



The Impact of Perceived Risk, Perceived Benefit, and Trust on Customer Intention To Use Tokopedia Apps

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Abstract

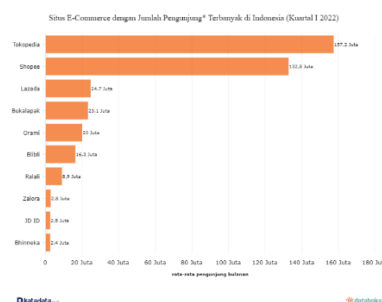
This study aims to analyze the effect of perceived benefit, perceived risk, and trust to intention to use Tokopedia, the biggest marketplace in Indonesia. This study using quantitative method to analyze 150 responden with Partial Least Square (PLS) instrument. The results show that there is positive effect between the perceived benefit and trust of Tokopedia users and increase in the intention to use the Tokopedia. The other findings show that a negative correlation between perceived risk and trust in the Tokopedia. This study contributes to the growth of intention studies regarding mobile apps and marketplace. This research contributes to the development of marketplace to maximizing customer benefits and minimizing user risks.

Keywords

perceived risk; perceived benefit; intention to use; Tokopedia

INTRODUCTION

Changes in consumer behavior from offline to online stores have a substantial effect on the growth of the Indonesian market. Multiple marketplace applications, such as Shopee, Tokopedia, Bukalapak, Bibli, and Lazada, are widely utilized by the public. The development of the marketplace can be measured by the number of users, which reached 158.6 million, or more than 58% of the population of Indonesia. In Indonesia, the distribution of marketplace users is also controlled by major players such as Tokopedia and Shopee. Figure 1 illustrates the number users of each marketplace in Indonesia.



Source: Processed Data (2022)

Figure. 1
Marketplace User by Number

In 2021, Tokopedia became a market leader in Indonesia because they decided to merge with Gojek. This merger expands the user of each application and provides more product and services in a bigger ecosystem.

Gojek and Tokopedia (GOTO) provide their customers the wide ecosystem, the ease of payment, and the simplicity of conducting business. However, Are they need the service and the ecosystem ?, Is it service can increase customer intention ?, What is the benefit ?. How big the risk of the application ? .

There are several problems that can affect the intention to use in the Tokopedia apps, some examples are: (1) User interface and usability: If the app is not user-friendly and easy to navigate, users may have difficulty finding what they are looking for, which can decrease their intention to use the app. (2) Lack of trust: Perceived risk, lack of transparency, poor customer service, or lack of security measures can decrease trust in the platform, which can decrease the intention to use the app. (3) Limited product offerings: If the app does not have a wide range of products available, users may be less likely to use the app. (4) Performance issues: If the app frequently crashes or is slow to load, users may become frustrated and lose interest in using the app. (5) Limited payment options: If the app does not offer a wide range of payment options, users may be less likely to

use the app. (6) Poor user experience: If the app has poor performance, bugs, or a confusing user interface, users may have a poor experience and be less likely to use the app. (7) Limited features: If the app is not updated with new features or functionalities that meet the users' needs, they may lose interest in using the app.

These are just a few examples, and there may be other factors that can affect the intention to use in the Tokopedia apps. It's important for the platform to gather feedback from their users and continuously improve the app to meet the changing needs of their customers.

Previous research has examined the connection between perceived benefit, perceived risk, trust, and intent to use digital products and services. Hasan (2022) argues that the perceived risk correlates positively with the intention to use autonomous vehicle-based applications. This is due to the perception of high-risk, high-return investments in unmarked, high-potential products. Riberio, GURSOY, and CHI (2022) demonstrate that the perception of risk is negatively associated with the intent to use mobile banking applications. This is due to the fact that banking applications store numerous personal and financial assets. Users tend to avoid the possibility of losing their data and financial assets.

The variabel of perceived benefit had similarities with perceived usefulness and perceived use (Pei et al., 2015). Perceived benefit is an individual's belief that specific positive outcomes will result from a specific behavior (Chandon et al., 2000). According to Park et al. (2018), perceived benefits have a substantial positive influence on consumer trust.

This study aim to examines the association between perceived risk, perceived benefit, and trust to the intention to use Tokopedia. Tokopedia was chosen as the subject of the study because it is a market leader in Indonesia's e-commerce industry. In addition, this study will investigate the connection between perceived benefits, perceived risks, trust, and the intention to use the previous Tokopedia application.

Based on the problem's context, the research question is: "Do perceived risk, perceived benefit, and trust influence the intention to use the Tokopedia?" This research helps Tokopedia management to improve customer satisfaction services and increase user trust and user numbers.

LITERATURE REVIEW

Theory of Marketing Management

Marketing management is how to Planning, Organizing, Actuating, and Controlling (POAC) to achieve long-term organizational objectives (Assauri, 2013). According to Kotler and Keller (2016), marketing management is the art and science of selecting target markets, acquiring, retaining, and expanding the customer base through the creation, delivery, and communication of customer value. In conclusion, marketing is a tool for creating and communicating value to customers in order to establish relationships that are mutually beneficial (Kotler & Keller, 2016). According to Kotler and Armstrong (2019) marketing management is the process of planning, executing, and tracking the marketing strategy of an organization. This includes the marketing plan, campaigns and tactics used to create and meet the demand of target customers to drive profitability.

Intention to Use

Human intention and conduct are the foundation of the decision to use a service or product (Kim et al., 2008). This intention typically rests on the presumption that one must act in accordance with logical judgment. Based on the facts they get, they make this logical judgment. According to Barkhi & Wallace's (2007) explain that person's capacity to respond to anything is their intention. On the other side, there is a strong urge to do something with the goal of consuming, according to Matemba & Li (2007) attitude modifications, subjective norms, and behavioral control all have an impact on intention. The definition of intention to use, according to the author, is based on research by Kim et al. (2007), who define it as the relationship between intention and action under the presumption that people will make logical decisions based on the facts at hand.

The decision to use a service or product is based on human purpose and behaviour (Kim et al., 2008). This desire often based on the assumption that one must behave logically. They reach this logical conclusion based on the information they get. According to Barkhi & Wallace (2007) Intention to use is the ability to react to anything is their purpose. According to Matemba & Li (2007) the intention is the desire to do something. Ajzen (1985) explain that intention to use is the changes in attitude,

subjective norms, and behavioral control of the customer to product and services. In the other hand Kim et al (2007) describe Intention to use is the intention to using something. The customer will using the product and service based on logical decision that they felt.

Perceived Risk

Perceived Risk is the potentation of losing something in the future. According to Lee (2009), perceived risk is the irrational expectation of loss when evaluating a transaction. Wang et al. (2006) described that perceived risk was discovered measurement of how risky and unpredictable the system's expectations were.

Masoud (2013) found that six key risk factors have an impact on consumers' purchasing decisions is (1) financial risk, (2) product, (3) time, (4) delivery, (5) social, and (6) information security risk. According to Eiser, Miles, and Frewer (2002), the open dissemination of information facilitates the adoption of new technology. Consumer perspectives of the advantages and disadvantages of adopting technology are discussed here. One of the most significant elements affecting customer behavior is perceived risk.

One of the elements that lowers trust in a service is the risk aspect. The application's risk will rise in direct proportion to its inability to offer security, convenience, and transaction assurance. Less trust is placed in a service the higher the risk that users must endure. As a result, the customer's risk tolerance will influence their decision to utilize the Tokopedia application. According to Masoud's (2013) Ilhamalimy & Ali (2021), Qalati et al (2021) there is a bad correlation between service consumers' perceptions of risk and their level of trust. Consequently, the following is the study's hypothesis:

H1: Perceived risk has a significant negative effect on the Trust of Tokopedia users.

According to D. Kim et al. (2008), Inherent risks of digital market is system's lack of clarity, financial loss, and Phising (Slade et al, , 2015). The likelihood decrease of using an application when its risk increasing. This is corroborated by Wang et al (2019), Sanchez (2021) Riberio, Gursoy, & Chi's (2022), show that a negative correlation between perceived risk and application use intention. The second hypothesis of this research is:

H 2: Perceived risk has a significant negative effect on the Intention to use Tokopedia users

Perceived Benefits

Perceived benefits are defined as benefits received by customers. The higher of benefits means higher user's trust. This is proven by Liu, Yang, & Xu (2019), Park et al (2019) Wang et al, (2021); Sulasih & Sumani, (2021); Effendi et al, (2021) which shows a positive relationship between perceived benefit and trust on digital application. For that reason, the third hypothesis in this study is:

H 3: Perceived benefit has a significant positive effect on the Trust of Tokopedia users.

Perceived benefits can also provide satisfaction to its users thereby increasing the level of service usage. The higher benefits menas more often people use these services. This is proven in the research of Singh & Sinha (2020), Wang et al (2020), Riberio, Gursoy, & Chi (2022) which states that there is a positive influence between perceived benefits and the intention to use digital applications. Therefore, the fourth hypothesis in this study is:

H 4: Perceived benefits have a positive effect on Intention to use Tokopedia.

Trust

Kim et al (2007) explain that trust is an important strategy for dealing with uncertainty and an uncontrollable future. Trust is defined as the behavior of individuals who depend on others in risky conditions (Currall & Judge, 1995). Wang et al (2006) stated that trust is defined as the user's belief in the reliability of a particular system. Geven & Straub (2004) stated that trust is defined as the belief that a vendor will perform some activities in accordance with customer expectations. Trust can be defined as a consumer's psychological state to accept internet risks based on positive expectations and intentions of service providers (Matemba & Li, 2017).

Trust has been studied in various disciplines. One definition that is relevant to this research is from Mayer, Davis, and Shoorman (1995) which defines it as "the willingness of a party to be vulnerable to the actions of another party". Trust denotes positive beliefs about perceived reliability,

dependability, and belief in a person, object, or process (Rempel, Holmes, & Zanna, 1985; Rotter, 1980). Trust is not only interpersonal but also interactional with technology. Trust in technology has been connected to user technology adoption and user behavior, making accelerating trust in technology a significant concept (Kuriyan & Ray, 2009; Kuriyan, Kitner, & Watkins, 2010; Smith, 2010).

The level of one's trust in an application will have an impact on the Intention to use the application. This means that the more customers trust a service, the more often they will use it. This is in accordance with Park's (2015) which states that Trust has a positive effect on the intention to use a service. Therefore, the final hypothesis in this study is:

H 5: Trust has a positive effect on Intention to use Tokopedia.

METHODS

This study uses a quantitative method with an explanatory approach. Anshori & Iswati (2009) explained that quantitative research is research that focuses on testing hypotheses, the data must be measurable, and generalized. Quantitative research method is a research method based on the philosophy of positivism, used to examine certain populations or samples, sampling techniques are generally carried out randomly, data collection uses research instruments, data analysis is quantitative/statistical in nature with the aim of testing established hypotheses.

Sugiono (2017) explain that descriptive quantitative is causal research and aims to determine the relationship between a variable and other variable. This research starts from formulating hypotheses and analysis models, identifying variables, determining data types and sources, sampling procedures, and then determining analytical techniques that focus on solving current problems by describing research variables obtained by collecting data. compile, analyze, and then take conclusions.

Sample

This study used a non-probability sampling strategy with a purposive sampling method. The sample in this study was 150 respondents Tokopedia. This amount is sufficient refer to Hair et al. (2010) which explaine that the minimum amount on *Structural Equation Model* (SEM) is 30 responden. According to

Fraenkel and Wallen (2005), taking a sample of 150 respondents for a descriptive study already represents the population. In addition, the sample size of 150 people for explanatory research is also representative of the population, where a good sample is a sample that is not too large and not too small, but provides an optimal reflection of the population (representative) (Gay & Diehl, 2005).

Data Analysis Method

This study uses quantitative analysis with several techniques. This technique aims to give the best information from data collection. By using Partial Least Square (PLS), the result show several part which is:

Outer Model Measurement

The validity testing procedure used in this study is convergent validity and discriminatory validity. Convergent validity testing is done by correlating the item score (component score) with the construct score which then produces a loading factor value. The loading factor value is said to be high if the component or indicator correlates more than 0.70 with the construct you want to measure (Sholihin & Ratmono, 2013). However, for research at the early stages of development, a loading factor of 0.5 to 0.6 is considered sufficient (Chin, 1998; Ghozali, 2008). While testing the discriminant validity is done by comparing the cross-loadings between constructs and the square root of AVE (Average Variance Expected) with the correlation between latent variables. Discriminant validity can be said to be fulfilled if the square root value of AVE is greater than the other constructs (Latan & Ghozali, 2012). Reliability states the extent to which results or measurements are reliable or reliable and provide relatively consistent measurement results after several measurements have been made. Measuring the level of reliability of research variables using the composite reliability coefficient. The measurement item is said to be reliable if it has an alpha coefficient value greater than 0.7 (Sholihin & Ratmono, 2013).

Convergent validity and discriminative validity testing methods were employed to determine the research validity. If the result show the score higher than 0,70, it means that the data is believeable and relevan (Sholihin and Ratmono, 2013). In the meantime, the square root (average variance expected/AVE) use to test the correlation between latent

variables and other variable through discriminant validity test. If the AVE score is higher than 0.70, its mean data validity is is ready to test (Latan & Ghozali, 2012).

Inner Model Measurement

In a structural equation modeling (SEM) analysis, the inner model is the part of the model that describes the relationships among the latent variables that make up the model. By examining R-Square value, we know the correlation among variables. If R-Square show score lower than 0,19 it means there is weak correlation. But If the R Square show the score higher than 0,33 and 0,67 it show that the correlation is moderate and high.

In the Other benchmarks if the score higher than 0.75 its mean high correlation, a moderate model scoring 0.50, and a weak model scoring 0.25 (Hair et al., 2011). To determine the significance of each association between two latent variables, the path coefficient is used. In order for the precision or accuracy limit (a) to be 5% = 0.05, the significance value is predicated on the t-statistics test value being more significant than 1.65 for the one-tailed test measurement. So, H0 is accepted while Ha is rejected if the p-value is greater than 0.05. H0 is rejected if the p-value is less than or equal to 0.05, but Ha is accepted otherwise.

DATA ANALYSIS AND DISCUSSION

Overview of Tokopedia

Tokopedia is the biggest marketplace in Indonesia. Tokopedia’s e-commerce services provide a variety of products through Marketplace, Official Stores, Instant Commerce, Interactive Commerce and Rural Commerce. Tokopedia works with 13 leading logistics and fulfillment partners who are equipped with same-day delivery services with an integrated system. Merchants also can store their products in our warehouses, which are located throughout Indonesia.

Tokopedia provides an advertising technology platform to help merchants promote their businesses, attract more consumers, and grow sales through Pay for Performance “P4P” Advertising, Display Advertising, dan Customised Marketing Packages services.

Tokopedia was formally introduced to the public on August 17th, 2009. In the past 13 years, Tokopedia encouraged digital economic parity by motivating Indonesians to

start selling online. The whole initiative was done through building a platform where anyone could start and discover anything anywhere.

After a decade of creating a super ecosystem where anyone can start and discover anything, now Tokopedia have accelerated their progress to create a comprehensive ecosystem or “go to” platform for daily life.

Tokopedia resurfaced and acquired funding from international venture capitalists such East Ventures (2010), CyberAgent Ventures (2011), Net Price (2012), and SoftBank Ventures Korea (2013). Second, in October 2014, Sequoia Capital and SoftBank Internet and Media Inc. invested USD 100 million in Tokopedia, making it the first Southeast Asian technology business to do so (SIMI). Tokopedia reportedly obtained an investment of USD 147 million, or roughly IDR 1.9 trillion, in April 2016. Then, in August 2017, Tokopedia got a USD 1.1 billion investment from Alibaba. According to rumors, Alibaba took this choice in order to broaden its network in Southeast Asia after buying shares of Lazada.

Analysis of Respondent Profile

The diversity of respondents depending on gender is calculated using respondent attributes. This should paint a clear picture of the respondents' state of health. Table 1 below shows the diversity of respondents based on gender:

**Table. 1
Respondent Profile by Gender**

Gender	Frequency	Percentage
Male	64	43%
Female	86	57%
Total	150	100%

Source : Processing of Data (2022)

Table 1 show profile data by gender of the respondents. It reveals that there were 64 men (43%) and 86 (57%) women male respondents and female respondents, respectively. Table 2 below shows the variation in respondents' educational levels.

**Table. 1
Respondent Profile by Educational Levels**

Education	Frequency	Percentage
Senior High School	51	34 %
Diploma	16	11 %

> Bachelor	83	55 %
Total	150	100.0

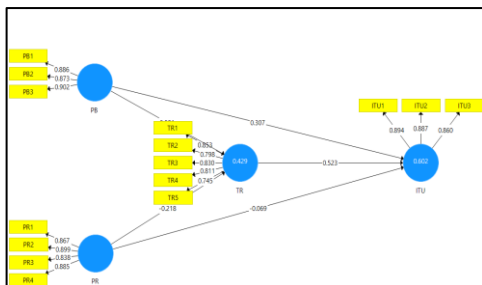
Source : Processing of Data (2022)

According to data from table 2 above, more than 55% respondents have higher education that is comparable to a bachelor's degree. At the same time, high school, vocational high school, and a diploma make up the remaining portion of the education. Based on the average value of the variation in the respondent's answer's score on a five-point Likert scale, the answer is described. The class interval formula is then used to divide the average value into five categories as follows:

$$Interval = \frac{5 - 1}{5} = \frac{4}{5} = 0,8$$

Outer Model Testing

To ascertain the link between variables and their indicators, outer model testing is performed. Validity and reliability testing are the two sorts of this test. The quantity of indicators that reflect a latent variable is connected to testing the measurement model. Convergence validity and discriminant validity are among the validity measures. This test's main goal is to confirm the validity and dependability of the measurement tools that are being employed.



Source: Processed Data (2022)

Figure. 2
Outer Model

Perceived risk (PR), described by PR1 to PR4 indicators; perceived benefit (PB), explained by PB1 to PB3 indications; and trust (TR), explained by TR1 to PB indicators, make up the outer results of each inquiry from the four variables. Intention to Use (ITU) as defined by ITU1 to ITU3 and TR5.

Convergence Validity

Indicator dependability refers to convergence validity at the indicator level (item reliability). Gozali (2008) argues that a value of 0.5 or 0.6

is deemed sufficient, however Fornel et al. (1982) claim that an indicator's dependability is sufficient if the minimum value is 0.7.

Internal consistency or composite reliability are terms used to describe convergence validity at the variable level or for latent variables. Cronbach Alpha and AVE ratings can also be used to determine internal consistency. The least Cronbach Alpha value at the level of a variable or latent variable that can be regarded as legitimate, according to George and Mallery (2003), is 0.7. In addition, AVE must have a minimum value of 0.5 in order to be considered internally consistent (Sekaran and Bougie, 2016). The findings of convergence validity in this investigation are as follows:

All of the indicators and variables utilized in this study exhibit convergent validity, according to table 3 below.

Table.3
Convergence Validity Result

Variable	Indicator	Loading	Status	Cronbach Alpha	AVE	Status
Perceived risk	PR1	0.867	Valid	0.896	0.761	Valid
	PR2	0.899	Valid			
	PR3	0.838	Valid			
	PR4	0.885	Valid			
Perceived benefit	PB1	0.886	Valid	0.865	0.787	Valid
	PB2	0.873	Valid			
	PB3	0.902	Valid			
Trust	TR1	0.853	Valid	0.867	0.653	Valid
	TR2	0.798	Valid			
	TR3	0.830	Valid			
	TR4	0.811	Valid			
	TR5	0.745	Valid			
Intention to use	ITU1	0.894	Valid	0.855	0.775	Valid
	ITU2	0.887	Valid			
	ITU3	0.860	Valid			

Source: Processed Data (2022)

Discriminant Validity

Latent variables and indicators both play a role in the measurement of discriminant validity. The discriminant validity test's goal is to demonstrate differentiability, which indicates that it's expected that a set of combined indicators won't have unidimensional features. If no indicators cross-load any latent factors higher than the ostensible latent variables, discriminant validity at the indicator level can be deemed adequate (Barclay et al., 1995). The cross-loading values for each indicator utilized in this study can be seen in Table 4.

Table. 4
Cross-loading Value

Variable	Intention to use	Perceived benefit	Perceived risk	Trust
ITU1	0.894	0.578	-0.248	0.670
ITU2	0.887	0.579	-0.248	0.668
ITU3	0.860	0.538	-0.271	0.600

Variable	Intention to use	Perceived benefit	Perceived risk	Trust
PB1	0.598	0.886	-0.177	0.552
PB2	0.526	0.873	-0.112	0.507
PB3	0.582	0.902	-0.174	0.584
PR1	-0.254	-0.167	0.867	-0.290
PR2	-0.298	-0.193	0.899	-0.318
PR3	-0.199	-0.088	0.838	-0.193
PR4	-0.241	-0.142	0.885	-0.289
TR1	0.660	0.472	-0.224	0.853
TR2	0.621	0.511	-0.287	0.798
TR3	0.617	0.529	-0.304	0.830
TR4	0.566	0.555	-0.200	0.811
TR5	0.491	0.427	-0.278	0.745

Source: Processed Data (2022)

The cross-loading on each variable is bigger than the columns on other variables, as shown in Table 4 above. This indicates that the indicator level has achieved discriminant validity. Comparing the root value of a variable's AVE (Average Variance Extracted) with the correlation between one variable and all other variables allows for the evaluation of discriminant validity at the variable or latent variable level (Santosa, 2018).

Table.5
AVE Root Value versus Correlation

	ITU	PB	PR	TR
ITU	0.880			
PB	0.643	0.887		
PR	0.290	0.176	0.872	
TR	0.735	0.619	0.320	0.808

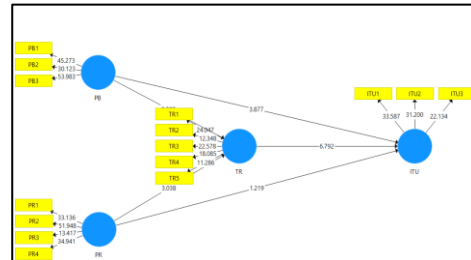
Source: Processed Data (2022)

The results of the discriminant validity test at the variable or latent variable level are shown in Table 5 above. so that the variables in this study have no issues with discriminant validity or convergence.

1. Inner Model Testing

The presented hypothesis states that the links, or path coefficients, between one latent variable and another latent variable are examined during structural model testing. The crucial ratio discovered through the bootstrapping procedure or the t-value test's both demonstrate how significant the link

between the latent variables is. By examining how crucial it is that constructs or variables be related to one another, this test seeks to assess how effective the structural model is. The path diagram employed in this investigation produced the results listed below:



Source: Processed Data (2022)

Figure. 3
Inner Model

The inner model for this study is displayed in Figure 3. The inner model is a structural model that makes use of factors to forecast causation or a causal link by using perceived risk, perceived gain, and faith in the purpose.

Determination Coefficient (R²)

A test to determine the impact that variable X has on variable Y is the R-Square value. This experiment was conducted as a part of the study to ascertain the effects of perceived danger, perceived advantage, and trust on peoples' intentions to use or not. The following table shows the model's R-square value for this study.

Table. 6
R-square Model

Variable	R square	R Square Adjusted
Intention to use	0.602	0.593
Trust	0.429	0.421

Source: Processed Data (2022)

It is known that the r-square value for intention to use is 0.602 based on the findings in table 6. This indicates that the combined influence of perceived risk, perceived benefits, and trust on the intention to use the Tokopedia application, on the other hand, is susceptible to 39.8% independent variables.

Perceived risk and perceived benefit in relation to the trust each contribute 42.9% to its growth or decline. This suggests that of the 57.1% independent factors, the trust

variable—which is not covered in this study—can have an impact.

Evaluation of Path Coefficient

The original sample values of the path coefficients and the relationship between variable constructs can be used to assess the relationship between variables. A positive variable connection will follow from a positive original sample value, and vice versa. A number of test score references are also included with the inner model test results. Some test results for the path coefficient are shown in Table 7.

Table. 7
Path Coefficient

Hypotheses		Original Sample (O)	T Statistics (O/STDEV)	P Values
H1	Perceived risk -> Trust	-0.218	3.038	0.001
H2	Perceived risk -> Intention to use	-0.069	1.219	0.112
H3	Perceived benefit -> Trust	0.581	8.299	0.000
H4	Perceived benefit -> Intention to use	0.307	3.877	0.000
H5	Trust -> Intention to use	0.523	6.792	0.000

Source: Processed Data (2022)

The variable connection is considered significant if the T-Statistics value is more than or equal to 1.65 at a significance threshold of 5% for the one-tailed test (Hair et al., 2017). According to table 7, the t-statistic value of 3.038 indicates that there is a significant link between the perceived risk and trust factors (greater than 1.65). Additionally, the p-value of 0.001 satisfies the minimal 0.05 threshold. The original sample value is positive, indicating a positive direction in the association between the perceived risk and trust variables. Therefore, hypothesis 1 (H1) is adopted since there is a positive and substantial direction to the association between perceived risk and trust.

Because the t-statistic value is less than 1.65, or 1.219, the link between perceived risk and desire to utilize variables is not significant. The second hypothesis (H2) is rejected since the p-value of 0.112 does not match the criteria for the hypothesis to be accepted. Furthermore, hypothesis 3 (H3) is accepted with a positive association direction that can be seen from the original sample value since the link between perceived benefit and trust variables has a t statistic value that is greater than 1.65, precisely 8,299, and has a p-value

of 0.000. The t-statistic value above 1.65, or 3.877, indicates that there is a substantial correlation between perceived benefit factors and intention to use. Additionally, the p-value is below the threshold of 0.05, indicating that hypothesis 4 (H4) is accepted with a positive connection. The t statistics value is more than 1.65, or 6,792, and the p value also meets the requirements, being below 0.05 with a positive relationship direction, so it can be said that hypothesis 5 (H5) can be accepted. Finally, the relationship between the Trust variable and the intention to use is significant.

Table. 8
Summary of Hypothesis Testing

No.	Hypothesis	Description
1	H1	Perceived risk has a significant negative effect on Trust in using the Tokopedia application.
2	H2	Perceived risk has a significant negative effect on Intention to use the use of the Tokopedia application.
3	H3	Perceived benefit has a significant positive effect on Trust in the use of the Tokopedia application.
4	H4	Perceived benefits have a positive effect on Intention to use on using the Tokopedia application.
5	H5	Trust has a positive effect on Intention to use the use of the Tokopedia application.

Source : Processed Data (2022)

DISCUSSION

Hypothesis testing using the PLS SEM method shows the relationship between the variables tested. The results showed that

hypotheses 1, 3, 4 and 5 were accepted because the research results were in accordance with the researchers' expectations. In contrast to hypothesis 2 which shows the opposite.

The effect of Perceived Risk on the Trust of Tokopedia users shows a negative result where the greater the risk the user accepts, the lower the user's trust in Tokopedia. The results of this study are in accordance with Masoud's research (2013) which states that there is a negative relationship between the level of risk and the level of user trust.

Perceived risk can decrease trust on an e-commerce platform like Tokopedia. Trust is an important factor that affects an individual's decision to use an e-commerce platform, and perceived risk can play a role in undermining trust by making users feel less confident and secure in using the platform.

Perceived risk can decrease trust on an e-commerce platform by highlighting the potential negative consequences of using the platform. For example, if users perceive that the platform is vulnerable to hacking or that their personal information is at risk, they may be less likely to trust the platform and use it for future transactions.

Additionally, lack of privacy and security measures in place on the platform can also contribute to perceived risk and undermines trust with users. For example, if users are aware that the platform does not encrypt or protect their personal and financial information, they may be less likely to trust the platform with their personal and financial information.

Furthermore, a poor customer service or lack of transparency in the platform can also contribute to perceived risk and decrease trust with users. For example, if users are unable to get assistance when they need it or if they feel that the platform is not transparent in their business practices, they may be less likely to trust the platform.

In summary, perceived risk can play a role in decreasing trust on an e-commerce platform like Tokopedia by highlighting the potential negative consequences of using the platform. By addressing and minimizing perceived risks, and emphasizing the privacy, security measures, and transparency, e-commerce platforms can help build trust with users and increase their willingness to use the platform.

The results second hypothesis test show that there is no relationship between Risk and Intention to Use Tokopedia. This result rejects the hypothesis proposed by the researcher

and implies that the relationship between risk and intention to use does not occur directly and requires a mediating variable between the two. These results contradict the research of Riberio, Gursoy, & Chi's (2022) which shows that there is a negative correlation between Risk and Intention to Use. The difference in the results of this study with previous research is caused by the research object of Riberio, Gursoy, & Chi's (2022) using an Autonomous Vehicle (AV) while this research uses a Marketplace object.

The results of the third hypothesis test show that there is a positive relationship between perceived benefits and trust in Tokopedia. This shows that the more benefits that Tokopedia provides to its customers, the higher the level of user trust. The results of this study are also in accordance with the research of Wang et al, (2021); Sulasih & Sumani, (2021); Effendi et al, (2021) which states that there is a positive relationship between Perceived Benefit and Trust

Perceived benefit can help improve trust on an e-commerce platform like Tokopedia. Trust is an important factor that affects an individual's decision to use an e-commerce platform, and perceived benefit can play a role in building trust by making users feel more confident and secure in using the platform.

Perceived benefit can improve trust on an e-commerce platform by highlighting the value that the platform can provide to the user. For example, if users perceive that the platform offers a wide variety of products at competitive prices, or has a user-friendly interface, they may be more likely to trust the platform and use it for future transactions.

Additionally, highlighting the security and privacy measures in place on the platform can also help build trust with users. For example, if users are aware that the platform uses encryption and secure data storage, they may be more likely to trust the platform with their personal and financial information.

Furthermore, a good customer service can also help build trust with users by providing assistance and support when needed, which can make users feel more confident and secure in using the platform.

In summary, perceived benefit can play a role in improving trust on an e-commerce platform like Tokopedia by highlighting the value and security that the platform can provide to the user. By emphasizing the perceived benefits of the platform and highlighting the security and privacy measures in place, e-commerce platforms can help build

trust with users and increase their willingness to use the platform.

The results of testing the fourth hypothesis show that there is a positive relationship between Perceived Benefit and Intention to Use Tokopedia. This shows that the more benefits that Tokopedia provides to its customers, the higher the intention to use the application. The results of this study are in accordance with research by Riberio, Gursoy, & Chi's (2022) which shows that there is a positive correlation between Perceived Benefit and Intention to Use in a product and service.

Perceived benefit is a key factor that can improve an individual's intention to use an application. Perceived benefit refers to the perceived value that an individual perceives to be gained from using a product or service. This value can be either functional or emotional.

When it comes to an application, the perceived benefits may include things like the ability to perform certain tasks more efficiently, access to useful information, or the ability to connect with others. By highlighting these perceived benefits to potential users, developers and marketers can help increase their intention to use the application.

Additionally, providing clear and easy-to-understand information about the features and benefits of an application can also help increase an individual's intention to use it. This can be done through clear and concise product descriptions, tutorials, and user guides.

Another way to improve the intention to use an application is to focus on user experience. A good user experience can make an application more enjoyable and easy to use, which can increase an individual's intention to use it. This can be achieved by keeping the user interface simple and intuitive, reducing the number of steps required to perform a task, and providing feedback on actions taken within the application.

In summary, perceived benefit is an important factor that can improve an individual's intention to use an application, by highlighting the value that the application can provide to the user, providing clear and easy-to-understand information about the application, and focusing on user experience.

The results of testing the fifth hypothesis show that there is a positive relationship between Trust and Intention to Use Tokopedia. These results indicate that if users increasingly trust Tokopedia's products and services, their intention to use the application

will increase. The results of this study are in accordance with Park (2015) which shows that there is a positive correlation between Trust and Intention to Use.

Consumer trust can play a significant role in improving the intention to use an e-commerce platform like Tokopedia. Trust is an important factor that affects an individual's decision to use an e-commerce platform, and trust can be built by addressing and minimizing perceived risks, emphasizing privacy, security measures, and transparency.

When users trust a platform, they are more likely to use it for future transactions, and they are more likely to recommend it to others. Trust can also reduce the perceived risk associated with using the platform, which can increase users' willingness to use the platform.

Trust can be built through several different ways such as providing clear and transparent information about the platform's privacy and security policies, providing excellent customer service, and being responsive to users' needs and concerns. Additionally, providing a user-friendly and easy-to-use platform can also contribute to building trust with users.

Furthermore, building trust with customers can be achieved by consistent and transparent communication, providing guarantees, and by creating a sense of community and belonging with the platform. By doing this, customers will develop a sense of familiarity and safety with the platform, and they will be more likely to use it.

In summary, consumer trust can play a significant role in improving the intention to use an e-commerce platform like Tokopedia. By building trust with customers through addressing and minimizing perceived risks, emphasizing privacy, security measures, and transparency, e-commerce platforms can increase users' willingness to use the platform and reduce the perceived risk associated with using the platform.

CONCLUSION

The growth of the Indonesian market is significantly impacted by customer behavior changes that result in a movement from traditional to online retailers. The public uses a number of marketplace apps including Shopee, Tokopedia, Bukalapak, Blibli, Lazada, and others. On 2021 Tokopedia merge with Gojek, an online transportation company. Through this merger, the ecosystem of Tokopedia and Gojek users will be even larger, and customers will have a wide

range of possibilities for utilizing the offered goods and services. But what are the things that affect people's decision to utilize the Tokopedia app?

The purpose of this study is to analyze and describe how perceived benefit and perceived risk affect users' trust and intention to use the Tokopedia. To determine the impact and influence between variables, this study employs a descriptive quantitative method using the Partial Least Square instrument. The Result show that perceived benefit have a positive association on trust and intention to use Tokopedia user's. The study also show that there is negative association between perceived risk and trust.

The further study can extend beyond the marketplace industry to other sorts of business. Future studies can examine the intention to use additional cutting-edge technologies that are geared toward consumers and business-to-consumer (B2C) relationships.

This research has implications for developing services to increase the customers benefits and minimize customers risk from phising and fraud. Increasing benefits and Preventing risk will increase user's trust and intention to use Tokopedia in the short and long time.

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