

**PENGARUH *CUSTOMER PERCEIVED RISK* TERHADAP *ONLINE*  
*PURCHASE INTENTION* PADA TOKOPEDIA  
DI SURABAYA**

Surya Aprilianto Supratiknyo

Manajemen Pemasaran

Dudi Anandya

Indarini

**ABSTRAK**

Seiring berkembangnya teknologi saat ini, tentunya banyak aktivitas atau kegiatan belanja yang dilakukan secara *online*. Dengan adanya hal tersebut, kegiatan yang membutuhkan waktu dan uang sangatlah praktis dan mudah. Salah satunya ialah membeli produk baik barang atau jasa yang kita butuhkan bisa didapat secara *online*. Hal tersebut dinamakan *e-commerce*, yang merupakan bisnis *online* yang melibatkan pembelian dan penjualan produk fisik atau digital melalui internet. Dalam penelitian ini hanya fokus untuk faktor – faktor apa saja yang berpengaruh terhadap *online purchase intention* pada pengguna Tokopedia. Penelitian ini akan dilakukan di Surabaya dengan menggunakan objek penelitian, yaitu Tokopedia. Adapun tujuan dari penelitian ini ialah mengetahui dan menganalisis pengaruh *financial risk*, *product risk*, *security risk*, *time risk*, *social risk*, *psychological risk* terhadap *online purchase intention* pada Tokopedia di Surabaya. Penelitian ini termasuk dalam penelitian *basic research* dengan tipe *causal research*. Penelitian ini juga menggunakan metode kuantitatif karena menggunakan angka yang diukur dan diolah dengan analisis SEM (*Structural Equation Modeling*), dan data yang dikumpulkan tersebut berasal dari kuesioner yang dibagikan kepada responden. Pada hasil penelitian menunjukkan bahwa *financial risk* berpengaruh negatif terhadap *online purchase intention* pada Tokopedia di Surabaya, *product risk* berpengaruh negatif terhadap *online purchase intention* pada Tokopedia di Surabaya, *security risk* berpengaruh negatif terhadap *online purchase intention* pada Tokopedia di Surabaya, *time risk* berpengaruh negatif terhadap *online purchase intention* pada Tokopedia di Surabaya, *social risk* tidak berpengaruh negatif terhadap *online purchase intention* pada Tokopedia di Surabaya, dan *psychological risk* berpengaruh negatif terhadap *online purchase intention* pada Tokopedia di Surabaya.

Kata kunci: *financial risk*, *product risk*, *security risk*, *online purchase intention*.

***THE INFLUENCE OF CUSTOMER PERCEIVED RISK ON ONLINE  
PURCHASE INTENTION ON TOKOPEDIA IN SURABAYA***

Surya Aprilianto Supratiknyo

Marketing Management

Dudi Anandya

Indarini

**ABSTRACT**

*With the current advancement of technology, undoubtedly, many shopping activities are now conducted online. With this development, activities that require time and money have become practical and easy. One of these activities is purchasing products, whether goods or services, which can now be obtained online. This phenomenon is called e-commerce, which is an online business involving the buying and selling of physical or digital products through the internet. This research focuses solely on identifying the factors that influence online purchase intention among Tokopedia users. The study will be carried out in Surabaya, using Tokopedia as the research subject. The purpose of this research is to understand and analyze the impact of financial risk, product risk, security risk, time risk, social risk, and psychological risk on online purchase intention on Tokopedia in Surabaya. This study falls under basic research with a causal research design. Quantitative methods are employed, utilizing numbers that are measured and processed through Structural Equation Modeling (SEM) analysis. The data collected for this study originates from questionnaires distributed to respondents. The research findings indicate that financial risk has a negative influence on online purchase intention on Tokopedia in Surabaya. Product risk also negatively affects online purchase intention on Tokopedia in Surabaya. Security risk has a negative impact on online purchase intention on Tokopedia in Surabaya, as does time risk. Social risk, however, does not have a negative impact on online purchase intention on Tokopedia in Surabaya. Lastly, psychological risk negatively influences online purchase intention on Tokopedia in Surabaya.*

*Keywords: financial risk, product risk, security risk, online purchase intention.*