



Purchase Decision Through Tokopedia Marketplace: The Role of Consumer Trust in Mediating the Effect of Price and Product Reviews

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Abstract. This study examines e-commerce, especially online shopping applications with the role of consumer trust as a mediation that influences prices and product reviews on purchasing decisions through the Tokopedia application. The method used in this research is quantitative, using a purposive sampling method of collecting data through questionnaires in the form of a Google form for people in Indonesia who use the Tokopedia application to make purchase transactions. The total sample that was successfully collected was 220 respondents, and the data was processed and analyzed using PLS-SEM using the SmartPLS 3 program. The results showed that prices, product reviews, and consumer trust directly influence purchasing decisions through the Tokopedia application. Consumer trust has successfully mediated the effect of price and product reviews on purchasing decisions through the Tokopedia application. It can be stated that the role of consumer trust as a mediating variable strongly influences prices and product reviews in purchasing decisions.

Keywords: Price · Product Review · Consumer Trust · Purchase Decision

1 Introduction

Assessment of product quality can have an impact on consumer decisions to buy. This makes the company's existence increasingly determined by consumer decisions to purchase goods/services. In addition, this demand for increasingly high-quality products makes companies compete to improve product quality but still have pretty affordable prices. If the company can meet consumer demand, then the company can continue to exist if the consumer decides to buy the product, and the company will get a positive response from the buyer. In addition to being able to live in the future, companies must pay more attention to technological developments, which are currently increasing rapidly. Ongoing technological innovations and the emergence of web-based entertainment have driven new developments affecting e-commerce. Even the Indonesian people themselves are increasingly literate and receptive to technological advances. In line with changes

in consumer behavior towards today's people's lifestyles, to look attractive and trends make the internet a medium for buying and selling transactions (Mohd Nawi & Sulaiman, 2021). Indonesia is one of the countries with high marketplace development (Restuti & Kurnia, 2022). A marketplace makes it easier for consumers to make purchases using only gadgets without queuing longer at the shopping center.

Many well-known marketplace applications have sprung up in Indonesia, one of which is the Tokopedia application which ranks first in terms of the highest number of consumer visitors according to databooks.katadata.co.id in 2022. Various types of products can be seen in the service. Food, drinks, clothing, cosmetics, shoes, smartphones, accessories, and even heavy-duty items such as cabinets, televisions, and refrigerators are also available.

Shopping online through the Tokopedia application has become a habit for almost everyone, from teenagers to adults, who have relied on gadgets as a buying and selling tool. Tokopedia is a technology-based company that carries a marketplace or online mall business model by implementing a Consumer to Consumer (C2C) system (Servanda et al., 2019). More than 80% of Tokopedia application users agree that Tokopedia provides the best service for consumers. Benefits that consumers will get consist of obtaining detailed information about products, displaying price variants according to the variety of products, including notification when the product is out or sold out, consumers get discounts every month, as well as cash on delivery (COD) services (Prathama & Sahetapy, 2019).

Regarding online buying activities, price is one of the most important considerations for consumers when making purchasing decisions. (Musfar, 2020: 13) argues that price is basically what customers pay to enjoy a product. Consumer behavior usually chooses to buy high-quality products at affordable prices. Tokopedia offers a wide variety of products at prices that vary depending on the quality of the products they have (Pradipta, 2021). The offer made by Tokopedia so that consumers are interested in making purchasing decisions is by giving discounts on certain products, so consumers don't mind buying quality products but still get affordable prices. Supporting previous research (Gimor, 2022) shows that price positively and significantly influences purchasing decisions.

In determining purchasing decisions, consumers will take into account the reviews on a product that have been given to previous buyers. Product reviews are a powerful promotional tool for marketing communications. Consumers often look for helpful information to make purchasing decisions when shopping online because these consumers will not be able to experience a product or service without them buying it first. Therefore, online purchases often expose consumers to more risk and uncertainty than traditional purchases. Consequently, it is crucial to highlight online reviews to convince consumers that the product has good specifications (Li et al., 2020). Supported by previous research (Khudaifah & Netti, 2022) states that product reviews have a partial and simultaneous effect on purchasing decisions at the Shopee marketplace in Bekasi Regency.

Consumer trust is the most crucial factor in online purchases (Ilmiyah & Krisher-nawan, 2020). Consumer trust is critical for purchasing decisions because consumers who believe and believe in the products offered will decide to buy these products (Pratama & Santoso, 2018). Consumer purchasing decisions have always been a must that every business pays attention to (Yuliani & Suarmanayasa, 2021). The findings

shown by research (Sobandi & Somantri, 2020) test results state that consumer trust has a positive and significant effect on online purchasing decisions. The same results are also shown by research (Gimor, 2022) showing that consumer trust positively and significantly influences purchasing decisions. However, different findings are guided by research (Mbete & Tanamal, 2020) which states that trust has no significant effect on buying decisions.

Changes in the lifestyle of today's people, who tend to use gadgets for every activity, including online shopping, are a phenomenon that is happening. Online purchases on the Tokopedia application are the highest percentage among other marketplaces. However, a research gap (Hidajat & Setiawan, 2022) shows no significant effect between price and purchasing decisions. Consumer confidence cannot moderate perceptions of price, convenience, benefits, and product quality in purchasing decisions. The findings were shown by research (Ilmiyah & Krishernawan, 2020) stating that product reviews do not significantly influence purchasing decisions on the Shopee application in Mojokerto. Meanwhile, according to research (Adyanto & Santosa, 2018), that price has the most significant influence on purchasing decisions on Berrybenka.com e-commerce services. Based on the gap research phenomenon, this study wants to prove that prices and product reviews directly influence purchasing decisions, with consumer trust mediating variables that will strengthen these variables. This study also uses a marketplace from Indonesia, Tokopedia, to determine consumer trust's role in mediating the effect of price and product reviews on purchasing decisions.

2 Literature Review

2.1 Purchase Decision

A person's mindset when they want to make a purchase is known as a purchase decision (Sangadji & Sopiah, 2013). Purchasing decisions are consumer behavior, if they wish to buy a product or not (Rahayu, 2021). Companies can identify markets that will be used as marketing targets because of the importance of understanding consumer behavior (Moech. Nasir, 2009). The purchase decision is the stage in the buyer's decision-making process where the consumer buys the product (P Kotler & Armstrong, 2001: 226). According to Lupiyoadi (Subianto, 2007), the term purchase decision refers to a consumer's decision to buy or use certain services offered based on the intention to purchase or use services.

The purchase decision is considered the most appropriate action in the buying steps because it is a problem-solving activity carried out by consumers in choosing the proper alternative behavior from two or more alternative behaviors (Firmansyah, 2018). Meanwhile (Gimor, 2022) explains that consumer buying behavior is a series of physical and mental actions that consumers experience when purchasing a product. Devi (2019) mentions several indicators in purchasing decisions: need recognition, information search, alternative assessment, and purchasing decisions.

2.2 Price

Price is one of the marketing variables that must be considered by company management because the price can directly impact sales volume and company profit (Devi, 2019).

According to Malau (2017), Product price is a measure or monetary unit in exchange for ownership and use of the product or service. A person's satisfaction with a purchase is reflected in the product's price. If consumers believe they will be satisfied with the product they buy, they will be willing to pay a high price. On the other hand, if consumers are dissatisfied with a product, they will not want to pay or buy it at a high price (Kotler, 2005). According to Kotler and Armstrong (2007), there are four price indicators: price affordability, price competitiveness, price suitability with product quality, and price suitability with benefits.

The findings of previous research conducted by (Dessyaningrum et al., 2020) show a positive and significant influence between price and online purchasing decisions. Research supported (Shafa and Hariyanto, 2020) states that price and purchase decisions have a considerable effect. The same results were shown in the study (Japarianto and Adelia, 2020) that proved to have a positive and significant influence between price and consumer confidence. However, different research results (Mbete and Tanamal, 2020) state that price cannot influence purchasing decisions. From the analysis results, it can be interpreted that consumers will consider the price perception of the product by paying attention to affordable prices, price relevance to consumer benefits and quality, and price competition in a competitive market when making purchasing decisions.

H1: Price has a significant influence on purchasing decisions.

H3: Price has a significant effect on consumer confidence.

H6: Price significantly influences purchasing decisions mediated by consumer trust.

2.3 Product Review

According to Z. Mo et al. (Saripa, 2019), product reviews include images or text that show the actual quality of an item, such as color, competitive specifications, quality problems, and an excellent post-purchase experience. Product review is a feature provided by e-commerce to explain the advantages or disadvantages of a product. Product reviews are also an easy and convenient way to find product information, reviews from previous consumers, and product recommendations from online consumers on websites or online sales applications (Kanitra & Kusumawati, 2018). According to Putri and Wandebori (2016), there are product review indicators: source credibility, argument quality, perceived benefits, and combined reviews.

The findings in the study (Shafa & Hariyanto, 2020) show that product reviews significantly influence purchasing decisions. Research (Restuti & Kurnia, 2022) (Khudaifah & Netti, 2022) also offers the same results, which state that product reviews positively and significantly affect purchasing decisions. However, different findings are noted (Ilmiyah & Krishernawan, 2020), which state that product reviews do not positively influence online purchasing decisions. Supporting previous research (Hariyanto & Trisunarno, 2021) (Wahyudi & Handayani, 2019) states that product reviews thoroughly and significantly affect consumer confidence. It can be noted that product reviews can influence consumers in making decisions to buy the desired or needed product.

H2: Product reviews have a significant influence on purchasing decisions.

H4: Product reviews have a significant effect on consumer confidence.

H7: Product reviews significantly influence purchasing decisions mediated by consumer trust.

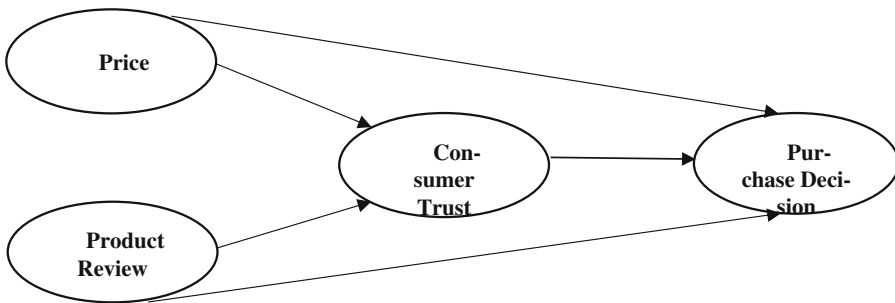


Fig. 1. The Conceptual Model

2.4 Consumer Trust

Trust is a person's belief in a business process based on the idea that the person he trusts will do all the tasks correctly as expected (Prathama & Sahetapy, 2019). According to Mowen and Minor (2002), consumer beliefs are all knowledge possessed by consumers and all conclusions made by consumers about objects, properties, and benefits. To achieve the desired level of customer satisfaction, trust serves as a driver in various transactions between buyers and sellers. The marketing literature has recognized that building and maintaining long-term customer relationships and successful business transactions depend on consumer trust (Hahn & Kim, 2009).

Consumer trust and satisfaction will grow due to using the product (Yunita et al., 2019). According to Putra (2021), three indicators form consumer trust, integrity, ability, and benevolence. Research findings (Gimor, 2022) prove that there is a positive influence between consumer confidence on purchasing decisions. These findings indicate that the more affordable a product's price is, the higher the customer's trust.

H5: Consumer trust has a significant influence on purchasing decisions (Fig. 1).

3 Methodology

3.1 Data Collection and Analysis Techniques

The method in this study uses a quantitative method, which is an approach that focuses on numerical data analysis that is processed using statistical methods (Nursalam & Fallis, 2021). The sampling technique used in this study is non-probability sampling because the number of members of the population is unknown and a purposive sampling approach. According to Sekaran and Bougie (2017), purposive sampling is a form of sampling limited to a group of individuals who can provide the desired data, both from one party who owns it and all parties who meet the criteria set by the researcher. Respondents were selected based on consumer experience in purchasing and how often consumers buy products through the Tokopedia application. The number of samples in this study was 220 respondents. According to Rescoe (Hermawan & Amirullah, 2016), in determining the sample size in each study, the sample size must range between 30 and 500. The data collection method in this study used a questionnaire. The questionnaire is a list of questions in the form of an online questionnaire by determining respondents according to

the criteria, namely consumers who often make purchases on the Tokopedia application. The questionnaire was processed in the form of a google form using a measurement scale, namely the Likert scale. This study uses the PLS-SEM method using smartPLS 3 software. All Bootstrap indices used in statistical significance and path coefficient analysis were measured using SmartPLS software. The specified threshold levels were tested for all indicators (Mangifera & Mawardi, 2022).

3.2 Research Instruments

The research instrument consists of two independent variables: price and product reviews. One dependent variable, purchasing decisions, and one intervening variable, consumer trust. Each of the indicators consists of five questions. The Likert scale is used to measure the variables in this study. The Likert scale measures how strongly the subject agrees, agrees, hesitates, disagrees, and strongly disagrees with a statement on a five-point scale (Kussudyarsana et al., 2019).

4 Results

The result of this study was a response to 220 questionnaires from the consumer who made extensive purchase transactions through the added application. Researchers obtain an overview of the profile of research respondents based on Table 1 as follows.

4.1 Data Analysis Results

R-square 0.75, 0.50, 0.25 shows that the model is strong, kind, and weak. (Ghozali and Latan, 2015). The higher the R-square value, the better the prediction and research models submitted. The results of the consumer confidence analysis show that the R-square value is 0.457, so the R-square is considered good. In comparison, the value of purchasing decisions shows an R-square value of 0.637 which means above 0.5. This indicates that consumer confidence influences increasing purchasing decisions. The results of the construct validity value suggest that the average value is more significant than 0.5, which validates that consumer confidence in purchasing decisions is well correlated (Table 2).

Table 3 shows that the value of Cronbach's alpha produced on all the variables in this study is of tremendous importance than 0.7 and thus concludes that all of the research variables were reliable when viewed by the value of Cronbach's alpha. Then judging by the value of reliability generated in this study has a more excellent value than 0.7, and the value of the ave developed in this study has a more excellent value than 0.5. Then it can be concluded that all these construction variables are valid and reliable.

AVE can also be used to establish the validity of discrimination by the Fornell-larcker criteria, as shown in Table 5. The validity of discriminatory intolerance is used to measure the extent of the difference between one construction and another. The results of collinearity statistics (VIF) for viewing multicollity tests with the inner effect of each VIF variable less than 0.5 so as not to violate the multicollity test (Table 4).

Research results are acceptable or proven if t-statistics $>$ t-tables 1.96 (5% 5%). That is, when the statistical value of each hypothesis is greater than that of the chart, it is

Table 1. Sample characteristics (n = 220).

Respondent Profile	Clarification	Frequency	Presentation
Gender	Man	68	30.9%
	Woman	152	69.1%
Age	17 – 20 Years	30	13.6%
	21 – 25 Years	127	57.7%
	>25 years	63	28.6%
Last education	Junior High School	6	2.7%
	High School	111	50.5%
	Diploma	23	10.5%
	Bachelor	73	33.2%
	Master	7	3.2%
Work	Civil Servant	19	8.6%
	Private Employees	70	31.8%
	Lecturer	8	3.6%
	Student	104	47.3%
	Housewife	19	8.6%
Income	<IDR 1,000,000,-	60	27.3%
	IDR 1,000,000 – IDR 1,500,000,-	50	22.7%
	>IDR 1,500,000,-	110	50%
How many times have you made a purchase transaction through the Tokopedia application?	One time	23	10.5%
	Two times	53	24.1%
	Three times	43	19.5%
	More than three times	101	45.9%

Table 2. Structural Model Representation

Construct	R-square	R-square Adjusted
Consumer Trust	0.457	0.452
Purchase Decision	0.637	0.632

proved to be evident. (Wiyono, 2017). From 5, it appears that there is a direct and indirect correlation between construction. Based on the result of the study, the value <0.05 means the price directly impacts the purchase decision, resulting in H1 acceptance. This supports the research conducted by (Dessyaningrum et al., 2020) (Chaerudin & Syafarudin, 2021) (Astutik et al., 2022) from these results, which state that price has a positive and significant effect on purchasing decisions. The results of the hypothesis that the relationship between product reviews and purchasing decisions has a direct and consequential impact, as seen in p values <0.05 and t statistics (6.789) $>t$ table (1.96), so H2 is accepted. Supported by research (Saripa, 2019) (Mulyana, 2020), it can be

Table 3. A Measurement Model and Construct Validity

Construct	Cronbach's Alpha	Composite Reliability	Average Variance Extract(AVE)
Price	0.797	0.861	0.559
Consumer Trust	0.704	0.818	0.530
Purchase Decision	0.752	0.834	0.502
Product Reviews	0.806	0.865	0.562

Table 4. Discriminant Validity Representation using Fornell-Larcker Process

Construct	Price	Consumer Trust	Purchase decision	Product Reviews
Price	0.748			
Consumer Trust	0.627	0.728		
Purchase Decision	0.705	0.634	0.709	
Product Reviews	0.679	0.612	0.733	0.750

Source: Primary Data Processed (2022)

Table 5. Hypotheses Acceptance Summary

Hypothesis	Connection	t statistics	P values	Decision
H1	Price → Purchase Decision	5.629	0.000	Supported
H2	Product Reviews → Purchase Decision	6.789	0.000	Supported
H3	Price → Consumer Trust	4.917	0.000	Supported
H4	Product Reviews → Consumer Trust	4.214	0.000	Supported
H5	Consumer Trust → Purchase Decision	3.142	0.002	Supported
H6	Price → Consumer Trust → Purchase Decision	2.620	0.009	Supported
H7	Product Reviews → Consumer Trust → Purchase Decision	2.446	0.015	Supported

concluded that product commentary has a positive and significant impact on decision purchases.

Hypotheses suggest that the price of consumer trust has a direct and significant impact. The value <0.05 , and the statistical t totaled $4.917 > t$ table (1.96), resulting in H3 being accepted. Sustained earlier research by (Gimor, 2022) (Japariato & Adelia, 2020) states that there is a positive and significant increase between prices and consumer trust. At the H4 variable assessment hypothesis, the product can significantly affect consumer confidence from the value <0.05 and the statistical value of 4.214, it can be deduced that

H4 is accepted. (Wahyudi, Handayani, 2019) (Mulyana, 2020) (Kuswanto & Vikaliana, 2020) states that product reviews significantly impact consumer trust. The study's results on consumer confidence have a direct and consequential effect on purchasing decisions because the t statistic value is greater than the t table value, which is 3.142, meaning it is significant, then H5 is accepted. The results of the same study conducted by (Lailiya, 2020) (Sobandi & Somantri, 2020) show that consumer trust positively and significantly influences purchasing decisions.

The results of the significant test between price and purchasing decisions mediated by consumer confidence showed the t-statistic results were 2.620 and p values < 0.05, which means H6 was accepted. Supported by previous research (Gimor, 2022) states that price has a positive effect on purchasing decisions, with consumer confidence as an intervening variable. Testing hypothesis H7, product reviews positively and significantly impact buying decisions with consumer confidence as a mediating variable. That is, p values < 0.05 and t statistics are 2.446 > t table, then H7 declared accepted. The results of previous research (Hariyanto & Trisunarno, 2021) (Wahyudi & Handayani, 2019) state that product reviews positively and significantly affect consumer confidence. Supporting previous research (Restuti & Kurnia, 2022) (Shafa & Hariyanto, 2020) shows that product reviews positively influence purchasing decisions. From these results, it may conclude that prices and product reviews have a direct and significant impact on purchasing decisions, with consumer trust as a mediation variable (Fig. 2).

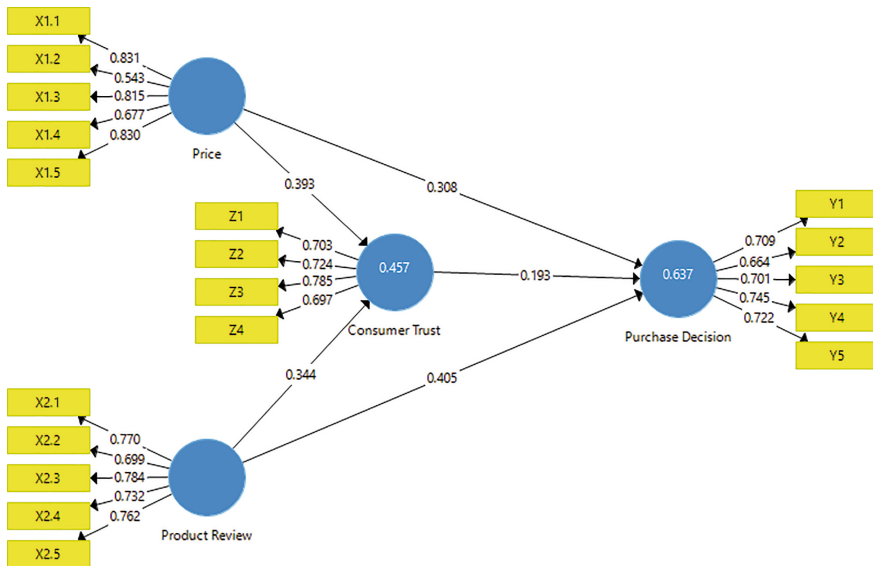


Fig. 2. Result

5 Discussion

Based on the results of the above hypothesis testing, it suggests that the price of the new software application is essential to the purchase decision. Consumers make purchasing decisions because the prices provided by Tokopedia are more affordable than other marketplaces, and consumers can accept the product prices set on the application. In addition, consumers agree that the prices displayed on Tokopedia vary according to the quality of the product that will be received. Consumers can also feel the product's benefits. This makes consumers not disappointed when making purchase transactions on the Tokopedia application. The ability of Tokopedia to fulfill its responsibilities to consumers makes Tokopedia a competent company in providing services. Following what consumers expect, Tokopedia provides features, such as security in transactions and product delivery according to the promised time, and sellers at Tokopedia can fulfill consumer demands as expected and not harm consumers when buying products. This is why consumer trust can mediate the effect of price on purchasing decisions. This study's results align with previous research (Gimor, 2022) in that the test results state that price positively influences purchasing decisions mediated by consumer trust.

In addition to price, product reviews significantly affect purchasing decisions. Product reviews are a trigger for consumers in deciding to buy. Consumers agree that the reviews provided on the Tokopedia application can provide information about the advantages or disadvantages of the product being reviewed. The results state that the average product reviews from Tokopedia show many positive words. This indicates that consumers feel the reviews provided are relevant to the existing reality. In addition, the consumer trust factor also plays an essential role in influencing product reviews on purchasing decisions. The empirical fact supports this finding that the average consumer in providing product reviews is honest based on respondents' responses to source credibility indicators.

Consumer trust's positive and significant influence on purchasing decisions shows that consumers must trust the Tokopedia marketplace. Respondents feel that the Tokopedia application can provide quality goods for consumers, and e-commerce providers are experienced, so they can send goods as promised. In addition, Tokopedia provides security in transactions through digital payments, and then the transaction will be immediately processed by the seller and sent to the intended address. This will increase trust in Tokopedia because it has fulfilled its responsibilities to consumers, so the need for products in the Tokopedia application is high. This finding is in line with research (Lailiya, 2020), which shows a positive and significant influence between consumer confidence and purchasing decisions. Consumers have confidence in the Tokopedia application because sellers can provide security when consumers make digital payment transactions, after which the transaction will be processed immediately.

6 Conclusion

This study concludes that purchasing decisions have a direct and significant influence on prices and product reviews. In addition, consumer trust can directly mediate the effect of price and product reviews on purchasing decisions. These findings can provide

benefits for consumers to be more selective in choosing products or when making online purchases by paying attention to product details and reviews given by previous buyers by looking at the quality and specifications of sound products. The theoretical implication of this study is that these findings provide additional scientific perspectives for the management of e-commerce service providers in developing market control strategies through consumer trust as an effect of price and product reviews. Furthermore, the right target for Tokopedia users is millennials aged 21 to 25 years, where it is easier to use technology, especially online shopping. The Tokopedia application also needs to add more women's product categories because the average Tokopedia user is mostly women compared to men.

7 Limitations and Further Research

This study has several limitations that only use three variables, namely price, product reviews, and consumer trust. Another rule is that the researchers only succeeded in taking a sample of 220 Tokopedia application users and the number of respondents who were primarily women, so the data distribution was uneven. Therefore, it is hoped that future research will be able to measure more complex variables related to purchasing decisions. And also, for further research, you can research marketplaces other than Tokopedia to find out the advantages or disadvantages of the Tokopedia application compared to other marketplaces. This research can be a reference for further research in considering the deficiencies or limitations caused by the lack of awareness of respondents to fill out research questionnaires as well as possible, which causes difficulties in the data processing. Therefore it is suggested that they accompany and also educate respondents on how to fill out questionnaires, which is good and right.

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