

# Consumer behavior in e-Commercce: The role of ease, security, and price in purchase decisions on Tokopedia

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#### Abstract

This study examines the influence of perceived price, perceived security, and perceived ease of use on consumer purchase decisions on the Tokopedia application. This quantitative study uses an online survey distributed via Google Forms, targeting 100 respondents who are new and active Tokopedia users in the East Cengkareng area. The data were analyzed using multiple linear regression. The findings suggest that perceived ease of use, perceived security, and perceived price significantly affect consumer purchase decisions on the Tokopedia platform. This research contributes to understanding how key factors like convenience, security, and pricing perceptions shape online consumer behavior in e-commerce platforms, specifically Tokopedia. The study's results provide insights for e-commerce businesses, particularly Tokopedia, to enhance user experience by focusing on ease of use, improving security measures, and offering competitive pricing to influence purchasing decisions effectively.

Keywords: Consumer purchase decisions, Perceived ease of use, Perceived security, Perceived price, E-commerce Behavior

#### Abstrak

Penelitian ini mengkaji pengaruh persepsi harga, keamanan, dan kemudahan penggunaan terhadap keputusan pembelian konsumen di aplikasi Tokopedia. Peneliti menggunakan pendekatan kuantitatif dan mengumpulkan data melalui survei daring menggunakan Google Forms. Survei melibatkan 100 responden yang aktif menggunakan Tokopedia dan berdomisili di Cengkareng Timur. Peneliti menganalisis data dengan regresi linier berganda. Hasil penelitian menunjukkan bahwa persepsi kemudahan penggunaan, keamanan, dan harga secara signifikan memengaruhi keputusan pembelian konsumen. Penelitian ini menjelaskan peran penting kenyamanan, keamanan, dan persepsi harga dalam membentuk perilaku konsumen di platform e-commerce. Tokopedia dapat meningkatkan pengalaman pengguna dengan menyederhanakan fitur, memperkuat keamanan, dan menawarkan harga yang kompetitif untuk mendorong keputusan pembelian.

Kata kunci: Keputusan pembelian konsumen, Persepsi kemudahan penggunaan, Persepsi keamanan, Persepsi harga, perilaku e-commerce

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#### 1. Introduction

In the modern era, shopping has become an essential and unavoidable activity. Fifteen years ago, people looking to buy items like clothing, electronics, and household goods had to visit physical stores or shopping centers. At these locations, buyers could interact directly with sellers, test products, negotiate prices, and ask questions. However, this process came with challenges, such as dealing with traffic, heat, or rain while traveling to the stores (D.Y & Wahyuati, 2020)

With the rise of the Industrial Revolution 4.0, digitalization has made it easier for Indonesians to shop online using smartphones. Everything from travel bookings to healthcare services and shopping can be done with a simple tap. E-commerce, which refers to online buying and selling, has grown significantly (Gustina et al., 2022). Indonesia is a major market for e-commerce, with marketplaces growing rapidly. Sellers can register and list products online, and consumers can now shop conveniently without needing to visit physical stores, as long as they have internet access (Kartini et al., 2019)

According to the Indonesian Internet Service Providers Association (APJII), internet users in Indonesia reached 215.63 million in 2022-2023, a 2.67% increase from the previous year. This suggests further potential for e-commerce growth. Setting up an online store or using e-commerce platforms offers a profitable business opportunity, especially in Indonesia (Kartini et al., 2019). Post-pandemic, Indonesia has emerged as a global leader in e-commerce use, with 88.1% of users, surpassing the global average of 78.6%. Tokopedia is Indonesia's largest and most popular e-commerce platform.

Other platforms, such as Shopee and Lazada, also play a significant role in shaping Indonesia's e-commerce landscape. Shopee, known for its user-friendly interface and frequent promotional events, has attracted a diverse customer base. Research by Wijianto et al 2024)highlights how Shopee's flash sales and free shipping offers significantly influence customer purchase decisions. Lazada, on the other hand, has differentiated itself by focusing on logistics innovation and regional partnerships to improve delivery times (Dharma et al., 2024). Both platforms, along with Tokopedia, have set benchmarks in terms of usability, customer service, and trust-building strategies in the Indonesian market. However, rapid changes in lifestyle have introduced risks such as online transaction issues, undelivered or incorrect orders, and data entry errors (Lubis et al., 2023). Business owners must understand the factors influencing consumer purchasing decisions, including website usability, as noted by (Frik et al., 2019). First-time buyers may face security concerns or lack knowledge about online shopping, leading them to avoid it.

Security is also a key concern. Consumers want assurance that their personal data is protected from threats like fraud (Choirudin et al., 2023). If users feel insecure about Tokopedia's app, they may not use it. Trust in the platform is crucial for engaging consumers, who expect Tokopedia to meet their needs and provide high-quality service. Price is another important factor. Research shows that pricing significantly



affects consumer decisions—higher prices reduce purchasing options, while lower prices encourage purchases (Ilmiyah & Krishernawan, 2020). For example, Shopee's aggressive discount strategies have led to a higher customer retention rate (Madan et al., 2022). Comparatively, platforms like Bukalapak are often preferred for niche products and localized services but face challenges in maintaining competitive pricing (Fachrurazi, 2022).

Since its founding in 2009, Tokopedia has grown into a major e-commerce platform in Southeast Asia and is the most visited website in Indonesia (Mahendra, 2021). Tokopedia also supports small businesses and SMEs by partnering with the government and other organizations to promote products online. An example of this collaboration is the annual MAKERFEST, which began in 2018. On May 17, 2021, Tokopedia merged with Gojek to form the GoTo Group, a name derived from the Indonesian word "gotong-royong" (mutual cooperation) and the combination of Gojek and Tokopedia. Table 1 shows the top e-commerce platforms by visitors from January to December 2023.

e-commerce	e-commerce Number of visitor		Number of visitor	
Shopee	2,3 billion	Orami	20 million	
Tokopedia	Tokopedia 1,2 billion		8,9 million	
Lazada	Lazada 762,4 billion		2,8 million	
Blibli	Blibli 337,4 million JD IDE 2,5 million			
Bukalapak	Bukalapak 168,2 million		2,4 million	
Source: katadata.com				

Table 1. Most accesed e-commerce in Indonesia

As shown in the Table 1, platforms like Blibli, Ralali, Zalora, JD.ID, and Bhinneka may face a decline in customers, potentially leading to downturns or bankruptcy. According to Mulyadi et al. (2018) Zalora customers have faced difficulties completing transactions, using vouchers or discounts, and receiving quality products. Poor customer service, including challenges in contacting support, has caused confusion and reduced customer satisfaction.

This research is essential for understanding how Tokopedia's perceived ease of use, security, and pricing influence consumer purchase decisions. These factors are critical in shaping consumer behavior and can determine the success of e-commerce platforms. Previous studies have highlighted that ease of use reduces consumer effort, enhances satisfaction, and builds loyalty (Nuralam et al., 2024) Meanwhile, perceived security mitigates risks associated with online transactions, which is pivotal in fostering trust and encouraging repeat purchases (Saoula et al., 2023). Pricing strategies can directly impact consumer purchase decisions, making competitive pricing a determinant of market leadership (Ilmiyah & Krishernawan, 2020).

The objective of this study is to analyze the influence of perceived ease of use on consumer purchase decisions on the Tokopedia application, examine the role of perceived security in shaping consumer trust and its impact on purchase decisions, and evaluate the effect of perceived price on consumer behavior and purchasing frequency. By addressing these objectives, the study seeks to contribute to the growing



body of literature on consumer behavior in e-commerce and provide actionable insights for e-commerce platforms to enhance their services and attract more users.

#### 2. Literature review

#### Perceived Ease of Use and Purchase Decision

Previous research by Sudjatmika (2017), indicates that perceived ease of use has a positive and significant impact on purchase decisions in online platforms such as Tokopedia. Convenience, defined as the ease of finding, accessing, navigating, and gathering information, plays an important role in influencing decisions when shopping online. Based on this, the following hypothesis H1: Perceived Ease of Use has a significant positive influence on purchase decisions on the Tokopedia application.

#### **Perceived Security and Purchase Decision**

Findings from Aggarwal & Rahul (2018) show that perceived security significantly influences purchase decisions, where higher levels of perceived security result in an increase in online purchase decisions. According to Hidayat & Canta (2022), Bimaruci & Havidz (2022) perceived security affects purchase decisions because consumers have access to order details and transaction history after payment, providing a sense of assurance. Customers respond positively in this situation, feeling safer when shopping. Based on this, the following hypothesis H2: Perceived Security has a significant positive influence on purchase decisions on the Tokopedia application.

#### **Perceived Price and Purchase Decision**

According to research by D.Y & Wahyuati (2020), perceived price has a positive and significant impact on purchase decisions on the Tokopedia platform. The study reveals that purchase decisions increase in line with product prices on the application. further states that perceived price influences purchase decisions, noting that higher prices tend to reduce the likelihood of purchasing, while lower prices increase it. Based on these findings, the following hypothesis H3: Perceived Price plays a significant role in influencing purchase decisions on the Tokopedia application.

## Perceived Ease of Use, Perceived Security, and Perceived Price on Purchase Decision

Sudjatmika (2017) also explains that perceived ease of use, security, and price together influence consumers' online purchase decisions on the Tokopedia platform. However, research by Nasikah & Fuadi (2022) suggests that while perceived security on Tokopedia does not influence purchase decisions, ease of transaction and price do have a significant impact. Based on this, the following hypothesis H4: Perceived Ease of Use, Perceived Security, and Perceived Price collectively have a significant influence on purchase decisions on the Tokopedia application.

#### 3. Research Method

In this research, a quantitative method was used to collect and analyze data. The study employed an online survey to gather responses from users of the Tokopedia application in East Cengkareng. The data was collected using a questionnaire distributed online. The information obtained from the questionnaire was categorized



and processed in accordance with the classification numbers or the details provided by the respondents. The primary data was gathered directly from respondents who engage in online transactions via Tokopedia.

This study utilized a Likert scale to measure respondents' perceptions. As defined by Emerson (2017) the Likert scale is an instrument used to assess attitudes, beliefs, and perceptions on various social issues. The scale used in this study consists of 1 to 5, where 1 represents "Strongly Disagree" and 5 represents "Strongly Agree." This scale allowed respondents to express their level of agreement based on their experiences and perceptions.

The population in this study comprised Tokopedia users in the East Cengkareng area, with no specific total number available. Given this, a sample of 100 respondents was selected based on the assumption that the sample size should be at least five times the number of items in the questionnaire, as suggested by Juliana et al (2020)The questionnaire used in this study included 14 questions, which led to the determination of 100 respondents being appropriate for this research. Respondents were required to meet the following criteria: they must be active Tokopedia users in East Cengkareng between the ages of 17 and 55, and they should either be first-time or regular users of the Tokopedia app.

For data analysis, multiple linear regression was employed to identify relationships between the variables. The research also conducted several tests, including validity, reliability, normality, multicollinearity, and heteroscedasticity tests. Cronbach's Alpha was used to ensure the reliability of the data, with a threshold value of 0.6 considered acceptable for reliability Emerson 92017). Hypotheses were tested using the t-test and F-test, along with the coefficient of determination (R<sup>2</sup>) to explain the proportion of variance in the dependent variable caused by the independent variables.

The research model can be expressed as follows:

$$Y = \beta 0 + \beta 1X1 + \beta 2X2 + \beta 3X3 + e$$

where

Y	<ul> <li>User satisfaction or perception</li> </ul>
X1, X2, X3	= Ease of use, trust, price perception
β0	= Intercept
β1, β2,, βn	= Coefficients of the independent variables
3	= Error term

This equation represents the relationship between the dependent variable and the independent variables, allowing the study to quantify the impact of each independent variable on the dependent variable.



	Table 2. Variable Measurement				
Variables	Indicators	Statements			
Perceived	Easy to learn	Using the Tokopedia app is easy to learn.			
ease of	Clear and easy to	The features of the Tokopedia app are clear			
use	understand	and easy to understand.			
	Easy to control	I can easily control the Tokopedia app.			
	Flexibility	The Tokopedia app can be used by people			
		from all background			
	Easy to use	It is easy for everyone to use the Tokopedia			
		app.			
	Ensure transaction	The Tokopedia app always ensures secure			
-	security	transactions.			
ļ	Protects user data	I trust that the Tokopedia app can protect my			
		personal information			
	Affordability	All consumers can access the prices of all			
price		product on the Tokopedia app;			
	Price matches	The product prices on Tokopedia reflect the			
	product quality	quality of the items sold.			
	Competitive pricing	The price I pay on Tokopedia is fair for the			
		benefits I receive.			
	Price reflects service	The services provided by Tokopedia justify the			
	quality	prices of the products.			
	Confidence in a	I always feel confident about the products I			
	product	purchase through the Tokopedia app			
	Habit of purchasing	I want to shop online again using the			
	products	Tokopedia app.			
	Speed in purchasing	The fast-shipping experience with my			
	a product	Tokopedia purchase meets my expectations. loped by the authors (2024)			

Source: Developed by the authors (2024)

#### 4. Results and Discussion

#### 4.1. Results

From the results of the questionnaire distributed online through Google Forms, a total of 100 respondents were obtained. Among them, 61% were male and 39% were female. Based on when they last visited the Tokopedia app, the majority of respondents who made purchases within the last year constituted 93%, while the remaining 7% had made purchases over a year ago. The age group with the highest percentage was between 17 and 27 years old, accounting for 83%, followed by the 28 to 37 age group with 14%, the 38 to 47 age group with 2%, and the 47 to 55 age group with 1%.

#### **Initial Data Analysis**

Before conducting hypothesis testing using the coefficient of determination (R<sup>2</sup>), T-test, and F-test, the researcher first performed reliability testing on the measurement instrument by conducting validity and reliability tests (see Table 3). Following that, the process continued with classical assumption testing to determine whether the data met the requirements for parametric statistical testing. The tests included normality testing, multicollinearity testing, and heteroscedasticity testing.



Table 3. Validity and Reliability test				
Variable	Indicator	Correlations	Cronbach alpha	Remaks
	PEU1	0.358*		
Dorocivad coop of	PEU2	0.559**		
Perceived ease of use	PEU3	0.511**	0.697	Valid
	PEU4	0.711**		
	PEU5	0.553**		
Perceived security	PS1	0.875**	0.689	Volid
Perceived	PS2	0.871**	0.009	Valid
	PV1	0.351*		
Perceived value	PV2	0.620**	0.661	Volid
	PV3	0.614**	0.661	Valid
	PV4	0.518**		
	PD1	0.675**		
Purchase Decision	PD2	0.782**	0.799	Valid
	PD3	0.833**		

\*correlation is significant at the 0.05 level (2-tailed)

\*\*correlation is significant at the 0.01 level (2-tailed)

The data in this study is normally distributed, as indicated by the normality tests resulting from the P-P Plot and the Kolmogorov-Smirnov test. The multicollinearity test results show that there is no multicollinearity among the independent variables in the regression model, where the VIF values are less than 10, and the tolerance value obtained is 0.943, which is greater than 0.10. The results of the heteroscedasticity test, displayed in the scatterplot with randomly scattered points, do not indicate the presence of heteroscedasticity.

#### **Hypoteses Testing**

Table 3. Model Summary				
R	R Square	Std. Error of Estimate		
0.658a	0.433	0.415	0.45938	

For the R-squared coefficient determination test, the results based on the table indicate that the R-squared value is 0.415 or 41%. This shows that the independent variables in this study, namely Ease of Use (X1), Security (X2), and Price (X3), contribute significantly to the Purchase Decision on the Tokopedia Application (Y) by 41.5%, while the remaining 58.5% is explained by other variables.

The next test is the t-test to determine the relationship between the variables of perceived ease of use, perceived security, and perceived price on the purchase decision in the Tokopedia application. From this study, the obtained t-table value is 1.984.

	Table 4. Hypoteses Testing Results				
	Coefficient	T Statistics	P Values	Conclusion	
X1 -> Y	0.380	4.753	0.009	Accepted	
X2 -> Y	0.311	3.904	0.000	Accepted	
X3 -> Y	-0.263	-3.325	0.001	Accepted	



#### 4.2. Discussion

#### Perceived Ease of Use

The results show that perceived ease of use significantly influences purchase decisions on the Tokopedia app. This indicates that when consumers find the app's features easy to navigate, they are more likely to make a purchase. This aligns with previous research by Sudjatmika (2017) which suggested that ease of use positively impacts online purchasing behavior. The findings also suggest that this effect is particularly pronounced among younger consumers (17–27 years old), who are more accustomed to using digital platforms. This demographic's high engagement with Tokopedia's user-friendly interface supports the notion that ease of use enhances the overall shopping experience.

#### **Perceived Security**

Security is another key factor influencing purchasing decisions. The study finds that higher perceptions of security are positively correlated with purchase decisions, highlighting the importance of trust in online shopping. This is consistent with findings from Cerdeira (2020) Kumar (2020),who emphasized that consumers' feelings of security during transactions influence their likelihood to complete purchases. Tokopedia's emphasis on providing secure payment methods and protecting consumer data is crucial in fostering this sense of security. As the data shows, users, especially those in the student and private employee groups, feel more confident in their transactions when they perceive the platform as secure.

#### **Perceived Price**

In contrast, perceived price is negatively correlated with purchasing decisions, suggesting that as perceived prices increase, consumers' likelihood to purchase decreases. This result contrasts with some previous studies, which found that price perceptions did not significantly affect buying behavior in similar contexts. However, in this study, it appears that promotions and discounts play a crucial role in consumer behavior. Male consumers, in particular, tend to prefer shopping on Tokopedia because of the platform's attractive offers on products like electronics and automotive items, which are often priced lower compared to competitors. This finding suggests that Tokopedia could benefit from continuing to focus on competitive pricing strategies and promotional campaigns.

### 5. Conclusion

The findings of this study lead to several conclusions regarding the factors influencing purchasing decisions on the Tokopedia app. Perceived ease of use significantly impacts purchasing decisions, indicating that the easier consumers find the app to use, the more likely they are to make purchases. Similarly, perceived security plays a crucial role in influencing purchasing decisions; as consumers feel more secure during online shopping, their likelihood of purchasing on Tokopedia increases. Additionally, perceived price also significantly affects purchasing decisions, suggesting that more affordable prices encourage consumers to enhance their purchasing decisions on the app.



However, the author acknowledges certain limitations in this study, as evidenced by the coefficient of determination (R<sup>2</sup>), which indicates that the variables examined account for only 41.5% of the purchasing decisions, leaving 58.5% influenced by other factors not explored in this research. Furthermore, the study's findings may be limited to a specific sample of respondents, necessitating cautious generalization of the results. Future research should aim to expand the respondent sample to enhance the reliability of generalizing the findings.

Key implications for the Tokopedia app include a heightened focus on user experience to enhance perceived ease of use. Investing in security measures and data protection, prioritizing user data and transaction safety, is essential for improving perceived security. Additionally, implementing competitive pricing strategies, such as setting attractive prices for products and services and conducting price analysis, can enhance perceived value. Lastly, developing new services and features through market research and user needs analysis can significantly improve purchasing decisions on the app.

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