

THE INFLUENCE OF TRUST, EASE OF USE, AND RISK PERCEPTION ON PURCHASE INTENTION AT TOKOPEDIA

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Abstract: The purpose of this study is to examine the relationship between trust, ease of use, and risk perception on purchase intention at Tokopedia. This study employs quantitative methods, with purposive sampling as the sampling method. The participants in this study are Tokopedia users who reside in Denpasar City. The total number of samples used in the research was 85. According to this study's findings, trust has a positive and significant effect on purchase intention, as does ease of use, while risk perception has a negative and significant effect on purchase intention.

Keywords: *E-commerce, Trust, Ease of Use, Risk Perception, Purchase Intention*

1. Introduction

With the passage of time, technology has developed and provided a positive influence to facilitate humans in doing all activities easily. The development of this technology provides many benefits ranging in many fields such as education, communication, business, and others. The presence of the internet as one of the technological developments is able to change the scope of business (Puspa Sari, 2021).

With the internet and the increasing number of internet users, sellers or entrepreneurs can more easily reach their market to be wider. Having this wide market share is the key to the success of an internet business. Therefore, this is the reason why people use the internet as a marketing instrument for their online businesses. In terms of online commercial competitiveness, one sort of technological application is the use of electronic commerce, sometimes known as e-commerce. (Nurjanah et al., 2019).

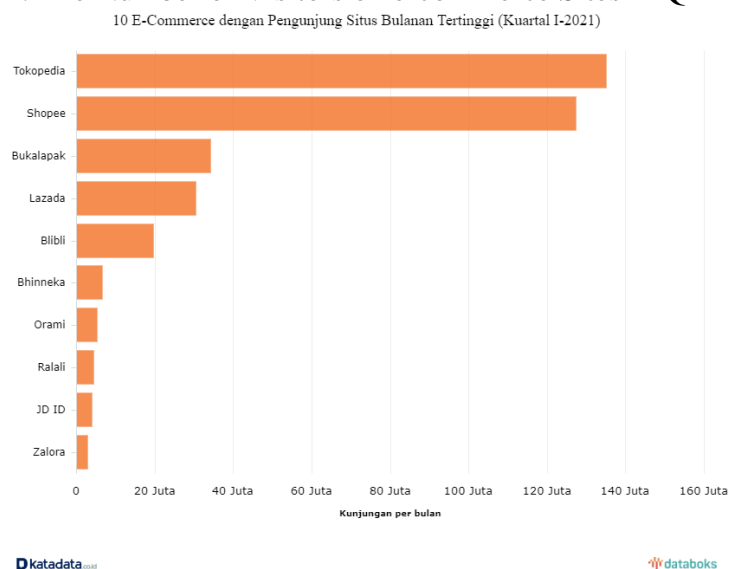
The development of e-commerce in Indonesia has changed consumer behaviour. Like the habit of shopping in offline stores, people are now starting to switch to using online shopping sites or applications. With the convenience of shopping online, consumers no longer need to come to offline stores or shopping places to get the items they need. Consumers only need to do all transactions using their gadgets, and then they will get the goods they have purchased by waiting for the courier to deliver their package.

The covid-19 pandemic is one of the reasons that e-commerce was growing in 2020. This pandemic encourages consumers to shop online with e-commerce. According to Katadata (2021) news, around 88.1 percent of Indonesian internet users have utilized e-commerce in the last several months to buy certain products. This is the highest proportion of any country in the world, according to the April 2021 We Are Social survey results.

There are numerous e-commerce platforms operating in Indonesia, including Blibli, Bukalapak, Lazada, JD.id, Shopee, Tokopedia, and Zalora. Tokopedia has grown to become one of Indonesia's most prominent e-commerce.

Based on information obtained from the Tokopedia website, They have more than 100 million monthly active users. In 2015, they were an e-commerce company that pioneered the use of instant delivery with online transportation companies. Furthermore, Tokopedia is the only Indonesian technology company listed in the Asia Pacific Technology Fast 500 index by Deloitte Touche Tohmatsu 2020, where Tokopedia managed to record a growth of 608% based on revenue over 3 years. With Tokopedia's current achievements, of course, It has the potential to transform Tokopedia into one of the country's largest e-commerce enterprises.

Figure 1. The Number of Visitors on e-commerce Sites in Q1 2021



Source: <https://databoks.katadata.co.id/datapublish/2021/06/11/jumlah-pengunjung-tokopedia-kalahkan-shopee-pada-kuartal-i-2021#>

The number of visitors at Tokopedia is growing in the Q1 of 2021. Based on information from Katadata (2021), Tokopedia became the e-commerce site with the highest monthly site visitors in Indonesia in the first quarter of 2021. Tokopedia managed to overtake Shopee, which always has the largest number of website visits since the fourth quarter of 2019. In detail, the number of Tokopedia visitors has recorded at 135.1 million in the first three months of 2021. The number increased by 17.8% from the previous quarter of 114.7 million visits. Seeing the increase that occurred in Tokopedia in 2021, the author decided to choose Tokopedia as the e-commerce that will be studied later.

When making a purchase in e-commerce, consumers must have trust feeling to the stores or a particular product in order to get buying interest. Trust is a necessary component of any business process; a transaction involving two or more parties will take place if both parties believe one another. (Anwar & Adidarma, 2016). It can be said that trust is the most important foundation because if there is no trust, there will be no transactions in online buying and selling activities.

Difficult online transaction activities will certainly make it difficult for consumers to make online transactions. Therefore, the ease of doing online transactions is also one of the deciding factors in purchasing. The ease of online transactions means that consumers do not have to go through many procedures to transact making it easy for customers to make online purchases. Simple ordering procedures, various and simple payment techniques, informative

and enjoyable purchasing processes, and rapid and exact product delivery processes all contribute to the ease of online transactions. (Yuliawan, 2018).

Transaction activities through e-commerce, of course, cannot be separated from the risk perception. The risk here refers to the uncertainty experienced by consumers when making online purchases. Do the transactions through e-commerce, of course, makes consumers tend to have risk perception. Kautonen & Karjaluoto (2008) said that the level of uncertainty, dependence, and risk faced by consumers who make purchases online products tend to be higher compared to buying products offline. Having a sense of risk towards purchasing a product or service that is too high can prevent consumers from completing the transaction.

There are differences in research results that occur in risk perception. In the research of (Achadi et al., 2021) which has the title "The Effect of E-commerce Website Quality, Trust, Risk Perception, and Subjective Norms on Online Purchase Intention at Bukalapak.com", The study found that risk perception positively and significantly affect purchase intention. In contrast to (Jordan et al., 2018) with the title "Impact of Fear of Identity Theft and Perceived Risk on Online Purchase Intention" where risk perception has negative and significantly affect purchase intention.

On the basis of the foregoing, the author is interested in researching "The influence of trust, ease of use, and risk perception on purchase intention at Tokopedia".

2. Literature Review

2.1 Technology Acceptance Model

Davis (1986) proposed the TAM (Technology Acceptance Model), "TAM is a modification of the Theory of Reasoned Action (TRA) designed specifically to model user acceptance of information technologies".

According to Davis (1989), "TAM's primary objective is to lay the groundwork for tracing the influence of external factors on computer users' trust, attitude (personalization), and goals. TAM identifies perceived usefulness and perceived ease of use as the two most influential behavioral variables in determining whether an information system is adopted".

2.2 Trust

According to Rofiq (2007), trust is a belief that a party has all its obligations properly and as expected so as to be fully trusted by another party in conducting a transaction. According to Mayer et al. (1995) that trust is shaped by three factors, such as ability, benevolence, and integrity. They are described as follows:

1. Ability

Ability refers to the competence and characteristics of the seller or organization in influencing and authorizing a specific area. In this case, the seller is responsible for providing serving and securing the transaction from outside interference.

2. Benevolence

Benevolence is the seller's willingness to deliver mutually beneficial satisfaction for both parties. While the seller's profit margins can be increased, customer satisfaction is also increased. It is not only important for sellers to maximize profits, but also to ensure the satisfaction of their customers.

3. Integrity

Integrity refers to the seller's behavior or habits in handling their businesses. The information offered to customers is either truthful or false, and the quality of the products sold is either trustworthy or untrustworthy.

2.3 Ease of Use

Davis (1989) stated “ease of use as a measure of how easily technology can be used”. Individuals believe that convenience comes from using systems that do not require much effort. In other words, if an individual thinks a technological system is easy to use, understand, study, and clearly applied, they will use it. Davis (1989) explains that there are several measurements that can be used to determine the ease of use:

1. Simple to learn
2. Simple to comprehend
3. It's simple to develop skill
4. Convenient to use

2.4 Risk Perception

Suhir et al. (2014) defines risk perception as an individual's subjective evaluation of the potential of an accident and his or her level of concern about the incident's consequences or impacts. Assael (1998) states that risk perception becomes one of the important components in the processing of information carried out by consumers. When confronted with the purchase of high-risk products, consumers are increasingly urged to seek extra information. According to Mulyadi Nitisusastro (2012), the dimensions of risk perception are as follows.

1. Financial risk, which is the risk associated with concerns about facing difficulties in terms of funds.
2. Functional risk, which is the risk about function related to the negative impact that will be expected if consumers know and understand many of the products that will be purchased contain some disadvantages when purchased and consumed.
3. Physical risk, which is the risk associated with consumer concern that a product can cause particular physical harm.
4. Psychological risk, which is the risk associated with the occurrence of negative impacts will be attached to them if they buy and consume the product.
5. Social risk, which is the risk associated with the negative impact that comes from his environment if they buy and consume the product.
6. Time risk, which is the risk that a decision will take up much time.

2.5 Purchase Intention

Huang and Su (2011) define purchase intention as “a component of consumer cognitive behavior that defines the way an individual desires to purchase a brand”. Furthermore, Kotler and Koller (2009) define purchase intention as behavior displayed or customers experience when they meet products that signal the consumer's desire to acquire a particular item.

According to Ferdinand (2002) there are 4 indicators of purchase Intention. The following are the indicators:

1. Transactional Interest
A person's proclivity to purchase a product is referred to as transactional interest.
2. Referential Interest
A person's proclivity to recommend a product to others is referred to as referential interest.
3. Preferential Interest
Preferential Interest is a term that refers to the behavior of an individual who has a strong preference for a particular product. This preference is only transferable if the desired product becomes unavailable.

4. Exploratory Interest

Exploratory interest is a type of interest that exhibits the attitude of someone who is continuously look for information related to the products in which they are interested, as well as information to enhance the product's positive characteristics.

2.6 E-commerce

Javalgi and Ramsey (2001) said “E-commerce is the process of selling and purchasing goods and services through the internet. Anyone, regardless of space or time constraints, can use e-commerce. In the context of e-commerce, activities refer to the relationships between sellers and buyers, the transactions between business personnel, and the internal processes that enable business transactions”

3. Research Method

This study was conducted on active users of Tokopedia in Denpasar. The author chose Denpasar city because according to the Central Statistics Agency (BPS) Bali, the residents of Denpasar city are the highest internet users in Bali, as much as 81.55 percent. The population for this study is Tokopedia users in Denpasar who have completed purchases on Tokopedia and whose population is unknown. A sample is a subset of the population composed of its members. This subset is used since it is nearly always impossible to conduct research on an entire member of the population. As a result, we create a sample of a representative population (Ferdinand, 2006). Samples in the study used the formula from Hair et al (2010). The sample size that must be achieved in this study is 85 samples.

In this study, non-probability sampling was used. a sampling technique that does not ensure that each element or member of the population has an equal chance of being included in the sample is non-probability sampling. Purposive sampling is used. Sugiyono (2012) said “Purposive sampling is a sampling technique that is motivated by certain factors”.

4. Results and Discussion

4.1 Results

Table 1. Multiple Linear Regression

| Coefficients ^a | | | | | | | | |
|---------------------------|-----------------------------|------------|-------|--------|------|-------------------------|-------|--|
| Model | Unstandardized Coefficients | | | t | Sig. | Collinearity Statistics | | |
| | B | Std. Error | Beta | | | Tolerance | VIF | |
| 1 (Constant) | 4.073 | 2.358 | | 1.727 | .088 | | | |
| Trust | .215 | .067 | .364 | 3.219 | .002 | .532 | 1.881 | |
| Ease of Use | .274 | .107 | .289 | 2.555 | .012 | .531 | 1.883 | |
| Risk Perception | -.078 | .038 | -.178 | -2.077 | .041 | .930 | 1.075 | |

a. Dependent Variable: Purchase Intention

Source: Result of Data Processing (2022)

Based on Table 1, multiple linear regression as follows: $Y = \alpha + b_1X_1 + b_2X_2 + b_3X_3 + e = 4.073 + 0.215X_1 + 0.274X_2 - 0.078X_3 + e$

1. The constant coefficient is 4.073 which means that if the Trust, Ease of Use, and Risk Perception variable is zero (0) then Purchase Intention will increase.
2. The trust regression coefficient has a value of 0.215, meaning that every increase in the Trust variable can increase Purchase Intention.

3. The regression coefficient value of Ease of Use is 0.274, meaning that every increase in the Ease of Uses variable can increase Purchase Intention.
4. The value of the Risk Perception regression coefficient is -0.078, meaning that every increase in the Risk Perception variable can reduce Purchase Intention.

Table 2. Determination Coefficient Test

| Model Summary ^b | | | | |
|----------------------------|-------------------|----------|-------------------|----------------------------|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .669 ^a | .448 | .428 | 1.962 |

a. Predictors: (Constant), Risk Perception, Trust, Ease of Use

b. Dependent Variable: Purchase Intention

Source: Results of data processing (2022)

From the test results in table 2, the R Square is 0.448, this means that 44.8% of the variation in the Purchase Intention variable can be explained by the trust, Ease of Use, and Risk Perception variables. While the remainder (100% - 44.8% = 55.2%) is explained factors other than the research model.

Table 3. Partial Test (T-Test)

| Coefficients ^a | | | | | | | | |
|---------------------------|-----------------|-----------------------------|------------|---------------------------|--------|------|-------------------------|-------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
| | | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 | (Constant) | 4.073 | 2.358 | | 1.727 | .088 | | |
| | Trust | .215 | .067 | .364 | 3.219 | .002 | .532 | 1.881 |
| | Ease of Use | .274 | .107 | .289 | 2.555 | .012 | .531 | 1.883 |
| | Risk Perception | -.078 | .038 | -.178 | -2.077 | .041 | .930 | 1.075 |

a. Dependent Variable: Purchase Intention

Source: Result of Data Processing (2022)

Based on Table 3, T- Test shows:

1. The results of Trust variable's influence reveal a significance value of 0.002 and a t-value of 3.219. When the significance value is compared, it is less than 0.05, indicating that H1 is accepted. As a result, Trust positively and significantly affects Purchase Intention.
2. The effect of the Ease of Uses variable is significant at 0.012 with a t-value of 2.555. When the significance value is compared, it is less than 0.05, indicating that H1 is accepted. As a result, Ease of Use has significant and positively affect Purchase Intention.
3. The results of Risk Perception variable's influence indicate a significance value is 0.041 and the t-value is -2.077. When the significance values are compared, the t value is negative and the significance value is less than 0.05, indicating that H1 is accepted. As a result, Risk Perception has significant negatively affect Purchase Intention.

4.2 Discussion

Effect of Trust on Purchase Intention

Testing the significance of Trust's effect on Purchase Intention is accomplished in part through the use of a t-test, specifically by comparing the significance of t to (0.05). According to table 3, the significance value of Trust is $0.002 < (0.05)$, then the t-count value is 3.219 indicates that H_0 must be rejected in order for H_1 to be accepted, indicating that trust significantly affect Purchase Intention. The research's findings indicate that the greater one's trust, the greater one's purchase intention on Tokopedia. This is consistent with the findings of (Asterina Widhiani, 2018), who discovered that trust positively affect purchase intention. Then, in (Sari & Rodhiah, 2020) research, it was discovered that trust has positively and significantly affect purchase intention.

Effect Ease of Use on Purchase Intention

The significance of the effect of Ease of Use on Purchase Intention is determined in part through the use of a t-test, specifically by comparing the significance of t with (0.05). According to Table 3, the significance value for Ease of Use is $0.012 < (0.05)$, and the t-value of 2.555 indicates that H_0 must be rejected in order to accept H_2 , indicating that Ease of Use has significant relationship on Purchase Intention. According to the findings of the research, the greater the Ease of Use, the greater the Purchase Intention on Tokopedia. This is consistent with the finding that the greater the perceived ease of use, the greater the purchase intention (Zuelseptia et al., 2018). According to research (Asterina Widhiani, 2018), ease of use positively affect purchase intention. Additionally, (Taan, 2021) asserts that ease of use positively and significantly effect purchase intention.

Effect Risk Perception on Purchase Intention

Testing the significance of risk perception's effect on purchase intention is accomplished in part through the use of a t test, specifically by comparing the significance of t with (0.05). According to Table 3, the significance value for Ease of Use is $0.041 < (0.05)$, and the t value -2.077 indicates that H_0 must be rejected in order to accept H_3 , indicating that Risk Perception significantly affect Purchase Intention. According to the findings of this study, the higher one's risk perception, the lower one's purchase intention on Tokopedia. This is consistent with the finding that the greater one's risk perception, the lower one's purchase intention (Kim & Lennon, 2013). Based on study conducted by (Lisnawati et al., 2019), risk perception negatively and significantly affects purchase intention. Additionally, (Jun, 2020) also negatively and significantly affect of risk perception on purchase intention.

5. Conclusion

The following conclusions are drawn from the preceding section's discussion:

1. At Tokopedia, trust positively and significantly affect purchase intention. Where trust is associated with a t-value is 3.219 and significance is 0.002. This means that the more trust users have in Tokopedia, the higher their purchase intention.
2. At Tokopedia, ease of use positively and significantly affect purchase intention. Where the t-value for ease of use is 2.555 and the significance level is 0.012. This means that the greater an individual's ease of use, the greater their purchase intention on Tokopedia.
3. At Tokopedia, risk erception has negative and significantly affect purchase intention. Where t-value for risk perception is -2.077 and the significance level is 0.041. This

means that the greater the risk perception, the lower the intention to purchase on Tokopedia.

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