



Examining the mediating effects of perceived risk and benefits on trust and continuance intention

Fellina Putri Nofzil^{1*}, Firman¹

¹Department of Management, Faculty Economics and Business, Universitas Negeri Padang, Padang, Indonesia

ARTICLE INFO

Received 14 August 2024
Accepted 16 September 2024
Published 30 September 2024

Keywords:

Continuance intention;
trust; perceived risk;
perceived benefit

ABSTRACT

The purpose of this study is to analyze (1) the influence of trust on continuance intention of Tokopedia users in Padang City; (2) the influence of trust on perceived risk of Tokopedia users in Padang City; (3) the influence of trust on perceived benefit of Tokopedia users in Padang City; (4) the influence of perceived risk on continuance intention of Tokopedia users in Padang City; (5) the influence of perceived benefit on continuance intention of Tokopedia users in Padang City; (6) the influence of trust on continuance intention of Tokopedia users in Padang City with perceived risk as a mediating variable; (7) the influence of trust on continuance intention of Tokopedia users in Padang City with perceived benefit as a mediating variable. This research is a quantitative descriptive study, with a sample size of 180 respondents selected using purposive sampling technique. The data analysis method uses SEM analysis with Smart PLS 4 applications. The research results are: 1) there is a significant influence of trust on continuance intention of Tokopedia users in Padang City; (2) there is a significant influence of trust on perceived risk of Tokopedia users in Padang City; (3) there is a significant influence of trust on perceived benefit of Tokopedia users in Padang City; (4) there is a significant influence of perceived risk on continuance intention of Tokopedia users in Padang City; (5) there is a significant influence of perceived benefit on continuance intention of Tokopedia users in Padang City; (6) there is a significant influence of trust on continuance intention of Tokopedia users in Padang City with perceived risk as a mediating variable; (7) there is a significant influence of trust on continuance intention of Tokopedia users in Padang City with perceived benefit as a mediating variable

How to cite: Nofzil, P.,F & Firman, F. (2024). Examining the mediating effects of perceived risk and benefits on trust and continuance intention. *Marketing Management Studies*, Vol 4 (3), 322-334 DOI: [10.24036/mms.v4i3.549](https://doi.org/10.24036/mms.v4i3.549)



This is an open access article distributed under the Creative Commons 4.0 Attribution License, which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited. ©2024 by author.

* Corresponding author:

INTRODUCTION

Many Indonesian people use *e-commerce* to shop for the goods or products they need. People as consumers in the modern era tend to have shopping habits that utilize *online platforms* in *marketplaces* which have become a necessity for life, be it food, clothing and shelter or entertainment. One of the online platforms that many Indonesians use to shop *online* is Tokopedia. This can be proven through the data in Figure 1, namely Tokopedia is the number 2 best marketplace in Indonesia.



Figure 1. Top Market Place in Indonesia in 2023

Source: <https://wintera.co.id/article-detail/top-5-marketplace-di-indonesia-periode-januari-2023-juni-2023/8051>

Known as the unicorn company, Tokopedia is a marketplace that was founded by the youth of the country. Tokopedia states that as of 2023, there are almost 100 million active users on the platform. From 2016 until 2022, Tokopedia consistently ranked among the top 3 websites in Indonesia. According to data released by Solutech Global, Tokopedia is the e-commerce site with the highest average monthly visitors / Monthly Active Users (MAU) throughout 2019. This makes it the second most popular marketplace behind Shopee. In order to compete with other e-commerce companies, Tokopedia is one of the companies that keeps innovating in the digital economy and making it simpler for consumers to shop and conduct business online. Amoroso, D., & Lim, R. (2017) state that Continuance Intention is the degree to which a person intends to use financial mobile applications to make recurrent transactions. According to Bhattacharjee (2001), users of Tokopedia have a continuity intention when they choose to continue using information systems after making an initial acceptance choice. The willingness of a customer to utilize an existing online purchasing service again is referred to as continuity intention.

Trust in other system users is the foundation of Continuance Intention. In the context of e-services, trust in service providers has been identified as a critical component in lowering customers' perceived risks and forecasting their behavioral outcomes. Tokopedia uses big data analytics and a variety of digital technologies to boost productivity and win over customers' trust. The degree to which customers mediate perceived risk and perceived benefit indicates the intention to continue. The risk of utilizing the Tokopedia application is reflected in perceived risk. One of the main barriers to deciding whether or not to use Tokopedia again is perceived danger. The process of locating, evaluating, and managing risks to an organization's assets and earnings is known as risk management. These risks or dangers can originate from a number of different places, such as unforeseen financial circumstances, unfulfilled legal requirements, poor strategic management, mishaps, and natural calamities. hazards associated with data and IT security.



Figure 2. Tokopedia customer complaints

Source: www.mwdiakonsumen.com

Perceived benefits, according to Adnan (2014) in Prihandy and Hatammimi (2014), are the convenience, comfort, and accessibility of services experienced when online shopping. This is a reference to the degree to which an innovation is thought to offer greater advantages. An essential consideration in the decision-making process is the perceived benefits of an innovation, which might be interpreted as economic profitability, social prestige, or other benefits. As a result, consumers' perceptions of the advantages of online buying provide a strong motivator and aid in the development of profitable and favorable online purchasing habits.

The researcher made first observations and preliminary study in Padang City in order to hunt for early indications. The reason the author chose Padang City is because its residents are frequent Indonesian internet shoppers. Many researchers have studied how trust affects continuance intention on Tokopedia, but their findings generally point to the same conclusion—that trust affects continuance intention on Tokopedia. Given the preceding context, researchers are drawn to carrying out studies under the following heading: *“The influence of Trust on Continuance Intention of the Tokopedia Application is mediated by Perceived Risk and Perceived Benefits for Padang City Consumers”*

LITERATURE REVIEW

Continuance Intention

Perpetuity intention, as defined by Amoroso, D. & Lim, R. (2017), is the degree to which a person intends to use financial mobile applications to make recurring transactions. According to Bhattacharjee (2001), continuity intention refers to users' ongoing use of an information system when the decision to continue comes after the decision to accept.

Trust

Client Confidence Kotler et al. (2016) elucidate that trust is a company's readiness to depend on its business associates.

Perceived Risk

Customers' perceptions of the risks associated with conducting transactions have a significant impact on their decisions to buy, alter, or postpone the purchasing process. According to Kim (2003), perceived risk refers to a customer's perception of the possibility of a negative outcome in a particular circumstance or circumstance.

Perceived Benefits

Relative advantages are another term for the perceived benefits in the context of innovation. Perceived advantages, as defined by Kim et al. in Al-Debei et al. (2015), refer to a customer's perception of how much they will gain from online transactions with a specific website.

METHOD

According to Sugiyono (2018:12), "Quantitative research is a research method that is based on reality/symptoms/phenomena that are classified as relatively fixed, concrete, observable, measurable, and symptoms are causal." This describes the research design that is being employed. Research instruments are utilized in this type of study to gather data and analyze quantitative and statistical data in order to test and describe preconceived hypotheses. Specific populations or samples are examined. Customers of Tokopedia make up the sample. Questionnaires are distributed as part of the data gathering strategy.

RESULT AND DISCUSSION

Test the Outer Model

The measuring model, also known as the outer model, is one that is used to evaluate the model's dependability and validity. The outer model, also known as the outer relation or measurement model, outlines the relationship between each indicator block and its underlying variable. Jogiyanto and Abdullah (2014) state that the outer model serves as a measuring model for evaluating the model's validity and dependability. The measurements used by this model are as follows:

Validity Test

JF Hair et al. (2014:45) state that "Convergent validity and discriminant validity are the two assessment techniques used in this research for validity testing.

Convergent Validity

One of the requirements for evaluating analysis using Smart PLS is convergent validity. Based on the loading factor (correlation between item scores/component scores and construct scores) of the indicators that measure the construct, the convergent validity test in PLS with reflecting indicators is evaluated. According to Hair et al. (2006), "The rule of thumb that is usually used to make an initial examination of the factor matrix is that approximately 0.5 is considered to have met the minimum level." It is seen to be better for loading factors to be around 0.6, and significant for loading factors to be over 0.6. Therefore, it can be said that loading plays a larger part in understanding the factor matrix the greater the loading factor value. The loading factor used in this study is 0.5."Moreover, the average variance extracted (AVE) value—which must be greater than 0.5—reveals the Convergent Validity value. The average variance extracted (AVE) value > 0.5 and outer loading > 0.5 are the requirements for convergent validity." The following is the path diagram showing the causal relationship between the loading factor values for each indicator and the constructs.

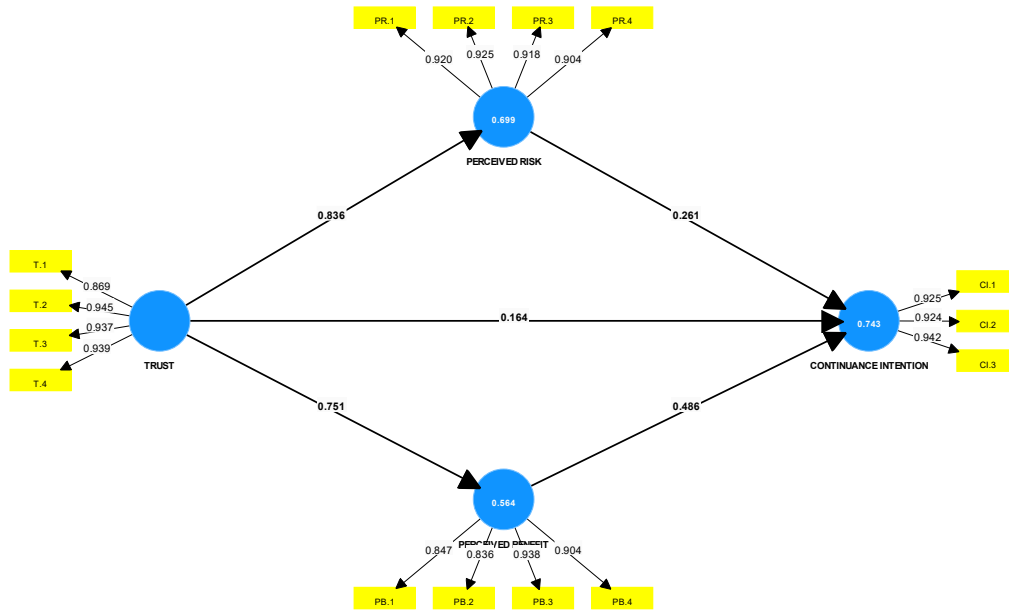


Figure 33. Outer Model
 Source: Smart PLS (2024)

The indicator validity measurement model's initial form on its parent variable is depicted in the figure. See the outer loading output table for the initial structure below for further information.

Table 1. Outer loading

Indicator	Trust	Perceived Risk	Perceived Benefit	Continuance Intention
T.1	0,869			
T.2	0,945			
T.3	0,937			
T.4	0,939			
PR.1		0,920		
PR.2		0,925		
PR.3		0,918		
PR.4		0,904		
PB.1			0,847	
PB.2			0,836	
PB.3			0,938	
PB.4			0,904	
CI.1				0,925
CI.2				0,924
CI.3				0,942

Source: Smart PLS (2024)

The convergent validity of all indicators is deemed to be valid based on the data processing findings shown in the above table, where the outer loading value for each variable indicator is determined from 0.6.

Table 2. AVE value

Variabel	AVE Value
<i>Trust</i>	0,852
<i>Perceived Risk</i>	0,840
<i>Perceived Benefit</i>	0,778
<i>Continuance Intention</i>	0,865

Source: Smart PLS (2024)

Convergent validity is deemed to be valid based on the table's results, which indicate that the AVE value for each variable is higher than 0.5.

Discriminant Validity

One way to evaluate discriminant validity testing is by looking at the cross-loading value. If the number of values for each construct variable in the cross loading test is greater than the construct's correlation with other latent variables, the test is considered excellent.

Table 3. Cross Loading Table

Indicator	<i>Continuance Intention</i>	<i>Perceived Benefit</i>	<i>Perceived Risk</i>	<i>Trust</i>
CI.1	0,925	0,802	0,806	0,755
CI.2	0,924	0,772	0,717	0,606
CI.3	0,942	0,756	0,760	0,718
PB.1	0,704	0,847	0,825	0,720
PB.2	0,581	0,836	0,645	0,521
PB.3	0,823	0,938	0,800	0,705
PB.4	0,807	0,904	0,772	0,677
PR.1	0,752	0,782	0,920	0,771
PR.2	0,749	0,798	0,925	0,736
PR.3	0,736	0,802	0,918	0,768
PR.4	0,767	0,798	0,904	0,789
T.1	0,659	0,636	0,699	0,869
T.2	0,687	0,699	0,803	0,945
T.3	0,708	0,741	0,799	0,937
T.4	0,704	0,695	0,781	0,939

Source: Smart PLS (2024)

The number of values for each variable in the construct is greater than the correlation of the construct with other latent variables, as can be seen from the above table, indicating the validity of the data.

Reliability Test

The purpose of reliability testing is to ascertain how much a measuring device can be depended upon or trusted. The measuring device is regarded as dependable if the measurements produced are reasonably consistent. The Cronbach's Alpha value, also known as the Cronbach's Alpha coefficient, is utilized for reliability assessment of all the items and questions used in this study and is displayed in the following table.

Table 4. Reliability Test

Variable	Cronbach Alpha value
Trust	0,942
Perceived Risk	0,937
Perceived Benefit	0,905
Continuance Intention	0,922

Source: Smart PLS (2024)

It is evident from the data that each construct has a Cronbach's alpha value greater than 0.7. With regard to thumb Cronbach's alpha, which is greater than 0.7, all study variables are deemed reliable.

Test the Inner Model

Predicting causal links, or cause-and-effect relationships, between latent variables—or variables that cannot be assessed directly—is the goal of the structural model test, also known as the inner model. With SMARTPLS 4 procedures, the structural model test (inner model) is conducted. The significance of the structural path parameter coefficients and the R-Square for the dependent construct T test are used to examine the relationship between latent constructs in the structural model test. The outcomes of R-Square estimate with SMARTPLS version 4 are as follows.

Table 5. R-Square Test

Variable	R-Square
Perceived Risk	0,699
Perceived Benefit	0,564
Continuance Intention	0,699

Source: Smart PLS (2024)

The R-square is exclusive to endogenous constructions. As can be observed, trust contributes 56.4% of perceived benefit and 69.9% of perceived risk, respectively, according to the R-square values for perceived risk and benefit, which are 0.699 and 0.564, respectively. Additionally, trust contributes 69.9% to continuance intention, as indicated by the R-square value of 0.699 for continuance intention.

Hypothesis Testing

If the data satisfies the measurement requirements, hypothesis testing is performed using the bootstrapping approach in the SmartPLS 4 program. According to Ghizali and Laten (2012), bootstrapping is a resampling technique that eliminates the need for a large sample size and the assumption of a normal distribution by applying it to freely distributed data.

Using the No sign change scheme, a re-sample of 180 respondents was employed in this study. The significance test results, which show that the level of significance in this study is 5%, demonstrate the hypothesis testing process. It is deemed "significant" at a significance level of 5%, or 0.05, and the hypothesis can be accepted if the statistical T value is higher than 1.96 (Hair, 2013).

Table 6. Hypothesis Testing

Hypothesis	Original Sample	T-Statistics	P-Value	Information
Trust -> Continuance Intention	0,747	19,716	0,000	Accepted
Trust -> Perceived Risk	0,836	26,350	0,000	Accepted
Trust -> Perceived Benefit	0,751	20,271	0,000	Accepted
Perceived Risk -> Continuance Intention	0,261	2,514	0,012	Accepted

Perceived Benefit -> Continuance Intention	0,486	5,667	0,000	Accepted
Trust -> Perceived Risk -> Continuance Intention	0,218	2,524	0,012	Accepted
Trust -> Perceived Benefit -> Continuance Intention	0,365	5,252	0,000	Accepted

Source: Smart PLS (2024)

Test results from SmartPLS analysis where the output path coefficient value shows the relationship between trust and continuance intention with a parameter coefficient of 0.747, significance of 0.000 with a T-Statistics value of 19.716 ($19.716 > 1.96$), meaning that if user trust in Tokopedia increases, users will use Tokopedia. Returning in the future, thus hypothesis one is accepted. Furthermore, the test results from SmartPLS analysis where the output path coefficient value shows the relationship between trust and perceived risk with a parameter coefficient of 0.836, significance of 0.000 with a T-Statistic value of 26.350 ($26.350 > 1.96$), meaning that if user trust in Tokopedia increases, customers will feel at risk. using Tokopedia will be smaller, thus hypothesis two is accepted.

Furthermore, the test results from SmartPLS analysis where the output path coefficient value shows the relationship between trust and perceived benefits with a parameter coefficient of 0.261, significance of 0.012 with a T-Statistic value of 20.271 ($20.271 > 1.96$), meaning that if user trust in Tokopedia increases, customers will feel the benefits. Using Tokopedia is getting higher, thus hypothesis three is accepted. Furthermore, the test results from SmartPLS analysis where the output path coefficient value shows the relationship between perceived risk and continuance intention with a parameter coefficient of 0.751, significance of 0.000 with a T-Statistic value of 2.514 ($2.514 > 1.96$), meaning that if the user feels the risk of using Tokopedia is low then the user will use Tokopedia in the future, thus hypothesis four is accepted.

Furthermore, the test results from SmartPLS analysis where the output path coefficient value shows the relationship between perceived benefit and continuance intention with a parameter coefficient of 0.486, significance of 0.000 with a T-Statistic value of 5.667 ($5.667 > 1.96$), meaning that if the user feels the benefits of using Tokopedia are low then the user will use Tokopedia in the future, thus hypothesis five is accepted. Next, testing the SmartPLS analysis, where the output path coefficient value shows the relationship between trust and continuance intention through perceived risk with a parameter coefficient of 0.218, significance of 0.012 with a T-Statistic value of 2.524 ($2.524 > 1.96$), meaning that if the user's trust in Tokopedia increases, the user will will use Tokopedia again in the future, with a lower risk, thus hypothesis six is accepted.

Next, testing the SmartPLS analysis, where the output path coefficient value shows the relationship between trust and continuance intention through perceived benefit with a parameter coefficient of 0.365, significance 0.000 with a T-Statistics value of 5.252 ($5.252 > 1.96$), meaning that if the user's trust in Tokopedia increases, the user will will use Tokopedia again in the future, with higher benefits, thus hypothesis seven is accepted

DISCUSSION

The Influence of Trust on Continuance Intention

According to test results from the SmartPLS analysis, users will use Tokopedia if their trust in it grows. The output path coefficient value demonstrates the relationship between trust and continuance intention with a parameter coefficient of 0.747, significance of 0.000, and a T-Statistics value of 19.716 ($19.716 > 1.96$). Going back later, so hypothesis one is approved It will be simpler for someone to stick with one service rather than move to another if they have trust, and it has been found that trust plays a key role in continuance intention (Zhou, 2014a). The findings of this study are consistent with those of other studies (A. Kumar et al., 2018b; Singh & Somaiya, 2020), which demonstrate that trust is the primary influencing factor and a significant determinant of users' desire to continue using mobile payment services. on the goal of continuity.

The ability of a customer to accept actions from other parties in accordance with their expectations is known as trust. This has the potential to affect each person's actions and intentions. based on the finding that consumers' intentions to reuse products are influenced by trust (Gong, Liu, Zheng, & Wu, 2018). Sari (2020) posits that the intention to reuse is synonymous with the intention to buy, based on prior purchasing experiences. A high degree of customer satisfaction when choosing to utilize a product or service is reflected in a high repurchase intention. The findings of multiple linear regression analysis, which are based on research by Miranda and Nurdasila (2020), indicate that trust positively influences users' intentions to continue using the Tokopedia application. Meanwhile, a study conducted in 2021 by Mahdi et al. demonstrates that trust directly and significantly affects the intention to continue shopping on the Tokopedia app.

The Influence of Perceived Risk on Continuance Intention

The relationship between risk perception and behavioral intention is inversely proportional. The higher the consumer's perceived risk, the lower the consumer's behavioral intention, both their purchase intention and their intention to recommend the site to others. Conversely, if the consumer's risk perception is low, the behavioral intention will be greater. In research conducted by Kim et al (2008), it was stated that the perception of risk was higher when consumers made online transactions. This happens because consumers cannot directly hold the product they want to buy. Consumers also cannot meet face to face with sellers, ensure the perfection of the product they want to buy, or ensure that the product will reach the consumer's hands. All these risks will not occur when consumers decide to buy directly from the shop. From Kim's research, the results showed that risk perception had a significant negative effect on consumer purchase intentions.

The Influence of Perceived Benefits on Continuance Intention

According to test results from the SmartPLS analysis, customers will experience the benefits of using Tokopedia if user trust increases. The output path coefficient value demonstrates the relationship between trust and perceived benefits with a parameter coefficient of 0.261, significance of 0.012, and a T-Statistic value of 20.271 ($20.271 > 1.96$). As Tokopedia continues to rise, hypothesis three is confirmed. Benefit is the extent to which someone will benefit from using a service (Jeong & Yoon, 2013). Research (Humbani and Wiese, 2019) shows that perceived benefits can influence the desire to use, because if someone has used a service and benefited from using that service, that person will continue to use that service.

The perceived benefits determine consumer attitudes and consumer perceptions in making repurchases have a positive impact, consumers will feel that using the goods will further improve their performance. Research (Ryu, 2018) explains that perceived benefits can positively influence someone to reuse the Tokopedia application. Perceived benefit has been known as a direct determinant of continuance intention in information systems (IS) journals (Kim et al., 2008; Lee et al., 2013; Liu et al., 2012). Chou et al., (2013) and Park et al., (2011) stated that perceived benefit refers to consumers' perceptions regarding the potential benefits obtained when using mobile apps . Users compare several available service options, and choose the service with the best value (Kim et al., 2008). In other words, users consider the perceived benefits of continuing to use the Tokopedia application.

The Influence of Trust on Perceived Risk

In e-commerce, trust can help reduce the uncertainty of behavior and risks associated with opportunities that online sellers can undertake (Pavlou, 2003). When someone trusts another person, they will assume that the behavior of the person they trust will match expectations and reduce the complexity of the interaction (Pavlou, 2003). This concept can be used with consumer confidence in Perceived Risk. The risks that may arise from purchasing goods or products online will of course be influenced by consumer trust. High or low trust in purchases will influence Perceived Risk . The research results of Ling et al ., (2011) provide concrete evidence that trust has an impact on Perceived Risk. Low consumer trust in the online shopping system certainly has an impact on consumer

purchasing decisions. Understanding the importance of the influence of trust on consumer purchasing decisions when shopping online requires parties involved in online business to be able to create consumer trust in the products they buy. When online business product providers can maintain consumer trust, they will automatically gain positive benefits, namely increasing consumer trust and increasing sales insight.

The Influence of Trust on Perceived Benefits

Consumers will tend to make purchases on the Internet when the perceived risk is low, when the perceived benefits are high, and when trust is high. Trust or consumer confidence in the seller or entity will also increase their intention to buy indirectly by reducing their desires, perceived risk, trust as well as perceived convenience and perceived benefits which will be the intention to use the technology system and determine online purchasing decisions. (Kotler and Keller theory (2009:178).

The influence of Trust on Continuance Intention is mediated by Perceived Risk

Trust will make it easier for someone to continue using one service rather than switching to another service and it has been identified that trust is significant for continuance intention (Zhou, 2014a). The results of this research are in line with research conducted by (A. Kumar et al., 2018b; Singh & Somaiya, 2020.) which proves that trust is an important determinant of users' intention to continue using mobile payment services , and trust is the main influencing factor. on continuity intention. Trust is a consumer's perception of accepting actions from other parties according to consumer expectations. This can influence the behavior and intentions of each individual. Based on research (Gong, Liu, Zheng, & Wu, 2018) that trust influences consumers' reuse intentions. According to Sari (2020) the intention to reuse is the intention to purchase based on past purchasing experiences. High repurchase intention reflects a high level of consumer satisfaction when deciding to use a product or service. Based on research conducted by Miranda and Nurdasila (2020), the results of multiple linear regression analysis show that trust has a positive effect on repurchase intentions on the Tokopedia application. Meanwhile, research by Mahdi et al (2021) shows that trust has a significant direct influence on the intention to shop again on the Tokopedia application. Referring to theory and research results regarding the relationship between trust, continuance intention, and perceived risk shows that perceived risk is an important variable in mediating the indirect influence between trust and continuance intention. The results of hypothesis testing in this study show that perceived risk can significantly mediate the indirect relationship between trust and continuance intention.

The influence of Trust on Continuance Intention is mediated by Perceived Benefit

Trust will make it easier for someone to continue using one service rather than switching to another service and it has been identified that trust is significant for continuance intention (Zhou, 2014a). The results of this research are in line with research conducted by (A. Kumar et al., 2018b; Singh & Somaiya, 2020) which proves that trust is an important determinant of users' intention to continue using mobile payment services , and trust is the main factor that influences continuity intention . Trust is a consumer's perception of accepting actions from other parties according to consumer expectations. This can influence the behavior and intentions of each individual.

Based on research (Gong, Liu, Zheng, & Wu, 2018) that trust influences consumers' reuse intentions. According to Sari (2020) the intention to reuse is the intention to purchase based on past purchasing experiences. High repurchase intention reflects a high level of consumer satisfaction when deciding to use a product or service. Based on research conducted by Miranda and Nurdasila (2020), the results of multiple linear regression analysis show that trust has a positive effect on purchase intentions by consumers of the Tokopedia application. Meanwhile, research by Mahdi et al (2021) shows that trust has a significant direct influence on purchase intention towards the Tokopedia application. Referring to theory and research results regarding the relationship between trust, continuance intention, and perceived benefit, it shows that perceived benefit is an important variable in mediating the indirect influence between trust and continuance intention . The results of hypothesis

testing in this study show that perceived benefit can significantly mediate the indirect relationship between trust and continuance intention.

CONCLUSION

Based on the analysis and discussion in the previous section, it can be concluded as follows:

1. There is a significant influence of Trust on continuance intention among Tokopedia users in Padang City. This means that if trust increases, users will use Tokopedia in the future. Trust will make it easier for someone to continue using one service rather than switching to another service and it has been identified that trust is significant in the user's continued intention. Trust will make it easier for someone to continue using one service rather than switching to another service and it has been identified that trust is significant in continuance intention.
2. There is a significant influence of Trust on perceived risk among Tokopedia users in Padang City, meaning that if trust increases, users feel the risk of using the Tokopedia application is low. The relationship between risk perception and behavioral intention is inversely proportional. The higher the consumer's perceived risk, the lower the consumer's behavioral intention, both their purchase intention and their intention to recommend the site to others. On the other hand, if the consumer's risk perception is low, the behavioral intention will be greater.
3. There is a significant influence of Trust on the perceived benefits of Tokopedia users in Padang City, meaning that if trust increases, users feel the benefits of using the Tokopedia application are very high. Perceived benefits can influence the desire to use, because if someone has used a service and received benefits from using that service, then that person will continue to use that service. The perceived benefits can positively influence someone to use the Tokopedia application again.
4. There is a significant influence of Trust on the Perceived Risk of Tokopedia users in Padang City, meaning that if the risk of using the Tokopedia application is low then users will use Tokopedia in the future. Trust can help reduce the uncertainty of behavior and risks associated with opportunities that online sellers can undertake. When someone trusts another person, they will assume that the behavior of the person they trust will match expectations and reduce the complexity of the interaction. The risks that may arise from purchasing goods or products online will of course be influenced by consumer trust. High or low trust in purchases will influence Perceived Risk.
5. There is a significant influence of Trust on the Perceived benefits of Tokopedia users in Padang City, meaning that if the user feels the benefits of using the Tokopedia application then the user will use Tokopedia in the future. Consumers will tend to make purchases on the Internet when the perceived risk is low, when the perceived benefits are high, and when trust is high. Trust or consumer confidence in the seller or entity will also increase their intention to buy indirectly by reducing their desires, perceived risk, trust as well as perceived convenience and perceived benefits which will be the intention to use the technology system and determine online purchasing decisions.
6. Among Padang City Tokopedia users, there is a strong relationship between perceived risk and continuation intention. This means that when users' trust grows, they are more likely to use Tokopedia in the future at a very low risk. It is easier for someone to stick with one service rather than move to another if they have trust, and trust has been found to be important for maintaining intentions.
7. Perceived benefit acts as a mediator between trust and continuance intention; that is, users who have higher levels of trust are more likely to use Tokopedia in the future with greater benefits. It has been found that trust is important for continuity intention, which makes it easier for someone to stick with one service rather than moving to another.

REFERENCES

- Baskara, I. P. (2012). Keputusan Pembelian Melalui Situs Jejaring Sosial (Social Networking Website) (Studi Pada Mahasiswa di Kota Semarang). *Jurnal Manajemen Fakultas Ekonomi Dan Bisnis Universitas Dian Nuswantoro*, 2011, 1–15.
- Brilliana, Vita. "Pengaruh Perceived Ease Of Use , Perceived Usefulness , Confirmation , Performance Value Dan Satisfaction Terhadap Continuance Intention Pada Pengguna Go-Food" 12, no. 1 (2020): 1–8.
- Chandra, Jaya, and Vita Briliana. "Mobile Apps Usefulness, Perceived Enjoyment, Trust Dan Perceived Benefit Terhadap Intention To Purchase Decisions" 23, no. 2 (2021): 267–280.
- Chen, Y-Shan, Chang, Ching-Hsun. "Greenwash Adn Green Trust: The Mediation Effects of Green Consumer Confusion and Green Perceived Risk." *Springer Science+Business Media* (2012).
- Dan J. KIM, Donald L. FERRIN, H. Raghav RAO. "A Trust-Based Consumer Decision-Making Model in Electronic Commerce: The Role of Trust, Perceived Risk, and Their Antecedents" (2009).
- Engel, J.F., R.D, Blackwell., and P.W, Miniard, 1995. *Perilaku Konsumen*. Jakarta: Binarupa Aksara.
- Fermay, Anestia. "Pengaruh Perceived Benefit Dan Perceived Risk Terhadap Continuance Intention Penggunaan Fintech Mobile Payment," 2019.
- Heksawan Rahmadi, Deni Malik. "Pengaruh Kepercayaan Dan Persepsi Risiko Terhadap Keputusan Pembelian E-Commerce Pada Tokopedia.Com Di Jakarta Pusat." *Jurnal reformasi administrasi* volume 3 n (2018).
- Hirma, Dian. "Consumer Attitude Towards Online Shopping : Trust Effect , Perceived Benefits and Perceived Web Quality," no. 103 (2022).
- May, Yolanda, Emmanuella Banjarnahor, and Retno Setyorini. "Analisis Faktor-Faktor Yang Mempengaruhi Continuance Intention (Studi Kasus Pada Pengguna Go-Food Di Kota Bandung)" 12, no. 1 (2022).
- Monica, Cindy, and Vita Briliana. "Faktor-Faktor Yang Mempengaruhi Continuance Intention Pengguna Go-Food Di Jakarta" 9 (2019): 115–126.
- Mouakket, Samar. "Factors Influencing Continuance Intention to Use Social Network Sites: The Facebook Case" 53 (2015).
- Setyadi, Elizabeth Venny, Russel Suarly, Rudy Handoko, and Alavi Ali. "Faktor-Faktor Yang Mempengaruhi Continuance Intention Dari Pengguna Pada Layanan M-Payment (Studi Kasus Go-Pay)" (2018): 162–200.
- Riau, Pascasarjana Universitas. "Pengaruh Persepsi Kemudahan Penggunaan, Persepsi Manfaat Dan Kepercayaan Terhadap Kepuasan Dan Niat Menggunakan Kembali Aplikasi Ovo Pada Mahasiswa Pascasarjana Universitas Riau" XII, no. 1 (2020): 151–170.
- Rhamdhani, Intan Muliana, Sekolah Tinggi, Ilmu Ekonomi, and Putra Bangsa. "Procuratio : Jurnal Ilmiah Manajemen Procuratio : Jurnal Ilmiah Manajemen" 8, no. 2 (2020): 167–175.
- Rofiq, Ainur. (2007). *Pengaruh Dimensi Kepercayaan (Trust) Terhadap Partisipasi Pelanggan E-Commerce (Studi pada Pelanggan E-Commerce di Indonesia)*. Malang: Universitas Brawijaya.
- Safina Novitasari (2014) dengan judul *Pengaruh Kepercayaan, Persepsi Risiko, Persepsi Manfaat, dan Persepsi Kontrol Perilaku Terhadap Niat Penggunaan Sistem E-commerce*
- Sugiyono. 2009. *Metode Penelitian Kuantitatif dan Kualitatif*. Bandung: CV.Alfabeta.
- Tekaqnetha, Gerald. "Faktor Yang Mempengaruhi Continuance Intention Go-Pay Di Jakarta" II, no. 1 (2020): 173–181.

- Unud, E-jurnal Manajemen. "Kepercayaan Terhadap Niat Beli Ulang Pada Go-Food Di Fakultas Ekonomi Dan Bisnis Universitas Udayana, Bali, Indonesia. E-Lectronic Commerce (e-Commerce) Seringkali Di Artikan" 7, no. 10 (2018): 5197–5229.
- Utami, Febby Nanda, and Nia Rahayu. "Pengaruh Perceived Usefulness Dan Perceived Ease of Use Terhadap Continuance Intention to Use Mobile Banking Dengan Trust Sebagai Variabel Intervening Pada Pengguna Aplikasi Bank Jambi Mobile" 1 (2022): 57–67.
- Wiranda, Zebi. "Pengaruh Kualitas Website Dan Kepercayaan Terhadap Pembelian Ulang Pada Pelanggan E-Commerce Shopee Di Kelurahan Tangkerang Barat Kecamatan Marpoyan Damai Kota Pekanbaru," 2021.
- Wulandari, Tria Dewi, and Marsha Anindita. "Pengaruh Satisfaction Dan Attitude Terhadap Continuance Intention Mahasiswa Pada Sistem Pembelajaran Open Learning" 4, no. 1 (2022): 174–191.
- Yu, Lingling. Cao Xiongfei, dkk. "Understanding Mobile Payment Users Continuances Intention: A Trust Transfer Perspective" (2018).
- Maharani Rositasari, Risca Fitri Ayuni. "Pengaruh Kepercayaan, Persepsi Risiko, Persepsi Kemudahan, Dan Persepsi Manfaat Terhadap Sikap Pembelian Produk Fashion Melalui Online Shop (Studi Pada Pengguna Facebook Di Indonesia)." *Jurnal Ilmiah Mahasiswa FEB Universitas Brawijaya* vol.3 no.2 (2016).
- Hasan Nursukma, Umi Farida, Wahna Widhianingrum. "Pengaruh Kepercayaan, Keamanan Data, Kualitas Pelayanan, Dan Persepsi Resiko Menggunakan E-Commerce Terhadap Keputusan Pembelian Online (Survei Pada Pengguna Tokopedia Di Ponorogo)." *Jurnal ekonomi, manajemen dan akuntansi* Vol. 5 No. (2021).
- Zhen Shao, Lin Zhang, Xiaotong Li, (2022) *Understanding the role of justice perceptions in promoting trust and behavioral intention towards ride-sharing* Zhen Shao a,*, Lin Zhang a, Xiaotong Li *Electronic research journal*