

Online Shopping Indonesia: Customer Perception

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ABSTRACT

Online shopping has changed consumer behavior when shopping, especially in Indonesia, where online shopping continues to increase. For this reason, the question is how consumer perceptions are related to online shopping in Indonesia. This study aims to provide an overview of consumer perceptions of online shopping platforms in Indonesia, namely Tokopedia, Shopee, Bukalapak, and Lazada, with 850 respondents. The questionnaire was distributed using surveys and google forms. The results were analyzed with a descriptive statistical approach. The findings indicate that consumers agree regarding the platforms' security, ease of use, self-efficacy, usefulness, quality of e-service, purchase intention, and customer satisfaction. In addition, online transactions and the privacy of individual data are still a concern for consumers. Some limitations and suggestions for future research are also discussed.

Keywords: Benefit, Customer Perception, Customer Satisfaction, Ease of Use, E-Service Quality, Purchase Intention, Self-Efficacy

INTRODUCTION

Indonesia is a potential country for online markets (Suleman, Ali, Nusraningrum, & Ali, 2019). This makes the growth rate of traditional shopping decrease every year (Quora, 2017) and insists it adjusts to current market conditions. Traditional shopping and online shopping have their advantages and benefits (Kim, Ferrin, & Rao, 2008), as seen from the perspective of current consumers (Liu et al., 2012). Because online transactions are non-face-to-face purchases, consumers need valuable, accurate and reliable information to better understand and recognize products to support purchasing decisions. (Hsu, Lin, & Chiang, 2013). Nevertheless, online shopping consumers are still low and have not shown that they have not changed their offline shopping behavior (Solomon, White, Dahl, Zaichkowsky, & Polegato, 2017). Online shopping gives more preferences of products, prices with more options and suitable prices, convenience, and comfort online product payments (Rita, Oliveira, & Farisa, 2019). Also, online shopping gives more satisfaction to consumers who want speed and convenience (Yu & Wu, 2007).

Healthy competition between online and traditional shopping has ushered in a new era where consumers can choose shopping media to meet their shopping interests. Some of the main differences between the two shopping media are how to collect product information, risk perception, and the ability of consumers to access similar types of products (Sarkar & Das, 2017). To get satisfaction in online shopping, supervisors certainly need perceptions from consumers related to online shopping, security, self-efficacy, usefulness, ease of use, reliability, web design, trustworthiness, personalization and responsiveness, purchase intention, and customer satisfaction.

Agustina, Santoso, and Fadhilah (2019) investigated the flow of purchasing activities on three e-commerce platforms, namely Shopee, Tokopedia, and Bukalapak. Lidiawaty, Irawan, Venantius, & Ginardi (2020) examined the level of accuracy of sellers in naming Solo Batik patterns in the Indonesian online market (Lazada, Tokopedia Bukalapak and Shopee). Suleman et al. (2019) investigated online shopping for fashion products in terms of perceived ease of use, trust, risk, attitude and intention to shop in Indonesia. In addition, Arilaha, Fahri, and Buamonabot (2021) and Syahdan, (2021) examined consumer perceptions based on self-efficacy, benefits, trust, safety, ease of use, e-service quality and perceived usefulness in Indonesia.

Descriptive research in Indonesia on security, self-efficacy, usefulness, ease of use, quality of e-service, purchase intention, and customer satisfaction on four online shopping (i.e., Tokopedia, Shopee, Bukalapak and Lazada) is still very limited. Indonesia is a country with the second highest internet user in the Asia Pacific region which is expected to drive the growth of online shopping (Kalia, 2016; Kalia, Arora, & Kumalo, 2016; Kalia, Kaur, & Singh, 2017) to be the world's largest market by 2021 with an estimated of 12.8 million users (Statista, 2018a; Statista, 2018b).

LITERATURE REVIEW

Customer Perception

Sharma, Dubey, and Pandey (2011) revealed that consumers determine expectations based on company services and form perceptions based on their feelings. Customer perception also occurs when consumers feel bound to a particular company. When positive feedback occurs, they will recommend it to others (Nitadpakorn, Farris, &

Kittisopee, 2017). In short, perceptions and expectations can be described as a form of desire that can be realized by the company (Chetthamrongchai & Saengchai, 2019).

Web Design

Website quality refers to the performance of an electronic sales system in the form of services and information (Liao, Palvia, & Lin, 2006). Design is also essential in determining consumer perceptions and behavior (Liang & Lai, 2002; Wolfenbarger & Gilly, 2003). For this reason, companies must be able to guarantee a website with a quality design to invite consumers and make purchases (Anaya-Sánchez et al., 2020; Fan & Tsai, 2010; Liang & Lai, 2002).

Reliability

The reliability of online resources is highly dependent on orders from consumers, quick and accurate response, on-time delivery, and the security of consumer's personal data insurance (Janda, Trocchia, & Gwinner, 2002; Parasuraman, Zeithaml, & Berry, 1988; Kim, Lee, Han, & Lee, 2002). Online shopping involves consumers searching for, selecting, buying, using and processing goods and services to meet their needs. Individuals face many risks when making purchases online. In fact, consumers experience a higher risk when shopping online compared to traditional transactions (Lee & Tan, 2003; Tham, Dastane, Johari, & Ismail, 2019).

Responsiveness

Responsiveness deals with the readiness to help consumers by offering services that can be accessed quickly and precisely to provide convenience (Chung, Ko, Joung, & Kim, 2020; van den Broeck, Zarouali, & Poels, 2019). It refers to service's response time or timeliness (Chen, Tran-Thien, & Florence, 2021; DeLone & McLean, 2004; Tiwana, 1998). Responsiveness is critical to enhancing customer trust (Wattimena & Sin, 2020).

Trust

Online trust is a key point of any business strategy because it can create a positive word of mouth experience and reduce perceived risk (Bauman & Bachmann, 2017). Khan, Abbas, Gul, and Raja (2015) suggested that there is no standard definition of trust. Researchers agree that trust is a binding force in terms of online shopping between seller and buyer transactions (Qalati et al., 2021; Khan et al., 2015).

Personalization

One of the most basic ideas of personalization is treating customers as part of a unique entity and designing recommendation messages based on consumer preferences (Rhee & Choi, 2020; Kalyanaraman & Sundar, 2006). Personalized messages that match consumer preferences are expected to be more persuasive than standard messages. Tam & Ho (2005, 2006) and Huang & Zhou (2019) assumes that web personalization is a form of persuasion strategy and indicates that it influences consumers' online information processing behavior.

Customer Satisfaction

Consumer satisfaction is considered the main character and should be the managers' focus (Dam & Dam, 2021). The company's competitive advantage is determined by how satisfied consumers are compared to its competitors, exceeding needs, and wanting to be better than competitors (Minta, 2018). Customer satisfaction results from subjective evaluations that the selected options at least meet or exceed expectations (Bloemer & de Ruyter, 1998). Customer satisfaction measures how a product or service can meet or exceed consumer expectations (Fornell, Johnson, Anderson, Cha, & Bryant, 1996).

Purchase Intention

According to Ajzen (1991), intention is considered an indicator how people are willing to approach a certain behavior and how much effort has been tried to perform a particular behavior. Schiffman & Kanuk (2010) defined purchase intention as the strength and desire of customers to buy a product; the higher the will, the stronger the intention to buy.

Benefit

Benefit refers to subjective feelings of expectations or compensation (psychological, functional, and social) associated with using a product or service (Peter, Olson, & Grunert, 1999). Keller (1993) described benefit is a form of assessment given by consumers the characteristics of the product or service. Varying in terms of the underlying motivation, benefits can be grouped as functional, symbolic, and experiential forms (Ryu & Park, 2020).

Ease of Use

Davis (1989) defines ease of use as a form of consumer expectations that typing using a system requires only a small effort and without experiencing difficulties in using it. Moh'd Al-Dwairi and Al Azzam (2019) and Amaro and Duarte (2015) It is stated that easy-to-use technology has a higher chance of being accepted and used by consumers.

Security

Consumers always know information related to finances and from their personal (Moh'd Al-Dwairi & Al Azzam, 2019), so when shopping online they will really consider the security factor in terms of personal data and online transactions (Akbar & James, 2014). For this reason, the accuracy of information related to the level of security for the types of payments, services and products from online shoppers can increase motivation to shop online (Lu, Chang, & Yu, 2013).

Self-Efficacy

Self-efficacy is a form of individual belief regarding his ability to exercise control over his level of functioning and over events that are influenced by his life (Bandura, 1997). As a key factor in social cognitive theory, all behavioral dimensions are influenced by self-efficacy, including how to maintain previous behaviors, existing ones and recognizing new behaviors (Bandura, 1982).

RESEARCH METHOD

Our study population is consumers who have done shopping on four online shopping platforms, namely Shopee, Tokopedia, Bukalapak, and Lazada. The samples were purposively selected with a judgment sampling approach. To show that respondents have done shopping on the four platforms, two initial questions were asked. First, do you ever shop online? If the respondent answers no, the survey is declared complete, and if the answer is yes, it proceeds to the following question. Secondly, respondents were asked to choose five answer options (Shopee, Tokopedia, Bukalapak, Lazada, and none). If the respondent answers the first to the fourth option, the respondent is declared eligible.

The study was conducted in November-December 2019. The sample size is 850 respondents across Indonesia. The questionnaires were distributed using survey methods directly to North Maluku province respondents and online (Google Form) for

those outside North Maluku Province. The data were then statistically descriptively analyzed.

The variables used in this study are security, self-efficacy, usefulness, ease of use, quality of e-service (reliability, web design, trustworthiness, personalization, and responsiveness), purchase intention, and customer satisfaction. The questionnaires used in this study were previously measured in different contexts, so the authors had to adjust to the objects studied. Customer perception, benefit, ease of use, security, and self-efficacy adopted questionnaires developed by Teoh, Chong, Lin, & Chua (2013) and Fang, Chiu, and Wang (2011). Web design, reliability, and responsiveness utilized questionnaires developed by Parasuraman et al. (1988) and Kim and Lee (2002). Trust was measured using questionnaires developed by Fang et al. (2011) and Tandiono, Djojo, Candra, & Heriyati (2020). Personalization used questionnaires designed by Parasuraman et al. (1988) and Yang and Jun (2002). Customer satisfaction was assessed by questionnaires developed by Janda et al. (2002) and Walsh and Beatty (2007). Purchase intention applied questionnaires developed by Gefen, Karahanna, and Straub (2003) and Nilashi, Jannach, Ibrahim, Esfahani, and Ahmadi (2016). All the variables were scaled on a 5-point Likert scale of 5 (strongly disagree) to 1 (strongly agree).

RESULTS

The discussion section is divided into two sections. The first section discusses the gender, the category of goods purchased, the place of shopping to make transactions, the salary amount, the province of origin, and occupation. The second part discusses customer perception, security, ease of use, self-efficacy, usefulness, e-service quality (reliability, web design, responsiveness, trustworthiness, and personalization), purchase intention, and customer satisfaction.

The questionnaire results showed that 850 respondents were involved in this study. Figure 1 shows that by gender, women respondents do shopping most (569). This corroborates Seock and Bailey (2008) that women enjoy shopping more hedonistically, are brand aware, and have high confidence, while men are more functional in saving time.

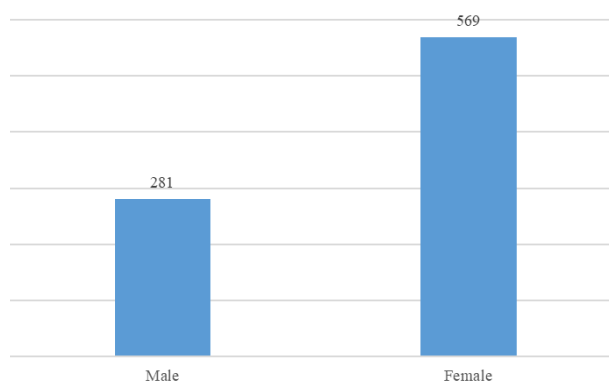


Figure 1. Gender

Source: Processed Data, 2020

Figure 2 shows that the categories of goods purchased are fashion, care and health, and mobile and accessories. This indicates those three are the most sought items in online marketplace (Snapchart, 2018; Winarko & Manshur, 2018).

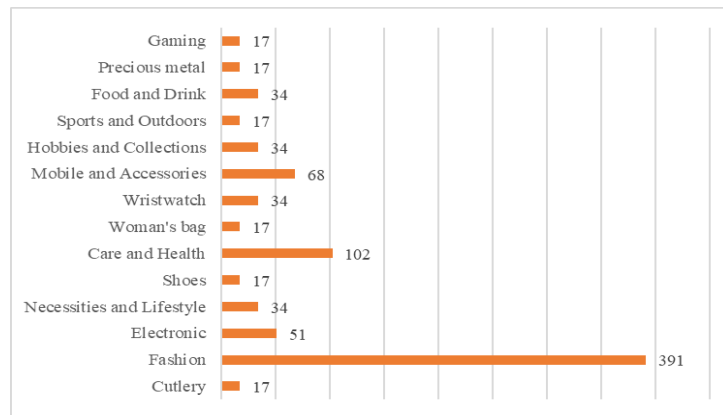


Figure 2. Categories of Purchased Goods
Source: Processed Data, 2020

Figure 3 shows that the most selected online shopping by consumers is shopee (493), Bukalapak (170), Tokopedia (102), and Lazada (85). This shows that the awareness factor is very important in the selection of online shopping. There are three main players of online shopping in Indonesia: Shopee, Tokopedia and Lazada (Snapchart, 2018). The findings underline that Bukalapak presents a threat to newcomers as it ranks second as the most frequently used online shopping.

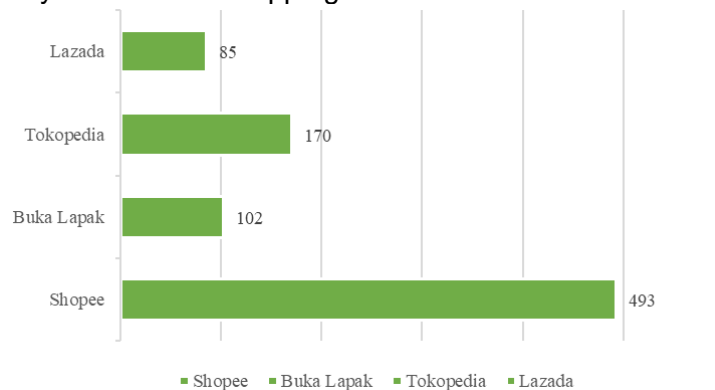


Figure 3. The Most Frequently Used Online Shopping Platforms

Source: Processed Data, 2020

The results in Figure 4 show that the majority of shoppers for online shopping are those with income below Rp1000,000 (476). This study was reinforced by Hashim, Ghani, and Said (2009) that consumers who want to go shopping are not determined by how much salary they earn. According to Indonesia Statistics Agency (BPS, 2019), Rp1,680,000-Rp2,650,000 is the lowest salary, middle salary ranges from Rp2,660,000-Rp3,410,000 and the highest salary ranges from Rp3,420,000-Rp5,080,000.

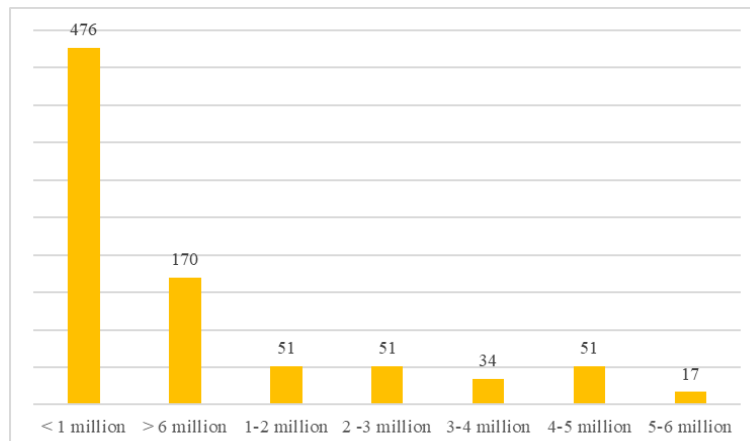


Figure 4. Salary

Source: Processed Data, 2020

Figure 5 highlights that online shopping respondents were dominated by the island areas of Java and Sumatra then, followed by central Indonesia (South Sulawesi and West Nusa Tenggara) and East Indonesia (North Maluku and Papua). According to Snapchart (2018), online shoppers are dominated by Java and Sumatra. Papua and Sumatra region has promising prospects because the number of respondents is more than 10% and has a higher average salary than other regions (BPS, 2019; Winarko & Manshur, 2018).

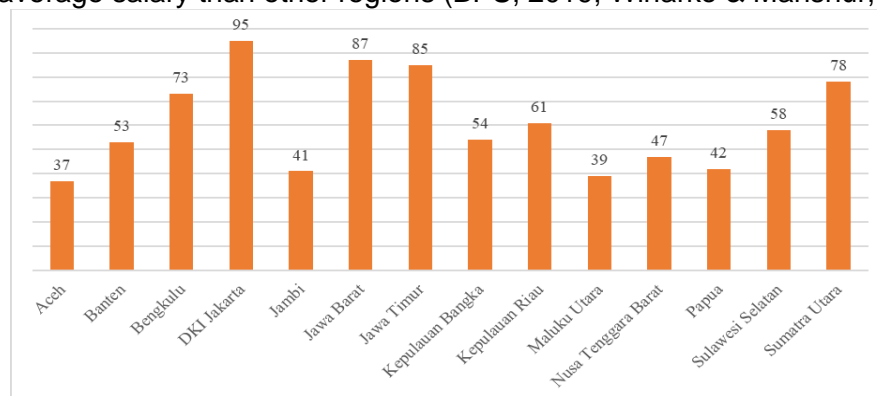


Figure 5. Respondent Residence

Source: Processed Data, 2020

The age of respondents who do online shopping on Shopee, Tokopedia, Bukalapak and Lazada are divided into four categories: 15-24 years old (Generation Z) with 595 respondents, 25-34 years (Millennial Generation) with 136 respondents, 35-44 years old (Generation X) with 102 respondents, and over 45 years (Baby Boomers) with 17 respondents (see Figure 6). The results of this study are also supported by the results of the study (Ayuni, 2019; Dhanapal et al., 2015; Dharmesti et al., 2019; Ladhari et al., 2019; Koksai, 2019) that generation Z shop online more often than Millennials, Generation X and Baby Boomers Generation.

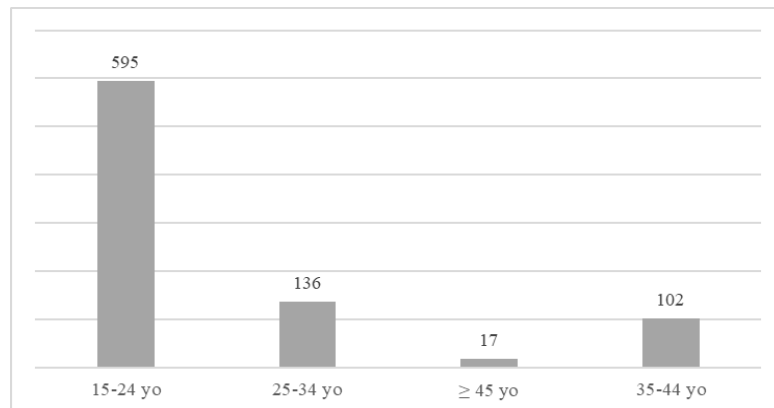


Figure 6. Age of Respondents
Source: Processed Data, 2020

Figure 7 illustrates the respondent responses to the questions related to consumer perceptions in comparing online and offline shopping. The results show that both Shopee, Tokopedia, Bukalapak, and Lazada agree that online sales are better than offline sales. This can be seen from the answers of respondents who answered strongly agree (Shopee (85), Tokopedia (85), Bukalapak (8), and Lazada (26)) and agree (Shopee (204), Tokopedia (85), Bukalapak (59) and Lazada (26)).

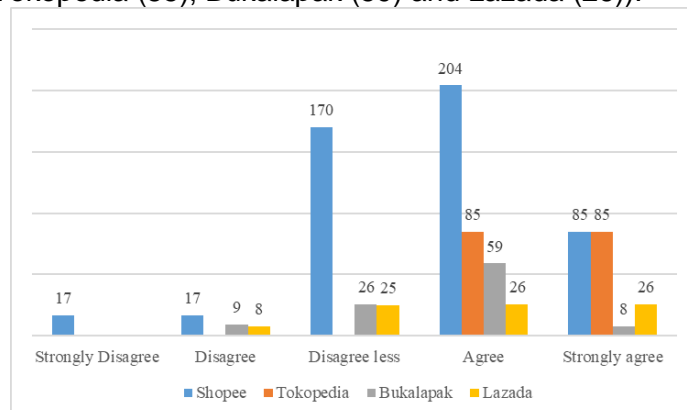


Figure 7. Customer Perception
Source: Processed Data, 2020

Figure 8 shows that most respondents agree and strongly agree that Shopee, Tokopedia, Bukalapak and Lazada are visually attractive, have an organized appearance, and have fast and easy transaction settlement. The respondents who answered agree were 255 (Shopee), 85 (Tokopedia), 51 (Bukalapak), and 68 (Lazada). Those who answered strongly agree were 170 (Shopee), 85 (Tokopedia), 51 (Bukalapak), and 17 (Lazada).

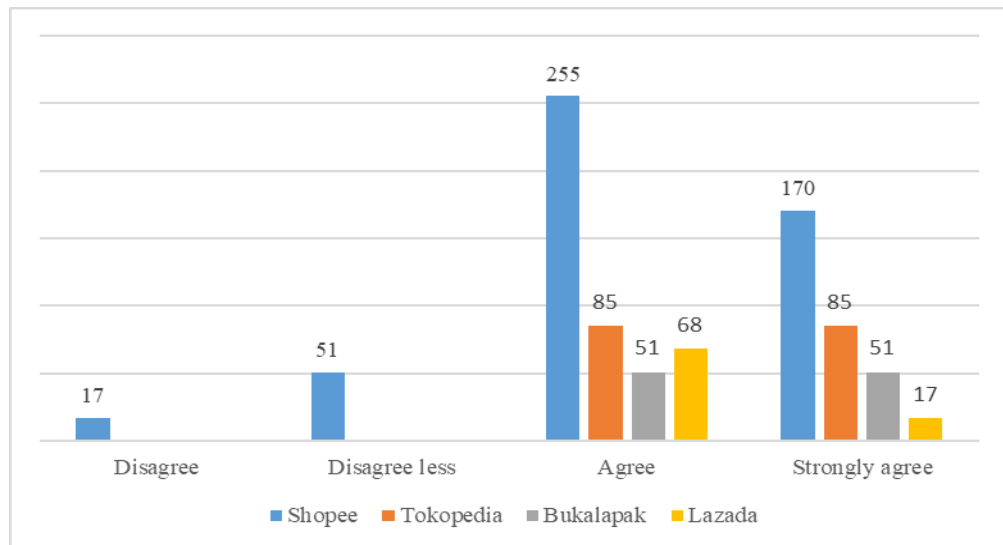


Figure 8. Web Design
Source: Processed Data, 2020

Figure 9 shows respondents' perceptions of reliability. The results show that respondents who agree are 51 (Shopee), 68 (Tokopedia), 17 (Bukalapak and Lazada) and strongly agree are 272 (Shopee), 51 (Tokopedia), 50 (Bukalapak), and 52 (Lazada).

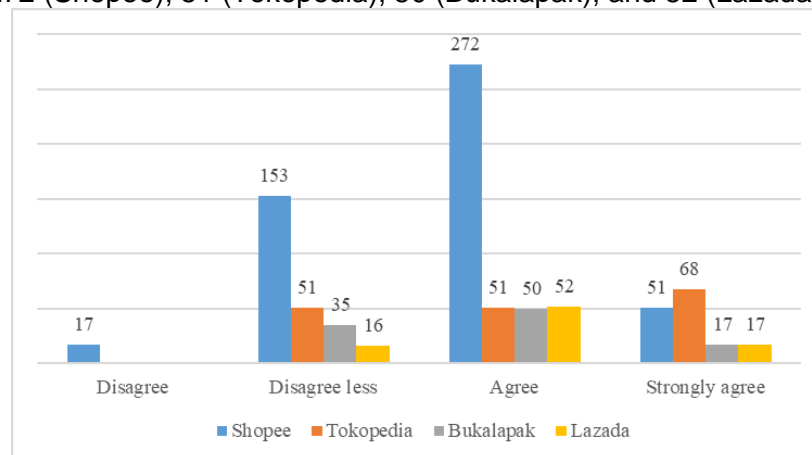


Figure 9. Reliability
Source: Processed Data, 2020

Figure 10 also shows the respondent's perception of responsiveness. The results show that the respondents are dominated by those who agree and strongly agree concerning the way Shopee, Tokopedia, Bukalapak, and Lazada respond to complaints quickly and accurately.

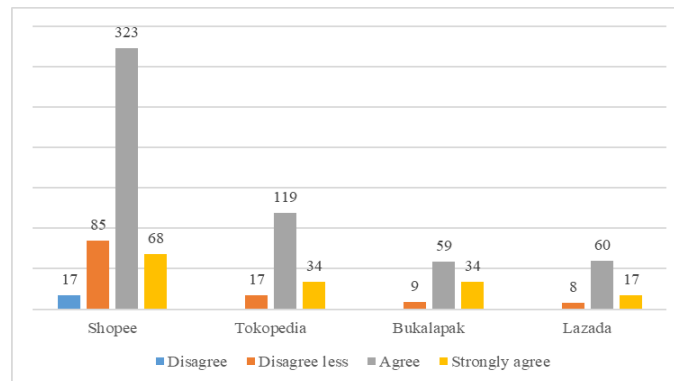


Figure 10. Responsiveness
Source: Processed Data, 2020

Figure 11 illustrates consumer perceptions related to trust. The results show that Shopee, Tokopedia, Bukalapak, and Lazada agree that consumers believe that online shopping parties protect consumer financial data and transactions, do not commit fraud, have low risk, are competent in e-commerce, and have a good reputation. This can be seen from the answers of respondents who answered strongly agree (Shopee (51), Tokopedia (34), Bukalapak (25), and Lazada (26)) and agree (Shopee (340), Tokopedia (119), Bukalapak (68) and Lazada (34)).

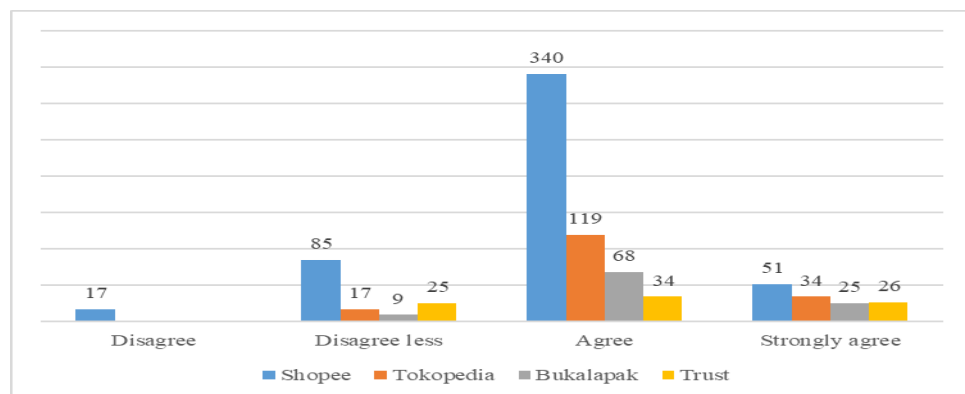


Figure 11. Trust
Source: Processed Data, 2020

Figure 12 illustrates personalization. Most respondents agree and strongly agree that consumers are given product recommendations based on consumer preferences and a free homepage for every customer. The answers from respondents who answered agreed were 340 (Shopee), 85 (Tokopedia), and 51 (Bukalapak and Lazada). Furthermore, those who answered strongly agreed were 68 (Shopee), 34 (Tokopedia), and 17 (Bukalapak and Lazada).

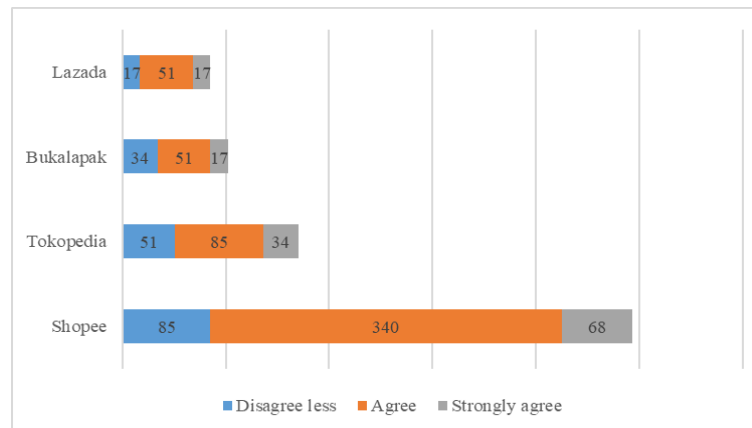


Figure 12. Personalization
Source: Processed Data, 2020

Figure 13 shows respondents' perceptions of customer satisfaction based on experience, transactions, and recommendations. The results show that agreeing answers are 204 (Shopee), 52 (Tokopedia and Bukalapak), and 34 (Lazada), and strongly agreeing answers are 238 respondents for Shopee, 85 respondents for Tokopedia, 51 respondents for Bukalapak and 34 respondents for Lazada.

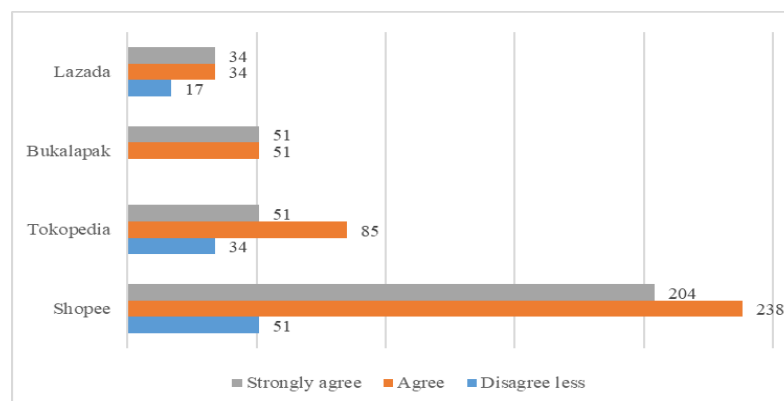


Figure 13. Customer Satisfaction
Source: Processed Data, 2020

Figure 14 also shows respondents' perceptions regarding purchase intention. The results show that respondents providing answers are dominated by “agree” and “strongly agree” regarding buying the recommended items, continuing to use online websites for shopping in the future, and recommending them to others. Those who answered agreed were 238 respondents from Shopee, 68 from Tokopedia, 43 from Bukalapak, and 25 respondents from Lazada. Furthermore, the “strongly agree” answers are 170 from Shopee, 68 from Tokopedia, 42 from Bukalapak and 26 from Lazada.

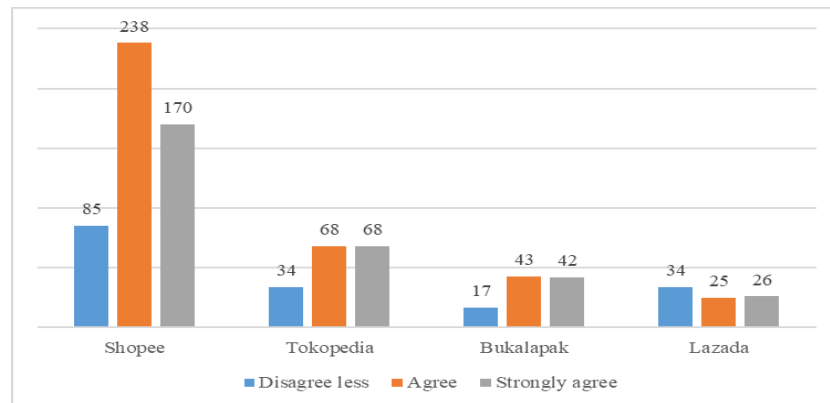


Figure 14. Purchase Intention
Source: Processed Data, 2020

Figure 15 illustrates the respondent responses on consumer perceptions related to benefits. The results show that most respondents agree that consumers feel the benefits of security and ease of transactions, convenience, payment, and transactions. This can be seen from the answers of “strongly agree” (Shopee 119 respondents, Tokopedia 51 respondents, Bukalapak 42 respondents, and Lazada 26 respondents) and “agree” (Shopee 255 respondents, Tokopedia 119 respondents, Bukalapak 42 respondents, and Lazada 43 respondents).

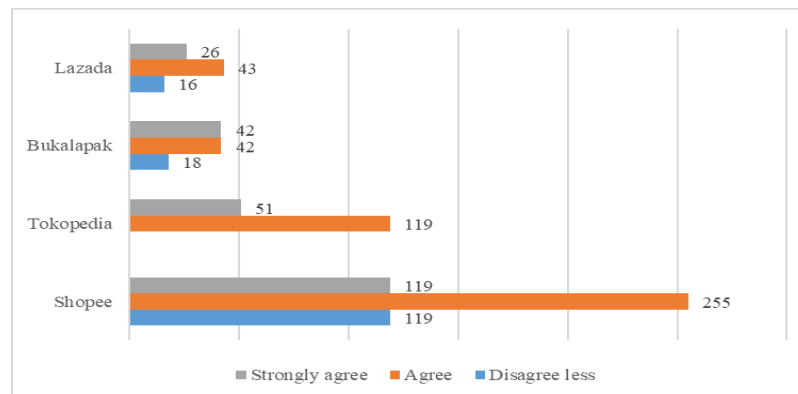


Figure 15. Benefit
Source: Processed Data, 2020

Based on the results of the study in Figure 16, most of the respondents agree and strongly agree with the ease of use of Shopee, Tokopedia, Bukalapak and Lazada. They are easy to understand, have easier online registration systems, and have easy-to-follow instructions

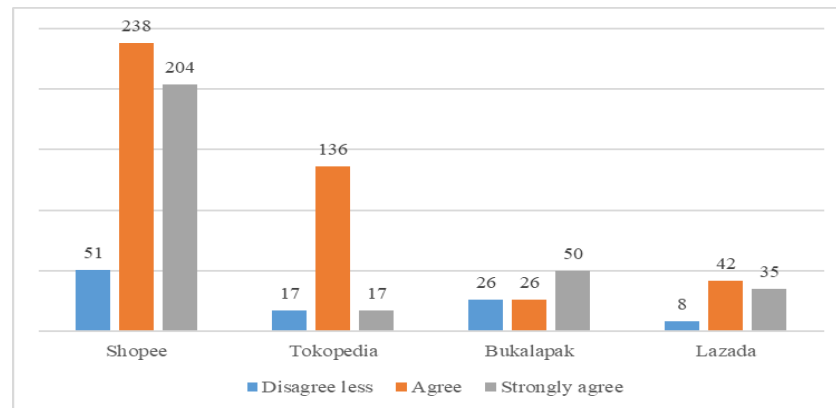


Figure 16. Ease of Use
Source: Processed Data, 2020

Figure 17 shows respondents' perceptions regarding security on online websites. The results show that the respondents' answers are "agree" (Shopee (272), Tokopedia (34), Bukalapak (77), and Lazada (59)) and "strongly agree" (85 respondents for Shopee, 119 respondents for Tokopedia, 8 respondents for Bukalapak, and 26 respondents for Lazada).

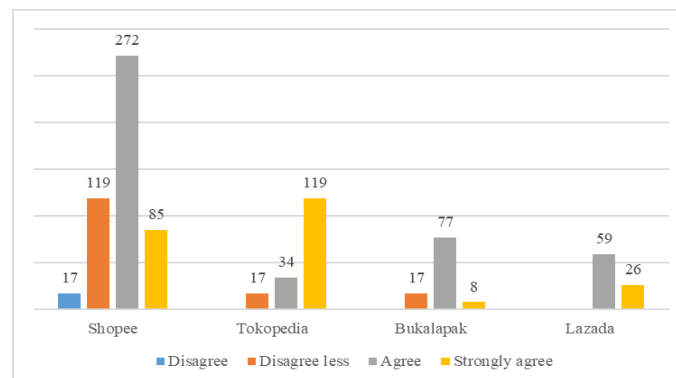


Figure 17. Security
Source: Processed Data, 2020

Figure 18 shows respondents' perceptions of self-efficacy. The results show that most respondents agree and strongly agree about making transactions only from sites that others have heard before, commented on, and recommended. Those who answered agreed were 221 respondents from Shopee, 102 from Tokopedia, 68 from Bukalapak, and 34 respondents from Lazada. Strongly agree answers are 204 respondents, 68 respondents from Tokopedia, 42 respondents from Bukalapak, and 26 respondents from Lazada.

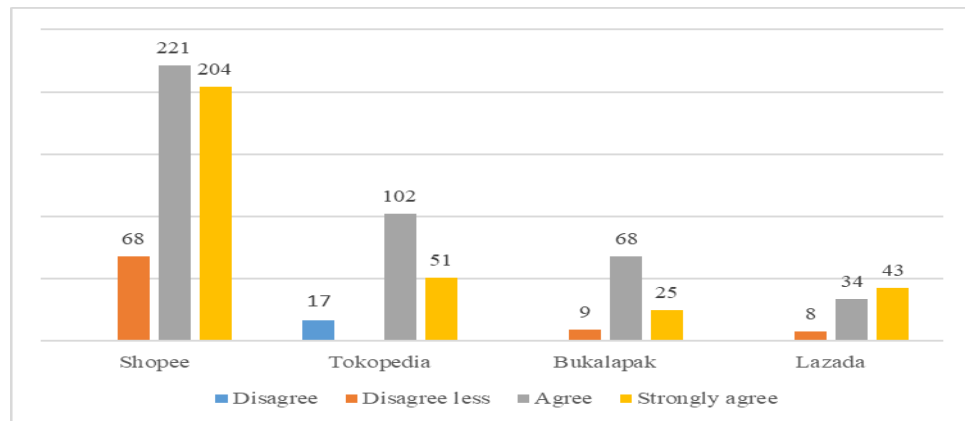


Figure 18. Self-Efficacy
Source: Processed Data, 2020

DISCUSSION

Social pressures and conditions for displaying something are part of subjective norms (Pudaruth & Nursing, 2017). Subjective norms are part of the perception of individuals (Tandiono et al., 2020). Based on Figure 7, the question asked is whether the online buying process will be better than the traditional way, the online purchasing process is easier, efficient and user-friendly than the traditional way interface on the online site affects individual transactions. The results show that consumers feel that online purchases are more efficient, easy, and user-friendly interface. Although Figure 7 also shows that the comparison is fairly balanced, however, the respondents agree that online purchases are still better than traditional purchases.

The quality of website design is highly decisive in online shopping to attract (Ganguly, Dash, Cyr, & Head, 2010). Website design represents how content is organized in websites (Ranganathan & Ganapathy, 2002). Wolfinbarger & Gilly, (2003) argues that when consumers interact with online stores, they prefer technical interface meetings without being served by employees first. Therefore, fun and organized shopping sites attract consumers (Hasan, 2016). Figure 8 indicates that some respondents agree that Shopee, Tokopedia, Bukalapak and Lazada web designs are visually attractive, well organized, and complete transactions quickly and easily. Therefore, the respondents agree that the quality of website designs of Shopee, Tokopedia, Bukalapak and Lazada attract consumers to shop.

Websites capable of correctly recording consumer order systems, delivering such orders quickly, and maintaining the order confidentiality of consumer personal information are part of reliability (Janda et al., 2002; Parasuraman et al., 1988; Kim & Lee, 2002). Reliability is usually applied to services already connected to information technology (Lee & Lin, 2005). Reliability is the main and fundamental criterion of superior e-service quality. (Stiakakis & Georgiadis, 2009). The results in Figure 9 show that most respondents agree that Shopee, Tokopedia, Bukalapak and Lazada run their businesses according to the set time, solve problems, are error-free, and have adequate security.

Consumers hope online shopping can respond to complaints (Liao & Cheung, 2002). Responsiveness describes the ability to respond to customer needs promptly and flexibly (Parasuraman et al., 1988; Ting et al., 2016; Kim & Lee, 2002; Yang, 2001). The study results in Figure 10 show that Shopee, Tokopedia, Bukalapak and Lazada have a high response rate since they have fast service to customer requests.

Trust is a willingness to give full reliability, mandate and integrity to exchange partners (Moorman, Deshpande, & Zaltman, 1993; Morgan & Hunt, 1994). Sometimes consumers hesitate when transacting with online shopping parties due to uncertainties about behaviour or perceived risks due to misused personal information (Constantinides, 2004; Kimery & McCord, 2002). Thus, trust is an important factor that can be used to minimize risk and insecurity (McKnight, Choudhury, & Kacmar, 2002). The results in Figure 11 show that respondents agree that Tokopedia, Shopee, Bukalapak and Lazada have a high level of trust by protecting consumer data privacy, not committing financial fraud, protecting financial transactions, having low risk, fulfilling obligations as online shopping, being competent in e-commerce, and having a good reputation.

One of the most basic ideas of personalization is treating customers as part of a unique entity and designing recommendation messages based on consumer preferences (Rhee & Choi, 2020; Kalyanaraman & Sundar, 2006). Personalization means involvement in providing services and content that have been tailored to consumer offerings and data so that consumer needs can be met (Adomavicius & Tuzhilin, 2005; Lemke, Clark, & Wilson, 2011). Personalization ideally includes individual attention, acknowledgment, and the availability of mailboxes for questions, comments and consumer complaints (Yang, 2001). The results in Figure 12 show that Shopee, Bukalapak, Tokopedia, and Lazada have email targets for customers, provide product recommendations based on customer preferences, and provide a free private homepage for customers.

Satisfaction implies evaluating product acquisition or consumption experience (Giao, Vuong, & Quan, 2020). Customer satisfaction is a comparison of consumers purchasing expectations and perceived actual performance (Jun, Yang, & Kim, 2004; Oliver, 2010). Satisfaction is also related to the experience of online shopping (Anderson & Srinivasan, 2003). Based on Figure 13, Shopee, Tokopedia, Bukalapak, and Lazada have provided the best for their consumers. This means that consumers are satisfied with their previous experience, make the right choice during their experience of online transactions, recommend it to others, and make another purchase in online shopping.

Purchase intention is the possibility that determines the strength of consumers' desire to buy commodities; the higher the likelihood, the stronger the purchase intention (Lee, Cheng, & Shih, 2017). Purchase intention also refers to consumer interest in the brand or product and the possibility of purchasing the item (Dabbous & Barakat, 2020). This strongly relates to attitudes and preferences towards specific brands or products (Lloyd & Luk, 2010). Consumer buying intentions are part of consumer cognitive behavior that reveals how consumers are expected to buy certain brands (Su & Huang, 2010); therefore, it is considered a standard step that reveals actual purchasing behavior (De Magistris & Gracia, 2008). Figure 14 shows that consumers of Shopee, Tokopedia, Bukalapak, and Lazada have purchase intention in the form of buying recommended goods, repurchasing in the future, and recommending it.

Benefit is an individual's tendency to use a new technology or tool that can help activities more easily and quickly (Tandiono et al., 2020). The perceived benefits will form a positive perception (Leung, 2013). In the context of online shopping, perceived benefits are a form of consumer belief that online transactions have better benefits than traditional transactions (Kim et al., 2008). The benefits referred to in this study are the security of transactions, comfortable using an online shopping system, speed in service, ease in conducting financial transactions and an online payment process handled adequately.

Figure 8 shows that the respondent agrees with the benefits provided by Shopee, Tokopedia, Bukalapak and Lazada.

The experience and perception of consumer spending are related to ease of use. Ease of use can be interpreted as effort or difficulty in using technology (Li, Zhao, Xu, & Pu, 2020). It is a major part of the adoption and behavior of the use of technology. Davis (1989) defined perceived ease of use as the degree to which a person believes that a particular system will be effortless and easy to understand or use. This demonstrates the importance of clarity of information system usage (Ozturk, Bilgihan, Nusair, & Okumus, 2016). Ease of use referred to in this study is whether the structure and content of online sites are easy to understand, the registration process on online sites is easier, and the instructions available on online sites are easy to follow. Figure 16 shows that Shopee, Tokopedia, Bukalapak, and Lazada have already done so, as most of the respondents agree with it.

Consumers are very sensitive to privacy and security for fear of identity theft and spam (Wolfenbarger & Gilly, 2003). Security is a major issue for online shopping consumers, and one of the most important factors is business success. In general, security factors have always been an important benchmark of any technological device or information system (Candra, 2013; Vasileiadis, 2014). Security becomes a set of consumer risk reductions of individual data privacy and online transactions (Pudaruth & Nursing, 2017). Figure 17 indicates that respondents were concerned about the security of online websites, a very decisive security factor in conducting transactions on online sites.

Self-efficacy refers to social cognitive theory (Bandura, 1986). This affects what behavior to make, the number of ready-to-use efforts, and the amount of time used to overcome obstacles (Bandura, 1982, 1986). Self-efficacy is a generative ability in which sub-cognitive, social and behavioral skills must be organized into an integrated action program to serve an insured purpose (Albert Bandura, 1982). Self-efficacy is generally related to actual behavior (Bandura, 2012). Self-efficacy technology is a personal belief that people have sufficient and accurate talents and skills to succeed when dealing with technology-related tasks (McDonald & Siegall, 1992). Figure 18 showed that respondents agreed and had done so for Tokopedia, Shopee, Bukalapak and Lazada.

CONCLUSION

Based on the descriptive statistical approach, all variables show a high perception of consent from respondents; only customer perception and security need to be improved by supervisors of Tokopedia, Shopee, Bukalapak, and Lazada. As for customer perception, supervisors should try to convince potential consumers that the online shopping process is better and more efficient than the traditional way. It also needs to be supported by a user-friendly interface to influence potential consumers. Although Tokopedia, Shopee, Bukalapak, and Lazada already have a high level of security, consumers remain concerned about the website and consumer data security, affecting their purchase decision.

LIMITATION

As our sample representation of each province is incomplete, the generalization has not been evenly distributed. This study combines samples from four online shopping platforms. Future research should divide them to determine the best online. Also, since

this study is limited to descriptive statistics, how much influence between one variable and another is not investigated.

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