

## Consumer Behavior as The Main Key in Online Purchase in A Growing Marketplace

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*Marketplace is an internet-based online media (web based) where business activities and transactions between buyers and sellers are carried out. This study aims to determine the relationship of perceived risk, purchase intention, perceived benefit, actual purchase and attitude in consumer online buying and selling transactions based on behavior in a developing marketplace in Indonesia. This research was conducted in and Jakarta, Bogor, Depok, Tangerang, Bekasi in January 2023. The data collection process was carried out by distributing online questionnaires through social media. Furthermore, this study used purposive sampling method to determine respondents. This research was conducted on 273 online shopping consumers at Shopee/Tokopedia/Lazada. The data obtained was analyzed using the structural equation model (SEM) method. The results of this study show a negative effect of perceived risk and a positive attitude towards online purchase intention. Furthermore, the perceived benefit is not proven to have a positive effect on online purchase intention and actual purchase. Finally, perceived risk does not negatively affect actual purchases. Suggestions for further research can expand the objects and respondents of research, change sampling and add or change variables.*

**Keywords** Actual Purchase, Attitude, Online Purchase Intention, Perceived Benefit, Perceived Risk.

### INTRODUCTION

Perceived benefits it is very important to increase purchases both online and actual, where consumers who have a shopping experience by getting more benefits than the risks faced will influence their purchasing decisions (Bhatti & Rehman, 2019). This is because in general consumers will decide to make buying and selling transactions online if the perceived benefits are higher than the risks. Consumer purchase intention in online buying and selling transactions can increase because of the high recommended benefits (Indiani & Febriandari, 2021). The benefits of a product can encourage consumers to make buying and selling transactions online (Jadhav & Khanna, 2016). Some of the benefits offered to consumers such as discount coupons, loyalty points, cash prizes, and others can encourage consumer buying intentions in shopping (Madan & Yadav, 2018). According to (Sindonews, 2022) Online shopping provides benefits in terms of practicality, security in transactions, easier payment systems, and lots of attractive promos that make consumers interested in continuing to shop online.

In addition, consumers are more often motivated to prevent losses than to maximize benefits in purchases, making perceived risk a strong reason for consumer purchasing decisions. (Mitchell, 1999). In online transactions, there is the potential not to provide financial value as expected, which is a concern for consumers (Indiani & Febriandari, 2021). Not being able to do face-to-face communication in online shopping is the cause (Cunningham et al., 2005), this can limit consumer interaction with the physical characteristics of the product and cannot provide an assessment of its quality before deciding



to make a purchase (Cunningham et al., 2005). Based on the statement (Kominfo, 2017) There are many consumers who remain apprehensive about shopping online. Due to concerns about payment fraud, fraud using certain accounts, and account takeover or account hacking.

Liao & Hsieh (2011) said that beliefs and attitudes can form online purchase intentions, this is because intentions can positively encourage actual purchases. In addition, perceived risk also influences online purchase intention, which indirectly affects actual purchases. Intention will influence actual purchase, attitudes, subjective norms, and perceived risk are significant antecedents of online purchase intention (Lin, 2008).

Research related to perceived benefit, online purchase intention, and actual purchase variables has been done previously, where perceived benefit has a positive influence on online purchase intention and actual purchase (Indiani & Febriandari, 2021; Mohamed et al., 2014; MT Liu et al., 2013). Perceived risk is not proven to have a negative effect on online purchase intention and actual purchase (Cunningham et al., 2005; Zhao et al., 2008; Chang & Chen, 2008). Online purchase intention shows a positive influence on actual purchase (Yan-Mei et al., 2011; Guo & Barnes., 2011; Liao & Hsieh., 2011). Attitude has a positive effect on online purchase intention (Hirst & Ashwin, 2008; Javadi et al., 2012; Teo & Liu, 2007).

Research related to online purchase intention and actual purchase has been previously carried out by (Indiani & Febriandari, 2021), however, it is still rarely associated with attitude. Therefore, in this study attitude is added as one of the variables that influence online purchase intention. Attitude is added because it is based on previous research (George, 2004). Attitude influences online shopping. In the previous research it was carried out on websites, while in this research it was carried out on several types of marketplaces. Several types of market places were chosen because they are the most visited market places for online shopping (Riskita, 2022).

The purpose of this research is to explore the relationship between perceived benefit, attitude, and perceived risk on online purchase intention and actual purchase. It is hoped that this research can provide additional knowledge at the management scientific level by developing better research on the variables studied and can make a positive contribution to increasing consumer purchases in the marketplace.

## LITERATURE REVIEW

### *Perceived Benefits*

The consumer's perception that online shopping provides material or non-material benefits and offers more advantages than offline shopping is a perceived benefit in the context of the market place (Indiani & Febriandari, 2021). Perceived benefit is consumer trust and satisfaction with online shopping and consumer judgment that online shopping provides convenience, convenience, product diversity and less risk compared to offline shopping (Bhatti & Rehman, 2019). Perceived benefit is the amount of profit that meets the needs and desires of consumers (Wu, 2003) and in online shopping, perceived benefit describes consumer confidence in how much consumers will benefit from conducting online

transactions in a market place (DJ Kim et al., 2008). Based on this, perceived benefit is concluded as consumer confidence that online shopping can provide consumers with benefits or advantages.

### ***Perceived Risk***

Perceived risk tends to be higher than in an offline environment, in an online buying environment (Cunningham et al., 2005). The absence of face-to-face interaction in internet communication is the cause (Cunningham et al., 2005), thereby limiting consumer contact with the physical elements of the product and unable to judge its quality (Cunningham et al., 2005). Consumer anxiety that the product they want to buy online will not meet their expectations in terms of quality is caused by the characteristics of the online environment (Chang & Chen, 2008). As a consumer perception that negative consequences will occur due to online transactions is a definition of perceived risk online (DJ Kim et al., 2008). Financial risk is the dominant type of risk that hinders online purchases (D'Alessandro et al., 2012); (C. Liu & Forsythe, 2010); (Xu et al., 2010). Therefore, perceived risk is defined as consumer perceptions and anxiety about uncertainty or negative possibilities in conducting online shopping transactions.

### ***Purchase Intentions***

The basis of an interesting perception for consumers of things found by consumers is purchase intention (Rahmanisah & Fadli, 2022). Purchase intention is a tendency to perform an action or attitude that precedes the purchase action (Sidharta et al., 2021). Some things that consumers find attractive are based on consumer perceptions which are purchase intentions (Princess & Shah, 2021). Purchase intention can be defined as the desire to purchase a product or service in the future (Irpan & Ruswanti, 2020). Ruswanti et al (2019) states that if consumers feel that the product is superior to consumer expectations, then the buying and selling transaction experience tends to influence buying and selling of the same product again. It is concluded that purchase intention is a process in which consumers have a desire to buy a product and make considerations for conducting online shopping transactions.

### ***Actual Purchase***

*Actual purchases* is the purchase of products for the consumer's personal use and is the final stage in decision making in the online purchase process and can differ from each online purchase intention (Mehreen et al., 2018). Actual Purchase is an important step in the consumer decision making process, where the consumer changes his purchase intention to an actual purchase. Although, purchasing decisions do not necessarily start from intentions and this is referred to as a behavioral gap (Moghavvemi et al., 2015). In short, an actual purchase is a definite action taken by a consumer after feeling confident about making a transaction or buying a product that has previously been considered.



## ***Attitude***

Sallam & Algamash (2016) states attitude as a relatively global and long-lasting assessment of a brand, news, individual or behavior. Attitude consists of three components, namely cognitive (knowledge and beliefs), affective (feelings), and behavior (actions) (Mothersbaugh et al., 2020). Attitude towards a behavior is considered as a person's step in evaluating things that are favorable or unfavorable from the behavior in question (Ajzen, 1985). Attitude is a belief in an individual's actions, which involves positive or negative perceptions of the consequences of taking certain actions (Ajzen, 1991). Based on this, attitude is defined as a perception or consideration that drives and shapes a consumer's decision to take an action.

## **Relationship Between Variables**

### ***Relationship between Perceived Benefit and Online Purchase Intention***

Customers receive service with less time and effort when dealing with companies online (Indiani & Febriandari, 2021). Satisfaction and continuity of purchase from the company is contributed by this (Al- Hawary & Alhajri, 2020). Consumers can search for information, compare prices with just a few clicks, and browse products conveniently using the device without any pressure to buy by shopping on online platforms (Indiani & Febriandari, 2021). Consumer intention to shop online is enhanced through high perceived benefits (Indiani & Febriandari, 2021). An important factor that motivates consumers and shapes their intention to shop online is the perceived benefit in online shopping (Indiani & Febriandari, 2021). Discount coupon codes, loyalty points, cash prizes, and the like, which positively affect consumer intentions towards online shopping are forms of offering benefits to consumers from online shopping sites discovered by (Madan & Yadav, 2018). Consumer intentions to shop online are positively influenced by perceived benefits, where the benefits include increasing effectiveness, productivity and performance when shopping online found by (Mohamed et al., 2014). Consumer attitudes and intentions to shop online are positively influenced by the three types of perceived benefits (price, convenience, and recreation) mentioned by (MT Liu et al., 2013). Perceived benefits with online shopping intentions have a positive relationship mentioned by (Al-Maghrabi et al., 2011) And (Wen et al., 2011). Based on the explanation above, it is hypothesized that:

H1: Perceived benefits have a positive influence on online purchase intention.

### **Relationship between Perceived Benefit and Actual Purchase**

Cheaper prices, time flexibility, and privacy form a positive attitude towards online shopping which are the benefits of online shopping stated by (Al-Debei et al., 2015). Convenience, no pressure to buy, product variety, and ease in comparing prices and features are some of the benefits of online shopping mentioned by (Sohail, 2014). Product availability, low prices, special offers, ease in making product comparisons, convenience, time efficiency, and product variety are perceived benefits that encourage consumers to shop online (Jadhav & Khanna, 2016). The high level of consumer tendency to shop online is

influenced by the high level of perceived benefits from online shopping (Indiani & Febriandari, 2021).

H2: Perceived benefit has a positive effect on actual purchase.

### ***Relationship between Perceived Risk and Online Purchase Intention***

Psychological risk, channel performance risk, physical risk, transaction risk, social risk, financial risk, time risk (Akturan & Tezcan, 2012; Zhao et al., 2008), and product performance risks (J. Kim & Lennon, 2013; Nepomuceno et al., 2012) are several types of perceived risk in the online shopping environment. Feelings of anxiety associated with online transactions are representative of psychological risk (Indiani & Febriandari, 2021). Virtual crimes are prone to occur in online payment systems, implied by channel performance risks (Indiani & Febriandari, 2021). Browsing and conducting online transactions results in physical risks associated with physical fatigue (Indiani & Febriandari, 2021). The risk of leaking credit card data and confidential personal data is a transaction risk (Indiani & Febriandari, 2021). Social risk is related to the opinion of the consumer's immediate environment about online shopping (Indiani & Febriandari, 2021). The risk of losing money because online transactions and online purchases provide a low value for money is a financial risk (Indiani & Febriandari, 2021). Time spent learning the system and doing online shopping activities is a time risk (Indiani & Febriandari, 2021). Product performance risk relates to the inability of products purchased online to meet consumer expectations (Indiani & Febriandari, 2021). Consumer intentions to conduct online transactions are positively influenced by perceived risk which consists of financial, transaction and channel performance risk (Zhao et al., 2010). Online purchase intention is negatively affected by perceived product performance, financial, social, and time risks (Chang & Chen, 2008). Therefore, reducing consumers' perceived risk when shopping to increase their adoption rate is very important (Indiani & Febriandari, 2021). Perceived product performance and financial risk (JH Kim & Lennon, 2010), as well as perceived channel, transaction, and social risks (Martín et al., 2011) has an influence on online purchase intention. Consumers' intention to buy online can decrease due to perceived risk according to several studies (Indiani & Febriandari, 2021). Online purchase intention is negatively affected by perceived transaction risk and product performance (Cheng et al., 2012). Carrying out financial transactions as well as exchanging personal information that is important to be involved in online shopping, which is considered risky by users stated by (Madan & Yadav, 2018). However, several studies have found different findings that consumer intentions to buy online are not affected by perceived risk (Broekhuizen & Huizingh, 2009); (Park & Jun, 2003). The empirical study underlies the following hypothesis:

H3: Online purchase intention is negatively affected by perceived risk.

### **Relationship between Perceived Risk and Actual Purchase**

Cunningham et al. (2005) Finds that purchasing decisions are dominantly influenced by perceived financial risk. Regarding the effect of perceived risk on actual purchase, it was



found that perceived product risk inhibits online purchases (C. Liu & Forsythe, 2010), however, this study also found a lack of impact of perceived channel risk on actual purchases. Perceived risk, especially transaction risk (D'Alessandro et al., 2012), and financial, transactional, and psychological risks (Park & Jun, 2003) affect the purchase actual purchase discovered by (Xu et al., 2010).

H4: Actual purchase is negatively affected by perceived risk.

### ***Relationship between Online Purchase Intention and Actual Purchase***

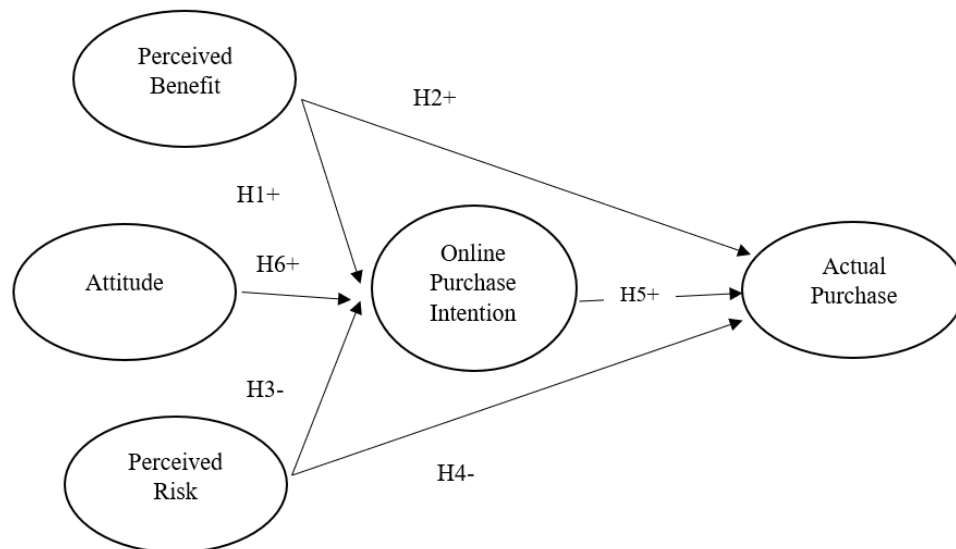
In the online retail industry (Indiani & Fahik, 2020) and the hospitality industry (Indiani et al., 2015) online purchase intention strongly encourages actual purchase. Utilizing the Technology Acceptance Model as a research foundation (Lim, 2013) actual purchase is positively influenced by online purchase intention. Online shopping is a relatively new concept, and therefore consumer behavior gets a strong impact from individual inclinations towards new and innovative concepts or technologies (Indiani & Febriandari, 2021). Consumers who tend to make online purchases are consumers who have a high intention to shop online (Indiani & Febriandari, 2021). The TPB states that a strong predictor of behavior is intention. The impact of online purchase intention on actual purchases has been concluded by relevant studies (Indiani & Febriandari, 2021). (Yan-Mei et al., 2011) Detecting that online purchase intention formed by eWOM has a positive effect on actual purchase. Guo & Barnes (2011) Found that online purchase intention greatly influences actual purchase, where the intention in this study is formed by intrinsic, extrinsic, and social influences. Liao & Hsieh (2011) Stating that attitudes and beliefs shape online purchase intention, where intention positively encourages actual purchase. Intention greatly influences actual purchase, and attitudes, subjective norms, and perceived risk are positive antecedents of online purchase intention found by (Lin, 2008). Madan & Yadav. (2018) Explains that a positive predictor of online shopping adoption is online purchase intention. Therefore, it can be concluded the hypothesis as follows:

H5: Actual purchase is positively influenced by online purchase intention.

### ***Relationship between Attitude and Online Purchase Intention***

According to (Memon et al., 2020) attitude has a considerable influence on online purchase intention. Customers who have a positive attitude towards a product are usually more likely to make a purchase. (Asif et al., 2018; Teng & Wang, 2015) also proves that attitude has a positive effect on online purchase intention. The more positive the attitude given by consumers towards online shopping evaluations, the higher the level of consumers doing online shopping. Ham et al., (2018) also stated that attitude had a positive effect on online purchase intention. Additionally, Research (Novitasari et al., 2013) proves that attitude affects purchase intention. Based on this description, the sixth hypothesis is formulated, namely:

H6: Online purchase intention is positively influenced by Attitude.



Gambar 1. Model Penelitian

## METHOD

Data collection was carried out by distributing questionnaires online via the Google form. In this study using a Likert scale with a scale of 1-4 with statements that strongly disagree to strongly agree. The measurement of consumer online purchasing variables consists of four dimensions which are adopted from (Indiani & Febriandari, 2021) namely Perceived Benefit with 4 statements, Perceived Risk with 4 statements, Online Purchase Intention with 3 statements, Actual Purchase with 3 statements, and Attitude with 4 statements adopted from (George, 2004). The total questions in this research questionnaire are 18 items and can be seen in more detail in Appendix 2. The total number of respondents needed is at least 180.

The population in this study were users of the online shopping application Shopee/Tokopedia/Lazada in Jakarta, Bogor, Depok, Tangerang and Bekasi. The three market places were chosen because they are included in the list of the 22 most visited market places in 2022(Riskita, 2022). The research sample was selected using purposive sampling with age criteria of 16-40 years, having made an online purchase at Shopee/Tokopedia/Lazada at least once in the last 3 months.

This study uses quantitative data analysis using structural equation modeling (SEM). Validity and reliability tests were carried out using factor analysis. The validity test was carried out by looking at the Kaiser-Mayer-Olkin (KMO) and Measure of Sampling Adequacy (MSA) values. KMO and MSA values above 0.5 indicate that the factor analysis is appropriate. Reliability test using Cronbach's Alpha measurement. Cronbach's Alpha value is at least 0.7 and the closer to 1 the better the reliability test (Hair et al., 2019).

## RESULTS AND DISCUSSION

Based on distributing questionnaires online via the Google form, 273 respondents were collected according to predetermined criteria. From the data obtained, the number of female respondents was 73% and 27% male. Furthermore, the majority of respondents in this study

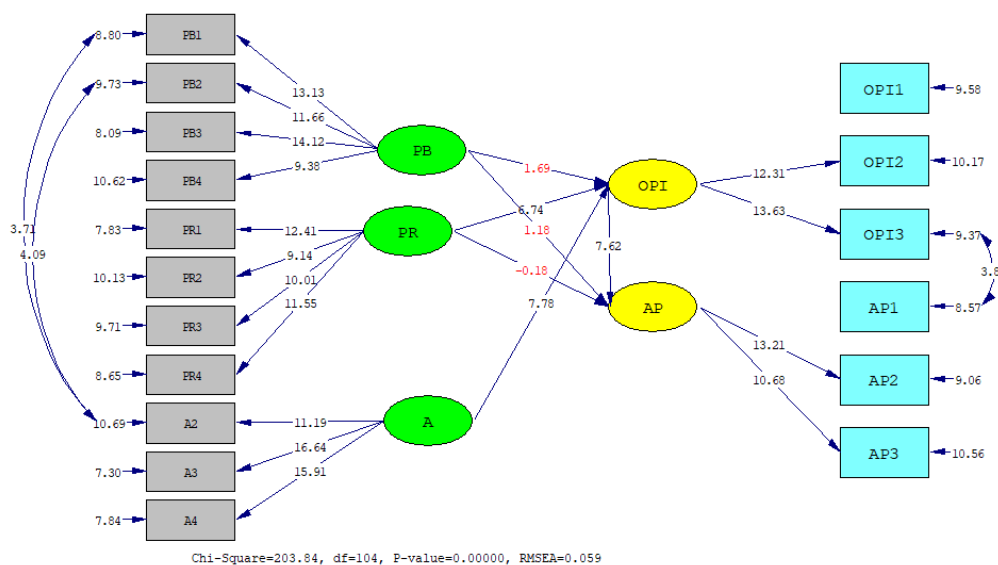


had high school/vocational high school/equivalent educational status as much as 74% and Diploma/S1 as much as 24%. Meanwhile, based on the average monthly expenditure, the majority of respondents in this study had an average monthly expenditure of less than IDR 600,000 by 58% and IDR 600,000 to 1,000,000 by 23%. Complete demographic data can be seen in Appendix 4.

All variables are declared valid because they have a loading factor value above 0.50. Furthermore, the reliability test results with a minimum limit value of construct reliability is 0.70 and the variance extracted value is 0.50(Hair et al., 2019). The construct reliability value for perceived benefit (PB) is 0.79, perceived risk (PR) is 0.75, attitude (A) is 0.82, online purchase intention is 0.73, and actual purchase is 0.78. Variance value extracted on perceived benefit (PB) 0.48, perceived risk (PR) 0.44, attitude (A) 0.60, online purchase intention 0.68, and actual purchase 0.55.

Furthermore, the results of the structural test by looking at the R2 in each equation, the following results are obtained: the first result, the online purchase intention (OPI) variable is influenced by perceived benefit (PB), perceived risk (PR), and attitude (A) with values R2 is 0.85. So, it can be interpreted that 85% percent of the online purchase intention (OPI) variable can be explained by the variables perceived benefit (PB), perceived risk (PR), and attitude (A), the remaining 15% is influenced by other variables do not present in the study This. The second result, the actual purchase (AP) variable is influenced by online purchase intention (OPI), perceived benefit (PB), and perceived risk (PR) with an R2 value of 0.88. So, it can be interpreted that 88% of the actual purchase (AP) variable can be explained by the online purchase intention (OPI) variable,

In the model fit test, the results of the analysis show that there are still a number of items that have a good fit level on Chi square, ECVI, AIC, and CAIC. Also, there are several marginal fit items, namely critical N and RMSEA, can be seen in Appendix 5. The following research results are described in the T-Value diagram:



Picture1. Path Diagram T-Value



Based on the T-Value Path Diagram as shown above, the research model test can be presented as follows:

**Table 1. Research Model Hypothesis Test**

hypothesis	Hypothesis Statement	Mark T-Value	Information
H1	<i>Perceived benefits</i> (PB) have a positive effect on online purchase intention (OPI)	1.69	The data do not support the hypothesis
H2	<i>Perceived benefits</i> (PB) have a positive effect on actual purchase (AP)	1.18	The data do not support the hypothesis
H3	<i>Perceived risk</i> (PR) has a negative effect on online purchase intention (OPI)	6,74	The data support the hypothesis
H4	<i>Perceived risk</i> (PR) has a negative effect on actual purchase (AP)	-0.18	The data do not support the hypothesis
H5	<i>Online purchase intention</i> (OPI) has a positive effect on actual purchase (AP)	7,62	The data support the hypothesis
H6	<i>Attitudes</i> (A) positive effect on online purchase intention (OPI)	7,78	The data support the hypothesis

Based on the table above, it is known that there are 3 hypotheses that have a T-Value below 1.96 so that it can be said that the data does not support the hypothesis. For hypotheses that do not support, namely: H1 ie *Perceived benefits* (PB) has a positive effect on online purchase intention (OPI), H2 namely *Perceived benefit* (PB) has a positive effect on actual purchase (AP), and H4 namely *Perceived risk* (PR) has a negative effect on actual purchase (AP). And the remaining 3 hypotheses support it because it has a T-Value above 1.96 and thus the data in this study supports the hypothesis that was made.

In this study, several findings were obtained, including the following:

First, this study shows that perceived benefits do not have a positive effect on online purchase intention. This explains that the higher the perceived benefits of consumers do not affect the level of interest in buying online shopping. Respondents in this study indicated that the benefits they felt in shopping online did not affect their interest in shopping online, this was supported by research.(Mulyani et al., 2021) which states that perceived benefits are insufficient because consumers prefer to avoid uncertainty and there are many other



influences needed to strengthen their decisions. Research findings (Rekarti & Hertina, 2014) also stated the same thing, that perceived benefits were not strong enough and had no effect on increasing online purchase intention. In addition, on research (Johari & Keni, 2022) It was found that the perception of the level of difficulty is also a consideration for consumers in online shopping. The level of difficulty can be in the form of financial conditions and access to products. The higher the level of difficulty felt by consumers affects the level of consumer shopping interest. These findings are different from the findings of previous studies by (Al-Maghrabi et al., 2011; Wen et al., 2011).

Second, perceived benefits do not have a positive effect on actual purchases. These findings indicate that the perceived benefits of consumers do not affect the actual purchase. This can be because consumers make actual purchases due to emergencies or needs as stated by (Kusuma, 2015). Benefits in the form of lower prices, time flexibility, privacy, convenience, no compulsion to buy, product variety, and ease of comparing prices are not enough to make consumers make a decision to make an actual purchase. On research (Yuliantini et al., 2021) found that trust also has a positive effect on purchasing decisions. If consumer confidence in shopping increases, the level of purchasing decisions will also increase. In addition, the ratings and perceptions of consumers who have made previous purchases also positively influence the level of purchasing decisions. In research (Indriyani & Suri, 2020) found that social media also has an influence on purchasing decisions. Because consumers use social media as a place to find information before deciding to make a purchase. So, if the positive influence of social media increases, the decision to make an actual purchase increase. These findings are different from the findings of previous studies (Jadhav & Khanna, 2016; Indiani & Febriandari, 2021).

Third, perceived risk has a negative effect on online purchase intention. This shows that perceived risk affects the level of consumer buying interest in online shopping. Based on this research, risks such as privacy risk, time risk, delivery risk, product risk, and financial risk can measure the risk perceived by consumers. Time risk has the biggest contribution to the risk of shopping online. In addition, these findings are also supported by findings (Jundrio & Keni, 2020) which reveals that online shopping consumers have high concerns about the quality of products purchased online. This happens because the policies of each seller are different. Meanwhile, concerns about data security remain because it could come from an external marketplace. Therefore, reducing consumer concerns about the risks involved in online shopping is very important. By reducing consumer concerns about the risks that are felt when shopping online, it can increase consumer confidence to have an interest in online shopping. This finding is in line with previous research conducted by (Cheng et al., 2012); Chang & Chen, 2008).

Fourth, perceived risk is not proven to have a negative effect on actual purchases. These findings state that the perceived risk and concern of consumers has no effect on the actual purchase of online shopping consumers. According to research findings (Kusuma, 2015) supporting the findings, consumers are very concerned about the risks they get and sellers try to offer benefits to reduce consumer worries. Based on this, consumer confidence appears which increases buying interest. However, actual purchases may increase because

of a need or emergency and consumers will not make a real purchase if they are unsure and serious about the product they are buying, or because of a lack of trust built by the seller. In the research conducted (Rahmadi & Malik, 2016; Zulfa & Hidayati, 2018) found similar findings, that perceived risk has no effect on purchasing decisions. That is, the higher the perceived risk does not affect the level of purchasing decisions. This can happen because consumers make purchasing decisions because they believe and believe that there is no risk in making an actual purchase. These findings are not in line with previous research (Xu et al., 2010; Cunningham et al., 2005; C. Liu & Forsythe, 2010).

Fifth, online purchase intention has a positive effect on actual purchases. Previous research also showed similar findings which stated that online purchase intention had a positive impact on actual purchase (Liao & Hsieh, 2011; Guo & Barnes, 2011; Yan-Mei et al., 2011; Lim, 2013; Lin, 2008). This proves that hypothesis 5 is accepted. Purchase intention strongly encourages actual purchases in online shopping consumers. Consumers who have high purchase intentions tend to make actual purchases. The findings of this study are in line with previous studies (Lins, 2008; Madan & Yadav, 2018).

Sixth, the hypothesis which states that attitude has a positive effect on online purchase intention is accepted. A positive attitude towards a product will result in increased buying interest in the product. Therefore, consumers who have a positive attitude towards a product will allow consumers to make purchases of the product (Purwianti, 2021). In research (Siaputra & Isaac, 2020) supports the findings in this study that respondents are interested in making purchases that are actually driven by happy and positive feeling evaluations. The greater the positive feelings felt by consumers towards a product, the greater the consumer's buying interest. The findings of this study are in line with previous studies (George, 2004; Johari & Keni, 2022).

In this study it was also found that perceived risk and attitude can mediate the relationship between online purchase intention and actual purchase because it has a T-Value above 1.96. However, it is not proven that perceived benefits can mediate the relationship between online purchase intention and actual purchase because it has a T-Value below 1.96. Consumers are more concerned about the risks they get than the benefits offered in shopping online on the marketplace. Respondents in this study have the perception that the risks involved in online shopping are more worrying and detrimental than the benefits they get from shopping online, and positive evaluations have an effect on forming attitudes to foster interest in online shopping to form decisions to make actual purchases.

Furthermore, the variance extracted value contained in the perceived benefit and perceived risk is below 0.50 and the construct reliability value is above 0.70. This is caused by findings based on respondents' answers in the questionnaire on the Google form provided. Consumers have the view that the benefits provided in shopping online in the marketplace are not enough to foster interest in online shopping and form decisions to make actual purchases. In addition, consumers have the view that the risks involved in online shopping are still a concern that affects online shopping interest and decisions to make actual purchases in online shopping in marketplaces. Meanwhile, the variance extracted values



contained in attitude, online purchase intention, and actual purchases above 0.50 and construct reliability values above 0.70. This is also caused by findings based on respondents' answers in the questionnaire on the Google form provided. Consumers have the perception that the risks involved in shopping online on marketplaces are more of a concern than the benefits obtained. Evaluation also affects consumer interest in shopping online. The more positive the evaluation that consumers have, the more consumers' buying interest will increase. If consumer interest in online shopping increases, actual purchases will also increase. Consumers have the perception that the risks involved in shopping online on marketplaces are more of a concern than the benefits obtained. Evaluation also affects consumer interest in shopping online. The more positive the evaluation that consumers have, the more consumers' buying interest will increase. If consumer interest in online shopping increases, actual purchases will also increase. Consumers have the perception that the risks involved in shopping online on marketplaces are more of a concern than the benefits obtained. Evaluation also affects consumer interest in shopping online. The more positive the evaluation that consumers have, the more consumers' buying interest will increase. If consumer interest in online shopping increases, actual purchases will also increase.

## **CLOSING**

### **Conclusion**

This study succeeded in confirming the existence of a positive and negative relationship between perceived risk and attitude towards online purchase intention, and online purchase intention towards actual purchase among online shopping consumers at the Shopee/Tokopedia/Lazada marketplace. However, perceived benefits are not proven to have a role in determining the level of online purchase intention and actual purchase. Furthermore, perceived risk is not proven to have a role in determining the level of actual purchase. Online shopping consumers at the Shopee/Tokopedia/Lazada marketplace have their own interests and decisions in online shopping. Attitude has the highest T-Value compared to other variables with a value of 7.78. So, it can be interpreted that attitude is the most influential variable on online purchase intention. In this case, consumers of online shopping marketplaces Shopee/Tokopedia/Lazada consider the risks rather than the benefits they can receive from shopping online to form online shopping intentions and decide to make an actual purchase. The benefits received in online shopping are not sufficiently influential with interest and decisions in online shopping.

Apart from the positive contributions made in this study, there were also some limitations and shortcomings. First, this study uses a number of respondents who are less commensurate with the area of Jakarta, Bogor, Depok, Tangerang and Bekasi as the research area. Further research can increase the number of respondents to suit the broad scope of the research area. Second, in this study, only 3 types of marketplace applications were studied out of the many available marketplace applications. The marketplace was researched as a place for online shopping in Indonesia. Subsequent research can expand the object of research to global marketplaces and cover more available marketplaces. Future research can also change objects with a brand or purchase food to online tickets. Third, (Johari & Keni,

2022). Fourth, future research can add variables to consumer trust and service quality(Permana, 2020). Finally, further research can use methods other than purposive sampling, such as random sampling.

### Suggestion

This research has managerial implications as follows: marketplaces are advised to give more consideration in providing solutions to risks that are of concern to consumers rather than prioritizing benefits as the main display in online shopping in their marketplace. Marketplace parties can provide guarantee information on risks that are a concern for consumers in online shopping so that they can increase consumer knowledge about things that are considered risks and increase buying interest in the marketplace. Furthermore, marketplaces must pay attention to factors and culture in areas that become online shopping networks in their marketplaces, considering that factors and culture greatly influence the behavior of local people.

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