Purchase intention on Bukalapak: Role of risk, convenience, and benefits

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Abstract
Purpose: This study aims to examine how perceived risk, perceived convenience, and perceived benefits influence users' purchase intention on Bukalapak, one of Indonesia's leading e-commerce platforms.

Methodology: The study was conducted using a quantitative method with a survey distributed to 100 active Bukalapak users across various cities in Indonesia. Data were collected using a structured questionnaire and analyzed using SmartPLS 4.0 software to test the relationships between the constructs based on the extended Technology Acceptance Model (TAM).

Results: The results show that perceived convenience and perceived benefits have a significant positive impact on purchase intention, while perceived risk has a significant negative impact. This indicates that users are more likely to make purchases on Bukalapak when they perceive the platform as easy to use and beneficial, and less likely when they feel uncertain or insecure.

Conclusions: The study concludes that increasing convenience and delivering tangible benefits can strengthen purchase intention, while managing and reducing user risk perceptions is crucial to improving user confidence.

Limitations: The study is limited to Bukalapak users and uses a relatively small sample size (n = 100), which may not fully represent the broader population of e-commerce users in Indonesia.

Contribution: This study contributes to the understanding of consumer behavior in Indonesian e-commerce by validating the extended TAM in the context of Bukalapak. It provides insights for e-commerce managers, marketers, and platform developers to design better strategies that enhance user trust and buying interest.

Keywords: *Perceived Convenience, Perceived Benefits, Perceived Risk, Purchase Intention*

1. Introduction

In an era of rapidly evolving globalization, the Internet has driven significant changes in consumer behavior, including shopping (Ikhsani & Udayana, 2025). E-commerce has become a medium that allows consumers to conduct transactions quickly and easily without time and place constraints (Wijoyo & Cindy, 2024). Mobile devices, such as smartphones and tablets, have become the primary means of online shopping, making the digital lifestyle an integral part of modern society (Hidayat & Peridawaty, 2021). In Indonesia, this trend is reflected in the continued increase in the number of Internet users, which is expected to reach 204 million by 2022 (Gemina, Pramestidewi, & Alawiah, 2025). Concurrently, the projected number of e-commerce users is also increasing significantly, reaching an estimated 189.6 million by 2024 (Syaharani, Putri, & Maleha, 2025). This shows that the Indonesian e-commerce market has great potential to continue growing and become a major driver of digital economic growth and MSME empowerment (Pratiwi, Rizki, & Asrol, 2024).

Amidst the rapid growth of e-commerce, competition among marketplace platforms is intensifying. Shopee and Lazada continue to vie for the top spot, while Bukalapak has shown a downward trend in visitor numbers and brand rankings over the past four years, as shown in the following table.

Table 1. Top Brand Index E-Commerce Indonesia (2020–2024)

Brand	2020	2021	2022	2023	2024
Shopee.co.id	20.00	41.80	43.70	45.80	50.50
Lazada.co.id	31.90	15.20	14.70	15.10	13.30
Tokopedia.com	15.80	16.70	14.90	11.30	10.40
Bukalapak.com	12.90	9.50	8.10	4.70	7.60
Blibli.com	8.40	8.10	10.10	10.60	6.60

Sumber: www.topbrandindex.com

Table 1 illustrates the development of the brand index of five major e-commerce platforms in Indonesia from 2020 to 2024 and shows that Bukalapak experienced a significant decline in brand perception. In 2020, Bukalapak had an index of 12.90%, but this figure continued to decline to 9.50% in 2021, 8.10% in 2022, and dropped drastically to a low of 4.70% in 2023. Although there was a slight increase in 2024 to 7.60%, this was not enough to elevate Bukalapak's position amid fierce competition from other e-commerce platforms. In comparison, Shopee showed a very sharp upward trend from 20.00% in 2020 to 50.50% in 2024 and has continued to lead the market since 2021. Tokopedia and Lazada experienced declines, but not as strong as Bukalapak, while Blibli showed increases in 2022 and 2023, before finally declining again in 2024. Bukalapak's sharp decline indicates fundamental problems, such as declining consumer purchasing interest, weak competitiveness, and declining user trust and loyalty to the platform. This condition shows that Bukalapak needs to conduct a comprehensive evaluation of user risk perception, platform ease of use, and perceived benefits of consumers to regain market appeal and trust.

Purchase intention is an important indicator for predicting consumer purchasing decisions, as it is generally closely related to an individual's behavior, perception, and attitude toward a product or service. The Technology Acceptance Model (TAM), rooted in the Theory of Reasoned Action (TRA), explains that social behavior shapes consumer attitudes toward technology adoption (Davis, 1989). In this framework, several main constructs, such as the perception of usefulness, ease of use, and risk, are considered to have a significant influence on shaping consumer attitudes towards the use of technology (Pratiwi et al., 2024). Consumers tend to have purchasing intentions if they feel that the benefits obtained, such as time efficiency, ease of transactions, and product availability, outweigh the potential negative risks that may arise, such as fraud, nonconforming products, or delivery errors (Gemina et al., 2025). Therefore, Bukalapak must continuously improve the perceived usefulness and ease of service while actively minimizing user perceptions of risk. This effort can be realized by strengthening transaction security features, increasing the transparency of product information, and simplifying the user interface to make it more accessible to various consumer segments (Hidayat & Peridawaty, 2021).

In addition, a refund system and responsive customer service are also crucial factors in building trust (Helfiyana, Alwie, & Samsir, 2024). Amidst fierce competition between marketplaces, consumers' positive perceptions of benefits and convenience will be the main drivers of loyalty, while high perceptions of risk can actually be a significant obstacle to purchasing intentions (Sekri, Bouzaabia, Rzem, & Juárez-Varón, 2024). Thus, a deep understanding of the three main dimensions of perceived benefits, perceived convenience, and perceived risk is a strategic foundation for developing an effective consumer behavior-based marketing approach for Bukalapak. Many previous studies have examined the influence of perceived risk, ease of use, and perceived usefulness on purchase intentions. However, these findings are inconsistent. Some studies found that all three factors significantly influence purchase intention (Assin, George, Aboobaker, & Sivakumar, 2025; Firmansyah, Rozi, & Prajawati, 2021; Kou & Sun, 2024; Pratiwi et al., 2024; Syaharani et al., 2025). However, other studies show that one or more of these three variables do not have a significant influence (De, Khoa, & Nguyen, 2023; Moussaoui & Benbba, 2023; Pan, Xiong, Pu, Han, & Zhang, 2023; Rosillo-Díaz, Muñoz-Rosas, & Blanco-Encomienda, 2024). The inconsistency of these results indicates a research gap that is important to

examine further, especially in the context of Bukalapak, which is experiencing a decline in user interest amidst the rapid growth of national e-commerce.

The novelty of this research lies in the Bukalapak e-commerce platform, which represents a marketplace with relatively low levels of consumer engagement. This study not only examines the theoretical relationships between variables but also presents an empirical context that is rarely explored in the literature: e-commerce that does not dominate the market. Furthermore, the use of recent pre-survey data allows for a more contextual depiction of the dynamics of user perceptions, thus contributing to the expansion of the study of digital consumer behavior in developing countries such as Indonesia. This research is highly urgent, given the need for strategies to strengthen consumer loyalty in a highly dynamic e-commerce competitive climate. The implications of these findings are expected to provide strategic input for Bukalapak managers and other e-commerce players, particularly in responding to consumer perceptions of the risks, convenience, and benefits of digital services. Therefore, this study aims to empirically analyze the influence of perceived risk, perceived convenience, and perceived benefits on Bukalapak users' purchasing intentions, as well as to contribute to the theoretical and practical understanding of digital consumer behavior in the technology-based economy era.

2. Literature review
2.1. Technology Acceptance Model (TAM)
The Technology Acceptance Model (TAM) was first developed by ((Davis, 1989). This model was designed to identify and understand the various factors that influence user acceptance of computer technology. TAM has been empirically tested and proven valid in explaining the use of a system through two main constructs: perceived usefulness and perceived ease of use. The main objective of the TAM is to explain the mechanisms underlying technology acceptance, predict user behavior, and provide a theoretical basis for successful technology adoption.

2.2. Purchase Intention
Purchase intention is a psychological response that appears after an individual receives stimulation from a product, which then leads to an interest in owning it (Helfiyana et al., 2024). In addition, purchase intention can be explained as a reflection of consumer attitudes towards an object and is considered appropriate for evaluating behavioral tendencies towards certain products, services, or brands (Phamthi, Nagy, & Ngo, 2024). This intention is formed through a learning and thinking process that creates a perception of the product (Wijoyo & Cindy, 2024). Purchase intention also creates an internal drive that is consistently stored in the minds of consumers, encouraging them to realize their desires in real actions (Helfiyana et al., 2024). In general, purchase intention indicates a consumer's plan to purchase a certain product in a certain quantity and within a certain time period (Sekri et al., 2024).

2.3. Perceived Risk
As one of the two main elements in the valence framework, perceived risk negatively influences consumer behavior, which is the opposite of perceived benefits. Perceived risk itself refers to the uncertainty consumers feel regarding the potential consequences of using a product or service (Hien, Vo, Ngan, & Ghi, 2024). Risk refers to the extent to which consumers respond to the possibility of adverse consequences that may arise when conducting transactions online (Phamthi et al., 2024). Risk is seen as an element that has the potential to hinder and must be anticipated to ensure that work is achieved within time, cost, and quality constraints (Kou & Sun, 2024). The inability of consumers to touch or try a product directly causes negative perceptions of the product, which can give rise to concerns about potential losses (Pratiwi et al., 2024). Perceived risk is a condition in which consumers face uncertainty and are unable to predict the outcomes of their purchasing decisions (Gemina et al., 2025). Indicators of perceptual risk include financial, product, time, delivery, social, and security risks (Assin et al., 2025).

2.4. Perceived Convenience
Ease of use is one of the factors considered by online shoppers. Perceived ease of use is defined as the ease of understanding and using a computer technology (Pratiwi et al., 2024). Ease of use is defined as user satisfaction with the ease or convenience of using a system, such as data entry, data processing,

and searching for the required information (Firmansyah et al., 2021). Ease of use means that an e-commerce website is designed to make things easier for its users (Moussaoui & Benbba, 2023). With the existence of accurate, easy, and sophisticated information technology, it is not impossible that users, both buyers and sellers, will use e-commerce website services provided by a company to make it easier for users to carry out online buying and selling activities (Baidoun & Salem, 2024). Perceived ease of use is defined as the degree to which a person believes that using information technology is easy and does not require much effort from the user (Ferreira, Barbosa, & Sousa, 2025). Davis (1989), who introduced the concept in the Technology Acceptance Model (TAM), emphasized that perceived ease of use is a fundamental factor in determining whether someone accepts and continues to use technology. Venkatesh, Morris, Davis, and Davis (2003) expanded this by explaining that ease of use involves both cognitive and physical simplicity in using systems. Pratiwi et al. (2024) clarified that ease of use reflects the degree to which consumers believe that engaging with an online system requires minimal mental effort.

2.5. Perceived Benefits

Consumer-perceived benefits are understood as positive incentives that encourage consumers to consider using or selecting a product or service (Sekri et al., 2024). Within the context of the valence framework, these benefits are one of two facets of valence that play a crucial role in motivating individuals' actions. Beyond financial gain, these perceived benefits encompass various other aspects that add value to the purchasing decision-making process (Hien et al., 2024). Perceived benefits refer to an individual's belief that utilizing a particular technology can help improve work effectiveness and influence user behavior patterns (Shukla, Jain, & Misra, 2022). This concept describes the extent to which a new system is perceived as beneficial to users in completing their tasks (Moussaoui & Benbba, 2023). In other words, perceived usefulness reflects the extent to which a person believes that using technology will positively affect their work performance (Syaharani et al., 2025). Individuals with a high perceived usefulness tend to use digital applications or systems because they perceive them as simplifying their work processes (Ikhsani & Udayana, 2025). This simplification contributes to optimal work outcomes, both in terms of physical performance and psychological satisfaction, as processes become more efficient and results are superior to those achieved without the use of technology (Hidayat & Peridawaty, 2021).

2.6. Hypothesis

Risk perception is a crucial factor influencing consumer behavior when conducting transactions via e-commerce platforms (Helfiyana et al., 2024). In the digital context, risk perception reflects consumers' concerns about potential losses or sacrifices that may arise during the process of using e-commerce services (Gemina et al., 2025). This indicates that consumers tend to be careful in evaluating the benefits and risks before making online purchases to minimize losses and maximize transaction value (Kou & Sun, 2024). Several previous studies have confirmed that risk perception significantly influences attitudes and purchase intentions in an e-commerce environment (Phamthi et al., 2024). The risks perceived in online shopping can generally be grouped into six main dimensions: financial, psychological, performance, time, social, and privacy risks (Assin et al., 2025). Several studies have shown that social and financial risks can influence attitudes and purchase intentions, and product performance risks are also a key consideration in consumer decision-making (Hien et al., 2024). Furthermore, financial, time, social, and performance risks have been shown to negatively impact consumer purchase intentions in a digital context (Shukla et al., 2022).

H1: Perceived Risk has a negative and significant effect on Purchase Intention

A website's ease of use is a crucial factor influencing consumers' decisions to make online purchases (Sarastila, Pertiwi, & Kustanti, 2021). Although online shopping offers various advantages, the complexity of navigating a website can lead to user confusion (Gemina et al., 2025). The Internet technology underlying e-commerce sites has the potential to reduce product search and evaluation costs while increasing user appeal to the products offered (Hien et al., 2024). This confirms that the ease of use of an e-commerce site not only determines the user experience but also impacts purchase intention (Suryati & Fenny, 2024). Previous research findings indicate that perceived ease of use has a significant influence on purchase intention (Kou & Sun, 2024; Wijoyo & Cindy, 2024), which aligns with the

results of Amin (2021), which showed that the perceived ease of use of digital systems is crucial in influencing consumer purchase intention. Ikhsani and Udayana (2025) also confirmed that the ease of use of technology-based systems has a direct impact on purchase intention, particularly in the context of digital financial services. Furthermore, Istiqomah and Alfansi (2024) showed that the perceived ease of use of e-commerce applications is a key determinant in shaping purchase intention among younger generations. Similar support was found in a study by Moussaoui and Benbba (2023), which revealed that the ease of use of a web user interface significantly contributes to increased purchase intention in the context of online shopping.

H2: Perceived Convenience has a positive and significant effect on Purchase Intention

Perceived benefits refer to the advantages that consumers perceive when shopping or using services on an e-commerce platform (Pan et al., 2023). In valence theory, this perception is one of the main drivers that motivates people to make certain decisions, such as making online transactions (Khan, Hashim, & WeiYing, 2023). Shukla et al. (2022) found a positive relationship between perceived benefits and consumer purchase intentions. Rosillo-Díaz et al. (2024) found similar results, stating that perceived usefulness contributes to consumers' desire to download and use mobile applications. In other digital contexts, such as online healthcare, utilitarian values, including social support and convenience, shape usage intentions (Istiqomah & Alfansi, 2024). Firmansyah et al. (2021) revealed that perceived usefulness significantly influences consumer purchase intention on online shopping platforms. Furthermore, Moussaoui and Benbba (2023) found that the higher the perceived usefulness of an e-commerce application, the more likely consumers were to make a purchase. Meanwhile, Shukla et al. (2022) emphasized that perceived usefulness is a key predictor of shaping millennials' purchase intentions on digital platforms.

H3: Perceived Benefits has a positive and significant effect on Purchase Intention

3. Methodology

This study used a quantitative survey-based approach to analyze the influence of perceived risk, perceived ease of use, and perceived usefulness on the purchase intention of Bukalapak users in Indonesia. This research is explanatory and based on the Technology Acceptance Model (TAM) framework Davis (1989), which adds perceived risk as an external variable. Data were collected through an online questionnaire using Google Forms, which was distributed to active Bukalapak users who met the following criteria: aged 18–45 years, domiciled in Indonesia, and had made a transaction on Bukalapak in the last six months. The number of respondents analyzed was 100. All the variable indicators were measured using a 7-point Likert scale.

Data analysis was conducted using the structural equation modeling-partial least squares (SEM-PLS) approach, which consists of a measurement model test (validity and reliability) and a structural model test (relationships between variables). The outer model test includes loading factor values, AVE, Cronbach's alpha, and composite reliability, while the inner model test uses t-statistics and p-values. This study assumes that all respondents have basic experience using Bukalapak, and the findings are expected to contribute to the literature on digital consumer behavior and strategies to increase purchasing interest in local e-commerce platforms.

4. Results and discussion
4.1. Research Results
4.1.1. Validity and Reliability Test
The first step in the analysis was to assess the outer loading value, which reflects the strength of the relationship between the latent construct and its constituent indicators. According to the general criteria, an outer loading is considered satisfactory if its value is above 0.70. The details of the validity test results are presented in Table 2.

Table 2. Convergent Validity Test Results

Variable	Indicator	Loading Factor	AVE	Information
Purchase Intention	Y1	0.865	0,746	Valid
	Y2	0.819		Valid
	Y3	0.901		Valid
	Y4	0.869		Valid
Perceived Risk	X1.1	0.910	0,851	Valid
	X1.2	0.918		Valid
	X1.3	0.950		Valid
	X1.4	0.899		Valid
	X1.5	0.933		Valid
Perceived Convenience	X2.1	0.853	0,752	Valid
	X2.2	0.891		Valid
	X2.3	0.858		Valid
Perceived Benefits	X3.1	0.925	0,866	Valid
	X3.2	0.952		Valid
	X3.3	0.937		Valid
	X3.4	0.910		Valid

Source: Data processed using PLS 4.0 (2025)

The results of the convergent validity test show that all indicators have loading factor values above 0.70 and AVE exceeds 0.50, indicating that all indicators are valid in measuring their respective constructs. The variables Purchase Intention, Perceived Risk, Perceived Convenience, and Perceived Benefits met the convergent validity criteria.

Table 3. Composite Reliability and Cronbach's Alpha Test Results

Variable	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Information
Purchase Intention	0.886	0.889	0.922	Reliable
Perceived Risk	0.956	0.957	0.966	Reliable
Perceived Convenience	0.835	0.835	0.901	Reliable
Perceived Benefits	0.949	0.949	0.963	Reliable

Source: Data processed using PLS 4.0 (2025)

Table 3 shows that all variables have Cronbach's Alpha and Composite Reliability values above 0.70, indicating that this research instrument is reliable. All constructs, including Purchase Intention, Perceived Risk, Perceived Convenience, and Perceived Benefits, met the reliability criteria.

Table 4. Discriminant Validity Test Results (Cross Loadings)

	Perceived Benefits	Perceived Convenience	Perceived Risk	Purchase Intention
X1.1	0.449	0,438	**0,910**	0,557
X1.2	0.478	0,450	**0,918**	0,560
X1.3	0.445	0,424	**0,950**	0,588
X1.4	0.380	0,373	**0,899**	0,581
X1.5	0.425	0,389	**0,933**	0,592
X2.1	0.493	**0,853**	0,381	0,592
X2.2	0.487	**0,891**	0,352	0,601
X2.3	0.531	**0,858**	0,435	0,611
X3.1	**0.925**	0,495	0,428	0,598
X3.2	**0.952**	0,571	0,427	0,632
X3.3	**0.937**	0,574	0,438	0,589
X3.4	**0.910**	0,522	0,463	0,609
Y1	0.473	0,558	0,612	**0,865**

	Perceived Benefits	Perceived Convenience	Perceived Risk	Purchase Intention
Y2	0.558	0,558	0,500	**0,819**
Y3	0.581	0,650	0,455	**0,901**
Y4	0.635	0,626	0,587	**0,869**

Source: Data processed using PLS 4.0 (2025)

Table 4 shows that each indicator has the highest loading value on the construct it measures compared to the other constructs. This proves that each indicator can differentiate one construct from another, thus meeting the discriminant validity criteria based on the cross-loading method.

Table 5. Discriminant Validity Test Results (Fornell-Lacker Criterion)

	Perceived Benefits	Perceived Convenience	Perceived Risk	Purchase Intention
Perceived Benefits	0.931			
Perceived Convenience	0.581	0.867		
Perceived Risk	0.472	0.449	0.922	
Purchase Intention	0.653	0.694	0.625	0.864

Source: Data processed using PLS 4.0 (2025)

Table 5 shows that the AVE root value (diagonal numbers) for each variable is higher than the correlation between other variables (non-diagonal numbers), in accordance with the Fornell-Larcker criteria. This indicates that each construct has good discriminant validity and can differentiate itself from other constructs.

4.1.2. Determination Test (R-Squared)
The determination test (R-squared) aims to measure the contribution of independent variables in explaining the variation in dependent variables. The results of the R^2 test for the endogenous variables are presented in Table 6.

Table 6. R^2 Value of Endogenous Variables

	R-square	R-square adjusted
Purchase Intention	0,650	0,639

Source: Data processed using PLS 4.0 (2025)

Table 6 shows that the R-squared value for the Purchase Intention variable is 0.650, meaning that 65% of the variation in purchase intention can be explained by the independent variables in the model. The adjusted R-square value of 0.639 indicates adjustments to the number of predictors in the model and still indicates good predictive power.
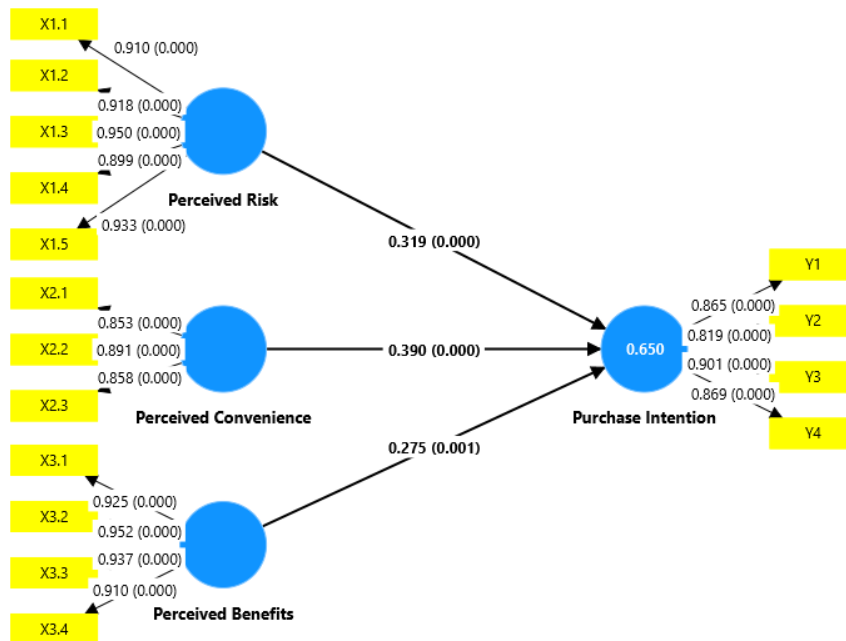
Figure 2. Bootstrapping Test Results
Source: Data processed using PLS 4.0 (2025)

Table 7. Hypothesis Test Results

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Perceived Risk -> Purchase Intention	0,319	0,325	0,070	4,537	0,000
Perceived Convenience -> Purchase Intention	0,390	0,388	0,082	4,729	0,000
Perceived Benefits -> Purchase Intention	0,275	0,275	0,080	3,440	0,001

Source: Data processed using PLS 4.0 (2025)

Table 7 presents the statistical test results to examine the influence of exogenous variables Perceived Risk, Perceived Convenience, and Perceived Benefits on the endogenous variable Purchase Intention. To assess the significance of these relationships, t-statistic and p-value evaluations were conducted. According to the commonly used criteria (Rule of Thumb), a relationship is considered statistically significant if the t-statistic > 1.96 or the p-value < 0.05, based on a 5% significance level. From Table 7, it is evident that all three variables significantly influence Purchase Intention, as indicated by t-statistic values of 4.537 (Perceived Risk), 4.729 (Perceived Convenience), and 3.440 (Perceived Benefits), all exceeding the threshold of 1.96. All p-values were below 0.05, confirming the significance of these effects.

Among the three, Perceived Convenience had the strongest effect on Purchase Intention, with the highest path coefficient (0.390) and t-statistic (4.729). This was followed by Perceived Risk (0.319) and Perceived Benefits (0.275). These results highlight the importance of user-friendly and accessible platforms, as well as consumer risk perceptions and perceived utility, in shaping online purchase intentions on platforms such as Bukalapak.

4.2. Interpretation and Research Results
4.2.1. The Effect of Perceived Risk on Purchase Intention
Perceived risk is a consumer's perception of the potential loss or uncertainty that may be experienced when conducting online transactions, such as fraud, nonconforming products, or privacy violations (Helfiyana et al., 2024). These risks include financial, functional, privacy, and psychological

dimensions that can influence purchasing decisions on e-commerce platforms (Wijoyo & Cindy, 2024). However, in this study, the results showed that perceived risk had a positive and significant influence on purchase intention, with a coefficient value of 0.319 and a p-value of 0.000. This finding indicates that, even though consumers are aware of the risks, they still intend to purchase due to other factors such as the platform's reputation, consumer protection policies, or previous positive experiences. This also indicates that the digital generation tends to be more adaptive to online risks and has higher trust in Bukalapak's platform security system. Although risk is typically associated with negative influences, the results of this study indicate that under certain conditions, such as trust in the platform's security system and brand reputation, perceived risk does not weaken but rather strengthens purchase intentions. This can be explained by Pavlou (2003) extension of the TAM, which states that trust and risk beliefs are important determinants of e-commerce adoption.

This finding supports the research results of Lazuardi and Syahyuni (2025) and Makhdum and Aminah (2022), who found that when consumers feel that risks can be controlled or minimized through the platform's reputation and security system, the perception of risk can actually increase trust and encourage purchase intentions. However, some literature on e-commerce shows that perceived risk tends to negatively influence consumer purchase intentions. Perceived risk refers to the perception of uncertainty and potential losses that consumers may experience when conducting online transactions, including financial, functional, privacy, and psychological risks (Pratama & Harsono, 2025). Silaban, Jaunanda, and Ferdinand (2020) showed that high risk reduces consumer trust, which ultimately decreases online purchase intentions. Therefore, the finding that risk can increase purchase intentions, as in this study, is an important contribution because it contrasts with the dominant consensus in the literature.

4.2.2. The Effect of Perceived Convenience on Purchase Intention

Perceived convenience describes the extent to which consumers feel that it is easy to access, navigate, and complete transactions on an e-commerce platform (Kou & Sun, 2024). These conveniences include a user-friendly interface, speed of transaction processing, availability of payment methods, and product search efficiency (Shukla et al., 2022). The results of this study show that perceived convenience has the strongest and most significant influence on purchase intention, with a coefficient of 0.390 and a p-value of 0.000. This indicates that the greater the perceived convenience of Bukalapak users, the greater their intention to purchase. Convenience is a key factor in the digital ecosystem, especially for consumers who prioritize time efficiency and a practical user experience in the online shopping process (Assin et al., 2025). Perceived convenience is closely related to the construct of perceived ease of use within the TAM framework. Davis (1989) explains that the easier a system is to use, the more likely an individual is to have a positive attitude toward using that system.

The results of this study indicate that perceived convenience has the strongest and most significant influence on purchase intention, which directly supports the main argument of TAM that ease of use influences behavioral intention through positive attitudes toward use. Ease of accessing features, completing transactions, and speed of processing are concrete forms of perceived ease of use, which in turn influence perceived usefulness because system convenience makes the shopping experience efficient and valuable. These results support the findings of Istiqomah and Alfansi (2024) and Pan et al. (2023), who state that ease of access and navigation of online platforms can increase user convenience, which ultimately drives purchasing decisions. However, some studies have shown that convenience is not always the primary determinant of food choice. For example, a study Marlina, Andriyani, and Intan (2024) found that for consumers with high online shopping experience, the effect of convenience on purchase intention was insignificant because other factors such as price and trust were more dominant. This suggests that while convenience is an important element in the online shopping experience, its contribution can vary depending on the user characteristics and platform context.

4.2.3. The Effect of Perceived Benefits on Purchase Intention

Perceived benefits refer to consumer perceptions of the value or benefits obtained from using e-commerce services, such as competitive prices, discounts, time efficiency, and convenience in transactions (Pan et al., 2023). In this study, perceived benefits had a positive and significant effect on

purchase intention, with a coefficient of 0.275 and a p-value of 0.001. This indicates that the greater the benefits users perceive from using Bukalapak, the higher their intention to purchase products on the platform is. Consumers tend to value benefits as a key indicator in decision-making, and when these benefits exceed perceived risks, a purchase decision is more likely (De et al., 2023). When linked to the Technology Acceptance Model (TAM), perceived benefits can be understood as a representation of perceived usefulness, namely, the extent to which individuals believe that using a system (in this case, Bukalapak) will increase their effectiveness or productivity (Davis, 1989). Consumers who experience tangible benefits, such as discounts, ease of transactions, and time savings, will view the platform as a useful system, thereby strengthening their purchase intentions.

In the context of e-commerce, the functional and economic benefits perceived by consumers increase the perceived value of the system's usefulness, thus directly impacting usage intention. Furthermore, this finding is also in line with the extension of TAM by Venkatesh et al. (2003), who emphasized that perceptions of outcomes (benefits obtained) can significantly increase behavioral intention. This finding is consistent with those of Firmansyah et al. (2021), Istiqomah and Alfansi (2024), Khan et al. (2023), who found that perceived benefits are a major determinant of online purchasing decisions. Consumers tend to have higher purchase intentions when they perceive that the benefits outweigh the potential risks. However, Kou and Sun (2024) found that when the benefits offered are not unique or easily imitated by competitors, their effect on purchase intention is weak. Thus, although perceived benefits generally strengthen purchase intention, this effect depends on the value differentiation offered by the e-commerce platform and consumers' perceptions of the available alternatives.

5. Conclusions

5.1. Conclusion

This study found that the three variables of perceived risk, convenience, and usefulness had a significant positive effect on purchase intention. An interesting finding from this study is that perceived risk drives purchase intention, indicating that some Bukalapak users may have high confidence in facing risks or may even consider risks to be a tolerable part of the online shopping experience. Meanwhile, perceived convenience and usefulness remained the main drivers of purchase intention. Thus, the study's objective has been achieved, namely, to explain how these three factors collectively influence user purchase intention in local e-commerce.

5.2. Limitations and Future Study

This study has solid methodological strength and high internal reliability, making significant contributions to the digital consumer behavior literature. However, its focus on only one e-commerce platform (Bukalapak) limits the generalizability of its findings. Therefore, future studies should expand the scope to several similar platforms to obtain a more comprehensive picture or provide stronger academic arguments regarding the relevance of findings from single-platform studies. Future research should utilize a larger, more representative sample, conduct comparative analyses across platforms, and employ a mixed-methods design to enrich contextual insights.

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