THE INFLUENCE OF SECURITY, CONVENIENCE AND RISK PERFORMANCE TOWARD PURCHASE DECISION ON TOKOPEDIA.COM AT BEKASI AREA

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The Panel of Examiners declares that the skripsi entitled “THE INFLUENCE OF SECURITY, CONVENIENCE AND RISK PERFORMANCE TOWARD PURCHASE DECISION ON TOKOPEDIA.COM AT BEKASI AREA” that was submitted by Hadist Buchori majoring in Management from faculty of international business was assessed and approved to have passed the Oral Examination on May 18, 2018.

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ABSTRACT

A new paradigm of customer behavior of shopping context has emerged, however, the advent of technology which is internet is the factors of phenomenon happens. People nowadays shop online in many e-commerce store that has emerge. Tokopedia.com is one of the growing emergence of e-commerce site as the online marketplace in Indonesia. Tokopedia.com already have ranked pretty well as an online shop that was present in Indonesia, but Tokopedia.com still compete with other online shop. Security of shopping in Tokopedia.com is already fairly well up to this point, but can still be the occurrence of fraud cases as the goods are not delivered to the buyer. Convenience of use Tokopedia.com application as well as doing purchase decision also are still less well than other online shop. Risk Performance that still occasionally occur in making purchase decision at Tokopedia.com. Hence, the researcher interested to have a quantitative research on The Influence of Security, Convenience, and Risk Performance toward Purchase Decision on Tokopedia.com a study case of Bekasi area. This study used the non-probability sampling with purposive sampling method, 221 respondents were taken part, and the data was tested by using structural SPSS 2.0. The result of the findings showed that Security has significant influence on purchase Decision, while Convenience has no significant influence on purchase decision and Risk Performance has no significant influence on purchase decision.

Keywords: Security, Convenience, Risk Performance, Purchase Decision.
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CHAPTER I

INTRODUCTION

1.1 Background

The development of technology and information in internet world is experiencing a particular rapid development. The ability of Internet is connecting one person with others, it could also provide information as an entertainment and communication. It makes the internet today has become a staple for most people. According to the researcher there are several reasons why the internet is so popular technology such as internet connectivity and coverage area, reducing the cost of communication, lower transaction costs, interactive, flexible, and easily, as well as have the ability to distribute the knowledge quick. The number of internet users in Bekasi area reach to 677,000 people and estimated to be growing according to statistics data provide by KOMINFO. This phenomenon is an open opportunity in Indonesia’s online shop as a destination to invest by innovating a new online shop.

Figure 1.1 Total Visitors from statistics and data

According to the survey of total visitors from statistics and data (CNN Indonesia/ Laudy Gracivia) collected from November 2016 until January 2017, the number of users, most namely included Lazada amounting to 49 million visitor. Followed then, Tokopedia.com (39,666,666), Elevenia (32,666,666). This phenomenon proved that tokopedia.com still has a lower visitors rather than others online shop.
Figure 1.2 The total of visitor, page views, and bounce rate

Figure 1.2 shows that in percentage of visits consisting of one page view (bounce rate) by 27.17%. When viewed from the number of pages a user visits (page views/user) and for the length of time a visitor visits the site (time on site), Tokopedia.com users only visit about 12.18 pages of sites in a single visit. Then when viewed from time on site, Tokopedia.com users only visited the site for 12 minutes 49 second. In online shopping, information retrieval is an initial activity performed by internet users. This information search is done to find out the desired product specifications, models and options available, to the price offered. However, not all information searching leads to shopping. Some are just looking for information online but still doing the shopping conventionally said (Ganisebastian, 2015).

According to Mitrevski and Hristoski (2014) e-commerce is a set of dynamic technology, applications and business processes that connect companies, consumers, and specific community through electronic transactions, and trade in goods, services, and the information is carried out electronically.

There are many types of developing online shop in the world, but there are only a few types of online shop that developed in Indonesia. One type of online shop currently is growing rapidly in Indonesia is a type of online shop. Online shop that exists in Indonesia, among others, tokopedia.com, bukalapak.com, blibli.com, zalora, lazada.co.id, and so on. One type of marketplace is a pretty popular in Indonesia is Tokopedia.com. It was founded on August 17, 2009 with the vision of
building a better Indonesia via the internet, tokopedia.com is growing very rapidly and became the largest online shop in Indonesia.

Tokopedia.com is an online shop that allows individuals and business owners in the Indonesia open and take care of their online store easily and free of charge, as well as providing experience selling online safely and comfortably. With the slogan more fully, more secure, and cheaper Tokopedia.com allows its users to be able to choose a variety of products that are on the Tokopedia.com without need to worry against fraud. In addition as an online mall is a gathering place for trusted online stores across Indonesia, users or often called toppers can compare prices from different stores that exist in Tokopedia.com, thus allowing toppers to get the desired product with cheaper prices said (Fika, 2015).

As a channel marketing deals that still belongs to the new, more online contain uncertainties and risks compared to transactions carried out conventionally. This then becomes a consideration for user's internet to make purchases online. According to Suhari (2008) buy online can be affected by the efficiency of search time for fast, easy in use, and easy to search efforts, value (the competitive price and good quality), and interaction (information, security, load time, and navigation).

The potential crime that is common in online transactions such as credit card fraud, piracy (carding), and illegal transfer of funds from certain accounts is very great if the system security infrastructure of online shop is still weak. Indonesia tops the list traffic cybercrime 40% of cybercrime comes from Indonesia. This then also became a problem for the internet user to make purchases online because of the risk of more that should be borne by internet user ready when making a purchase online, such as the possibility of orders not posted as well as other crimes which can be done online in (Rimanews, 2017).

Important factors that influence purchasing online is the convenience factor. Internet presence certainly adds to the ease in all aspects of life, is no exception on selling activities that currently can be done online. Wherever and whenever the internet connection provided that any person who wishes to make a purchase online
can easily do so. Tokopedia.com offers three easy steps for toppers who want to buy the products in the Tokopedia.com include purchase, pay, and receive goods. However, in reality the measures offered by the Tokopedia.com is not as easy as it says in (Fika, 2015). As a mediating third party transactions that occur in Tokopedia.com, toppers who want to buy products that are on the Tokopedia.com have to go through a longer process compared to when toppers buy directly at the seller in (Fika, 2015). This is because, at the time toppers decided to make a purchase on Tokopedia.com, buyers and sellers cannot interact directly, but rather through a third party, namely Tokopedia.com. As for the problems that arise with regard to process transactions that occur in the tokopedia.com such as the process of delivering the goods tend to be slower and time consuming.

The next factor is also important in online shop is the risk of performance. Risk is part of the performance risks are perceived (perceived risk). The risks are perceived cause of uncertainty that naturally shown in online transactions. According to Chao-Min et al (2014) performance risk is the possibility that the products which have been purchased may not work as expected. The activities of buying and selling online can’t be detached from the problems the risk of performance. This can happen because buyers cannot see or touch the product to be bought. So that the new product will be known after it was accepted by the buyer. The risk of a performance can be a quality product that is not as expected, damaged, etc.

According to researcher Risk performance apparently is one of the problems also occur in Tokopedia.com. Although in terms of transaction Tokopedia.com is a third party or as an intermediary, but different in terms of performance risk (goods are delivered damaged, turned out to be different from the original, and so on) are occurring. Associated with the risk of performance occurs, the Tokopedia.com himself declared not responsible by the existence of the risk performance that occurs in Tokopedia.com. But the Tokopedia.com always appealed to the toppers to see a review about the product of toppers ever buy the product beforehand, because by seeing the expected review of the toppers have an idea of the conditions the product to be purchased.
1.2 Problem Identification

From the background explanation of the problems mentioned above, Shopping is an activity that has been done by society. People can do shopping instantly with the advance of technology. People are begin to do transition from traditional shopping to online because online shopping provides an advantage in terms of time where the hectic activities happen. It is found that visitors in Tokopedia.com already fairly high, about 39 million visitors per day. But when viewed from the existing competition, Tokopedia.com position is still less compared to other online sites. Consumer purchase decision in Tokopedia.com site is still low compared to the other online shop sites. The potential crime that is common in online transactions such as credit card fraud, piracy (carding), and illegal transfer of funds from certain accounts is very great if the system security infrastructure of online shop is still weak. Indonesia tops the list traffic cybercrime 40% of cybercrime comes from Indonesia in (Rimanews, 2017). This then also became a problem for the internet user to make purchases online because of the risk of more that should be borne by internet user ready when making a purchase online, such as the possibility of orders not posted as well as other crimes which can be done online.

E-commerce involves more of the uncertainty and risks compared to transactions carried out conventionally. A requirement of registration by means of lists personal information sometimes makes some people are reluctant to do so. Internet shoppers are limiting their online purchases because of concerns relating to the privacy and security of their personal information. Security is one of the important factors that can affect purchasing decisions online. The payment process in Tokopedia.com more complicated compared to other online stores that do not implement the escrow system on the system payout. The activities of buying and selling online cannot be detached from the problems the risk of performance. Risk performance apparently is one of the problems also occur in Tokopedia.com. There is no guarantee the quality of the goods provided by the tokopedia.com.

Based on previous study, it is known that there are several variables that affect consumer purchase decision. These variables are security, convenience, and risk
performance. However, from the studies described above, there are different results on the relationship of the variables studied. Therefore, with the phenomenon of business and research gap, it can be formulated research problem is what variable that has a significant influence to increase consumer purchase decision in Tokopedia.com at Bekasi area.

1.3 Research Question
Based on the description above, the problem of this research is, “The Influence of the Security, Convenience, and Risk Performance towards Purchase Decision on Tokopedia.com at Bekasi area”.

Based on the background of the problems outlined above, the problem can be formulated as follows.

1. How to influence security towards purchase decision on Tokopedia.com at Bekasi area?

2. How to influence convenience towards purchase decision on Tokopedia.com at Bekasi area?

3. How to influence risk performance towards purchase decision on Tokopedia.com at Bekasi area?

4. How to influence simultaneously security, convenience, and risk performance towards purchase decision on Tokopedia.com at Bekasi area?

1.4 Research Objective
The purpose of this research is to gain knowledge that can solve the problems in accordance with the outline of the problem above. The purpose of this study is as follows.
1. To know how security towards purchasing decision on Tokopedia.com at Bekasi area.

2. To know how convenience towards purchasing decision on Tokopedia.com at Bekasi area.

3. To know how risk performance towards purchasing decision on Tokopedia.com at Bekasi area.

4. To know how simultaneously security, convenience, and risk performance towards purchase decision on Tokopedia.com at Bekasi area.

1.5 Significance of study
This research may provide additional insights as well as a study on the influence of the security, convenience, and risk performance towards purchase decision on Tokopedia.com at Bekasi area. As well as reproduce reviews existing research and can be used for comparison with subsequent research. Research results are expected to be used as the basis for an objective in taking decisions to determine the steps that will be performed by the company in the future, for readers to add their insights and knowledge in the field of online, nowadays so many once used by people.

1.6 Research Limitation
The sample in this research were the internet users in Bekasi area with a minimum age 14 until 50 years above who already know or shop at least one time on the Tokopedia.com shopping website or through the application on their smartphone, have a device with internet connectivity and bank account to make payments. The sample were 221 people selected using online questionnaire. This research also has certain research limitation considering to the restricted of time that the student takes to done this study from December to May 2017-2018. This research conducted by using Google Docs, spread to the respondent that have been shop on Tokopedia.com web or site through their application. Among all variables influence
Consumer purchase decision this research is limited for 3 variables those are Security, Convenience and Risk Performance. Other variables are not discussed.

1.7 Thesis Organization

This research consists of five chapters and the organization for this research is elaborated as follows:

Chapter I: Introduction

This chapter is explaining about research background, problem identification, research question, and research objective, significance of study, research limitation and organization of thesis.

Chapter II: Literature Review

This chapter is explaining about theory, literature review of variables and the research gap from previous research.

Chapter III: Research Methodology

This chapter is explaining about theoretical framework, research hypotheses, operational definitions, instrument and sampling plan.

Chapter IV: Data Analysis and Result

This chapter contains all of the collected raw data which have been processed using the tools used in this research, including the interpretation of data in order to answer the statement of problems in this research.

Chapter V: Conclusion and Contributions.

This section contains the conclusion of the interpreted data to answer the problem highlight, as well as providing recommendations that could be implemented to solve the main problem in the reality and also to improve the future researches.
CHAPTER II

LITERATURE REVIEW

2.1 Introduction

In this chapter the researcher reviews literature of study. All the theories inside of this chapter related with variables of the research. The review will transfer incredibly on information acquired from published reference materials like books, digital books, and previous journal. Researcher does the review towards of several studies that had been studied in relation of purchase decision, security, convenience, and performance risk.

2.2 Purchasing Decision

According to Schiffman and Kanuk (2008) decision is the selection of two or more options. So in other words, alternative options should be available when someone takes decision. The decision of purchase refers to a consumer who has do the purchase of the product. Constructs like considering something purchasing a brand and anticipating to purchase a brand aids to scope the intentions of purchasing said (Shah et al., 2012). Purchase Decision once the evaluation process has taken place, the customer is now ready to choose between the alternative choices and make a purchase decision. This is “the buyers decision about which brand to purchase” (Kotler & Armstrong, 2012). When making this decision, two factors can come between the purchase, attitudes of others and unexpected situational factors. These two factors are something the buyer needs to keep into consideration when deciding to purchase something (Kotler & Armstrong, 2012). According to Kotler and Armstrong (2012) Purchase decision is a stage decision process in which consumers are doing actual purchase product. In the decision of buying consumer goods there are often more than two parties involved in the process of the Exchange or their redemption. There are generally five types of roles that can be person does. Sometimes this role is held by the fifth one people, but the role often done a few
person. Understanding of each role is very useful in order to satisfy the needs and desires of the consumers. These include the role of fifth (Fandy Tjiptono 2008).

1) The proponent (initiator), that is the person who first realize when the desires or needs that are not yet fulfilled and proposed the idea of buying an item or certain services.

2) Giver of influence (influencers), namely that the views, advice, opinions or influence purchasing decision.

3) Decision-makers (a decider), that is a person who make decision to buy.

4) Buyer (buyer), that is the person who doing the actual purchasing.

5) User (user), that a person who uses or making consumption in good or service that being.

2.3. Security

Security issues is one important aspect of an information system. Transaction security online is how can prevent fraud (cheating) or at least detect the existence of frauds in an information-based system, where the information itself has no physical meaning. The fall of the information to the hands of the other party may cause harm to the owner of the information. For it security of information system used must be guaranteed within acceptable bounds. Security issues are known to be of topmost concern for online shoppers according to Neilson (2011), where seven out of ten shoppers are willing to spend more online if the safety measures were to be increased. Building online trust and managing the risks of online transactions with the objective of increasing online purchases is identified to be the most important limitations for online purchase decisions. Chang and Chen (2008) emphasize that the Internet is not an environment for a secure online shopping, so security must be utilized and considered by online websites to protect customers’ data, they mentioned that online websites are the main target of attacker. Sharma and Yurcik (2008) have mentioned attitude toward security, experience about
security features, features of website and showing third party security seal as the factors that affect security perception. They suggested that security issue can be studied like trust as a perception issue from consumer view. Tsai and Yeh (2010), consumers’ perception of security of online vendors is known as a major concern of decision making by consumers. They found that website design (website features), efficiency service quality, product quality information and transaction and delivery capability as factors that are related to perceived risk of information security and purchase intention. While there's online shopping the most provide information and protection of privacy policy guarantee Security for transactions, they do not offer detailed information on how transactions and personal data is guaranteed (Gauzente, 2014). According to Pearson (2009), the perception of security (Security perception) is the perception of consumers about the ability online store control and secure data transactions from issues or unauthorized changes. According to Kim and Park (2009) said that security was instrumental in the formation of the trust by reducing consumers’ attention about misuse personal data and transaction data damaged. When the security level is acceptable and meets with consumer expectations, then consumers may be willing to open the private information and will buy with the feeling secure. According to Raman and Viswanathan (2011) through a study which conducted on consumers online in Malaysia found that the security factor has a positive and significant relationship influence purchasing decision Online. Security is the core of the great deals on the internet. Security is a concern of people using the internet to buy, because most transactions are done on the web.

2.4. Convenience

According to Amijaya (2010) the convenience of this will have an impact on behavior, with the higher the perception of someone about the convenience of using the system, the higher the level of utilization of information technology. Shopping convenience has been one of the principal motivations underlying customer inclinations to adopt online purchasing (Beauchamp and Ponder 2010). We investigated the relationship of online shopping convenience with behavioral
intentions of online purchasing. Prior research has identified a positive link between service convenience and behavioral intentions (Seiders et al., 2009). Behavioral intentions were measured by three items in this study:

(1) I will continue to shop online at this retailer.

(2) I encourage others to shop online at this retailer.

(3) I will use this retailer web site more often for online purchases.

According to Sunyoto (2013) Consumers who have the orientation defined in shopping convenience as consumers who give priority to resolve something in the shortest time possible. While consumers who give priority to financial limitations defined as consumers who are always trying to maximize the use of money in shopping.

2.5 Risk Performance

Understanding the risk of performance is the possibility that the products have been purchased may not work as an expected (Chao-Min Chiu, 2014). According to Schiffman and Kanuk (2010) performance risk is a risk because the product does not work as an expected. Performance Risk is the risk that the product will not be provide performance as an expected. While based on Arwiedya (2011) performance risk is the risk counterfeit products or damaged products and products not in accordance with the publicity and further stated that when consumers decide buy it by online, things that they worry about are the product that does not comply with the publicity and counterfeit and damaged products consumers who choose 77.4% in other words performance is the most risk is feared to occur by the customer when deciding to purchase in online shop.
2.6 The Previous Research


The study by Suhari (2008) with the title "Buying decisions online and the factors that affected him." The results show that the decision of buying through online that is preceded by an introduction needs, information retrieval, and evaluation of alternative is influenced by many factors. These factors can be grouped into internal factors, namely consumer psychology, and external factors, which consists of the socio-cultural environment of the community, the marketing stimuli, and vendor control systems which include (1) the search for efficiency (time fast, easy to use, and easy to search), (2) value (the competitive price and good quality), and (3) interaction (information, security, load time, and navigation).

The study by Ridzky (2011) with the title “The analysis of the influence of prices, types of media promotion, risk performance and diversity of products against the decision of purchase via the internet on online store”. This research aims to determine how much the influence of price, type of media promotions, risk performance, and diversity of product to purchasing decision via the Internet at an online fashion store. This study uses multiple linear regression analysis used to determine the influence of variable rates, type of media promotions, risk performance, and diversity are hypothesized to influence product purchase decisions. The result showed that the three independent variables researched, that are the price variables, the type of media promotions and product diversity, proved to have positive and significant impact on purchase decisions as dependent variables While one of independent variable, the risk performance, has positive impact but not significant to the dependent variable, purchase decision (H5).

The study by Arwiedya (2011) with the title “Analysis of the influence of prices, types of media promotion, risk performance and diversity of products against the decision of purchase via the internet on online store”. This study aims to determine how much influence the price, type of media promotions, risk performance, and
diversity of product to purchasing decision via the Internet at an online fashion store. Hypothesis testing using t test showed that the three independent variables studied were the price variables, the type of media promotions and product diversity proved to have positive and significant impact on purchase decisions as dependent variables. While one independent variable affects the performance risk of a positive but not significant to the dependent variable purchase decision.

The study by Syaifudin (2014) with the title “The analysis of the influence of the security and privacy confidence in the intention for doing online transaction at OLX.co.id. The results showed that the security had a variable influence significant against the intention for doing online transaction at OLX.co.id (H3). Results of the study stated that the security had a significant influence against the intention of doing online transaction. The samples in this research is a student of accounting UPN "Veteran" Yogyakarta.

The study by Riyadi (2014) entitled "The influence of perceptions of risk, convenience, and the benefits of Purchasing Online". On research with respondents’ site user website www.kaskus.co.id, researchers found results that indicate that a third variable of risk perception, the perception of the convenience, and perceptions of the benefits of collectively influence on decisions purchase online. Are individually known to risk perception, the perception of the convenience, and the perception of benefits take effect significantly to purchase decisions online (H4).

The study by Fachrizi (2016) with the title “The influence of perceptions of security, convenience of transaction, confidence in the store and buying interest against the shopping experience online on the website of buy and sell Tokopedia.com. This study aimed to analyse the influence of security, convenience of transaction, consumer confidence and the shopping experience to the online buying interest in Tokopedia.com. This study uses a questionnaire distributed to a sample of 100 respondents, the sampling technique is using purposive sampling 1) the variable perception of safety (X1) the greatest positive effect on the variable
interest purchase online at tokopedia.com; 2) perception of convenience (X2) the third largest positive effect on the variable interest purchase online at Tokopedia.com (Y); 3) the perception of trust (X3) the second largest positive effect on the variable interest purchase online at Tokopedia.com (Y), and 4) the perception of the experience (X4) has no effect on the variable interest purchase online at Tokopedia.com (Y).

The study by Fransiska (2017) with the title “The influence of price, product reviews, convenience, and security of purchase online at Tokopedia.com” The purpose of this research is to know the influence of price, product reviews, security, and convenience of purchase online on Tokopedia.com. This study uses multiple linear regression analysis technique is accompanied by a test F (synchronously) and test t (partial). Process of calculation using SPSS 21.0. The test results showed that prices and product reviews influential positively and significantly to the decision not to purchase online at Tokopedia.com, while the convenience and security of influential positively and significantly to purchase online at Tokopedia.com (H5). The very factor influence on purchase online at Tokopedia.com is the convenience.

The study by Rafidah (2017) with the title “Security analysis of convenience and confidence in purchasing decisions online at Lazada” This research is meant to find out the influence of security, easiness and trust to the online purchasing decision at Lazada.co.id, and also to find out the security, easiness, and trust which one of them has dominant influence to the online purchasing decision at Lazada.co.id. This research is a descriptive research and the data is the primary data. The analysis technique has been conducted by using multiple linear regressions. The result of this research shows that security and trust gives positive influence to the online purchasing decision meanwhile easiness gives positive and insignificant influence to the online purchasing decision. And trust gives dominant influence to the online purchasing decision. This result shows that the validity of all hypotheses in this research have been proven.

The study by Yudianto (2018) with the title “The influence of trust, convenience and quality information against purchasing decisions online in Tokopedia”. This
research discusses "the influence of trust, convenience and quality of information against the decision of purchase online at Tokopedia.com”. This research using quantitative methods. In this study, samples taken as many as 100 active university students i.e. respondents Wijaya Kusuma Surabaya department of management who meet the criteria based on the purposive sampling technique. Data collection procedure in this study i.e. by using the questionnaire. In this research analysis tools using multiple linear regression. The research results prove the confidence, convenience and quality of information take effect simultaneously against purchasing decision online and partially just variables that influence trust and ease significantly to purchase decision online (H4).

2.7 Research Gap
The researcher will summarize the literature and discuss the research gap of this research in this part. On previous studies:

1. Arasu and Viswanathan (2011) entitled "Web Services and e-Shopping Decisions: A Study on Malaysian e-Consumer". The results show that the safety factor have a positive and significant relationship in influencing decisions online purhase.

2. Suyadi and Riyadi (2014) entitled "the influence of perceptions of Risk, Ease, and The benefits of purchasing Online". On the research respondents with site users website www.kaskus.co.id, researcher found results that show that of these three variables risk perception, easy perception, and perception of convenience benefits together-same influential against the decision of purchasing Online. In its own-own risk perception, perception is known to ease, and perception benefits significantly influential terhadap purchase decisions in online.

3. Erin and Murwatiningsih (2013) conducted a study on the influence of direct and indirect risks to purchasing decisions online. In addition, they also analyzed the influence of trust towards purchase decisions online. Sampling technique used was
random sampling with a respondent's number of 74 people. The results of this study suggest that (1) the risk of influencing purchase decisions online (2) prices do not influence on purchase decisions online (3) trust affect purchase decisions online and mediate the influence the risk and the price of online. Summary obtained is increasingly high consumer confidence, will increase the purchase decision, despite the higher level of risk that might arise and the higher the price to be paid to the consumer.

4. Fachrizi and Rizal (2016) this study aimed to analyze the influence of security, ease of transaction, consumer confidence and the shopping experience to the online buying interest in tokopedia.com. Based on the analysis that has been done, can present some research findings are: 1) The variable perception of safety (X1) the greatest positive effect on the variable interest purchase online at tokopedia.com; 2) perception of ease (X2) the third largest positive effect on the variable interest purchase online at tokopedia.com (Y); 3) the perception of trust (X3) the second largest positive effect on the variable interest purchase online at tokopedia.com (Y), and 4) the perception of the experience (X4) has no effect on the variable interest purchase online at tokopedia.com (Y).

5. Rahmawati (2013) this research is to determine the factors in the ecommerce website that the visitors see to make the purchasing decisions. The data is collected through surveys by spreading questionnaires via internet and manually. Respondents are asked about factors that support their purchasing decisions in purchasing electronic commerce and then doing the transaction. The respondents consist of internet users. The proposed survey questions are divided in four parts such as trust, professionalism, attitude toward use, and purchase decision. This study employs 100 samples of internet users taken by purposive sampling.

Based on the collected data, respondents prefer the e-commerce websites that have trust, professional, and successfully gains attitude toward use from the consumers. The result proves that the entire of independent variables have positive effect.
toward dependent variable. It is also proven that there are influences of intervening variable between independent variables and dependent variable.
CHAPTER III
RESEARCH METHODOLOGY

3.1 Introduction
In this part researcher distinctly explains the research approaches expended to lead the study. This chapter explained the methods and approaches used by which information was collected, analyzed and studied, inquire about instruments, information gathering methods, information introduction procedures and logical systems developed are given. The approach utilized is quantitative approaches and measures which feature target estimations and the factual, scientific, or statistical examination of information gathered through online surveys, and reviews.

3.2 Theoretical Framework
Based on the background and previous research about factors that have influence purchase decision, researcher can describe the following theoretical framework:

Figure 3.1: Theoretical Framework

3.3 Hypothesis

1. $H_01$: Security has no significant influence towards Purchase Decision on Tokopedia.com at Bekasi area.

   $H_a1$: Security has significant influence towards Purchase Decision on Tokopedia.com at Bekasi area.

2. $H_02$: Convenience has no significant influence towards Purchase Decision on Tokopedia.com at Bekasi area.

   $H_a2$: Convenience has significant influence towards Purchase Decision on Tokopedia.com at Bekasi area.

3. $H_03$: Risk Performance has no significant influence towards Purchase Decision on Tokopedia.com at Bekasi area.

   $H_a3$: Risk Performance has significant influence on Purchase Decision on Tokopedia.com at Bekasi area.

4. $H_04$: Security, Convenience and Risk Performance has no simultaneously influence towards Purchase Decision on Tokopedia.com at Bekasi area.

   $H_a4$: Security, Convenience and Risk Performance has simultaneously influence towards Purchase Decision on Tokopedia.com at Bekasi area.
### 3.4 Operational Definitions of Variables

**Table 3.1 Operating Description of Variable**

<table>
<thead>
<tr>
<th>No</th>
<th>Variable</th>
<th>Definition</th>
<th>Indicator</th>
<th>Item</th>
</tr>
</thead>
</table>
| 1  | **Security** (X1) | Security must be utilized and considered by online websites to protect customers’ data, they mentioned that online websites are the main target of attackers. (Chang and Chen, 2008) security was instrumental in the formation of the trust by reducing consumers’ attention about misuse use personal data and transaction data damaged. (Kim and More Park, 2009) | 1. Security online websites.  
2. Data confidentiality  
2. Transactions at Tokopedia.com is secure.  
3. Tokopedia.com secure in payment.  
4. Tokopedia.com have the ability to solve problems from hackers.  
5. Tokopedia.com can keep personal information safely.  
6. I trust Tokopedia.com can keep my personal information. |
| 2  | **Convenience** (X2) | Convenience has been one of the principal motivations underlying customer inclinations to adopt online. (Beauchamp and Ponder, 2010)  
2. Easy to learn, can be  | 1. Principal motivations customer. (Beauchamp and Ponder, 2010)  
2. Easy to learn, can be | 1. I can use Tokopedia.com site quickly.  
2. I can remember how to use Tokopedia.com.  
3. I got what I was looking for at Tokopedia.com. |
The convenience of this will have an impact on behavior, with the higher the perception of someone about the convenience of using the system, the higher the level of utilization of information technology. (Amijaya, 2010).

3. **Risk Performance (X3)**

| 2. Difficulty in comparing similar products. |
| 3. Products not in accordance with the publicity. (Arwiedya, 2011) |
| 4. Purchased product may not be able to perform as expected. (Chao-Min Chiu, 2012). |

Understanding the risk of performance is the possibility that the products have been purchased may not work as an expected. (Chao-Min Chiu, 2012).

Performance risk is the risk counterfeit products or damaged products and products not in accordance with the publicity. (Arwiedya, 2011).

1. I find it difficult to assess the quality of the products on sale at Tokopedia.com.
2. I find it difficult to compare the quality of the same product at Tokopedia.com.
3. The products purchased at Tokopedia.com may performing depend as expected.
4. The quality of the product is different from that described through Tokopedia.com.
6. The size of the product not in accordance with the information provided (such as clothing) if purchased through Tokopedia.com. |
|---|--------------------------|---|---------------------------------------|--------------------------------------------------------------------------------------------------|
| 4 | Purchasing Decision (X4) |   | Purchase Decision once the evaluation process has taken place, the customer is now ready to choose between the alternative choices and make a purchase decision. This is “the buyers decision about which brand to purchase (Kotler & Armstrong, 2012) | 1. Easy to use.  
2. Pleased with online shopping experience before.  
3. Trustworthy |
|   | I decided to make a purchase at Tokopedia.com because the products offered suited my needs.  
2. I made a purchase online at Tokopedia.com because there is always a new product that makes me interested in buying it.  
3. Advice and opinions from a previous purchaser (testimonials) is different from that in the described at Tokopedia.com  
4. I made a purchase because I was satisfied with my previous friend or family shopping experience at Tokopedia.com.  
5. The price that matches the quality of the product |
makes me interested to make a purchase at Tokopedia.com.
6. I am happy to make a purchase on Tokopedia.com because the products offered are of good quality.

Source: Primary data, Constructed by the researcher (2018)

3.5 Instrument
Data collecting method used in this research is with online survey. The survey is an information accumulation system that is finished by giving an arrangement of inquiries or composed articulation to respondents to be replied according to Sugiyono (2008). In this survey there is a question about the respondent's information and a list of questions about the variables studied. The research used filtering questions and the filtering question is “have you ever shop at least once in Tokopedia.com before?” if the answer is “yes” then the respondent will go to the next step which is respondent profile, and 20 items in questionnaires with scale developed from Likert scale with interval 1-5 with details as takes after:

| Score 1 = Strongly Disagree (SD) |
| Score 2 = Disagree (D)          |
| Score 3 = Neutral (N)          |
| Score 4 = Agree (A)            |
| Score 5 = Strongly Agree (SA)  |

Likert scales (Strongly Disagree, Disagree, Neutral, Agree and Strongly Agree) which is suitable to the normal for respondents after the validity and reliability
test were dispersed to individuals who were in a free circumstances and expected are a user/buyer and were analyzed through SPSS.

3.6 Sampling
The sample is a piece of the number and qualities controlled by the population said Sugiyono (2008). The number of populations in this exploration was based on characteristic of population of study. The sample required was 120 individuals who are a user/buyer or a previous user/buyer of Tokopedia.com and those who are living in Bekasi area. This research is used purposive sampling which is non probability. The number of 120 respondents was gained from the theory of Walker and Maddan (2008) that said that the minimum sample size for unknown population is 5 times from the number of questions in questionnaire. The equation is below:

Sample: 5 x 24 = 120 Respondent

Hence, the number of 120 is the minimum requirement, the researcher took the sample of 221 respondents since the sample range for the data should be large which is above 120 respondent.

3.7 Analysis Method
3.7.1 Validity Test
Validity test is the test used to quantify reasonable or not substantial a survey. A survey is said to be valid if the inquiry on the survey can uncover something that will be measured by the survey (Ghozali, 2008). The validity test is finished by contrasting the r-count esteem and the r-table an incentive for the level of flexibility d (f) = n - k with alpha 0.361. The results of the analysis can be seen
in the reliability test output on the corrected item total correlation. To know a questionnaire is said to be valid or not, then used the following provisions:

If r-count is positive and r-count > r-table then the item or variable is valid.
If r-count is negative as well as r-count < r-table then the item or variable is invalid.

3.7.2 Reliability Test
Reliability test is a test conducted to determine the consistency and stability of the measurement results from time to time. A survey is supposed to be dependable or solid if one's reaction to an announcement is predictable or stable after some time Ghozali (2008). Reliability test in this research using one shot method by instrument measurement once and processed through SPSS program using the Cronbach Alpha statistical test (α). A hypothesis or variable is supposed to be consistent if Cronbach Alpha (α) > 0.60 according to Ghozali (2008).

3.8 Classic Assumption Test
3.8.1 Normality Test
Normality test plans to test whether the information utilized as a part of the relapse show has an ordinary appropriation or not based on Ghozali (2008). To test a data has a normal distribution or cannot use a histogram graph analysis and a normal Probability plot (P-Plot) graph. In the histogram graph analysis, a model is said to meet the assumption of normality when the graph is symmetrical and not diverge to the right or left. While in a normal probability plot chart analysis, the normality test is performed by comparing him aggregate appropriation of the genuine information with the total circulation of the ordinary dispersion. The suspicion used to decide the ordinariness of information is by Ghozali (2008)
1. If the data spreads around the corner to corner line and takes after the course of the inclining line or the histogram diagram demonstrates the ordinary dispersion design, at that point the relapse display meets the suspicion of ordinariness.

2. The data spreads a long way from the inclining line or potentially does not take after the heading of the corner to corner line or the histogram diagram does not demonstrate the typical appropriation design, at that point the relapse show does not meet the suspicion of ordinariness.

3.8.2 Multicollinearity Test
Multicollinearity test means to test whether in the relapse demonstrate found a high or ideal connection between independent factors. Ghozali (2008). A decent correlation model ought not to be corresponded between autonomous factors. To know whether in this exploration multicollinearity, seen from the estimation of resistance and difference swelling factor (VIF). A relapse show is said to finish from a multicollinearity test (as in no multicolinearity happens) if the resistance esteem >0.10 and the Variance Inflation Factor (VIF) esteem <10

3.8.3 Heteroscedasticity Test
The heteroscedasticity test intends to test whether in the relapse demonstrate there is a change imbalance of the leftover one perception to the next. In the event that the variation of the lingering one perception to another perception remains, it is called homocedasticity and if diverse is called heteroscedasticity. A decent relapse demonstrate is homocedasticity or does not happen heteroscedasticity (Ghozali, 2008). Heteroskedasticity test was performed by scatterplot chart analysis. To detect whether or not heteroscedasticity terminate by observing at the presence of a particular shape on a scatterplot chart concerning SRESID (studentized residual) then ZPRED (standardized predicted value), where the
Yhub is anticipated Y and the X hub is the leftover (Y-anticipated Y) which has been studentized (Ghozali, 2008). The basis of the analysis is:

1. If there is a sure example, for example, the focuses that exist frame a specific example that customary (wavy, broadened, and at that point limited), at that point there is heteroscedasticity.

2. If there is no evident example, as the focuses spread above and beneath the number 0 (zero) on the Y-hub, there is no heteroscedasticity.

### 3.9 Multiple Linear Regression Analysis

Multiple linear regression analysis is an instrument toward forecast the effect between double independent variables before additional on one related variable. (Ghozali, 2008). This analysis is used to prove whether there is a utilitarian relationship or causal connection between at least two independent factors. In this examination, the investigation is utilized to decide if there is impact of variable Security, Convenience and Risk Performance in Purchase Decision variable on Tokopedia.com at Bekasi area. The functions for this model are organized as seen bellow:

\[ Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 \]

Where:

- \( Y \) = Purchase Decision
- \( a \) = Constant
- \( b_1-b_3 \) = Regression coefficients to be estimated
- \( X_1 \) = Security
- \( X_2 \) = Convenience
- \( X_3 \) = Risk Performance
- \( e \) = Errors/nuisance variable
3.10 Goodness of Fit Test
The exactness of the sample regression work in assessing the real value can be measured of its decency of fit. Factually, it can be measured from the estimation of coefficient of determination ($R^2$), F measurement value (F-test), and measurable value (t-test).

3.10.1 Coefficient of Determination (Test R)
The coefficient of determination ($R^2$) basically measures the degree of the model's capacity to clarify the variety of the reliant variable. The coefficient of assurance is in the vicinity of zero and one. The little estimation of $R^2$ implies that the capacity of the independent factors to clarify the needy variety is exceptionally restricted. When all is said in done, the coefficient of determination for cross-information is generally low on account of the expansive variety between every perception, while for time arrangement information for the most part have high coefficient of assurance (Ghozali, 2008). The principal shortcoming of the utilization of coefficient of assurance is the inclination against the quantity of independent variable went into the model. Numerous research advocate utilizing Adjusted $R^2$ value when assessing the best regression models qs per Gujarati based on (Ghozali, 2008) if in the exact test the estimation of Adjusted $R^2$ is negative, at that point the estimation of Adjusted $R^2$ is viewed as zero.

3.10.2 Simultaneous Significance Test (F-Test)
The measurable test F fundamentally indicates whether every independent variable in the model impact the dependent variable. (Ghozali, 2008). Assumption utilized as a part of this exploration are:

$H_0$: Security, Convenience and Risk Performance has simultaneously influence towards Purchase Decision on Tokopedia.com at Bekasi area.
Hₐ: Security, Convenience and Risk Performance has no simultaneously influence towards Purchase Decision on Tokopedia.com at Bekasi area.

To find F arithmetic, the following formula is used:

\[ F = \frac{R^2 / (k - 1)}{(1 - R^2) / (n - k)} \]

Where:
- \( R^2 \) = Coefficient of determination
- \( k \) = The number of independent variable
- \( n \) = Number of samples

With the following criteria of decision making:

1. If the probability significance is >0.05, then \( H_0 \) been accepted and \( H_a \) rejected. This implies independent variable together have no impact on the dependent variable.

2. If the probability significance is <0.05, at that point \( H_0 \) is rejected and \( H_a \) is accepted. This implies independent variable together have an effect on the dependent variable. \( H_0 \) is rejected if the probability significance ≤0.05.

### 3.10.3 Individual Parameter Significance Test (T-Test)

The measurable test t essentially indicates how far the impact of one independent variable exclusively in clarifying the dependent variable. (Ghozali, 2008). The test is conducted to test whether the independent variables (Security, Convenience and Risk performance) significantly influence the dependent variable (Purchase Decision) individually or partially. Hypothesis used in this research are:
1. \(H_01\): Security has no significant influence towards Purchase Decision on Tokopedia.com at Bekasi area.

\(H_{11}\): Security has significant influence towards Purchase Decision on Tokopedia.com at Bekasi area.

2. \(H_02\): Convenience has no significant influence towards Purchase Decision on Tokopedia.com at Bekasi area.

\(H_{21}\): Convenience has significant influence towards Purchase Decision on Tokopedia.com at Bekasi area.

3. \(H_03\): Risk Performance has no significant influence towards Purchase Decision on Tokopedia.com at Bekasi area.

\(H_{31}\): Risk Performance has significant influence on Purchase Decision on Tokopedia.com at Bekasi area.

4. \(H_04\): Security, Convenience and Risk Performance has no simultaneously influence towards Purchase Decision on Tokopedia.com at Bekasi area.

\(H_{41}\): Security, Convenience and Risk Performance has simultaneously influence towards Purchase Decision on Tokopedia.com at Bekasi area.
To find t arithmetic, used the formula as follows:

\[ t = \frac{R \sqrt{n - 2}}{\sqrt{1 - R^2}} \]

Where:

- \( R \) = Correlation coefficient
- \( R^2 \) = Coefficient of Determination
- \( n \) = Number of samples

With the following criteria of (t-test) as follow:

1. T-test < t-table, then H₀ is accepted.
2. T-test > t-table, then H₁ is rejected
CHAPTER IV
RESULT AND DISCUSSION

4.1 Descriptive Analysis
All of the respondents who filled the questionnaires are Tokopedia.com active users/buyers, and live in Bekasi area. The statistic profiles of 221 respondents depended on gender, age, level of education, monthly expenditure, and occupation. Researcher also gave additional filtering question about their experience or know about Tokopedia.com.

4.2 Demographic profile
4.2.1 Gender

*Figure 4.1: Pie Chart of Gender Distribution*

![Pie Chart of Gender Distribution](image)

*Source: Primary data, Constructed by the researcher (2018)*

In view of Figure 4.1, appeared above with the aggregate defendants are 221 respondents, around 53.8% or 119 respondents were male and the recreation 46.2% or 102 respondents occurred female. Along these lines, the gender dominant in this examination was male.
4.2.2 Age

In view of Figure 4.2 appeared above, the larger part of respondents who filled the survey remained in the age of 21 – 30 years of age or upwards of 143 populaces groups with level of 64.7% of the aggregate respondents. The next biggest is in the age of 31 – 40 years of age or upwards of 42 populaces groups with level of 19% of the aggregate respondents. Third is in the time of 14 - 20 years of age or upwards of 31 populaces groups with level of 14% of the aggregate respondents. Also in the age of 41 – 50 years old, there were 4 person’s groups with the level of 1.8%. The last is more than Fifty years is 1 person with the level of 0.5%.

Source: Primary data, Constructed by the researcher (2018)
4.2.3 Education

Figure 4.3: Pie Chart of Education Distribution

Source: Primary data, Constructed by the researcher (2018)

In view of Figure 4.3 appeared above, around 138 populaces groups with the level of 62.4% of the aggregate respondents are Bachelor Degree or S1. The next biggest is in the Senior High School understudies upwards of 40 populaces groups with the level of 18.1% of the aggregate respondents. There were 29 populaces groups with the level of 13.1% of the aggregate respondents are Master Degree or S2. There were 8 populaces groups with the level 3.6% of the aggregate respondents are Junior High School. There were 5 populaces groups with the level 2.3% of the aggregate respondent are Diploma or D3. The last is Doctor or S3 just 1 people with the level of 0.5%. Hence, for the respondents' profile in view of level of education, the education dominant is Bachelor Degree or S1.
4.2.4 Monthly expenditure

*Figure 4.4: Pie Chart of Monthly Expenditure Distribution*

In view of Figure 4.4 appeared above, there were 37 populaces groups with the level of 16.7% of the aggregate respondents who have not as much as IDR 1,500,000 for a month. The aggregate of 48 populaces groups with the level of 21.7% of the aggregate respondents whose monthly expenditure around IDR 1,500,000 – 3,000,000. There were 78 people groups with the level of 35.3% of the aggregate respondents that has around IDR 3,000,000 – 5,000,000. Furthermore, 58 people groups with the level of 26.2% of the aggregate respondents whose salary above IDR 5,000,000. Accordingly, the larger part of respondents' monthly expenditure in this exploration that has around IDR 3,000,000 – 5,000,000.

*Source: Primary data, Constructed by the researcher (2018)*
4.2.5 Current Job

In view of Figure 4.5 appeared above, the most astounding number of current job who filled the survey was an employees with the aggregate level of 39.4% or 87 people groups. The second biggest are Student, upwards of 55 people groups with the level of 24.9% of the aggregate respondents. Third is the business person with 45 people groups in the level of 20.4% of the aggregate respondents. Also, there are others with 34 people groups in the level of 15.4% of the aggregate respondents. In this way, for the respondent profile in view of current job, most of the respondent were employees.

4.3 Analysis method
4.3.1 Validity test
Before leading the real overview with the aggregate required number of 221 example, the researcher disseminated the samples to 30 respondents initially to test its validity, in which these respondents were likewise incorporated into the last total sample. The survey's validity was tried utilizing SPSS to organize Pearson Correlation Matrix. Information game plan was done in Microsoft Excel which was then broke down utilizing SPSS. In the outcome, R-table was utilized to decide the legitimacy of every announcement in which each of the value must be higher than
0.361 to be considered as substantial. The Validity Test which depends on collection is appeared on Table 4.1

<table>
<thead>
<tr>
<th>Variable</th>
<th>Item</th>
<th>R-Computed Value</th>
<th>R-Table Value</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Security</td>
<td>SC1</td>
<td>0.644</td>
<td>0.361</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>SC2</td>
<td>0.592</td>
<td>0.361</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>SC4</td>
<td>0.785</td>
<td>0.361</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>SC5</td>
<td>0.845</td>
<td>0.361</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>SC6</td>
<td>0.826</td>
<td>0.361</td>
<td>Valid</td>
</tr>
<tr>
<td>Convenience</td>
<td>CN1</td>
<td>0.728</td>
<td>0.361</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>CN2</td>
<td>0.610</td>
<td>0.361</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>CN4</td>
<td>0.660</td>
<td>0.361</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>CN5</td>
<td>0.660</td>
<td>0.361</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>CN6</td>
<td>0.716</td>
<td>0.361</td>
<td>Valid</td>
</tr>
<tr>
<td>Risk Performance</td>
<td>RP4</td>
<td>0.865</td>
<td>0.361</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>RP5</td>
<td>0.924</td>
<td>0.361</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>RP6</td>
<td>0.894</td>
<td>0.361</td>
<td>Valid</td>
</tr>
<tr>
<td>Purchase Decision</td>
<td>PD1</td>
<td>0.564</td>
<td>0.361</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>PD2</td>
<td>0.650</td>
<td>0.361</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>PD3</td>
<td>0.667</td>
<td>0.361</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>PD4</td>
<td>0.701</td>
<td>0.361</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>PD6</td>
<td>0.762</td>
<td>0.361</td>
<td>Valid</td>
</tr>
</tbody>
</table>

*Source: Primary data, Constructed by the researcher (2018)*

In view of Table 4.1, it can be seen that all announcements covering both have the R-figured estimation of more than 0.361. In this way, the majority of the announcements in the survey which have secured the three independent variable and one dependent variable were considered as valid, and can be utilized as a part of the genuine overview to satisfy the necessity of 120 respondents and some of questionnaire invalid.
4.3.2 Reliability test

Comparable with the validity test, reliability test was additionally directed to the initial 30 respondents as the example. This test was likewise led by the researcher so as to guarantee that independent variable and dependent variable are valid and reliable in which it could suit with the idea of the examination. The aftereffect of Reliability Test is appeared in the table 4.2 below.

<table>
<thead>
<tr>
<th>Variable</th>
<th>Cronbach’s Alpha</th>
<th>N of Items</th>
<th>Reliability Consistency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Security</td>
<td>0.865</td>
<td>6</td>
<td>Very Strong (0.80 ≤ ( \alpha ) &lt; 1.0) or Reliable</td>
</tr>
<tr>
<td>Convenience</td>
<td>0.800</td>
<td>6</td>
<td>Very Strong (0.80 ≤ ( \alpha ) &lt; 1.0) or Reliable</td>
</tr>
<tr>
<td>Risk Performance</td>
<td>0.938</td>
<td>6</td>
<td>Very Strong (0.80 ≤ ( \alpha ) &lt; 1.0) or Reliable</td>
</tr>
<tr>
<td>Purchase Decision</td>
<td>0.790</td>
<td>6</td>
<td>Strong (0.60 ≤ ( \alpha ) &lt; 0.79) or Reliable</td>
</tr>
<tr>
<td>Total Pretest Sample</td>
<td></td>
<td></td>
<td>30</td>
</tr>
</tbody>
</table>

Source: Primary data, Constructed by the researcher (2018)

In view of the Table 4.2, the both independent and dependent variable show ideal outcome with interior consistency level of "Very Strong" for Security, Convenience and Risk Performance. Consistency level of "Strong" is Purchase Decision. The estimation arrangement of interior consistency level utilizing the Cronbach’s Alpha. In this way, one might say that the majority of the announcements of independent
factors and dependent variable in the survey are trustworthy, which implies the respondents have comparative elucidation towards the announcements.

4.4 Classic Assumption Test

4.4.1 Normality Test
Both the independent factors and dependent variable on the aftereffect of the relapse must be tried utilizing the Normality Test. There were two results of this test, which are either ordinarily circulated or not regularly dispersed. This examination should be possible through watching the Histogram and P-P Plot.
As observed on the Figure 4.6, there is a bell shape line. Through this figure, it can be realized that the variety of information of this exploration had made it normally dispersed.
The Figure 4.7 is the P-P Plot that delineate the data spread in around the base corner to top corner line diagonally and comparatively take after inclining line following the diagonal line. This suggests the respondents filled the circled survey or questions regularly. In this manner, it can have presumed that the data of the regression demonstrate is assembly the assumption of Normality.

4.4.2 Multicollinearity Test
Multicollinearity test was complete with a specific end goal to see whether there is any current connection between the independent variable. Multicollinearity shows the level of connection in the factors of different regression models. The fundamental purpose of regression display variable isn't to have relationship with each other. It can be seen through the estimation of Variance Inflation Factor (VIF)
and resistance level as the pointers. VIF esteem begins from 1 and no upper bound, Tolerance > 0.1 and VIF < 10 = Multicollinearity.

It can be told at Table 4.3 that every part of factors has the resilience value which is greater than 0.1 with the VIF (Variance Inflation Factor) value which is lesser than 10. It implies that the greater part of the factors in this examination has no connection (no multicollinearity). Consequently, one might say that this information is observed as great.

Table 4.3 Coefficient table

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
<th>Collinearity Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Constant)</td>
<td>1.490</td>
<td>.383</td>
<td></td>
<td>3.887</td>
<td>.000</td>
</tr>
<tr>
<td>SCTOTAL</td>
<td>.541</td>
<td>.058</td>
<td>.632</td>
<td>9.362</td>
<td>.000</td>
</tr>
<tr>
<td>CNTOTAL</td>
<td>.111</td>
<td>.074</td>
<td>.094</td>
<td>1.506</td>
<td>.134</td>
</tr>
<tr>
<td>RPTOTAL</td>
<td>.020</td>
<td>.033</td>
<td>.040</td>
<td>.605</td>
<td>.546</td>
</tr>
</tbody>
</table>

a. Dependent Variable: PDTOTAL

Source: Primary data, Constructed by the researcher (2018)

4.4.3 Heteroscedasticity
Heteroscedasticity test was directed to check whether there is any remaining information with a similar fluctuation. It can be told from the spots in the figure. The information is considered as great when the dabs are generally spread since there is no leftover which have a similar change. Oppositely, the clear pattern example showed that there were comparative or close difference of the deposits, which implies that the information is viewed as great.

In view of Figure 4.8 the dabs are broadly spread and are scattered. There is some corner to corner designs yet it can at present be considered as would be expected
since whatever is left of the dabs were as yet spread broadly enough. In this manner, the outcome information is viewed as great.

4.5 Multiple Linear Regression Analysis

Multicollinearity test was done in order to see whether there is any existing correlation between the independent variables. As a discerning examination, now and again Multiple Linear Regressions is used to give data in regards to the connection between one dependent variable and no less than two Independent variables. In view of Table 4.3 Coefficient Table, the consequence of multiple regression analysis will be translated in the institutionalized type of the condition as takes after:
Y = 1.472 + 0.555X_1 + 0.100X_2 + 0.021X_3

Where:
Y = Purchase Decision
X_1 = Security
X_2 = Convenience
X_3 = Risk Performance

In accordance with the Table 4.3 Coefficient Table, the relapse measurements that are critical or has < 0.05 high level are Convenience, and Risk Performance, as clarified in the accompanying as follows:

1. The measurement regression for X_1 (Security) was assessed with the estimation of 0.000 which is lower to the high level of 0.05. It shows that the variable of Security has significant impacts the dependent variable which is Purchase Decision.

2. The measurement of regression for X_2 (Convenience) was assessed with the estimation of 0.134 which is lower to the high level of 0.05. It demonstrates that Convenience variable has no significant impacts the dependent variable which is Purchase Decision.

3. The coefficient of regression for X_3 (Risk Performance) was evaluated with the estimation of 0.546 which is lower to the high level of 0.05. It demonstrates that the variable of Risk Performance has no significant the dependent variable which is Purchase Decision.
4.6 Goodness of Fit Test

4.6.1 Coefficient of Determination (Test $R^2$)

The analysis of adjusted $R^2$ can be seen in the following table:

<table>
<thead>
<tr>
<th>Model Summarya</th>
</tr>
</thead>
<tbody>
<tr>
<td>Model</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>1</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), RPTOTAL, CNTOTAL, SCTOTAL
b. Dependent Variable: PDTOTAL

Source: Primary data, Constructed by the researcher (2018)

The estimation of adjusted R-square can be utilized as a part of deciding rate extent of the aggregate variety in the needy variable clarified by the independent variable. In light of the Table 4.4, it can be seen that the estimation of Adjusted R Square is 0.462 or 46.2%. This esteem demonstrates that all the free factors utilized as a part of this examination affected the needy variable for 46.2%, while the rest rate, which is 53.8%, was impacted by different factors which were excluded in the exploration.

4.6.2 Simultaneous Significance Test s (F-Test)

Keeping in mind the end goal to decide if there is huge connection between the dependent variable and the independent variable at the same time, F-Test was utilized by the researcher as the instrument. The speculation can be clarified as definite beneath.

1. $H_0$ (β = 0): Null assumption drive to be believed if the worth of F value is greater than 0.05. If result is shown so, then there is no significant influence of all independent variables (Security, Convenience, and Risk Performance) towards consumer Purchase Decision.
2. H₄ (β ≠ 0): Alternate theory will be believed if the impact of F value less than 0.05. If the F-value is less than 0.05, it means that there is simultaneous significant influence of all independent variables (Security, Convenience, and Risk Performance) towards consumer Purchase Decision.

**Table 4.5 ANOVA (F-Test Examination)**

<table>
<thead>
<tr>
<th>Source: Primary data, Assembled by the researcher (2018)</th>
</tr>
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<tbody>
<tr>
<td>ANOVA*</td>
</tr>
<tr>
<td>Model</td>
</tr>
<tr>
<td>-------</td>
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<tr>
<td>1</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

a. Dependent Variable: PDTOTAL
b. Predictors: (Constant), RPTOTAL, CNTOTAL, SCTOTAL

As per in the outcome got on the table over, the significant outcome is 0.000. It can be seen that the F esteem is lower than the huge level, which is 0.05. Because of this reality, it can be presumed that there is a simultaneous impact from Security, Convenience and Risk Performance factors towards Purchase Decision at the same time. From this conclusion, it can be expressed that H₄ or Alternative Hypothesis is acknowledged while the H₀₄ or the invalid theory is rejected.

4.6.3 Individual Parameter Significance Test (T-Test)

T-Test is utilized to pick critical effect in to some degree between every independent variable and dependent variable. To discover the outcome, see Table 4.3 Coefficient Table. The noteworthy table outcome in Table 4.3 was utilized by the analyst to see whether there is any incomplete huge of the independent variable. In the event that the aftereffect of the information is higher than the critical level of 0.05, at that point the variable isn't huge and invalid speculation ought to be rejected.
In light of the information acquired through this exploration, all the independent variable is critical with the dependent variable. Along these lines, Ha ought to be acknowledged for the three independent variable (Security, Convenience and Risk Performance).

Hypothesis:

1. $H_{a1}$: Security has significant influence towards Purchase Decision on Tokopedia.com at Bekasi area.

2. $H_{a2}$: Convenience has not significant influence towards Purchase Decision on Tokopedia.com at Bekasi area.

3. $H_{a3}$: Risk Performance has not significant influence on Purchase Decision on Tokopedia.com at Bekasi area.

4. $H_{a4}$: Security, Convenience and Risk Performance has simultaneously influence towards Purchase Decision on Tokopedia.com at Bekasi area.

4.7 Discussion

In this part of the research, the researcher will explore further meaning of the numerical value, accepted hypothesis and the actual phenomena that happens on each independent variable towards dependent variable partially and simultaneously in conformation with the Theoretical Framework in previous chapter.

4.7.1 Security ($X_1$) towards Purchase Decision ($Y$)

Hypothesis 1 testing result displayed that Security variable has influence towards Purchase Decision on Tokopedia.com at Bekasi area. Security is still to be considered as factors that influence the purchase decision because they are still considered the Convenience and Risk Performance to be the most aspect of factors
influence of the purchase decision. This result is in connection among some previous research like

Syaifudin (2014) study that said the results showed that the security had a variable influence significant against the intention for doing online transaction. This shown that Tokopedia.com user are care much about the security in the website or application. Therefore, Security in Tokopedia.com is very important because it can make users feel safe and comfortable and can improve your purchase online at Tokopedia.com and Tokopedia.com should be able to further improve system security.

4.7.2 Convenience (X2) towards Purchase Decision (Y)

Hypothesis 2 testing result displayed that Convenience has not significant influence towards Purchase Decision on Tokopedia.com at Bekasi area. This result support by Rafidah (2017) with the title “Security analysis of convenience and confidence in purchasing decisions online at Lazada” This research is meant to find out the influence of security, easiness and trust to the online purchasing decision at Lazada.co.id, and also to find out the security, easiness, and trust which one of them has dominant influence to the online purchasing decision at Lazada.co.id. This research is a descriptive research and the data is the primary data. The analysis technique has been conducted by using multiple linear regressions. The results showed that the influence of security and confidence in online purchasing decision is a positive and significant effect while the convenience of influential positive but not significant toward purchasing decisions Online. And that has the dominant influence of purchases online is confidence. In this case shows that the whole hypothesis in this study proved to be true.
4.7.3 Risk Performance (X3) towards Purchase Decision (Y)

Hypothesis 3 testing result displayed that Risk Performance has not significant influence on Purchase Decision on Tokopedia.com at Bekasi area. This result support by study Arwiedya (2011) with the title “Analysis of the influence of prices, types of media promotion, risk performance and diversity of products against the decision of purchase via the internet on online store”. This study aims to determine how much influence the price, type of media promotions, risk performance, and diversity of product to purchasing decision via the Internet at an online fashion store. While one independent variable affects the performance risk of a positive but not significant to the dependent variable purchase decision.

4.7.4 Security (X1), Convenience (X2), Risk Performance (X3), towards Purchase Decision (Y)

Hypothesis 4 testing result displayed that all of the variable of Security, Convenience and Risk Performance has significant influence on Purchase Decision on Tokopedia.com at Bekasi area. In conclusion the researchers can say that consumers already feel safe making purchases online at Tokopedia.com, for security, convenience, and risk performance influential both in making purchases online at Tokopedia.com can provide a good experience for the users of the site Tokopedia.com and make your customers more often again in visit and conduct transactions in Tokopedia.com
CHAPTER V

CONCLUSION AND RECOMMENDATION

5.1 Conclusion

This chapter draws the correlation between 3 independent variables (Security, Convenience, and Risk Performance) towards one dependent variable (Purchase Decision). A total of 221 were collected from people in Bekasi using web-survey. The data were proceeded using SPSS to the test 4 different hypothesis. The result shows:

1. There is a significant influence of Security and Purchase Decision. It can be told so because the T-Test result of 9.362 with significance level of 0.000, in which the number is way lower than 0.05. Hypothesis (H₀) is rejected and the Alternate Hypothesis (H₁) is accepted.

2. There is no significant influence of Convenience variable and Purchase Decision. It can be told so because the T-Test result of 1.506 along with significance level of 0.134, in which the number is way higher than 0.05.

3. There is also no significant influence of Risk Performance variable and Purchase Decision. It can be told so because the T-Test result of 0.605 along with significance level of 0.546, in which the number is way higher than 0.05.

4. There is a significant influence of all independent variables (Security, Convenience, and Risk Performance) and Purchase Decision. It can be told so because the F-Test result of 45.675 along with the significance level of 0.000, in which the number is way lower than 0.05.
5.2 Recommendations

5.2.1 For Tokopedia.com

- In this study of the indicators consist of security guarantees the security and confidentiality of the data, the company is expected to be able to guarantee the security and confidentiality of the data. Because of the Security gives influence on purchase decision online at Tokopedia.com.

- In this study the with which consists of an indicator is convenience to learn, can be controlled, it is clear and understandable, flexible, easy to become proficient, and easy to use giving influence on purchasing decisions online at Tokopedia.com. So hopefully Tokopedia.com can afford revamping the existing system so that the user (toppers) don't feel difficulties to follow the transaction process that must be carried.

- In this research the risk of performance which consists of an indicator of the difficulties assess the quality of the product, the difficulty of comparing similar products, and products purchased may not indicate performance as expected giving influence on purchase decision online. So hopefully tokopedia.com can afford the existence of controls against the seller and can find better solving problems associated with the risk of performance that took place in the tokopedia.com to minimize the concerns of users (toppers) regarding the risk of performance that may occur in the tokopedia.com.

5.2.2 For Future Researcher

The major limitation of this research is the sample of this research was limited to only one type of occupations and only from one region in Bekasi. Therefore, it restricts the generalizability of the results to the other types of occupation and other region in Indonesia. Hence, future research could evaluate the research model in the other occupations and many areas in Indonesia, so the result can be generalized, so that researchers can then develop this research by doing research on other factors that can affect purchasing decisions online at tokopedia.com.
Second, the result showed that the two hypothesis is not give significant impact. Thus, it is better for the future research to reexamine this research by extending the current research model in order to get the higher value of significant of influence. The last is for a better interpretation and analysis, it would be better if the researcher add several new variables to measure the rate of influence of the security, convenience, and performance against the risk of purchase decisions online at tokopedia.com. Besides that, this research also expected can enhance the desire of researcher to do another research and add the body of knowledge. In researching a research, future researcher needs to be more active and read more journals, books, or other resources that might be valuable for the research.
REFERENCES

Books


Sunyoto, Danang “*Teori Kuisioner dan Analisis Data” untuk pemasaran dan perilaku konsumen”. 2013: Graha Ilmu.
Journals


Website

Statistics and data Jakarta (CNN Indonesia/ Laudy Gracivia)

http://statistik.kominfo.go.id/site/data?idtree=326&iddoc=1186

[Retrieved 10 January 2018]

Detik (2016)


[Retrieved 12 January 2018]

10 popular sites in Indonesia the most visitors

https://www.klikmania.net/situs-populer-di-indonesia

[Retrieved 5 December 2017]

Cybercrime

www.rimanews.com

[Retrieved 5 December 2017]
QUESTIONNAIRE

Dear respondents, my name is Hadist Buchori, a final year Business Management student at President University. I am currently conducting my thesis research about “The Influence of Security, Convenience and Risk Performance towards Purchase Decision at Tokopedia.com” (A Case Study of Tokopedia.com at Bekasi Area”). Therefore, in order to support this research, I need you to fill in this questionnaire truthfully. Thank you very much for your time to fill in this questionnaire. Your data would be very helpful for supporting my research. The information provided is confidential and is used for academic purpose only.

1. Filtering question
   Do you know or ever shop at least one time at Bukalapak.com? If “Yes”, please continue to the filling questionnaire. If “No”, thank you for your time and participation.
   A. Yes
   B. No

2. Respondent profile Gender
   A. Female
   B. Male

3. Age
   A. 14-20 y.o
   B. 21-30 y.o
   C. 31-40 y.o
   D. 41-50 y.o
   E. >50 y.o

4. Education
   A. Junior High School
B. Senior High School
C. Diploma D3
D. Bachelor S1
E. Master S2
F. Doctor S3

5. Monthly expenditure
A. < IDR 1,500,000
B. IDR 1,500,000 - IDR 3,000,000
C. IDR 3,000,000 - IDR 5,000,000
D. > IDR 5,000,000

6. Occupation
1. Student
2. Employee
3. Entrepreneur
4. Other

7. Security

<table>
<thead>
<tr>
<th>Questions</th>
<th>SD</th>
<th>D</th>
<th>N</th>
<th>A</th>
<th>SA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Tokopedia.com guarantee security in shopping online.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Transactions at Tokopedia.com is secure.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Tokopedia.com secure in payment.</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>4. Tokopedia.com have the ability to solve problems from hackers.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Tokopedia.com can keep personal information safely.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
6. I trust Tokopedia.com can keep my personal information.

7. **Convenience**

<table>
<thead>
<tr>
<th>Questions</th>
<th>SD</th>
<th>D</th>
<th>N</th>
<th>A</th>
<th>SA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I can use Tokopedia.com site quickly.</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>2. I can remember how to use Tokopedia.com.</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>3. I got what I was looking for at Tokopedia.com.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. The instructions in Tokopedia.com are clear and understandable.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. I often access the site Tokopedia.com to get the product I looking for.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Tokopedia.com is easy to access and use.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

8. **Risk Performance**

<table>
<thead>
<tr>
<th>Questions</th>
<th>SD</th>
<th>D</th>
<th>N</th>
<th>A</th>
<th>SA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I find it difficult to assess the quality of the products on sale at Tokopedia.com</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. I find it difficult to compare the quality of the same product at Tokopedia.com.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. The products purchased at Tokopedia.com may performing depend as expected.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. The quality of the product is different from that described through Tokopedia.com.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
5. Less satisfied with products purchased at Tokopedia.com.
6. The size of the product not in accordance with the information provided (such as clothing) if purchased through Tokopedia.com.

9. **Purchase Decision**

<table>
<thead>
<tr>
<th>Questions</th>
<th>SD</th>
<th>D</th>
<th>N</th>
<th>A</th>
<th>SA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I decided to make a purchase at Tokopedia.com because the products offered suited my needs.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. I made a purchase online at Tokopedia.com because there is always a new product that makes me interested in buying it.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Advice and opinions from a previous purchaser (testimonials) is different from that in the described at Tokopedia.com.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. I made a purchase because I was satisfied with my previous friend or family shopping experience at Tokopedia.com.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. The price that matches the quality of the product makes me interested to make a purchase at Tokopedia.com.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. I am happy to make a purchase on Tokopedia.com because the products offered are of good quality.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## APPENDIX

### The Online Purchase Decision

**Originality Report**

<table>
<thead>
<tr>
<th>SIMILARITY INDEX</th>
<th>INTERNET SOURCES</th>
<th>PUBLICATIONS</th>
<th>STUDENT PAPERS</th>
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### Primary Sources

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<td>ejournal-s1.undip.ac.id</td>
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<td>Diposumarto, Ngadino Surip, Wawan Purwanto, and Ivan Ramdan. &quot;Analysis of Tourism Destination Image and Promotion&quot;</td>
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