The Effect of Convenience and Trust on Online Purchasing Decision (on Blibli Platform)

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ABSTRACT

The rapid development of business is supported by advancement in information technology media so that electronic commerce (e-commerce) comes to the ground such as Tokopedia, Bukalapak, Blibli, Lazada Shopee and JD.ID. This study analyzed and discussed the effect of convenience and trust on online purchasing decision on Blibli platform. The data processing in this study was done by using multiple linear regression with non-probability sampling technique used was judgmental sampling on a sample of 100 respondents. The results of this study indicated that convenience did not have significant effect on purchasing decision on Blibli website and trust has a significant and positive effect on purchasing decision on Blibli website.

Introduction

The rapid development of business is supported by advancement in information technology media so that it provides convenience for business actors to sell products more easily, starting from the ease of doing business promotion to buying and selling interactions that can be done without meeting face to face. By this convenience, the implementation of technology in the case of increasing business, selling and purchasing products resulted in electronic commerce (e-commerce).

Reported from Widowati (2019) Electronic commerce (e-commerce) is the distribution, sale, purchase, and marketing of products and services that prioritize electronic systems, such as internet, TV, and related computer networks. E-commerce includes the transfer of funds and data exchange via electronic and automated data collection systems.

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Obtained from the Ministry of Communications and Informatics of the Republic of Indonesia, specifically according to the Directorate General of Informatics Applications, Septrian Tangkary stated that the growth in the value of electronic commerce (e-commerce) trade in Indonesia reached 78% and Indonesia was one of the 10 largest countries for electronic growth commerce (e-commerce) and occupied the first place in which Mexico occupied the second place in terms of an increase percentage of 59%. In the third and fourth places, they are the Philippines with a growth value of 51% and Colombia with a growth value of 45%.

![Figure 1. Percentage of E-Commerce Growth](https://databoks.katadata.co.id (2019))

In Indonesia, electronic commerce (e-commerce) nowadays in online transaction websites provides goods needed by people such as fashion, household appliances, electronics, electricity token payments, phone credit purchasing, tickets purchasing and various forms of other needs. In Indonesia, there are six large electronic commerces (e-commerce) circulating in the market according to the period, namely Tokopedia which was first circulated in 2009, followed by Bukalapak and Blibli in 2011, then Lazada circulated in 2012, then the last one was Shopee and JD.ID in 2015. The trend of online shopping development in 2018 to 2020 in Indonesia is shown in the following table:

<table>
<thead>
<tr>
<th>Year</th>
<th>Rank</th>
<th>Number of Visitors</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018</td>
<td>1. Tokopedia</td>
<td>168,000,000</td>
</tr>
<tr>
<td></td>
<td>2. Bukalapak</td>
<td>116,000,000</td>
</tr>
<tr>
<td></td>
<td>3. Shopee</td>
<td>67,677,900</td>
</tr>
<tr>
<td></td>
<td>4. Lazada</td>
<td>52,288,400</td>
</tr>
<tr>
<td></td>
<td>5. Blibli</td>
<td>43,097,200</td>
</tr>
<tr>
<td>Year</td>
<td>Year</td>
<td>Rank</td>
</tr>
<tr>
<td>------</td>
<td>------</td>
<td>------</td>
</tr>
<tr>
<td></td>
<td>2019</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>1.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2.</td>
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<tr>
<td></td>
<td></td>
<td>3.</td>
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<tr>
<td></td>
<td></td>
<td>4.</td>
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<td></td>
<td></td>
<td>5.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>6.</td>
</tr>
<tr>
<td>2020</td>
<td></td>
<td>1.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2.</td>
</tr>
<tr>
<td></td>
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<td>3.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>4.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>5.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>6.</td>
</tr>
</tbody>
</table>

Source: iprice.co.id/insights/mapofecommerce/(2021)

In its development, Blibli continues to experience a decline in visitors from 2018, which in that year, it experienced a number of visitors of 43,097,200 and in 2019, it experienced a decrease in the number of visitors by 26,863,300 and experienced a fairly rapid decline in 2020 compared to 2019 which was 18,307,500 so that the number of visitors was extremely small compared to other electronic commerce (e-commerce) such as Shopee, Tokopedia, and Lazada.

Whereas Blibli is an application that offers the ease and confidence that is not owned by Shopee, Tokopedia, Lazada, As for the ease provided by the website Blibli is the availability of menu category of goods on the website of the Year in accordance with the name of the product sold so easy in its use as well as the features provided by the website Blibli easy to use so that your shopping time become more efficient.

Reported from Chandra (2017), In addition to offering the convenience of the Blibli website, it also instills a sense of trust for customers who buy on the Blibli website, the way this is done is Customer service which is easy to find with service always 24 hours a day with fast, friendly service. This customer service also overcomes for customers who are still unsure about the product to be purchased, customers can use this 24-hour customer service to consult or ask questions about the product, thus creating a sense of trust before making a purchase transaction. And if the product that has been received is not as desired, the Blibli website offers a re-submission process so that it creates a sense of trust and satisfaction for the buyer because there is problem solving and protection of the transaction process for purchasing goods on the Blibli Website. This has become a gap phenomenon, where the trust and convenience offered by the Blibli website still has few visitors to make transactions on Blibli electronic commerce (e-commerce).
In making transactions, consumers have traits that will determine the purchasing decision. Purchasing decision according to (Kotler, 2005) is a stage of solving a problem formed when analyzing needs and willingness, extracting news, evaluating sources of choice to alternative purchasing decision and the effect after the purchase, as well as the causes that affect the purchasing decision. According to (Kotler, 2003), there are four causes that affect the attitude of customer purchasing decisions, namely cultural, social, personal, and psychological aspects.

Trust, according to Mowen and Minor (1998), is consumer knowledge about an object, its attributes, and usefulness; while according to Siagian and Cahyono, (2014), trust is a belief from one party about the meaning and attitude that is implemented towards the opposite party. Therefore, customer trust is interpreted as a buyer's dream if the service provider can be trusted or prioritized when fulfilling the agreement. In the research conducted by Rahmadi & Malik, (2018) claiming that there is a positive and significant effect between beliefs on purchasing decisions. In addition, the next research conducted by Blaise et al., (2018) stating that M-Commerce Trust is significantly related to purchasing intention.

Convenience according to Fred D. (1989) is the stage when the user believes that the technology/system can be used simply and free from issues. On the contrary, the opinion of Amijaya, (2010) stating that convenience can result in action namely the greater the individual's perception of the ease of using the system, the greater the stage of maximizing information technology. The indications of convenience during research Palma & Andjarwati Lestari, (2016) are: easy to use the system as expected, easy to use, time efficient, flexible shopping site.

In a research conducted by Septianie & Wiyata, (2020) convenience has a positive and significant effect on online purchase intentions on Lazada Indonesia e-commerce platform. Meanwhile, the other research conducted by Mantauv, (2019) The overall convenience variable can be assumed if the ease of using e-commerce is a positive effect. Moreover, the opinion of the next research is delivered by Palma & Andjarwati Lestari, (2016) convenience has a positive and significant effect on repurchasing intentions.

According to this background and phenomenon, the researcher intends to carry out research using the title "The Effect of Convenience and Trust on online purchasing decision on Blibli Platform". Therefore, this research has objective of finding out the effect of Convenience and Trust on Purchasing Decision. Thus, it is expected that this research will be useful for researchers in terms of theory and practice.

Literature Review

Purchasing Decision
Purchasing decision is a stage of problem solving which is formed from analyzing needs and willingness, extracting news, evaluating choice sources to other purchasing options, purchasing decisions and attitudes after purchasing as stated by (Kotler, 2005). On the contrary, according to Schiffman and Kanuk, (2004), purchasing decision is an option from two or more purchasing decision options. In the view of Tiiptono, (2012), purchasing decision is a stage when the buyer faces the problem, exploring news about a particular product or brand and assessing well each alternative that can solve the problem, which is then directed to policy.

According to Kotler, (2005), there are four reasons that cause customer purchasing decision attitudes namely cultural, social, personal, and psychological. Meanwhile, according to Blackwell, et al, (1993), the causes that lead to purchasing decisions are: (1) Environmental effects, namely culture, social class, personal, family, condition. (2) Personal differences, namely consumer resources, encouragement, insight, behavior, character, lifestyle, demographics (3) Psychological stages, namely filtering information, learning, changing attitudes and actions.

Convenience

Convenience is the stage when the user believes that the technology/system can be accessed simply and free from issues as stated by Fred D, (1989). Meanwhile, according to Hartono, (2007), convenience is a personal measure of believing that using technology can be free from effort. In the perspective of Amijaya, (2010), convenience will result in attitudes, namely the greater the individual's perception of the ease of accessing the system, the greater the level of optimization of information technology.

The indicators in the research of Palma & Andjarwati Lestari, (2016) consist of: (1) easy to operate the system as desired, (2) easy to use, (3) time efficiency, and (4) flexible shopping site; meanwhile, the research conducted by Istanti (2017) stating that the indicators of convenience are: (1) information technology is easy to learn, (2) information technology does what users want easily (3) user skills will increase when using information technology (4) information technology is easy to operate, and (5) a person should not waste much time.

Trust

Customer trust is the buyer insight about an item, its additions, and the usefulness as stated by Mowen and Minor, (1998), while according to Firdayanti (2012), buyer trust is an assumption from the buyer point of view on the seller reliability when the experience, expectation, adequacy are fulfilled.

According to Siagian and Cahyono (2014), trust is a belief from one side regarding goals and attitudes directed towards the opposite party, with that buyer trust is defined as a buyer's expectation if the service manager can be trusted and prioritized when fulfilling the agreement.
The trust indicators according to Maharani (2010) comprise of four indicators in trust, namely: (1) reliability, (2) honesty, (3) caring and (4) credibility. While according to Gunawan (2011), customer trust is measured through six indicators, namely: (1) trust in the product, (2) service as expected, (3) satisfaction guarantee, (4) honesty in solving problems, (5) consumers rely on the product used, and (5) guarantee of compensation from the company.

In a study conducted by Mantauv (2019), convenience has a positive and significant effect on purchasing decisions, the ease defined in the Mantauv (2019) study the ease of using e-commerce will affect the increase in purchasing decisions. In Nasution et al. (2020)'s research, has a positive and significant effect on purchasing decisions during e-commerce, so that convenience in this study is convenience when shopping does not have to spend free time for shopping, can shop online.

In research conducted by Rahmadi & Malik (2018), it is stated that there is a positive and significant impact between trust in purchasing decisions. The impact of trust in own policies. Trust is a strong foundation to be the beginning of the success or failure of e-commerce. And further research conducted by Nasution & Limbonong, Ramadhan (2020) shows that trust has a significant impact on purchasing policies, trust will create a sense of trust and not be afraid to lose money to make transactions.

Method

This research used quantitative research approach with a target respondent from the age of 17-27 years old. The collection of samples in this research was carried out by using a non-probabilty sampling method used, namely judgmental sampling so that researchers can obtain elements that represent the population being studied, meaning that the samples taken were according to the characteristics of this research, namely the age range of 17-27 years old have, visited and owned the Blibli application and often shopped or made purchases on the Blibli website platform. The number of samples in the present research was 100 samples and 30 respondents were used to test the validity and reliability. In measuring respondents' answers, it used a 5-point Linkert Scale (1 = strongly disagree, 5 = strongly agree). Questionnaires were distributed online to Blibli application users via Instagram, Whatsapp, and Twitter by filtering questions according to the characteristics of respondents who were adjusted by using Google Form. The analytical method used in this research was the multiple linear regression analysis method.

Result and Discussion

Determination Test

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>0.760</td>
<td>0.578</td>
</tr>
</tbody>
</table>
Source: SPSS 26 Output (processed data)

In table 1, it can be seen that the magnitude of the contribution of the independent variable (X1), Trust (X2), on the purchase decision variables is dependent (Y). The R-Square value of 0.578 or 57.8%. Based on these values show that the ease (X1), Trust (X2), affects the purchase decision of 0.578 or of 57.8%. While the rest 42.2% influenced by other variables outside the regression equation or variable not examined.

Model Accuracy Test

<table>
<thead>
<tr>
<th>Model</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regresi</td>
<td>66.462</td>
<td>.000b</td>
</tr>
</tbody>
</table>

Source: SPSS 26 Output (processed data)

Based on table 2 above are known the value of Sig is of 0.000 because the value of Sig. 0,000 < 0,05, it can be concluded that the model is feasible to be used because of the Ease (X1) and Trust (X2) effect on the Purchase Decision (Y).

Analysis Results of Multiple Linear Regressions

The output of multiple linear regression analysis data processing functions to determine the effect of the variables of convenience, trust and purchasing decision on the Blibli website with the following output:

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficient B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Constant</td>
<td>5.079</td>
</tr>
<tr>
<td>Convenience</td>
<td>Purchasing</td>
</tr>
<tr>
<td>Trust</td>
<td>Purchasing</td>
</tr>
</tbody>
</table>

Source: SPSS 26 Output (processed data)

In table 3, the constant value in multiple linear regression is 5,079, so it can be stated that if the convenience, trust, and purchasing decision are equal to zero (0). Then, the purchasing decision is 5,079. Hence, the positive code on the constant is even though there is no effect of convenience and trust on purchasing decision.
Moreover, the coefficient value of the convenience variable (X1) is 0.050, meaning that if the convenience received by the respondent is higher, then the purchasing decision (Y) of the respondent will grow by 0.050. The coefficient is positive, which means that there is a unidirectional correlation between Convenience and Purchasing Decision.

Meanwhile, the coefficient value of the Trust variable is 0.071, meaning that the Trust (X2) obtained by the respondent is higher; then the Purchasing Decision (Y) of the respondent will be higher. An increase in one unit of trust will increase the Purchasing Decision (Y) by 0.071. Coefficients with positive results indicate that there is a unidirectional correlation between Convenience and Purchasing Decision.

Results of Hypothesis Test

According to the partial test output (t test) on convenience, trust, and purchasing decision, the following results are obtained:

Table 3. T-Test Results and Significant

<table>
<thead>
<tr>
<th>Variables</th>
<th>Uji T</th>
<th>Significant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Convenience</td>
<td>.980</td>
<td>.329</td>
</tr>
<tr>
<td>Trust</td>
<td>10.410</td>
<td>.000</td>
</tr>
</tbody>
</table>

Source: SPSS 26 Output (processed data)

In table 4, the t-test is used to test the effect of the independent variables (X) on the dependent variable (Y) with each item and personal on the users of the Blibli Website, provided that the results have significance of < 0.05 (α=5%), so that the independent variable with partial significant effect on the dependent variable. In the t-test output above, it concludes that the t-count results for the convenience variable (X1) are 980 and are supported by insignificant results of 0.320 which are higher than 0.05 and 5%, until H₀ is accepted and Ha is rejected. Therefore, it can be concluded that there is an insignificant value between convenience and purchasing decision.

On the other hand, the output of the t-test above concludes that the results of t-count as a confidence variable (X2) are 10,410 and are strengthened by significant results of 0.000, which is lower than 0.05 or 5%. Thus, H₀ is rejected and Ha is accepted. Therefore, it can be stated that there is a positive effect between trust and purchasing decision.

Discussion

According to the research data, discussions can be carried out to provide solutions to research problems according to the expectation of this research. The results of this research conclude that the convenience variable does not have effect on the purchasing decision variable. This means that regardless of the level of
convenience such as the ease of information technology, time efficiency and ease of operating the system provided by the Blibli website, it will not affect the purchasing decision of Blibli customers themselves.

In other words, Blibli customers do not consider information technology, time efficiency, and ease of operating the system as the basis for making purchases on the Blibli website. There are other factors that Blibli customers use as a basis in determining purchasing decision compared to just paying attention on the convenience of information technology. Therefore, it does not support the results of research conducted by Mantauv, (2019) and Nasution et al, (2020) claiming that convenience has a positive and significant effect on purchasing policies, and convenience has a positive and significant effect on purchasing policies in e-commerce.

Meanwhile, the results for the trust variable are significant to the purchasing policy variable with a positive relation. This can be made by its system; Blibli offers various features to its customers in order to gain the trust of the customers themselves. The features offered by Blibli include 24-hour customer service for customers who have difficulties, hesitate in transactions or consult about certain products.

With these features and advantages, it makes customers more confident and grows the level of customer trust. This will have an effect on increasing purchasing decision. Thus, it reveals that the greater the level of trust provided by the Blibli website, the higher the level of purchasing policy by customers. This output is also based on research carried out by Rahmadi & Malik, (2018) stating that there is a positive and significant effect between trust and purchasing policy.

The impact of trust in own decisions. Trust is a strong basis for determining the success or failure of e-commerce. In addition, according to subsequent research conducted by Nasution et all, (2020), it is stated that the level of trust has a significant effect on purchasing decision, so that it will lead to trust and not fear of losing money when making a transaction.

**Conclusion**

Convenience does not provide significant effect on purchasing policy on the Blibli website because Blibli customers do not consider information technology, time efficiency, and the ease of operating the system as the basis for making purchases on the Blibli website. There are other factors that Blibli customers use as a basis for determining purchasing decision compared to just paying attention on the convenience of information technology.

Trust has a significant and positive effect on purchasing decision on the Blibli website because this can be made by its system. Blibli offers various features to its
customers in order to gain the trust of the customers themselves. The features offered by Blibli include 24-hour customer service for customers who have difficulties, hesitate in transactions or consult about certain products.

The results of this study theoretically strengthen previous studies that the convenience variable has no significant effect on purchasing decisions on the website Blibli, while Trust has a significant and positive impact on purchasing decisions on the Blibli website. In practice, the Blibli website is better able to increase the level of service starting from the use of the website. Create promos that increase consumer interest in shopping on the Blibli website, because there are other factors that Blibli customers use as a basis in determining purchasing decisions compared to just paying attention to the convenience of information technology, and the Blibli website can implement strategies such as making a simpler display in search for goods that can increase the level of satisfaction with consumers, and the Blibli website focuses more on female customers with an age range of 21-23 years based on the recording characteristics of respondents who dominate the search.

This study has limitations, namely difficulties in finding information related to online shop competition on the Blibli website, as well as the lack of independent variables in purchasing decisions, so the authors suggest several things, namely for further research, it can add several other independent variables that influence consumers on purchasing decisions. For example, security, satisfaction, buying habits and so on. And for further research, you can use other online platforms to strengthen research results or other items in finding new results.

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