

The effect of security transactions, easy of use, and the risk perception of interest online buying on the e-commerce tokopedia site

(Study on Tokopedia.id site users in Medan city)

Bonifasius Tambunan*, Halomoan Sihombing, Ardin Doloksaribu, Iskandar Muda

Doctoral Program Students, Economy Faculty, Universitas Sumatera Utara, Medan

*tambunanbonifasius@gmail.com

Abstract. Internet users in Indonesia are growing every year. Along with the development of the internet, the development of online shopping activities also evolved over time shifted some direct transaction activities. Based on the results of calculation analysis using SPSS for windows version 20 can be explained that the results of direct impact test on this research model showed the results of positive and significant influence. All X variables have an influence on variable Y. Based on this, the researcher suggested to add and maximizing innovation in generating features related to transaction security, ease of use, and risk perception in order to maximize consumer buying interest.

1. Introduction

Today Information Technology called IT, which is growing rapidly has an important role in the continuity of the company running its business. IT provides support for corporate strategy to have a competitive advantage. One form of phenomenal IT is the existence of the World Wide Web (www) which has brought the world of communication into a new paradigm. Existence has removed the boundaries of the country in terms of information flow. This has resulted in a more dynamic business environment. Companies that are not able to adapt will not be able to compete in the era of the global economy. The growth of internet users in Indonesia continues to increase from year to year.

The rapid growth of internet users is supported by data from APJII (Association of Indonesian Internet Service Providers) at the end of 2015 that the growth of internet user data in Indonesia has reached 139 million users of the total population of Indonesia amounted to 256.2 million. Most Internet users in Indonesia are on the island of Java with a total of 86,339,350 users or about 65% of the total internet users. When compared to internet users in 2014 of 88.1 million users, then an increase of 44.6 million within 1 year (2014-2015).



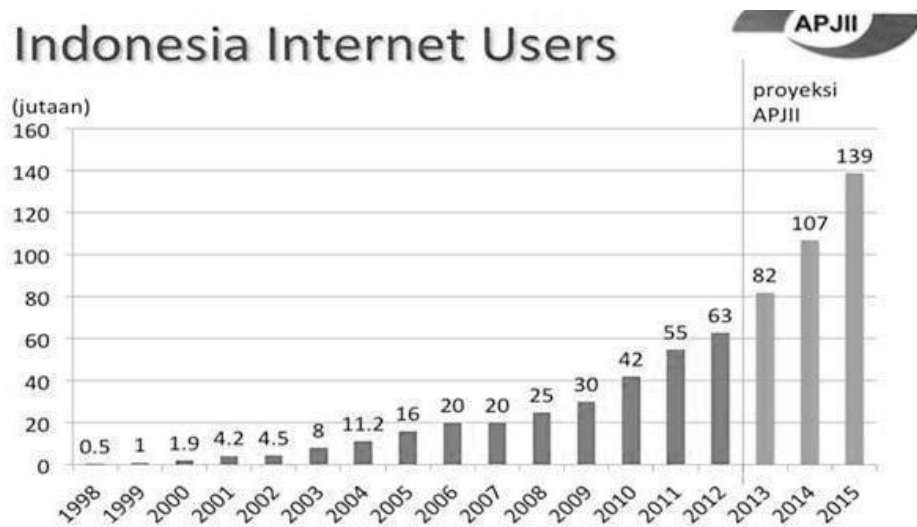


Figure 1. Number of internet users in Indonesia

Based on the most visited content, internet users most often visit the web online shop for 82.2 million or 62% and the other is 34.2% for personal business and 3.8% for social media. From the data above shows that the interest of online shopping in Indonesia is quite high.

Buying online by Alexa [1] can be affected by: efficiency for search (time, quick, easy to use, and easy search effort); value (competitive price and good quality); and interaction (information, security, load time, and navigation). E-commerce site according to Maulida Ratna [2] is a dynamic set of technologies, applications and business processes that connect specific companies, consumers and communities through electronic transactions, and trade in goods, services and information electronically. E-commerce is part of e-business which covers a wider area, e-commerce itself was first introduced in 1994, when first introduced electronic banners used for promotional and advertising purposes on a web page or website. Country Indonesia has many e-commerce sites are marketplace type. Market place that dominates the market in Indonesia according to the startup ranked website in the table 1 [3].

Table 1. Startup Rank in Indonesia

Ranking negara (Indonesia)	Startup
1	Tokopedia
2	Lazada Indonesia
3	Bukalapak
4	Blibli
5	Traveloka

From the data of these two sites can be seen that one of the marketplace that controls the market is Tokopedia Indonesia. Although claiming 100% of transactions in Tokopedia Indonesia is safe there are still consumer complaints about insecurities in Tokopedia, as quoted from liputan6.com that in April 2016 there has been a theft of credit card data causing harm to customers. In Tokopedia Buy risk can occur when a consumer makes a purchase transaction of a product, this is often the case when conducting an online transaction, because

at that time the consumer can not see the physical goods directly. Consumers can only see the items to be purchased through photos and descriptions of the goods.

Based on the research background can be formulated research problems as follows:

1. Is there any effect of the Security of Transaction on Buy Interest online at Tokopedia Indonesia e-commerce site?
2. Is there any influence of Ease of Use to Buy Interest online at Tokopedia Indonesia e-commerce site?
3. Is there any influence of risk perception on Buy Interest online at Tokopedia Indonesia e-commerce site?
4. Is there any influence between transaction security, ease of use and risk perception towards Buy Interest online at Tokopedia Indonesia e-commerce site?

According to Maulida Ratna [2] security or security is the ability of online stores in controlling and maintaining security of data transactions. Furthermore, Maulida Ratna [2] say that security guarantees play an important role in the establishment of trust by reducing the attention of consumers about the misuse of personal data and data transactions are easily damaged.

Risk perception is the possibility that the purchased product can not be used or functioned properly

According to Simamamora buying interest is something personal and associated with the attitude of individuals who are interested to conduct a series of behavior to approach or get the object

Based on the previous theoretical framework and research review, a research model is developed as follows:

Hypothesis 1: There is an influence between the security of transactions on Buy Interest online at Tokopedia Indonesia online site.

Hypothesis 2: There is an effect between ease of use on Buy Interest online at Tokopedia Indonesia online site.

Hypothesis 3: There is an influence between perceptions of risk to Buy Interest online at Tokopedia Indonesia online site.

Hypothesis 4: There is an influence between transaction security, ease of use, and risk perception towards Buy Interest online at Tokopedia Indonesia online site.

2. Research methods

The research methods uses quantitative research, that is the analysis using certain formulas obtained from a testing process. . The form of quantitative research writers use because to know how the influence of security, ease, and risk perception of buy interest online at Tokopedia Indonesia online site. Population in this research is user Tokopedia Indonesia counted 100 people. The sampling method used by purposive sampling (judgmental) which according to Saunders is a sample selection technique based on personal assessment of respondents most likely to answer our research questions in accordance with the objectives of the study. The main criteria for selecting samples in this study are Tokopedia users in Medan City who have made online purchases in Tokopedia Indonesia more than once in Medan. Sampling technique is done by spreading the questionnaire online using the facility of google email is Google Form. Then the form link will be distributed to Tokopedia Indonesia's consumers in Medan.

3. Research result

The result of the calculation of the effect of security transacting on buying interest according to the correlation coefficient of transaction security variable can be calculated as 46.8% which the rest is explained by other variable. So the one hypothesis that says there is a significant influence between the security of transactions on the variable of buying interest in e-commerce Tokopedia in Medan city received. From t test result can be seen that t count as much as 9,198 bigger than t table that is 1,984 and value of regression coefficient of security of transaction equal to 0,846, this indicate that the better valuation to transaction security hence better also buy interest to consumer. Then the calculation of ease of use variable to the buying interest is evidenced by a direct or positive relationship with a correlation value of 0.984 which proves that the relationship between these two variables is very strong, because more than 0.60. Furthermore, based on the coefficient of determination of ease of use variables can be calculated as much as 96.9% and the rest is calculated by other variables.

Table 2. Summary of Research Results

Test Hypothesis	Result					Information Hypothesis
	Cross Tabulation	T Count/ F Count	Significant	Correlation	Determination	
Influence Security Transact (X1) to Buy Interest (Y)	greatest: 54,1% smallest: 24,5%	9,198	0,0000	0,684	46,8%	Ha be Accepted
Influence Convenience Use (X2) to Buy Interest (Y)	greatest: 60,2% smallest: 27,6%	54,905	0,0000	0,984	96,9%	Ha be Accepted
The Influence Of Risk Persepti on (X3) On Buying Interest (Y)	greatest: 62,2% smallest: 40,8%	8,501	0,0000	0,655	42,9%	Ha be Accepted
Effect Of Transaction security (X1), Easy Of Use	-					

(X2),	48,331	0,0000	0,779	60,7%	Ha be Accepted
Perseption On Buying Interest (Y)	(X3)				

The third variable is the perception of risk, the influence of risk perception on buying interest from the analysis with simple linear regression can be seen with the acquisition of correlation value of 0.655 which means there is a direct or positive relationship of the two variables. The result of coefficient of determination to get result that is equal to 42,9% risk perception variable can be calculated and the rest calculated by other variable. From result of t test can be seen that t count bigger than t table (1,984) that is 8,501 which mean there is positive relation from risk perception variable to buying interest. And the last is the result of the calculation of the effect of transaction security, ease of use, and risk perception of buying interest simultaneously. The first is the F test, with the calculation of f count of 48.331 which is greater than the f table that is 3.09, if F arithmetic is greater than f table then Ho is rejected and Ha accepted, which means transaction security, ease of use, and perception of risk influence significantly simultaneously to buying interest.

4. Conclusion

After processing and analyzing the data in stages, the variables of transaction security, ease of use, and risk perception of buying interest in Tokopedia e-commerce sites in Medan City, conclusions were obtained in this study.

- 1) Transaction security is in good condition, with a score above average. However, there are still a small number of people who are still uncertain about the security in Tokopedia that is still not optimal, this is due to the large number of respondents who do not know there is a data security guarantee through the secures socket layer symbol which means that the data can only be known by consumers and Tokopedia parties.
- 2) Ease of use is in the easy category, with a score above the average. Some things that are less than optimal in the ease of use of the Tokopedia site are product descriptions that are less clear so that when the item is received it sometimes does not match the description displayed. Also Tokopedia application performance is less than optimal so that its existence is less helpful to consumers.
- 3) The perception of risk is in the medium category, with a score slightly above average. This can occur because of the emergence of doubt from respondents about Tokopedia's ability to minimize risk, other things are the difficulty of refund procedures that have a long time, other things are also uncertainty about the items that come in accordance with the description shown.
- 4) Interest in buying is in good condition. The emergence of respondents' doubts because of other e-commerce sites that offer more interesting things than Tokopedia.
- 5) Transaction security has a positive and significant influence on buying interest, so the better the security quality provided by Tokopedia, the higher the consumer's buying interest.

- 6) Ease of use has a positive and significant influence on buying interest, so that the higher the convenience provided by Tokopedia, the higher the consumer's buying interest.
- 7) Perception of risk has a positive and significant influence on buying interest, so that the better the quality of risk handling carried out by Tokopedia, the higher the interest in buying consumers.
- 8) Transaction security, ease of use, and risk perception have a positive and significant effect on buying interest, so that the better the quality of security in transactions, ease of use and handling in minimizing risk, the desire of consumers to make purchases will increase.

5. Reference

- [1]. Alexa.com. 2017. *Tokopedia.co.idTraffic, Demographics andCompetitors - Alexa. Halaman 1*. Tersedia di <https://www.alexacom/siteinfo/Tokopedia.co.id>. (Maret 2017)
- [2]. Maulida Ratna, Dian Handri, Hariri Afwan. (2014). *“Pengaruh Kepercayaan Terhadap Minat Beli Melalui Persepsi Risiko Pada Transaksi Jual Beli Online Melalui Media Sosial*.
- [3]. Startup Ranking. 2017. *Indonesian Top Startup*. Halaman 1. Tersedia di <http://www.startupranking.com/top/indonesia>.
- [4]. Simamora, Bilson. 2008. *Panduan Riset Perilaku Konsumen*. Jakarta: PT. Gramedia Pustaka Utama.
- [5]. Adams,D. A., Ryan Nelson., & Peter A. Todd. (1992). *“Percieved usefulness, easeof use, and usage of information technology: A replication”*.MISQuarterly, 16, 227-250.
- [6]. Ghozali, Imam. 2005. *Aplikasi Analisis Multivariate dengan program SPSS*. Semarang: Badan Penerbit Universitas Diponegoro.
- [7]. Kotler & Amstrong,2008. *Prnsip- ptinsip Pemasaran Jilid 1 dan 2 Edisi 12*. Jakarta: Erlangga