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 relathionship 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.

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 elieh that the trustworthy pasty 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 or 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.

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.

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 provide some 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.

Muhhamad 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.

Ismuliayana Djan, Siti Rubbiah Adawiyya, analyzed The Effect of Convenience and Trust to Purchase Decision and Its Impact to Customer Satisfaction that was 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

- Trust (X1)
- Convenience (X2)
- Product Diversity (X3)

H1
H2
H3
H4
Purchase Decision (Y)

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 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 uses more than one independent variable. The regression using one single independent variable is called univariate regression analysis and the analysis using more than one independent variable is called
O.M.T. Bogia., D.P.E. Saerang., F.V. Arie
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
\( X_1 = \) Trust
\( X_2 = \) Convenience
\( X_3 = \) Product Diversity
\( a = \) constant
\( b_1, b_2, b_3 = \) The regression coefficient of each variable

RESULT AND DISCUSSION

RESULT
Validity Test
Table 1. Validity Test

<table>
<thead>
<tr>
<th>Variable</th>
<th>Item</th>
<th>Value</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trust (X1)</td>
<td>X1_1</td>
<td>0.394</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>X1_2</td>
<td>0.697</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>X1_3</td>
<td>0.452</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>X1_4</td>
<td>0.605</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>X1_5</td>
<td>0.494</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>X1_6</td>
<td>0.536</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>X1_7</td>
<td>0.448</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>X1_8</td>
<td>0.524</td>
<td>Valid</td>
</tr>
<tr>
<td>Convenience (X2)</td>
<td>X2_1</td>
<td>0.378</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>X2_2</td>
<td>0.501</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>X2_3</td>
<td>0.565</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>X2_4</td>
<td>0.529</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>X2_5</td>
<td>0.609</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>X2_6</td>
<td>0.641</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>X2_7</td>
<td>0.769</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>X2_8</td>
<td>0.502</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>X2_9</td>
<td>0.595</td>
<td>Valid</td>
</tr>
</tbody>
</table>
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 Test

<table>
<thead>
<tr>
<th>Cronbach’s Alpha</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trust (X1)</td>
<td>0.614</td>
</tr>
<tr>
<td>Convenience (X2)</td>
<td>0.730</td>
</tr>
<tr>
<td>Product Diversity (X3)</td>
<td>0.691</td>
</tr>
<tr>
<td>Purchase Decision (Y)</td>
<td>0.641</td>
</tr>
</tbody>
</table>

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. Multicolinearity Test

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>Collinearity Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
</tr>
<tr>
<td>l(Constant)</td>
<td>8,424</td>
<td>3,725</td>
<td></td>
</tr>
<tr>
<td>Trust</td>
<td>,103</td>
<td>,108</td>
<td>,131</td>
</tr>
<tr>
<td>Convenience</td>
<td>,235</td>
<td>,109</td>
<td>,344</td>
</tr>
<tr>
<td>Product Diversity</td>
<td>,332</td>
<td>,140</td>
<td>,414</td>
</tr>
</tbody>
</table>

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.
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.

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

<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>Tolerance</td>
</tr>
<tr>
<td>I</td>
<td>(Constant)</td>
<td>8,424</td>
<td>3,725</td>
<td>2,261</td>
<td>,000</td>
</tr>
<tr>
<td></td>
<td>Trust</td>
<td>.103</td>
<td>.108</td>
<td>.131</td>
<td>1,955</td>
</tr>
<tr>
<td></td>
<td>Convenience</td>
<td>.235</td>
<td>.109</td>
<td>.344</td>
<td>2,159</td>
</tr>
<tr>
<td></td>
<td>Product</td>
<td>.332</td>
<td>.140</td>
<td>.414</td>
<td>2,376</td>
</tr>
<tr>
<td></td>
<td>Diversity</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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 not been affected by the other variables namely; Trust (X1), Convenience (X2), Product Diversity (X3). And if the independent variables do 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**

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.640&lt;sup&gt;a&lt;/sup&gt;</td>
<td>.610</td>
<td>.369</td>
<td>1.702</td>
</tr>
</tbody>
</table>

<sup>a</sup> Predictors; (Constant), Trust, Convenience, Product Diversity

<sup>b</sup> 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 (R<sup>2</sup>) 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**

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
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<td>8,424</td>
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<td></td>
<td>Product Diversity</td>
<td>.332</td>
<td>.140</td>
<td>.414</td>
</tr>
</tbody>
</table>

<sup>a</sup> 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 than t-table where t-table is 1.681. And the significant level is smaller than 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 than t-table where t-table is 1.681. And the significant level is smaller than 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 than t-table where t-table is 1.681. And the significant level is smaller than 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

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>86,643</td>
<td>3</td>
<td>28,881</td>
<td>9,968</td>
<td>.000</td>
</tr>
<tr>
<td>Residual</td>
<td>124,591</td>
<td>43</td>
<td>2,897</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>211,234</td>
<td>46</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Based on processing result of the F-test through the ANOVA table above, the calculated \( F_{\text{count}} \) is 9.68 with a significant value 0.000, \( F_{\text{table}} \) 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 Endorsement 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 0.036 < 0.05 and \( t_{\text{count}} > t_{\text{table}} (2.159 > 1.681) \). 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 a 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 Consumer Purchase Decisions in Transmart Carrefour Cempaka Putih”. The test results show that the Product Diversity variable (X3) 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 RECOMMENDATION

Conclusion

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

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 convenient 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.

REFERENCES


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