

## The Impact of Perceived Risk and Perceived Ease of use on Purchase Intention Through Satisfaction of Tokopedia Application Consumers

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### ABSTRACT

*In the current landscape, online shopping offers unparalleled convenience to consumers, allowing them to purchase from the comfort of their homes. As a result, many users prioritize security and ease of use when choosing an online shopping platform. Ensuring secure transactions and user-friendly interfaces have become essential for e-commerce platforms to meet consumer expectations. This study aims to provide insights for e-commerce platforms, particularly the Tokopedia app, regarding factors that influence consumer purchase intentions, namely perceived risk as well as ease of use mediated by consumer satisfaction. A total of 200 participants selected through purposive sampling based on accidental random sampling, who use the Tokopedia application, were included in this study. Data were processed using Partial Least Squares (PLS) 4, and five hypotheses were proposed. The findings showed that perceived risk and perceived ease of use have significant effect on purchase intention, perceived risk and perceived ease of use have significant impact on satisfaction, furthermore satisfaction successfully mediated relationship between perceived risk and perceived ease of use on purchase intention. These results suggest that Tokopedia should improve its security measures and continue to innovate to ensure ease of use for consumers. Prior studies provide support for these findings.*

**Keywords:** *perceived ease of use, perceived risk, purchase intention, satisfaction*

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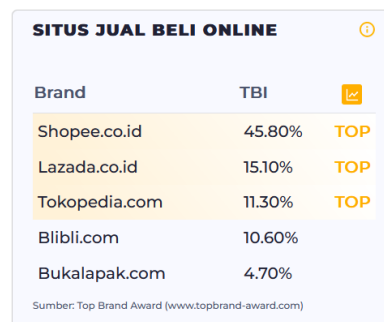
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### INTRODUCTION

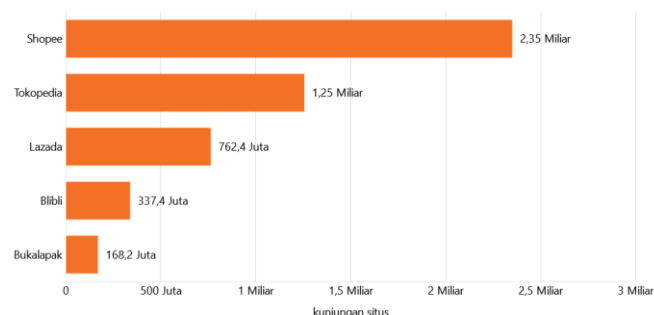
The rapid advancement of digital technology has fundamentally reshaped consumer shopping behavior, with e-commerce platforms offering unparalleled convenience, accessibility, and an extensive array of products (Bellingkrodt & Wallenburg, 2014). In the current digital era, e-commerce has become the consumer's choice to shop because of its innovation that offers ease of shopping (Mohamed & Wee, 2020). As one of Indonesia's premier online marketplaces, Tokopedia continues to expand its user base by delivering a seamless and efficient shopping experience (Asiyah, 2023). However, consumers' purchase intentions are shaped by multiple psychological and behavioral factors, notably perceived ease of use, perceived risk, and satisfaction (Shams, et al., 2018,). Online shopping has made buying and selling much easier, thereby fostering growth opportunities for businesses and allowing full-service package offerings to the customer (Farantika, et al., 2022). Perceived ease of use is a critical determinant of consumer engagement with an online platform. When a system is intuitive and requires minimal effort to navigate, users are more inclined to make purchases (Hamid, et al., 2016). Conversely, perceived risk remains a significant barrier, as consumers assess potential threats such as financial loss, data privacy concerns, and product

authenticity before committing to a transaction (Ashoer & Said, 2016). Satisfaction plays a pivotal role in mediating the effects of these perceptions on purchase intention (Karsiningsih & Rafsanjani, 2023). A positive shopping experience fosters trust, strengthens customer loyalty, and enhances the likelihood of repeat purchases, whereas dissatisfaction can deter consumers from further engagement with the platform (Kadop & Yansen, 2023). Given the competitive landscape of e-commerce, understanding these interrelations is imperative for platforms like Tokopedia to optimize user experience, mitigate perceived risks, and ultimately drive consumer purchase behavior (Angela & Kesumahati, 2019).



**Figure 1. Top Brand Index For Online Shopping**

Based on Figure 1, explaining recent Top Brand Index in 2024 (www.topbrand-award.com) and number of site visits in 2023 (databoks.katadata.co.id), Show that Shopee, Lazada, Tokopedia, Bukalapak, and Blibli are the top five e-commerce platforms in Indonesia, each competing to capture a significant share of the market. based on topbrand award data, Tokopedia is in the third rank for consumer choice below Lazada, but still becoming top three favorite e-commerce in Indonesia.



Source: databoks.katadata.co.id (2023)

**Figure 2. Number of visitors to Indonesian online shopping sites 2023**

Based on Figure 2, number of site visits in 2023 (databoks.katadata.co.id), it can be seen that Tokopedia is in second position after Shoppe, which previously in Figure 1 based on the topbrand index Tokopedia was in third position under Lazada, this means that even though in terms of consumer choice it is in third position, Tokopedia has a wide market share compared to Lazada. However, as competition in the e-commerce sector continues to intensify, it is crucial for platforms like Tokopedia to understand the factors that influence

consumer purchase intentions to maintain their market position. This study aims to examine the impact of two main factors which is Perceived Risk and Perceived Ease of Use on Purchase Intention, with Satisfaction serving as a mediating variable, specifically among online shopping users in Samarinda.

Perceived Ease of Use measures how user-friendly and accessible Tokopedia's platform is perceived to be, which significantly enhances the shopping experience (Auwabina, et al, 2023). Meanwhile, By exploring these relationships, this study seeks to provide insights into how Tokopedia can effectively leverage these factors to increase customer satisfaction and, in turn, boost purchase intention (Maharsi, et al, 2021). Several previous studies have agreed that Innovativeness has a significant influence on Customer Satisfaction and Purchase Intention (Shah, et al, 2022; Yildirim, et al, 2021; Salem, et al, 2019; Hasiah, et al, 2020; Chiu & Cho 2018; Bellingkrodt & Wallenburg 2014). Furthermore, research (Novira, 2024; Karinda & Dwiridotjahjono 2024; Auwabina, et al, 2023; Olivia & Marchyta, 2022; Suryatenggara & Dahlan, 2022 Asmarina, et al, 2022; Isma, et al, 2021; Rahmiati dan Yuannita, 2019;) states that Perceived Ease of use is a factor that can trigger Customer Satisfaction and Purchase Intention. However, in research conducted by (Marsud et al, 2024; Kenyta, 2022) states that Perceived Ease of Use does not have a significant relationship with Customer Satisfaction and Purchase Intention. In addition, research conducted by (Hijratunnisa, et al, 2023; Daya, et al, 2022; Suharto, et al, 2022; Wahyudi & Parahiyanti, 2021; Yang, et al, 2020; Almohaimmeed, 2019;) states that Social Media Marketing has a significant relationship with Customer Satisfaction and Purchase Intention. This research is particularly relevant for online shopping platforms targeting emerging markets, as it highlights the strategies that can be employed to strengthen connections with consumers and adapt to changing consumer behaviors.

## **LITERATURE REVIEW**

### **Perceived Risk**

Perceived risk points to the likelihood of loss that the consumer anticipates when they buy a product or service. It includes the level of perceived indecision by consumers when they contemplate purchasing a product or service. (Dinda, et al., 2020). The notion of risk has been acknowledged as a key factor in customer decision-making. According to Bauer (1960), it is not the actual risks in the real world that influence customer behavior, but rather their subjective perception of potential risk. Customers start to perceive risk when they encounter two main factors which is unpredictability and potentially negative effects. (Ashoer & Said, 2016), Based on earlier studies, namely from not compatible because Perceived risk has a positive and significant effect on Customer Satisfaction and Purchase Intention. Whereas in prior research, namely from (Albert et al., 2023; Bernarto, et al., 2022;; Dinda, et al., 2020; Ashoer & Said, 2016)

### Perceived Ease Of Use

Perceived ease of use is defined as the degree to which a consumer believes that using a particular system or product will be free from effort. This concept is crucial in online shopping contexts; when consumers find a platform easy to navigate, their intention to make purchases increases significantly (Ho & Wu, 2011). The ease with which consumers can access information and complete transactions directly influences their satisfaction and subsequent purchase intentions (Reyvina & Tunjungsari, 2022; Hamid et al., 2016).

### Satisfaction

Satisfaction in online shopping contexts refers to the extent to which consumers' expectations are met or exceeded during their shopping experience. High levels of satisfaction are closely linked to increased purchase intentions; satisfied customers are more likely to return for future purchases (Oliver, 1999). Factors such as product quality and customer service significantly contribute to overall satisfaction levels among online shoppers (Tafadzwa & Olawale, 2011).

### Purchase Intention

Purchase intention represents a consumer's behavioral tendency to buy or select a product based on prior experience, usage, and personal desire for the product. In evaluating a brand, consumers go through six stages: awareness of the product, brand knowledge, interest, preference, trust, and ultimately, the decision to purchase (Kotler and Keller, 2016). Purchase intention plays a crucial role in predicting consumer behavior (Fishbein and Ajzen, 1975) and serves as an indicator of the likelihood of a consumer making a purchase. Furthermore, a consumer's willingness to buy a product is directly influenced by their level of purchase intention (Schiffman and Kanuk, 2000).

### Hypothesis

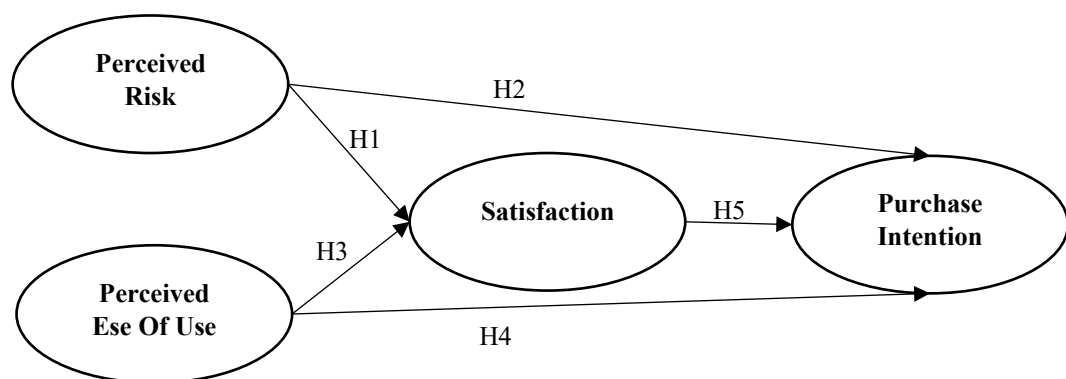


Figure 3 Conceptual Models

H1: Perceived Risk has significant impact on Satisfaction

H2: Perceived Risk has significant impact on Purchase Intention

H3: Perceived Ease of Use has significant impact on Satisfaction

H4: Perceived Ease of Use has significant impact on Purchase Intention

H5: Satisfaction has significant impact on Purchase Intention

## METHODS

This study adopts a descriptive research design with a quantitative approach. The target population comprises individuals who have previously engaged in online shopping through Tokopedia in Samarinda. To select participants, a systematic random sampling method was employed, ensuring that respondents had recently made purchases on the platform.

This study utilized a purposive sampling strategy based on predefined criteria, combined with a non-probability sampling approach (Sugiyono, 2020). Participants were selected from residents of Samarinda who had made purchases on Tokopedia at least twice, with each session lasting a minimum of twenty five minutes. The sample size was determined using the widely recognized ten-times rule method in PLS-SEM (Hair, et al., 2011), resulting in a total of 200 respondents. Data collection was conducted through a structured questionnaire, which employe.

The analytical procedure was executed through Structural Equation Modeling (SEM) employing the Partial Least Squares (PLS) technique, facilitated by the SmartPLS 3.0 software. SEM is particularly advantageous for scrutinizing intricate research frameworks and evaluating latent constructs that are not directly measurable (Hair, et al., 2011). The principal statistical examination in this inquiry was the t-test, wherein a hypothesis is regarded as statistically significant if the computed t-value surpasses the critical t-table threshold of 1.96 at a 5% significance level (0.05). Consequently, the research hypotheses put forth are deemed substantiated should they conform to these statistical parameters. A five-point Likert scale served as the instrument for measurement.

## RESULTS

In this study, it shows some of the results of the analysis analyzed from the questionnaire data using SmartPLS 4, these analyses are respondent profile data, validity and reliability results, coefficient determination results, Q2 analysis, hypothesis test results and indirect effect test results. These results will be shown in the table and discussion of the table.

**Table 1 Profile of Respondents**

Description	Answer	Total	Percentage
Gender	Male	90	45.00%
	Female	110	55.00%
Age	15 – 25	100	50.00%
	26 – 33	32	16.00%
	34 – 40	20	10.00%
	>40	48	24.00%

Job	Housewife	32	16.20%
	Private Sector Employee	85	42.40%
	Student	42	21.00%
	Civil Servant	19	9.50%
	Entrepreneur	22	11.00%
Region	Loa Janan Ilir	10	5.00%
	Palaran	31	15.70%
	Samarinda Ilir	11	5.50%
	Samarinda Kota	47	23.30%
	Samarinda Seberang	23	11.40%
	Samarinda Ulu	44	21.90%
	Samarinda Utara	20	10.00%
	Sambutan	4	2.10%
	Sungai Kunjang	10	5.00%

Source: Data Kuesioner (2024)

According to Table 1, the number of people who participated in this survey was 200, with the majority of respondents were Female (110 respondenst or 55.00%), in terms of age, the majority of respondents were aged between 15-25 years (50% or 100 of respondents), with most of them are working as Private Sector Employee (42.40% or 85 of respondents), most of them reside in Samarinda Kota (47 respondents or 23.30%).

**Table 2 Validity and Reliability Test Results**

Variable	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Perceived Risk	0.848	0.858	0.897	0.686
Customer Satisfaction	0.918	0.920	0.942	0.803
Perceived Ease Of Use	0.927	0.933	0.948	0.821
Purchase Intention	0.928	0.931	0.949	0.823

Source: Data Analysis using SmartPLS version 4

As delineated in Table 2, the evaluation of convergent validity within this study was undertaken by scrutinizing the Average Variance Extracted (AVE), wherein a variable is considered valid if its AVE surpasses the threshold of 0.50. The results substantiate that all variables have successfully satisfied the requisite conditions for both convergent and discriminant validity. Reliability was appraised through Cronbach's alpha coefficient, which designates an instrument as dependable if its value attains or exceeds 0.6. As elucidated in Table 2, the reliability analysis reveals that all variable indicators exhibit values exceeding 0.8, thereby underscoring that the research data not only uphold validity but also conform to a high standard of reliability. Table 2 furnishes a comprehensive delineation of the validity and reliability evaluations executed in this study.

The ensuing stage of analysis entails the evaluation of both the inner and outer models. The inner model assessment is performed by computing the coefficient of determination ( $R^2$ ), which functions as a measure of explanatory potency. The  $R^2$  value is stratified into

three discrete classifications: a value of 0.25 denotes feeble explanatory power, a value of 0.50 signifies a moderate level of explanation, and a value of 0.75 indicates a robust degree of explanatory capacity. Table 3 encapsulates the findings derived from the coefficient of determination analysis.

**Table 3 The Results of Coefficient of Determination**

Variable	R-square	R-square adjusted
Customer Satisfaction	0.677	0.672
Purchase Intention	0.732	0.727

Source: Data Analysis using SmartPLS version 4

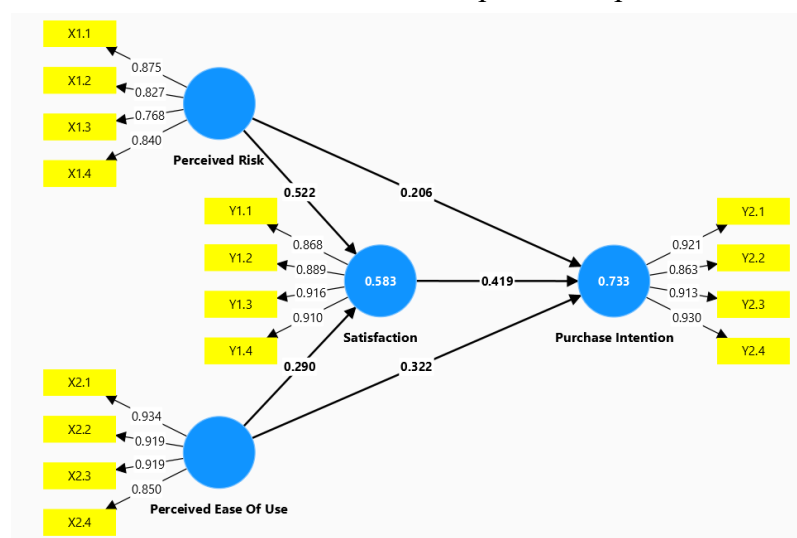
As delineated in Table 3, the  $R^2$  analysis reveals that Customer Satisfaction attains a value of 0.677. This signifies that 67.7% of the variance in Customer Satisfaction can be accounted for by innovativeness, perceived ease of use, and social media marketing, while the remaining 32.3% is attributable to other factors beyond the scope of this study. Similarly, the  $R^2$  analysis for Purchase Intention yields a value of 0.732, indicating that 73.2% of the variance in Purchase Intention is explicable through innovativeness, perceived ease of use, and social media marketing, with the residual 26.8% being influenced by external variables not encompassed within this research. Additionally, a cross-validated redundancy test, or  $Q^2$  test, was conducted. The  $Q^2$  test is exclusively applicable to affected variables measured reflectively. A  $Q^2$  value exceeding 0 (zero) denotes that the respective construct exhibits predictive relevance.

**Table 4 Q2 Analysis**

Variable	$Q^2$ predict
Customer Satisfaction	0.662
Purchase Intention	0.670

Source: Data Analysis using SmartPLS version 4

The  $Q^2$  outcomes, as illustrated in Table 4, exhibit values surpassing zero, signifying that the observed data have been adeptly reconstructed. In particular, Customer Satisfaction registers a  $Q^2$  value of 0.662, whereas Purchase Intention attains a value of 0.670. These results substantiate that all variables demonstrate predictive pertinence.



**Figure 4. Valuation of the Measurement Model (Outer Model Measurement Model)**

Source: Data Analysis using SmartPLS version 4

The ensuing phase of analysis entailed an evaluation of the inner model by subjecting the hypotheses to statistical scrutiny through p-values obtained via the bootstrapping technique. This examination was undertaken to assess the hypothesized relationships delineated in this study and to elucidate the interconnections among the variables under consideration. Each hypothesis was meticulously analyzed to ascertain its statistical validity and corresponding inferential outcomes. A hypothesis is deemed substantiated if it exhibits a positive and statistically significant p-value below the 0.05 threshold. Conversely, should the result manifest as negative and statistically insignificant, surpassing the 0.05 benchmark, the hypothesis is regarded as unsubstantiated. A comprehensive delineation of the hypothesis testing results, inclusive of the evaluation of indirect effects, is encapsulated in Table 5 and Table 6.

**Table 5 Hypothesis Test Results**

Hypothesis	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P values
Perceived Ease Of Use -> Purchase Intention	0.444	0.444	0.084	5.310	0.000
Perceived Ease Of Use -> Satisfaction	0.290	0.296	0.104	2.777	0.006
Perceived Risk -> Purchase Intention	0.425	0.423	0.078	5.440	0.000
Perceived Risk -> Satisfaction	0.522	0.516	0.100	5.242	0.000
Satisfaction -> Purchase Intention	0.419	0.421	0.075	5.597	0.000

Source: Data Analysis using SmartPLS version 4

**Table 6 Result of Indirect Effect**

Indirect Effect	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P values
Perceived Ease Of Use -> Purchase Intention	0.122	0.126	0.053	2.310	0.021
Perceived Risk -> Purchase Intention	0.219	0.216	0.053	4.146	0.000

Source: Data Analysis using SmartPLS version 4

In this research, hypothesis testing was conducted to examine the effects among the variables, specifically the influence of Perceived Risk and Perceived Ease of Use on Purchase Intention through Customer Satisfaction. From the results shown in Table 5, it can be concluded that all hypotheses are accepted, seen from the P Value value  $<0.005$ , and in Table 6 which shows the indirect effect, where this analysis tests whether Satisfaction is able to mediate the relationship between Perceived Risk and Perceived Ease Of Use on Purchase Intention.

## DISCUSSION

### Perceived Risk on Customer Satisfaction

Based on the results of Table 5 above, we can see on the first path that Perceived Risk has a t-statistic of 5.242 and p-values of 0.000. It can be interpreted that the t-statistics is



more than 1.96 and the p-value is less than 5% or 0.05, so the first hypothesis is accepted. Therefore, Perceived Risk has significant influence on customer satisfaction of using Tokopedia. The results of this study are supported by (Dinda, et al., 2020; Ashoer & Said, 2016), which states that Perceived Risk has a significant and positive effect on Customer Satisfaction. This means Perceived risk offers advantages by identifying potential risks that can be mitigated. The more effectively these risks are perceived and addressed, the higher the level of customer satisfaction achieved. E-commerce companies that adeptly manage perceived risks enhance customer satisfaction. Therefore, it is imperative for these companies to possess the capability to provide precise and accurate solutions when challenges arise. The more dependable the company's responses, the more swiftly consumer issues will be resolved (Dinda, et al., 2020).

#### **Perceived Risk on Purchase Intention**

The second pathway analysis reveals that Perceived Risk exhibits a t-statistic of 5.440 and a p-value of 0.000. This implies that the t-statistic surpasses the critical threshold of 1.96, while the p-value remains below the 5% (0.05) significance level, thereby leading to the acceptance of the second hypothesis. Consequently, Perceived Risk exerts a significant influence on Purchase Intention. This phenomenon arises as consumer purchase intention is shaped by their awareness of the potential risks associated with utilizing the application. By understanding the inherent limitations and drawbacks of using Tokopedia, consumers develop informed purchasing considerations. The findings of this study align with prior research (Albert, et al., 2023; Bernarto, et al., 2022; Dinda, et al., 2020), which asserts that Perceived Risk has a substantial and positive impact on Purchase Intention.

#### **Perceived Ease Of Use on Customer Satisfaction**

The third path analysis reveals that Perceived Ease of Use registers a t-statistic of 2.777 and a p-value of 0.006, exceeding the 1.96 threshold while remaining below the 0.05 significance level. Consequently, the third hypothesis is validated, affirming that Perceived Ease of Use exerts a significant impact on Customer Satisfaction. In the shopping experience, consumers prioritize ease of use, as applications with intuitive and straightforward features enhance user satisfaction (Karinda & Dwiridotjahjono, 2024). These findings are corroborated by previous studies (Novira, 2024; Olivia Marchyta, 2022; Suryatenggara & Dahlan, 2022), which establish a positive and significant relationship between innovativeness and perceived value. However, research by (Kenya, 2022) contradicts this assertion, arguing that Perceived Ease of Use does not significantly influence Customer Satisfaction, thereby positioning this study in opposition to those findings.

#### **Perceived Ease Of Use on Purchase Intention**

The fourth path analysis indicates that Perceived Ease of Use yields a t-statistic of 5.310 and a p-value of 0.000, surpassing the 1.96 threshold while remaining below the 0.05 significance level. Accordingly, the fourth hypothesis is validated, confirming that Perceived

Ease of Use significantly impacts Purchase Intention. These findings align with prior research (Auwabina, et al., 2023; Asmarina, et al., 2022; Isma, et al., 2021; Rahmiati & Yuannita, 2019), which asserts that Perceived Ease of Use exerts a positive and substantial influence on Purchase Intention. This implies that consumers are more inclined to utilize the Tokopedia application for shopping due to its user-friendly interface. However, this study contradicts the findings of (Ismail, et al. 2021), which argue that Perceived Ease of Use has no significant effect on Purchase Intention.

### **Customer Satisfaction on Purchase Intention**

The seventh path analysis demonstrates that the Customer Satisfaction variable attains a t-statistic of 4.5597 and a p-value of 0.000, surpassing the critical threshold of 1.96 while remaining below the 0.05 significance level. As a result, the seventh hypothesis is substantiated, indicating that Social Media Marketing exerts a significant influence on Purchase Intention for the Tokopedia application. These findings are corroborated by prior research (Karsiningsih & Rafsanjani, 2023; Kadop & Yansen, 2023; Juliana, et al., 2020; Watanabe, et al., 2019), which affirms the substantial impact of Customer Satisfaction on Purchase Intention. This suggests that consumers who experience satisfaction with the offerings, convenience, and comprehensive marketing information are more inclined to develop an intention to purchase (Angela & Kesumahati, 2019).

### **Indirect Influence Testing**

The findings from the indirect effect analysis, as detailed in Table 6, indicate that Customer Satisfaction effectively mediates the relationship between Perceived Risk and Perceived Ease of Use on Purchase Intention. This suggests that consumers utilizing the Tokopedia shopping application, who seek new products, user-friendly interfaces, and marketing promotions, are more likely to develop an intention to make a purchase after experiencing satisfaction. This aligns with previous research, such as the study by (Hadi et al., 2022), which found that customer satisfaction mediates the effect of perceived risk and perceived usefulness on purchase intention.

## **CONCLUSION**

The findings of this study yield practical implications for online shopping platforms, particularly Tokopedia in Samarinda, by addressing pivotal aspects derived from the research outcomes. The acceptance of five hypotheses underscores the study's validity and relevance. These insights are expected to offer tangible advantages to consumers purchasing new products, assisting them in overcoming challenges associated with perceived risk and perceived ease of use in forming purchase intentions, with customer satisfaction serving as a mediating determinant.

Given these insights, companies are encouraged to take further steps to enhance purchase intention by implementing measures such as improving security, designing a user-friendly interface, offering attractive promotions, simplifying application features, creating engaging advertising content, and introducing competitive shopping deals. Future research could explore alternative mediating variables or incorporate moderating variables that may further influence consumer purchase intention within online shopping platforms such as Tokopedia. For instance, switching costs could be examined as a potential factor when consumers encounter online shopping platforms that provide lower expenses, such as reduced shipping fees or other cost-saving incentives.

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