

# How The Impact Of Website Quality, Security and Brand Image On Purchase Decisions in The Online Buying and Selling Application

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## How The Impact Of Website Quality, Security and Brand Image On Purchase Decisions in The Online Buying and Selling Application

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### Abstract:

**Background:** This study is to analyze the influence of web quality, security, and brand image on online purchasing decisions at Bukalapak.com. The object of this research is students of the private university who have bought or made transactions on Bukalapak.com. This research was conducted on 269 respondents using a quantitative descriptive approach. Therefore, the data analysis used is statistical analysis in the form of multiple linear regression. **Materials and Methods:** The population in this study were students who had bought on the Bukalapak.com site by accidental sampling technique. From the results of distributing questionnaires, it was found that 269 respondents were sufficient in general research with a sample range of more than 30 to 500.

**Results:** The web quality, security, and brand image have a joint or simultaneous effect on online purchasing decisions at Bukalapak.com. A web-quality does not have a significant effect on online purchasing decisions at Bukalapak.com. This means that the indicators contained in the web quality variable do not support it when compared to other variables, namely security and image brand. Security has a significant impact on online purchasing decisions at bukalapak's application, and security has a significant impact on online purchasing decisions at bukalapak's application.

**Conclusion:** Web quality, security, and brand image have a joint or simultaneous effect on online purchasing decisions in the application, web quality has no significant effect on online purchasing decisions at that application. This means that the indicators contained in the web quality variable do not support it when compared to other variables, namely security and image brand. The security has a significant impact on online purchasing decisions in the application, the security has a significant impact on online purchasing decisions in the application.

**Key Word:** Service quality; safety, Brand image; Purchasing decisions;

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### I. Introduction

The development of an increasingly modern era encourages changes in systems, both directly and indirectly, such as trading systems, transaction methods and marketing systems. In the past, buying products or goods, buyers and sellers must meet face to face to obtain an agreement or transaction. The reach of both sellers and buyers is very limited. Changes in communication technology are very fast and global, have provided opportunities for marketers to be broader and more efficient. Advances in technology, especially the internet, can easily overcome distance, time and cost limitations. The implementation of technology in terms of increasing business, selling and purchasing products is to use electronic commerce (Adi, 2013). Online business or usually known as E-Commerce (electronic commerce), e-commerce is a technology that is growing rapidly along with the presence of the internet in our lives, according to Laudon and Laudon (2012), e-commerce is the use of the internet and the web in conducting business transactions and e-commerce digitally can facilitate commercial transactions between organizations and between organizations and individuals. From the results of APJII projections, it shows that internet users in Indonesia have continued to increase every year from 1998 to 2015 www.apjii.or.id. With the number of internet users reaching 84.16 million people or about 30% of the total population in Indonesia, the e-commerce market to be very potential for some people who can see the potential

in the future. This growth is supported by data from the Minister of Communication and Information which states that the value of e-commerce transactions in 2013 reached IDR 130 trillion. www.startupbisnis.com (2014) and as many as 57 percent of the total internet users in Indonesia shop on an online buying and selling site. Online shopping is a purchase made via the internet as a marketing medium using the website as a catalog.

According to Pavlou and Gefffen (2002), a very important factor that can influence online purchase interest is the trust factor. The trust factor is a key factor in every online sale and purchase. Only customers who have confidence and are courageous will make transactions via the internet, therefore if there is no foundation of trust between sellers and buyers, there will be no transactions in the world of e-commerce, let alone knowing if the products are sold and offered by the seller. is a pseudo product, in the sense that the product being sold is still just a shadow behind the existing trust of potential customers. Hardiawan (2013) said, not many consumers decide to buy goods in their research at tokobagus.com (OLX) and some consumers prefer to transact on kaskus.co.id, the advantages that kaskus.co.id have as a pioneer of buying and selling sites in Indonesia, the joint account payment system or the term (rekber) is an advantage that can be trusted by FJB users (buying and selling forums) at kaskus.co.id.ini.

Site	Visitor per day
tokopedia	236
BukaLapak.com	250
Berniaga.com	436
OLX	1.120.000
KASKUS	1.600.000

The application claims to be the safest place to buy / sell online, equipped with a Payment System that guarantees buyers and sellers of online fraud risk. Bukalapak can answer any doubts that have been in the hearts of customers in this indirect shopping world. They guarantee 100% money back if the goods do not arrive at the buyer (.At a glance BukaLapak.com has a concept similar to other sites that facilitate online buying and selling transactions in Indonesia. However, it turns out that the transaction system at BukaLapak.com is designed in such a way as to maintain the safety of both the seller and the buyer. Thus all transaction and payment processes will be facilitated and guaranteed by BukaLapak.com. The payment process from the buyer will be facilitated by BukaLapak.com in accordance with applicable regulations. After the payment is complete, BukaLapak.com will confirm to the seller to send the goods to the buyer's address. After the goods are received by the buyer, BukaLapak.com will disburse funds for the seller.

Based on the background of the problems described above, the authors limit the formulation of problems that arise in this study as follows:

1. Do web quality, security and brand image simultaneously influence online purchasing decisions?
2. Does the quality of the web significantly influence online purchasing decisions?
3. Does security significantly influence online purchasing decisions?
4. Does brand image significantly influence online purchasing decisions?

## II. Literature Review

### Buying decision

The definition of a purchasing decision according to Drumond (2003) is to identify all possible options to solve the problem and assess the choices systematically and objectively and their goals that determine the advantages and disadvantages of each. The definition of purchasing decisions according to Peter and Olson (2000) is an integration process that combines knowledge attitudes to evaluate two or more alternative behaviors and selects one of them.

Decision making is an individual activity that is directly involved in obtaining and using the goods offered.

Kotler's (2005) purchase decision process stages:

The stages of decision making can be described as follows:

1. Introduction to Problems
2. Troubleshooting
3. Evaluation of Alternatives
4. Purchasing Decisions
5. Post Purchase Behavior

#### Web Quality

WebQual version 4.0 is an instrument for assessing the quality of a site in terms of usability, information, and interaction services, especially on the e-commerce facilities offered (www.webqual.uk, 2010). Following are the dimensions used to measure the quality of a website based on research conducted by Ba<sup>26</sup>s and Vidgen (2003), there are 3 dimensions, among of<sup>19</sup>s, usability is quality related to site design, such as appearance, ease of use, navigation, and users. Then the quality of information is the quality of the content contained on the site, whether the informa<sup>12</sup>n is appropriate for user purposes such as accuracy, format and relevance. And the final dimension of service interaction quality is the quality of service interactions experienced by users when they investigate deeper into the site, manifested with trust, and empathy for example issues of transaction and information security, product delivery, personalization and communication with site owners.

#### Security

Park and Kim (2006) define security as the ab<sup>14</sup> of online stores to control and maintain security for data transactions. Park and Kim went on to say that security guarantees play an important role in building trust by reducing consumer concerns about misuse of person<sup>9</sup> data and data transactions that are perishable. When the level of security guarantees is acceptable and meets consumer expectations, then consumers may be willing to disclose personal information and will buy with a feeling of security. It can be concluded that security must be created so that consumers can confidently give their trust to sites that require transactions via personal data, and there is certainly a guarantee that has to be given to support it in order to work.

#### Brand Image

The brand image is the seller's promise to consistently provide features, certain benefits and services are given quality assurance. According to Tafifprios, Arbi Rani, (2015) The Valuation of Packaging Design, Brand Popularity and Consumer Culture Toward Aqua Brand Image, *Jurnal Ilmu Manajemen dan Bisnis*, vol. 1 no. 3, 2015 Universitas Mercu Buana Jakarta. But giving a name or a brand on a product should not only be a symbol because of the brand has six levels of understanding, namely:

- 1) Attributes. The brand is reminiscent of certain attributes.
- 2) Benefits. Attributes need to be translated into functional and emotional benefits. Consumers actually buy the benefits of the products they buy.
- 3) Value. The brand says something about the value or image of the producer.
- 4) Culture. The brand reflects a certain culture.
- 5) Personality. Brand reflects a certain personality.
- 6) Users. Brand indicates the type of consumer who buys or uses the product.

According to Keller in Putro (2009), Brand Image is an assumption about a brand that is reflected by<sup>2</sup> nsurers who hold on to consumers' memories. Meanwhile, according to Kotler (2006), brand image is the vision and belief that is buried in the minds of consumers, as a r<sup>1</sup> ection of the associations that are held in consumers' memories. Then Aaker (2008) said that a brand image is a set of brand associations that are formed<sup>2</sup> d stick in the minds of consumers. From the definitions of brand image above, it can be concluded that a brand image is a collection of impressions that exist in the minds of consumers about a brand which is assembled from the memories of consumers for the brand. According to Shimp (2003), there are three parts in measuring brand image.

#### *The Influence of Web Quality with Purchasing Decisions*

In previous research conducted by<sup>3</sup> ratiwi (2011) that simultaneously (together) the variables of company reputation and website quality have a significant positive effect on consumer confidence in online transactions. Meanwhile, another study conducted by Arum (2013) states that the variable web quality is a factor that significantly influences purchase intention / purchase decision.

#### *Effect of Security with Purchasing Decisions*

To carry out the purchase decision process basically<sup>6</sup> quires precision and accuracy in deciding to buy the products that consumers want. Meanwhile, Fauzi Firman, *The Influence of Ethnocentrism, Brand Image and Lifestyle on Batik Purchasing Decisions*, Management and Business Scientific Journal, Mercu Buana University, volume 6, no. 2 (2020) purchasing decisions are the behavior of consumers, where they can illustrate the search to buy, use, evaluate, and improve their products and services.



Syaifudin (2014) in his research stated that the variables of privacy, security, and trust have a partially significant effect on the transaction intention variable. Security is at the heart of most internet transactions, as most transactions are carried out on the web. Web security is a key factor that concerns people using the internet to buy.

The Influence of Brand Image with Purchasing Decisions Consumers usually have limited knowledge and time when making purchase decisions, as a result brand image is often used as a reference in making purchase decisions. In previous research, Heriyati and Septi (2011) have a significant influence between brand image variables on purchasing decisions, and also Abdillah (2015) said in his research that the variable brand image has a significant effect on purchasing decisions.

### III. Material And Methods

#### Material

According to the descriptions in the literature review and research framework above, the hypotheses of this study are as follows:

H1 = There is a simultaneous influence between web quality, security and brand image with purchasing decisions.

H2 = There is a significant influence between web quality and purchasing decisions.

H3 = There is a significant influence between security and purchasing decisions.

H4 = There is a significant influence between brand image and purchasing decisions.

#### Method

The approach used in this research is a quantitative approach. The research design in this study is a causal descriptive study. According to Sugiyono (2013) descriptive formulation is a problem formulation that coincides with the existence of variables. Descriptive in this study is used to obtain an overview and relationship regarding service quality, brand image, customer satisfaction with customer loyalty. While causal according to Sugiyono (2013) is an evaluation of a cause and effect relationship where the independent variable affects the dependent variable. The population in this study were students who had bought on Bukalapak.com site by accidental sampling technique. From the results of distributing questionnaires, it was obtained that 269 respondents were sufficient in general research with a sample range of more than 30 to 500 respondents.

### IV. Result

#### Descriptive Analysis

Based on the results of data on 269 respondents, it can be seen that the majority of respondents were male, namely, 173 respondents (64.3%), and the rest were female only 96 respondents (35.7%). Based on the results of the data on the 269 respondents in Table 4.2, it can be seen that the respondents who have never been married are 228 (84.4%) and those who are married are 41 respondents (15.2%).

Based on the results of data on 269 respondents, it can be seen that the majority of respondents are private employees, namely 153 people, 31 civil servants, 51 self-employed people, 17 students, and the rest or outside the previous four jobs (for example social workers) as many as 17 people.

Based on the results of data on 269 respondents, it can be seen that respondents who are the same age or less than 18 years are 43 people, respondents aged between 19-25 are 170 people, respondents aged between 26 - 35 are 49 people and those aged between 36 - 45 are 7 people.

Based on the results of data on 269 respondents, the purchase intensity that the respondent has ever made, namely 50 respondents who have made one transaction, 98 respondents have made transactions twice, 44 respondents have made transactions three times and the remaining 77 respondents who have frequently or more than three times made purchase transactions online at Bukalapak.com.

Based on the results of data on 269 respondents, it can be seen that the average value of purchases per month by respondents at Bukalapak.com is 40 people who transact on average per month less than Rp. 100,000, then 112 people transact on average per month between Rp. 100,000-Rp. 300,000, 74 people transact on average per month of more than Rp. 300,000-Rp. 500,000 and 43 people transact on average per month of more than Rp. 500,000.

*Descriptive Analysis Based on Variables*  
Variable Descriptive Data

Variable	N	Min	Max	Mean	Std. Dev
Web Quality	269	44	96	75,2416	10,1829
Security	269	5	15	11,3606	1,8387
Brand Image	269	13	24	18,5688	2,408
Purchase Decision	269	12	30	19,4461	3,318

*Validity Test and Reliability Test*

Sugiyono (2009) states that the validity test results with valid data if the calculated  $r$  value is greater than or equal to the loading factor value, namely 0.5. Reliability testing in this study is to find Cronbach's Alpha. After obtaining Cronbach's Alpha, a study can be said to be reliable if the value is greater than 0.60 (Sujarweni, 2014).

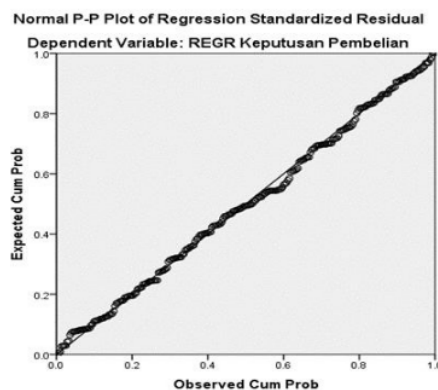
Variable	Cronbach's Alpha	Criteria	Result
Web Quality	0,931	$\geq 0,6$	Reliabel
Security	0,814	$\geq 0,6$	Reliabel
Brand Image	0,766	$\geq 0,6$	Reliabel
Purchase Decision	0,605	$\geq 0,6$	Reliabel

The Alpha value of each variable above is greater than 0.60, so it can be concluded that the measurement tools in the study for the variables of web quality (X1), security (X2), brand image (X3), and purchase decisions (Y) are acceptable or reliable. After that steps, all indicators on the security variable (X2) have a calculated  $r$  value greater than the loading factor so that each indicator in this study is declared valid. And All indicators in the brand image variable (X3) have a calculated  $r$  value greater than the loading factor so that each indicator in this study is declared valid.

The variable, it can be all indicators in the purchasing decision variable (Y) have a calculated  $r$  value greater than the loading factor so that each indicator in this study is declared valid.

4  
Normality test

The normality test is carried out to find out whether the data taken comes from a normally distributed population.



Analysis of normality in this study. From the P-P Plot graphic image shows that the points spread around the line and follow the diagonal line, it can be concluded that the residual value generated from the regression is normal or meets the assumption of normality.

*Multicollinearity Test*

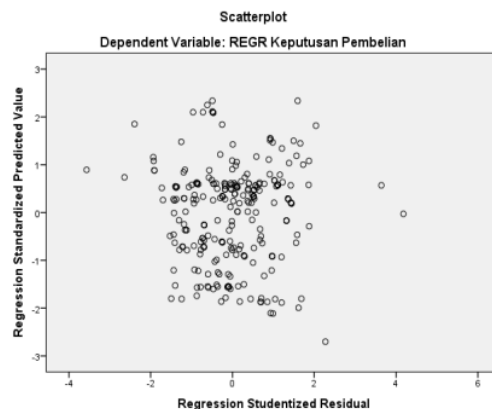
Multicollinearity test is useful to show that some or all of the independent variables are highly correlated. To detect the presence or absence of multicollinearity, use Variance Inflation Factors (VIF). A study can be said to be free from multicollinearity problems if the VIF value is less than 10 or the tolerance is more than 0.10.

Variable	Tolerance	VIF
Web Quality	0,315	3,17
Security	0,417	2,123
Brand Image	0,371	2,699

The three variables above have a VIF value less than 10 and have a tolerance value greater than 0.10. So it can be concluded that in this study there is no multicollinearity between variables.

#### Heteroscedasticity Test

The heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from one residual observation to another.



In the Scatterplot graphic above, it can be seen that heteroscedasticity does not occur because there is no clear pattern and the dots spread above and below the number 0 on the Y axis. So it can be said that the heteroscedasticity test is fulfilled.

#### Multiple Linear Regression Analysis Test

The multiple linear regression test in this study is to describe the effect of the variable web quality (X1) security (X2) and brand image (X3) on purchasing decisions (Y). So that in the form of an equation it can be seen as follows:  $Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$

Becomes

$$Y = -3,255 - 0,069X_1 + 0,354X_2 + 0,432X_3$$

Information : Y = Purchase Decision ; X1 = Web Quality ; X2 = Security ; X3 = Brand Image ; a = Constant ; e = error ; b1, b2, b3 = regression coefficient

#### Coefficient of Determination

##### Model Summary b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.658 <sup>a</sup>	.433	.426	.75733984

Results of Testing the Coefficient of Determination (R<sup>2</sup>) Web quality, security and brand image on purchasing decisions. The correlation value between the variables of web quality (X1), security (X2) and brand image (X3) on purchasing decisions (Y) is 0.658. From the test results on the SPSS output, it can be concluded that it has a strong correlation or relationship between the variables of web quality, security and brand image with purchasing decisions because the correlation value (R) is above 0.5.

# Hypothesis test

ANOVA<sup>a</sup>

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	116.006	3	38.669	67.418	.000 <sup>b</sup>
Residual	151.994	265	.574		
Total	268.000	268			

The F test value is Sig. 0.000 is less than Alpha 5%. So that simultaneously the variables of web quality (X1), security (X2) and brand image (X3) have a significant influence on the purchasing decision variable (Y). The t test value on the web quality variable (X1) is 0.402, greater than 0.05. This means that the web quality variable (X1) partially does not have a significant effect on the purchasing decision variable (Y). The t test value on the security variable (X2) is 0.000, smaller than 0.05. This means that the security variable (X2) partially has a significant effect on the purchasing decision variable (Y). The t-test value on the brand image variable (X3) is 0.000 less than 0.05. This means that the brand image variable (X3) partially has a significant effect on the purchasing decision variable (Y).

## V. Discussion

The Influence of Web Quality with Purchasing Decisions: In previous research conducted by Pratiwi (2011) that simultaneously (together) the variables of company reputation and website quality have a significant positive effect on consumer confidence in online transactions. Meanwhile, another study conducted by Arum (2013) states that the variable web quality is a factor that significantly influences purchase intention/purchase decision. Effect of Security with Purchasing Decisions; Syaifudin (2014) in his research stated that the variables of privacy, security, and trust have a partially significant effect on the transaction intention variable. Security is at the heart of most internet transactions, as most transactions are carried out on the web. Web security is a key factor that concerns people using the internet to buy. And The Influence of Brand Image with Purchasing Decisions: Consumers usually have limited knowledge and time when making purchase decisions, as a result, brand image is often used as a reference in making purchase decisions. In previous research, Heriyati and Septi (2011) have a significant influence between brand image variables on purchasing decisions. and also Abdillah (2015) said in his research that the brand image variable had a significant effect

## VI. Conclusion

According to the analysis and discussion in the previous chapter, the following conclusions can be drawn:

1. Web quality, security and brand image have an effect together or simultaneously on online purchasing decisions at Bukalapak.com
2. Web quality does not have a significant effect on online purchasing decisions at Bukalapak.com. this means that the indicators contained in the web quality variable do not support it when compared to other variables, namely security and image band.
3. Security is a significant impact on online purchasing decisions at Bukalapak.com
4. Security has a significant impact on online purchasing decisions at Bukalapak.com

Some of the suggestions given in this study that can contribute to interested parties are as follows:

1. Practical advice, suggestions that the author can give to the company are recommended for the future, namely that the quality of the web is maintained and it will be better to continue to develop the web, because it does not rule out the possibility that in today's online shop competition there are many unpredictable factors, and for security on Bukalapak.com, it remains to be improved considering that criminal acts will always try to find opportunities, even though security guarantees have become an advantage of this online shop, and it is also recommended for Bukalapak.com to always inform you about safe procedures for shopping/transactions, because that awareness can at times fade from too much belief. Meanwhile, the brand image is already very good and it is hoped that it will always be improved because seeing that the current competition is very tight, especially if the characters in the online shop/company are not consistent, it will reduce the brand image that has been embedded in the market through efforts that can approach the public directly. , such as sponsorship, social support, and awards.
2. Practical advice, the advice that the writer can give to researchers for academics is that it is hoped that this research can be useful as a reference for further researchers to develop this research using other variables such as promotion, loyalty, and advertising that can influence online purchasing decisions on the site. web buying and selling online.



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