



Home > **Vol 85 (2022)**

Journal of Marketing and Consumer Research

The journal is a peer-reviewed, international and interdisciplinary research journal.

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The journal also covers interdisciplinary research across the topics on technological development, management and behavior sciences.

IISTE is a member of [CrossRef](#).

The DOI of the journal is: <https://doi.org/10.7176/JMCR>

Index of this journal: EBSCO (U.S.) Index Copernicus (Poland) Ulrich's Periodicals Directory (ProQuest, U.S.) JournalTOCS (UK) PKP Open Archives Harvester (Canada) Bielefeld Academic Search Engine (Germany) Elektronische Zeitschriftenbibliothek EZB (Germany) SCI-Edge (U.S.) Open J-Gate (India) OCLC WorldCat (United States) Universe Digital Library (Malaysia) NewJour (Georgetown University Library, U.S.) Google Scholar The IC Impact factor value of this journal is 3.341

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Paper submission email: JMCR@iiste.org

ISSN 2422-8451

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The Influence of Trust, Reliability, Responsiveness, Web Design on Purchasing Decisions in E-Commerce

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Abstract

This study aims to analyze the effect of E-service Quality Trust, Reliability, Responsiveness, and Web Design on purchasing decisions in e-commerce (Bukalapak.com). The population in this study is people in West Jakarta who have made transactions at Bukalapak in the last six months. One hundred respondents became the sampling method used as purposive sampling. The data collection technique used a survey with a questionnaire as a research instrument—data analysis method using Partial Least Square. This study proved that trust has a positive and significant effect on purchasing decisions. Reliability had a positive and significant effect on purchasing decisions. Responsive had a positive and significant effect on purchasing decisions. Web Design had a positive and significant effect on purchasing decisions.

Keywords: Dimensions of E-service Quality, Purchase Decision, Bukalapak.com

DOI: 10.7176/JMCR/85-04

Publication date: February 28th 2022

INTRODUCTION

The development of the internet has brought changes in aspects of human life. The internet makes everything easier and faster; the development of the internet, which is also balanced by technological developments, makes things in human life faster and easier. Indonesia is a country that also feels this development, and internet users continue to increase every day. In early January 2019, from the total population of Indonesia of 267 million people, it is known that internet users in Indonesia are 132.7 million with a 55% increase in users from 2018 where internet users were 88.1 million of the total 259.1 million Indonesian population.

The existence of the internet is followed by the development of various advanced technologies such as smartphones. A smartphone is a smartphone that is equipped with various convenience features for its users. According to the Hootsuite website, the number of internet users with smartphones in Indonesia in January 2019 was 92 million, an increase of 35% from 2018, 66 million smartphone users in Indonesia. Online shopping is a popular trend today because consumers do not need to have trouble going to the store to buy the items they want, simply by opening an online shopping site and looking for the desired item using a smartphone or computer connected to the internet.

The development of the Internet has brought changes in aspects of human life. The Internet makes everything easier and faster; the development of the Internet, balanced by technological developments, makes things in human life faster and easier. Indonesia is a country that also feels this development, and internet users continue to increase every day. In early January 2019, from the total population of Indonesia of 267 million people, it is known that internet users in Indonesia are 132.7 million with a 55% increase in users from 2018 where internet users were 88.1 million of the total 259.1 million Indonesian population. The development of various advanced technologies such as Smartphones has followed with the existence of the Internet, where Smartphones are equipped with various convenience features for their users. According to the Hootsuite website, the number of internet users with smartphones in Indonesia in 2019 was 92 million, an increase of 35% from 2018, 66 million smartphone users in Indonesia.

Therefore, the use of online shopping has become a popular trend today because consumers do not need to go to the store to buy the items they want, simply by accessing online shopping sites and searching for the desired items using a smartphone or computer connected to the internet.

This research was conducted with Bukalapak.com, which is engaged in E-commerce, which provides online buying and selling services. Bukalapak uses the tagline “Easy and reliable online buying and selling,” this tagline is expected to make Bukalapak easier for consumers to remember. On the Bukalapak site, we recognize the existence of Pelapak, namely sellers who sell their merchandise through the Bukalapak website, and

consumers, namely those who make purchases at Bukalapak. The following table 1 describes the growth of e-commerce sales in Indonesia.

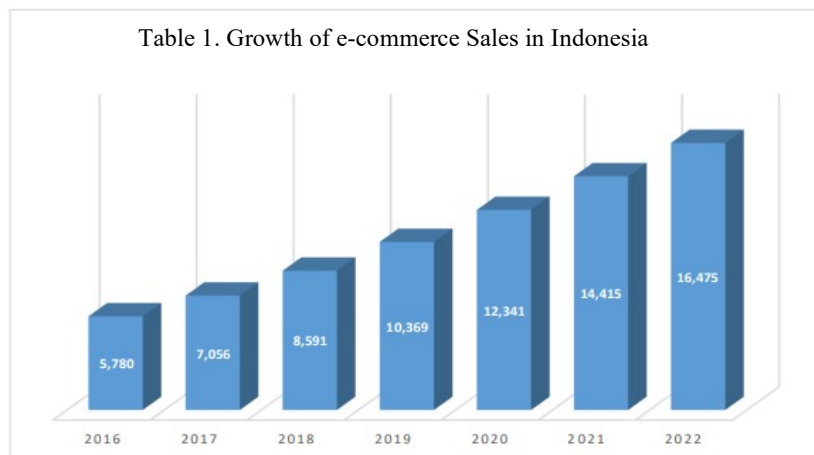


Table 1 shows that e-commerce sales will continue to increase every year. Sales that continue to increase prove that e-commerce has become a trend in society, as evidenced by the number of transactions that continue to increase every year. In 2019, it was estimated that sales through e-commerce in Indonesia would reach 10,369 million USD. (<https://www.statista.com/sales>).

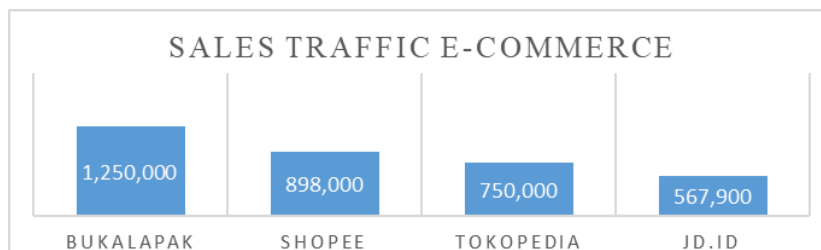
Table 2. Top Brands of E-Commerce in Indonesia



Source: www.topbrand-award.com/top/ecommerce

At the beginning of 2019, there was an increase in Bukalapak in the field of Sales on its website. It caused the Sales Traffic E-Commerce at Bukalapak to occupy the first position from its competitors, namely Shopee, which held the first position in Top Brands at that time. This statement is based on data from www.statshow.com, which summarizes Sales Traffic E-Commerce. It shows that Bukalapak is an e-commerce high in sales value in Indonesia because it is in the number one position. This result is obtained through its unique advertisements. In addition to carrying out intensive advertisements, Bukalapak can be known and chosen by the public in making online purchases because of the good service provided to consumers.

Table 3. Sales Traffic E-Commerce



Source: <https://www.statshow.com/sales/report/ecommerce/id>

Table 3 shows that Bukalapak is an e-commerce company that is quite high in sales value in Indonesia because it is in the number one position. This result is obtained through its unique advertisements. In addition to conducting intensive advertisements, Bukalapak can be known and chosen by the public in making online purchases because of the good service provided to consumers. Bukalapak uses the tagline “Easy and reliable online buying and selling,” this tagline is expected to make Bukalapak easier for consumers to remember. On the Bukalapak website, we recognize the existence of Pelapak, namely sellers who sell their merchandise through the Bukalapak website, and consumers, namely those who make purchases at Bukalapak.

This phenomenon has attracted the attention of researchers to analyze the factors that cause purchasing decisions on the Bukalapak.com site. Therefore, a pre-survey was conducted on 30 respondents to find out in more detail the factors that cause consumers to decide to buy goods on the Bukalapak.com site. The pre-survey results revealed that four factors are most widely chosen in determining purchasing decisions on Bukalapak.com, namely, Trust, Reliability, Responsive, and Web Design. Several studies have emphasized the importance of Trust, Reliability, Responsiveness, and Web Design (McKnight *et al.*, 2012; Krauter & Kaluscha, 2011). These four factors drive online customer buying activities, and influence customer attitudes towards purchasing decisions from an online store (Gefen, 2011; Gefen *et al.*, 2010).

According to Kotler and Keller (2012), consumers' purchasing decisions are decisions taken by consumers to buy a product through the stages that consumers go through before making a purchase, including felt needs, activities before buying, behavior when wearing, and feelings after buying. Meanwhile, according to Widayati (2018), buying interest significantly affects the purchasing decision.

The effect of Trust on purchasing decisions has a positive and significant effect on purchasing decisions (Wijaya (2013); Moreover, Gunawardane (2015) stated that reliability has a positive and significant effect on purchasing decisions. Suharyani (2015) stated that responsiveness has a positive and significant effect on purchasing decisions. Pujianingrum & Suwitho (2017) stated that web design positively and significantly affects purchasing decisions.

Based on the background and existing phenomena, there are problems in this study, as follows: (1) Does Trust affect purchasing decisions on Bukalapak.com?; (2) Does reliability affect customer decisions on the online buying and selling site Bukalapak.com?; (3) Does Responsive affect the customer decisions of Bukalapak.com's online buying and selling site?; (4) Does Web Design affect the decisions of customers of the Bukalapak.com online buying and selling site?

The aims of this research are (1) To find out the influence of Trust on purchasing decisions on Bukalapak.com? (2); Does reliability affect customer decisions on the online buying and selling site Bukalapak.com?; (3) Does Responsive effect the customer decisions of Bukalapak.com's online buying and selling site?; (4) Does Web Design affect customer decisions on Bukalapak.com's online buying and selling site?

THEORETICAL REVIEW

Consumer behavior

According to Kotler and Keller (2013), consumer behavior is generally associated with objects whose studies are directed at human problems. In the field of marketing studies, the concept of consumer behavior is continuously developed with various approaches. Understanding consumer behavior for every marketer is something important in interpreting the marketing concept. The marketing concept aims to provide satisfaction to the wants and needs of consumers. It shows that a successful marketing concept is a marketing concept that is always consumer-oriented. The definition of consumer behavior above can be concluded that consumer behavior is the attitude or action of consumers towards a product or service in fulfilling their needs and desires. The process of making a consumer's purchase decision is heavily influenced by consumer behavior.

According to (Kotler and Keller, 2012), the factors that influence consumer behavior are described as follows:

1. Cultural factors have the widest and deepest influence on consumer behavior. The marketer or seller needs to understand the role played by the buyer's culture, sub-culture, and social class.

Culture is a set of basic values, perceptions, desires, and behaviors learned by members of society from family and other important institutions.

Sub-cultures are groups of people who share other systems based on similar experiences and life situations.

2. Consumer behavior is also influenced by social factors, such as small groups, family, social roles, and status that surround the consumer.

A group is two or more of two people who interact to fulfill individual goals or common goals.

The family is the purchasing organization in a society where the consumer is most important.

3. A purchase's decision is also influenced by personal characteristics such as age and life cycle stage, occupation, economic situation, lifestyle, personality, and self-concept.

- Throughout their lives, people will change the goods and services they purchase.
4. Purchase choice is influenced by four main psychological factors: motivation, perception, learning, and beliefs and attitudes.

Motivation is a need that strongly drives a person to seek satisfaction with that need. Perception is selecting, organizing, and interpreting information to form a meaningful picture of the world.

E-Service Quality

Service quality is an important thing that every company must consider. E-Service Quality is an assessment of what consumers receive with what consumers expect to be compatible or contradictory. For service companies, the company is demanded by its consumers to provide maximum service quality, provide good service that can distinguish the company from competitors, and firm positioning. Santos (2010) suggests that e-service quality is an overall evaluation and consideration of customers regarding the advantages and quality of e-service senders in the virtual market. Collier & Bienstock (2011) define e-service quality as the customer's perception of the outcome of the service along with the perception of recovery if a problem should occur.

Dimensions of E-Service Quality. According to Tjiptono (2015), quality is a dynamic condition that affects products, services, people, processes, and the environment that meet or exceed expectations. Thus, the quality of service can be interpreted as an effort to fulfill the needs and desires of consumers and the accuracy of delivery in balancing consumer expectations. According to Kotler and Keller (2015), the definition of service is any action or activity that can be offered by one party to another, which is essentially intangible and does not result in any ownership. Its production may or may not be linked to a single physical product.

- a) E-Service Quality Dimension of Trust. In running a business, trust is not something that other parties can recognize. This trust will emerge if it is built from scratch and can be proven to ensure customer satisfaction. Trust is considered a transaction between the seller and the buyer to realize customer satisfaction as expected. Some researchers state that trust is an important factor in forming long-term relationships between sellers and buyers (Camen, 2011).
- b) E-Service Quality Responsive Dimension Responsiveness is the company's ability to be carried out by employees directly to provide services quickly and responsively. Responsiveness can foster a positive perception of the quality of services provided.
- c) E-Service Quality Dimension of Reliability Reliability is the company's ability to carry out services under what has been promised promptly. The importance of this dimension is that customer satisfaction will decrease if the services provided are not as promised. So, the component or element of this reliability dimension is the company's ability to deliver services appropriately and charge costs appropriately.
- d) E-Service Quality Dimensions of Web Design Website design is an image or display where the user interface design is presented to customers (Kim & Lee, 2012). It must be for web designers to understand consumers and academics to evaluate things related to the internet and provide an appropriate framework (Santos, 2011). In addition, according to (Stringam & Gerdes, 2011; Pantano et al., 2011), travel agents are asked to provide some photos and videos of tourist destinations through social networks to attract more consumers.

Purchasing Decision

A decision can be made if several alternatives are selected. If the choice does not exist, then the action taken without the choice cannot be said to make a decision. According to Kotler and Keller (2012), the purchasing decision process consists of five stages carried out by a consumer before arriving at a purchase decision and then post-purchase. According to Permana, Widayati, Lina (2018), purchasing behavior implies that individual activities are directly involved in exchanging money for goods and services and the decision-making process that determines these activities.

The consumer's decision to buy a product always involves physical activity (in the form of direct consumer activities through the stages of the buying decision-making process) and mental activity (i.e., when consumers evaluate products according to certain criteria set by individuals). From the statement above, it can be concluded that purchasing decisions are actions to purchase goods or services they like.

Hypothesis Development

1. The Effect of Trust on Purchasing Decisions

According to Camen (2011), trust is not something that other parties can recognize. This trust will emerge if it is built from scratch and can be proven to ensure customer satisfaction. Trust is considered a

transaction between the seller and the buyer to realize customer satisfaction as expected. Some researchers state that trust is an important factor in forming long-term relationships between sellers and buyers. According to Doney (2010), a trust includes two important components: credibility and benevolence. Credibility concerns the fulfillment of a promise to carry out its obligations and its sincerity in carrying out these obligations.

H1: Trust has a positive and significant effect on purchasing decisions.

2. The Effect of Responsiveness on Purchasing Decisions

According to Jonathan (2013), responsiveness is the company's ability to be carried out by employees directly to provide services quickly and responsively.

Responsiveness can foster a positive perception of the quality of services provided. If there is a failure or delay in the delivery of services, the service provider tries to repair or minimize consumer losses immediately. This dimension emphasizes the attention and speed of employees involved in responding to customer requests, questions, and complaints.

H2: Responsiveness has a positive and significant effect on purchasing decisions.

3. Effect of Reliability on Purchasing Decisions

According to Getty and Getty (2011), reliability refers to the ability of service providers to fulfill their promises precisely and accurately and the ability to be trusted, especially in providing services on time in the same way according to the promised schedule and without making mistakes every time. *Reliability* relates to or related to the technical functionality, especially the extent to which the site is available and functioning properly (Tjiptono, 2011).

H3: Reliability has a positive and significant effect on purchasing decisions.

4. The Influence of Web Design on Purchasing Decisions

According to Kim and Lee (2012), website design is a picture or display where the user interface design is presented to customers. It must be for web designers to understand consumers and academics to evaluate things related to the internet and provide an appropriate framework (Santos, 2011). Website design quality is interpreted as the overall quality possessed by a website, where this quality includes two main aspects, namely the quality of the appearance and navigational functions (Zhou *et al.*, 2012). Based on the above statement, the hypothesis can be formulated:

H4: Web Design has a positive and significant effect on purchasing decisions.

METHOD

This research begins with activities to identify problems such as research locations, formulating identified problems, collecting theoretical bases that strengthen the foundation in variables, finding methods in collecting data, compiling instruments to determine the statistical testing techniques used. In this study, the author uses quantitative research methods. According to Sugiyono (2013), quantitative research methods can be interpreted as research methods based on the philosophy of positivism. It is used to examine certain populations or samples; sampling techniques are generally carried out randomly, data collection using research instruments, data analysis is from quantitative or statistical which is to test a predetermined hypothesis. Based on the type of investigation, the researcher conducts causal research in this scientific research which are independent variables (variables that affect) and dependent (influenced) as well as intervening variables.

Population and Research Sample

According to Sugiyono (2014), the population is a generalization area consisting of objects or subjects with certain qualities and characteristics determined by researchers to be studied. The population is 100 respondent who lives in the West Jakarta area. To obtain accurate analysis and result with the criteria that have made transactions on Bukalapak.com for the last six months (April - September 2021), and the samples were selected on their characteristics. These characteristics are (a) 15 years old; (b) Bukalapak.com users; (c) Domiciled in the West Jakarta; (d) Transaction period in Bukalapak within the last six months.

Data collection technique

The data collection method was to conduct a survey directly on the research object using the Bukalapak.com application. The instrument used was a questionnaire that gives a set of questions or written statements to respondents to answer. The analytical method applied in this study is Structural Equation Modeling

(SEM), where the data analysis technique in this study is using PLS (Partial Least Square) version 3.0 PLS (Partial Least Square) is an alternative model of covariance-based SEM.

RESULTS AND DISCUSSION

1. Data Quality Test Results

Convergent Validity test is the measurement model with reflexive indicators is assessed based on the correlation between the item score or component score with the construct score calculated by PLS.

Table 4. Results of the Modified Convergent Validity Test

Indicator	Outer Loading	Information
T1	0.872	Valid
T2	0.885	Valid
T3	0.828	Valid
T5	0.677	Valid
RB1	0.806	Valid
RB4	0.841	Valid
RB5	0.877	Valid
RP1	0.875	Valid
RP2	0.900	Valid
RP3	0.878	Valid
RP4	0.884	Valid
WD1	0.953	Valid
WD2	0.843	Valid
WD3	0.948	Valid
KP1	0.865	Valid
KP2	0.909	Valid
KP3	0.843	Valid

Source: PLS 2021 Output

Based on the results of the modified convergent validity test, all indicators have met convergent validity because they have a loading factor value above 0.70.

Table 5. AVE Test Results

Variable	Average Variance Extraced (AVE)
Trust	0.677
Reliability	0.715
Responsive	0.731
Web Design	0.774
Purchasing Decision	0.762

Source: PLS 2021 Output

From Table 5, it is concluded that the square root of the average variance extracted for each construct is greater than the correlation between one construct and the other constructs in the model. The AVE value based on table 5 shows that the construct in the estimated model has met the criteria for discriminant validity.

Table 6. The Result of Cronbach's Alpha and Composite Reliability Test

Variable	Cronbach's Alpha	Composite Reliability	Cronbach's Alpha	Composite Reliability
Trust	0.881	0.913	0.965	0.970
Reliability	0.866	0.909	0.939	0.950
Responsive	0.877	0.916	0.944	0.953
Web Design	0.854	0.911		
Buying Decision	0.843	0.905		

Source: PLS 2021 Output

Based on Table 6, Cronbach's alpha and composite reliability test results show a good value; all latent variables have a composite reliability value and Cronbach's alpha 0.70. It means that all latent variables are said to be reliable.

Table 7. The Result of Hypothesis Test

	Original Sample	T-Statistics	P-Values
Trust → Purchasing Decision	0.244	3.003	0.003
Reliability → Purchasing Decision	0.277	2.981	0.003
Responsive → Purchasing Decision	0.244	2.333	0.020
Web Design → Purchasing Decision	0.204	2.009	0.045

Source: PLS 2021 Output

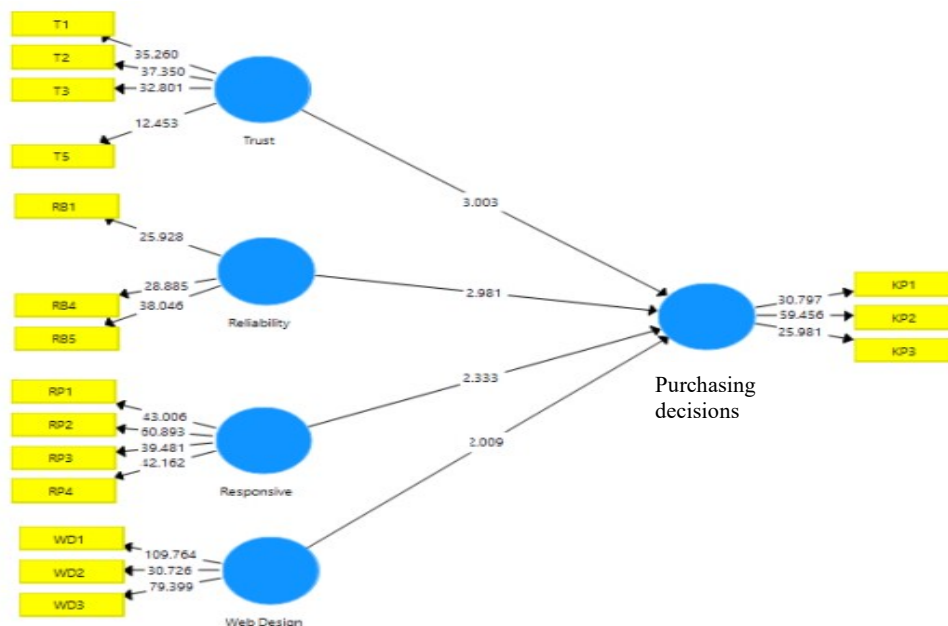


Figure 1. Bootstrapping Test
 Source: Data processed by PLS, 2021

DISCUSSION

1. The Effect of Trust on Purchasing Decisions

Based on the hypothesis test in this study, the t-Statistic result was 3.003, the original sample value was 0.244, and the p-value was 0.003. The t-statistic value is greater than the t-table value of 1.96, the original sample value shows a positive value, and the p-value shows less than 0.05. These results concluded that the first hypothesis is accepted; Trust significantly affects purchasing decisions. It means the Trust has a relationship with purchasing decision. If the Trust given by Bukalapak is very satisfying to consumers and makes consumers believe it will affect purchasing decisions. The research by Wijaya (2013) showed that Trust has a significant positive effect on purchasing decisions which are in line with the result by Pratama (2017) show trust has a significant positive effect on purchasing decision.

2) The Effect of Reliability on Purchase Decisions

Based on the hypothesis test, the t-Statistic was 2,981, which the original sample value was 0.277. The p-value of 0.003. The t-statistic value is smaller than the t-table of 1.96 which the original sample value shows a positive value, and the p-value shows more than 0.05. These results concluded that the second hypothesis is accepted; the reliability has a significant positive effect on purchasing decisions. The results of this study indicate that the relationship between the reliability of purchasing decisions is in line with research by Akhtar *et al.*, (2016) that reliability has a positive and significant impact on purchaser decisions.

3) The Effect of Responsiveness on Purchasing Decisions

Based on the hypothesis test, the t-Statistic was 2,333, and the original sample value was 0.244. The value of 0.020. The t-statistic value is greater than the t-table value of 1.96 which the original sample value shows a positive value, and the p-value shows less than 0.05. These results concluded that the first hypothesis is accepted; responsiveness has a significant positive effect on purchasing decisions. The results of this study indicate that there is a relationship between responsiveness and purchasing decisions. If Bukalapak handles consumers quickly and efficiently, it will make the consumers feel that Bukalapak has the best service on social media, and also, it will influence consumer decisions to purchase at Bukalapak. Research by Cahyani & Sutrasnawati (2016) shows that responsiveness significantly affects purchasing decisions. This research is in line with Suharyani's (2015) research that responsiveness has a significant positive effect on purchasing decisions.

4) Influence of Web Design on Purchase Decision

Based on the hypothesis test t-Statistic was 2.009 which the original sample value was 0.204. The p-value of 0.045. The t-statistic value is greater than the t-table value of 1.96 and the original sample value shows a positive value, and the p-value shows less than 0.05. From these results, it concluded that the first hypothesis is accepted; web design has a significant positive effect on purchasing decisions. And there is a relationship between web design and purchasing decisions. If the web design is made attractively and easily accessible by consumers, consumers will make purchasing decisions at Bukalapak. Research from Rahendi (2014) shows that web design has a significant positive effect on purchasing decisions which is in line with research by Pujianingrum & Suwitho (2017) shows that web design has a positive and significant effect on purchasing decisions.

CONCLUSION

- 1) Trust has a positive and significant impact on purchasing decisions. It shows that trust plays a very important role in purchasing decisions. The higher the trust, the greater the purchase decision at e-commerce (Bukalapak).
- 2) Reliability has a positive and significant impact on purchasing decisions. It shows that reliability plays a very important role in purchasing decisions. The higher the reliability, the more it will improve purchasing decisions at e-commerce (Bukalapak).
- 3) Responsive has a positive and significant impact on purchasing decisions. It shows that responsiveness plays a very important role in purchasing decisions. The higher the responsiveness, the more it will improve purchasing decisions e-commerce (Bukalapak).
- 4) Web design has a positive and significant impact on purchasing decisions. It shows that web design plays a very important role in purchasing decisions. The higher the web design, the more it will improve purchasing decisions e-commerce (Bukalapak).

Suggestion

- a) To increase customer trust, Bukalapak should provide a secure payment transaction tool using the COD system (payment on the spot); it provides a money-back guarantee if the desired item does not match and responds to customer criticism and suggestions and provide information that is following the facts.
- b) In order for Bukalapak's services to improve, Bukalapak must choose trained employees who have the ability in their respective fields to be fast in serving customers, and Bukalapak must cooperate with a trusted delivery service.
- c) In order for Bukalapak to provide services of the appropriate quality, Bukalapak must include a detailed description of each product sold.
- d) In order for the website of Bukalapak to be attractive, Bukalapak must create unique content, attractive images by providing trending artist figures and adding interesting testimonials so that consumers believe that the products they sell are of high quality.

Suggestions for further research to focus on research using other variables that influence purchasing decisions, such as promotions, prices, and product quality that experts and previous researchers.

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