Factors Influencing Indonesians' Intentions to Use the Tokopedia Online Marketplace

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ABSTRACT

Manuscript type: Research paper

Objective: Many factors influence people's intention to use online marketplaces, especially Tokopedia in Indonesia. The purpose of this study is to explain these influencing factors of usage intention by simulating the impact of innovativeness, mobility, perceived ease of use, and perceived usefulness.

Research Design and Methods: A quantitative approach was used through an online survey and resulted in 250 responses which were analysed with a structural equation model to test construct reliability, average convergent validity, and structural model fit.

Findings: According to the findings, mobility, innovativeness, perceived utility, and perceived simplicity of use are characteristics that influence user intention. The perception of utility has the biggest influence on the intention to use something, whereas perceived ease of use has the least.

Implications and Recommendations: These findings have significance for online marketplaces, such as Tokopedia in Indonesia, in terms of developing and improving application performance based on user demands.

Keywords: Intention to use, Structural Equational Modeling, Tokopedia, Indonesia

JEL Classification: M21

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1. Introduction

The prolonged COVID-19 pandemic, with the emergence of various new variants of the coronavirus, caused social restrictions to continue to be imposed in various countries (Muhamad, 2021; Suryani, 2020). The government's policy of implementing social restrictions has had a major impact on various aspects. The clear impact is seen in the economic sector, where restrictions cause increasingly difficult economic conditions with the cessation of economic activity, which greatly affects people's purchasing power (Mawar et al., 2021). It must be recognised that the impact of social restrictions imposed in Indonesia has forced the community adapt quickly to various forms of social change caused by it (Mawar et al., 2021).

In an era where technological advances move rapidly, a country's development and economic growth occur at high speed. Advances in technology or digital transformation make it easier for people's activities both in personal and professional life, through the use of mobile applications and websites, which have an impact on personal communication and product consumption. Technological advancements are causing consumer behaviour to shift away from in-store purchases and towards online transactions made via mobile devices or computers (Kasali et al., 2018). According to data from the Association of Indonesian Internet Service Providers (APJII), internet users in 2018 totaled 171.17 million, a 10.12% increase over the previous year's figure of 143.26 million (Meeker & Wu, 2018). In comparison to the BPS version's population of 264.16 million, it can be stated that 64.8% of Indonesia's population has already accessed the internet (Juventia et al., 2019). Trading activities began to develop as a result of the advent of Internet technology and the expansion of Internet users around the world.

A modern society is characterised by its ability to move forward by carrying out its activities by utilising technological advances. It can even be said that today's society depends on technology. All activities are fully supported by technology, such as in today's economy, where all forms of transactions have been carried out online. This impacts online businesses' rise and buying and selling (Danurahman & Kusdarini, 2021). As a result of social restrictions imposed on communities, traditional economic activity has had a reduction, and people now transact via digital or online systems. E-commerce has picked up traction, and one can even find free physical stalls being provided to members of the communities for the collection of online purchases, especially after the launch of online sales deals. (Danurahman & Kusdarini, 2021). The massive shift in people's habits

has nearly doubled e-commerce usage during the pandemic. Several e-commerce companies in Indonesia have recorded an increase in turnover, even though the community is implementing social restrictions amid the spread of the COVID-19 outbreak. Therefore, it can be concluded that e-commerce is a business solution during the COVID-19 pandemic.

E-commerce is defined as a concept that describes a process of purchase or exchange of information, products, and services that utilises computer technology, including the Internet. Radkevitch (2006) states that an e-commerce is a trading forum via the internet that is managed by one party, but information about the goods being traded is provided by third-party sellers who join the trading forum. These third-party sellers can create accounts and offer a variety of items to be sold by buyers, using the facilities provided on the e-marketplace without the need to create a personal buying and selling site. In buying and selling transactions that occur in e-commerce, joint accounts are used to gain trust and security from fraud (Suwartiningsih, 2016). E-commerce offers many benefits to both service providers and consumers. E-commerce provides the following benefits for the service provider–facilities for increasing the marketing of its products globally, as a medium of sales, saving costs, and offers. The advantages obtained by the consumer are flexibility in terms of time and place, where consumers can transact without having to go directly to the conventional store. E-commerce sites in Indonesia are increasingly competing with one another, with certain e-commerce sites being more popular with their users compared to others.

Nathania (2017) reported the findings of a Science One Data study on the top ten ranking e-commerce sites in Indonesia from January to June 2017, based on Comscore data. Comscore is the Creative Economy Agency's (Bekraf) certified source of standard data measuring online users in Indonesia (Damar, 2016). Six of the top ten ranking e-commerces are marketplaces, according to the data. 2017 (Nathania). Then, in 2019, Puranidhi (2019) presented five Indonesian e-commerce sites that had the biggest growth in visitors in 2018, according to Comscore statistics. In Indonesia, e-commerce transactions increased by nearly tenfold. During the COVID-19 Pandemic, the number of daily internet transactions climbed from 3.1 million to 4.8 million. Furthermore, the number of marketplaces or e-commerce increased by 51%, with food and clothes sales increasing 4 (four) times more than before the COVID-19 Pandemic (Danurahman & Kusdarini, 2021). In Indonesia, there are

several platforms, one of which is the Tokopedia marketplace. From a survey conducted by iPrice, Tokopedia became the most popular online marketplace in the first quarter of 2022 with 157.23 million users. Tokopedia applies the same marketplace business model as the others, namely C2C or Consumer-to-Consumer, which makes this model easier for consumers without having to take a lot of time to purchase the desired product. Besides that, Tokopedia also facilitates online transactions as well as payment methods (Bertuah & Wicaksono, 2021).

Tokopedia is the first store that provides business opportunities for product sales and marketing to conduct business development by offering more affordable prices than other stores. It provides services for Toppers (Tokopedia users), such as customer services as a forum for discussing or complaining about the ordering process or product mismatches received by consumers and followed up by directly closing the store in question (Lupi & Nurdin, 2016). Savings for each subsequent transaction or withdrawal of funds and does not take time and energy to select and order products (Lupi & Nurdin, 2016). People's choice of Tokopedia as an online shopping platform shows interest behaviour. Another study confirmed that several factors influence people's intention to use (ITU), such as innovation (INO), mobility (MOB), perceived ease to use (PE), and perceived usefulness (PU), which are contributors or drivers to choosing e-commerce (Utama, 2020).
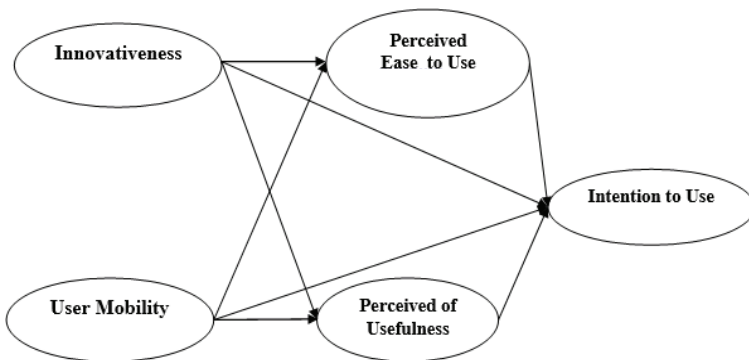
Based on the previous explanation and reviewing the relationship between the variables, this research was conducted based on a conceptual model as shown in Figure 1.

2.   Literature Review

2.1   *Intention to Use (ITU)*

Interest is the state of an individual in the dimension of subjective possibility, and includes the relationship between that individual and behaviour that indicates a strong propensity for something needed or desired (Ajzen, 2015; Saraswati & Baridwan, 2013). These needs or desires have a close relationship with thoughts and feelings because people will begin to assess, choose and make decisions about something based on what they feel and think (Saraswati & Baridwan, 2013). The tendency and strength of a person's interest in owning or using something are known as the intention to use (ITU) (Fo & Ak, 2015). ITU indicates that someone's ready to act and do a certain behaviour (Chemingui & Lallouna, 2013; Yadav & Pathak, 2017).

2.2   *Innovativeness (INO)*

There are many factors that affect a person's ITU. In the context of using e-commerce platforms, users are more likely to choose a specific online shopping platform that constantly undergoes innovation. This innovation is felt not only from the aspect of tools in the application but also the application's various promotional innovations linked to brands that are in collaboration with the that specific application, to various shopping perks that can be redeemed either in-person or online.

Blake, Neuendorf, & Valdiserri describe that consumer innovativeness as a factor that influences a person's attitude in behaviour (Al-Jabri & Sohail, 2012). Innovativeness is a level that distinguishes where a person is relatively early in adopting new ideas compared to their social environment (Arafah, 2020). Consumer nnovativeness is a factor that influences a person's attitude in behaving (Blake, Neuendorf, & Valdiserri in (Al-Jabri & Sohail, 2012). Everet (1995) explains that innovativeness is a level that becomes a differentiator where a person is relatively early in adopting new ideas compared to his social environment (Arafah, 2020). Consumer innovativeness is a condition that describes a certain individual condition that has an open attitude toward new ideas and new experiences and has the desire to be able to make adjustments to certain situations or related to certain products or services (Arafah, 2020). The desire to buy the latest products, willingness to follow changes and loyalty to certain brands show consumer innovativeness. Especially during a pandemic, users or consumers will be very selective in choosing due to unpredictable economic conditions.

Therefore, the need for consumer innovativeness makes it challenging for e-commerce platforms to attract users.

Innovativeness is the drive to be a technology pioneer and a leader of thought. It means that this variable becomes an indicator in the TRI model that gives positive belief also in addition to optimism, to have motivation with the presence of technology. The indicator of innovation is one of the positive indicators in TRI referring to the degree to which one is interested in experimenting with technology and becoming a pioneer in trying the latest technology-based product or service. The many applications in the market with in-app features, on-ground promotions, developed with thoughts to harness technology to facilitate everyday activities are real forms of innovative thinking in human beings. Innovative consumers are defined as a relatively small group of consumers, who are initial buyers of a particular new product. Innovative consumers are always looking for information about their specific interests from a variety of informal and mass media sources. Consumer innovators are usually opinion leaders, they give information and advice to other consumers about new products. Innovative consumers are generally enthusiastic about new products and encourage others to try them. Some traits inherent in consumer innovation include– being less dogmatic (tend to accept new or unknown products with great openness and little concern), innovators tend to be self-oriented, relying on their standards or values when making decisions, and being willing to take risks in trying a variety of new products.

2.3   Mobility

In addition to consumer innovativeness, when there are social restrictions due to the pandemic, and the high activity of family members in a house, the need for a system that can help and facilitate all their needs more efficiently will also drive demand for technology that enhances mobility. Compared to conventional electronic devices that still use cables, current mobile technology allows users to easy access freely at unlimited locations and times (Schierz et al., 2010). Technology advancements have made it simpler for those with high mobility to access application services from anywhere with only an internet connection. Nowadays, mobile apps are the best tool to help retrieve information and simplify tasks, which is why people continue using mobile apps. Most mobile phone users may first research a product before shopping to buy it through a mobile application. Consumers also use mobile phones to compare products, obtain product information, check availability, and look for discounts

and reviews before deciding to buy. In addition, mobile technology is suitable for the fast-paced, modern lifestyle which looks for easy access to information and constant connection on the go, thus attracting users and service providers to continue using it (Kalinic & Marinkovic, 2016).

User mobility is the extent to which an individual pursues their lifestyle by using a mobile app to meet their needs, that is accessible regardless of time and location. (Schierz, Schilke, & Wirtz, 2010). Technological advances have made it easy for people with high mobility to access application services regardless of location while still being connected to the Internet. At a time when mobile pricing is becoming a great tool to help capture information and simplify tasks, this is a reason for someone to continue using a specific mobile application. User mobility can be measured through several indicators, namely–the user having a lot of work: needing to complete multiple tasks which involve managing multiple relationships with others in various locations, the user is actively coordinating wherever they are, and coordinating daily tasks without time constraints (Schierz et al., 2010).

2.4   *Perceived Ease of Use*

Perceived ease of use is a condition that measures how much a person is confident that using a particular system will free them from difficulty or great effort (Henderson & Divett, 2003). Perceived ease of use is a measure of how easily a person believes it can be understood and used. The amount of time and effort a person feels technology will demand is measured by perceived ease of usage (Davis, 1989; Subagio & Jessica, 2020). Individuals are more likely to learn about and continue to utilise a system that is straightforward to use (Hamid et al., 2016). Companies that implement convenience in their systems to simplify the ordering process will encourage customers to make online purchases and can generate interest in continuing to use the system (Venkatesh & Davis, 2000). Davis' study was used to develop the perceived ease of use indicators that are easy to understand, apply, and flexible (Aziziyah, 2021). The perception of the benefits of an activity referred to its perceived usefulness (Nurmalia & Wija, 2018). An activity is said to provide benefits if the person doing the activity can feel a positive impact. Individuals are more inclined to continue using a certain technology if they find it easy to use, and the converse is true. This also implies that users see technology's utility in terms of increasing their performance, such as reducing work time and assuring correctness and usefulness (Lee et al., 2012).

Perceived ease of use is the degree to which an individual is confident in being able to learn, use and facilitate the use of technology (Naufaldi, 2020) and also refers to the degree to which individuals are confident that the use of technology can reduce excessive activity. (Indarsin, T., & Ali, 2017), and also refers to the degree to which a person believes in the use of technology to be free from activities that waste energy and time (Cudjoe, A. G., Anim and P. A., and Nyanyofio, 2015). Previous studies (Regita et al., 2020) state that perceived ease of use positively and significantly affects users' attitudes. Subsequent studies conducted (Yuliani, Budiman, A., & Dewi, 2016) stated that perceived ease of use has been shown to have significantly positive effects on attitudes toward using technology. Other studies by Naufaldi (2020) and Leon (2018) found that perceived ease of use also affects intention to use positively, as reflected in a user's behaviour.

One common usage of technology today is through the use of mobile applications on smart devices. Mobile application users do not only look at a single aspect when deciding to use an application. The benefits that can be obtained from utilising an application will influence a person's decision to utilise it. H. F. Lin (2011) find that when customers feel that a service benefits their lives, they will use it positively. In the case of Tokopedia and what it offers to Toppers, three easy steps to do the supervision: buy, pay, and receive goods. However, the reality is not as easy as expected, as ordering and payment is a series of processes that must be undertaken by consumers that have been determined by the Tokopedia party as a third party that verifies and then continues the order to the seller. After the order is in process, the Toppers have to wait a few days for the goods purchased to reach the consumer. This is different from conventional transactions where the buyer and seller can communicate directly without going through a long process with a third-party intermediary. The indicators used to measure the perceived usefulness variable are adopted from Davis' (1989) research (1989) which consists of increasing effectiveness, improving performance, and increasing productivity.

2.5   *Perceived Usefulness*

Perceived usefulness can be defined as technology accepting the user's subjective perception or judgment of its capabilities, according to Naufaldi (2020). T. Indarsin and Ali (2017) found that the perceived utility is the inclination of people to utilise technology because they

believe it will assist them enhance their work performance. Perceived utility denotes a person's belief that the usage of technology improves their performance (D. Chawla and D. Joshi, 2019). Regita et al. (2020) discovered that the perceived usefulness of the results influenced the attitude toward usage with a favourable value. Another study (Setiawan et al., 2018) discovers that with positive significance values, perceived utility outcomes affect attitudes toward utilising. Previous research from Naufaldi (2020) demonstrated that perceived utility influences behavioural intention to use positive values. Davis (1989) established the TAM model, which demonstrated that perceived usefulness is an important and significant component in affecting intention to use. Technology users will believe in a new technology if it will help them with their work, such as increasing their work productivity and completing their work faster and better, which will encourage them to utilise the technology more frequently, as researched by Candraditya (2013).

Perceived usefulness is a measure of the use of a technology that is believed to be beneficial to the people who use it. It is also said that the perception of utility is the subjective ability of the user as the user's subjective ability in the future where using a specific application system will be able to improve performance in the context of the organisation. The existence of Tokopedia is estimated to be able to provide many benefits to e-commerce users, one of which is that buyers can do surveillance anytime and anywhere via the Internet without having to date to conventional stores. Indicators used to measure variable perceived usefulness were adopted from research from Davis (1989) consisting of improving efficiency, improving performance, and improving productivity.

3. Methodology

3.1 Sample Selection and Data Collection

In this study, the type of research used is quantitative research, which describes the characteristics of a situation to determine the factors that influence the intention to use the Tokopedia online marketplace. This research focuses on Tokopedia users. The number of respondents is determined based on the provisions which state that for SEM analysis, it's at least 5 times the number of independent variables (Echchabi & Ayedh, 2015; Fan et al., 2016; Manalu et al., 2020). Based on research, the questionnaire was constructed into 15 questions by using a 5-point Likert scale: 1 for strongly disagree, 2 for disagree, 3 for neutral, 4 for agree, and 5 for strongly agree. Respondents in this

study are people who have previously made transactions through websites or the Tokopedia mobile applications. The questionnaire was distributed through Google Forms and resulted in 287 responses. The results of the data selection resulted in 250 responses that can be continued to the analysis stage. The application program used for data analysis is Lisrel.

3.2 Instrument Testing and Data Analysis

Instrument testing was also carried out on structural equation modeling (SEM) which had been obtained from the research analysis stage, namely instrument validity test, construct reliability (CR) test, average variance extracted (AVE) test, and then tested whether the proposed model had fit with the data sample or not. According to Hair et al., (2018) SEM is said to be valid if the value of the standardised loading factor (λ) is greater than 0.5 or ideally greater than 0.7. An acceptable CR value is 0.5 and ideally 0.7. Whereas an AVE value greater than 0.7 is very good, while above 0.5 it is still acceptable. Determining the values of CR and AVE respectively can be determined using Equation (2) and Equation (3) (Bollen & J. Scott Long, 1993; G. David Garson, 2011).

$$CR = \frac{\left(\sum_{i=1}^{n} \lambda_{yi}\right)^2}{\left(\sum_{i=1}^{n} \lambda_{yi}\right)^2 + \left(\sum_{i=1}^{n} var(\varepsilon_i)\right)} \tag{2}$$

Where:
    CR: composite reliability index;
    λy: standardised loading factor;
    $var(\varepsilon i)$: variance of measurement error.

$$AVE = \frac{\sum_{i=1}^{n} \lambda_i^2}{n} \tag{3}$$

Where:
    AVE: average variance extract;
    λi: standardised loading of the i factor;
    n : number of items.

Furthermore, a suitability test is carried out with the sample data for the eligibility criteria of the model, if the loading factor value for each latent variable with the indicator variable and between latent variables each value is greater than 0.5, the chi-square value is less

than the chi-square table then it is fit, and the value of (degree of freedom) greater than 0 is fit, a P-value of more than 5% is fit while an RMSEA value of greater than 5% is fit (Jirangkul, 2020).

The Lisrel software is used to apply the SEM approach to the data. The measurement model, including its validity and reliability, is tested as part of the data processing operations. According to Viloria (2019), SEM determines the relationship of dependence or independence of variables through the integration of linear equations. Consider the SEM example in Figure 1 below (Edi Riadi, 2016). SEM is divided into two main parts, namely latent variable measurement models (exogenous and endogenous) and structural models between latent variables. In SEM there are two variables used, namely latent variables and indicator variables. Where latent variables are grouped into two, namely exogenous latent variables and endogenous latent variables. Exogenous latent variables are variables that are identical to the independent variables, variables that cause fluctuations in the values of other latent variables in a model. The endogenous latent variable is identical to the dependent variable. Therefore, endogenous variables are influenced by exogenous variables in the model, either directly or indirectly. Meanwhile, indicator variables are defined as variables whose magnitude can be determined directly (Edi Riadi, 2016).
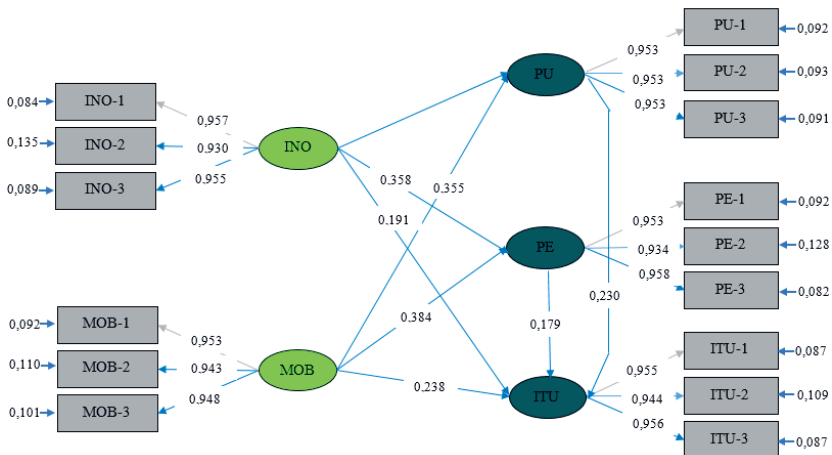
4. Results

The feasibility of indicators that are truly significant in reflecting constructs or latent characteristics was determined using validity and reliability. Among the measures to be estimated are Standardised Loading Factor (SLF), Construct Reliability (CR), and Average Variance Extracted (AVE). A high standardised loading factor (SLF) value implies a good convergent validity feature, with a recommendation SLF of 0.5 (Hair, C. Black, J. Babin, & E. Anderson, 2010). The SLF value of each indicator of each latent variable: Innovativeness (INO), Mobility (MOB), Perceived Ease to Use (PE), Perceived usefulness (PU), and Intention to Use (ITU) are valid. (See Figure 2 and Table 1).

Table 1: SLF Values Based on Indicators of Each Latent Variable

Variable	Indicator	Standardised Loading Factor
Consumer Innovativeness (INO)	Desire to purchase new products (INO1)	0.957
	Willingness to embrace change (INO2)	0.930
	Brand loyalty (INO3)	0.955
Mobility (MOB)	Have a lot of work (MOB1)	0.953
	Actively coordinate wherever you are (MOB2)	0.943
	Coordinate related daily tasks without any time limit (MOB3)	0.948
Perceived Usefulness (PU)	Effectiveness (PU1)	0.953
	Performance (PU2)	0.952
	Productivity (PU3)	0.954
Perceived Ease of Use (PE)	Easy to understand (PE1)	0.953
	Easy to use (PE2)	0.934
	Flexible (PE3)	0.958
Intention To Use (ITU)	Interest in the object of interest (ITU1)	0.955
	The feeling of pleasure (ITU2)	0.944
	Tendency to use (ITU3)	0.956

Figure 2: Relationships Between the Indicators of Each Latent Variable

All items have met the convergent validity criteria, which are then seen in the results of the Construct Reliability (CR) estimation CR ≥ 0.7, including good reliability. Although a CR score between 0.6 and 0.7 indicates reasonable reliability, assuming that the indicator variables are reliable (Hair et al., 2010). The AVE value ≥ 0.5 indicates adequate convergence (Hair et al., 2010). See Table 2.

Table 2: Average Variance Extracted (AVE) and Construct Reliability (CR) Value

Latent Variable	Construct Reliability (CR)	Average Variance Extracted (AVE)
Consumer Innovativeness	0.897	0.963
Mobility	0.899	0.964
Perceived Usefulness	0.908	Perceived
Perceived ease of use	0.899	0.964
Intention To Use	0.906	0.966

Based on the AVE value, it is known that all AVE values are > 0.5, which suggests that this data has satisfied the good convergent validity criteria. Meanwhile, based on the CR value, all CR values are > 0.7, which means good convergent validity properties based on the CR measure. Table 3, shows the SEM model has a good ability to match sample data (good fit). Furthermore, structural model estimation is carried out, namely testing the significance of influence.

Table 3: Results of the Structural Model Fit Test

Match Size	Value	Benchmark Value	Model Fit to Data
P-Value	0.97606	> 0.05	Yes
RMSEA	0.0000	< 0.1	Yes
CFI	1.0000	> 0.9	Yes
NFI	0.9859	> 0.9	Yes
RFI	0.9817	> 0.9	Yes
SRMR	0.03471	< 0.1	Yes

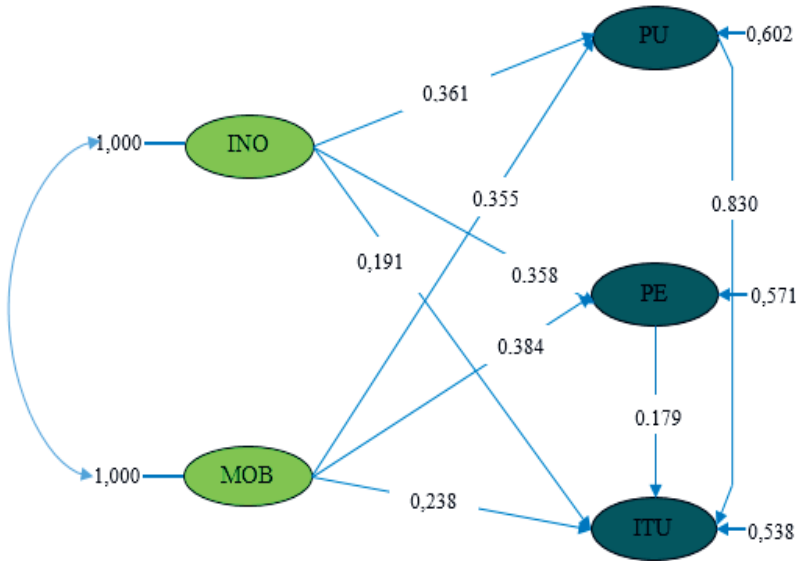**Figure 3: Path Coefficients**
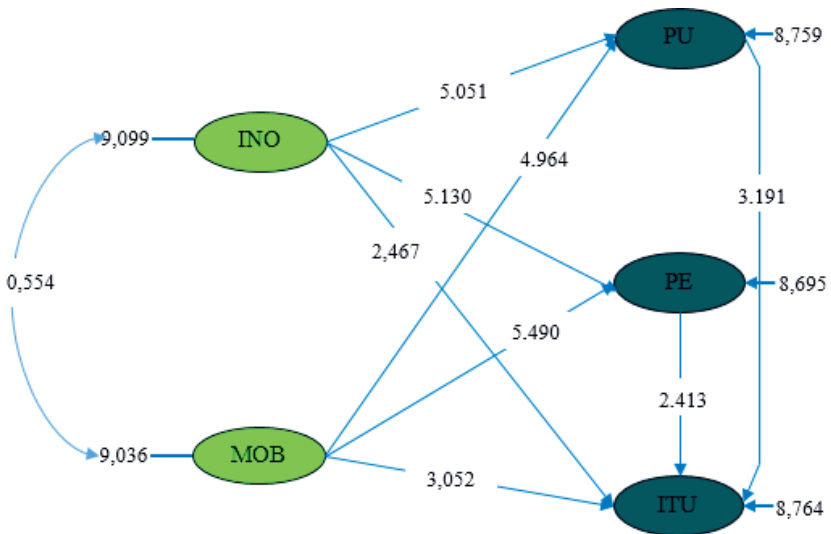

Figure 4: Estimated T-Values

Figure 4, shows the standardised model construct value, Figure 3 shows the p-value model, and Figure 4 shows the t-value estimation. Figure 4 illustrates that PE is positively influenced by INO, with

a path coefficient value of 0.3538, and t = 5.0509 > 1.96, and has a positive effect on PU, with a path coefficient value of 0.3504 and a statistical value of t = 5.1305 > 1.96.

5. Discussion

TAM Theory describes how PE affects the initial steps of users experiencing technology or systems (Davis, 1989). This condition means that customers with online competency will have a favorable opinion of the Internet's ease of use as a purchasing medium (Hartini, 2011). Innovation positively contributes to increasing a person's readiness to use technology (Utama, 2020). The desire to engage in shopping activities is also maximised for high-level expertise and innovation consumers. A person's innovativeness has a significantly positive effect on perceived ease of use (Utama, 2020) Individual innovation believes that technology facilitates and assists them in completing various activities. As a result, users are likely to evaluate Tokopedia's technology before using it. If Tokopedia has the right innovation then it is the right choice to use due to their innovativeness or inventive thinking, which will lead to improvement in the users' capacity to use information systems. This influences the user's view of the ease with which information systems may be used. This is consistent, which found that innovativeness improves the perceived ease of use of information systems (Erdoğmu & Esen, 2011; J. S. C. Lin & Chang, 2011; Zhang, 2010). Innovativeness positively influences ease of use, which affects interest in using technology through smartphones (Chauhan et al., 2019). Therefore, it will be easier to learn and use the application by having a curious and creative nature for innovation opportunities. In contrast, other studies have shown that innovation has no positive effect on perceived ease of use (Widanti, 2020). The perceived ease of use has no beneficial influence on innovation, leading one to conclude that it can enhance interest in utilising the online system (Greenberg et al., 2012).

Innovativeness positively affects usefulness (Jaya et al., 2021). If individuals feel that information media is less useful, they will never use it. This also implies that consumers with high levels of innovation will see more benefits from utilising the Tokopedia application than consumers with lower levels of innovation. This is because their requirements were addressed by seeking new product variants, addressing everyday demands, and being the first to try new items since customers with a high degree of innovativeness typically become a source for other consumers. The influence of innovativeness or innovative thinking will affect the assessment of the benefits of

using the system. Innovative thinking (Innovativeness) will have implications for encouraging the acceptance of information systems. These findings support earlier research indicating that innovativeness has a beneficial influence on the perceived advantages of ease-to-use information systems (Erdoğmu & Esen, 2011; J. S. C. Lin & Chang, 2011; Zhang, 2010). This happens because the transaction is very high risk. The causal relationship between PE and consumer attitudes toward technology is not greatly strengthened by innovation. However, the transaction and operational processes are very easy to understand. It is possible that consumers do not have confidence in the applications used. Even though consumers like to buy new goods and dare to take risks, the risk of using the application is relatively high for consumers. Then consumers will not intend to use the Tokopedia application. At this time, there is a lot of discussion about criminal behaviour that occurs in cyberspace. This is one of the reasons that even though Tokopedia users offer high convenience and consumers have high innovation, it does not impact consumers in using the Tokopedia application.

Mobility has a positive impact on perceived usefulness, with a path coefficient of 0.3501, and a significant impact on perceived ease of use, with a t-statistical value of 5.4904 > 1.96. When using the Tokopedia application, mobility improves perceived usefulness. Application users see that they can access information related to the products they want to buy through the Tokopedia application without being bound by place and time. In line, users see that the flexibility of accessing the application without being bound by place and time will make considerations for them to use the application (Fathurrahman, 2020). According to Ha et al. (2015) convenience offered by technological developments will significantly impact the benefits and comfort felt when using the application. Mobility improves perceived ease of use when using the Tokopedia application. A perception of ease of technology acceptance is a belief held by someone that they do not require hard effort to use a system (Davis, 1989). The Tokopedia application offers convenience for users to shop easily and quickly, where customers do not need to come to the shopping place directly and spend time bargaining for goods. When users feel that the service has provided benefits, one of which can improve performance, users will continue to use the service positively (J. S. C. Lin & Chang, 2011). It is also known that innovativeness has a positive effect on ITU, with a path coefficient value of 0.1902, and that this effect is statistically significant (T = 2.4675> 1.96), and mobility has a positive effect on

ITU, with a path coefficient value of 0.2392, and that this effect is statistically significant (T = 3.0523 > 1.96). Innovativeness influences the intention to use positively. This is consistent with the findings that personal innovativeness impacts usage intention (Kaasinen, 2005). Personal ingenuity can bridge perspectives in the decision to use information technology, resulting in more favorable behaviour toward information technology adoption (Agarwal & Prasad, 1998). Personal innovativeness has a significant impact on the adoption of new technologies (Jayasingh & Eze, 2009).

Midgley and Dowling said innovation is an innate personality trait of an individual related to a person's desire and ability to accept innovation (Chauhan et al., 2019). ITU is the desire or interest of an individual to perform certain behaviours or use certain service products (Hartono, 2007). This statement is also supported by Lassar et al. and Chao et al. who prove that innovativeness positively affects an interest in using a new product or service because it arises from individual personality initiatives to accept and carry out innovation (Chauhan et al., 2019). Based on the above, Tokopedia is a marketplace application that can be accessed independently by users via smartphones, so it can lead to a desire to use innovation because of the emergence of a tendency within oneself to become a pioneer in using the application. Consumers who use the Tokopedia application are creative, have a nature and personality, and are highly curious to make innovations by following the times. This result contradicts what has been done which states that innovativeness does not positively influence ITU (Widanti, 2020). This is due to a lack of willingness to innovate when using the application, which reduces interest in using it. This study backs up previous research (Gunawan, 2014). This proves that a person's perception does not influence interest in Internet banking due to differences in demographic issues. In using the application, there may be a fear of being left behind by new things, so they are less creative in allocating their finances to distinguish between wants and needs to avoid being over budget. Suppose this tendency is still inherent in consumers. In that case, it will reduce interest in using the application because it is still highly wasteful and is not accompanied by a high level of creativity in managing the use of the Tokopedia application to meet needs. Therefore, innovativeness does not positively influence the intention to use.

User mobility positively impacts usage intention to use. This is supported by research that shows that mobile computing gives users more freedom and value by allowing them to access information

and services without being constrained by location or time (Kim et al., 2010). With many features that mobile technology can offer, the Tokopedia application consistently supports the lifestyle of modern people who always want flexibility in their activities, anytime and anywhere (Kalinic & Marinkovic, 2016). People who use the Tokopedia application see that the flexibility in accessing information about the products they want to find without regard to time and place is one of the considerations in using the Tokopedia application.

With a path coefficient of 0.2343 and a significant statistical value of t = 3.1909 > 1.96, perceived usefulness has a positive effect on the intention to use. The effect of perceived usefulness on intention to use is positive, with a path coefficient value of 0.1830 and a significant statistical value of T = 2.4133 > 1.96. The greater the user's assessment of the perceived benefits of using the information system, the less likely the user is to use or adopt the system (Lazuardi, 2017). This indicates that the perceived usefulness of information systems increases interest in using them (Erdoğmu & Esen, 2011; J. S. C. Lin & Chang, 2011; Mimin Nur Aisyah, Mahendra Adhi Nugroho, 2014; Zhang, 2010). This is because the perceived usefulness variable helps users provide an overview of an activity's value or make decisions. The more the perceived utility, the greater the user's intention to utilise it. Through the Tokopedia application, users can increase the efficiency and effectiveness of buying and selling transactions. In this case, the benefit felt by users is that they do not experience many difficulties in getting the desired product. Users can obtain information regarding prices and reviews of the product to be purchased so that they can compare it with other products before deciding to buy it. The more the user trusts that utilising the program would increase performance and productivity, the greater the desire to be able to use this Technology (Davis, 1989). The study's findings are confirmed by the research findings, which discovered that perceived usefulness has a large and favorable influence on interest in utilising an information technology System (Ahmad & Pambudi, 2013; Andika & Yasa, 2020; Rizky, 2018). There have been many studies conducted using the TAM model as the basis of their research (Yaobin & Tao, 2007). Trust and perceived advantages have a favorable impact on purchase interest in online stores, according to a study on early customer confidence in online retailers in China. The numerous advantages supplied to customers may entice them to utilise them regularly. This contradicts (Bastiaan, 2017) that whod that perceived ease of use did not affect interest in online transactions. It is concluded that the more benefits consumers obtain from online

transactions have not been able to encourage consumer interest in conducting online transactions. This happens when consumers understand the benefits they get from this activity, but they are still hesitant to make online transactions because they are wary of being prone to fraud and so on, thus making them afraid to transact and discouraging their interest in transacting online.

One type of decision-making belief is perceived ease of use. People use information systems because they believe in them. Perception elements in the ease of utilising technology and the perception of the usability of information technology are directly tied to a person's attitude toward using this technology, according to TAM. A preference for or disdain for a product or service is referred to as an attitude toward utilising it. This like or disliking attitude is used to forecast a person's behaviour and desire to utilise or not use a product or service. This shows that the convenience felt by users of the Tokopedia application makes users want to continue using the Tokopedia application to buy the desired product. The findings of this study are consistent with previous research indicating that perceived ease of use of information systems influences interest in using information systems (Erdoğmu & Esen, 2011; J. S. C. Lin & Chang, 2011; Mimin Nur Aisyah, Mahendra Adhi Nugroho, 2014; Zhang, 2010). To fulfill their needs, users only need to install the application on a mobile phone and enjoy the features available. The growing awareness of marketplace application users about information technology and the internet also contributes to their perception of convenience. Furthermore, the availability of systems provided by service providers is becoming increasingly straightforward for consumers to use. Perceived ease of use affects intention to use because the user feels that the Tokopedia marketplace is not difficult to use, and easy to understand by the user, so do not feel trouble. In other words, these Indonesian buyers can choose Tokopedia to meet their needs or other interests due to its ease and not complicate the order to carry out the purchase, payment, and delivery monitoring system. The higher the value of technology ease can be accepted the higher the frequency of technology use. Results of research by Naufaldi (2020) and Leon (2018) concluded that perceived ease of use affects intention to use.

The analysis results also revealed the most dominant factor influencing Intention To Use and Perceived Usefulness, with the largest path coefficient value of 3.1909. Meanwhile, the factor that has the smallest route coefficient value of 2.4133 impacts the intention to use the least. The findings provide both a foundation

for measurement and actual evidence that perceived utility and perceived ease of use have a significant relationship in information system use (Davis, 1989). The strength of the user relationship is relatively greater than the ease of use of information systems. Usage behaviour in TAM is conceptualised as attitudes towards system use in terms of acceptance or rejection of the system as a consequence of someone's use of technology at work (Cholifah, 2020). Perceived usefulness is one of the variables that is considered very important in influencing system usage because the first thing that influences a person to tend to use a technology or not, it is depending on the extent to which they believe that the technology can help them improve their performance (Setiawan & Sugiharto, 2014). It may be argued that consumers tend to determine whether or not to utilise a service based on how much they believe the service can deliver good advantages to users. The size of the perceived benefit is based on the frequency of use of the service and the variety of features offered by the service. According to research, perceived usefulness has a stronger influence on intention to use than perceived ease of use. (Shadkam et al., 2014). When comparing perceived benefits to ease of use, perceived usefulness has a stronger effect on consumer intention to utilise the service (Setiawan & Sugiharto, 2014). Perceived ease of use puts pressure on a cost function that is not included in the test. Another point of view is that if it is only about perceived usefulness, but the technology is too difficult to use, people will conclude that the performance gains from using technology are not worth the effort required to use it.

6.   Conclusion

Innovation benefits both perceived ease of use and perceived usefulness. Someone with a high level of innovation can use technology to simplify tasks and help them meet their daily needs. The ability to obtain information about a product to be purchased via the Tokopedia application without being constrained by time or location is critical for service users. As users become more confident in using applications to improve their performance and productivity, more users are interested in being able to use this technology and need to install applications to meet their requirements, then enjoy the features available in the application. Someone with high personal innovativeness will lead to more positive technology adoption behaviour. While the least one is perceived usefulness. The measure of perceived usefulness is based on the frequency of use of the service and the diversity of features offered. In comparison to ease of use,

perceived usefulness influences the intention to use the Tokopedia application more.

7.   Limitations

This study was confined to users who have used the Tokopedia program with a small sample size of 250 people aged 19 to 45. The data collection was carried out in a very short time (three months). This study did not assess non-users attitudes and intentions toward the Tokopedia application. Future research can focus on both (users and non-users) to examine attitudes and perceptions toward the Tokopedia application.

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