

# **The Effect Of Trust And Price On Brand Image And Consumer Decision Making On New E-Commerce Platforms Digital Business Gempolklutuk Village**

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## **Abstract**

The purpose of this study is to determine the significance of the effect of Trust and Price on Brand Image and Consumer Decision Making on a new e-commerce platform. The approach used in this research is a quantitative approach with the hypothesis testing and the relationship between the independent and dependent variables. The population in this study are the people of Sidoarjo and Surabaya who have made purchase transactions on the gempolklutuk digital business platform, totaling 76 responden. The analytical method used was SEM PLS so that the minimum sample size used was 30 samples (Hair, 1998). The results of the study is Trust has a positive and significant effect on the Brand Image, it is proven that the p value of 0.00 is less than 0.05. The Trust has a positive and significant effect on n Consumer Decision Making it is proven that the p value of 0.00 is less than 0.05. The Price has a positive and significant on Brand Image it is proven that the p value of 0.021 is less than 0.05. The Price has a positive and significant effect on Consumer Decision Making it is not proven that the test results show a p value of 0.07 above 0.05. The Brand Image e has a positive and significant effect on Consumer Decision Making it is not proven that the test results show a p value of 0.926 above 0.05.

## **Keywords**

Trust, Price, Brand Image, Consumer Decision, Digital Business.

## **1. Introduction**

E-commerce has changed technology and business relationships. E-commerce participation refers to the extent to which an organization adopts, integrates, and uses existing technology in e-commerce itself (Raktnasingam, 2003). Furthermore, the Financial Services Authority (OJK) stated that around 88.1 percent of internet users in Indonesia have used e-commerce services to buy various products on a daily basis (CNN 2021). Not only that, the chairman of the Indonesian OJK commissioner also stated that the value of transactions in e-commerce in Indonesia had reached Rp. 266 trillion in 2020. The use of e-commerce had actually been used long before the pandemic. However, currently many retail stores and manufacturers are forced to switch to digital platforms to maintain their business. This, of course, has a long-term impact on consumers getting used to shopping online. Sales of products such as groceries, masks, vitamins and health products as well as basic daily necessities have increased, while demand for smartphones, automotive, clothing and holiday tickets has been the opposite. The existence of MSMEs has also experienced a significant increase in demand during the pandemic.

The existence of E-Commerce is supported by online shopping applications known as e-commerce platforms that have mushroomed in Indonesia. Some examples of online shopping platforms that are widely used by Indonesians are Lazada, Bukalapak, Bilibli, and Shopee, and Tokopedia. Last year, Tokopedia became the online shopping platform with the highest number of website visits, reaching 147,790,000 monthly average (iprice group, 2021). The competition for each of these platforms is fierce. Each - each company is competing to increase the number of consumers by carrying out various strategies that can increase purchasing decisions by consumers. What's more, new platforms such as digital business gempolklutuk certainly face more difficult challenges to gain trust and be chosen by consumers. Digital Business Gempolklutuk Village is an e-commerce platform built through kedaireka matching fund program as a commercialization of agricultural products, SMEs, services and tourism in Gempolklutuk Village, Tarik District, Sidoarjo Regency. Consumers go through several stages in the decision-making process before buying a product, which starts from the introduction of needs to behavior after making a purchase (Kotler & Armstrong 2008). There are several variables that influence consumer decisions in making transactions on online platforms. Several previous studies regarding consumer decisions have been carried out by

many researchers in Indonesia, such as that conducted by Herawati et al. (2019) who suggested several variables such as product quality, lifestyle and price as variables that influence purchasing decisions or transactions by consumers. Furthermore, research conducted by Gunawan et al. (2019) states that if there is a significant positive relationship between brand image (brand image), trust (trust), and price (price) in purchasing decisions on e-commerce sites conducted by respondents in Jakarta and Tangerang. Other variables that are also used in several studies regarding purchasing decisions are trust, security, and ease of shopping (Suharman 2019). Fachmi (2019) in his research on purchasing decisions at online shops, argues that trust has a significant positive influence on purchasing decisions made by consumers.

### **1.1.Objectives**

The objectives to be achieved in this research:

1. To determine the significance of the effect of Trust on Brand Image
2. To determine the significance of the effect of Trust variable on Consumer Decision Making
3. To determine the significance of the effect of the Price on the Brand Image.
4. To determine the significance of the effect of the Brand Image variable on Consumer Decision Making on new e-commerce platforms.
5. To determine the significance of the effect of Price variable on Consumer Decision Making on e-commerce platforms

## **2.Literature Review**

### **E-Commerce**

E-Commerce is an exchange of goods and services between organizations or individuals that is supported by the use of a comprehensive information and communication technology system and has a globally standardized infrastructure network (Turban et al. 2015). E-Commerce business can include several things such as online sales websites directly for consumers, participation in online marketplaces by involving third-party business actors with customers, as well as between customers. In addition, e-commerce can also include selling and buying activities between business people, as well as the collection and use of demographic data through website contacts and social media (Kutz 2016).

### **Trust**

The role of trust in business is receiving increasing attention from management researchers and practitioners (Hosmer, 1995). Many researchers suggest that trust is a very important variable, both on an interpersonal scale, managerial effectiveness, and economic activity (Doney & Cannon 1997). Mayer et al. (1995, p.712) defines trust as "the willingness of a party to be vulnerable" to the actions of another party based on the expectation that the other party will perform certain actions that are important to the giver of trust, regardless of his ability to monitor or control the other party that. In addition, McKnight and Chervany (2001) stated that the belief that the Internet has laws or regulations for consumers (institution-based trust) should influence interpersonal-based trust. Shapiro (1987) also stated that institutional-based trust is the belief that a party has security by providing guarantees, security networks, and other structures.

The concept of trust in the use of technology can include confidentiality mechanisms, namely disclosing data only to authorized parties. Authorities are parties who have a legitimate need to know and/or have access to the system. (Jamieson, 1996). E-commerce security risks can occur both internally and externally; it can be from a human or non-human source which can happen incidentally or intentionally. Risks can be caused by disclosure, tampering, and modification of E-commerce transactions, or by denial of service attacks causing availability problems and confidential data breaches (Ratnasingam 2003).

### **Price**

Price is a flexible element of the marketing mix, this is due to the nature of prices that can be changed quickly (Tjiptono, 2008). Pricing strategy is very important because it can provide value to consumers as well as one of the factors that influence product image and purchasing decisions (Lupiyoadi 2013). Furthermore, price is a monetary unit or other measure (including other goods and services) that is exchanged in order to obtain ownership rights or use of an item or service (Tjiptono 2008). Price is something that is given up in exchange for a good or service. Price is especially the exchange of money for goods or services. Also the sacrifice of time due to waiting to obtain goods or services (Lupiyoadi 2001). Managers usually strive to charge a price that will yield a reasonable profit. To make a profit, managers must choose a price that is equal to the perceived value to the target consumer. If a price is set too high in the minds of consumers, the perceived value will be smaller than the cost, and sales opportunities will be lost (Lupiyoadi 2001). More broadly, price is the sum of all the values that customers provide

for the benefits of having or using a product or service. When cognitive processing of price information occurs, consumers can make a comparison between the set price and the price or price range that has been formed in their minds for the product. The price in the mind of the consumer that is used to make this comparison is called the internal reference price. Internal price reference basically acts as a guide in evaluating whether the set price is acceptable to consumers or not. Factors that affect perception include selective attention, selective distortion, and selective memory (Kotler & Armstrong 2008).

### **Brand Image**

Brand image is something that is more valuable than the product, namely the brand can be used as a differentiator of a product with other similar products (Djarmiko & Pradana 2016). Foster (2018) describes brand image as an association description and is consumer trust in a particular brand. A good product brand image will encourage buyers to have more loyalty to a product (Rares & Jorie 2015). Aaker (2011) suggests that there are three important components in measuring brand image, namely product attributes, customer benefits, and brand personality.

### **The Consumer Decision Making**

Purchasing decisions are influenced by several factors which include cultural, social, and personal. Cultural factors are the basic factors that determine desires and behavior. While social factors have influence either directly or indirectly. Social factors consist of reference groups, family, and roles and status attached to individuals. Finally, personal factors are factors that are inherent in individuals such as age, occupation, economic situation, personality, lifestyle, and other similar attributes. Purchasing decisions involve behavior that studies individuals, groups and organizations when selecting, buying, using and managing products, services, ideas and experiences to find what is needed and wanted. There are six consumer points when deciding to buy a product, namely based on product category, brand choice, dealer choice, time of purchase, purchase amount, and type of payment method provided (Kotler & Keller 2012). The three stages in the decision-making process carried out by consumers, which begins with the input stage related to the recognition of needs. The second stage is the process stage which is marked by searching for information about a particular service or product. The last is the stage of expenditure or output related to decision making and evaluation after purchase. Similar to Kanuk & Schiffman (2017).

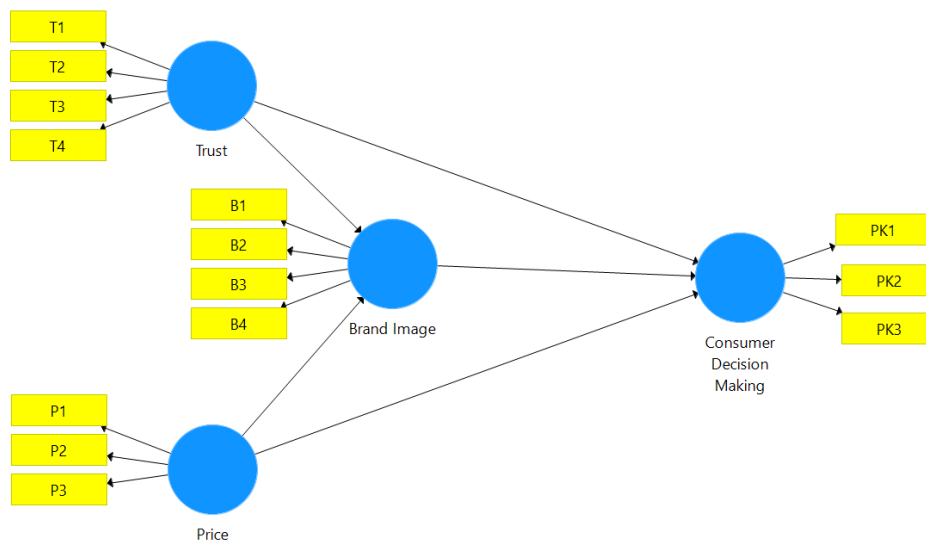


Figure 1. conceptual framework

### **3. Hypothesis**

Some of the research results that underlie the hypothesis in this study are; Kim et al. (2008) in their research on a trust-based consumer decision-making model in electronic commerce suggests that trust influences purchasing decisions. Research conducted by Putra et al. (2020) suggests that there is a positive relationship between the price variable in the decision to make a purchase transaction. Gunawan et al. (2019) in his research on the determinant factors that influence purchasing decisions in e-commerce state if there is a positive relationship between brand image and transaction decisions by consumers. The hypothesis in this research is:

- H1 : The Trust has a positive and significant effect on the Brand Image.
- H2 : The Trust has a positive and significant effect on n Consumer Decision Making
- H3 : The Price has a positive and significant on Brand Image
- H4 : The Price has a positive and significant effect on Consumer Decision Making
- H5 : The Brand Image e has a positive and significant effect on Consumer Decision Making

#### 4. Metode

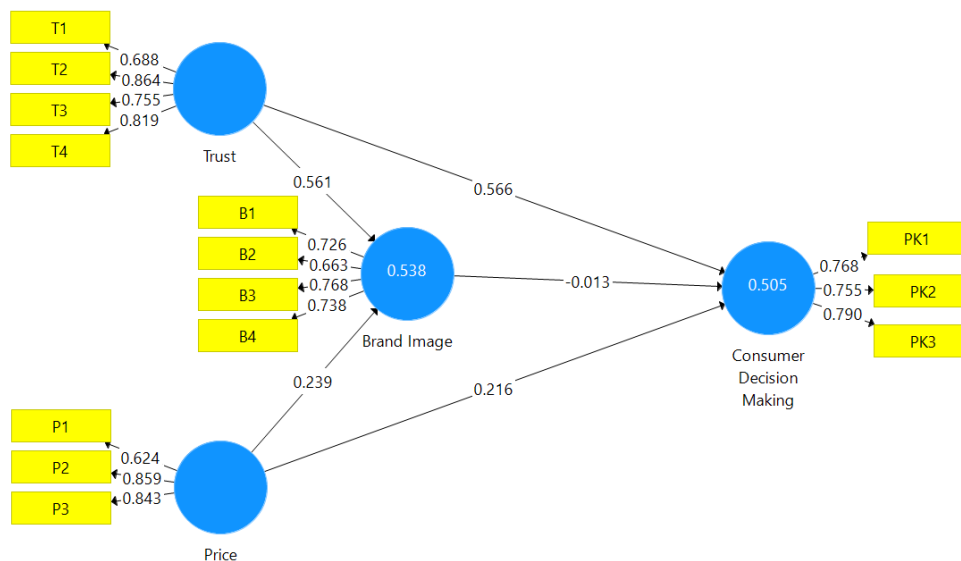
The research approach used in this research is a quantitative approach and an explanatory descriptive approach to test the hypothesis and the relationship between the independent and dependent variables. The population in this study are the people of Sidoarjo and Surabaya who have made purchase transactions on the gempolklutuk digital business platform, totaling is 76 responden. The analytical method used was SEM PLS so that the minimum sample size used was 30 samples (Hair 1998).

#### 5. Result and Discussion

The most dominant age group of respondents was in the range of 20-30 years of 96.1%, while only 3 respondents were aged less than 20 years and there were no other categories for the age of the respondents. then 52 percent of respondents came from Surabaya and 48 percent of respondents came from Sidoarjo. Test analysis was carried out using PLS (Partial Least Square), namely SMART PLS. The analysis test in PLS has two stages, namely measuring the outer model to determine the validity and reliability of a construct, then proceed with the inner model to determine the relationship between the variables being studied (Hair et al. 2017)

##### Outer Model Testing

Testing the outer model includes three things, namely testing convergence validity, discriminant validity, and construct reliability (Hair, et al. 2017).



**Figur.2. Outer Mode**  
 Sources: Processing Data PLS (2022)

**Table. 1 Factor Loading**

Indicator	Brand Image	Price	Trust	Consumer Dicesion Making
B1	0.726			
B2	0.663			
B3	0.768			
B4	0.738			
P1		0.624		

Indicator	Brand Image	Price	Trust	Consumer Dicesion Making
P2		0.859		
P3		0.843		
PK1				0.768
PK2				0.755
PK3				0.790
T1			0.688	
T2			0.864	
T3			0.755	
T4			0.819	

Sources: Processing Data PLS (2022)

Ghozali (2004) suggests that a construct is considered valid if the factor loading value of each of the indicators studied has a value of more than 0.5. Testing the loading value is carried out to determine the feasibility of each indicator (Chin, 1998). In Figure 1 and Table 1 it can be seen that all variable indicators have a loading factor value above 0.5. so that it can be stated that all indicator variables are valid.

Table 2. Construct Reliability

Variable	Cronbach's Alpha	Reliability Composite
Trust	0.701	0.815
Brand Image	0.663	0.815
Price	0.686	0.823
Consumer Decision Making	0.790	0.864

Sources: Processing Data PLS (2022)

The results of the combined reliability of the variables Trust, Price, Brand Image, Consumer Decision Making are more than 0.60, which means that the four variables have good reliability. In addition, these four variables also have a Cronbach's alpha value of more than 0.6

### **Average Variance Extracted (AVE)**

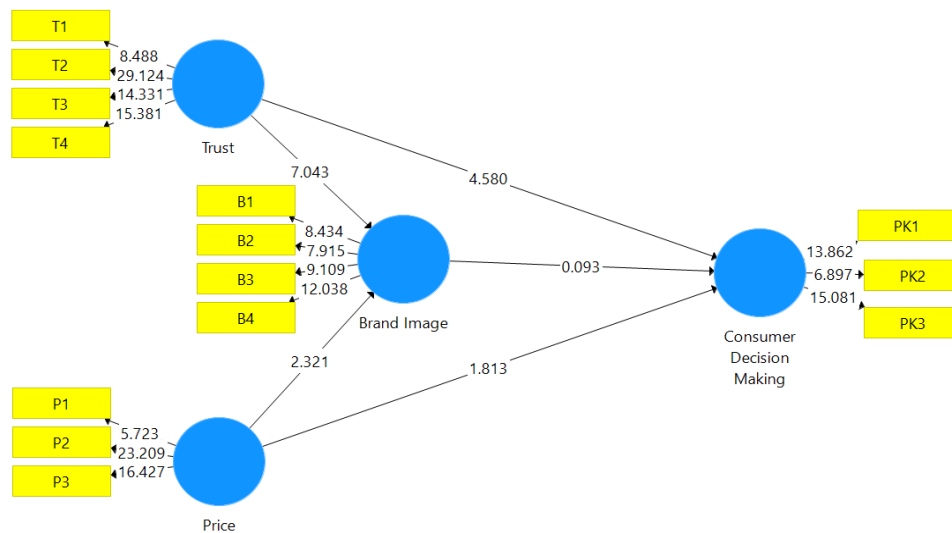
Table 3. Average Variance Extracted (AVE)

Variable	AVE
Trust	0.525
Brand Image	0.595
Price	0.613
Consumer Decision Making	0.615

Sources: Processing Data PLS (2022)

The AVE value in table 3 shows that all variables have a value above 0.5, it can be stated that all variables have good convergent validity values.

### Evaluation of the Measurement Model (Inner Moder)



**Figure 3. Inner Model**  
 Sources: Processing Data PLS (2022)

### Coefficient of Determination

The coefficient of determination is usually abbreviated as R<sup>2</sup>. This value indicates a measure of the variance of the endogeneous (dependent) variable caused by all the exogenous (independent) variables connected to it. The termination coefficient value can be seen in table 4.

**Table 4. Coefficient of Determination**

	R Square	R Square Adjusted
<b>Brand Image</b>	0.538	0.525
<b>Cunsomer Decision Making</b>	0.505	0.484
<b>Mean</b>	0.521	

Sources: Processing Data PLS (2022)

The coefficient of determination In table 4 it can be seen that the average termination coefficient or R<sup>2</sup> is 0.521 which shows the model is in the moderate category(Backer et al, 2018).

### Q-Square

The Q-Square value is less than 0 (Zero), so the model has little or no predictive relevance (Chin, 1998). The predictive relevance value is obtained by the formula (Hair, 2011).

$$\begin{aligned}
 \text{Q-Square} &= 1 - [(1 - R^2_1) \times (1 - R^2_2)] \\
 &= 1 - [(1 - 0.538) \times (1 - 0.505)] \\
 &= 1 - (0.462 \times 0.495) \\
 &= 1 - 0.2108 \\
 &= 0.7892
 \end{aligned}$$

Based on the calculation results above, the q-square value is 0.789. This shows a large diversity of research data that can be explained by the research model of 78.9%. while the remaining 21.1% is explained by other factors that are outside this research model. Thus, from these results, this research model can be stated to have good goodness of fit

### Fit Model

Table 5 shows an SMSR value of 0.089 where the score is less than 0.1 and the NFI value is 0.599 which is less than 1, which means that the fit criteria model and the results of calculating the GoF score produce a score of

0.789 which is included in the large category, which means that the model meets the fit model criteria. with the data.

Table 5. Fit Model

	Model Saturated	Model Estimasi
SRMR	0.100	0.100
d_ ULS	1.041	1.041
d_ G	0.498	0.498
Chi_ Square	193.706	193.706
NFI	0.599	0.599

Sources: Processing Data PLS (2022)

## Hypothesis Testing

The results of hypothesis testing using sem pls can be seen in table 6

Table 6. The Hypothesis Testing

	Original Sample	T Statistic	P Values
Trust → Brand Image	0.561	7.043	0.000
Trust → Consumer Decision Making	0.566	4.580	0.000
Price → Brand Image	0.239	2.321	0.021
Price → Consumer Decision Making	0.216	1.813	0.070
Brand Image → Consumer Decision Making	-0.013	0.093	0.926

Sources: Processing Data PLS (2022)

based on the results of hypothesis testing using SEM PLS in table 6 it can be concluded as follows:

H1 : The Trust has a positive and significant effect on the Brand Image, it is proven that the p value of 0.00 is less than 0.05

H2 : The Trust has a positive and significant effect on n Consumer Decision Making it is proven that the p value of 0.00 is less than 0.05

H3 : The Price has a positive and significant on Brand Image it is proven that the p value of 0.021 is less than 0.05

H4 : The Price has a positive and significant effect on Consumer Decision Making it is not proven that the test results show a p value of 0.07 above 0.05

H5 : The Brand Image e has a positive and significant effect on Consumer Decision Making it is not proven that the test results show a p value of 0.926 above 0.05

## 5.2 Discussion

### **The effect of Trust on Brand Image on new e-commerce platforms digital business gempolklutuk village**

The results of hypothesis testing Trust has a positive and significant effect on the Brand Image, it is proven that the p value of 0.00 is less than 0.05 with a coefficient value of 0.561, which means that if trust in gempolklutuk village digital business platforms increases by one unit, it will increase brand image of gempolklutuk village digital business platforms by 56.1 percent.

### **The effect of Trust on Consumer Decision Making on new e-commerce platforms digital business gempolklutuk village.**

The results of hypothesis testing Trust has a positive and significant effect on the Consumer Decision Making, it is proven that the P value of 0.00 is less than 0.05 with a coefficient value of 0.566, which means that if trust in gempolklutuk village digital business platforms increases by one unit, it will increase the use of gempolklutuk village digital business platforms by 56.6 percent.

### **The effect of Price on Brand Image on new e-commerce platforms digital business gempolklutuk village**

The results of hypothesis testing Trust has a positive and significant effect on the Brand Image, it is proven that the p value of 0.02 is less than 0.05 with a coefficient value of 0.239, which means that if trust in gempolklutuk village digital business platforms increases by one unit, it will increase brand image of gempolklutuk village digital business platforms by 23.9 percent.

### **The effect of Price on Consumer Decision Making on new e-commerce platforms digital business gempolklutuk village.**

The results of hypothesis testing Trust has a positive and significant effect on the Consumer Decision Making, it is not proven that the P value of 0.07 is less than 0.05 with a coefficient value of 0.216, but is proven at a significance level of 0.1, which means that if trust in gempolklutuk village digital business platforms increases by one unit, it will increase the use of gempolklutuk village digital business platforms by 21.6percent.

### **The effect of Brand Image on Consumer Decision Making on new e-commerce platforms digital business gempolklutuk village.**

The results of hypothesis testing Trust has a positive and significant effect on the Consumer Decision Making, it is not proven that the P value of 0.07 is less than 0.05. As a new e-commerce platform, digital business gempolklutuk village does not yet have a brand image that can encourage consumers to make decisions using the platform.

## **6. Conclusion**

Based on the results of the research that has been described, the researchers can formulate research conclusions as follows:

1. The Trust has a positive and significant effect on the Brand Image, it is proven that the p value of 0.00 is less than 0.05.
2. The Trust has a positive and significant effect on n Consumer Decision Making it is proven that the p value of 0.00 is less than 0.05
3. The Price has a positive and significant on Brand Image it is proven that the p value of 0.021 is less than 0.05
4. The Price has a positive and significant effect on Consumer Decision Making it is not proven that the test results show a p value of 0.07 above 0.05.
5. The Brand Image e has a positive and significant effect on Consumer Decision Making it is not proven that the test results show a p value of 0.926 above 0.05

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