

Determinant Factors of Purchase Intentions at Tokopedia in DKI Jakarta: An Integration of TAM and E-Servqual

Dery Remmy Lardo¹; Nilo Legowo²; Arta Moro Sundjaja^{3*}

^{1,2}Information Systems Management Department, BINUS Graduate Program – Master of Information Systems Management, Bina Nusantara University
Jln. K. H. Syahdan No. 9, Jakarta Barat 11480, Indonesia

³Business Management Program, Management Department, BINUS Business School Master Program, Bina Nusantara University

Jln. K. H. Syahdan No. 9, Jakarta Barat 11480, Indonesia

¹dery.lardo@binus.ac.id; ²nlegowo@binus.edu; ³asundjaja@binus.edu

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ABSTRACT

The research analyzed the determinant factors for purchase intentions in Tokopedia. The conceptual model was developed based on integration of Technology Acceptance Model (TAM) and e-Servqual. The research defined purchase intention as dependent variable, attitude toward Tokopedia, perceived usefulness, and perceived ease of use as mediating variable, and self-efficacy, trust, and service quality as independent variable. The research design applied a quantitative approach with Structural Equation Modelling (SEM). The data collection used a survey method, and the sampling technique was purposive with Tokopedia users in DKI Jakarta. The sample size was determined by using 17-fold indicators, resulting in 380 respondents. The result shows that attitude affects purchase intention. Then, the determinant factors of attitude are service quality, perceived usefulness, and trust. Self-efficacy also affects perceived usefulness and perceived ease of use. However, self-efficacy does not significantly affect perceived ease of use. The coefficient of determinant of purchase intention, attitude toward Tokopedia, perceived ease of use, and perceived usefulness are 38,9%, 39,2%, 31,9%, and 17,9%. The managerial implication is also discussed using the Importance Performance Map Analysis (IPMA) approach. The Tokopedia management should focus on user experience, service quality, information quality, and data privacy protection for further application improvement. The findings contribute to the technology adoption knowledge by extending technology acceptance model with e-Servqual.

Keywords: purchase intention, Technology Acceptance Model (TAM), e-Servqual

INTRODUCTION

In the second quarter of 2022, Tokopedia still led the Indonesian e-commerce market with 158,3 million monthly visitors (Ahdiat, 2022). Shopee, Lazada, and Bukalapak were under Tokopedia. People in Indonesia were more interested in local e-commerce developments like Tokopedia and tended to use mobile applications instead of websites for e-commerce (Putri & Fenalosa, 2022). Survey results from Statistics Indonesia showed a decrease in delivery management and trust levels in 2021. In addition, the survey results

also mentioned a need to improve the performance of payment services with electronic systems and customer management (Badan Pusat Statistik, 2022). In DKI Jakarta, households used 21% of all the goods and services made in the Java region. Hence, DKI Jakarta's economy had a significant role in the economy (Pink, 2021).

Previous research about purchase intention at Tokopedia has been carried out using the Technology Acceptance Model (TAM) framework (Badir & Andjarwati, 2020; Chandra et al., 2019; Gunawan et al., 2019; Isnain et al., 2021; Kumajas et al., 2021;

Lee et al., 2022; Soetanto et al., 2020; Suastiari & Mahyuni, 2022) and e-Servqual (Lee et al., 2022; Rafiedhia & Kusumahadi, 2021; Rosida & Rosanti, 2022; Sanapang et al., 2022). In terms of research variables, previous research has examined self-efficacy (Nurchayati et al., 2023; Soetanto et al., 2020; Suastiari & Mahyuni, 2022; Suryawirawan, 2020), perceived ease of use (Badir & Andjarwati, 2020; Chandra et al., 2019; Isnain et al., 2021; Kumajas et al., 2021; Lee et al., 2022; Nurchayati et al., 2023; Suryawirawan, 2020), perceived usefulness (Gunawan et al., 2019; Isnain et al., 2021; Kumajas et al., 2021; Lee et al., 2022; Nurchayati et al., 2023), service quality (Lee et al., 2022; Rafiedhia & Kusumahadi, 2021; Rosida & Rosanti, 2022; Sanapang et al., 2022), trust (Badir & Andjarwati, 2020; Chandra et al., 2019; Sanapang et al., 2022; Suastiari & Mahyuni, 2022) to understand purchase intention through Tokopedia. Based on the synthesis of previous research findings, the researchers conclude that there is a gap to understanding purchase intention in Tokopedia platform. Therefore, the research proposes the integration of TAM and e-Servqual for understanding purchase intention in Tokopedia platform.

Perceived ease of use is the extent to which a person believes that using a particular system will be free of effort (Venkatesh & Davis, 2000). Perceived ease of use is related to consumers' perception of the user experience (Juniwati, 2014). It refers to the lack of effort perceived by a person when utilizing technology (Wafiyah et al., 2021). For research purposes, perceived ease of use is regarded as the consumers' view that purchasing through the Internet requires minimum mental and physical effort (Setiyadi et al., 2019).

Perceived usefulness is the extent to which a person believes that using a particular system can increase job performance and benefit users (Venkatesh & Davis, 2000). In e-commerce, the perceived usefulness of the consumer has been studied in terms of how they see the effectiveness, productivity, and importance of electronic stores (Khansa & Rachmawati, 2020). Another finding confirmed a positive relationship between perceived usefulness and perceived ease of use on attitude toward e-commerce (Peña-García et al., 2020).

Perceived self-efficacy is associated with how people think, believe, feel, and refer to individual desires, namely the ability to manage and complete tasks (Bandura, 1997). Self-efficacy greatly affects other impressions, like how easy something is to use, but not the behavior. At the beginning of online shopping, self-efficacy is very important because people need to feel confident about making multiple online purchases (Soetanto et al., 2020). As a result, self-efficacy can increase the ease of use and usefulness that e-commerce users think they have as they learn more about it. Self-efficacy is also important for the growth of e-commerce because it makes people think that something is easy to use and useful (Suastiari & Mahyuni, 2022). Hence, self-efficacy is a significant

determinant of perceived usefulness (Nurchayati et al., 2023). Through the effect of self-efficacy, expected results are driven by the connection between self-efficacy and how useful people think they are (Suryawirawan, 2020). People who are confident in their abilities can plan and use a system more easily. Therefore, self-efficacy can influence the beliefs and behaviors regarding the product, as well as the system's perceived ease of use and usefulness.

Next, trust is a person's willingness to be vulnerable to what other parties will do. It is based on the hope that other parties will take certain important actions for the trustor (Dirks & De Jong, 2022). Trust plays an important role in shopping offline and online to improve customer behavior. Online transaction trust includes concerns about privacy and security (Al-Sharafi et al., 2016). Other findings show that people's worries about security and privacy stop them from shopping online (Putri, 2015). Consumers want their identity and personal information to remain private. They fear online exposure.

Service quality is one of the things that affects purchase intention, so there is a link between these variables (Lee et al., 2022). Previous research finds that service quality has the most direct effect on whether someone plans to buy (Pomirleanu et al., 2016). Another finding shows that service quality has a positive and statistically significant effect on the intention to buy (Chen, 2008). Customers' perceptions of service quality strongly predict their desire to buy (Sanapang et al., 2022).

Attitude towards Tokopedia is defined as an assessment of the overall behavior carried out by individuals to create a perception of attitude towards the system used. Purchase intention can be used to test the implementation of new distribution channels to help managers to define markets and determine which customers to target. Consumers with a more favorable opinion toward a website are more likely to make a subsequent purchase or visit a website (Gunawan et al., 2019). The finding is also supported by Nurchayati et al. (2023), stating a positive relationship between consumers' attitudes toward online shopping purchase intentions and their belief that using technology can produce positive results.

Based on the previous research, there are limited studies extending the TAM framework to include service quality and trust. As a result, the research proposes a comprehensive model using TAM and e-servqual to answer Tokopedia's purchase intention in the DKI Jakarta. DKI Jakarta is chosen as the research object because it is currently ranked fourth out of the provinces with the highest number of e-commerce (Rizaty, 2021). Figure 1 presents the proposed conceptual model.

METHODS

The research applies a quantitative approach using an exploratory design. The data analysis is done using Structural Equation Modeling (SEM)

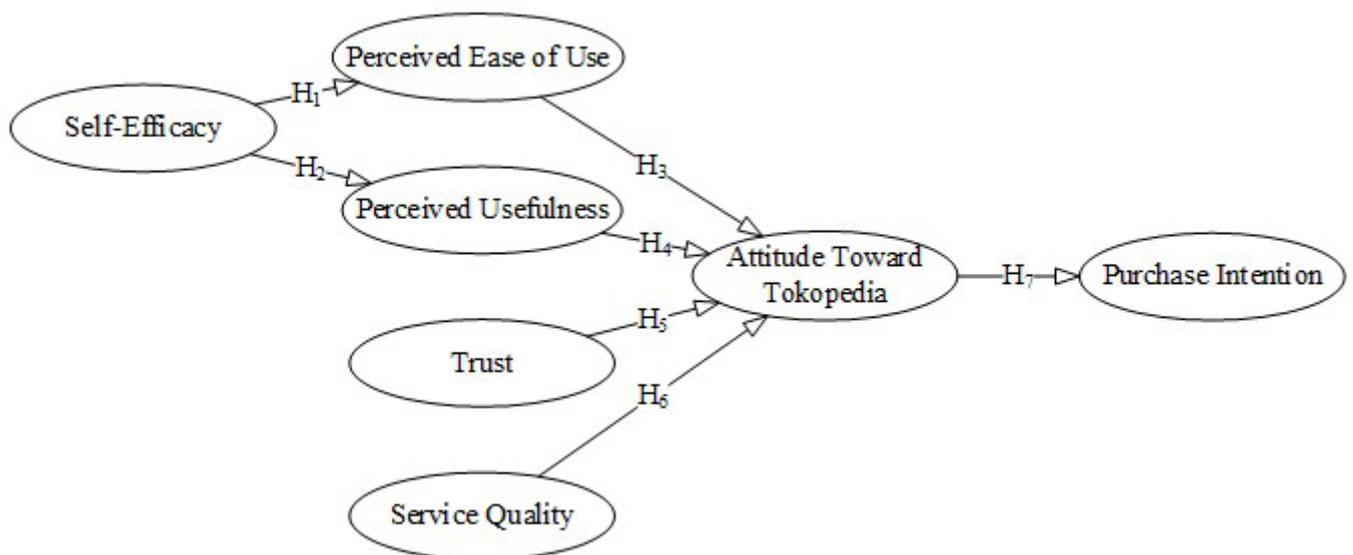


Figure 1 Proposed Conceptual Model

with Smart PLS 4.0.8.5. The data source is primary data gathered using the survey method. However, the size of the population cannot be determined due to limited access by the researchers. So, the sample size is determined using 17-time indicators (Memon et al., 2020). The sample size is 380 people, with Tokopedia users in DKI Jakarta as the unit of analysis. The sampling technique uses purposive sampling with the criteria that the respondent lives in DKI Jakarta and uses Tokopedia. The questionnaire is made with Google Forms and sent to people in DKI Jakarta who use Tokopedia. The data collection employs an online questionnaire distributed to WhatsApp groups and social media.

The questionnaire consists of two parts. The first part is related to the socio-demographic information of the respondents. It asks about age group, gender, and domicile. The second part is the variables discussed. The questions measure the variables of all indicators of self-efficacy (Peña-García et al., 2020), perceived ease of use (Rehman et al., 2019), perceived usefulness (Rehman et al., 2019), service quality (Rafiedhia & Kusumahadi, 2021), trust (Rehman et al., 2019), attitude toward Tokopedia (Rehman et al., 2019), and purchase intention (Rehman et al., 2019). It is measured using the Likert scale. The researchers employ screening questions to filter the respondents and ensure that the respondents use the Tokopedia application.

RESULTS AND DISCUSSIONS

Researchers clean up the data to ensure it is ready for the main analysis. The criteria for data cleaning are filter questions, missing values, and unengaged respondents. The researchers have collected 457 respondents. In the first stage, the researchers remove

39 records because the respondents have not used Tokopedia. In the second stage, the researchers clean two records because of missing values on the filter question. Finally, the researchers remove 35 records because of the low standard deviation (below 0.25).

The descriptive analysis of respondent profiles is presented in Table 1 (see Appendices). The research gathers 196 male and 184 female respondents. From the age, it consists of 244 respondents aged 17–25 years old, 78 respondents aged 26–35 years old, 36 respondents aged 36–45 years old, 17 respondents aged 46–55 years old, 3 respondents under 17 years old, and 2 respondents above 55 years old. Next, the domicile is dominated by 111 responders from South Jakarta. The result is followed by 75 from West Jakarta, 68 from Central Jakarta, 64 from North Jakarta, and 62 from East Jakarta. For education, the results vary. About 189 respondents have graduated from senior high school. There are also 140 respondents with a bachelor's degree, 28 with a diploma degree, and 189 with a master's degree. Then, there are also 2 respondents who have graduated from junior high school, 2 with a doctoral degree, and 1 who states that she/he does not have any formal degree. Last, from the profession category, most of them are students, with 189 respondents. The other results include 106 respondents as a private employee, 31 respondents as an entrepreneur, 27 as a public employee, and 5 respondents as a housewife. Meanwhile, 22 respondents select others for their profession. Therefore, most respondents are male and 17–25 years old, living in South Jakarta and graduating from senior high school.

Table 2 (see Appendices) shows the results of the convergent validity test. The researchers used the cut-off values of factor loading $\geq 0,5$ (Sun et al., 2022), Average Variance Extracted (AVE) $\geq 0,5$ (Khouja et al., 2019), and Composite Reliability (CR) $\geq 0,6$ (Hair

et al., 2017). Six indicators are removed from this stage: PS 3, PEOU 1, PU 1, SQ 3, ATT 1, and PI 3. After six indicators are removed, all the AVE and CR of all variables pass the cut-off value. Therefore, the researchers conclude that all variables are valid and reliable.

According to the Fornell-Larcker criterion, the square root of AVE (diagonal value) for each variable should exceed the correlation of latent variables in the research. The results are shown in Table 3 (see Appendices). Based on the the Fornell-Larcker criterion, the research meets the discriminant validity criteria.

In PLS, the bootstrapping approach is utilized to determine the magnitude of the route coefficient, and 5.000 samples are generated. With a 5% margin of error, the t-value, and p-values are used to determine if the regression coefficient values are statistically significant. For the hypothesis to be accepted, the 5% significance criterion stipulates that the p-value must be less than 0,05, and the t-value must be greater than 1,65 (Hair et al., 2017). Then, f^2 value measures how much external factors affect endogenous variables.

It has three ranges: strong effect ($> 0,350$), medium effect ($> 0,150$), and small effect ($> 0,020$) (Cohen, 1988). Researchers also use criteria, such as p-values, confidence interval bias-corrected, and effect sizes, to better understand the results (Becker et al., 2023). Table 4 (see Appendices) displays the result of the hypothesis test.

From Table 4 (see Appendices), self-efficacy explains 31,9% of the variation in perceived ease of use and 17,9% of the perceived usefulness. Then, perceived usefulness, trust, and service quality explain 39,2% of the variation in attitude toward Tokopedia. Finally, attitude toward Tokopedia explains 38,9% of the variation in purchase intention.

Figure 2 shows the Importance Performance Map Analysis (IPMA) of purchase intention. Attitude toward Tokopedia is shown as an important variable and need performance improvement. Hence, the Tokopedia management should ensure its users enjoy exploring products using Tokopedia platform and evaluating the user satisfaction after purchasing product through Tokopedia. As a result, the Tokopedia users will realize the value added after shopping using Tokopedia platform.

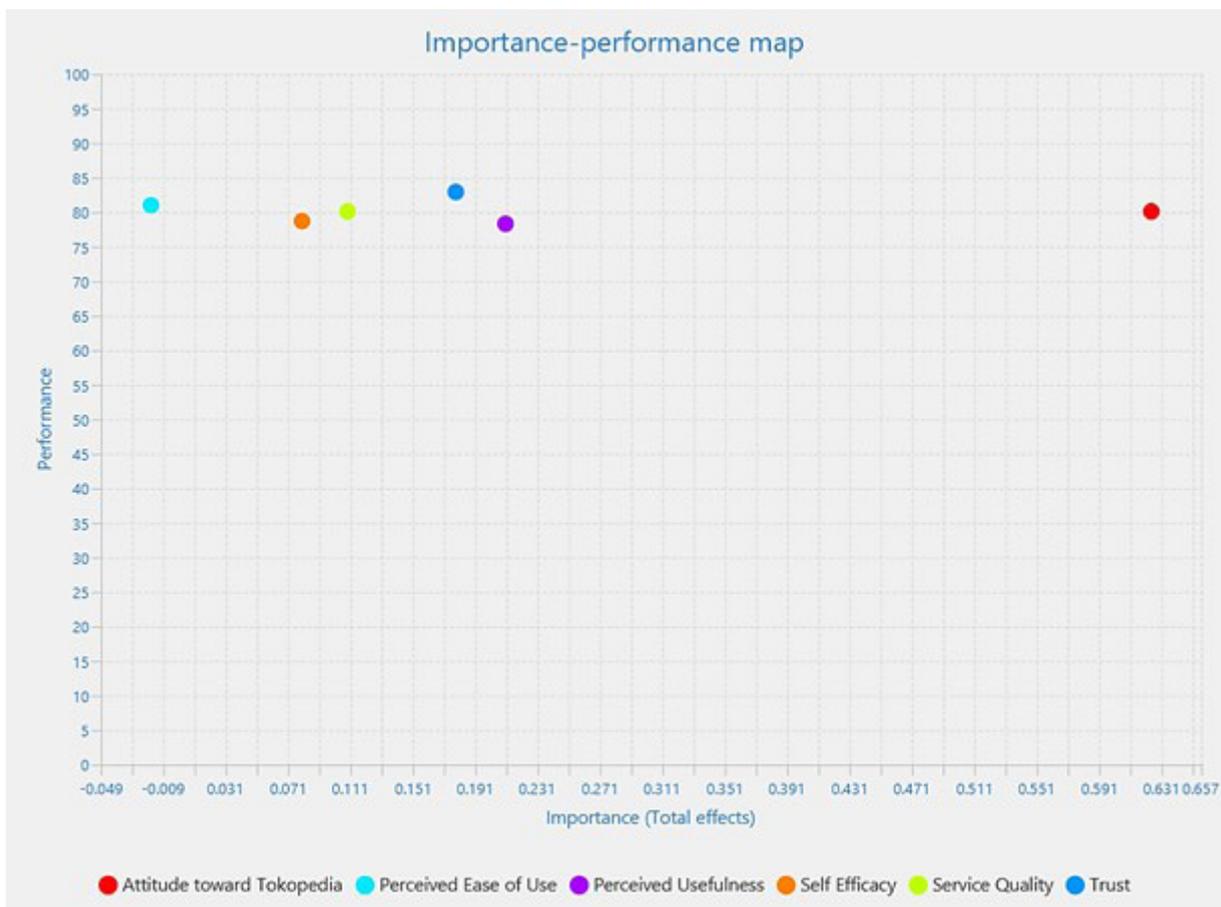


Figure 2 Importance Performance Map Analysis (IPMA)

From the hypothesis result findings, self-efficacy affects perceived ease of use ($\beta = 0,567$; ***, medium effect) and perceived usefulness ($\beta = 0,425$; ***, medium effect). H1 and H2 is accepted. These findings align with Nurchayati et al. (2023), Soetanto et al. (2020), Suastiari and Mahyuni (2022), and Suryawirawan (2020). Based on the indicator's performance and importance, Tokopedia provides a search bar, product filter, sorting, and product recommender. The search bar capability supports typo correction, synonyms, and expanded match selection. Then, the typo correction capability helps users to fix the typo on the keyword in the search bar using machine learning capability. Similarly, the synonyms application in searching capability helps the users to use local dialect as a searching keyword. The expanded match selection features help users to search by suggesting more results based on keywords from similar product categories and various brands. Last, the product filter helps customers to find the products based on their preferences, and it is presented in order. Therefore, product search is an essential factor in the online shopping experience.

Perceived ease of use is not significant on attitude toward Tokopedia ($\beta = 0,027$; ns; small effect). So, H3 is rejected. These findings are contradictory to Juniwati (2014), Setiyadi et al. (2019), and Wafiyah et al. (2021). Most respondents are Millennials or Generation Z. Their characteristics are already familiar with technology and adaptability to new technology. Therefore, the younger users do not face difficulty completing the transactions in Tokopedia even though the User Experience (UX) of Tokopedia releases new features or experiences frequently.

Perceived usefulness affects attitude toward Tokopedia ($\beta = 0,337$; ***, small effect). H4 is accepted. These findings align with Khansa and Rachmawati (2020) and Peña-García et al. (2020). The respondents who feel Tokopedia is beneficial and satisfying are affected by the functionality of Tokopedia for improving personal task performance. Searching for and evaluating a product can be considered the most painful shopping experience. In offline shopping, the customer must visit a physical store and evaluate the product before deciding to buy the product. It is possible that the store is out of stock for the preferred product, and it will disappoint the customer. In the online shopping context, the marketplace offers various product searching and evaluation experiences to its customers. The marketplace applies artificial intelligence to capture customer needs and recommend the appropriate product. For the evaluation process, the marketplace provides high-resolution graphics, high-quality information, live streaming shopping, and a product evaluation mechanism to ensure that the customers can evaluate the product comprehensively. When customers decide to buy the product, they can compare the price from different merchants. It can be concluded that online shopping is more efficient than offline shopping.

Trust affects attitude toward Tokopedia (β

= 0,286; **, small effect). H5 is accepted. These findings align with Al-Sharafi et al. (2016) and Putri (2015). The attitude of Tokopedia customers will be positive when Tokopedia can assure the reliability of transaction security. Implementing biometric security and Short Message Service (SMS) one-time passwords will increase the customer's attitude toward Tokopedia. However, Tokopedia still needs to improve the data privacy transparency awareness to their customer because most of them do not consider personal data protection important.

Service quality affects attitude toward Tokopedia ($\beta = 0,175$; ***, small effect). H6 is accepted. These findings align with Chen (2008), Pomirleanu et al. (2016), and Sanapang et al. (2022). The Tokopedia customer will feel satisfied when the Tokopedia merchant offers a high-quality product with sufficient information. The product information can be in text, graphic, or video format to fulfill the customer's preference for news consumption. However, the product information must be understandable, reliable, and useful. When a customer evaluates the product, the merchant must provide a high-resolution picture from a different angle. Therefore, the customer can zoom in and observe the product in 360°. Finally, the short and interactive video usage for presenting the product functionality can also increase the attitude and intention to buy because it increases customer pleasure.

Purchase intention affects attitude toward Tokopedia ($\beta = 0,625$; ***, strong effect). H7 is accepted. These findings align with Gunawan et al. (2019) and Nurchayati et al. (2023). The respondents are willing to shop at Tokopedia in the future when they feel it is beneficial and satisfying. Therefore, Tokopedia must provide various products, promotions, payment options, attractive rewards, and excellent customer service. It is important for user experience in Tokopedia to explore customers' needs and create a product or service. When Tokopedia can provide its customer shopping experience in one platform, it will change consumer behavior. If customers feel no difference between offline and online shopping experiences, they will rely on the marketplace to fulfill their needs.

CONCLUSIONS

The research examines the factors influencing purchase intention in Tokopedia at DKI Jakarta. The findings show that attitude toward Tokopedia affects the purchase intention in Tokopedia. Similarly, perceived usefulness, trust, and service quality affect the attitude toward Tokopedia. Self-efficacy positively affects perceived usefulness and ease of use. Interestingly, perceived ease of use does not significantly affect attitude toward Tokopedia. Based on these results, the research contributes to the technology adoption body of knowledge by extending the TAM with e-Servqual. The previous research mainly uses one theory, either the technology acceptance model or the e-Servqual.

The research findings confirm that attitude strongly affects purchase intention. Therefore, it is essential for the Tokopedia UX researchers to focus on the attitude toward the application when developing the new feature based on their needs. The UX researchers must constantly examine the user behavior when using the application. Next, Tokopedia's customer service must ensure its service can fulfill customers' needs. For example, they will be satisfied when the service delivery meets the customers' needs. The determination of service quality factors is clear product and service information. Tokopedia product management should monitor the merchant performance based on customer feedback. When the customer feels that the existing information quality or form cannot fulfill their need to evaluate the product, the UX researchers must develop a new way to deliver the information using emerging technology. Finally, the Tokopedia security expert must focus on data privacy protection and security. Tokopedia customers need assurance from Tokopedia when they share their data and transact using Tokopedia. Since the customer does not feel the protection of personal data, Tokopedia management must consider an innovative way to educate them that Tokopedia always adopts cutting-edge security technology to protect the customer data. Tokopedia security experts and data scientists must also collaborate to detect suspicious transactions and apply security to protect the transaction.

However, the research also has limitations. First, the research context is the purchase intention in DKI Jakarta. It may show saturated findings regardless of DKI Jakarta dropping to the fourth rank in the highest e-commerce value. Therefore, future research should replicate the research in the frontier region. Second, the research does not focus on specific product categories in Tokopedia, which should be different. Hence, future research should focus on or compare one product category with different product categories.

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APPENDICES

Table 1 Descriptive Analysis of Respondents' Profile

Category	Question	#	%
Gender	Male	196	51,58
	Female	184	48,42
Age	17–25 years old	244	64,21
	26–35 years old	78	20,53
	36–45 years old	36	9,47
	46–55 years old	17	4,47
	<17 years old	3	0,79
	>55 years old	2	0,53
	Domicile	South Jakarta	111
West Jakarta		75	19,74
Central Jakarta		68	17,89
North Jakarta		64	16,84
East Jakarta		62	16,32
Education	Senior High School	189	49,74
	Bachelor's Degree	140	36,84
	Diploma Degree	28	7,37
	Master's Degree	18	4,74
	Junior High School	2	0,53
	Doctoral Degree	2	0,53
	Not Attended	1	0,26
Profession	Student	189	49,74
	Private Employee	106	27,89
	Entrepreneur	31	8,16
	Public Employee	27	7,11
	Others	14	3,68
	Unemployed	8	2,11
	Housewife	5	1,32

Table 2 The Results of Outer Loading, Average Variance Extracted (AVE), and Composite Reliability (CR)

Variables and Indicators	Mean	λ	AVE	CR
Perceived Self Efficacy				
I feel flexible using the Tokopedia system (SE1)	4,276	0,760	0,646	0,785
I find it easy to find the product I am looking for in Tokopedia (SE2)	4,437	0,846		
Perceived Ease of Use				
I find it easy to find information about Tokopedia (PEOU2)	4,363	0,678	0,568	0,723
I find it easy to transact in Tokopedia (PEOU3)	4,308	0,823		
Perceived Usefulness				
I feel that using Tokopedia has greatly improved my work performance (PU2)	4,234	0,910	0,744	0,853
Using Tokopedia is very useful for increasing profits (PU3)	3,984	0,812		
Service Quality				
I feel that Tokopedia's services have the potential to increase loyalty (SQ1)	4,124	0,727	0,679	0,807
The product information provided by Tokopedia is clear (SQ2)	4,255	0,911		
Trust				
Tokopedia provides protection for personal data (TR1)	4,234	0,634	0,607	0,820
I feel the security of transactions at Tokopedia is very reliable (TR2)	4,332	0,809		
Tokopedia provides guarantees against the misuse of personal data for commercial purposes (TR3)	4,353	0,874		
Attitude towards Tokopedia				
I enjoy the products sold on Tokopedia (ATT2)	4,326	0,614	0,554	0,786
I feel satisfied using the Tokopedia platform (ATT3)	4,266	0,784		
I feel that using the Tokopedia platform is beneficial (ATT4)	4,303	0,818		
Purchase Intention				
I feel like I will shop at Tokopedia in the future (PI1)	4,271	0,912	0,809	0,682
I feel interested in doing transactions on Tokopedia (PI2)	4,361	0,730		

Table 3 The Results of the Discriminant Validity Test Using Fornell-Larcker Criterion

	1	2	3	4	5	6	7
1. Attitude toward Tokopedia	0,744						
2. Perceived Ease of Use	0,333	0,754					
3. Perceived Usefulness	0,533	0,343	0,862				
4. Purchase Intention	0,625	0,408	0,430	0,826			
5. Self-Efficacy	0,370	0,567	0,425	0,420	0,804		
6. Service Quality	0,459	0,525	0,442	0,443	0,539	0,824	
7. Trust	0,514	0,533	0,447	0,434	0,436	0,522	0,779

Table 4 Hypothesis Testing Results

Hypothesis	β	STDEV	T-Value	P-Value	BCI LL	BCI UL	F ²
H1: SE → PEOU	0,567	0,048	11,786	***	0,482	0,642	0,473
H2: SE → PU	0,425	0,047	8,976	***	0,341	0,497	0,221
H3: PEOU → ATT	-0,027	0,067	0,400	Ns.	-0,141	0,080	0,001
H4: PU → ATT	0,337	0,054	6,278	***	0,251	0,427	0,140
H5: T → ATT	0,286	0,066	4,310	***	0,172	0,391	0,081
H6: SQ → ATT	0,175	0,066	2,671	**	0,064	0,277	0,031
H7: ATT → PI	0,625	0,041	15,249	***	0,547	0,684	0,640

Note: the researchers use a 95% confidence interval with a bootstrapping of 5.000.

PI: purchase intention, ATT: attitude toward Tokopedia, SQ: service quality, T: Trust, SE: self-efficacy, PEOU: perceived ease of use, and PU: perceived usefulness.

*** = $p < 0,001$ and ** = $p < 0,01$.

Ns= not significant, BCI LL= biased corrected interval lower limit, BCI UL= biased corrected upper limit, F²= F-square, β : path coefficient, and STDEV: standard deviation.

R² of purchase intention: 0,389, attitude toward Tokopedia: 0,392, perceived ease of use: 0,319, and perceived usefulness: 0,179.