Research Paper

The Effect of Trust, Product Reviews, Price and Product Quality on Tokopedia E-Commerce Purchasing Decisions on Students in Yogyakarta

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ABSTRACT

This study aims to determine: (1) the effect of trust on purchasing decisions, (2) the effect of product reviews on purchasing decisions, (3) the effect of price on purchasing decisions, (4) the influence of product quality on purchasing decisions, and (5) simultaneous influence of trust, product reviews, price, product quality on purchasing decisions. This research includes causal associative research with a quantitative approach. In determining the number of samples using an unknown population formula so that the results obtained are 384 students. The sampling technique used is accidental sampling. Data were collected by using a questionnaire that had been tested for validity and reliability. The instrument validity test in this study used confirmatory factor analysis (CFA) and the instrument reliability test used Cronbach's alpha. The data analysis technique used is multiple linear regression analysis technique. The results show that: (1) Trust has a positive effect on Purchase Decisions with a beta coefficient value (β) of 0.226 with a beta coefficient (β) of 0.226 and a significance value of 0.000 <0.05; (2) Product Reviews have a positive effect on Purchase Decisions with a beta coefficient (β) of 0.165 and a significance value of 0.000 <0.05; (3) Price, has a positive effect on purchasing decisions with a beta coefficient (β) of 0.112 and a positive value of 0.000 <0.05; (4) Product quality has a positive effect on purchasing decisions with a beta coefficient (β) of 0.269 and a significance value of 0.000 <0.05; (5) Trust, Product Reviews, Price and Product Quality have a simultaneous effect on Purchasing Decisions. The results of the calculation of the simultaneous effect show the Fcount value is greater than Ftable, which is 25.024 > 2.41 with a significance level of 0.000 which means it is smaller than (0.000 < 0.05). The magnitude of the effect shown by the Adjusted Rsquare number is 0.201.

Keywords: Trust, Product Reviews, Price, Product Quality, and Purchase Decision.

INTRODUCTION

Almost everyone knows and understands the internet. The Internet is not only concerned with connecting millions of users to one place, but also connecting to billions of existing internet users. For now, the Internet is not only used to find information that can be searched through the media, but the internet at this time can be used as a means of conducting transactions, creating new markets and later not limited to extensive commercial networks.

According to Liu and Tsai (2010), internet technology that has developed rapidly has made a change in lifestyle for buyers, a change in lifestyle that is intended that buyers begin to change the way they buy the desired goods. Buyers now prefer online shopping activities. The large number of internet users has made a lot of behavioral differences in our society. Behavior that has now changed a lot such as shopping activities such as usually buying products directly from the store to buying products online in e-commerce. This shows that

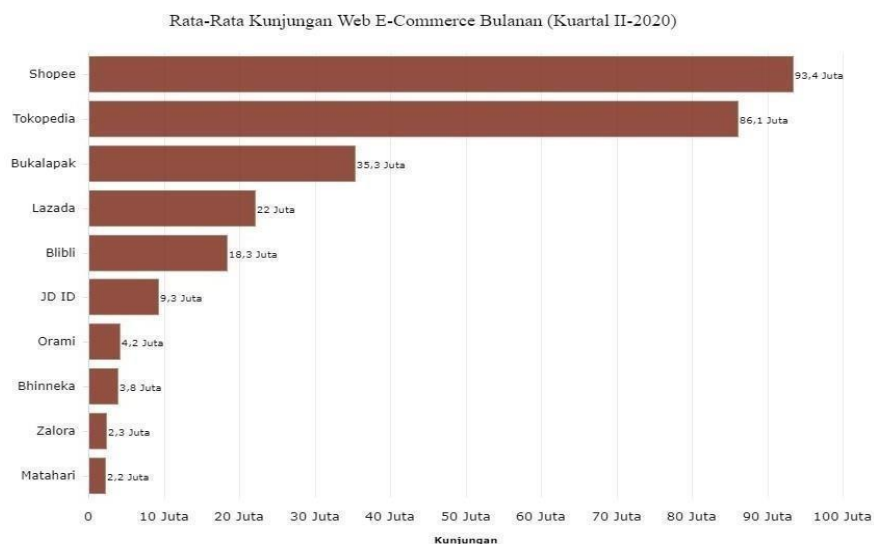Indonesian netizens have begun to actively participate in e-commerce activities. Smartphones that are equipped with internet facilities and provide online social networking functions make more and more people understand and accept internet business education. Therefore, e-commerce companies also have a great opportunity to grow rapidly in Indonesia. the proof OLX, Tokopedia, Shopee Zalora, Bukalapak.com, Blibli.com, Lazada, and many other online commercial programs. And create a free shipping strategy and a variety of delivery service options throughout Indonesia, namely Tokopedia.

Tokopedia is an efficient shopping application, Tokopedia provides a wide selection of products ranging from daily necessities to fashion needs. Tokopedia can be accessed by downloading an application that makes it easy for users to shop online without having to open a website through a computer. Online shopping through Tokopedia is often done by consumers in the current era of globalization, as well as students in the Yogyakarta region in particular. Their preference when shopping online through Tokopedia is due to the encouragement of their desires and needs for certain products offered by e-commerce. Tokopedia makes it easy for merchants to sell and offers buyers secure payment processing and integrated logistics agreements. The advantages of Tokopedia compared to other e-commerce include Tokopedia websites and applications that are light and fast to access, many service delivery options, fast balance disbursement processes. Tokopedia application can be downloaded for free from the App Store and Google Play Store. Not only is it easy to get, there are also many factors that make customers reluctant to do e-commerce activities, namely risks that are often related to payment security (Aribowo & Nugroho, 2013). Naiyi (2004) states that when shopping online, consumers always think of all the risks, if buying products online. This is a common problem faced by consumers and creates a condition of uncertainty, for example when a consumer decides to buy a new product.

In 2020 Price conducted a public survey to find the most used e-commerce services.

Figure 1. E-commerce Services Survey

Rata-Rata Kunjungan Web E-Commerce Bulanan (Kuartal II-2020)

Shopee	93,4 Juta
Tokopedia	86,1 Juta
Bukalapak	35,3 Juta
Lazada	22 Juta
Blibli	18,3 Juta
JD ID	9,3 Juta
Orami	4,2 Juta
Bhinneka	3,8 Juta
Zalora	2,3 Juta
Matahari	2,2 Juta

Source: https://iprice.co.id/insights/mapofecommerce/

The survey results show that the most visited e-commerce site is Shopee with 93.4 million user data. The two e-commerce websites are Tokopedia 86.1 million, Bukalapak 35.3 million, Lazada 22 million, Blibli 18.3 million and other e-commerce websites. Every consumer has different perceptions, so every existing e-commerce must be responsive to find out what will affect consumer purchasing decisions.

According to Kotler (2012: 211), a particular purchasing process includes the following series of events: identifying problems, seeking information, evaluating alternatives, purchasing decisions, and post-purchase behavior. The marketer's job is to understand buyer behavior at each stage and the factors that influence behavior at that stage. According to Assauri (2010: 141), buying decisions include the determination to buy or not to buy, whose decisions are based on the results obtained in previous activities.

The purchase decision can show the stage of decision making that has been taken. Consumer behavior affects product purchase decisions. When buying products sold on online buying and selling websites, several factors influence a person's purchase decision, including trust, product reviews, price, and product quality.

Buyer trust is the most important key. Because the business activities carried out are through online, sellers and buyers do not deal directly with Malau (2016:301). Tokopedia was once flooded with a crisis of trust by its customers. 91 million of its users ' data was leaked and traded on dark websites. Responding to this, the chairman of the Indonesian e-commerce Association (idEA) ensured, that Tokopedia is a victim, although the problem has been resolved but there is still a shadow of fear from consumers. Tokopedia tries to tighten security in transactions, Tokopedia guarantees with a warranty system and also provides joint accounts to protect consumers from being deceived. It is not only shopping orientation and trust factors that can affect online buying interest, sometimes previous consumer experiences also affect online buying interest because previous experiences will greatly affect future behavior. Customer expectations are higher because there is a desire to see the goods directly and face to face with the seller but the underlying technology and thus becomes more difficult to manage. How to build trust for consumers is very important. Therefore, where the majority of customers and sellers do not know each other, it is not easy to build customer trust.

Customer ratings are often used as a consideration for making purchasing decisions in the marketplace. According to Collins Dictionary (2018), a customer review is a report in a media where someone gives an opinion on a service or product purchased. reviews from a customer means having the meaning of the opinion of someone who has received a service or product from transaction activities. The online review feature is a development of e-wom (electronic word of mouth).

The product review feature was created so that consumers who have purchased a product can share their experience about the quality of service provided by the seller and the quality of the purchased product so that potential consumers who will buy the same product can get information using the feature. Buyers in Tokopedia e-commerce often discourage buying due to negavite product reviews. In line with the view (Evans and McKee 2010) that consumers benefit from the experience of others when they want to buy something before finally deciding to buy a good or service to complete a transaction.

According to Laksana (2008) varianbel price can also be a factor that significantly influences the decision of consumers to make a purchase of a product or service. Price plays a significant role in influencing someone to make a purchase. According to Malau (2017: 147), price is a measure or monetary unit of a good or service paid in order to obtain ownership or use of goods or services. Shanthi & Kannaiah (2015: 19) found that price is the most influential factor towards online purchasing decisions.

In Tokopedia, buyers can also see the prices of the products they are looking for and can also sort prices from the lowest to the highest, of course, with quality that matches the price. Based on a survey conducted by dailysocial.id to 1240 respondents online shopping lovers around several factors assessment of online shopping platform.

Figure 2. E-Commerce Pricing Data

	blibli.com	BukaLapak	JD.ID	LAZADA	Shopee	tokopedia
Good reputation	14.8%	13.0%	12.9%	13.7%	10.9%	14.3%
Cheaper product price	6.5%	15.1%	11.0%	13.5%	18.0%	13.3%
More product selection	6.5%	14.6%	5.2%	11.3%	13.0%	16.8%
Authentic products	13.9%	3.9%	19.5%	7.2%	4.2%	4.3%
Good customer service	12.0%	8.9%	5.2%	6.5%	7.7%	8.8%
Fast delivery	7.4%	6.0%	8.6%	10.0%	7.6%	5.8%
Free delivery	13.0%	6.8%	14.8%	10.6%	18.4%	3.2%
Easy return policy	6.5%	5.7%	2.9%	5.4%	4.5%	5.3%
Easy navigation on site	4.6%	7.0%	3.3%	3.8%	3.5%	9.3%
More payment options	9.3%	8.9%	11.0%	13.4%	5.3%	8.4%
Better mobile app	4.6%	9.6%	5.7%	4.4%	6.8%	9.4%
Loyalty program	0.0%	0.3%	0.0%	0.0%	0.1%	0.0%
More promo	0.9%	0.0%	0.0%	0.0%	0.2%	0.9%
More secure	0.0%	0.3%	0.0%	0.1%	0.0%	0.2%

Source://dailysocial. id

And in terms of price Tokopedia can compete as an e - commerce service with low prices but there is still some e-commerce that has cheaper prices, we can see in the table above. In making a purchase decision, the first thing consumers consider in choosing a product is to look at the price of the product (Ananda, Putra, & Hendrastyo, 2017; Ananda & Zulvia, 2018). The high and low price of the product is the main concern of consumers in finding the product they need, therefore the price to consider before deciding to buy goods or use services. Judging from consumer habits, pricing strategies have a very important influence on the sales and marketing of a given product, so that consumers can maintain their loyalty in Tokopedia.

Not only trust, product reviews, Trust, price, product quality must consider the quality produced, because the improvement of quality will improve the company's reputation, so that the company will get a good reputation in the eyes of customers, not even rule out the possibility for product expansion in the global market. The quality of the products provided by the online store is usually described in the catalog. Image descriptions in catalogs generally describe the materials used and are included below the image. Many of the pictures in the catalog do not correspond to the products that the buyer receives.

Turban et al. (2010). The first risk is the incompatibility of the ordered product with the displayed image. This is generally the case in e-commerce because display images, in addition to being designed, are often deliberately displayed on a more attractive colored screen. Many people complain that the products ordered are not in accordance with their needs, so many people want to buy directly from the store because they want to see the products directly.

LITERATURE REVIEW
E-commerce
According to Kotler and Armstrong (2012) e-commerce is an online channel that can be reached by individuals through computers, used by financial managers in their business and used by buyers to obtain data by using the help of computers which in the process begins by giving data administration to buyers in deciding decisions. In line with by Wong (2010) e-commerce is a way towards buying and selling as well as advertising services and products through electronic systems, such as radio, TV and computer organizations or the web.

Purchase Decision
A purchase option is one of the stages in the purchase option cycle before a purchase decision is made. Consumers are faced with a wide variety of choices until the consumer decides to buy the product. There are several definitions of decision according to experts, Buchari Alma (2013:96) said that the purchase decision is a consumer

decision that is influenced by financial economics, technology, politics, location, price, promotion of culture, products, physical evidence, people and, process. Thus forming an attitude in consumers to filter all information and decide conclusions in the form of responses that arise about what products to buy. Kotler & Armstrong (2016: 177) defines purchasing decisions as follows: Consumer behavior is the study of how individuals, groups, and organizations select, buy, use, and dispose of goods, services, ideas, or experiences to satisfy their needs and wants.

Trust

According to Kotler and Keller (2012) Trust is the willingness of a company to depend on a business partner. Trust depends on several inter-personal and inter-organizational factors such as competence, integrity, honesty and kindness. Building trust can be difficult in online situations, companies impose stricter rules on their online business partners than other partners. Commercial buyers worry that they will not be able to deliver a quality product or service to the right place at the right time, and vice versa. Buyer trust is the most important key. Because commercial activities are carried out online, buyers and sellers are not face to face (Malau, 2016:301).

Product Reviews

Mo, et, al. in Saripa (2019) argue that reviews contain images that reflect the real quality of the product, such as color issues, inconsistent specifications, usability issues or high quality and good experience. Meanwhile, according to (Ilmiyah & Krishernawan, 2020), a product review is an assessment written by consumers in a column prepared by e-commerce that reflects the actual quality of the product, such as problems, colors, technical inconsistencies, usability or high quality issues.

Price

According to Oentoro (2012: 149) price is an exchange rate that can be equated with money or other goods for the benefits obtained from a good or service for a person or group at a certain time and a certain place. Usually, the price is calculated by the value of money, and the most important problem in the price is by determining the right price, which is not too expensive and not too cheap in the eyes of consumers and still provide an advantage for the company and not a weakness of the company in the eyes of competitors

Product Quality

Quality is the advantage possessed by the product. Quality in the view of consumers is something that has its own scope that is different from the quality in the view of the manufacturer when issuing a product commonly known as true quality (Garvin and A. Dale Timpe 2005). According to Assauri (2011: 183), a product is a good or service produced for use by consumers in order to meet needs and provide satisfaction.
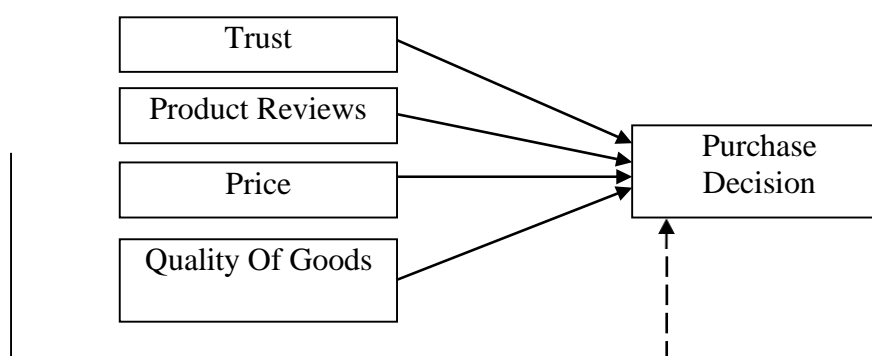

Figure 3. Conceptual Framework

Hypothesis

Based on the research background and the relationship between variables, the research hypothesis:

1. There is a positive influence of confidence in the decision to purchase e-commerce Tokopedia on students in Yogyakarta.
2. There is a positive influence of product reviews on Tokopedia e-commerce purchasing decisions on students in Yogyakarta.
3. There is a positive influence on the purchase decision price e - commerce Tokopedia on students in Yogyakarta.
4. There is a positive influence of product quality on purchasing decisions Tokopedia e-commerce on students in Yogyakarta.
5. There is a positive simultaneous influence of trust, product reviews, price and product quality on Tokopedia e-commerce purchasing decisions on students in Yogyakarta.

MATERIAL AND METHODS

This study is a causal associative Research (cause-effect). causal associative research is a study that fully aims to determine whether there is an influence or relationship between the independent variable to the dependent variable and how strong and significant the influence or relationship is (Sugiyono, 2016: 37). Specifically, this investigation examined the influence of trust, product reviews, price, and product quality on Tokopedia e-commerce purchasing decisions on Yogyakarta students. This study was conducted on active internet users in Yogyakarta who had shopped on the Tokopedia e-commerce online site. The study was conducted in March-May 2021.

Exploration strategies are quantitative. The population is a subject that has specific characteristics that are designated and studied then can be concluded (Sugiyono, 2018:117). So the number of population in this investigation, to be more specific, all Tokopedia e-commerce buyers with student status in the Yogyakarta region. Where the complete population is is not known for certain.

Sampling technique using non probability sampling with accidental sampling technique. (Sugiyono: 2016: 124) incidental Sampling/Accidental Sampling is a sampling technique based on chance, that is, any student who accidentally meets a researcher can be used as a sample, if it is considered that the person who happened to meet is suitable as a source of data. The formula determines the sample when the number of samples cannot be known with certainty, Namely the unknown populations formula (Fredinand in Saripa, 2019). So that the sample taken by 384 respondents.

RESULTS

Normality Test Results

Normality test is used to determine whether the instrument used as a data collection Medium is normally distributed or not. Data information can be said to be normal if the data has a significance value >0.05. The results of data processing using the SPSS application of trust variable shows that the data of this study has a significance value of 0.065 which means greater than (0.065>0.05), it can be concluded that the variable data in this study have a normal distribution. For the variable product reviews showed that the data of this study has a significance value of 0.075 which means greater than (0.075>0.05), it can be concluded that the data variable product reviews in this study have a normal distribution. For the variable price shows that the data of this study has a significance value of 0.314 which means greater than (0.314>0.05), it can be concluded that the variable price data in this study have a normal distribution. Product quality variable shows that the data of this study has a significance value of 0.203 which means greater than the (0.203>0.05), it can be concluded that the product quality variable data in this study has a normal distribution. While the purchase decision variable shows the results that the data of this study has a significance value of 643, which means that

it is greater than (0.643>0.05), it can be concluded that the variable data in this study have a normal distribution. The results of

the analysis of the calculation data are shown in the table as follows.

Table 1. Normality Test Results One-Sample Kolmogorov-Smirnov Test

		Trust	Product Reviews	Price	Product Quality	Keputusan Pembelian E-commerce Tokopedia
N		384	384	384	384	384
	Mean	26.16	38.51	38.42	37.82	43.24
Normal Parameters a,b	Std. Deviation	5.717	7.554	7.982	7.986	5.539
	Absolute	.080	.088	.080	.092	.071
Most Extreme Differences	Positive	.061	.064	.080	.064	.062
	Negative	-.080	-.088	-.036	-.092	-.071
Kolmogorov-Smirnov Z		1.169	1.034	.575	.801	.385
Asymp. Sig. (2-tailed)		.065	.075	.314	.203	.643

a. Test distribution is Normal.
b. Calculated from data.

Linearity Test Results

Linearity test is conducted to determine whether the variables selected in this study have a linear relationship or not. These variables can be said to have a linear relationship if the significance level >0.05. The results of linearity test analysis in this study are presented in the table of linearity test results as follows.

Table 2 Linearity Test Results

Variable	Deviation from linearity	Description
Trust	0,103	Linear
Product Reviews	0,092	Linear
Price	0,238	Linear
Product Quality	0,104	Linear

Source: primary data processed, 2021

The results of the linearity test showed that between the trust variable with the purchase decision has a significance value of 0.103 which means greater than @ = 0.05, the product review variable with the purchase decision has a significance level of 0.092 and greater than @ = 0.05. Then the variable price with the purchase decision has a significance value of 0.238 and greater than @ = 0.05 and variable product quality with the purchase decision has a significance level of 0.104 which means greater than @ = 0.05. With these results can be interpreted that the independent variables used in this study have a linear relationship with the dependent variable used.

Multicollinearity Test Results

Multicollinearity test was conducted to determine whether the regression model found correlation between independent variables. To determine the presence or absence of multicollinearity can be seen from the amount of tolerance value and variance inflammation factor (VIF). With the provision, if the value of tolerance value >0.10 or equal to the value of VIF <10. The results of multicollinearity testing are shown in the table as follows.

Table 3 Multicollinearity Test Results

Variable	Collinearity Statistics		Description
	Tolerance	VIF	
Trust	0.635	1.576	There is no multicollinearity
Product Reviews	0.632	1.583	There is no multicollinearity
Price	0.814	1.228	There is no multicollinearity
Product Quality	0.883	1.133	There is no multicollinearity

Source: primary data processed, 2021

The test results in the table above show that the variables used in this study have a tolerance value of 0.10 and Vif value of 10, namely, confidence of 0.635 with a value of 1.576 VIF, product reviews of 0.632 with a value of 1.583 VIF, price of 0.814 with a value of 1.228 VIF and product quality of 0.883 with a value of 1.333 VIF. From these results it can be seen that the data in this study did not occur multicollinearity.

Heteroskedasticity Test Results

Heteroskedasitas test is done to test the regression model whether there is a similarity variation of the residual for all observations. The results of the heteroscedasticity test calculation are shown in the table as follows.

Table 4 Heteroskedasity Test Results

Variable	Sig. Std. Error	Description
Trust	0,847	Heteroscedasticity Does Not Occur
Product Reviews	0,987	Heteroscedasticity Does Not Occur
Price	0,825	Heteroscedasticity Does Not Occur
Product Quality	0,181	Heteroscedasticity Does Not Occur

Based on heteroskedasitas test results in the table above, it can be seen that the significance number is greater than $(1) = 0.05$, namely, Trust of 0.847, product reviews of 0.987, price of 0.825 and product quality of 0.181. Thus it can be concluded that the variables in this study did not experience heteroskedasitas.

Autocorrelation Test Results

Autocorrelation test that dilaksanakndipenelitian this shows the results that the value of Asymmp. Sig. (2-tailed) equal to 0.066 which means greater than @ = 0.05 (0.066>0.05). Based on these results, it can be interpreted that the research data did not experience autocorrelation. The results of the analysis are as shown in the following table.

Table 5 Autocorrelation Test Results Runs Test

	Unstandardized Residual
Test Value[a]	.33346
Cases < Test Value	192
Cases >= Test Value	192
Total Cases	384
Number of Runs	175
Z	-1.840
Asymp. Sig. (2-tailed)	.066

a. Median

Hypothesis Testing

Hypothesis testing is carried out to determine whether the hypothesis proposed in the study is accepted or rejected. This hypothesis is related to the variables of trust, product reviews, price and product quality to Tokopedia e-commerce purchase decisions in students in Yogyakarta. Hypothesis testing results are shown in the following results table.

Table 6 Hypothesis Test Results Coefficients[a]

Model		Unstandardized Coefficients		StandardizedCoefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	22.806	2.712		8.408	.000
	Trust	.219	.056	.226	3.942	.000
	Product Reviews	.121	.042	.165	2.870	.004
	Price	.078	.035	.112	2.219	.027
	Product Quality	.187	.034	.269	5.535	.000

a. Dependent Variable: Tokopedia E-commerce Purchase Decision

1. Hypothesis Test I

The first hypothesis tried in this study is the influence of trust on the choice of Tokopedia E-commerce purchases in students in Yogyakarta. Research that has been done shows the results that the count is more prominent than the table that is equal to 3.942 > 1.971 with a significance value of 0.000 which means smaller than 0.05 (0.000 < 0.05). Also known constant number (a) of 22.806 and the value of the regression coefficient of confidence (b) is equal to 0.219. The regression equation of this hypothesis test is as follows:

Y= 22.806 + 0.219X1

The results showed that trust has a positive influence on the purchasing decision of Tokopedia e-commerce in students in Yogyakarta. The results show that the first hypothesis in the study is acceptable.

2. Hypothesis Test 2

The second hypothesis tested in this research is the influence of product reviews

on purchasing decisions in e - commerce Tokopedia on students in Yogyakarta. Research and analysis that has been carried out shows that the count is greater than the table that is equal to 2.870 > 1.971 with a significance value of 0.004 which means smaller than 0.05 (0.004 < 0.05). Also known constant number (a) of 22.806 and the value of the regression coefficient of Product Reviews (b) is equal to 0.121. The regression equation of this hypothesis test is as follows:

Y= 22.806 + 0.121X2

Based on these results, it can be seen that product reviews have a positive influence on Tokopedia e - commerce purchase decisions in students in Yogyakarta. The results show that the second hypothesis in the study is acceptable.

3. Hypothesis Test 3

The third hypothesis tried in this research test is the influence of price on purchasing decisions in e-commerce Tokopedia on students in Yogyakarta. Research and analysis that has been carried out shows that thing has a greater value than the table that is equal to 2.219 > 1.971 with a significance value of 0.027 which means smaller than 0.05 (0.027 < 0.05). Also known constant number (a) of 22.806 and the value of the regression coefficient of the price (b) is equal to 0.078. The regression equation of this hypothesis test is as follows:

Y= 22.806 + 0.078X3

Based on these results, it can be seen that the price has a positive influence on the purchase decision of Tokopedia e-

commerce in students in Yogyakarta. The results show that the third hypothesis in the study is acceptable.

4. Hypothesis Test 4

The fourth hypothesis tried in this research testing is the influence of product quality on purchasing decisions in e-commerce Tokopedia on students in Yogyakarta. Research and analysis that has been done shows that thing has a greater value than the table that is equal to 5.535 > 1.971 with a significance value of 0.000 which means smaller than 0.05 (0.000 < 0.05). Also known constant number (a) of 22.806 and the value of the regression coefficient of product quality (b) is equal to 0.187. The regression equation of this hypothesis test is as follows:

Y= 22.806 + 0.187X4

Based on these results, it can be seen that product quality has a positive influence on purchasing decisions in Tokopedia e - commerce for students in Yogyakarta. The results showed that the fourth hypothesis in the study is acceptable.

5. Hypothesis Test 5

The fifth hypothesis tried in this study is about the simultaneous influence of trust variables, Product Reviews, price and product quality on purchasing decisions in e-commerce Tokopedia on students in Yogyakarta. Research and analysis that has been carried out is shown in the table of simultaneous hypothesis test results as follows.

Table 7 Simultaneous Hypothesis Test Results ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2454.647	4	613.662	25.024	.000[b]
	Residual	9294.343	379	24.523		
	Total	11748.990	383			

a. Dependent Variable: Tokopedia E-commerce purchase decision
b. Predictors: (Constant), Product Quality, Product Reviews, Price, Trust

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.457[a]	.209	.201	4.952

a. Predictors: (Constant), Product Quality, Product Reviews, Price, Trust

The results of data processing on the effect of simultaneous Fhitung value shows greater than the value of the Ftable is equal to 25.024 > 2.41 with a significance level of 0.000 which means less than (1) (0.000 <

0.05). Based on this, it can be seen that simultaneously the variables of trust, product reviews, price and product quality have a positive influence on purchasing decisions in e-commerce Tokopedia on students in Yogyakarta. The amount of influence is indicated by the Adjusted Rsquare figure of 0.201 or 20.1%. Based on this, it can be concluded that the fifth hypothesis in this study is acceptable.

DISCUSSION

Influence Of Trust On Tokopedia E - Commerce Purchasing Decision On Students In Yogyakarta

The results of this study indicate that trust affects the choice of purchase in e-commerce Tokopedia on students in Yogyakarta. These results show that the main theory in this study is acceptable. According to Ryan (2002) trust is built because of the assumption that the other party will act in accordance with the needs and desires of consumers. If someone has given their trust to the other party, then they are sure that the assumption will be fulfilled and there will be no disappointment. Trust can increase the desire of consumers to believe with all the risks given the assumptions guaranteed by the brand in providing positive results for buyers. Trust comes from the buyer's assumptions for a guarantee brand satisfaction. If their assumptions are not met then the trust will be reduced or even lost. When buyer trust is lost it will be difficult for the company to grow that trust back. Buyer confidence clearly influences consumer decisions in determining the purchase of products. Buyer trust can arise when a product has met the expectations and needs of the buyer, that is, when the buyer is satisfied with the product. Trust will arise if the buyer has felt satisfaction when mengkonusmsi or use products of a particular brand. Buyers who have felt comfort and trust because of a product, are not easy to leave or replace the product with another product.

The results of this study reinforce the results of previous research conducted by Adityo and Khasanah (2015) that trust has a positive and major impact on purchasing decisions.

Effect Of Product Reviews On Tokopedia E-Commerce Purchasing Decisions On Students In Yogyakarta

The results showed that product reviews have a positive influence on purchasing decisions Tokopedia e-commerce in students in Yogyakarta. The results show that the second hypothesis in the study is acceptable. Product reviews are defined as customer perceptions of the quality of information about a product or service provided by a website (Loo, 2011). The information should be useful and relevant in predicting the quality and usefulness of the product or service. To satisfy the needs of consumers/online buyers for information, product and service information must be up-to-date, to help online buyers make decisions, consistent, and easy to understand. Product information in online shopping includes product attribute information, recommendations from consumers, evaluation reports, etc. Product reviews are very important in the creation of an internet advertisement. Even some marketers try their best to be able to create internet ads that are entertainment value in order to attract the attention of consumers. The information presented in product reviews should include information related to products and services available in online shopping. In online shopping should present information that includes relation to products and services that exist in online shopping. The information should be useful and relevant in predicting the quality and usefulness of the product or service. Product and service information must be up-to-date to satisfy the needs of consumers or online shoppers. This can help the buyer in making decisions, consistent and easy to understand. The results of this study reinforce the results of previous research conducted by Adityo and Khasanah (2015) that product reviews have a positive and positive effect on purchasing decisions.

Effect Of Price On Purchasing Decision Of E-Commerce Tokopedia On Students In Yogyakarta

The results of this study indicate that the price affects the purchase decision in e-commerce Tokopedia for students in Yogyakarta. These results indicate that the third hypothesis in the study is acceptable. Many things are related to the price that is the reason for the buyer in choosing a product to have. Buyers choose a product because they want to feel the benefits of the product because they see the opportunity to get the product at a cheaper price than usual, so it is more economical, because there is an opportunity to get a gift from the purchase of the product, or so that other buyers feel that they know a lot about the product and want to be considered loyal. According to Ferdinand (2006), Price is one of the important factors in promotion, where prices can influence buyers in making choices when buying a product. Taking everything into account, if the buyer's reaction to the set price is positive, it can be interpreted that the pricing of the product is correct, thereby affecting interest and encouraging the buyer to decide on a purchase.

This shows that price perception influences purchasing decisions in Tokopedia e-commerce for students in Yogyakarta. Thus, the results of this study support the research of Hutami Permita (2016) entitled The Influence of brand image, features, and price perception on purchasing decisions of.

Effect Of Product Quality On Purchasing Decision Of Tokopedia E-Commerce On Students In Yogyakarta

The results showed that product quality influences purchasing decisions in e-commerce Tokopedia for students in Yogyakarta. These results indicate that the fourth hypothesis in the study is acceptable. As said by Swastha and Handoko (2012), the buyer can make the choice to buy a narag or service when the buyer considers that the goods are necessary. The quality of products issued by a company is the right strategy to attract the attention of buyers.

The quality of the product affects the purchase decision. Product quality is an action taken by a company to win competition in the market by regulating various critical differences in the goods or services offered, thereby distinguishing its products from those of competing companies. This can be seen by the buyer that the product is quality and has the added value that the buyer wants. Companies that consistently innovate their products will make buyers not saturated and have more choices in satisfying the purchase and use of a product (Syarif, 2008).

Supported by research that has been carried out by Monalisa (2015) which reveals that the quality of products that are seen as good by buyers will drive purchase decisions. The purchase decision will be made when the buyer has chosen a suitable product to meet his needs. With this it can be concluded that there is a relationship between the quality of the product with the purchase decision.

Simultaneous Influence Of Trust, Product Reviews, Price And Product Quality On Tokopedia E-Commerce Purchasing Decisions On Students In Yogyakarta

The results of regression analysis showed that simultaneously trust, product reviews, price and product quality have a significant influence on purchasing decisions in e-commerce Tokopedia for students in Yogyakarta. This is evidenced by the results of calculations that show the value of Fhitung greater than the value of Ftable that is equal to $25.024 > 2.41$ with a significance level of 0.000 which means that it is smaller @ $(0.000 < 0.05)$. Based on the table above, it can be seen that simultaneously the variables of trust, product reviews, price and product quality have a positive influence on purchasing decisions in e - commerce Tokopedia for students in Yogyakarta. The amount of influence is indicated by the Adjusted Rsquare number of 0.201. The conclusion that can be obtained from these results is the fifth hypothesis in this study can be accepted.

CONCLUSIONS AND RECOMMENDATIONS

CONCLUSIONS

1. Trust has a positive effect on the purchasing decision of Tokopedia e-commerce for students in Yogyakarta. This is evidenced by the value of the coefficient of beta (β) of 0.226 and the value of significance of 0.000 <0.05. Contribution of the influence of confidence in the purchase decision of R2 amounted to 0.130.

2. Product Reviews positively influence the purchasing decision of Tokopedia e-commerce in students in Yogyakarta. This is evidenced by the value of the coefficient of beta (β) of 0.165 and the value of significance of 0.000 <0.05. Contribution of the influence of product reviews on purchasing decisions R2 amounted to 0.090.

3. The price has a positive effect on the purchasing decision of Tokopedia e - commerce for students in Yogyakarta. This is evidenced by the value of the coefficient of beta (β) of 0.112 and the value of significance of 0.000 <0.05. The contribution of price influence to the purchase decision of R2 amounted to 0.008.

4. Product quality has a positive effect on the purchasing decision of Tokopedia e-commerce for students in Yogyakarta. This is evidenced by the value of the coefficient of beta (β) of 0.269 and the value of significance of 0.000 <0.05. Contribution of the influence of product quality to the purchase decision of R2 amounted to 0.108.

5. Trust, Product Reviews, prices and product quality have a simulant effect on Tokopedia E - commerce purchasing decisions for students in Yogyakarta. The results of the calculation of the effect simultaneously shows the value of Fhitung greater than Ftable is equal to 25.024 > 2.41 with a significance level of 0.000 which means less than (0.000 < 0.05). The amount of influence shown by the Adjusted Rsquare figure of 0.201.

RECOMMENDATIONS

1. For E-Commerce
a. Sellers are advised to increase consumer confidence by upholding honesty in business, such as sending products that have been purchased to consumers, so that purchasing decisions on e-commerce are increasing.
b. E-commerce is recommended to reduce risk by providing clear information about product sales to consumers so that consumers understand the transaction process, inform the completeness of the product and the selection of categories offered, so that consumers have consideration for transactions through Tokopedia and can encourage consumer purchase decisions.

2. Researchers can further develop this research by using other methods in researching trust, product reviews, prices, product quality and purchase decisions, for example through in-depth interviews with respondents, so that the information obtained can be more varied than the questionnaire whose answers are already available.

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