

Determinants of Purchase Intention and their Effects on Purchase Decisions in Tokopedia E-Commerce Platform

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ABSTRACT: This study aims to analyze the effects of price, ease of use, perceived benefits, and perceived risk on purchase intention and their impact on purchase decisions among Tokopedia users in Banten Province. The study employs a descriptive and verificative approach with a sample of 400 respondents. Data were collected through a questionnaire and analyzed using Structural Equation Modeling (SEM) with the assistance of LISREL software. The results indicate that, both partially and simultaneously, price, ease of use, perceived benefits, and perceived risk have a significant effect on purchase intention. Furthermore, purchase intention is proven to have a positive and significant effect on purchase decisions. These findings suggest that enhancing positive perceptions of price, ease of use, benefits, and risk management can increase purchase intention, which ultimately leads to higher purchase decisions among Tokopedia users.

KEYWORDS: Price, Ease of Use, Perceived Benefits, Perceived Risk, Purchase Intention, Purchase Decision

I. INTRODUCTION

The landscape of global commerce has undergone a radical paradigm shift driven by the rapid maturation of digital ecosystems. Recent scholarship emphasizes that the internet has evolved beyond a mere marketing tool into a comprehensive environment that reshapes how consumers navigate information search, alternative evaluation, and terminal decision-making processes (Al Hafizi & Ali, 2021). Within this digital architecture, electronic commerce (e-commerce) has consolidated its position as the primary modality for modern transactions, facilitated by the ubiquity of high-speed connectivity and sophisticated mobile hardware. In the Indonesian context, the exponential growth of e-commerce is inextricably linked to the rising penetration of mobile devices. Contemporary consumers increasingly prioritize flexibility and time efficiency, which are the core value propositions of mobile-centric commerce (Lubis et al., 2022). For enterprises, these digital platforms offer more than just market expansion; they provide a strategic framework for operational optimization and transaction cost reduction. Consequently, the competitive intensity among platforms has reached a critical point, necessitating continuous innovation in user experience to maintain market relevance (Nguyen, 2020).

As one of the most dynamic e-commerce markets in Southeast Asia, Indonesia serves as a high-stakes arena for major platforms like Tokopedia and Shopee. Recent empirical evidence suggests that in such saturated markets, sustainable competitive advantage is no longer derived solely from user acquisition but from the strategic stimulation of purchase intention (Ardiansyah & Zuhroh, 2024). Understanding the psychological and functional determinants that convert a browser into a buyer is now a fundamental requirement for platform longevity and financial performance.

Purchase intention remains the most reliable antecedent to actual buying behavior in digital environments (Rosdiana et al., 2020). Modern theoretical frameworks, such as the extended Technology Acceptance Model (TAM), argue that this intention is a composite of various perceptual constructs, including economic value, functional ease, and perceived security (Anastasia & Suwarno, 2022). Recent studies consistently validate that a heightened state of purchase intention significantly increases the probability of transaction completion, making it the focal point of consumer behavior research.

Price perception continues to be a volatile yet decisive factor in online consumer psychology. In an era of instant price transparency, consumers exhibit high sensitivity to price competitiveness and perceived fairness (Haitao, 2022). While competitive pricing generally correlates with positive purchase intention, recent findings by Rizaldi et al. (2025) suggest a more nuanced relationship where the "perceived value" mediates the effect of price. This indicates that price sensitivity is often offset by the perceived quality or brand prestige associated with the platform.

The functional dimension of e-commerce is dominated by perceived ease of use, which dictates the cognitive effort required to navigate a platform. Recent literature suggests that interfaces designed for minimal effort and maximum efficiency are more likely

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to reduce the "friction" of online shopping (Mardiana et al., 2022; Rizaldi et al., 2025). However, a significant theoretical divergence has emerged: while many confirm its positive impact (Humaidi et al., 2022), others argue that for "digitally native" or experienced users, ease of use is no longer a differentiator but a baseline expectation that may not significantly drive new purchase intentions (Lora et al., 2021).

Simultaneously, perceived benefits ranging from economic incentives to convenience act as powerful drivers of user engagement. Current research indicates that when consumers recognize substantial utility and value-added services, their propensity to engage in repeat purchasing increases (Astutik & Sunaryanto, 2024; Julianti et al., 2023). Yet, the impact of these benefits is often contingent on the presence of trust; without a foundation of credibility, even significant perceived benefits may fail to materialize into actual purchase decisions (Fauzi, 2021).

Conversely, perceived risk remains the primary structural barrier to e-commerce adoption, encompassing concerns over data privacy, financial fraud, and product veracity (Andrian, 2022). High levels of perceived risk are known to attenuate the positive effects of ease of use and benefits, creating a psychological hurdle for the consumer (Maulana, 2024). Addressing this risk through robust transaction security and transparent risk management is essential for converting intention into a finalized purchase decision (Febrianah & Sukaris, 2021). This research aims to synthesize these variables into an integrated model to provide a clearer understanding of consumer dynamics on the Tokopedia platform.

II. LITERATURE REVIEW

Price

Price perception remains a fundamental determinant of consumer behavior, particularly in the highly transparent digital marketplace. Modern scholarship suggests that price is no longer viewed merely as a monetary cost but as a psychological cue for value and fairness. Competitive pricing strategies and perceived price equity significantly bolster a consumer's propensity to engage with a platform (Al Hafizi & Ali, 2021; Haitao, 2022). Furthermore, when prices are perceived as congruent with product quality, they foster a sense of perceived value that mitigates price sensitivity and encourages long-term engagement (Rizaldi et al., 2025).

Ease of Use

Perceived ease of use, a core construct of the Technology Acceptance Model (TAM), defines the degree to which a user believes that utilizing an e-commerce platform will be effortless. In the contemporary mobile commerce era, this variable is characterized by intuitive navigation, seamless interface design, and efficient transaction processing (Afolo & Dewi, 2022). Platforms that minimize cognitive friction and technical hurdles allow consumers to focus on their shopping goals, thereby directly accelerating the transition from browsing to purchasing (Ardiansyah & Zuhroh, 2024; Rizaldi et al., 2025).

Perceived Benefits

Perceived benefits encompass the consumer's subjective assessment of the advantages gained from using an e-commerce service, such as time efficiency, convenience, and economic gain. Recent empirical studies highlight that both functional utility and hedonic value play critical roles in shaping user attitudes (Julianti et al., 2023). When a platform like Tokopedia provides tangible benefits that outperform traditional retail—such as 24/7 accessibility and a vast product assortment—consumers develop a stronger reliance on the technology, which serves as a catalyst for purchase intention (Astutik & Sunaryanto, 2024; Humaidi et al., 2022).

Perceived Risk

Conversely, perceived risk acts as a significant psychological barrier, representing the uncertainty and potential negative consequences associated with online transactions. Modern risk dimensions have evolved to focus heavily on data privacy, financial security, and the discrepancy between digital representations and physical product reality (Andrian, 2022). Even when prices are attractive, a high perception of risk can terminate the decision-making process prematurely. Therefore, robust security mechanisms and transparent risk management are essential for maintaining consumer confidence in the digital ecosystem (Maulana, 2024; Febrianah & Sukaris, 2021).

Purchase Intention

Purchase intention serves as the cognitive bridge between a consumer's perception of a platform and their final behavioral action. It reflects the willingness and readiness of an individual to execute a transaction based on their evaluation of price, ease, benefits, and risks (Al Hafizi & Ali, 2021). Within the behavioral framework, intention is often moderated by the level of trust the user places in the platform provider (Putri, 2022). Scholarship consistently validates that a heightened state of purchase intention is the most reliable predictor of actual transaction completion (Anastasia & Suwarno, 2022).

Purchase Decision

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The purchase decision is the terminal stage of the consumer journey, where the evaluation of alternatives culminates in a definitive transaction. In the digital age, this decision is often a rapid response to a combination of competitive pricing, low perceived risk, and high functional ease (Sunardi et al., 2021). It represents the successful integration of all antecedent perceptions into a commitment to buy. Ultimately, the purchase decision is the primary metric of a platform's effectiveness in converting psychological interest into tangible economic performance (Lubis et al., 2022; Mulyani et al., 2021).

Hypothesis Development

The Relationship Between Price and Purchase Intention

Price perception serves as a critical heuristic for consumers evaluating digital transactions. In a highly transparent e-commerce environment, price competitiveness and strategic discounting significantly influence cognitive appraisal. According to Al Hafizi and Ali (2021), the implementation of discounts within multi-channel marketing frameworks acts as a powerful stimulus for purchase intention. Furthermore, when the perceived price is congruent with product quality, it enhances the overall perceived value, thereby increasing the likelihood of transaction engagement (Pratama et al., 2021; Rizaldi et al., 2025). Based on this rationale:

H1: Price has a positive and significant effect on Purchase Intention.

The Relationship Between Perceived Ease of Use and Purchase Intention

The Technology Acceptance Model (TAM) posits that the adoption of any digital system is contingent upon the user's belief that the system is effortless to operate. In the context of e-commerce, ease of use is characterized by intuitive navigation and streamlined checkout processes (Afolo & Dewi, 2022). Recent empirical evidence suggests that minimizing technical friction directly correlates with heightened purchase intention, as users prioritize time efficiency and convenience (Putri, 2022; Julianti et al., 2023). Therefore:

H2: Perceived Ease of Use has a positive and significant effect on Purchase Intention.

The Relationship Between Perceived Benefits and Purchase Intention

Perceived benefits refer to the consumer's subjective assessment of the utility and advantages offered by an online platform. Scholarship emphasizes that when a platform provides superior functional value such as 24/7 accessibility and broader product assortments it fosters a stronger inclination to buy (Humaidi et al., 2022; Sari, 2022). Furthermore, Astutik and Sunaryanto (2024) argue that these perceived utilities serve as a primary catalyst for converting digital engagement into terminal purchase intentions. Consequently:

H3: Perceived Benefits have a positive and significant effect on Purchase Intention

The Relationship Between Perceived Risk and Purchase Intention

Unlike physical retail, digital commerce is inherently associated with uncertainties regarding data privacy, financial security, and product veracity. High levels of perceived risk act as a psychological barrier that can attenuate the positive effects of ease of use and price attractiveness (Andrian, 2022; Anastasia & Suwarno, 2022). Maulana (2024) observes that mitigating these risks is essential for stabilizing consumer trust and maximizing the propensity to purchase. Thus:

H4: Perceived Risk has a negative and significant effect on Purchase Intention.

Simultaneous Effect of Price, Ease of Use, Benefits, and Risk

Consumer behavior in digital ecosystems is rarely the result of a single variable; rather, it is a multidimensional evaluation process. The simultaneous interaction of economic factors (price), technical functionality (ease of use), utility (benefits), and security (risk) collectively shapes the consumer's final intent (Anastasia & Suwarno, 2022). An integrated model suggests that a balanced synergy of these determinants is required to optimize market penetration in competitive e-commerce sectors (Julianti et al., 2023). Based on this synthesis:

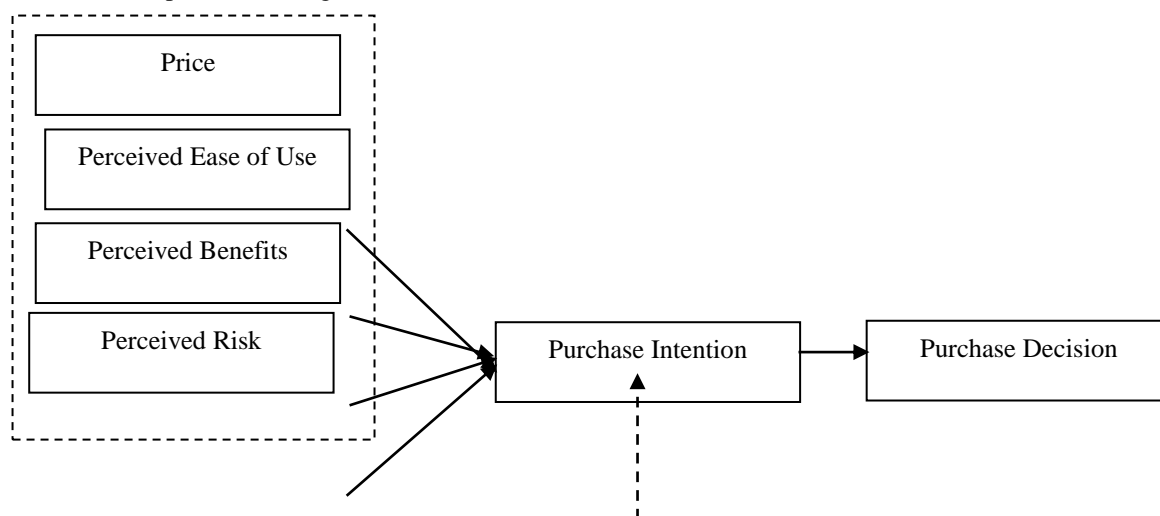
H5: Price, Perceived Ease of Use, Perceived Benefits, and Perceived Risk simultaneously have a significant effect on Purchase Intention.

The Relationship Between Purchase Intention and Purchase Decision

Within the hierarchy-of-effects model, purchase intention represents the immediate psychological antecedent to the actual purchase behavior. Rosdiana et al. (2020) demonstrate that a strong intention serves as the most reliable predictor of terminal transaction completion. Recent studies by Sunardi et al. (2021) and Al Hafizi and Ali (2021) further validate that the actual purchase decision is the behavioral manifestation of a pre-established intention, mediated by the consumer's overall perception of the platform's value proposition. Therefore:

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H6: Purchase Intention has a positive and significant effect on Purchase Decision.



-- Figure 1. Research Model

III. RESEARCH METHODOLOGY

This study employs a quantitative approach with descriptive and verificative methods to analyze consumer behavior phenomena on the Tokopedia platform. The type of investigation applied is causal, aimed at testing the cause-and-effect relationships between the independent variables (price, ease of use, benefits, and risk), the intervening variable (purchase intention), and the dependent variable (purchase decision). Data were collected through a cross-sectional survey method, in which information from the respondent sample was obtained at a single point in time to empirically represent the population's opinions regarding the object of study.

The population in this study consists of all Tokopedia marketplace users residing in Banten Province, with an estimated total of 1,206,908 people in 2024. The sampling technique used was non-probability sampling with a purposive sampling approach, selecting respondents based on specific criteria such as being aged 18–50 years and having completed at least two transactions in the past month. Based on calculations using Slovin's formula with a 5% margin of error, the minimum sample size was set at 400 respondents to ensure accurate data representation.

The primary data collection instrument was a structured questionnaire using a five-point Likert scale, ranging from "Strongly Disagree" to "Strongly Agree." Before in-depth analysis, the raw ordinal data were transformed into interval scales using the Method of Successive Interval (MSI) to meet statistical assumptions. Data analysis was conducted using covariance-based Structural Equation Modeling (SEM) implemented through LISREL 8.8 software. LISREL was chosen due to its strong capability to simultaneously test complex theoretical models, including confirmatory factor analysis (CFA) to assess the validity and reliability of latent constructs, as well as path analysis to examine the structural relationships among price, ease of use, benefits, risk, purchase intention, and purchase decision variables..

IV. RESULT AND DISCUSSION

Respondent Profile Overview

The following is data regarding the profile of respondents in this study:

Tabel 1 Summary of Tokopedia Respondents in Banten Province

Variable	Category	Frequency	Percent (%)
Gender	Female	268	67.0
	Male	132	33.0
Age	18–25 years	235	58.8
	26–35 years	75	18.8
	36–45 years	62	15.5
	46–50 years	28	7.0
Education Level	Senior High School (SMA)	256	64.0
	Diploma (D3)	21	5.3
	Bachelor (S1)	67	16.8
	Master (S2)	56	14.0

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Occupation	Student/College	195	48.8
	Private Employee	94	23.5
	Civil Servant (PNS)	14	3.5
	Entrepreneur	20	5.0
	Housewife	15	3.8
	Others	62	15.5
Purchases in Last Month	2 times	206	51.5
	3–4 times	110	27.5
	More than 4 times	84	21.0

Source: Processed Data (2026)

Based on Table 1 the majority of Tokopedia users in Banten Province are female (67%) and belong to the 18–25 age group (58.8%), indicating that young women dominate the platform. Most respondents have completed senior high school (64%) and are primarily students or college attendees (48.8%), followed by private employees (23.5%). In terms of purchasing behavior, over half of the respondents (51.5%) made two transactions in the past month, while 27.5% purchased 3–4 times, and 21% bought more than four times. Overall, the data suggest that young, educated, and digitally active individuals are the main users of Tokopedia in Banten.

Verification Analysis Results

After analyzing the research instruments and scaling, the collected data were then used to analyze and test the hypotheses using Structural Equation Modeling (SEM). To evaluate the questionnaire data, a construct test was conducted for each variable. Confirmatory Factor Analysis (CFA) was performed to assess the construct models that form the overall measurement model using the LISREL statistical software. This study involves six variables: Price, Ease of Use, Benefits, and Risk as exogenous variables; while Purchase Decision and Purchase Intention serve as endogenous variables, with Purchase Intention also functioning as an intervening variable.

Table 2 Measurement Model Analysis Results for All Variables

Variable	Dimension	Loading Factor	T-Value	R ²	Error	AVE	CR
Price (X1)	X1λ11	0.93	24.628	0.870	0.501	0.870	0.964
	X1λ12	0.92	24.125	0.850	0.515		
	X1λ13	0.95	25.277	0.896	0.261		
	X1λ14	0.93	24.549	0.867	0.495		
Ease of Use (X2)	X2λ21	0.94	24.758	0.874	0.360	0.884	0.968
	X2λ22	0.94	25.029	0.885	0.348		
	X2λ23	0.94	25.116	0.888	0.182		
	X2λ24	0.94	24.857	0.878	0.452		
Benefits (X3)	X3λ31	0.94	24.893	0.880	0.304	0.879	0.967
	X3λ32	0.93	24.322	0.858	0.558		
	X3λ33	0.94	24.864	0.879	0.307		
	X3λ34	0.94	25.041	0.886	0.424		
Risk (X4)	X4λ41	0.94	24.943	0.879	0.417	0.880	0.978
	X4λ42	0.94	24.962	0.880	0.239		
	X4λ43	0.94	25.031	0.883	0.485		
	X4λ44	0.93	24.721	0.871	0.402		
	X4λ45	0.94	24.937	0.879	0.507		
	X4λ46	0.94	24.837	0.875	0.679		
Purchase Intention (Y)	Yλ51	0.95	10.566	0.903	1.226	0.898	0.972
	Yλ52	0.94	40.569	0.890	1.506		
	Yλ53	0.95	41.447	0.898	1.571		
	Yλ54	0.95	42.129	0.904	0.976		
Purchase Decision (Z)	Zλ61	0.91	11.703	0.824	0.335	0.813	0.963
	Zλ62	0.91	29.811	0.825	0.220		
	Zλ63	0.90	29.400	0.817	0.148		
	Zλ64	0.91	29.532	0.820	0.247		
	Zλ65	0.89	30.007	0.829	0.234		
	Zλ66	0.89	28.001	0.787	0.311		

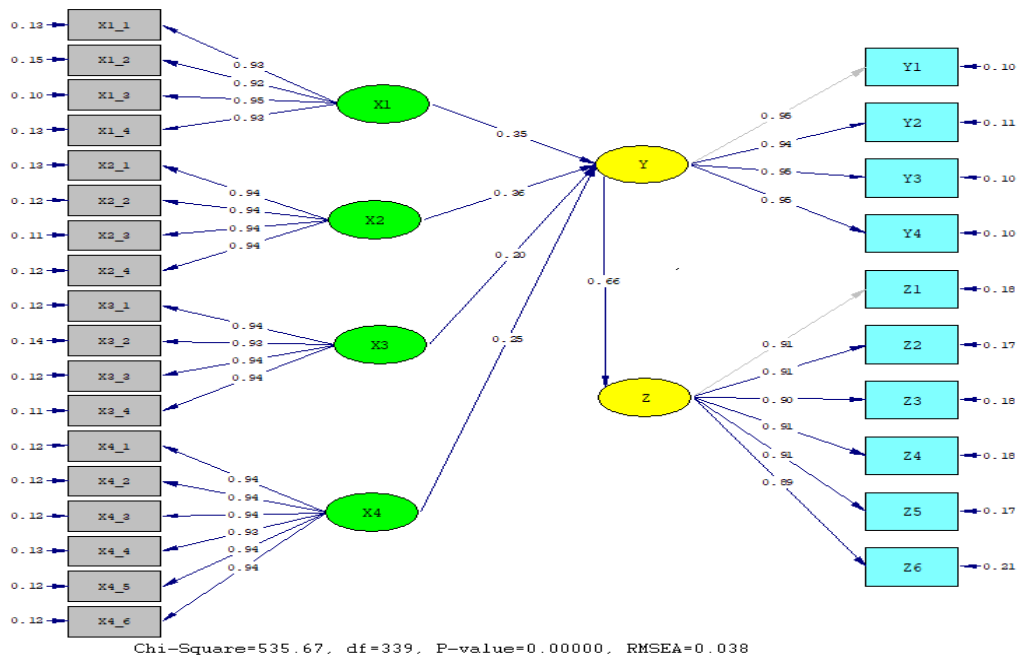
Source: Results of LISREL 8.8 data processing (2026)

The consolidated table presents the results of the measurement model analysis for all research variables, including Price, Ease of Use, Benefit, Risk, Purchase Intention, and Purchase Decision. Each variable shows high factor loadings ranging from 0.89 to

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0.95, indicating strong correlations between the observed indicators and their respective latent constructs. The T-values for all dimensions exceed the critical threshold, confirming the statistical significance of the indicators. The R² values demonstrate substantial variance explained by the constructs, while AVE and CR values exceed the recommended criteria, indicating good convergent validity and internal consistency reliability. Overall, the table confirms that the measurement model is robust and suitable for further hypothesis testing using SEM.

Figure 2 Structural Model



$$Y = 0.353 \cdot X1 + 0.358 \cdot X2 + 0.200 \cdot X3 + 0.255 \cdot X4, \text{Errorvar.} = 0.317, R^2 = 0.683$$

Standerr	(0.0362)	(0.0425)	(0.0466)	(0.0532)	(0.0269)
Z-values	9.778	8.429	4.287	4.784	11.810
P-values	0.000	0.000	0.000	0.000	0.000

The structural equation model shows that Purchase Intention (Y) is significantly influenced by Price (X₁), Ease of Use (X₂), Perceived Benefits (X₃), and Perceived Risk (X₄), with an overall R² of 0.683, indicating that 68.3% of the variance in Purchase Intention is explained by these variables. The path coefficient for Price (X₁) is 0.353 (Z = 9.778, p < 0.001), showing a positive and significant effect, meaning that higher perceived reasonable pricing increases purchase intention. Ease of Use (X₂) has a coefficient of 0.358 (Z = 8.429, p < 0.001), suggesting that user-friendly application features enhance purchase intention. Perceived Benefits (X₃) contribute positively with a coefficient of 0.200 (Z = 4.287, p < 0.001), emphasizing that efficiency and added value motivate consumers. Interestingly, Perceived Risk (X₄) also positively affects purchase intention (0.255, Z = 4.784, p < 0.001), indicating that manageable or acceptable risks can reinforce consumer confidence and careful decision-making. Overall, all predictors significantly increase consumers' intention to purchase on Tokopedia.

Table 3 Results of Variable Measurement Model Analysis

Goodness of Fit Statistics	Cut-Off Criteria	Value	Description
Chi-Square (χ^2)	Smaller is better	535.673	Marginal Fit
Probability (p-value)	> 0.05	0.00	Poor Fit
RMSEA	< 0.08 = Good Fit; 0.08–0.10 = Marginal Fit	0.038	Good Fit
P-Value Close Fit (RMSEA < 0.05)	> 0.05	1.00	Good Fit
ECVI	Model < Saturated & Independence	1.674	Good Fit
NFI	> 0.90	0.967	Good Fit
NNFI (TLI)	> 0.90	0.986	Good Fit
PNFI	> 0.60	0.867	Good Fit
CFI	> 0.90	0.988	Good Fit
IFI	> 0.90	0.988	Good Fit
RFI	> 0.90	0.963	Good Fit

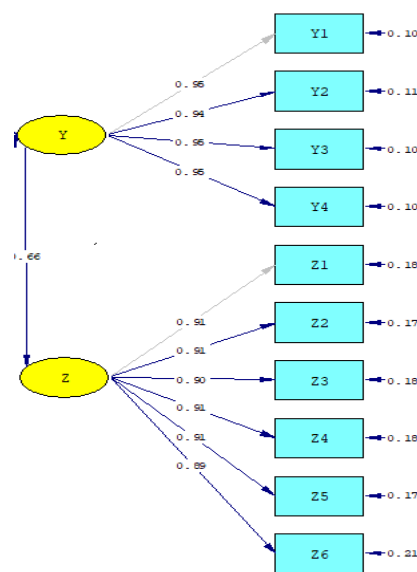
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GFI	> 0.90	0.908	Good Fit
AGFI	> 0.90	0.890	Marginal Fit
PGFI	> 0.60	0.758	Good Fit
RMR	< 0.10	0.165	Marginal Fit
Standardized RMR	< 0.08	0.072	Good Fit
Critical N (CN)	> 200	300.805	Good Fit

Source: Results of LISREL 8.8 data processing (2026)

The Goodness-of-Fit (GoF) statistics indicate that the structural model demonstrates an overall acceptable fit. Key indices such as RMSEA (0.038), P-Value Close Fit (1.00), CFI (0.988), IFI (0.988), and NFI (0.967) all meet or exceed the recommended cut-off criteria, reflecting a strong model fit. Some indices, including Chi-Square (535.673), AGFI (0.890), and RMR (0.165), fall within the marginal range, suggesting minor discrepancies between the model and the observed data. Overall, the combination of these results confirms that the model is robust and suitable for hypothesis testing, with most fit indices indicating good to excellent fit.

Figure 3. Path coefficient for the effect of purchase intention on purchase decision



$$Z = 0.657*Y, \text{Errorvar.} = 0.271, R^2 = 0.729$$

Standerr (0.0433) (0.0501)

Z-values 15.149 11.351

P-values 0.000 0.000

The structural equation $Z = 0.657*Y$ indicates that Purchase Intention (Y) has a positive and significant effect on Purchase Decision (Z). The path coefficient of 0.657 suggests that for every one-unit increase in Purchase Intention, Purchase Decision increases by 0.657 units, assuming other factors remain constant. This result confirms that Purchase Intention is a strong determinant in driving consumers to make actual purchase decisions. The significance of this effect is supported by a Z-value of 15.149, far exceeding the critical value of 1.96, and a p-value of 0.000 (< 0.05), indicating that the effect of Purchase Intention on Purchase Decision is statistically significant and acceptable. The error variance of 0.271 shows that the measurement error is relatively low. Furthermore, the coefficient of determination ($R^2 = 0.729$) implies that 72.9% of the variation in Purchase Decision can be explained by Purchase Intention, while the remaining 27.1% is influenced by other factors or variables not included in the model. This high R^2 value confirms that Purchase Intention is a strong predictor of Purchase Decision. The error variance of 0.271 also indicates that the level of measurement error is relatively low, further supporting the robustness and reliability of the model.

Table 4. Simultaneous and Partial Hypothesis Test Results

Test Type	Structural Path	Path Coefficient	F / t Value	Critical Value	Conclusion
Simultaneous Test (F-Test)	X1, X2, X3, X4	0,683	F = 213.31	F _{tab} = 2.37	Ho rejected; Price, Ease, Benefit, and Risk simultaneously have a significant effect on

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Partial (t-Test)	→ Y					Purchase Intention
	Test	X1 → Y	0.353	t = 9.778	t _{ta} b _{le} = 1.645	H ₀ rejected; Price has a significant positive effect on Purchase Intention
		X2 → Y	0.358	t = 8.429	t _{ta} b _{le} = 1.645	H ₀ rejected; Ease has a significant positive effect on Purchase Intention
		X3 → Y	0.200	t = 4.287	t _{ta} b _{le} = 1.645	H ₀ rejected; Benefit has a significant positive effect on Purchase Intention
		X4 → Y	0.255	t = 4.784	t _{ta} b _{le} = 1.645	H ₀ rejected; Risk has a significant positive effect on Purchase Intention
		Y → Z	0.657	t = 15.149	t _{ta} b _{le} = 1.645	H ₀ rejected; Purchase Intention has a significant positive effect on Purchase Decision

Source: Results of LISREL 8.8 data processing (2026)

Table 4 presents the results of both simultaneous (F-test) and partial (t-test) hypothesis testing to examine the effects of Price (X₁), Ease of Use (X₂), Benefit (X₃), and Risk (X₄) on Purchase Intention (Y), as well as the effect of Purchase Intention on Purchase Decision (Z). The simultaneous test indicates that all four independent variables collectively have a significant influence on Purchase Intention, as evidenced by F_{calculated} = 213.31, which exceeds the F_{table} value of 2.37. The partial tests show that each independent variable individually exerts a significant positive effect on Purchase Intention, with path coefficients ranging from 0.200 to 0.358 and t-values well above the critical value of 1.645. Additionally, Purchase Intention significantly affects Purchase Decision with a path coefficient of 0.657 and t-value of 15.149. Overall, these results confirm that Price, Ease, Benefit, and Risk are key determinants of consumer Purchase Intention, which in turn strongly drives Purchase Decision

DISCUSSION

The findings of this study indicate that Price has a positive and significant effect on Purchase Intention ($\beta = 0.353$, $t = 9.778$, $p < 0.001$). This result suggests that when consumers perceive the price offered on the Tokopedia platform as fair, competitive, and aligned with product quality, their intention to purchase increases. This outcome corroborates with the research of Ardiansyah & Zuhroh (2024), who found that competitive pricing plays a critical role in stimulating online purchasing interest. Similarly, Al Hafizi & Ali (2021) and Rizaldi et al. (2025) emphasize that price perceptions influence consumer decisions by shaping value perceptions and sensitivity, particularly in e-commerce environments where price comparison is easily facilitated. Thus, it can be concluded that price remains a fundamental determinant of consumers' intention to engage in online transactions.

The analysis also reveals that Perceived Ease of Use significantly influences Purchase Intention ($\beta = 0.358$, $t = 8.429$, $p < 0.001$). This result indicates that the easier the Tokopedia platform is to navigate and use, the more likely consumers are to form a strong intention to purchase. This finding aligns with the study by Julianti, Suartina & Wulandari (2023), who reported that ease of use enhances user engagement and makes consumers more comfortable completing online purchases. Likewise, Febrianah & Sukaris (2021) demonstrated that simplicity and convenience positively affect customer behavior in Tokopedia. Overall, the findings support the notion that ease of use reduces cognitive effort and technical barriers, thereby fostering consumer intention to buy.

Perceived Benefits were found to have a positive and significant effect on Purchase Intention ($\beta = 0.200$, $t = 4.287$, $p < 0.001$). This confirms that consumers who feel they derive practical advantages—such as convenience, time efficiency, and economic value from using Tokopedia are more likely to form a purchase intention. This result is consistent with the work of Astutik & Sunaryanto (2024), who found that perceived benefits significantly influence online purchasing behavior. Additionally, studies by Sari (2022) and Fauzi (2021) similarly highlight that benefits, including trust and added utility, encourage consumers to engage in online shopping. The result underscores the importance of ensuring that consumers perceive tangible benefits when using e-commerce platforms to strengthen their intention to purchase.

Interestingly, Perceived Risk was also shown to positively and significantly affect Purchase Intention ($\beta = 0.255$, $t = 4.784$, $p < 0.001$). While risk is typically expected to inhibit purchase intention, this study suggests that risk when perceived within acceptable boundaries—may enhance consumer deliberation and confidence, particularly when trust mechanisms (such as secure payment and transparent information) are present. This aligns with findings by Maulana (2024), who noted that perceived risk, when managed with strong trust and risk-mitigating features, can still coexist with positive purchase intention. Andrian (2022) and Anastasia & Suwarno (2022) also report that consumers in Indonesian e-commerce contexts may tolerate risk if balanced by perceived protections or incentives. Therefore, perceived risk in this context does not deter purchasing intention but may reflect a complex interplay with trust and risk management feature.

The simultaneous test demonstrates that Price, Perceived Ease of Use, Perceived Benefits, and Perceived Risk collectively have a significant effect on Purchase Intention ($F = 213.31 > F_{table} = 2.37$). This suggests that the combined influence of these determinants is robust in explaining consumer intention to purchase on Tokopedia. Prior research supports this multi-factor perspective; for example, Anastasia & Suwarno (2022) found that price, benefits, and risk together significantly explain purchase intention in online environments. Similarly, Astutik & Sunaryanto (2024) emphasize that integrating multiple perceptual factors

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provides a more comprehensive understanding of consumer behavior in digital marketplaces. The combined effect highlights that consumer intentions are shaped by a combination of economic, usability, value, and risk perceptions rather than a single isolated factor.

Finally, the study confirms that Purchase Intention has a positive and significant effect on Purchase Decision ($\beta = 0.657$, $t = 15.149$, $p < 0.001$). This finding indicates that higher intention to purchase strongly increases the likelihood of actual purchase behavior. This result is consistent with the theoretical framework of consumer decision models, where intention is a key predictor of actual behavior. Al Hafizi & Ali (2021) and Rosdiana, Suharno & Kulsum (2020) both demonstrate in their studies that the transition from intention to action is essential in e-commerce contexts. Furthermore, Sunardi, Sari & Cahyani (2021) confirm that intention significantly predicts purchase decisions. Therefore, Purchase Intention is validated as a crucial intermediate variable that translates consumer perceptions into actual buying actions on Tokopedia.

V. CONCLUSIONS

Based on the data analysis, this study concludes that Price, Ease of Use, Perceived Benefits, and Perceived Risk simultaneously have a significant effect on Purchase Intention among Tokopedia users in Banten Province. Partially, each variable also positively and significantly influences Purchase Intention, with Price and Ease of Use being the most dominant factors in shaping consumer interest. Furthermore, Purchase Intention is a strong determinant of Purchase Decision, indicating that the higher the consumer's intention, the greater the likelihood of making a purchase. This highlights the importance of competitive pricing, user-friendly applications, perceived benefits, and effective risk management in driving consumer purchasing behavior.

For Tokopedia managers and similar e-commerce platforms, it is recommended to continuously maintain competitive pricing strategies, enhance application usability and features, and emphasize product benefits and added value for consumers. Additionally, transaction risk management, such as payment security and delivery guarantees, should be ensured to maintain consumer trust. For future research, it is suggested to include additional variables such as promotions, service quality, or user experience that may moderate or mediate the relationship between consumer perceptions and purchase decisions, allowing for a more comprehensive and applicable predictive model of purchase intention and decision-making in various e-commerce contexts.

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