

The Influence of Security and *Electronic Word of Mouth (E-Wom)* on Consumer Purchase Decision on the Tokopedia Buying and Selling Site with Trust as an Intervening Variable in the City of Padang

Alvala Suva¹, Yasri²

^{1,2}*Universitas Negeri Padang, Padang, Indonesia,*

**Corresponding author. E-mail: alvalasuva19@gmail.com*

ABSTRACT

This study aims to 1) analyze the effect of security on Tokopedia's consumer trust in the city of Padang, 2) analyze the effect of electronic word of mouth on Tokopedia's consumer trust in the city of Padang, 3) analyze the effect of security on Tokopedia consumer purchasing decisions in the city of Padang, 4) analyze The influence of electronic word of mouth on Tokopedia's consumer purchasing decisions in the city of Padang, 5) analyzing the influence of trust on Tokopedia's consumer purchase decisions in the city of Padang 6) analyzing the effect of security on Tokopedia consumer purchasing decisions in the city of Padang through trust as an intervening variable, 7) analyzing the influence electronic word of mouth on Tokopedia consumer purchasing decisions in the city of Padang through trust as an intervening variable The population in this study were people in the city of Padang who had used Tokopedia with a sample size of 196 respondents. Field surveys by distributing questionnaires were carried out to collect data. The data obtained were analyzed using Structural Equation Modeling (SEM) with Smart PLS 3. The results showed that 1) Security has a significant effect on Tokopedia consumer trust in the city of Padang, 2) electronic word of mouth has a significant effect on Tokopedia's consumer trust in the city of Padang, 3) Security has a significant effect on Tokopedia consumer purchasing decisions in the city of Padang, 4) electronic word of mouth has a significant effect on Tokopedia consumer purchase decisions in the city of Padang, 5) trust has a significant effect on Tokopedia consumer purchasing decisions in the city of Padang, 6) Security has an effect Significant on Tokopedia consumer purchasing decisions in the city of Padang through trust as an intervening variable, 7) electronic word of mouth has a significant effect on Tokopedia consumer purchasing decisions in the city of Padang through trust as an intervening variable.

Keywords: *Security, Electronic word of mouth, Trust, Purchase Decisions.*

1. INTRODUCTION

The development of technology and information in the world, especially the development of the internet is very rapid. The internet makes it easy for people to connect with each other, sharing experiences, as a means of entertainment and exchange of information Therefore, the internet is one of the additional needs that are met by the community in addition to basic needs, including in the online shop business.

According to internet user survey data conducted in 34 Provinces in Indonesia by the APJII in 2019, West Sumatra uses the internet to reach 2.6% of the total population of 5.134 million people and it is

estimated that the longer it will increase and the largest contribution is in the city of Padang. This phenomenon is of course a new business opportunity for several parties who then seize this opportunity by providing and opening an online store or e-commerce. E-commerce that is currently developing is market place such as Lazada, Bukalapak, Shoppe, Tokopedia and so on.

Competition in e-commerce is very tight, so companies are competing to attract consumers, therefore every company must be able to understand the desires of customers so that consumers will feel a strong desire to make purchase decisions. Tokopedia

is the *market place* first in Indonesia with the most visitors but the public view of buying at Tokopedia has decreased. This can be seen in the Top Brand Index data for and 2019:

Table 1. *Top Brand 2017, 2018, & 2019 Phase 2 Category Online Buying and Selling Sites*

BRAND	2019	BRAND	2018	BRAND	2017
	TBI		TBI		TBI
Lazada.co.id	31.6%	Lazada.co.id	31.8%	OLX.co.id	28.9%
Shopee.co.id	15.6%	Tokopedia.co.id	18.5%	Lazada.co.id	18.0%
Tokopedia.co.id	13.4%	Shopee.co.id	14.7%	Tokopedia.co.id	13.4%
Bukalapak.co.id	12.7%	Bukalapak.co.id	8.7%	Bukalapak.co.id	6.8%
Blibli.co.id	6.6%	Blibli.co.id	8.0%	Elevenia.co.id	1.2%

Table 1 above explains that the online buying and selling site brand tokopedia.co.id from 2019 to 2017 saw a decrease in proportion. Where in 2017 the brand image of tokopedia.co.id reached 13.4%, in 2018 the brand image of tokopedia.co.id increased by 18.5%, while in 2019 the brand image of tokopedia.co.id experienced a very significant decrease of 13.4 %, meaning that views and beliefs affect people's purchasing decisions on the brand's views of tokopedia.co.id by 5.1%

Security is one of the important factors in online purchasing decisions and is very much considered by companies. Security is something that is absolutely provided by business people, both products, services and services. Security provides user comfort and increases consumer confidence (customer trust), which leads to an increase in the number of sales [1]. [2] The definition of security includes store availability, control and maintenance of transaction security. When the level of security assurance is acceptable and meets consumer expectations, a consumer will be willing to buy a product with a feeling of security. In accordance with research conducted by [3] which shows that security is the factor that most influences consumers when deciding to buy online. This is in line with research conducted by [4] and [5] which showed that security influences purchasing decisions.

The factor that affects online purchases is the Electronic Word of Mouth (E-Wom) factor. Electronic

Word of Mouth (E-Wom) is consumer communication via the internet. [6] ewom as a communication medium to share information and experiences about the products or services they have used before. Electronic word of mouth is done by providing product reviews, providing recommendations to other consumers, or simply sharing experiences through social media. [7] found that Electronic Word Of Mouth (E-Wom) has a positive effect on purchasing decisions. in line with the findings by [8] it was found that Electronic Word Of Mouth (E-Wom) also has a positive effect on purchasing decisions.

The factor that influences the decision to buy online on Tokopedia is the trust factor. Consumer trust is something that must be considered by e-commerce players. According to [9] Trust in online buying and selling sites is important in the success or failure of e-commerce activities. [10] explained that the success of an internet-based business where business people are able to make potential consumers feel confident and comfortable in conducting online transactions. In line with research [11] which found that the trust variable has a significant effect on purchase decision. Likewise with research [12] The results of his research suggest that trust has a positive effect on purchasing decisions

According to research conducted by [3] states that Everyone's understanding of security is different where when shopping online consumers expect their personal data to be stored properly and not misused. In accordance with his research entitled "Evidence of

Online Shopping: A Consumer Perspective" which found that security is the most influencing factor in making online purchases.

Furthermore, research conducted by [13] entitled " The Effect of Reputation, Privacy, and Security on the Trust of Internet Users in Semarang in the E-Commerce System.". In line with research [14] it is found that security directly affects trust.

Research by [7] " The Effect of Electronic Word Of Mouth (E-Wom) on DSLR Camera Purchase Decisions" found that E-Wom has an effect on Purchase Decision. [8] "The Impact Electronic Word Of Mouth Factors on Consumer's Buying Decision Making Processes in The Low Cost Carriers: A Conceptual Framework" that E-Wom has a positive effect on Purchase Decision.

Research conducted by [14] entitled "Studying The Influencing Factors on Online Brand Trust" found that E-Wom has a direct effect on trust and research by [15] found that trust has an effect on E-Wom. Next research by [16] that Electronic Word Of Mouth (E-Wom) has a positive and significant effect on brand trust.

Further research conducted by [11] entitled " Analysis of the Effect of Trust, Ease, Information Quality, and Product Appearance on Purchase Decisions Through Marketing on Social Media (Study on Social Media Users at Shaperave " result that trust has a significant effect on purchase decision.

. In line with the research [17] entitled "Satisfaction Trust and Loyalty of Repeat Online Consumer within Japanese Online Supermarket Trade", where this research requires trust in purchasing decisions and the results of trust have a significant effect on purchasing decisions.

Research conducted by [18] with the title "Effect of marketing activities, benefits, risks, confusion due to over-choice, price, quality and consumer trust on online tourism purchasing" found that security affects trust and has an impact on purchasing decisions. Furthermore, research [19] "The Impact of Perceived Usefulness of Online Reviews, Trust and Perceived Risk on Online Purchase Intention in Emerging Markets: A Mexican Perspective" found that E-Wom affects trust and purchase intention to the purchase decision.

2. METHODS

The type of research used in this study is descriptive associative. This survey was conducted on consumers who use the Tokopedia Buying and Selling Site in Padang. With an unknown population, but calculated based on the age category 17-45 with a sample of 196 respondents people using the nonprobability sampling method. The data used in the research are primary and secondary.

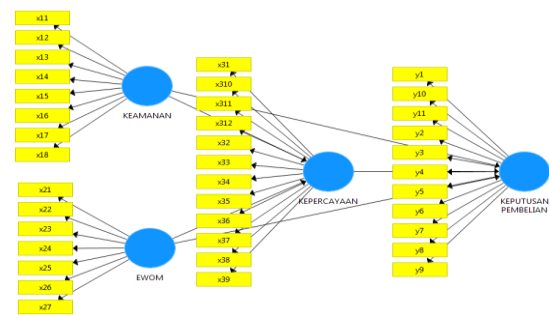


Figure 1 Conceptual Framework

Data collection using questionnaires given to respondents and using a Likert scale. Measurement is measured based on indicator variables. Indicators are used as a starting point for making statements and questions. Likert scale consists of five answers and the alternative statement in the questionnaire is a positive statement. For a positive statement the score was 5 for strongly agreeing, 4 for agreeing, 3 for hesitating, 2 for disagreeing, and 1 for strongly disagreeing.

The data analysis technique used descriptive analysis and inductive analysis using the *Structural Equation Modeling (SEM)* analysis tool with smartPLS 3.0. This study evaluates the outer model and evaluates the inner model before testing the hypothesis. Evaluation of the using a valid and reliable test to obtain representative data that will be further analyzed. In testing the validity using convergent validity and discriminant validity. Then, the reliability was tested using composite reliability. Inner model evaluation was carried out to test the goodness of fit test using predictive-relevance (R-Square). The conceptual framework formulated for this study is presented in Figure 1.

3. RESULT AND DISCUSSION

The outer model evaluation was conducted to test the validity and reliability of the data. The validity

test consists of convergent validity, discriminant validity, while reliability is tested using composite reliability.

Table 2. Average Variance Extracted (AVE)

Variabel	AVE
Keamanan	0,576
<i>Electronic Word of Mouth</i>	0,547
Kepercayaan	0,663
Keputusan Pembelian	0,621

Table 2 shows that all variables have an AVE value greater than 0.5 [20] It can be concluded that all variables in this study can explain an average of more than half the variants of each indicator which have good convergent validity.

Table 3. Cronbach's Alpha and composite Reliability

	<i>Cronbach's Alpha</i>	<i>Composite Reliability</i>
EWOM	0.881	0.904
Keamanan	0.881	0.906
Kepercayaan	0.954	0.959
Keputusan Pembelian	0.939	0.947

From the results of processing in Table 3, a get the composite reliability and *Cronbach's alpha* value for each construct bigger than 0.7. If referring to rule of thumb, the value of composite reliability and cronbach's alpha, each of which must be greater than 0.7 (> 0.7) [20], then the data in Table 4 is declared reliable.

The first structure test is by looking at the R-square, namely the goodness fit model test value nilai. The following is a table of the *R-square* values :

Table 4. R-Square

	<i>R Square</i>
Kepercayaan	0.408
Keputusan Pembelian	0.759

Table 4 can be seen that the R-Square value of the Trust variable (X3) shows a number of 0.408. This shows that trust is influenced by security (X1), E-

Wom (X2) by 40.8%. Furthermore, it is influenced by other variables outside the research.

Likewise, purchase decision variable (Y) from table 4 get that R-Square value is 0.759. This illustrates the purchase decision (Y) is influenced by the security variable (X1), E-Wom (X2), trust (X3) by 75.9% of the purchase decision (Y). And others are influenced by variables that are not included in this study.

Table 5 and Table 6 show the influence of the Security variable (X1) on Trust (X3). This is indicated by a significance level of $0.000 < 0.050$, in other words, the P value fulfills the significant requirement at 5% value. The results obtained indicate that H1 is accepted. While the influence of the E-Wom variable (X2) on trust (X3). This is indicated by a significance level of $0.000 < 0.050$ in other words, the P value fulfills the significant requirement at 5% value. The results obtained indicate that H2 is accepted. Then the effect of the security variable (X1) on the purchase decision (Y). This is indicated by a significance level of $0.002 < 0.050$ in other words, the P value meets the significant requirements at 5% value. The results obtained indicate that H3 is accepted. Furthermore, it can be seen that the E-Wom variable (X2) has an effect on purchasing decisions (Y). This is indicated by a significance level of $0.000 < 0.050$ in other words, the P value meets the significant requirements at 5% value. The results obtained indicate that H4 is accepted.

The influence of the trust variable (X3) on the purchase decision (Y). This is indicated by a significance level of $0.000 < 0.050$, in other words, the value of the P value meets the requirements of significance at a value of 5%. The results obtained indicate that H5 is accepted. Furthermore, it can be seen that the security variable has an effect on purchasing decisions (Y) mediated by trust (X3). This is indicated by a significance level of $0.000 < 0.050$, in other words, the P value meets the significant requirements at 5% value. The results obtained indicate that Z1 is accepted. Then the influence of the E-Wom variable (X2) on purchasing decisions (Y) is mediated by trust. This is indicated by a significance level of $0.000 < 0.050$ in other words, the P value meets the requirements of significance at a value of 5%. The results obtained indicate that Z2 is accepted.

Table 5 Path Coefficient

Variabel	Original Sample	T Statistics	P Values
EWOM -> Kepercayaan	0.426	6.604	0.000
EWOM -> Keputusan Pembelian	0.308	5.342	0.000
Keamanan -> Kepercayaan	0.271	3.860	0.000
Keamanan -> Keputusan Pembelian	0.169	3.155	0.002
Kepercayaan -> Keputusan Pembelian	0.523	9.956	0.000

Table 6 Total Indirect Effect

Variabel	Original Sample	T Statistik	P Values
EWOM -> Kepercayaan -> Keputusan Pembelian	0.223	5.049	0,000
Keamanan -> Kepercayaan -> Keputusan Pembelian	0.142	3.635	0,000

3.1 Security for Tokopedia's Consumer Trust in Padang City

This study found that there was a significant effect of security on consumer confidence in Tokopedia in Padang City. Based on data analysis and hypothesis testing that has been done, security has a positive and significant effect on trust. If security is properly maintained and enhanced by the Tokopedia company, it will increase consumer confidence. In accordance with research conducted by [13] found a positive and significant effect of security on internet user trust in the e-commerce system and research [21] explain the significant influence of security on trust and purchasing decisions.

3.2 Electronic Word of Mouth (E-Wom) on Tokopedia's Consumer Trust in Padang City

This study found that there is a significant effect of Electronic Word Of Mouth (E-Wom) on consumer confidence to Tokopedia in Padang City. Based on data analysis and hypothesis testing that has been done *Electronic Word Of Mouth (E-Wom)* has a significant effect on trust. This suggests that electronic word of mouth has a significant effect on trust. If electronic word of mouth gets better, consumer confidence will also increase. According to research by [14] shows that Electronic Word Of Mouth (E-Wom) has a effect on trust

3.3 Security for Tokopedia's Consumer Purchase Decisions in Padang City

This study found that that security has a significant effect on purchasing decisions of Tokopedia consumers in Padang City. Based on data analysis and hypothesis testing that has been done, security has a positive and significant influence on purchase decision. good in Tokopedia's purchase decision in Padang City. Based on data analysis and hypothesis testing that has been done, security has a significant positive effect on purchase decision. This shows that security has a significant influence on purchasing decisions where if security implemented by Tokopedia is good for consumers, it will further increase consumer purchasing decisions on Tokopedia. [3] argue that security is the factor that most influences consumers when deciding to buy online

3.4 Electronic Word of Mouth (E-Wom) on Tokopedia Consumer Purchases in Padang City

This study found that there is a significant effect of *Electronic Word Of Mouth (E-Wom)* on purchase decision of Tokopedia consumers in the city of Padang. Based on data analysis and hypothesis testing that has been done, Electronic word of mouth has a significant positive effect on purchasing decisions. This shows that electronic word of mouth has a meaningful influence on purchasing decisions. So the better Electronic Word Of Mouth (E-Wom) on Tokopedia, it is difinitely considered good by consumers, the more consumers want to buy and decide to buy. [21] stated E-Wom influenced by the level of marketing such as advertising, media and society inadvertently whether they bring up positive or negative things

. This is very influential on consumer purchasing decisions. In line with research [7] that Ewom has a positive effect on purchasing decisions

3.5 Trust in Tokopedia's Consumer Purchase Decisions in Padang City

This study suggest that there was a significant effect of trust on consumer purchasing decisions for Tokopedia in Padang City. Based on data analysis and hypothesis testing that has been done, trust has a significant positive effect on purchasing decisions. This shows that trust has a significant influence on purchasing decisions, the higher consumer confidence and is considered good by consumers, the increasing consumer decisions in making purchases on

Tokopedia. In line with research by [17] This study requires that trust in purchase decisions and trust affects purchase decisions.

3.6 Security of Tokopedia's Consumer Purchase Decisions in Padang City through Trust as an intervening variable

This study found that a significant effect of security on purchase decision of Tokopedia consumers in Padang City through trust as an intervening variable. This is in line with research [18] which states that security affects trust and has an impact on purchasing decisions. This explains that when consumers trust and believe in the safety of a particular product or company, consumers do not need too much consideration in making a purchase decision.

3.7 Electronic Word of Mouth (E-Wom) on Tokopedia's Consumer Purchase Decisions in Padang City through Trust as an intervening variable

This study found that there is a significant effect of Electronic Word Of Mouth (E-Wom) on consumer purchase decision of Tokopedia in Padang City through trust as an intervening variable. Next research conducted by [19] found that Electronic Word Of Mouth (E-Wom) has an effect on trust and purchase intention which refers to purchase decisions. Where consumers will examine previous consumer experiences and when consumers find directions and results that match what they want, consumers will have a sense of trust and will not hesitate in making purchase decisions.

4. CONCLUSION

Based on the results of the processing and discussion of this research, it can be concluded that security, electronic word of mouth, and trust affect the purchasing decisions of Tokopedia consumers in the city of Padang. All exogenous variables directly or indirectly influence the intervening variables and endogenous variables.

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