The Effect of Perceived Risk and Perceived Usefulness on Purchase Intention with Customer Attitude as a Mediation Variable (Survey of Tokopedia Consumers in Padang City)

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A R T I C L E I N F O

ABSTRACT

This study aims to analyze the effect of perceived risk and perceived usefulness on purchase intention with customer attitude as a mediating variable(Survey OnTokopedia consumers in the city of Padang). The type of research used in this research is explanatory research, with the research method being an explanatory survey that emphasizes quantitative methods. The sample is 170 consumers who shop online at Tokopedia in the city of Padang. The sampling technique is purposive sampling. The data analysis method used Structural Equation Modeling - Partial Least Square (SEM-PLS). The results showed that perceived risk had no significant effect on purchase intention. Perceived usefulness has no significant effect on purchase intention. Perceived risk has no significant effect on customer attitude. Perceived usefulness has a significant effect on customer attitude. Customer attitude has a significant effect on purchase intention. Perceived risk has no significant effect on purchase intention mediated by customer attitude. Perceived usefulness has a significant effect on purchase intention mediated by customer attitude.

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INTORDUCTION

The use of the internet at this time has entered various segments of human activities, both in the social sector,economy, politics, and culture. This has an impact on lifestyle changes, including consumption patterns and the way Indonesians sell and shop(Ramialis & Besra, 2021). One of the shifts in consumer behavior caused by technological developments is shown in online transactions. The Covid-19 pandemic entered Indonesia starting from early March 2020, this resulted in changes in online transactions being increased. Executive Director of Banking Research and Regulation (OJK) Anung Herlianto informed that e-commerce transactions have grown by 400% per month since the start of the Covid-19 pandemic.(Mulyawan, 2020). The Covid-19 pandemic has had an impact on people's spending behavior in Indonesia. People who usually shop offline at stores, are starting to switch to online shopping(Pertiwi, 2020).

Restrictions on movement for the community during the Covid-19 pandemic increase activities online shopping. One such online store is Tokopedia.Annur (2020)stated that Tokopedia was preparing itself to welcome the new normal in the midst of the Covid-19 corona virus pandemic by preparing a strategy to operate during the era of normality.

Furthermore, to see the competition for visitors to the Tokopedia online store platform compared to other online stores in Indonesia, it will be displayed based on the average website visits in each quarter for the period from the 2nd quarter of 2020 to the 1st quarter of 2021 during the Covid-19 pandemic to the new normal era of the Covid-19 pandemic. 19 can be seen in the description of the data in table 1.

Table 1. Competition for Online Store Visitors (E-Commerce) in Indonesia Based on Average Website Visitors in Each Quarter 2nd Quarter 2020 Period Until 1st Quarter 2021 (persons)

No	Online store	Web Visitors (people)			
		Q2 2020	Q3 2020	Q4 2020	Q1 2021
1	Shopee	93.440.300	96,532,300	129,320,800	127,400,000
2	Tokopedia	86.103.300	84,997,100	114,655,600	135,076,700
3	Bukalapak	35,288,100	31,409,200	38,583,100	34,170,000
4	Lazada	22,021,800	22,674,700	36,260,600	30,516,700
5	Blibli	18,307,500	18,695,000	22,413,100	19,590,000

Source: https://iprice.co.id/insights/mapofecommerce/, accessed May 2021

From table 1 it can be explained that the store*on line*Tokopedia has web visitors that have increased from the 4th quarter of 2020 to the 1st quarter of 2021 during the new normal era of the Covid-19 pandemic in Indonesia. This condition shows that although the products sold online vary with various price choices, they have not been able to overall influence consumers' purchase intentions to shop online because of consumer assessments of the risks and attitudes to shopping online during the COVID-19 pandemic.

However, even though Tokopedia managed to rank first in the first quarter of 2021 as a store,*on line*The most visited monthly by consumers, it turns out that in Tokopedia there are still frauds in shopping during the new normal era of the Covid-19 pandemic.Sutanti (2020)stated in modiakonsumen.com that there was a fraud with the phishing mode on Tokopedia, Refund Fund Raib Hijacked (complete data can be seen in the attachment). This indicates that even though Tokopedia experienced an increase in web visits from the 4th quarter of 2020 to the 1st quarter of 2021, during the new normal era of the Covid-19 pandemic in Indonesia. Tokopedia is still vulnerable to fraud so that it affects consumer convenience in shopping, as well as of course it will have an impact on consumers' desire to use Tokopedia for online shopping, as well as influencing the attitudes and buying intentions of these consumers.

This is supported by the information providedUlty (2021)which states kTokopedia's strengths and weaknesses are:the number of spam products, where the product is given a very cheap price even though the contents do not match. This causes buyers to have difficulty finding the cheapest items, cannot send photos or links for buyers or sellers, errors often occur on the website or in the Tokopedia application. There is no blacklist feature for buyers and customers, price wars often occur which cause traders to be reluctant to reduce product prices for the sake of selling goods, less than optimal management features in stock of goods, when buyers are waiting for the payment process, the stock does not automatically decrease, notifications stuck or late notifications appear, sometimes complicated by buyers with a dropshipper system, long payment verification,

Consumer buying intentions are needed by marketers so that they can be used to meet consumer tendencies in purchasing products. Marketers use purchase intentions to predict consumer behavior in the future. Online purchase intention is defined as a measure of the strength of the consumer's intention to carry out certain buying behavior over the internet(Yuliato et al., 2014).

In addition, online purchase intention is understood as the extent to which a consumer is willing to buy a product through an online store(Peña-García et al., 2020).

One of the factors that have an impact on consumer purchase intention and attitude to shopping online is perceived risk. Perception of risk is one of the important components in information processing carried out by consumers. The level of risk in online shopping depends on consumer perceptions in estimating the level of risk that will be experienced when using the internet for shopping. Consumers have a higher perception of risk when dealing with online purchases compared to offline or in-store purchases(Sharma et al., 2021). In addition, according to TRA, intention is the result of an attitude towards a particular behavior: the greater the positive attitude towards a behavior, the greater the intention to perform that behavior.(Amaro & Duarte, 2015)

In contrast to offline consumers, online consumers have a relationship with risks in online shopping such as the product received does not match what is displayed on the web, the product is not sent after payment, the product quality is different from what was promised. Therefore, if the perceived risk of online shopping is high, the online shopping attitude will be negative or it can be said that the relationship between risk perception and online shopping attitude is negative.(Juniwati, 2015). Furthermore, consumers' purchase intentions are strongly influenced by attitudes towards certain behaviors. For example, the greater the motivation, the stronger the intention to act(Hoque & Nature, 2018).

In addition, the perception of benefits is one of the cognitive factors that determine the acceptance of an IT, according to the Technology Acceptance Model (TAM).(Agag & El-Masry, 2016). On*Technology Acceptance Model*(TAM), perceived benefits are one way to measure the impact of attitudes on new technologies. Furthermore, in implementing this definition in research on the acceptance of new technology, the perception of benefits can be said to be an individual perception that shows the performance of online shopping via the internet. Perceived benefits are perceptions given by individuals regarding the use of the internet as a means of shopping which will provide an increase in the individual's shopping performance. This perception has an impact on the attitude of the individual (consumer) in shopping online and also affects the intention to shop through the use of the internet(Davis, 1989).

RESEARCH METHODS

Typestudyusing explanatory research. Explanatory research is a type of research that is used to explain the position between the variables studied and also to explain the relationship between one variable and another through hypothesis testing that has been formulated. While the research method is an explanatory survey that puts forward quantitative methods(Sekaran & Bougie, 2016). The population that will be used is all consumers who shop online at Tokopedia in Padang City.Hair, et al., (2010)states that a study is considered representative if the number of samples used is as much as the number of indicators multiplied by 5-10 or at least 100 (one hundred) samples or respondents. In this study, the number of indicators is 34, so 34 x 5 = 170. So the sample is 170 consumers who shop online at Tokopedia in Padang City. The sampling technique used in the form of non-probability sampling method with purposive sampling technique. The sample criteria are as follows: consumers shop online at Tokopedia, consumers have shopped online at Tokopedia at least 2 times. The data analysis of this research used Structural Equation Modeling - Partial Least Square (SEM-PLS).

RESULTS AND DISCUSSION

Characteristics Respondent

Questionnairestudydistributed to respondents who are consumers who shop online at Tokopedia in Padang City as many as 170 consumers. In general, consumers have shopped online at least 2 times as much as 42.9% (73 people) and shopped online > 5 times as many as 23.5% (40 people) and

shopped online 3 times as many as 21.8% (37 people). Most respondents bought clothing products as much as 28.2% (48 people), then 18.2% (31 people) bought beauty products. Furthermore, respondents with female sex were 58.2% (99 people) more than respondents with male sex as many as 41.8% (71 people). Most of the respondents were in the age range of 17-22 years as many as 38.2% (65 people) and aged between 23-28 years as many as 37.1% (63 people). Where most of the respondents have the latest educational background SMA / SMK equivalent as many as 49.4% (84 people) and Bachelors (S1) as many as 32.9% (56 people). In addition, the respondents generally have an income of around Rp. 4,000,001 to Rp. 5,000,000 as many as 25.9% (44 people) and have incomes ranging from < Rp. 1,000,000 as many as 24.1% (41 people) and most of the respondents are students as many as 39.4% (67 people), self-employed as many as 15.9% (27 people), private employees as much as 14.7% (25 people) then also Civil Servants/ASN as many as 13.5% (23 people).

Testing the Measurement Model (Outer Model)

Score*Convergent validity*obtained by lookingcorrelation between item score and construct score. Individual indicators are declared valid when they have a correlation value above or greater than 0.70. However, in the research development stage, a large correlation value from 0.50 to 0.60 is still acceptable(Ghozali, 2014).Nextfor Discriminant validity the assessment uses a method of comparing the square root of AVE value for each variable with the relationship between variables and other variables in the model. The provision is that each construct must have an AVE square root value that is greater than the correlation value between constructs and other constructs, so that the decision is that the construct has a good discriminant validity value, provided that the AVE value is greater than 0.50.(Ghozali, 2014). The measurement of construct reliability can use two assessments, namely composite reliability and Cronbach alpha. Furthermore, to declare a reliable construct can be seen from the value of composite reliability and Cronbach's alpha which is above 0.70(Ghozali, 2014).

The value of outer loading, AVE, Cronnbach's alpha and composite reliability on the variables perceived risk, perceived usefulness, customer attitude and purchase intention can be seen in Table 2.

Table 2. Outer Loading Value, Ave, Cronnbach's Alpha And Composite Reliability

Variable	Indicator	*Outer Loading*	AVE	Cronbach's Alpha	Composite Reliability
Customer Attitude	CA1	0.808			
	CA2	0.879			
	CA3	0.852			
	CA4	0.869	0.724	0.936	0.948
	CA5	0.837			
	CA6	0.885			
	CA7	0.826			
purchase intention	PI1	0.917			
	PI2	0.922	0.840	0.905	0.940
	PI3	0.911			
Perceived Risk	PR1	0.722			
	PR10	0.829			
	PR11	0.801			
	PR12	0.811	0.592	0.956	0.961
	PR13	0.854			
	PR14	0.685			
	PR15	0.781			

PR16	0.747			
PR17	0.673			
PR2	0.695			
PR3	0.700			
PR4	0.759			
PR5	0.768			
PR6	0.774			
PR7	0.827			
PR8	0.821			
PR9	0.795			
	PU1	0.838			
	PU2	0.858			
	PU3	0.857			
Perceived Usefulness	PU4	0.864	0.726	0.937	0.949
	PU5	0.857			
	PU6	0.840			
	PU7	0.851			

Source: Research results, processed with Smart PLS 3.0, 2022

Table2 shows that all indicator statements have an outer loading value > 0.50 which means that all indicator statements are said to be valid. So that it can be continued to the next stage, namely the discriminant validity test.From Table 2 it can also be explained the value of Average Variance Extracted (AVE) for the variable*perceived risk, perceived usefulness, customer attitude*and purchase intentiongreater than 0.50. This shows that each variable used has met the requirements of a good discriminant validity measurement. The following are the results of discriminant validity testing using the AVE root:Based on Table 2, it shows that all research variables*in the form of perceived risk, perceived usefulness, customer attitude*and purchase intention has Cronbach's alpha and composite reliability values above 0.70. Therefore, the indicators used in this research variable are said to be reliable.

Table 3. AVE . Root Discriminant Validity Test Results

	Customer Attitude	Perceived Risk	Perceived Usefulness	purchase intention
Customer Attitude	0.851			
Perceived Risk	0.484	0.769		
Perceived Usefulness	0.798	0.627	0.852	
purchase intention	0.806	0.509	0.702	0.917

Source: Processed primary data, 2022

Table 3 shows the AVE root value for each variable in the form of*perceived risk, perceived usefulness, customer attitude*and*purchaseintention*greater than the correlation between variables with other variables. Thus, it means that the discriminant validity test is declared valid.

Structural Model Testing

The structural model of the assessment uses R-square as well as t-test and significance. The value of R-squares is used to see the ability of the independent variable in explaining the dependent variable.The estimated value of R-square can be seen in Table 4 below.

Table 4. R Square

R Square

Customer Attitude	0.638
purchase intention	0.670

Source: Research results, processed with Smart PLS 3.0, 2022

Based on Table 4, it is known that the R-square value for the variable *customer attitude* of 0.638 which can be interpreted that the magnitude of the perceived risk and perceived usefulness variables that can explain customer attitude in online shopping at Tokopedia is 63.8% while the remaining 36.2% is explained by other variables outside of this study. The R-square value for the purchase intention variable is 0.670, which means that 67% of perceived risk, perceived usefulness and customer attitude can explain consumer purchase intentions in shopping online at Tokopedia, while the remaining 33% is explained by other variables outside of this study.

Analysis of Direct Effects and Indirect Effects (Mediation)

Whether or not a proposed hypothesis is accepted, it is necessary to test the hypothesis by using the Bootstrapping function on SmartPLS 3.0. Furthermore, for hypothesis research, it uses the provisions to be accepted if the t-statistical value is greater than the t-table value for a significance degree of 0.05(Ghozali, 2014). The value of t statistics for the 5% significance level is 1.96.

Table 5. Path Coefficient Results and Indirect Effect Results

		Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
H1	Perceived Risk -> purchase intention	0.132	0.142	0.079	1.675	0.095
H2	Perceived Usefulness -> purchase intention	0.074	0.128	0.159	0.462	0.644
H3	Perceived Risk -> Customer Attitude	-0.027	-0.015	0.084	0.323	0.747
H4	Perceived Usefulness -> Customer Attitude	0.816	0.818	0.068	12,072	0.000
H5	Customer Attitude -> purchase intention	0.683	0.624	0.153	4.463	0.000
H6	Perceived Risk -> customer attitude -> purchase intention	-0.019	-0.016	0.057	0.328	0.743
H7	Perceived Usefulness -> customer attitude -> purchase intention	0.557	0.505	0.112	4.972	0.000

Source: Research results, processed with Smart PLS 3.0, 2022

Influence of Perceived Risk on Purchase Intention

The first hypothesis is *perceived risk* has a significant effect on the purchase intention of consumers who shop online at Tokopedia in Padang City. Based on Table 5 it can be seen that the original sample value is positive at 0.132 which indicates that the direction of the relationship between perceived risk and purchase intention is positive. Value of t-statistics *perceived risk* to *purchase intention* of 1.675 < 1.96 with a p value of 0.095 > 0.05. This shows that p *perceived risk* does not have a significant effect on the purchase intention of consumers who shop online at Tokopedia in Padang City, thus the first hypothesis is rejected. This can be interpreted that perceived risk has a insignificant effect on purchase intention. The increase or decrease in perceived risk will not have a significant effect on purchase intention.

Consumers who shop online at Tokopedia in Padang City assume that online shopping transactions at Tokopedia are the same as online shopping transactions carried out on other e-commerce, which requires selecting the desired product, then also using the account registered on the application used. In addition, when you want to buy consumer goods, first look at the rating of the shop that is the partner of the Tokopedia and pay attention to the reviews given by consumers who shop online related to the products they want and need. This makes consumers who shop online

at Tokopedia aware of the risks of online shopping andestimate the level of risk that will be experienced when shopping online so that it does not affect the purchase intention of consumers who shop online.

Perception of risk is one of the important components in information processing carried out by consumers. Consumers actively seek additional information when faced with a high-risk purchase. The level of risk in online shopping depends on consumer perceptions in estimating the level of risk that will be experienced when using the internet for shopping. Consumers have a higher perception of risk when dealing with online purchases compared to offline or in-store purchases(Sharma et al., 2021).

Consumers who were sampled in this study generally shopped online at Tokopedia in the city of Padang at least 2 times shopping online as many as 42.9% (73 people) and shopping online > 5 times as many as 23.5% (40 people) and shopping online 3 times. times as much as 21.8% (37 people). This shows that consumers have repeated online shopping at Tokopedia, meaning that perceived risk does not contribute to the purchase intention of consumers who shop online at Tokopedia because consumers know how to shop online properly in order to avoid the risks that exist when shopping online.Perceived risk consists of consumers' perceptions of the uncertainty and adverse consequences of purchasing services/products(Tseng, Chiu, & Leng, 2020).

The results of this study are supported by researchHoque & Nature (2018)which states that risk perception has no effect on purchase intention. As well asYulianto et al., (2014)which states that perceived risk has a positive and insignificant effect on online purchase intention. The same thing was also foundWake & Handra (2021)who found that perceived risk had no effect on online shopping intentions.

The Effect of Perceived Usefulness on Purchase Intention

Second hypothesisthat is *Perceivedusefulness*has a significant effect on the purchase intention of consumers who shop online at Tokopedia in Padang City. Based on Table 5 it can be seen that the original sample value is positive at 0.074 which indicates that the direction of the relationship between*perceivedusefulness* towards purchase intention is positive.Value of t-statistics*perceivedusefulness* to*purchase intention* of 0.462 < 1.96 with a p value of 0.644 > 0.05. This shows that*perceivedusefulness*does not have a significant effect on the purchase intention of consumers who shop online at Tokopedia in Padang City, thus the second hypothesis is rejected. This can be interpreted that*perceivedusefulness* has no significant effect on purchase intention. Up or down*perceivedusefulness* will not have a significant effect on purchase intention.

Consumers who shop online at Tokopedia in Padang CityThe sample in this study assumes that the benefits of online shopping at Tokopedia are the same as the benefits of online shopping carried out on other e-commerce, namely making it easier to manage online shopping, increasing the ability to manage online shopping, being useful in online shopping, providing convenience in managing online shopping. , giving the possibility of completing more shopping, giving the possibility of completing shopping faster and providing convenience in transacting in online shopping.

This results in*perceived usefulness*does not affect the purchase intention of consumers in online shopping at Tokopedia. This is because the belief in the benefits obtained from online shopping on Tokopedia does not create a desire to use it. This is because consumers shop online not because the benefits are prioritized, but because they buy products based on their needs. Where online shopping is a facility used by consumers to get the desired product according to their needs in an easier way than having to come directly to the store. The results of this study are supported by research.Juniwati (2014) found that perceived benefits had no effect on intention to shop online.

The Influence of Perceived Risk on Customer Attitude

Hypothesisthe third is*perceived risk*has a significant effect on customer attitudes who shop online at Tokopedia in Padang City. Based on Table 5 it can be seen that the original sample value is negative

at -0.027 which indicates that the direction of the relationship between perceived risk and*customer attitude* is negative.Value of t-statistics*perceived risk*to*customer attitude* of 0.323 < 1.96 with a p value of 0.747 > 0.05. This shows that p*perceived risk*does not have a significant effect on customer attitudes who shop online at Tokopedia in Padang City, thus the third hypothesis is rejected. This can be interpreted that perceived risk has a insignificant effect on*customer attitude.*The increase or decrease in perceived risk will not have a significant effect on*customer attitude.*

The level of risk in online shopping depends on consumer perceptions in estimating the level of risk that will be experienced when using the internet for shopping. Consumers have a higher perception of risk when dealing with online purchases compared to offline or in-store purchases(Sharma et al., 2021).

Consumerwho shop online at Tokopedia in Padang City The sample in this study assumes that the risk of online shopping at Tokopedia is the same as the risk of online shopping transactions carried out on other e-commerce such as in terms oftime risk, performance risk, financial risk, psychological risk, social risk and privacy risk.This makes consumers who shop online at Tokopedia not worry about perceived risk so that it does not affect customer attitude.

Based on the value of the respondent's level of achievement, it can be seen that the highest perceived risk is found in the dimensions of time risk and psychological risk, which is 3.63 with a TCR value of 72.6%. The TCR value is in the high category, meaning that most consumers who shop online at Tokopedia in Padang City agree that the dimensions of time risk and psychological risk of shopping online at Tokopedia are high. Where the time risk is in the form of consumers judging when buying products at Tokopedia can waste time, as well as exchanging one product for another and processing claims or refunds. Meanwhile, the psychological risk is in the form of consumers feeling disappointed, dissatisfied and feeling doubtful by buying products at Tokopedia

The thing that consumers do when shopping online is to try to minimize the level of risk by estimating the level of risk that will occur by paying attention to the rating of seller stores that partner with Tokopedia so that shopping does not waste time, there is no need to exchange products, or process claims and refund. Then also pay attention to the reviews given by consumers at the place where the product will be purchased from partners who collaborate with Tokopedia. Furthermore, by doing this, consumers can ignore perceived risk by minimizing the level of risk so that it does not affect consumer attitudes in shopping online.

The results of this study are supported by researchHoque & Nature (2018)which states that risk perception has no effect on attitudes. As well asYulianto et al., (2014)which states that perceived risk has an insignificant negative effect on customer attitudes.

The Effect of Perceived Usefulness on Customer Attitude

HypothesisFourth, Perceived Usefulness has a significant effect on customer attitudes who shop online at Tokopedia in Padang City. Based on Table 5, it can be seen that the original sample value is positive at 0.816 which indicates that the direction of the relationship between perceived usefulness and customer attitude is positive. The value of t-statistics perceived usefulness to customer attitude is 12.072 > 1.96 with a p value of 0.000 <0.05. This shows that perceived usefulness has a significant effect on customer attitudes who shop online at Tokopedia in Padang City, thus the fourth hypothesis is accepted.

This indicates that the better the perceived benefits, the higher*customer attitude* who shop online at Tokopedia in Padang City.*customer attitude*who shop onlinecan be seen from the consumerfind shopping at Tokopedia interesting, because there are many products on offer. In addition, consumers think that shopping at Tokopedia saves time and is a good idea. Then also judged that buying products online at Tokopedia was the right choice. Furthermore, in shopping at Tokopedia, consumers can consider the price of the product to be purchased and enjoy shopping for products online at Tokopedia, and enjoy that products purchased online at Tokopedia are generally profitable for consumers.

Perceived benefits are one of the cognitive factors that determine the acceptance of an IT, according to*Technology Acceptance Model*(TAM)(Agag & El-Masry, 2016). On*Technology Acceptance Model*(TAM), perceived benefits are one way to measure the impact of attitudes on new technologies. Furthermore, in implementing this definition in research on the acceptance of new technology, the perception of benefits can be said to be an individual perception that shows the performance of online shopping via the internet. Perceived benefits are perceptions given by individuals regarding the use of the internet as a means of shopping which will provide an increase in the individual's shopping performance. This perception has an impact on the attitude of the individual (consumer) in shopping online and also affects the intention to shop through the use of the internet(Davis, 1989).

The results of this study are supported by researchPeña-García et al., (2020)stated that perceived benefits affect online shopping attitudes. similar thing also foundJuniwati (2015)which states that perceived benefits have a positive effect on attitudes in online shopping. as well asRachmawati et al., (2020)andRenny et al., (2013)which states that perceived benefits affect consumer attitudes.

Influence of Customer Attitude on Purchase Intention
HypothesisFifth, customer attitude has a significant effect on the purchase intention of consumers who shop online at Tokopedia in Padang City. Based on Table 5, it can be seen that the original sample value is positive at 0.683 which indicates that the direction of the relationship between customer attitude and purchase intention is positive. The t-statistics value of Customer attitude towards purchase intention is 4.463 > 1.96 with a p value of 0.000 < 0.05. This shows that customer attitude has a significant effect on the purchase intention of consumers who shop online at Tokopedia in Padang City, thus the fifth hypothesis is accepted.

This indicates that*purchase intention*consumers who shop online at Tokopedia in Padang Cityinfluenced by customer attitude. The better consumer attitudes in using the Tokopedia application in online shopping, the higher the purchase intention. Purchase intentionconsumers are seen from wanting to buy products on Tokopedia, wanting to recommend people around to buy products at Tokopedia and if there are products that consumers want to buy, consumers want tousing Tokopedia

According to TRA, intention is the result of an attitude toward a particular behavior: the greater the positive attitude towards a behavior, the greater the intention to perform the behavior.(Amaro & Duarte, 2015). Furthermore, consumers' purchase intentions are strongly influenced by attitudes towards certain behaviors. For example, the greater the motivation, the stronger the intention to act(Hoque & Nature, 2018).

The results of this study are supported by researchTseng et al., (2020)found that attitude had a positive effect on product purchase intentions. As well asPeña-García et al., (2020)find sAttitude has an effect on online shopping intentions. When consumers think that the use of e-commerce is not important, the attitude formed will make consumers not intend to use e-commerce. Conversely, if consumers think that the use of e-commerce is a must, a positive attitude will be formed. Moreover, if consumers think that e-commerce can provide more benefits such as ease of finding various kinds of products at discounted prices, consumers will intend to use e-commerce. The same thing was also foundWake & Handra (2021)thatAttitude has a positive effect on online shopping intentions.Juniwati, (2014)also found that attitude in online shopping has a positive effect on intention to shop online.

The Influence of Perceived Risk on Purchase Intentions Mediated by Customer Attitude
Hypothesisthe sixth is*Perceived risk* has a significant effect on the purchase intention of consumers who shop online at Tokopedia in Padang City which is mediated by customer attitude. Based on Table 5 it can be seen that the original sample value is negative at -0.019 which indicates that the direction of the relationship between perceived risk and purchase intention mediated by customer attitude is negative..Value of t-statistics*perceived risk*to*purchase intention*mediated by customer

attitudeof 0.328 < 1.96 with a p value of 0.743 > 0.05. This shows that p*perceived risk*does not have a significant effect on the purchase intention of consumers who shop online at Tokopedia in Padang City which is mediated by customer attitude, thus the sixth hypothesis is rejected. This can be interpreted that perceived risk has a insignificant effect on purchase intentionmediated by customer attitude.The increase or decrease in perceived risk will not have a significant effect on purchase intentionmediated by customer attitude.

This indicates that customer attitude as a mediating variable (intervening) cannot strengthen the influence between perceived risk on purchase intentionconsumers who shop online at Tokopedia in Padang Citybecause the customer attitude seen by consumers considers shopping at Tokopedia attractive, because there are many products on offer. In addition, consumers think that shopping at Tokopedia saves time and is a good idea. Then also judged that buying products online at Tokopedia was the right choice. Furthermore, in shopping at Tokopedia, consumers can consider the price of the product to be purchased and enjoy shopping for products online at Tokopedia, and enjoy that products purchased online at Tokopedia are generally profitable for consumers.It is not something that consumers consider when making a purchase intention when shopping online at Tokopedia through the Tokopedia application

Perception of risk is one of the important components in information processing carried out by consumers. The level of risk in online shopping depends on consumer perceptions in estimating the level of risk that will be experienced when using the internet for shopping(Sharma et al., 2021). In addition, according to TRA, intention is the result of an attitude towards a particular behavior: the greater the positive attitude towards a behavior, the greater the intention to perform that behavior.(Amaro & Duarte, 2015)

The reason that customer attitude cannot strengthen the influence of perceived risk on the purchase intention of consumers who shop online at Tokopedia is because consumers will use the Tokopedia application service according to consumer needs to shop for the desired product. However, before shopping for certain products, consumers will try to minimize risk by paying attention to the rating of stores that partner with Tokopedia. In addition, it also pays attention to the reviews given by consumers regarding the products offered. This causes consumers to reduce or minimize the risks that will occur. Then consumers also thinkthat the risk of online shopping on Tokopedia is the same as the risk of online shopping transactions carried out on other e-commerce, such as in terms oftime risk, performance risk, financial risk, psychological risk, social risk and privacy risk.This makes consumers who shop online at Tokopedia not worry about perceived risk so that it does not affect customer attitude and also does not have an impact on the purchase intention of consumers who shop online at Tokopedia.

The results of this study do not support the results of the studyTseng et al., (2020)found that risk perception had a negative effect on attitudes. This indicates the role of perceived risk could be more prominent because the product is widely used in environments with many potential risks. Consumers depend on products to protect them from harm and face their environmental challenges. Thus, it is not surprising that the perception of risk significantly influences consumer attitudes. In addition, it found that attitude had a positive effect on product purchase intentions.

The results of this study also do not support the results of the studyJuniwati (2015)stated that the perception of risk had a negative effect on attitudes in online shopping. This means that if the perceived risk increases, consumer attitudes will decrease in online shopping. In addition, it also found that attitudes in online shopping had a positive effect on intentions to shop online.

The Effect of Perceived Usefulness on Purchase Intentions Mediated by Customer Attitude
Hypothesisseventh, namely Perceived usefulness has a significant effect on the purchase intention of consumers who shop online at Tokopedia in Padang City which is mediated by customer attitude. Based on Table 5, it can be seen that the original sample value is positive at 0.557 which indicates that the direction of the relationship between perceived usefulness and purchase intention mediated by customer attitude is positive. The value of t-statistics perceived usefulness on purchase intention

mediated by customer attitude is 4.972 > 1.96 with a p value of 0.000 < 0.05. This shows that perceived usefulness has a significant effect on the purchase intention of consumers who shop online at Tokopedia in Padang City which is mediated by customer attitude, thus the seventh hypothesis is accepted.

This indicates that customer attitude as a mediating variable (intervening) can strengthen the influence of perceived usefulness on the purchase intention of consumers who shop online at Tokopedia, because the customer attitude seen by consumers considers shopping at Tokopedia attractive, because there are many products offered. In addition, consumers think that shopping at Tokopedia saves time and is a good idea. Then also judged that buying products online at Tokopedia was the right choice. Furthermore, in shopping at Tokopedia, consumers can consider the price of the product to be purchased and enjoy shopping for products online at Tokopedia,

Perceived benefits are one of the cognitive factors that determine the acceptance of an IT, according to *Technology Acceptance Model* (TAM)(Agag & El-Masry, 2016). On *Technology Acceptance Model* (TAM), perceived benefits are one way to measure the impact of attitudes on new technologies. Furthermore, in implementing this definition in research on the acceptance of new technology, the perception of benefits can be said to be an individual perception that shows the performance of online shopping via the internet. Perceived benefits are perceptions given by individuals regarding the use of the internet as a means of shopping which will provide an increase in the individual's shopping performance. This perception has an impact on the attitude of the individual (consumer) in shopping online and also affects the intention to shop through the use of the internet(Davis, 1989).

The results of this study support the results of the studyPeña-García et al., (2020)stated that perceived benefits affect online shopping attitudes. besides that it also finds sAttitude has an effect on online shopping intentions. When consumers think that the use of e-commerce is not important, the attitude formed will make consumers not intend to use e-commerce. Conversely, if consumers think that the use of e-commerce is a must, a positive attitude will be formed. Moreover, if consumers think that e-commerce can provide more benefits such as ease of finding various kinds of products at discounted prices, consumers will intend to use e-commerce. The same thing was also foundJuniwati (2015)which states that perceived benefits have a positive effect on attitudes in online shopping. then also mfound that attitudes in online shopping have a positive effect on intentions to shop online

CONCLUSION

Conclusion in this study are as follows: Perceived risk has no significant effect on purchase intention. Perceived usefulness has no significant effecttopurchase intention. Perceived risk has no significant effect on customer attitude. Perceived usefulness has a significant effect on customer attitude. Customer attitude has a significant effect on purchase intention. Perceived risk has no significant effect on purchase intention mediated by customer attitude. Perceived usefulness has a significant effect on purchase intention mediated by customer attitude.

This study has several important findings for the Tokopedia online store, namely in relation to the non-influence of perceived risk on customer attitudes and consumer purchase intentions in shopping online at Tokopedia. It is hoped that online stores can increase comfort in using the Tokopedia application by improving and paying attention to partners who work with Tokopedia who can reduce or minimize the risks that will occur when consumers shop online.

Furthermore, Tokopedia is expected to pay more attention to perceived usefulness because it affects customer attitudes and purchase intentions of consumers who shop online at Tokopedia. Researchers hope this research can be developed so that the purchase intention of consumers who shop online at Tokopedia will increase by increasing consumer convenience in shopping online using the Tokopedia application itself so that it can still be accepted as a technological innovation in shopping that helps make it easier for customers to shop for the desired product without have to come to the shop in person.

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