
FACTORS AFFECTING PURCHASING BEHAVIOR ON MARKETPLACE APPLICATIONS IN JAKARTA DURING THE COVID-19 PERIOD

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Abstract: This study aims to test the analysis of factors that influence purchasing behavior on marketplace applications, especially in the Jakarta area during the Covid-19 period. The sample taken was 132 respondents in the Jakarta area. The convenience method is used by distributing questionnaires which are then processed using PLS-SEM. The result of this study is that purchasing intentions when shopping in marketplace applications during the Covid-19 period in the Jakarta area are influenced by trust, safety, and risks.

Keywords: Marketplace, Trust, Safety, Risk, Purchase Intention

Abstrak: Penelitian ini bertujuan untuk menguji analisis faktor-faktor yang memengaruhi perilaku pembelian pada aplikasi *marketplace* khususnya di wilayah Jakarta dalam masa Covid-19. Sampel yang diambil adalah 132 responden di wilayah Jakarta. Metode *convenience* digunakan dengan cara menyebarkan kuesioner yang kemudian diolah menggunakan PLS-SEM. Hasil dari penelitian ini adalah keputusan pembelian dipengaruhi oleh kepercayaan, keamanan, dan risiko pada saat berbelanja dalam aplikasi *marketplace* pada masa Covid-19 di wilayah Jakarta.

Kata Kunci: Pasar, Kepercayaan, Keamanan, Risiko, Keputusan Pembelian

INTRODUCTION

Background

The current condition of the Covid-19 virus outbreak, or commonly called Corona Virus Disease, has been going on for quite a long time since 2019. The perceived changes are very significant, judging from shopping patterns, previously Covid-19 consumers were shopping through malls compared to the market. This is also quoted by Yoga that based on ADA (Analytics Data Advertising), there are significant changes after the Covid-19 pandemic that entered Indonesia, especially shopping behavior in one of the main areas, namely malls, there are very few consumers so in the pandemic like today, people do a lot of online shopping instead of having to go to the mall.

Based on research data from We Are Social and Hootsuite in January 2021 (2022), in terms of calculations from 274 million Indonesians, 93% are at least marketplace viewers, and 88% of the 94% of the population have made purchase transactions for goods/services through the marketplace. It can be informed that digital users in Indonesia are quite large and are a business potential in the long term.

According to Bianchi and Andrew (2012), the risks felt online have an inverse relationship with consumer attitudes, and these attitudes have a positive effect on the intention to continue purchasing. From the trust factors examined, trust in third-party assurance and a trust culture environment have the strongest positive influence on intentions to continue buying online, whereas trust in online vendors and a tendency to trust are both insignificant. a product or service in the marketplace. Even though research on the broad scope of the marketplace or a smaller space, namely the marketplace, has been carried out by researchers before, this time

it is different from the limitations of previous studies due to looking at the ongoing Covid-19 pandemic conditions and especially in the Jakarta area. Therefore, this study carried out and aims to understand the factors that influence the purchasing intentions of consumers during the Covid-19 pandemic in consideration of buying a product or service on the marketplace. Therefore, this study carried out and aims to understand the factors that influence the purchasing intentions of consumers during the Covid-19 pandemic in consideration of buying a product or service on the marketplace.

Research Purpose

Based on the background above, the objectives to be achieved in this study are to test the research empirically, as follows:

1. Testing whether trust affects consumers' purchasing intentions in shopping through the marketplace during the Covid-19 pandemic.
2. Testing whether trust affects consumer safety in shopping through the marketplace during the Covid-19 pandemic.
3. Testing whether risks affect consumers' purchasing intentions in shopping through the marketplace during the Covid-19 pandemic.
4. Testing whether safety affects consumers' purchasing intentions in shopping through the marketplace during the Covid-19 pandemic.

LITERATURE REVIEW

Purchase Intention

The purchase intention is the intention to buy, the consideration to buy, and the recommendation to buy the product from others (Roozy et al., 2014). Consumers rely heavily on advice from others when they make potential purchase intentions, especially when the level of risk during the purchase is visible, as in the case of online shopping (Gershoff & Johar, 2006). A purchase intention is a series of consumer choices before purchasing with several existing considerations after the consumer has the willingness to buy. Then you have to decide where and when to purchase along with the choice of payment method because it is online and does not interact directly with the seller.

The process of purchasing consumers is caused by stimuli internally and stimuli externally. Internal stimulus is a need that is needed by consumers themselves. Meanwhile, external stimulus occurs due to external impulse factors such as the environment or promotions that are being campaigned by certain products. Howard and Sheth (1969) says that the model argues that the consumer is rational, and the purchase intention occurs due to interaction between the stimuli received from the marketing activities of the company and the environment.

Trust

Trust is the result of a special belief in integrity, ability, and virtue (Gefen, 2002). According to Tjokrosaputro and Cokki (2020), purchase intention is the willingness of consumers to buy a certain product or service based on needs, choices, attitudes towards the product and the assessment that has been carried out by the individual. In the context of the marketplace, integrity expresses rules and promises, the ability is the capacity to provide products in a quality manner, and virtue is goodness toward consumers without attaching importance to materialistic advantages in mind.

During online shopping, trust is one of the most important factors because if there is no consumer trust in a product then there is no purchase intention or transaction in the marketplace so, it can be said a failure. Trust can be an important factor for consumers to make purchasing intentions because consumers often feel the risks involved in online transactions such as financial risks, product risks, and concern for privacy and safety (Winch & Joyce, 2006).

Consumers when they have felt trust at the time of purchase or transaction, the second time consumers will trust even more because they have felt trust in the past. In addition, trust also affects consumer satisfaction and loyalty (Franklyn & Cokki, 2021). So that by definition, trust can also be defined in three characteristics: reliability; predictability; and fairness, all of which play an important role in improving competitiveness and the provision of flexibility, especially in the context of electronics (Agarwal et al., 2006).

Safety

Safety is triggered by a positive experience on the part of consumers. Safety attitudes can emerge from several factors internally and externally, but usually, safety is a positive nature and it is one of the important indicators in making purchasing intentions in the context of this study. Michaelidou and Hassan (2008) said in a survey that safety issues in food packing are one of the important factors to influence the intention of consumers' purchasing intentions.

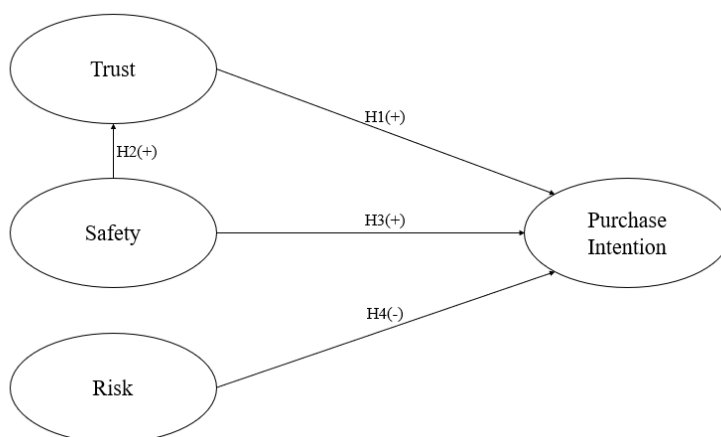
Risk

Risk is a negative feeling felt by consumers, causing consideration of purchasing intentions (Ha, 2002). The risk felt by the consumers risks factors. Forsythe et al. (2006) examined three risk factors: financial risk, product risk, and time/comfort risk.

The risks obtained are usually from internal and external factors that determine the nature of the subjective. Perceived risk is the subjective determination of losses, which play a more significant role in customer intention-making than the perceived value (Mitchell, 1999). This is because there is a lot of information asymmetry in the online store, and online customers cannot check the product before purchasing. Therefore, there is a lot of sense of uncertainty in online purchases.

Based on a literature review and some of the results of previous research that have been previously presented, in this study the researcher wants to know the causes of what factors affect purchasing behavior in the marketplace during the Covid-19 pandemic specifically in the Jakarta area, here are the reasons for thinking:

Figure 1
Research Model



Source: Researcher (2022)

Based on the framework, the hypotheses in this study are as follows:

- H₁: Trust positively affects consumers' purchasing intentions in shopping through the marketplace in the conditions of the Covid-19 pandemic.
- H₂: Trust has a positive effect on safety in shopping through the marketplace in the conditions of the Covid-19 pandemic.

- H₃: Safety positively affects consumers' purchasing intentions in shopping through the marketplace in the conditions of the Covid-19 pandemic.
- H₄: The risk of negatively affecting consumers' purchasing intentions in shopping through the marketplace during the Covid-19 pandemic.

The Relationship between Purchasing Intentions and Trust

In research to test the effect of trust and consumer purchases, there is a positive relationship between consumer confidence in online stores. The results of the study show that consumer trust in the marketplace is one of the important indicators in terms of disbursing goods or services and consumer purchasing intentions. According to Winch and Joyce (2006), trust is a strong influencing factor for making purchases in an online environment. The online environment of trust is built primarily through consumers to online sites mediated through technology.

The Relationship between Trust and Security

From the research results, it is said that trust and security have a positive influence relationship between trust and security. This is where consumers feel security when they have gone through the stage of trust that has been felt by consumers through shopping events in the marketplace.

The Relationship between Purchasing Intentions and Security

According to the results of Li and Yuan's (2018) research, security is an intermediary in purchasing intentions. According to Chen and Lu (2015) that security is the main concern of consumers when conducting online transactions. Security is a reflection of intermediary efforts to reduce consumer risk, as is the case in their personal information or online buying and selling transactions.

Relationship between Purchase Intention and Risk

According to the results of Li and Yuan's research (2018), a survey of 1,576 valid questionnaires was received which examined that it indicated that there was a negative perceived risk. According to Mitchell (1999) that the risk perceived by consumers can influence purchasing intentions, they tend to whether the perceived risk is high or low if the perceived risk by consumers has a positive impact on consumer purchase intentions.

RESEARCH METHODOLOGY

In this study, the data was collected by distributing a questionnaire to the people of Jakarta who had shopped/transacted using the marketplace from March 21, 2022 – March 28, 2022. The distribution of the questionnaire was carried out directly on the google form by the researcher to respondents through online media. (WhatsApp, Line, and other online media). Data is obtained directly from people or informants deliberately selected by the researcher to obtain data or information relevant to the research problem.

In this study, the researcher used respondent data that had been collected and analyzed so that SEM analysis would be processed using SmartPLS software. Data that has been collected from online questionnaire disseminators as data collection is used in indirect communication techniques to generate certain information through a detailed and complete list of statements submitted to respondents.

Validity uses two measurements, which are convergent and discriminant. Convergent Validity that a set of indicators that represents one latent variable and that underlies that latent variable. Such representation can be demonstrated through one-dimensionality which can be expressed using the average value of the extracted variant (AVE). The AVE value is at least 0.5. The validity of discriminants is obtained from the Heteroite-monotrait Ratio approach. A valid value is 0.85 and the acceptable threshold is less than 0.90. Beyond that assessment is the

lack of validity of discriminants. To analyze reliability, the researcher uses a loading factor and composite reliability approach. The rule of thumb that is usually used to assess the reliability of constructs is that the value of Composite Reliability must be greater than 0.7 for confirmatory research and a value of 0.6-0.7 is still acceptable for exploratory research.

The indicators used to measure confidence are the following five indicators I believe in shopping in the marketplace, I believe in the process of purchasing transactions in the marketplace, I believe in marketplace efficiency, I know and have confidence in the marketplace, and Winning consumer trust is the pride for the marketplace. Then for the following security indicators, I feel safe making purchases of goods online in the marketplace, I feel like my personal information is safe in the marketplace, I feel safe when I make payments on marketplaces, and the product packaging from the safe marketplace. Furthermore, the following risk indicators are There are many uncertain things in making purchases in the marketplace, I am worried about the authenticity of the product in the marketplace, and Most sellers don't provide complete information in the marketplace. And for the purchase intention indicators there are the following five I intend to purchase in the marketplace within the next 6 months, I think that buying products on the marketplace is fun, Purchasing products in the marketplace is more economical, I get the same product quality by purchasing the marketplace, I'm going to make a repurchase in the marketplace.

RESULTS AND CONCLUSION

Results

In the respondent profile section, the study explains the profiles that are correlated in the study. In this study, there were 3 (three) indicators and will use PLS-SEM. So, in the study using PLS-SEM took samples for people who used marketplace applications as many as 132 samples for analysis. Analysis of respondents' profiles was carried out based on name, age, gender, work or not work, frequently used marketplace applications, average use of marketplace applications, and the average number of transactions in the marketplace carried out in approximately one week. The questionnaire was distributed online using Google Forms media where Google Form links are distributed via WhatsApp and Instagram.

Measurement models or outer models with reflexive indicators are evaluated with convergent and discriminant validity of the indicators and composite reliability for the overall indicators. Meanwhile, outer models with formative indicators are evaluated based on their substantive content, namely by comparing the magnitude of the relative weight and looking at the significance of the weight size.

The convergent validity test is carried out by calculating the convergent validity. Convergent validity is known through loading factor and Average Variance Extracted (AVE), the following will be explained each of the convergent validity tests:

Convergent Validity

The validity of convergence can also be known through the Average Variance Extracted (AVE). The good value of the measurement of the AVE value must be greater than 0.50 (Ghozali & Latan, 2015).

Table 1

Convergent Validity

Variable	AVE	Description
Trust	0.660	Valid
Safety	0.620	Valid
Risk	0.692	Valid
Purchase Intention	0.558	Valid

Source: Researcher (2022)

Validity of Discriminants

The validity of discrimination refers to the value in each indicator must be no more than 0.9 (<0.9) for the result of the Heterotrait-monotrait Ratio to be qualified.

Table 2
Discriminant Validity

Variable	AVE	Risk	Safety	Trust
Purchase Intention	0,747			
Risk	-0,064	0,832		
Safety	0,646	-0,049	0,787	
Trust	0,692	-0,032	0,743	0,813

Source: Researcher (2022)

Loading Factor

This time the researcher will analyze the reliability of the indicator, namely the loading factor. The reliability of indicators obtained from the loading factor shows that the results of the study will have a value above 0.5.

Table 3
Indicator Reliability

Trust		Safety		Risk		Purchase Intention	
KR1	0.857	KE1	0.853	RE1	0.905	KP1	0.654
KR2	0.849	KE2	0.778	RE2	0.771	KP2	0.863
KR3	0.808	KE3	0.849	RE3	0.813	KP3	0.613
KR4	0.873	KE4	0.652			KP4	0.722
KR5	0.657					KP5	0.847

Source: Researcher (2022)

Table 4
Reliability Test

Variable	Composite Reliability	Description
Trust	0.906	Reliable
Safety	0.866	Reliable
Risk	0.870	Reliable
Purchase Intention	0.861	Reliable

Source: Researcher (2022)

The value of Cronbach’s Alpha is greater than 0.7 and the value of Composite Reliability is greater than 0.7. Thus, composite reliability values of all indicators are declared reliable or consistent in measuring their variables.

Table 5
R-Square Test Result

Variable	R Square	R Square Adjusted
Purchase Intention	0.519	0.508
Safety	0.552	0.549

Source: Researcher (2022)

The R-square value of the purchase intention is worth 0.519, this explains that the percentage of the magnitude of the variable purchase intention can be predicted by the purchase intention of 51.9%. The remaining 48.1% is explained by other variables. In addition, the magnitude of the R-square value for the security variable is 0.552 which means that 55.2% of the security variable can be predicted by the trust and risk variables and 44.8% is explained by other variables.

F-square Test

Effect Size (f^2) is used to determine the magnitude of the proportion of the variance of exogenous variables to endogenous variables. This test is carried out to determine the predictability of the blindfolding procedure. If the values obtained are 0.02 (small), 0.15 (medium), and 0.35 (large). It can be seen that trust has a value of 0.209 which is said to be moderate to purchasing intentions, safety has a small value of 0.079 to purchasing intentions and risks has a small value number also 0.002 to purchasing intentions, and trust has a large value of 1.233 towards safety.

Table 6**F-square Test Result**

Variable	Purchase Intention	Risk	Safety	Trust
Purchase Intention				
Risk	0,002			
Safety	0,079			
Trust	0,209		1,233	

Source: Researcher (2022)

Predictive Relevance (Q^2)**Table 7****Predictive Relevance (Q^2)**

Variable	SSO	SSE	$Q^2 (=1-SSE/SSO)$
Purchase Intention	660,000	476,439	0,278
Risk	396,000	396,000	
Safety	528,000	353,607	0,330
Trust	660,000	660,000	

Source: Researcher (2022)

The results of the constructive cross-validation redundancy test that the results of the predictive relevance calculation showed the value of $Q^2 = 0.330$ on the impulsive Purchase variable. The calculation results show the predicted relevance value > 0 , so the model can be said to be feasible and has a relevant predictive value.

Hypothesis Testing using The Bootstrapping Method

Hypothesis testing is to test the presence or absence of the effect of exogenous variables on endogenous ones. The test criteria state that if the t -statistics t -table (1.96) or the p -value $<$ significant alpha 5% or 0.05, it means that there is a significant effect of exogenous variables on endogenous variables.

Table 8**Hypothesis 1 Testing Result**

Variable	Value	Description
Trust \rightarrow Purchase Intention	β : 0.474 p-value: 0.000 f^2 : 0.105	Positive Significant Small

Source: Researcher (2022)

Based on the results of the first hypothesis test, trust has a positive and statistically significant effect with a moderate effect on purchasing intention. This is indicated by the p -value of 0.000. Therefore, it can be concluded that the first hypothesis is supported.

Table 9
Hypothesis 2 Testing Result

Variable	Value	Description
Trust → Safety	β: 0.743 p-value: 0.000 f2: 1.223	Positive Significant Big Effect

Source: Researcher (2022)

Based on the results of the second hypothesis test, trust has a positive and statistically significant effect with a small effect on safety. This is indicated by the *p*-value of 0.000. Therefore, it can be concluded that the second hypothesis is supported.

Table 10
Hypothesis 3 Result Testing

Variable	Value	Description
Safety → Purchase Intention	β: 0.292 p-value: 0.003 f2: 0.105	Positive Significant Small Effect

Source: Researcher (2022)

Based on the results of the third hypothesis test, safety has a positive and statistically significant effect with a moderate effect on purchasing intention. This is indicated by the *p*-value of 0.000. Therefore, it can be concluded that the third hypothesis is supported.

Table 11
Hypothesis 4 Result Testing

Variable	Value	Description
Risk → Purchase Intention	β: -0.035 p-value: 0.336 f2: 0.002	Negative Not Significant Small Effect

Source: Researcher (2022)

Based on the results of the fourth hypothesis test, risk has a negative and statistically significant effect with a small effect on purchasing intention. This is indicated by the *p*-value of 0.336. Therefore, it can be concluded that the fourth hypothesis is supported.

Table 12
Hypothesis testing

Hypothesis	Hypothesis Statement	Result
H ₂	Trust has a positive influence on security.	Supported
H ₂	Trust has a positive influence on security.	Supported
H ₃	Security has a positive influence on purchasing intention.	Supported
H ₄	Risk has a negative influence on purchasing intention.	Not Supported

Source: Researcher (2022)

In testing the significance of a hypothesis, PLS uses the Bootstrapping method, in the first hypothesis test (H₁) regarding the influence of Trust on Purchasing intentions. Based on the table above, the results of the first hypothesis test have a *t*-statistics of 4.462 which means > 1.96, and a *p*-value of 0.000 which means < 0.05 so, H₁ is accepted, that is, trust has a positive and statistically significant influence on the intention to buy marketplace applications in Jakarta during the Covid-19 period. This result is the same as previous research (Hahn & Kim, 2009) which stated that trust has a positive effect on purchasing intentions. This can be interpreted as consumers feeling confident in shopping and trusting in the transaction process in the marketplace. In addition, consumers also believe that shopping through the marketplace is

more efficient, one of which is in terms of time. So that when consumers are more familiar with and have trust in the marketplace, of course, in the future it will have a positive effect.

In the second hypothesis test (H_2) regarding the effect of Trust on Security. Based on the table above, the results of the second hypothesis test have a t -statistics of 16.452 which means > 1.96 , and a p -value of 0.000 which means < 0.05 so, H_2 is accepted, namely trust has a positive and significant influence on security. This can be interpreted as when consumers have believed, then consumers will feel safe. This security arises when there is a boost in trust from consumers by a good or service that is traded by sellers through the marketplace.

There is a third hypothesis test (H_3) regarding the effect of Security on Purchasing intentions. Based on the table above in the results of the third hypothesis test, it has a t -statistics of 2.711 which means > 1.96 , and a p -value of 0.003 which means < 0.05 so, H_3 is accepted, namely security has a positive and statistically significant influence on the purchase intention of marketplace applications in Jakarta during the Covid-19 period. This result is the same as the previous study (Zhao et al., 2017) which stated that security has a positive effect on purchasing intentions. This can be interpreted to mean that consumers feel more security when making purchases and transacting through the marketplace. In addition, personal information from consumers feels safely maintained in the marketplace, thus forming a positive influence on purchasing intentions in the marketplace.

In the fourth hypothesis test (H_4) regarding the effect of Risk on Purchasing intentions. Based on the table above the results of the first hypothesis test has a t -statistics of 0.416 which means > 1.96 and a p -value of 0.339 which means < 0.05 so, H_4 is accepted, namely on the results of the fourth hypothesis test, the risk of having a negative and statistically significant influence on the intention to purchase marketplace applications in Jakarta on Covid-19. This result is the same as the previous study (Bianchi & Andrews, 2012) which stated that risk negatively affects purchasing intentions. This proves that consumers have concerns or risks experienced when transacting in the marketplace. As well as from some purchases there are still uncertain things, and most consumers also feel worried about the authenticity of the product, and some marketplaces do not provide incomplete information for consumers so it will have an impact on negative influence on purchasing intentions.

In terms of implication results, it shows that H_1 is accepted, namely, trust has a positive and statistically significant influence on the purchase intention of marketplace applications in Jakarta during the Covid-19 period. As for H_2 , it is accepted that trust has a positive and significant influence on security. Furthermore, H_3 is accepted, namely, security has a positive and statistically significant influence on the purchase intention of marketplace applications in Jakarta during the Covid-19 period. Finally, H_4 was accepted, namely on the results of the fourth hypothesis test, the risk of having a negative and statistically significant influence on the intention to purchase marketplace applications in Jakarta on Covid-19.

Conclusion

Based on the existing conclusions, respondents have positive self-confidence in their purchase intentions because respondents have begun to trust sellers in the marketplace, it can be seen that respondents can make purchases in a fairly long period, namely 6 months. Of course, a sense of security is also grown by the value of the trust at that time before making a purchase intention, so that respondents will feel safe if respondents already believe. This will have a positive impact on purchase intentions. However, there is an aspect of risk consideration experienced by respondents, which can be seen in the not-so-complete information about the authenticity of a product to be purchased. So that it will bring up negative values and considerations before making a purchase intention.

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