

THE INFLUENCE OF TRUST, SECURITY, AND INFORMATION QUALITY ON CONSUMER PURCHASE DECISIONS ON TOKOPEDIA IN PURWOKERTO CITY

Ika Novarida¹⁾, Suyadi²⁾

^{1,2)}Management Study Program, Universitas Terbuka, Indonesia
Corresponding author: ikanovarida88@gmail.com

Abstract

This research aims to determine the influence of trust, security and quality of information on purchasing decisions of Tokopedia consumers in Purwokerto. This research uses quantitative methods with survey data collection techniques, observation and literature study. Data were analyzed using normality tests and multiple linear regression. The research results show that trust and information quality have a positive and significant influence on consumer purchasing decisions at Tokopedia in Purwokerto. This means that consumers who have more trust and confidence in Tokopedia, as well as those who assess the quality of the product information presented as good, are more likely to make purchases. In addition, this research found that security, although considered important, did not show a significant influence on purchasing decisions. This was because the partial test results showed that the Security variable did not significantly influence purchasing decisions.

Keywords: Trust, Security, Information Quality, Purchasing Decisions.

Introduction

The rapidly developing digital era has brought significant changes in consumer behavior, along with the rapid advancement of technology. One of the biggest changes in consumer patterns is the emergence of online stores or e-commerce, which allows transactions to be carried out more efficiently and broadly (Prayuda & Anwar, 2023). E-commerce platforms, such as Tokopedia, have played an important role in this phenomenon, not only in large cities but also reaching more remote areas, including Purwokerto. This illustrates how digitalization has transformed the way people shop, access products, and interact with technology, opening new opportunities for research and further development on its impact on consumption patterns in various regions (Muawiyah et al., 2023).

Purwokerto, as part of Indonesia, is not exempt from the transformation of consumers shifting to online shopping. Tokopedia, as one of the e-commerce service providers, offers consumers in this region the opportunity to access a wide range of products and services without having to go to a physical store (Afianti et al., 2023). The presence of Tokopedia in Purwokerto enhances accessibility and provides more choices for local consumers.

According to Puanda & Rahmidani (2021), the concept of trust refers to all the knowledge possessed by consumers and all the conclusions they draw regarding objects, attributes, and their benefits. Meanwhile, Jefryansyah & Muhajirin (2020) define trust as a psychological area that includes the tendency to accept something as it is, based on expectations of good behavior from other individuals.

Security plays a crucial role in information systems. When we talk about online transactions, security involves steps to detect or prevent potential fraud in an information-based system where the information is not physical (Muawiyah et al., 2023). Computer security refers to the measures taken to protect systems from attacks by careless computer users or parties attempting to access networks (Pautina et al., 2022).

Information quality on online shopping platforms should include data related to the products and services available. This information should be useful and relevant to help assess the quality and usefulness of the products or services (Karim et al., 2020). To meet the information needs of online consumers or buyers, the information about products and services must remain up-to-date and contribute to the decision-making process for online buyers.

For instance, in online retail businesses, the importance of information is highly emphasized (Pautina et al., 2022).

A decision refers to the process of choosing between two or more options. In this context, when a person makes a decision, they are faced with the possibility of selecting from various choices (Karim et al., 2020). A person's ability to make decisions is related to performing or refraining from making a purchase, for example, placing them in a position to take action. This decision is a response to various potential solutions, consciously taken after considering the benefits and drawbacks of each option. Ultimately, each decision leads to a final choice, whether it be in the form of an action or a specific viewpoint. This process begins when there is a need to do something but no clarity on how to go about it (Mahardika & Jumhur, 2023).

In the context of Purwokerto, there is a need to understand the extent to which these factors influence consumer behavior in making purchasing decisions on Tokopedia. Therefore, this study aims to examine the impact of trust, security, and information quality on consumer purchase decisions on the e-commerce platform. This research will involve surveys and data analysis to identify how consumers in Purwokerto perceive and evaluate trust, security, and information quality when shopping on Tokopedia. Thus, this study is expected to provide a deeper understanding of the factors that influence consumer purchase decisions in the e-commerce era in Purwokerto.

Previous research has shown that psychological and informational factors play a crucial role in consumer purchase decisions in e-commerce environments (Karim et al., 2020). For example, the study by Puanda & Rahmidani (2021) identified that trust in the platform and the quality of product information significantly affect consumer purchase preferences.

Additionally, a study by Jeffryansyah & Muhajirin (2020) highlighted the importance of trust in the relationship between consumers and e-commerce platforms. The research findings indicated that consumers' perceptions of transaction security and product information quality have a significant impact on their purchase decisions. This phenomenon provides a strong theoretical foundation for understanding how these factors can affect consumer behavior on Tokopedia, especially in recent times, as e-commerce platforms continue to grow rapidly, both in large cities and remote areas such as Purwokerto.

Methods

The research uses a quantitative research method. According to Sugiyono (2017), quantitative refers to properties or characteristics that can be measured numerically. In the context of research or analysis, the quantitative method involves the collection and analysis of data in the form of numbers or statistics. This is often used in natural sciences, social sciences, and other fields where data can be measured with precision and represented in numerical form. Quantitative methods often use techniques such as surveys, experiments, and statistical analysis to collect and analyze data, as well as to test hypotheses and make generalizations about a larger population (Zikriadi et al., 2023). The respondents in this study totaled 100 people, who are residents of Purwokerto and active users of the Tokopedia application.

The data collection techniques in this study consist of three parts, which include: (1) Observation, which is the process of systematically observing and monitoring specific behaviors, events, or phenomena. In the context of research or scientific studies, observation is a data collection method involving direct observation of the object or subject being studied. Observations can be conducted in various settings, ranging from direct field observations to observation through technologies such as cameras or sensors (Jogiyanto, 2019). (2) Questionnaires are instruments or tools used to collect data from respondents in research or surveys. Typically, a questionnaire is a list of questions designed to gather specific information from those being surveyed. Questionnaires can be structured in various formats, ranging from closed-ended questions with predefined answer choices to open-ended questions that allow respondents to provide their own answers (Budiyo, 2017). (3) Literature Study, also known as a literature review, is an investigative process involving the collection, evaluation, and synthesis of information from previously written sources on a particular topic. The purpose of a literature study is to understand the current state of knowledge on the topic, identify knowledge gaps, and develop a better understanding of the subject being researched (Budiyo, 2017).

Results and Discussions

Purchase Decision refers to the step or process of selecting and buying a product or service from various available options. In this context, a person makes a purchase decision when they choose to either proceed with or refrain from purchasing a product or service (Nwangsari & Pramesti, 2019). The purchase

decision involves evaluating various potential solutions, considering the advantages and disadvantages of each option. Ultimately, the purchase decision results in a concrete action or specific attitude related to the acquisition of a product or service. This process begins when there is a need or desire to obtain something, and the individual must choose among the available options in the market.

Normality Test

According to Priyatno (2016), "A normality test is conducted to determine whether the residual values in a regression model follow a normal distribution or not." The normality test used in this research is the Kolmogorov-Smirnov Z method. The results of this normality test can be seen in the table below:

**Table 1: Kolmogorov-Smirnov Normality Test
One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean _i	,0000000
	Std. Deviation	2,93251784
Most Extreme Differences	Absolute	,102
	Positive	,102
	Negative	-,102
Kolmogorov-Smirnov Z		,102
Asymp. Sig. (2-tailed)		,200

a. Test distribution is Normal.

b. Calculated from data.

From Table 1, Kolmogorov-Smirnov Normality Test, it can be seen that the Asymp. Sig. (2-tailed) value is 0.200, which is greater than the significance level set at 0.05. This result indicates that there is not enough evidence to reject the null hypothesis, which states that the residual distribution of the data used in this study is normal. In other words, the residual data shows a distribution pattern that is statistically not significantly different from a normal distribution.

Adequate normality results from the residuals are important as they validate the underlying assumption of multiple linear regression analysis, which is that the residuals must follow a normal distribution. This confirms that the regression model used in this study is a good fit for the observed data, allowing for a more accurate interpretation of the regression analysis results. Thus, this finding strengthens the reliability and validity of the multiple linear regression analysis conducted in this study.

Multiple Linear Regression Test

The following is the result of the multiple linear regression conducted in this study, which can be seen in Table 6 below: In this study, the following results were obtained:

Table 2 Multiple Linear Regression Test Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	14.521	5.703		2.514	.026
1 X1	.430	.173	.063	.233	.001
X2	.967	.258	.027	3.723	.533
X3	.238	.168	.076	4.356	.003

a. Dependent Variable: Y

$$Y = 14.521 + 0.430 (\text{Trust}) + 0.967 (\text{Security}) + 0.238 (\text{Information Quality})$$

Here are some interpretations of the given regression equation:

1. The constant value α of 14.521 indicates the employee performance value when all independent variables (Trust, Security, and Information Quality) are 0. In other words, if no other factors are influencing, employee performance will have a value of 14.521 units.
2. The regression coefficient for the Trust variable (X1) of 0.430 indicates that with each one-unit increase in the Trust variable, assuming other variables remain constant, employee performance will increase by 0.430 units.
3. The regression coefficient for the Security variable (X2) of 0.967 indicates that with each one-unit increase in the Security variable, assuming other variables remain constant, employee performance will increase by 0.967 units.
4. The regression coefficient for the Information Quality variable (X3) of 0.238 indicates that with each one-unit increase in the Information Quality variable, assuming other variables remain constant, employee performance will increase by 0.238 units.

Thus, the regression analysis results show that Trust, Security, and Information Quality have a positive and significant influence on employee performance in this study.

F Test

The F-test table can be seen below:

Table 3 F Test ANNOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	9.049	2	4.524	3.520	.000
Residual	3.203	98	.145		
Total	12.252	100			

Trust refers to a condition where an individual or group has confidence or belief in a particular thing, person, or situation. It involves understanding, knowledge, and belief in specific objects, attributes, or benefits (Susanto et al., 2021). Trust plays a significant role in the context of purchase decisions. In a study, the results of the partial test show that the trust variable has a significant impact on purchase decisions. This is reflected in the significance value of the security perception variable being less than 0.05. In other words, the trust variable, particularly in the form of security perception, has a tangible positive impact on consumer purchase decisions. This trust creates an environment where consumers feel confident that their personal information will be well-protected, and financial transactions will be secure (Haekal & Bobi, 2021).

Although security plays an important role in online transactions, the results of the partial test show that the Security variable (X2) does not significantly affect the purchase decision. This is evident from the significance value of the Security variable being greater than 0.05 (0.533). Consumers may have other considerations, such as trust in the platform, product information quality, or other more dominant factors influencing their purchase decisions (Susanto et al., 2021). In response to these results,

e-commerce development strategies can continue to focus on strengthening security as an important aspect, although it may not be a significantly distinguishing factor in purchase decisions. Additionally, further measurement and understanding of consumer perceptions related to security can provide deeper insights for the development of more effective security policies and practices in the future.

Information quality becomes a crucial aspect, especially in business environments, information technology, and various online platforms. Referring to how well the information presented meets certain standards or criteria, information quality has a significant impact on supporting effective decision-making, building trust, and improving overall organizational performance (Udayana, 2020). Based on the partial test results, the information quality variable has a significant effect on the purchase decision. The fact that the significance value of the information quality perception variable (0.003) is less than 0.05 indicates that consumers tend to pay significant attention to information quality when making purchase decisions. In other words, when consumers perceive good quality information, it can increase their likelihood of making a purchase transaction.

Conclusion

The following is the conclusion of the study: the constant value α of 14.521 indicates employee performance when all factors such as Trust, Security, and Information Quality are 0. This confirms that other factors not considered in this model may also affect employee performance. The results of the multiple linear regression analysis show that each independent variable (X1, X2, X3) significantly contributes to the dependent variable Y (employee performance). However, the Security variable (X2) did not show a significant impact on consumer purchase decisions in this study, while Trust and Information Quality had a positive and significant effect. Information Quality proved to be the most significant factor influencing consumer purchase decisions, showing that consumers pay great attention to the quality of information when deciding to make a purchase. Therefore, a deeper understanding of these factors can help develop more effective e-commerce strategies, particularly in enhancing consumer trust and the quality of information presented.

Additionally, based on the findings and analysis presented earlier, several recommendations from the researcher are as follows:

1. E-commerce platforms, such as Tokopedia, need to continuously improve their security systems. Users must be confident that their personal information and transactions are secure from potential threats or fraud.
2. Conducting educational campaigns for consumers about the security measures implemented by the platform can help increase consumer trust. Their knowledge about security features can motivate purchase decisions.
3. Platforms should ensure that the information presented regarding products and services is highly relevant, accurate, and updated regularly. This can increase consumer trust and assist them in making informed purchase decisions.

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