



## THE EFFECT OF SECURITY, EASY OF TRANSACTION ON PURCHASE DECISIONS at JD.ID

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### Abstract

The development of the internet facilitates human activities, especially in buying and selling transactions. This study aims to determine the effect of shopping safety and shopping convenience on purchasing decisions at JD.ID for students in Bandung students. The research method used is descriptive and verification with a sample size of 100 respondents. The analysis method uses multiple regression and coefficient of determination. The results of the descriptive analysis show that the shopping security variable is still not safe, the ease of shopping variable is still not easy, and the purchasing decision variable is still not good. The results showed that security and convenience had a positive and significant effect on purchasing decisions.

**Keywords:** shopping safety, ease of shopping; purchasing decisions; security

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### INTRODUCTION

The Internet has created a new economic world. The development of internet technology has an impact on several aspects of life, including the development of the world of business and marketing. The wide reach of the internet has been used by many people as a marketing and business medium. Given the number of internet users that continues to grow rapidly, the internet can be a potential market for businessmen to enter. Therefore, many business people, both individuals and companies, use the internet as a medium and means to develop their business. According to APJII sources, the growth of internet users in Indonesia is increasing every year, in the last five years in 2015 internet users reached 110.2 million people, in 2016 there was an increase of 20.41% or 132.7 million people, and continued to increase until 2019 which reached an increase of 16.69% or 175.4 million people from the previous year in 2018, which was 4.91% or 150.3 million people. This phenomenon is of course a new business opportunity for several parties who then seize the opportunity so that the opportunity can be produced and can be utilized properly.

E-Commerce has grown rapidly in the world, one of which is in Indonesia. E-commerce that is currently growing rapidly in Indonesia is the type of marketplace. Marketplace is a place where sellers can create accounts and sell their wares. One of the advantages of selling on the marketplace is that sellers do not have to create a personal website or online store. The seller only needs to provide a photo of the product and upload it which is then accompanied by a description of the product. Furthermore, if there are buyers who will buy the products offered, the seller will be notified by the e-commerce system. In Indonesia, there are several online buying and selling sites that dominate online buying and selling sites. Such as Bukalapak, Tokopedia, OLX, Shopee, JDId, Zalora, Zilinggo, Lazada.co.id and Bibli.com. These sites have different product offerings. Starting to offer products from SMEs, large sellers, superstores to second-hand goods. One of the most popular online buying and selling sites in Indonesia is JD.ID.

Table 1. Online Store (Web) Visitor List Data in Indonesia in 2018 – 2020 Early

Years/ Kuartal	Name of Company					
	Tokopedia	Shopee	Bukalapak	Lazada	Blibli	
2018	Q1	117.297.000	34.510.800	93.589.900	117.572.100	45.940.100
	Q2	111.484.100	30.843.400	85.138.900	49.990.700	29.044.100
	Q3	153.639.700	38.882.000	95.932.100	36.405.200	31.303.500
	Q4	168.000.000	67.677.900	116.000.000	58.288.400	43.097.200
2019	Q1	137.200.900	74.995.300	115.256.600	52.044.500	32.597.200
	Q2	140.414.500	90.705.300	89.765.800	49.620.200	38.453.000
	Q3	65.953.400	55.964.700	42.874.100	27.995.900	21.395.600
	Q4	67.900.000	72.973.300	39.263.300	28.383.300	26.863.300
2020	Q1	69.800.000	71.533.300	37.633.300	24.400.000	17.600.000

Sumber: iprice.co.id

Based on data obtained from the iprice.co.id website regarding the list of the number of visitors to online stores in Indonesia, it shows that there is a decrease in the number of visitors experienced by JD.ID. From this data, it is explained that Tokopedia.com dominates the E-commerce market share for 6 quarters from Q2 2018-Q3 2019, while Shopee dominates the market share in the last two quarters, namely Q4 2019-Q1 2020. As for the lowest market share from Q1 2018 - Q1 2020 is JD.ID E-commerce. JD.ID is an E-commerce with the lowest market share which can be interpreted as having problems. Based on reviews from the App Store regarding JD.ID, many people gave not so good reviews. One example is: the convenience factor in shopping and security. In this regard, the researchers conducted preliminary research on 30 respondents who were distributed to students in Bandung City who had used JD.ID e-commerce.

From the results of preliminary research, it shows that many respondents stated that KS (Disagree) related to purchasing decisions. JD.ID is not the first choice and does not prioritize making transactions in JD.ID e-commerce compared to other e-commerce. This is a problem for JD.ID e-commerce.

Factors - factors that can influence purchasing decisions, one of which is the Marketing Mix. The marketing mix is a marketing tool that is used as a strategy in company activities in order to achieve optimal company goals. Therefore, the researchers conducted preliminary research on the condition of the marketing mix at JD.ID.

Based on the results of this study, it can be concluded that there are problems with two variables, the first is regarding the product variable, which is more precisely in the JD.ID shopping security statement, shopping security because it is seen from the average results that the value of the statement is in the poor category. Then the second is regarding the process variable, which is more precisely in the statement of ease of shopping at JD.ID, ease of shopping because it is seen from the average results that the value of the statement is in the poor category. Therefore, security and convenience can influence purchasing decisions. This study aims to determine the magnitude of the influence of shopping security and convenience of shopping on online purchasing decisions at JD.ID e-commerce both simultaneously and partially.

According James Lundy (2017) "Management is principally a taks of planinng, coordinating, motivating, and controlling th effort of other towards a specific objective. It involves the combining of the traditional factor of production, land, labour, capital in an optimum maner, paying due attention, of course, particular, goals of the organitation". Menurut Kotler and Armstrong (2018) Marketing is "Marketing as the process by which companies engage customers, build strong customer relationships, and create customer value in order to capture value from customers in return".

According to James Lundy (2017) defines management as: "Marketing management is the planning, direction and control of of the enrtire marketing activity of a firms or division of a firms". According to Kotler and Armstrong (2018) the marketing mix includes four (4) main things and can be controlled by the company which includes product, price, place and promotion. The marketing mix according to Kotler and Armstrong (2018) "marketing mix is the set of tactical marketing tools that the firm blends to produce the response it wans in target markets. Meanwhile, in service marketing, there are several additional marketing tools such as people (people), physical evidence (physical facilities) and process (process) (Kotler and Armstrong, 2018).

Fandi Tjiptono (2017) defines that, promotion is an element of the marketing mix that focuses on efforts to inform, persuade, and remind consumers of the company's brands and products. Zethaml and Bitner in Manap (2016) Services are as follows: "Service is an economic activity whose output is not a product that is consumed at the same time as production and provides added value such as enjoyment, entertainment, relaxation, health and intangible".

According to Siberi in Sriyono (2018) "Internet (Interconnected Newtwork) is a computer network that connects global networks, the internet can also be called a natural network of a wide network. Fahmi (2016) states that: "E-commerce is defined as the use of information and communication technology by business people, individuals, or related parties to run and manage main business processes so that they can provide benefits in the form of security, flexibility, integration, optimization, efficiency, increased productivity and profit".

Simons in Raharjo (2015) states that security is how we can prevent fraud or at least detect fraud in an information-based system, where the information itself has no physical meaning. Meanwhile, according to Harman Malau (2017) defines security as the ability of online stores to control and maintain security for data transactions. According to Harman Malau (2017), there are four dimensions of security including: 1. Confidentiality. 2. Integrity. 3. Availability. 4. Use of Legitimacy.

According to Rahayu (2017) convenience is a condition where consumers believe that using technology is easy and does not require hard work from its use. Meanwhile, according to Wardoyo and Andini (2017) convenience is the most important thing that must be considered by online providers or sellers. Ease indicators according to Rahayu (2017).

Kotler and Keller (2016) stated "in the evaluation stage, the consumer forms preferences among the brands in the choice and may also form an intention to buy the most preferred brand". Another definition according to Buchari Alma (2016) states that: purchasing decisions as a consumer decision that is influenced by the financial economy, technology, politics, culture, products, prices, locations, promotions, physical evidence, people and processes so as to form an attitude towards consumers. consumers to process all information and make decisions in the form of responses that appear what products to buy. There are 6 dimensions of customer purchasing decisions and indicators of purchasing decisions made by consumers. The 6 dimensions and indicators of purchasing decisions according to Kotler and Keller translated by Bob Sabran (2016) are as follows: 1. (Product Choice) 2. (Brand Choice) 3. (Dealer Choice) 4. (Purchase Timing) 5. (Purchase Amount) 6. (Payment Method)

The influence of shopping safety and ease of shopping on purchasing decisions is reinforced by previous research conducted by the results of research by Fransiska Vania Sudjatmika (2017) "The Influence of Price, Product Reviews, Ease, and Security on Online Decisions at Tokopedia.com". The results showed that the variables of security ( $X_1$ ) and convenience ( $X_2$ ) had a significant effect on purchasing decisions.

## METHOD

The research method used is descriptive and verification methods. The descriptive method is used to determine respondents' responses to shopping safety, shopping convenience and purchasing decisions in JD.ID e-commerce, while the verification method is used to determine how much influence security, convenience and respondents' purchasing decisions on JD.ID e-commerce.

The variables in this study are divided into two, namely independent and dependent. The independent variables consist of: shopping safety ( $X_1$ ) and shopping convenience ( $X_2$ ), while for the dependent variable, namely: purchasing decisions.

The population used in this study were active students at three Bandung City Universities who had made purchases at JD.ID e-commerce in the last 6 months, namely Pasundan University, Bandung Islamic University, General Ahmad Yani University with a total population of 46626 people and an average The average is 15542, so based on this number it can be seen that the number of samples is 99.36 (rounded to 100 respondents) calculated using the slovin method.

Sampling technique, using non-probability sampling technique. Specifically, this technique determines the sample based on chance, i.e., anyone who returns the google form that has been sent can be used as a sample, and fulfills a match as a sample (Sugiyono, 2017).

Data collection in this study was carried out to obtain the information needed to discuss the data used in the study. There are several techniques in collecting data, namely: Field research (field research). Collecting data by conducting a field survey that has to do with the problem under study. This type of research was conducted to obtain primary data. The data taken were divided into three methods, consisting of: Observation, Interview and Questionnaire. The collection of data or information is done by reading and studying literature or sources related to the problem under study.

Descriptive method is used to describe the facts that exist factually and systematically. The method used is as follows: the results of the operation of the variables are arranged in the form of questions (questionnaires/questionnaires). Where shopping safety (variable  $X_1$ ), ease of shopping (variable  $X_2$ ) and purchase decision (variable Y), each item of the questionnaire has five answers with different weights/values.

Validity according to Sugiyono (2017) is the degree of accuracy between the data that actually occurs on the object and the data collected by the researcher. To find the validity of an item, we correlate the item score with the total of those items. If the coefficient between the items and the total items is equal to or above 0.3 then the item is declared valid, but if the correlation value is below 0.3 then the item is declared invalid.

Validity test was conducted to test the accuracy of each statement in measuring the variables. Validity testing in this study was conducted by correlating the scores of each statement shown to respondents with scores for all statements. The correlation technique used to test the validity of the statement items in this study is the Pearson product moment correlation.

Reliability testing must be carried out only on questions that have met the validity test and do not meet, so there is no need to continue for reliability testing. Reliability relates to the degree of consistency or accuracy of data in certain time intervals (Sugiyono 2017). Reliability in this study uses the Split-Half formula (Spearman-Brown Coefficient) which is calculated using the SPSS 24 program with a minimum limit of 0.70, which means that the measuring instrument is said to be precise, stable and reliable.

## RESULTS

Based on the descriptive analysis of the shopping security variable, the average total shopping safety is in the range of 2.60 - 3.40, it can be seen that the shopping security variable is in the less safe category or it can be interpreted that security at JD.ID is not good. Respondents' responses to the shopping safety variable, the average value is 2.78. The values that are below the average of the total average are: a. JD.ID can provide guarantees for the personal data information that I provide. Respondents' responses tend to disagree, which means that consumers feel unsure about the guarantee of the data provided to JD.ID. b. JD.ID will always maintain its reputation. Respondents tend to disagree, which means that consumers are not sure that they can continue to maintain their reputation. c. JD.ID provides services according to the agreement offered. Respondents tend to disagree, which means that consumers are not sure about JD.ID which provides services in accordance with the agreed agreement. Meanwhile Simons in Raharjo (2015) states that security is how we can prevent fraud or at least detect fraud in an information-based system, where the information itself has no physical meaning. Meanwhile, according to Harman Malau (2017) defines security as the ability of online stores to control and maintain security for data transactions. The issue of security is something that customers are very concerned about.

Based on descriptive analysis of the average total shopping convenience variable in the range of 2.60 – 3.40, it can be seen that the ease of shopping variable is in the less easy category or it can be interpreted that the convenience at JD.ID is not good. Respondents' responses to the convenience of shopping variables, the average value is 2.85. The values that are below the average of the total average are: a. An easy way to remember how to use the JD.ID site. Respondents tend to disagree, which means that consumers have not felt the ease of using the JD.ID site. b. Buying products offered at the online shop through the JD.ID buying and selling site because it is easy to obtain information. Respondents tend to disagree, which means that consumers do not agree with buying a product offered at an online shop because it is easy to obtain information from an offline store. c. The transaction process at JD.ID can be carried out by various groups (Teenagers – Elderly). Respondents tend to disagree, which means that not all groups can transact at JD.ID, most of them think that the transaction process at JD.ID is more appropriate for young people (teenagers) to adults. Meanwhile, according to Rahayu (2017) convenience is a condition where consumers believe that using technology is easy and does not require hard work from its use. Meanwhile, according to Wardoyo and Andini (2017) convenience is the most important thing that must be considered by online providers or sellers. In terms of transaction convenience, it is still lacking for all groups, more appropriate for those who understand technology.

Based on the descriptive analysis, the purchasing decision variables are in the poor category or it can be interpreted that the purchasing decisions at JD.ID are not strong enough. Respondents' responses to the purchasing decision variables, the average value is 2.82. The values that are below the average of the total average are: a. Make a purchase because JD.ID always offers new products. Respondents tend to disagree, which means that consumers do not agree with making purchases because JD.ID always offers new products so that it makes me interested in buying them. b. Buy products at JD.ID based on the popularity of the brand. Respondents tend to disagree, which means that when consumers want to shop, they don't have to follow the popularity of the brand, but some consumers think that they prioritize comfort when using the item. c. Make purchases at JD.ID at least 1 month 1 transaction. Respondents tend to disagree, which means that consumers feel they don't have to shop at an online shop every month. d. JD.ID as the main alternative in meeting the needs. Respondents' responses tend to disagree, which means that consumers do not agree about JD.ID as the main alternative in meeting their needs, because shopping at an online shop takes longer (delivery) than

when shopping at an offline store, most of the respondents prefer to shop for daily necessities. day in the offline store. e. The number of products offered can influence me to buy these products. Respondents tend to disagree, which means that consumers feel that the number of products offered cannot influence them to buy these products. Fransiska Vania Sudjarmika's research (2017) states that price, product reviews, convenience, and security affect Tokopedia.com's online decisions". The results showed that the variables of security (X<sub>1</sub>) and convenience (X<sub>2</sub>) had a significant effect on purchasing decisions.

Table 2. Multiple Linear Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.756	1.844		.410	.683
	Jumlah_X <sub>1</sub>	1.106	.123	.687	9.025	.000
	Jumlah_X <sub>2</sub>	.330	.107	.235	3.091	.003

a. Dependent Variable: Jumlah\_Y

Based on Table 2 above, the regression equation can be as follows:

$$Y = 0,756 + 1,106 X_1 + 0,330 X_2$$

a = 0.756 means that if the shopping safety variable (X<sub>1</sub>), shopping convenience (X<sub>2</sub>) is equal to zero or constant, the value of purchasing decisions (Y) is predicted to be 0.756

β<sub>1</sub> = 1.106 means that if the shopping security variable (X<sub>1</sub>) has increased by one unit and the other variables are constant, then the value of the purchasing decision variable (Y) is predicted to increase by 1.106.

β<sub>2</sub> = 0.330 means that if the shopping convenience variable (X<sub>2</sub>) has increased by one unit and the other variables are constant, then the value of the purchasing decision variable (Y) is predicted to increase by 0.330.

Table 3. Multiple Correlation Coefficient

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.883 <sup>a</sup>	.779	.775	2.934

a. Predictors: (Constant), Jumlah\_X<sub>2</sub>, Jumlah\_X<sub>1</sub>

Source of data processing results (2020)

Based on Table 3, it shows that the correlation coefficient (R) obtained simultaneously between shopping safety (X<sub>1</sub>) and shopping convenience (X<sub>2</sub>) with the dependent variable, namely purchasing decisions (Y) is 0.883. Referring to the criteria proposed by Sugiyono (2017) that the value of 0.883 is included in the criteria for a very strong relationship.

Table 4. Simultaneous Hypothesis Test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2945.808	2	1472.904	171.064	.000 <sup>b</sup>
	Residual	835.192	97	8.610		
	Total	3781.000	99			

a. Dependent Variable: Jumlah\_Y

b. Predictors: (Constant), Jumlah\_X<sub>2</sub>, Jumlah\_X<sub>1</sub>

Source: data processing results (2020)

Based on Table 4 and the calculation results, the F<sub>count</sub> value is 171,064 with a significance value (sig) of 0.000. This value is the result of a statistical test that will be compared with the value of F<sub>table</sub>, where = 0.05, k = 2 (number of variables X) n = 100 (number of samples). Then the calculation of F<sub>table</sub> = k ; n - k - 1 = 2 ; 97, then F<sub>table</sub> = 3.09 is obtained. Due to F<sub>count</sub> > F<sub>table</sub> (171.064 > 3.09) and a significance value of 0.000 < 0.05, H<sub>0</sub> is rejected and H<sub>1</sub> is accepted. This shows that simultaneously, security and ease of shopping have a significant effect on purchasing decisions at JD.ID. The better the security on the e-commerce system, the higher the purchasing decisions made by consumers and the better the ease of shopping on the application, the higher the purchasing decisions on JD.ID.

Table 5. Partial Hypothesis Test

Model		Unstandardized		Standardized	t	Sig.	Correlations		
		Coefficients		Coefficients			Zero-order	Partial	Part
		B	Std. Error	Beta					
1	(Constant)	.756	1.844		.410	.002			
	Jumlah_X <sub>1</sub>	1.106	.123	.687	9.025	.000	.870	.676	.431
	Jumlah_X <sub>2</sub>	.330	.107	.235	3.091	.003	.770	.299	.147

a. Dependent Variable: Jumlah\_Y

Source: data processing results (2020)

Based on Table 5, the tcount value of shopping security ( $X_1$ ) is 9.025. Then for df (degrees of freedom) t of 100, then obtained ttable of 1.660. Based on these data, the value of tcount (9.025) > ttable (1.660) with a significance value of 0.000 < 0.05, then H<sub>0</sub> is rejected, otherwise H<sub>1</sub> is accepted. Based on the results of these calculations, it can be concluded that shopping safety has a direct or positive and significant effect on purchasing decisions.

Based on Table 5, the t-count value of the ease of shopping ( $X_2$ ) is 3.091. Then for df (degrees of freedom) t of 100, then obtained ttable of 1.660. Because the value of tcount (3.091) > ttable (1.660) with a significance value of 0.000 < 0.05, then H<sub>0</sub> is rejected and H<sub>2</sub> is accepted. Based on the results of these calculations, it can be concluded that the ease of shopping has a direct or positive and significant effect on purchasing decisions.

## DISCUSSION

The results of research on JD.ID show a significant influence on shopping safety and shopping convenience on purchasing decisions, shopping security has a dominant influence on purchasing decisions. This is natural because consumers in deciding their purchases consider the risks they face, both financial risks, functional risks, and social risks from users of the products they buy. The influence of ease of shopping on purchasing decisions is reinforced by previous research conducted by Hamzah & Yunita Pela (2016) which stated that the ease and quality of information influenced online decisions on the D'BC Network Oriflame site". The results of this study are also in accordance with the research conducted, namely regarding the convenience factor, from these results it is stated that convenience affects purchasing decisions.

Based on the results of research conducted on the effect of the ease of shopping variable on purchasing decisions at JD.ID, have the opinion that the convenience of shopping is one of the important aspects of a purchasing decision. The convenience of shopping can change according to time, can increase or according to quality depending on how an employee (programmer) hones his abilities. Each customer has different competencies and the company should be able to develop applications with their respective abilities so that they are able to produce applications that are in accordance with what customers want. Denni Ardyanto (2015) said that in his research there was a significant influence between the convenience variable and the purchase decision. Sari Wahyuni & Herry Irawan (2017) conclude that the convenience variable has a significant effect on online purchasing decisions. Edwin Hadi Setiawan (2017), Fransiska Vania Sudjatkika (2017) The results of his research show that the security and convenience variables have a significant positive effect on online purchasing decisions. Meanwhile, Novie Hera Anthasar & Erni Widiastuti (2016), the results of their research can be seen that security has a product purchase decision. Benito Adityo (2013), Kharisma Rizki & Endang Siti (2015), Hamzah Nazarudin & Yunita Pela (2016), Kharisma Rizki & Endang Siti (2015), Lita Limpo (2015), Zivile Bauboniene & Gintare Guleviciute (2015), Mutiara and Imam Wibowo (2020), and Shantthi, R and Desti Kananinah (2015) all research results from these researchers show that the convenience variable has a significant effect on purchasing decisions. while those from researchers Ilham Tugiso, Andi Tri & Maria M (2016), Dino Achrisa Ilham (2017), Abdelwahab Adulkali & Ali. Alrawimi (2015), Bo Dai & Wi-Suk Kwon (2014), Tolulope Olaide & Emmanuel Abiodun (2016), Kartika Hendra Gunawan (2018) the results of his research state that security has a significant influence on purchasing decisions.

## CONCLUSIONS

Consumer responses regarding the safety of shopping in the less secure category, especially regarding guarantees for personal information, maintaining reputation, and providing services as promised. Consumer responses regarding the ease of shopping in the less easy category. Especially in using the JD.ID site, the ease of buying products, obtaining information, and processing transactions. Consumer responses regarding

purchasing decisions in the less strong category. Especially not offering new products, brand popularity, buying only once a month, and JD.ID is not the main alternative in meeting needs. The magnitude of the influence of shopping security and convenience of shopping simultaneously on purchasing decisions is 77.9%. While the remaining 22.1% is a contribution from other variables not examined. Partially, shopping security has the greatest influence on purchasing decisions, which is 59.76%. While the effect of ease of shopping on purchasing decisions is only 18.14%.

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