

THE INFLUENCE OF TRUST, CONVENIENCE AND PRODUCT DIVERSITY ON PURCHASE DECISION OF TOKOPEDIA CLOTHING PRODUCT

PENGARUH KEPERCAYAAN, KENYAMANAN, DAN KEBERAGAMAN PRODUCT TERHADAP KEPUTUSAN PEBELIAN DARI PRODUK PAKAIAN TOKOPEDIA

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Abstract: The purpose of this study is to find out the influence of trust, convenience, and product diversity towards purchase decision. The research Methodology used is descriptive using multiple linear regression test. 47 samples were collected with questionnaire distributed to students of IBA Batch 2016. The conclusion on this study were (1) trust partially influence positive and significant relationship with purchase decision. (2) convenience partially influence positive and significant relationship with purchase decision (3) product diversity influence partially positive and significant relationship with purchase decision. (4) trust, convenience, and product diversity is simultaneously influence the purchase decision.

Keywords: Trust, convenience, product diversity, purchase decision.

Abstrak: Tujuan penelitian ini adalah untuk mencari tau pengaruh antara kepercayaan, kenyamanan, dan keberagaman product terhadap keputusan pembelian. Metodologi penelitian yang digunakan adalah metode deskriptif menggunakan uji regresi linear berganda. Sebanyak 47 sampel diambil dengan mendistribusikan kuisioner sebagai metode pengumpulan data kepada mahasiswa IBA Angkatan 2016. Kesimpulan yang didapatkan dalam penelitian ini adalah (1) kepercayaan secara parsial dan signifikan berpengaruh terhadap keputusan pembelian (2) kenyamanan secara parsial dan signifikan berpengaruh terhadap keputusan pembelian (3) keberagaman produk secara parsial dan signifikan berpengaruh terhadap keputusan pembelian (4) kepercayaan, kenyamanan, dan keberagaman produk berpengaruh secara simultan terhadap keputusan pembelian.

Kata Kunci: Kepercayaan, kenyamanan, keberagaman produk, keputusan pembelian

INTRODUCTION

Research Background

Technological advancement that is developing increasingly in this modern era encourages tighter competition which affects the business of the company or individual in the marketplace. In this Covid 19 pandemic, it is very recommended to perform health protocols such as keeping the distance and minimizing direct contact with other people. The internet has created a new order, not to be spared in the business world. Especially in the marketing aspect, e-commerce is more than just selling and buying online. It includes the process of marketing, selling, shipping services, and it is also supported by all existing business partners such as shipping services and mobile banking. The system is supported by the internet network and the availability of information processes.

David Baum in Sunarto (2009: 27), e-commerce is a dynamic set of technology, application, and business process connecting company, customers, and certain communities through electronic transactions, and it electronically trades goods, services, and information. One of the internet sites in Indonesia that applies the concept of e-Commerce is Tokopedia. There are many factors that can make a person shop online on internet sites, such as, low cost, product quality, trust, ease of transaction, facilities, etc. Since its inception, Tokopedia has succeeded in responding to the market's need for a modern online shopping lifestyle. Tokopedia was recorded to control 32.04% of marketplace traffic in Indonesia in January 2021. In March 2021, the percentage of Tokopedia's traffic share increased to 33.07%. The number of monthly visits during the first quarter of 2021 reached 126.4 million, while monthly unique visitors reached 38.93 million.

Trust is the foundation of business. Building customer trust is a way to create and to retain customers. According to Mowen and Minor (2002:312), customer trust is the knowledge and conclusion made by customers about objects, attributes, and benefits. The level of trust can be measured by several factors, including honesty in transactions, corporate responsibility to customers and many more, as done by Tokopedia giving confidence to customers both in terms of security and products offered. The convenience provided there is no need for customers to deal with the traffic jam on the streets or to walk from store to store. They can compare brands, check prices and order products anytime and anywhere. Tokopedia offers millions of products divided into 21 broad categories, including: Clothing, Fashion & Accessories, Beauty, Health, etc.

Research Objectives

1. To analyze the significant influence of trust on Tokopedia towards purchasing decisions of students of IBA Batch 2016 partially
2. To analyze the significant influence of convenience on Tokopedia towards purchasing decisions of students of IBA Batch 2016 partially
3. To analyze the significant influence of product diversity on Tokopedia towards purchasing decisions of students of IBA Batch 2016 partially
4. To analyze the significant simultaneous influence of trust, convenience, and product diversity on Tokopedia towards purchasing decision of students of IBA Batch 2016

THEORETICAL FRAMEWORK

Marketing

Marketing seeks to identify the needs and wants of its target market consumers, and how to satisfy them. Understanding marketing according to Phillip Kotler (1997) is a social and managerial process in which individuals and groups get what they need and want by creating, offering, and exchanging valuable products with others. According to Harper W (2000), marketing is a social process involving important activities that allow individuals and companies to get what they need and want through exchange with others and to develop exchange relationships. The notion of marketing has a very broad scope and always develops from time to time. This is evident in the many definitions of marketing put forward by many marketing experts with various opinions and different reasons but essentially have the same goals and objectives.

Purchase Decision

Product diversity is one of the elements that business entrepreneurs must pay attention to. Good product diversity enables companies to attract consumers to visit and make purchases. Simamora (2014: 441), product diversity as a set (diversity) of product lines and elements offered by certain sellers to buyers. Another definition according to Kotler and Keller (2014: 15) product diversity is a collection of all products and goods offered for sale by a particular seller.

Trust

The literature on trust suggests that confidence on the part of the trusting results from the firm belief that the trustworthiness is reliable and has high integrity, which are associated with such qualities as consistent, competent, honest, fair, responsible, helpful, and benevolent (Altmant and Taylor 1973; Dwyer and LaGace 186; Larzel-ere and huston 1980; Rotter 1971).

Convenience

Convenience plays a key role in understanding consumer online buying behavior. Many researchers who investigated the online shopping behavior of consumers have found that convenience is one of the major motivating factors that drive consumers to purchase online. Brown et al. (1992) defined convenience as it pertains to both products and services as "A reduction in the amount of consumer time and/or energy required to acquire, use, and dispose of a product or service relative to the time and energy required by other offerings in the product/service class".

Product Diversity

Kotler and Keller (2013: 69) "Product diversity is a collection of all products and goods offered for sale by a particular seller". Kotler and Armstrong (2013: 45) "Product completeness is the completeness of the product regarding the depth, breadth, and quality of the product offered as well as the availability of the product at any time in the store. Provision of a good product assortment will not only attract interest but can influence consumer decisions to enable them to become loyal customers and ultimately achieve the company's goals and objectives

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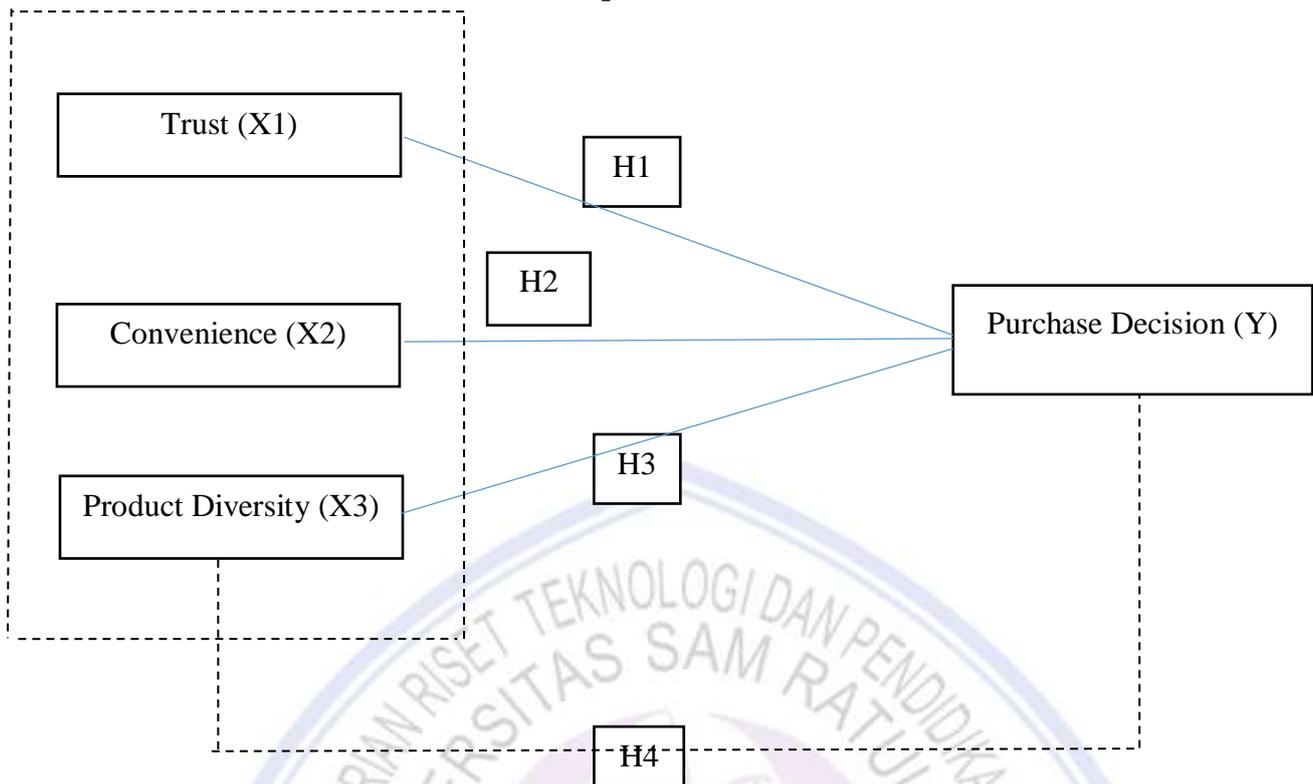
Previous Research

Kwek Choon Ling in research Effects of Shopping Orientations, Online Trust and Prior Online Purchase Experience toward Customers' Online Purchase Intention, findings had brought managerial implications to the various stakeholders. In terms of managerial implication, the research findings did providesome insights and feedbacks for the e-retailers to formulate and implement various business strategies to increase the customer online purchase intention. The research finding discovered that the antecedents of the customer online purchase intention could be applied in both low uncertainty avoidance countries and high uncertainty avoidance.

Muhammad Hasdar, Abdul Razak Munir, analyzed The influence of trust and price on purchasing decisions through brand image as an intervening variable Shopee builder in Makassar. The influence of trust and price on purchasing decisions through brand image as an intervening variable Shopee builder in Makassar (guided by Muh. Asdar and Abdul Razak Munir). This study aimed to explain the effect of trust and price on purchasing decisions through brand image as an intervening variable (a chase study of Shopee users in Makassar). The research sample was 100 Shopee users. The analytical method used was path analysis with the help of SPSS 25 application. The results showed that the trust and price variables had a positive effect on purchasing decisions through brand image.

Ismuliyana Djan , Siti Rubbiah Adawiyya, analyzed The Effect of Convenience and Trust to Purchase Decision and Its Impact to Customer Satisfaction tisfaction that were directly affected by convenience and trust, customer satisfaction that was directly affected by purchase decisions, and customer satisfaction that was indirectly affected by convenience and trust through purchase decisions. This research used quantitative approach by collecting data through questionnaires. Population in this research were Shopee users in Bogor. Retrieval sample used purposive sampling method with criteria of at least having purchased once in Shopee Marketplace. It was started with the samples of 203 respondents and using SEM (Structural 30 Equation Modeling) with outlier test, normality test, construct reliability test, multi collinearity test, singularity test and discriminant validity test. All tests performed got results in accordance with the conditions set in this study.

Conceptual Framework



RESEARCH METHOD

Research Approach

This is a quantitative study, wherein, the variable, the symptom or the condition under study is described accordingly and uses numerical data obtained from a questionnaire.

Population, Sample, and Sampling Technique

The Population in this study is the IBA students Batch 2016 with a population is 90 students. According to Sugiyono (2012: 116), sample is part of the total of characteristics possessed by the population. Based on the formula, the n or number of samples is 47 respondents. The sampling method is used is a non-random sample (Non-Probability Sampling). According to Sugiyono (2002: 77), purposive sampling is a technique of determining the proportional sample based on the total population, the respondents are in accordance with the criteria set by researchers previously

Data Collection Method

This research used a questionnaire. According to Ary (2010), questioner is an instrument in which respondents provide written responses to questions or mark items that indicate their responses. In this research, the researcher uses questionnaire to collect the data, because by using questionnaire, the answer will be well organized.

Instrument Testing

According to Yin (2011), research instrument is as a tool for collecting the data. In this research, the researcher uses questionnaires instrument to collect the data.

Data Analysis Method

The data analysis technique in this study is used the multiple linear regression analysis because the researcher user more than one independet variable. The regression using one single independent variable is called univariate regression analysis and the analysis using more than one independent variable is called

multivariate regression analysis (Tabachnick, 1996, Buyukozturk, 2002). This analysis is used to determine if there is an effect between trust, convenience, and product diversity on online purchase decisions.

Operational Definition of Variable

1. Trust. Lewis and Weigert in 1985 further defined trust as “the understanding of a risky course of action on the confident expectation that all persons involved in the action will act competently and dutifully”
2. Convenience. Any element of customer experience that saves the customer time and effort. It is common for products, services, environments and processes to be designed to offer customer convenience. Customers are often strongly motivated to save time and effort.
3. Product Diversity. Product diversification is a business strategy that involves producing and selling a new line of products or product division, service or service division that involves either the same or entirely different sets of knowledge, skills, machinery, etc., usually undertaken to ensure survival or growth and expansion.
4. Purchase Decision. Purchase decision is the thought process that leads a consumer from identifying a need, generating options, and choosing a specific product and brand.

Multiple Regression Method

A regression model that estimates the relationship between a quantitative dependent variable and two or more independent variables using a straight line. The data analysis technique used in this study is multiple linear regression analysis technique. Used the statistical tools SPSS version 25.0. This method has been chosen to measure the Influence of Trust (X1), Convenience (X2), Product Diversity (X3), on Purchase Decision (Y).

$$Y = a + B_1 X_1 + B_2 X_2 + B_3 X_3 + e$$

Y = Purchase Decision

X1 = Trust

X2 = Convenience

X3 = Product Diversity

a = constant

b1, b2, b3 = The regression coefficient of each variable

RESULT AND DISCUSSION

RESULT

Validity Test

Table 1. Validity Test

Variable	Item	value	Description
Trust (X1)	X1_1	0,394	Valid
	X1_2	0,697	Valid
	X1_3	0,452	Valid
	X1_4	0,605	Valid
	X1_5	0,494	Valid
	X1_6	0,536	Valid
	X1_7	0,448	Valid
	X1_8	0,524	Valid
Convenience (X2)	X2_1	0,378	Valid
	X2_2	0,501	Valid
	X2_3	0,565	Valid
	X2_4	0,529	Valid
	X2_5	0,609	Valid
	X2_6	0,641	Valid
	X2_7	0,769	Valid
	X2_8	0,502	Valid
	X2_9	0,595	Valid

Product Diversity (X3)	X3_1	0,733	Valid
	X3_2	0,350	Valid
	X3_3	0,541	Valid
	X3_4	0,561	Valid
	X3_5	0,448	Valid
	X3_6	0,540	Valid
	X3_7	0,624	Valid
	X3_8	0,689	Valid
Purchase Decision (Y)	Y1_1	0,508	Valid
	Y1_2	0,631	Valid
	Y1_3	0,531	Valid
	Y1_4	0,574	Valid
	Y1_5	0,745	Valid
	Y1_6	0,600	Valid

Based on the table above, the results of the validity test on the variables of Trust, Convenience, Product Diversity and Purchase Decisions have a significance value of 5% at 0.288. The results of the instrument item test have a significance value greater than the r table value. Thus, it can be said that all items are valid and the questionnaires can be used for the research.

Reliability Test

Table 2. Reliability Tst

	Cronbach's Alpha	Explanation
Trust (X ₁)	0,614	Reliable
Convenience (X ₂)	0,730	Reliable
Product Diversity (X ₃)	0,691	Reliable
Purchase Decision (Y)	0,641	Reliable

a. Dependent Variable: Purchase Decision

Source: SPSS Output (2022)

The result of the reliability test in table 2 shows that all variable items are reliable because the result of Cronbach's Alpha values above 0.60. These results state that all items in questionnaire can be used for research.

Classic Assumption Test

Table 3. Multicollinearity Test

Model	Unstandardized		Standardized		Sig.	Collinearity	
	Coefficients		Coefficients			Statistics	
	B	Std. Error	Beta	T		Tolerance	VIF
1(Constant)	8,424	3,725		2,261	,000		
Trust	,103	,108	,131	1,955	,045	,726	1,377
Convenience	,235	,109	,344	2,159	,036	,542	1,845
Product Diversity	,332	,140	,414	2,376	,022	,451	2,216

a. Dependent Variable: Purchase Decision

Source: SPSS Output (2022)

Based on the variance inflation factor (VIF) of Trust (X₁), Convenience (X₂), Product Diversity (X₃) values in table 3, it can be seen that the independent variables value < 10. Then the regression model in this study is no multicollinier symptoms.

Figure 1. Normality Test

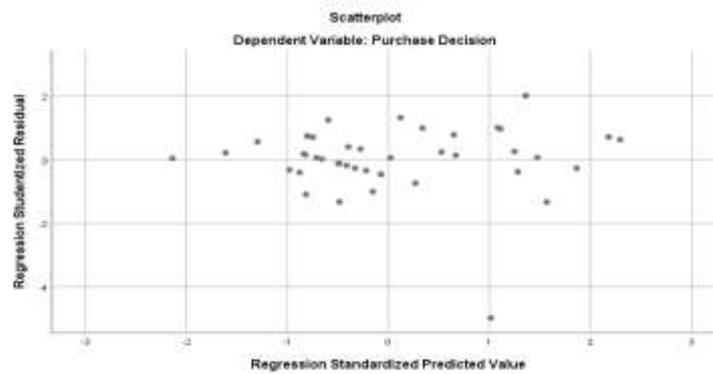


Figure 1. Heteroscedasticity Test

In Figure 1, the scatterplot shows that the dots spread randomly above and below the zero on the Y axis and do not form a certain pattern. Their spread the points below and above the number 0 on the Y axis. . It can be concluded that the regression model does not occur heteroscedasticity.

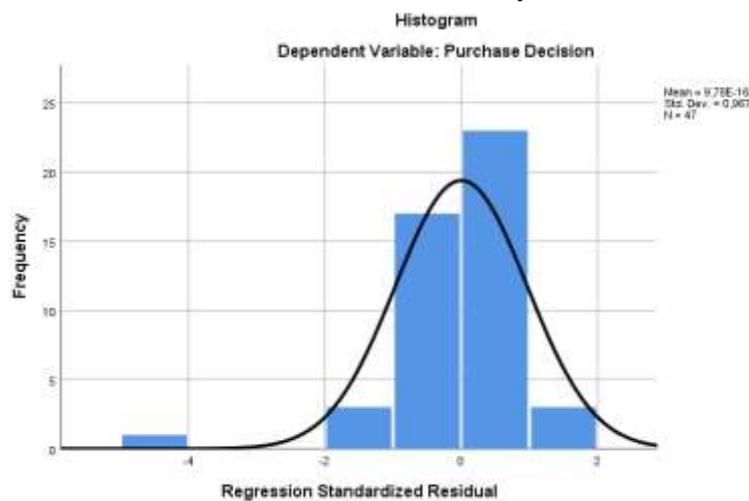


Figure 2

The histogram graph in Figure 2 above shows that the normal curve, the distribution data is a bell-shaped and does not skew left or right. Thus, the data can be said to be normally distributed.

Table 4. Multiple Linear Regression Equation Result

Model		Coefficients ^a				Sig.	Collinearity Statistics	
		Unstandardized Coefficients		Standardized Coefficients	t		Tolerance	VIF
		B	Std. Error					
1	(Constant)	8,424	3,725		2,261	,000		
	Trust	,103	,108	,131	1,955	,045	,726	1,377
	Convenience	,235	,109	,344	2,159	,036	,542	1,845
	Product Diversity	,332	,140	,414	2,376	,022	,451	2,216

A. Dependen Variable: Purchase Decision

Source : SPSS Output (2022)

Based on table 4, the multiple linear regression is obtained as follows :

$$Y = a + B1 X1 + B2 X2 + B3 X3 + e$$

$$Y = 8,424 + 0,103 + 0,235 + 0,332$$

The equation can be explained as follows :

1. The constant value is 8,424 meaning the variables of Purchase Decision (Y) has been not affected the other variables namely, Trust (X₁), Convenience (X₂), Product Diversity (X₃) . and if the independent variables does not exist to the Dependent variables (Y) variables does not change
2. B₁ (the regression coefficient value X₁) is 0,103, means that the trust variable has a positive regression coefficient on the Purchase Decision (Y) with the X₁ variable regression coefficient at 0,103. It means that the coefficient of the Trust variable (X₁) is 1%, then the voice (expression of customer dissatisfaction) increases at 0.103 with the assumption that the other variables are constant.
3. B₂ (the regression coefficient value X₂) is 0,235 indicating that the Convenience variable can positively influence purchase decisions (Y). In other words, if the Convenience variable (X₂) increases by one unit, the purchase decision variable (Y) increases 0.235 per one unit.
4. B₃ (the regression coefficient value X₃) variable is 0.322, meaning that every change of one unit in the product diversity variable (X₃) results in a decision change at 0.322 per unit. A unit increase in the product diversity variable will increase purchasing decisions at 0.322, conversely a increase of one unit in the product diversity variable will reduce the purchasing decisions at 0.322 per unit.

Table 5. Analysis of Correlation (R) and Coefficient of Determinant R²) Result
Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,640 ^a	,610	,369	1,702

a. Predictors: (Constant), Trust, Convenience, Product Diversity

b. Dependent Variable: Purchase Decision

Source : SPSS Output

Based on the Table 5, the value R is 0,640. It means that the relationship of Trust, convenience, product diversity at Tokopedia has a positive influence by 64% or can be said if the relationship is very strong.

The Value of R square (R²) is 0,610 equal to 61%. That means that the Trust, Convenience, Product Diversity influences the Purchase Decision by 61% and the remaining 39% by others variable that is not included in this research.

Hypothesis Testing

T-Test

Table 6. T-Test

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8,424	3,725		2,261	,000
	Trust	,103	,108	,131	1,955	,045
	Convenience	,235	,109	,344	2,159	,036
	Product Diversity	,332	,140	,414	2,376	,022

a. Dependent Variable: Purchase Decision (Y)

Source : SPSS Output

Based on the table 6, it can be concluded that:

1. The t value of X₁ is 1,955 with a significant level is 0,045. The t-count is 1,955 greater then t-table where t-table is 1,681. And the significant level is smaller then 0,05. It concluded that the Trust (X₁) has a significant positive influence on Purchase Decision (Y) at Tokopedia Clothing Product. And the hypothesis stating H₁ is accepted.
2. The t value of X₂ is 2,159 with a significant level is 0,036. The t-count is 2,159 greater then t-table where t-table is 1,681. And the significant level is smaller then 0,05. It concluded that the Trust (X₂) has a significant positive influence on Purchase Decision (Y) at Tokopedia Clothing Product. And the hypothesis stating H₂ is accepted.

3. The t value of X2 is 2,376 with a significant level is 0,022. The t-count is 2,376 greater then t-table where t-table is 1,681. And the significant level is smaller then 0,05. It concluded that the Trust (X3) has a significant positive influence on Purchase Decision (Y) at Tokopedia Clothing Product. And the hypothesis stating H3 is accepted.

F-Test

Table 6. F-Test

		ANOVA ^a				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	86,643	3	28,881	9,968	,000 ^b
	Residual	124,591	43	2,897		
	Total	211,234	46			

Based on processing result of the F-test through the ANOVA table above, the calculated F_{count} is 9,68 with a significant value 0.000, F_{table} with a significance level of 0.05, degree of freedom (df) for $df^1 = 3$, $df^2 = 43$ obtained $F_{\text{table}} = 2.82$, where $F_{\text{count}} (9,968) > F_{\text{table}} (2.82)$. It can be seen that the significance value is $0.000 < 0.05$. However, the hypothesis H4 which states that the independent variables, namely, Trust, Convenience, and Product Diversity, simultaneously have a significant influence on the dependent variable, namely Purchase Decision is **accepted**.

Discussion

The Influence of Trust on Purchasing Decisions at Tokopedia.

The results shows that there is have a positive influence of the Trust variable on Purchase Decisions. It is proven by the T-test statistical test for the Trust variable with a significance value smaller than 0.05 ($0.045 < 0.05$), with a t-count value 0.045 smaller than t-table 1.681 ($1.955 < 1.681$) and the regression coefficient of the Convenience variable at 0.045. Thus, it can be concluded that the Trust variable has a significant influence on purchasing decisions at Tokopedia. However, this finding contradicts with the previous research which finds the effect of trust on Purchase Decisions by Suharto & Durotun Nasikah (2020) in his journal "*The Effect of Celebrity Endorsment and Trust on Purchasing Decisions*", so do Indra Ade Irawan in his Journal "*Effect of Trust, Convenience, Security and Quality of Service on Online Purchasing Decision*" which states that customer trust has a positive influence on Purchase Decisions

The Influence of Convenience on Purchase Decisions at Tokopedia

Convenience variable has a positive and significant influence on purchasing decisions. It is evidenced by the statistical result of the t test for the Convenience variable with a significance value of $0.036 < 0.05$ and t count $>$ t table ($2,159 > 1.681$). Therefore, it can be concluded that the Convenience variable has a significant positive effect on purchasing decisions at Tokopedia. This study is supported by previous research of Djan & Addawiyah (2020) in their journal "The effect of Convenience and Trust to Purchase Decision and its Impact to Customer Satisfaction" which states that the Convenience variable has a positive and significant influence on Purchase Decisions at Tokopedia.

The Influence of Product Diversity on Purchase Decisions at Tokopedia.

The result indicates that there is positive and significant effect between product diversity and purchasing decisions. It is evidenced by the statistical result of the t-test for the product diversity variable with a significance value 0.022 smaller than 0.05 ($0.022 < 0.05$) and $t_{\text{count}} < t_{\text{table}}$ ($2,376 > 1.681$) and a regression coefficient of 0,235. Thus, it can be concluded that the product diversity variable has a significant positive effect on customer purchasing decisions at Tokopedia. This study is supported by previous research by Achmad Syachroni in his journal "*The Influence of Product Diversity, price Perception, and Service Quality on Costumer Purchase Decisions in Transmart Carrefour Cempaka Putih*". The test results show that the Product Diversity variable (X_3) has a positive and significant influence on Consumer Purchase Decision (Y).

The Influence of Trust, Convenience, and Product Diversity on Purchase Decisions at Tokopedia.

The influence of the independent variables (Trust, Convenience, Product Diversity) on the dependent variable (Purchasing Decisions) at Tokopedia is performed in the F-test. The result of statistical calculations shows the calculated $F_{\text{count}} > F_{\text{table}}$ which is $28.881 > 2.82$ with a significance of $0.000 < 0.05$ and the value of the regression coefficient at **8,424**. It reveals that all X variables simultaneously influence Y variables.

CONCLUSION AND RECOMMEDATION

Conclusion

Besed on the result of the analysis, it can be concluded that:

Based on the result of the study, product diversity provides positive result in encouraging customers to buy. It makes them more convenient in finding the products needed to be bought.

1. Trust brings positive impact on purchase decision because it is the key in performing online transaction. Without trust, customers will not make any decision to purchase in Tokopedia.
2. The convenience of customers towards all transaction facilities and features offered by Tokopedia make it one of the important factors in purchase decision.
3. Based on the result of the study, product diversity provides positive result in encouraging customers to buy. It makes them more convenient in finding the products needed to be bought.
4. Generally, students have a high purchasing value because the era development requires the youth to follow the trends, namely, online shopping

Recommendation

1. Customer trust is a priority and providing convenience to the customers is a responsibility to keep their loyalty. Moreover, product diversity add positive values to the marketplace being studied, which is Tokopedia. Those things make customers being more convenience in shopping and not switching websites. Fast response from the seller increases the customers trust and comfort to purchase in this website, so that they can recommend this marketplace to the others.
2. As the biggest marketplace in Indonesia, Tokopedia is expected to always make good reviews and reputation. Providing product review is important so that the next buyers can decide to make a purchase after reading the review of the previous buyers.
3. For customers/respondents to find out more complete information about the *e-commerce* or marketplace regarding *terms and conditions* and how safe it to transact on the website.
4. To develop this study, it is expected to the future researchers to add other variables which are not included in this study.

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