber Crime unit until the end of 2019. Nearly 50% of these cases were fraudulent online. Related to this type of online fraud, the perpetrators of this cybercrime are mostly done on social media and E-Commerce (Head of Sub-Directorate V Cybercrime Ditreskrimsus Polda Bali, 2019).
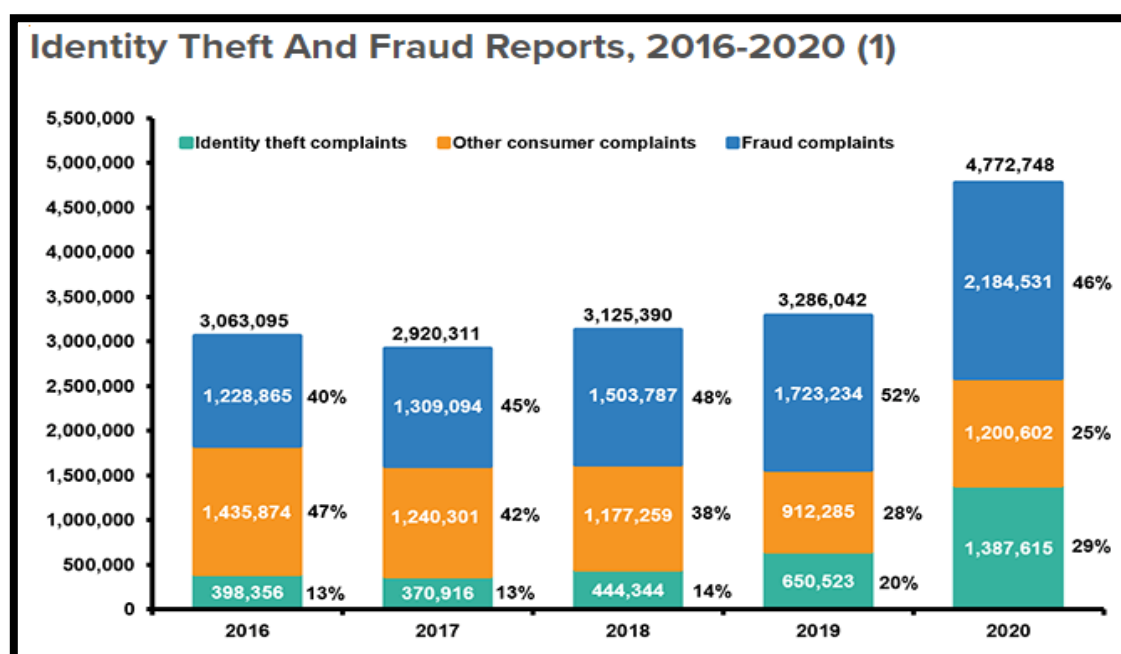

FIGURE 4. Identity Theft and Fraud Report

Based on the diagram above, the Federal Trade Commission (FTC) has recorded cases of consumer fraud and complaints of identity theft in digital marketing. The FTC noted that in 2020 there were 4.8 million case reports with the largest category of cases being complaints of identity theft. The most common types of fraud in e-commerce are identity theft, phishing, and account theft. It indicates that this raises concerns among business perpetrators and consumers alike. Based on a survey conducted by Kaspersky, one of the security labs revealed that business perpetrators on the e-commerce platform claimed to have lost assets with an average of USD 1.10 million due to cyber threats. As for the percentage of businesses in Southeast Asia that are exposed to cyber threats, among others, 53% of companies experience data breaches that require compensation to clients or customers for data theft, 51% of companies have difficulty attracting new customers, 41% of companies are subject to penalties or fines, and 30% the company lost several business partners (Kaspersky, 2019).
Information technology today can be a double-edged sword. Information technology can contribute to the improvement of human welfare, progress, and civilization, but it can also be an effective means of violating the law (Onrecht Matigedaad). In general, several factors hinder the sustainability of e-commerce activities in Indonesia apart from inadequate access and infrastructure, namely public awareness, cyber security, and barriers from e-commerce providers. commerce that does not yet fully have credibility and can be trusted (Onti - Rug, 2008). In this case, these obstacles must of course be managed through a series of adequate policies. Business perpetrators and company management are required to monitor the company's environment to avoid macro situations (such as cyber-attacks) that can affect the company's situation. In this regard, PESTEL analysis needs to be carried out to provide a new view of the macro environment from many points of view.

Aside from the cybercrime factor, there is another factor called brand trust which influences the purchase intention, where consumers are willing to be dependent on products from a particular brand based on their trust

and expectations. Consumer confidence in a brand or product is fundamental in leading to consumer decisions to build purchase intentions for the brand. In addition, trust plays an important role in creating long-term relationships between consumers and the brand (Aydin & Taskin, 2014). The relationships can determine the sustainability of a brand. There are several concepts of brand trust in the current marketing context (Shin et al., 2019). Trust is considered as consumer confidence in the quality of the product provided by the seller (Garbarino & Johnson, 1999). Delgado-Ballester et al. (2003) describe brand trust as an expression of consumer confidence by relying on a brand based on the idea that the brand can continue to be relied on and satisfy consumers.

Trust is built because of the expectation that the brand will act by the needs and desires of consumers. According to Kurniawan (2011), trust is the main factor in the emergence of consumer buying interest through websites in conducting online buying and selling transactions. Consumer purchase intention is largely influenced by consumer confidence in the brand itself. To attract consumers to visit and purchase through their website, e-commerce companies must build high brand trust in potential buyers. Trust is a strong foundation for creating consumer buying interest. Building brand trust in consumers can be created by providing or delivering products according to the specifications advertised on the company's website. When consumers receive goods or services that match the company's advertisements on the website, it will foster consumer confidence in the brand itself. Brand trust can also be created with the honesty of producers or marketers in conveying the characteristics of products or services sold in detail to consumers.

Meanwhile, Lau and Lee (1999) state that brand trust is the willingness of consumers to trust the brand with all the risks because of the expectations promised by the brand in providing positive results for consumers. The lack of consumer confidence in e-commerce sites causes consumers to tend to discourage their intention to make purchases online. On e-commerce platforms, consumers interact through cyberspace so that a brand is perceived to be more at risk for events that can harm consumers such as fraud. Evidenced by the many cases of fraud that occur in online shopping activities on e-commerce. The driving factor for the rampant fraud that occurs in e-commerce is due to limited access between consumers and sellers to be able to meet face-to-face sellers so that the trust system becomes the main capital in every online buying and selling transaction. Brand trust in consumers regarding the credibility and reliability of sellers in interacting on websites (e-commerce) will meet their value expectations in creating purchase interest (Mahmud et al., 2019). In this case, the consumer's purchase intention is the consumer's desire to purchase goods through online transactions at e-commerce companies.

Some experts state that, when consumer confidence in certain brands increases, it is likely that there will be an increase in consumer purchase intentions sustainably (Chinomona et al., 2017). This is in line with the findings of previous studies which showed that brand trust greatly influences consumers' purchase intentions of a brand (Albari & Liriswati, 2004; Aydin et al., 2004; Sanny et al., 2020). This is due to the tendency of consumers to be warier with unknown brands. Meanwhile, the findings of previous studies also confirm these findings, which state that brand trust has a significant positive influence on consumer buying interest in the e-commerce environment (Tong & Su, 2018; Mahmud, 2019). Brand trust directly affects consumers' purchase intentions of the brand. This becomes very relevant when customers decide to change a brand due to the high level of risk and uncertainty that consumers feel about a brand (Ibáñez et al., 2006).

In line with these findings, it illustrates that cybercrime and brand trust will indirectly affect the reputation and main lines of business perpetrators in growing consumer buying interest. Security in preventing cybercrimes and brand trust is known as the two main factors that influence consumer purchase intention (Meskaran, F., et al. 2013). Consumers who do not have access to security and trust in sellers tend to discourage buying (Lingga, R., et al., 2019). Likewise, the risk of cybercrime in e-commerce is one of the factors that influence consumer purchase intention (Henson 2011). In his research, Henson (2011) states that the fear of cybercrime victims and the perceived risk affect the customer's intention to buy using an e-commerce platform. In this case, the perception of cybercrime and brand trust influence consumer purchase intention in e-commerce (Saleh et al., 2017). The risks associated with e-commerce business transactions are a source of concern for consumers due to the activities of cybercriminals. Cyber threats are challenges that must be faced and handled seriously because they are intangible but have a major impact on digital activity itself. In addition, business perpetrators and consumers as internet users know that cyber threats will continue to grow and have a big impact along with technological advances. Therefore, in this study, the researcher wants to investigate the influence of cybercrime and brand trust on customers' purchase intention in e-commerce. Specifically, the objectives of this research are: (1) To find out the relationship between cybercrime and customer purchase intention, dan (2) To find out the relationship between brand trust and customer purchase intention. The locations used in this research are regencies and cities in Bali Province, therefore the results of this study cannot be used to describe and conclude the conditions in other areas.

LITERATURE REVIEW

To understand the criteria of consumers' perceptions of cybercrime and brand trust on purchase intentions, it is essential to know the relationship between the variables raised based on existing theories and empirical studies.

The past theoretical and empirical studies which become the basis of the current studies are very relevant and require systematic review.

Cybercrime and Customer Purchase Intention
The risks associated with online business transactions are a source of concern for consumers due to cybercrime activities that can affect a person's intention to shop (Apau and Koranteg, 2019). Henson (2011) examines the extent to which cybercrime victims' fears and perceived risks influence customer intention to shop through digital platforms. From the results of the study, it was found that most of the research respondents had a fear of becoming a victim of cybercrime. This fear, however, influences consumer behavior in their purchase intention to transact digitally.

Bohme and Moore (2012) confirmed that the perception of cybercrime affects the intention of European citizens to engage in online transactions (be it online shopping activities, online banking, and other electronic transaction platforms). On the other hand, people who do not know the risks of cybercrime tend to be more daring to use online and electronic technology in their transactions. This has been confirmed again in research conducted by Aboobucker (2019), that a person's perceived cybercrime risk perception and trust were found to be the main predictors in a person's purchase intention adoption in Sri Lanka (Aboobucker, 2019). Therefore, the formulation of the proposed hypothesis is:

H1: Cybercrime has a negative influence on consumers' purchase intention

Brand Trust and Customer Purchase Intention

With the use of the internet in conducting transactions, the crucial and significant indicator is brand trust (Rofiq & Mula, 2010). Thus, the overall dimensions of trust including institutional trust, technology trust, and service trust have a significant influence on consumers' purchase intention (Saleh et al., 2017). The results of research conducted by Dam, (2020) also show that brand trust has a positive effect on consumer purchase intention. Brand trust is the beginning of consumers' intention to buy (Dam, T. 2020).

Previous study conducted by Mukherjee & Nath (2007) investigate consumer intention to buy through e-commerce. The study tested the theory of commitment trust and found that trust and commitment have a positive effect on consumers' purchase intention (Mukherjee & Nath, 2007). Kim, et al., (2008) also examined consumer purchase intention on e-commerce and found that trust and benefits have a positive effect on consumer purchase intention. This has been re-confirmed in several previous empirical studies which confirmed that brand trust has a positive impact on consumers' purchase intention (Aydin, G., et al. 2014; Sanny, et al. 2020). Therefore, the formulation of the proposed hypothesis is:

H2: Brand Trust has a positive influence on consumers' purchase intention

METHOD
Location
Based on data obtained by the Central Statistics Agency (2019), the percentage of e-commerce users in Bali has increased by 19.8%, compared to the previous year. This was re-confirmed by Bank Indonesia which showed that total e-commerce transactions in Bali increased by 27.61% in the fourth quarter of 2020 compared to the previous period. However, behind this increase, there is a surge in cases related to cybercrime that occurred in Bali. The trend of cybercrime cases that occurred in Bali began to bloom in 2018. Based on data obtained by the Head of Sub-Directorate V Cybercrime Ditreskrimsus Polda Bali (2019) there were 819 cases handled by the Cyber Crime unit until the end of 2019. Nearly 50% of these cases were fraudulent online. Related to this type of online fraud, the perpetrators of this cybercrime are mostly on social media and E-Commerce (Head of Sub-Directorate V Cybercrime Ditreskrimsus Polda Bali, 2019). Therefore, the location determination of this research will be conducted in Bali.

Sample and Population
While for the population of this study, based on data obtained through Kredivo Research (2020), it was explained that in 2019 the e-commerce market share in Indonesia was dominated by users with an age range of 18-25 years and 26-35 years. This was re-confirmed by the Director of Research at the Katadata Insight Center (2020), Mulya Amri, adding other interesting findings including the increase in e-commerce activity supported by consumers aged 18-35 years who contributed 85% of total transactions. Therefore, the population that will be used in this study is e-commerce users with an age range of 18-35 years in Bali. The total population of Bali based on this age group is 1,673.8 thousand people (based on statistical data from the Bali Provincial Statistics Center in 2020). Meanwhile, the sample is a subset or subset of a population, the sample provides a true picture of the population

(Gulo, 2010). The sampling method used in this research is purposive sampling with the number of samples being 100 respondents (based on Slovin Calculation).

Research Instrument and Data Analysis Technique
The research instrument is closely related to the method used in the research. In this study, the research instrument that will be used is a questionnaire. The distribution of questionnaires conducted online will be used as the main instrument in collecting data in this study. Respondents who are willing to become research participants are asked to provide their opinions through a Likert Scale regarding the effect of cyber threats and brand trust on customers' purchase intention in e-commerce. PLS-SEM is used as a quantitative method of analysis technique. Partial Least Square (PLS) is an alternative method of the Structural Equation Model (SEM) that can be used in analyzing data.

RESULTS

The data processing tool used in this study uses SmartPLS 3.0, where the data collected has gone through screening. Therefore, there are no questionnaire results that have missing values. The results of data processing are information that will later show whether the formulated hypothesis can be accepted or not. This study aims to explain the relationship between variables (Cybercrime (X1), Brand Trust (X2), and Consumer Purchase Intention (Y)) which are presented in the form of data interpretation that has been processed previously.

Outer Model
In this study, the outer model was tested using a convergent validity test, discriminant validity test, and reliability test. The data processing tool used is SmartPLS 3.0. In analyzing the results, the variables used abbreviations more often to be more efficient. The abbreviations for these variables are described in the following table:

TABLE 1. Variable Abbreviation

Variable Abbreviation	Variable Description
CC	Cyber Crime
BT	Brand Trust
CPI	Customer Purchase Intention

From the results of the validity and reliability tests that have been carried out, it can be concluded that the results of these tests are summarized in the table below:

TABLE 2. Summary Validity & Reliability Testing

Variable	Convergent Validity		Discriminant Validity		Reliability Testing	
	Outer Loading	AVE	Fornell Lacker Criterion	Cross Loading	Cronbach's Alpha	Composite Reliability
CC	Valid	Valid	Valid	Valid	Reliable	Reliable
BT	Valid	Valid	Valid	Valid	Reliable	Reliable
CPI	Valid	Valid	Valid	Valid	Reliable	Reliable

From the summary description above regarding the results of the validity and reliability tests that have been conducted, it is considered sufficient to prove that the research model has good measurements, and it is hoped that the research model achieves goodness of fit. If the model is declared feasible, then the model can be used to test the hypothesis (Ghozali, 2011).

Inner Model
After evaluating the causal relationship between indicators and research variables (outer model), the next step is to evaluate the structural model (inner model) by analyzing the causal relationship between latent variables (Ghozali, 2016). In the structural model test (inner model) using the help of Bootstrapping and Blindfolding procedures in SMART PLS. In the structural model, the dependent variable (endogenous variable) is evaluated using R-square (R^2), and the independent variable (exogenous variable) is evaluated using the path coefficient value (Jogiyanto, 2011). The evaluation of the inner model can be done with five analyzes, which are the R-Square, Path Coefficients, T-Statistics, Predictive Relevance, and Goodness of Fit (GoF) (Jogiyanto, 2014; Sekaran & Bougie, 2016).

R-Square

R^2 is obtained from the calculation through SmartPLS 3.0 software. R-square is only found in the latent variable (Y) which is influenced by other latent variables (X). In this study, there is one endogenous latent variable that has a count of R^2, which is customer purchase intention. In the R^2 analysis, there are three measurement criteria for R^2, which are 0.67 (high R^2 value), 0.33 (moderate R^2 value), and 0.19 (low R^2 value) (Ghozali & Latan, 2015; Sarwono, 2015).

The R-square value of the consumer purchase intention is 0.530. This indicates that variable Y is affected by 53% by variables X1 and X2. In this research model, the variable consumer purchase intention (Y) is influenced by cyber-crime (X1) and brand trust (X2). Meanwhile, the remaining 47% may be affected by other variables that are not used in the research model that can affect customer purchase intention.

Path Coefficients

In the PLS-SEM analysis, the value of the direct effect is also known as the path coefficient to test the formulation of the hypothesis. Path coefficient values range from -1 to +1. If the value of the path coefficients is getting closer to the value of +1, then the two constructs have a positive relationship. Meanwhile, if the relationship between constructs has a value close to -1, it indicates that the relationship is negative (Sarstedt et al., 2017).

Based on the results, it shows that the variable X1 (cyber-crime) to the variable Y (customer purchase intention) has a path coefficient value of 0.220 which indicates that the direction of the relationship between the two constructs is positive. Meanwhile, the variable X2 (brand trust) to the variable Y (customer purchase intention) has a path coefficient value of 0.611 which indicates that the direction of the relationship between the two constructs is positive. From the obtained output results, it can be concluded that all exogenous variables to endogenous variables have a positive relationship to endogenous variables in this research model.

T-Statistics

The hypothesis in this study is known from the PLS bootstrapping technique through SmartPLS 3.0 software. Testing this hypothesis is set with a significance level of 0.05. The hypothesis is declared significant if the T-Statistic value is greater than 1.96 (Yamin & Kurniawan, 2011). Based on the results, shows that the variables X1 (Cyber Crime) and X2 (Brand Trust) have t-statistics values of 2,935 and 9.193. The results of these calculations indicate that the value of t-statistics obtained by the two exogenous variables is greater than 1.96. This indicates that X1 (Cyber Crime) and X2 (Brand Trust) have a significant influence on the Y variable (Customer Purchase Intention).

Predictive Relevance

Predictive relevance (Q^2) is a value that shows how good the observation value generated by the model is (Ghozali, 2014). If Q^2 has a value greater than l zero (0) then it can be said that the observation has a good value. However, if the value of Q^2 is less than zero (0) then the model can be said to lack predictive relevance, or the observation value is not good. The output results for the value of Q^2 are described in the table as follows:

TABLE 3. Predictive Relevance

PREDICTIVE RELEVANCE			
	SSO	SSE	Q^2 (1-SSE/SSO)
X1 (Cyber Crime)	400.000	400.000	
X2 (Brand Trust)	800.000	800.000	
Y (Customer Purchase Intention)	800.000	572.587	.0284

Based on the description of the results, it shows that in this research model, the construct or endogenous latent variable has a Q^2 value of 0.284. From the results of these calculations indicate that the value of Q^2 owned by endogenous variables is greater than zero (0). This indicates that the observation model in this study is considered good or relevant.

Goodness of Fit (GoF)

The Goodness of Fit (GoF) is a measurement of the feasibility of a research model. To find out the GoF value in PLS-SEM, it must be searched manually (Hussein, A., 2015). The formula for finding the Goodness of Fit (GoF) value according to Tenehaus (2004) is as follows:

$$GoF = \sqrt{AVE \; x \; R^2}$$

From the calculation of GoF, the GoF value is 0.563, which can be interpreted as a large GoF value. It means that the measurement model (outer model) with the structural model (inner model) is feasible or valid. Therefore, the model has a feasibility level of the research model of 56%. The greater the GoF value, the more feasible the research model is.

DISCUSSION

From the theory and the results obtained from previous research, it can be inferred that the increase in cybercrime gives positive results on consumer purchase intentions. This is based on several factors, which are the lack of knowledge about cybercrime and the establishment of a quality relationship between brands and consumers so that consumers are willing to continue to use the brand with all possible risks. Consumer perceptions of the cybercrime possibility against those who make online purchases do not reduce consumers' intentions to engage in online transactions.

The Influence of Cybercrime on Customer Purchase Intention

According to the test results of the first hypothesis using SmartPLS 3.0, it gives a positive along with a significant influence between Cybercrime on customer purchase intention on e-commerce. This is proven by the results of the path coefficient of 0.220 on the cybercrime variable with a significance value of the cybercrime on customer purchase intention in accordance with the results of the T-Statistics test is 2,957 (greater than 1.96). In other words, the increase in cybercrime cases gives a positive impact on the escalation of consumer purchase intentions in conducting online shopping activities. This indicates that consumers' perception of cybercrime does not reduce their intention to transact through e-commerce.

From respondent data obtained through distributing questionnaires, e-commerce users with an age range of 18-35 years, especially in Bali, tend to continue to make online purchases and choose the E-Commerce platform in conducting these activities even though there is a surge in cybercrime cases that occurred in online shopping activity. This is inversely proportional to the hypothesis that was initially proposed based on the prior study in several countries, which said that cybercrime has a negative effect on customer purchase intention. Several findings that contradict existing findings confirm that consumer behavior towards technology is different in every society. In this case, there are several factors that influence the increase in consumer intention to do online shopping even though there is an increase in cybercrime cases.

Research that has been conducted by Bohme and Moore (2012) found that someone who had never heard of cybercrime is more willing to use online and electronic technology to transact. This indicates that the lack of knowledge about cybercrime triggers the phenomenon, where customer purchase intention increases even though it is accompanied by an increase in cybercrime cases. On the other hand, the relationship between brand and consumer quality and the perceived usefulness of the website is one of the factors that influence consumers' purchase intentions. In other words, despite the surge in cybercrime cases, consumer purchase intentions in online shopping activities through the E-Commerce platform continue to increase. The underlying factor is the existence of a good and quality relationship between the brand and the consumer itself. This is in line with the theory put forward by Lau and Lee (1999) which states that the willingness and loyalty of consumers to use continuously and trust the brand with all possible risks.

From the theory and several previous research results that have been obtained, it can be concluded that the increase in cybercrime gives positive results on consumer purchase intentions. This is based on several factors, which are the lack of knowledge about cybercrime and the establishment of a quality relationship between brands and consumers so that consumers are willing to continue to use the brand with all possible risks. Consumer perceptions of the cybercrime possibility against those who make online purchases do not reduce consumers' intentions to engage in online transactions.

The Influence of Brand Trust on Customer Purchase Intention

The test results of the second hypothesis using SmartPLS 3.0, explain that there is a positive along with a significant influence between Brand Trust on customer purchase intention in e-commerce. This is proven by the results of path coefficients of 0.611 on the brand trust variable with a significance value of the brand trust on customer purchase intention in accordance with the results of the T-Statistics test is 9.567 (greater than 1.96). In other words, the increasing trust of consumers in brands will have an impact on increasing consumer purchase intentions in doing online shopping activities. Hence, the second hypothesis formulated in the study that "Brand Trust (X2) has a positive influence on Customer Purchase Intention (Y)" has been accepted and successfully proven in this study. Brand trust is a perception of the reliability of a product or brand from a consumer's point of view based on experience. This is in line with the theory proposed by Kim (2008) which explains that brand trust is a subjective belief of a customer that the seller or entity will satisfy its transactional obligations as understood by their customers. So, it can be said that brand trust influences consumer buying interest.

The results of this study have been confirmed by previous research which states that when the trust of consumers increases in a particular brand, the consumer's buying interest in the brand will also increase (Chinomona et al., 2013). In addition, brand trust is recognized as a consumer's readiness to rely on a brand in increasing consumer purchase intentions (Chaudhuri & Holbrook, 2001). Brand trust is the beginning of the growth of consumer buying interest in a brand (Aydin et al., 2014; Sanny et al., 2020). Albari and Liriswati (2004)

explain that trust in brands greatly affects the interest of customer buying intention because consumers have a more wary attitude toward unknown brands. The research conducted by Dam, T. (2020) also shows that brand trust has a positive influence on consumer purchase intentions. Brand trust is the beginning of consumers' intention to buy (Dam, 2020).

According to several previous research that has been explained, it can be concluded that consumer trust in brands is an important factor so that the brand can make its products a solution in meeting the needs of its consumers. Consumers who believe in the brand will generate consumer interest in making purchases. When the element of brand trust can be maximized, the purchase intention will also increase. So, it can be said that brand trust can create consumer buying interest in a brand.

CONCLUSION

In accordance with the results of research and analysis discussion of the relationship between cybercrime and brand trust on consumer purchase intention in E-Commerce, it can be inferred that cybercrime gives a positive as well as significant influence on customer purchase intention in E-Commerce. Thus, this phenomenon indicates that the higher number of cybercrimes does not reduce consumer buying interest in E-Commerce, so the purchase intentions continue to increase. While brand trust has a positive and significant influence on customer purchase intention. The higher the level of consumer trust in the brand, the more the purchase intention level also increases in doing online shopping activities. From the results of the output percentage, it can be indicated that the independent variables in this research model have a greater influence on the dependent variable than other variables outside the research model.

Based on the results of these studies, there are several recommendations that the researcher can give to E-Commerce companies. The results show that despite the surge in cybercrime cases, consumer purchase intentions on E-Commerce are increasing. With the discovery of this phenomenon, E-Commerce companies are expected to increase the security factor to protect consumer personal data and the company's digital assets. Another thing that can increase consumer buying interest in the E-Commerce platform is by doing regular maintenance on the system. Therefore, the performance of the website and application will run well, so it can minimize the occurrence of problems and errors while the consumer is doing online shopping activities. The results showed that consumer trust in the brand can increase customer purchase intention. From the research results, the brand trust that exists in E-Commerce has met people's expectations in online shopping activities. Therefore, E-Commerce companies are expected to maintain and increase this trust in several ways, both in terms of product quality and service provided to consumers when doing online shopping activities. With the increasing growth of consumer trust in the brand, then the consumer's purchase intention will also increase.

Researchers who want to continue this research are suggested to consider several points. Further research can add more independent variables and mediating variables to provide a more in-depth overview of the influence of cybercrime and brand trust on customer purchase intention in E-Commerce. Researchers can use a wider population and research sample by examining the E-Commerce users from other regions that are not included in this study. So that later, the results obtained can be compared. Future research is expected to conduct similar research using a qualitative method to improve deeper understanding. Considering that this research was conducted by a quantitative method which can only measure the research construct.

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