

## INTISARI

Penelitian ini bertujuan menganalisis pengaruh resiko transaksi, resiko produk, resiko kenyamanan, resiko kegagalan pengiriman atau pengantaran produk, kebijakan pengembalian, infrastruktur pelayanan, norma subyektif, dan adopsi inovasi lebih awal terhadap perilaku belanja *online* pelanggan Tokopedia.com. Populasi dalam penelitian ini adalah semua pembeli Tokopedia.com. Pengambilan sampel menggunakan teknik *purposive sampling* sebanyak 100 pembeli Tokopedia.com di Kota Yogyakarta. Data penelitian diperoleh melalui penyebaran kuesioner. Analisis data dilakukan dengan menggunakan regresi linier berganda setelah sebelumnya dilakukan uji validitas dan reliabilitas kuesioner.

Hasil pengujian yang dilakukan menunjukkan resiko transaksi, resiko produk, resiko kenyamanan, resiko kegagalan pengiriman, kebijakan pengembalian, infrastruktur pelayanan, Norma subyektif dan adopsi inovasi lebih awal secara bersama-sama berpengaruh terhadap perilaku belanja *online* pelanggan Tokopedia.com. Resiko transaksi berpengaruh negatif dan signifikan terhadap perilaku belanja *online*. Resiko produk berpengaruh negatif dan signifikan terhadap perilaku belanja *online*. Resiko kenyamanan berpengaruh negatif dan signifikan terhadap perilaku belanja *online*. Resiko kegagalan pengiriman berpengaruh negatif dan signifikan terhadap perilaku belanja *online*. Kebijakan pengembalian pengiriman berpengaruh positif dan signifikan terhadap perilaku belanja *online*. Infrastruktur pelayanan tidak berpengaruh signifikan terhadap perilaku belanja *online*. Norma subyektif berpengaruh positif dan signifikan terhadap perilaku belanja *online*. Adopsi inovasi lebih awal berpengaruh positif dan signifikan terhadap perilaku belanja *online*.

**Kata kunci:** Resiko transaksi, resiko produk, resiko kenyamanan, resiko kegagalan pengiriman atau pengantaran produk, kebijakan pengembalian, infrastruktur pelayanan, norma subyektif, dan adopsi inovasi lebih awal, perilaku belanja *online*.

## ABSTRACT

*This study aims to analyze the effect of transaction risk, product risk, convenience risk, risk of product delivery failure or delivery, return policy, service infrastructure, subjective norms, and early adoption of innovation on online shopping behavior of Tokopedia.com customers. The population in this study were all Tokopedia.com buyers. Sampling used purposive sampling technique as many as 100 Tokopedia.com buyers in Yogyakarta City. Research data was obtained through questionnaires. Data analysis was performed using multiple linear regression after testing the validity and reliability of the questionnaire.*

*The test results show the transaction risk, product risk, convenience risk, risk of delivery failure, return policy, service infrastructure, subjective norms and early adoption of innovations together affect the online shopping behavior of Tokopedia.com customers. Transaction risk has a negative and significant effect on online shopping behavior. Product risk has a negative and significant effect on online shopping behavior. Comfort risk has a negative and significant effect on online shopping behavior. The risk of shipping failure has a negative and significant effect on online shopping behavior. Shipping return policy has a positive and significant effect on online shopping behavior. Service infrastructure has no significant effect on online shopping behavior. Subjective norms have a positive and significant effect on online shopping behavior. Early adoption of innovation has a positive and significant effect on online shopping behavior.*

*Keywords: Transaction risk, product risk, comfort risk, risk of product delivery failure or delivery, return policy, service infrastructure, subjective norms, and early adoption of innovation, online shopping behavior.*