

# The Effect Of Ease Of Accessibility, Transaction Security, And Product Quality On Purchasing Decisions For Electronic Devices Online In Jabodetabek Case Study: (Tokopedia Users In Millennials)

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## Article Info

### Keywords:

Ease of accessibility,  
Transaction security,  
Product quality,  
Purchase decision.

## ABSTRACT

In this technological era, the use of e-commerce in purchasing goods makes it very easy for consumers, including electronic purchases. This research aims to analyze the direct influence of the variables ease of access, transaction security, ease of accessibility, transaction security and product quality on online purchasing decisions for electronic devices in Jabodetabek with the research object being the millennial generation. as a research object. The approach used is quantitative with an associative method, where primary data is obtained through distributing questionnaires. The data analysis techniques used include descriptive statistics, descriptive statistics, and Structural Equation Modeling (SEM) analysis using the Partial Least Square (PLS) method, where all data is processed using the SmartPL application. The research results show that Ease of Accessibility (KA) has a P Values value of 0.082, which shows a significant influence on the Purchase Decision of electronic devices (KPN) on Tokopedia. Transaction Security (KT) has a P Values value of 0.057, which indicates a significant influence on purchasing decisions for electronic devices (KPN) on Tokopedia. Product Quality (KP) has a P Values value of 0.077, which indicates a significant influence on purchasing decisions for electronic devices (KPN) on Tokopedia.

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## INTRODUCTION

Advances in information and communication technology (ICT) have a major impact on various aspects of life, especially in the business world. The expansion of Internet commerce is one of the most obvious impacts. Customers can buy products and services online without physically visiting the store. Customers will definitely feel comfortable and safe. Based on statistics from [databoks.katadata.co.id](https://databoks.katadata.co.id), the number of *e-commerce* users or the top 5 online shopping platforms in Indonesia reached 4.8 billion visits in the January-December 2023 period. The accelerating growth in *e-commerce* transactions reflects the

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growing consumer interest in online shopping. One product category that is widely purchased online is electronics. Electronic devices are relatively expensive and consumers want to get the best price through *e-commerce*.

According to Putra et al., (2015) The variable Ease of Accessibility to using *e-commerce* has an important influence on online product purchasing decisions. With the convenience of the online purchasing process, such as ease of site layout, simple payment processes, and clear product information, consumers tend to be more motivated to make purchases online. This shows that the Ease of Accessibility factor plays an important role in influencing consumer decisions to shop online.

Apart from the variable Ease of Accessibility has an important influence on purchasing decisions. The importance of transaction security in online shopping at Tokopedia is also very large, according to Velayati, Nelly, & Ikhbar (2023) transaction security has a significant positive impact on overall consumer buying interest in Tokopedia. Furthermore, the results also show that transaction security individually also has a positive and significant influence on consumer buying interest. Thus, it can be concluded that consumer confidence in the security of online transactions plays a key role in shaping their purchase intention.

Apart from the factors of transaction security and ease of accessibility in online shopping, product quality has a significant influence on purchasing decisions on Tokopedia. According to Mahardini et al., (2023) high product quality can influence consumer purchasing decisions. Consumers tend to prefer to buy products from Tokopedia when they are satisfied with the quality of the products offered. This is in line with previous research which also found a positive relationship between product quality and purchasing decisions.

In conducting research on ease of accessibility, transaction security, and product quality, researchers will use research objects who are millennials who can be said to be literate or even familiar with the use of communication technology, in this case online sales technology or *e-commerce*. In addition, as the information provided in the table above, millennials are also *e-commerce* users of Tokopedia so that they can describe or represent how ease of accessibility, transaction security, and product quality can influence purchasing decisions. Thus, the purpose of this study is to examine how "The Effect Of Accessibility, Transaction Security, And Product Quality On Online Electronic Device Purchase Decisions In Jabodetabek" on Tokopedia users from millennials.

## METHODS

Researchers conducted associative research, a type of research that examines the relationship between two or more variables (Sugiyono, 2014). The research method applied is quantitative research method, which is known as a specialized, systematic, planned, and structured type of research. This study will examine the effect or causal relationship between the *independent* variables, namely Ease of Accessibility, *Transaction Security*, and *Product Quality* with the *dependent* variable, namely the *Purchase Decision*.

The data used in this study includes primary data. The primary data in this study are respondents' responses regarding Ease of Accessibility, Transaction Security, and Product

Quality to Purchasing Decisions. The sampling method used is *non-probability* sampling with *purposive sampling*, where population samples are selected based on certain criteria and numbers (Hair et al., 2017). The population in this study were millennial Tokopedia users in Jabodetabek. In determining the minimum sample size, the authors refer to the statement of Hair et al. (2011) which states that the minimum sample size depends on the number of indicators of the variable under study. The minimum sample size is calculated by multiplying the number of indicators by 5 to 10 times the research variable. Thus, the minimum number of samples in this study was  $12 \times 10 = 120$  samples.

In this study, data was collected using the questionnaire method. The questionnaire method involves preparing a list of questions which are then distributed to respondents who meet the research criteria. In this study, the authors applied the *Structural Equation Model* (SEM) approach using the *Partial Least Square* (PLS) method with the help of SmartPLS 4 software. *Structural Equation Model* (SEM) is a multivariate statistical model used to test the cause-and-effect relationship between observed variables.

## RESULTS AND DISCUSSION

### Descriptive Analysis

The measuring instrument used in this study to obtain data from each variable contained in the research mode is a questionnaire. In the study, the number of samples collected was 130 respondents who had passed verification and continued for data processing. The following is a description of research respondents based on the criteria of gender, age, domicile, monthly income, and period of use of Tokopedia.

**Table 1.** Respondent Characteristics

Respondent Characteristics	Category	Frequency	%
Gender	Male	79	61%
	Female	51	39%
Age	24-28 Years	38	29%
	29-32 Years	29	22%
	33-36 Years	30	23%
	37-40 Years	18	14%
	41-44 Years	15	12%
Domicile	Jakarta	27	21%
	Bogor	34	26%
	Depok	24	18%
	Tangerang	28	22%
	Bekasi	17	13%
Monthly Income	< IDR 1,000,000	4	3%
	IDR 1,000,001 - IDR 2,000,000	7	5%
	IDR 2,000,001 - IDR 3,000,000	23	18%
	IDR 3,000,001 - IDR 4,000,000	44	34%

Respondent Characteristics	Category	Frequency	%
	IDR 4,000,001 - IDR 5,000,000	31	24%
	> IDR 5,000,001	21	16%
Usage Period	< 1 year ago	16	12%
	1 - 3 years ago	56	43%
	3 - 5 years ago	43	33%
	> 5 years ago	15	12%

The characteristics of respondents based on gender are 17 people for men with a percentage of 61%, while for women there are 51 people with a percentage of 39%. This shows that the research respondents are dominated by men. The characteristics of respondents based on age are divided into five groups, namely the age range 24-28 years with the number of respondents 38 people and a percentage of 29%, age 29-32 years with the number 29 and a percentage of 22%, age 33-36 years with the number 30 and a percentage reaching 23%, age 37-40 years with the number 18 and a percentage of 14%, and age 41-44 years with the number 15 and a percentage of 12%. From the distribution of respondents based on age, research respondents are dominated by ages 24-28 years and the least number of respondents is at the age of 41-44 years, which is only 15 people. Furthermore, the criteria for respondents are based on domicile. Based on domicile, Bogor city has the highest number of respondents, namely 34 people with a percentage of 26%, Tangerang city has 28 respondents and a percentage of 22%, Jakarta city with 27 respondents and a percentage of 21%, Depok city has 24 or 18%, and the city with the least respondents is Bekasi with 17 respondents or around 13%. Then for criteria based on monthly income, it is dominated by income of Rp 3,000,001 - Rp 4,000,000 with 44 respondents and a percentage of 34% and the last place is income below Rp 1,000,000 totaling 4 respondents with a percentage of 3%. Not only that, the majority of respondents have used Tokopedia in an average of 1-5 years ago.

### Evaluation of the Measurement Model (*Outer Model*)

#### Validity Test

The validity test is carried out by looking at the outer loading and AVE values (Andreas et al., 2021). In general, for an adequate reflective model, the outer loading must be greater than 0.70. Another rule is that indicators with loadings in the range of 0.40 to 0.70 should be eliminated if removing them increases composite reliability. In Figure 1 and Table 2, respectively, the measurement model and outer loading values have values above the specified minimum (>0.70), so in this validity test there is no need to eliminate first and it is convergently valid. (Chin, 1998; Hair et al., 2018)..

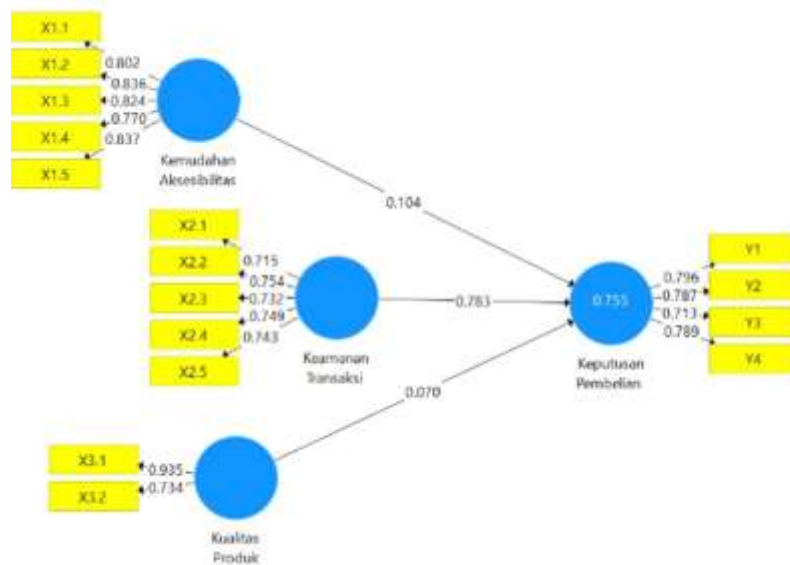


Figure 1. Measurement Model

Table 2. Outer Loading Value

Latent Variable	Indicator	Outer Loading
Ease of Accessibility (KA)	X1.1	0.802
	X1.2	0.836
	X1.3	0.824
	X1.4	0.77
	X1.5	0.837
Transaction Security (KT)	X2.1	0.715
	X2.2	0.754
	X2.3	0.732
	X2.4	0.749
	X2.5	0.743
Product Quality (KP)	X3.1	0.935
	X3.2	0.734
Purchase Decision (KPN)	Y.1	0.796
	Y.2	0.787
	Y.3	0.713
	Y.4	0.789

Source: Processed Data

Then the discriminant validity test is continued in table 3, where it is found that the results of all latent variables in this study have an AVE root value greater than the correlation value between variables.

**Table 3.** AVE Root Value and Correlation between Variables

	KA	KT	KP	KPN	Root AVE
KA	1.000				0.814
KT	0.671	1.000			0.739
KP	0.135	0.146	1.000		0.841
KPN	0.638	0.863	0.198	1.000	0.772

Source: Processed Data

Then in the discriminant validity test, it is also necessary to look at the *cross-loading* value which describes a variable that is greater than other variables. So that the indicators in this research model are valid. This can be seen in table 4.

**Table 4.** Cross Loading Value

	KA	KT	KP	KPN
KA.1	0.802	0.488	0.105	0.429
KA.2	0.836	0.516	0.027	0.541
KA.3	0.824	0.651	0.105	0.605
KA.4	0.770	0.526	0.175	0.480
KA.5	0.837	0.525	0.150	0.512
KT.1	0.433	0.715	0.051	0.625
KT.2	0.464	0.754	0.160	0.651
KT.3	0.608	0.732	0.077	0.691
KT.4	0.529	0.749	0.142	0.609
KT.5	0.429	0.743	0.111	0.602
KP.1	0.158	0.153	0.935	0.205
KP.2	0.040	0.076	0.734	0.107
KPN.1	0.522	0.699	0.114	0.796
KPN.2	0.505	0.689	0.270	0.787
KPN.3	0.429	0.587	0.121	0.713
KPN.4	0.509	0.682	0.101	0.789

Source: Processed Data

### Reliability Test

The reliability test is carried out by looking at the composite reliability value which must be greater than 0.7 and the Cronbachs alpha value is more than 0.6 for a reliable model and produces consistent measurements. (Hair et al., 2017). In Table 5, it can be seen that all latent variables have a composite reliability value greater than 0.7 and a *Cronbachs alpha* value of more than 0.6.

**Table 5.** Cronbach's Alpha and Composite Reliability values

	Cronbach's Alpha	Composite Reliability
KA	0.873	0.908
KT	0.792	0.857

	Cronbach's Alpha	Composite Reliability
KP	0.617	0.826
KPN	0.774	0.855

Source: Processed Data

### Structural Model Evaluation (*Inner Model*)

#### *R-square*

The structural model is evaluated using the R-square for the dependent construct. To assess the PLS model, it can be seen from the R-square for each dependent latent variable or the goodness of the model. (Lin et al., 2019).

**Table 6.** *R-square* value

	R Square	R Square Adjusted
KPN	0.755	0.749

Source: Processed Data

This means that the independent variable (X) which consists of Ease of Accessibility (KA), Transaction Security (KT), and Product Quality (KP) can explain 75.5% or higher of the Purchasing Decision (KPN) on Tokopedia and the rest is influenced by other variables not examined in this research model. (Chin, 1998).

#### Direct Effect

The structural model test aims to evaluate the significance of the prediction model. According to Sarstedt et al (2020) a positive path coefficient value indicates that the effect of a variable on other variables is unidirectional, while the value of exogenous variables increases along with the value of endogenous variables. (Vinzi et al., 2011). A negative path coefficient indicates that the effect of one variable on another is in the opposite direction (Sarstedt et al., 2020). An increase in the value of endogenous variables causes a decrease in the value of exogenous variables (Vinzi et al., 2011). If the P-Values value <0.05, it is considered significant. If the *P-Values* value > 0.05, it is categorized as insignificant (Vinzi et al., 2011).

**Table 7.** Results of *Boostrapping* Test

	Original Sample	Sample Mean	Standard Deviation (STDEV)	P Values
KA → KPN	0.104	0.110	0.074	0.082*
KT → KPN	0.783	0.778	0.057	0.000***
KP → KPN	0.070	0.076	0.049	0.077*

Notes: \*Significant at alpha (0.1); \*\*Significant at alpha (0.05);  
\*\*\*Significant at alpha (0.01)

Source: Processed Data

## Discussion

Based on Table 7 above, it can be seen that the effect of Ease of Accessibility (KA) on Purchasing Decisions (KPN) on Tokopedia has a significance value below 0.1 or 10% which is indicated by a *P-value* of 0.082 ( $<0.1$ ) and a path coefficient value of 0.104. This shows that the effect of KA on KPN is positive and significant. Because ease of accessibility reflects user experience, increases user trust, simplifies the buying process, provides complete information, and allows access via various devices. This is in line with research Kim & Lennon (2013) who found that consumer satisfaction increases significantly when they feel the website is easy to access and use, it will even result in a better user experience and trust with the platform, especially in an e-commerce environment where consumers cannot see or try products in person before buying. (Fu et al., 2020). Puspita & Astuti (2023) in their research found that ease of accessibility has a positive and significant effect on repurchase interest. Repurchase interest is driven by trust in the platform because consumers feel more comfortable and secure in making transactions, thereby increasing large purchases. (Yi et al., 2021).

This study also found the effect of Transaction Security (KT) on Purchasing Decisions (KPN) on Tokopedia has a path coefficient value of 0.783 , and a *P-value* of 0.057 ( $<0.1$ ) which indicates the effect of KT on KPN is positive and significant. Because customer trust is essential in the ever-evolving digital age when choosing an *e-commerce platform*. Without adequate security guarantees, this trust cannot be achieved (Lăzăroiu et al., 2020). By ensuring strong transaction security, users' personal and financial data is protected from threats such as data theft, fraud, and data leakage. (Chawla & Joshi, 2019). Thus, transaction security plays a crucial role in creating a safe and secure shopping environment, and is even a key predictor of trust. (O'Cass & Fenech, 2003; Shin, 2009; Söllner et al., 2016).. By increasing consumer trust and satisfaction, and reducing risk perceptions, transaction security helps drive more frequent and safer purchase decisions. (Shin, 2008; Yenisey et al., 2005).. In other words, good transaction security reduces the perceived risk inherent in online transactions, thereby increasing consumers' willingness to make purchases.

Then the Product Quality (KP) variable on Purchasing Decisions (KPN) on Tokopedia has a path coefficient value of 0.049, and a *P-value* of 0.077 ( $<0.1$ ) which shows the effect of SN on NM is positive and significant. This confirms the importance of product quality in an e-commerce context, where consumers do not have the opportunity to physically inspect goods before making a purchase. (Fu et al., 2020).

High product quality is able to increase consumer satisfaction by providing products that not only meet, but also exceed their expectations. (Park et al., 2021; Tsiotsou, 2006).. Consumers who are satisfied with the products they buy tend to have a positive shopping experience, which in turn increases their loyalty to the platform. Joung et al (2016) stated that perceived quality affects perceived value and reduces perceived risk, which is often a major obstacle for consumers in making online purchases. It even makes an excuse to buy



by differentiating the brand against competing brands (Asshidin et al., 2016). (Asshidin et al., 2016)..

Previous studies also support this finding, showing that high-quality products tend to get positive reviews and increase conversion rates. The study by Kim et al. (2018), for example, shows that good product quality can increase consumer purchase intentions on *e-commerce platforms*. This finding is also supported by Li and Zhang's (2020) research which shows that product quality contributes to consumer trust, which in turn affects their purchasing decisions. In addition, research by Yoon and Occeña (2022) confirms that positive experiences generated by high-quality products encourage consumers to make further purchases.

## CONCLUSION

In this study, the three independent variables have a significant effect on the dependent variable, based on the results of the bootstrapping test which shows the *P Values* value is smaller than 0.1. Ease of Accessibility (KA) has a *P Values* value of 0.082, which shows a significant influence on the Purchase Decision of electronic devices (KPN) on Tokopedia. Transaction Security (KT) has a *P Values* value of 0.057, which indicates a significant influence on purchasing decisions for electronic devices (KPN) on Tokopedia. Product Quality (KP) has a *P Values* value of 0.077, which indicates a significant influence on purchasing decisions for electronic devices (KPN) on Tokopedia. These three factors collectively improve purchasing decisions by creating a safer, more convenient, and satisfying shopping environment for consumers on Tokopedia. This e-commerce platform needs to continue to strengthen these aspects to maintain and increase user satisfaction and loyalty. The limitation of this research is that the respondents in the research were only in the Jabodetabek area and only the millennial generation, while Tokopedia e-commerce users were spread throughout Indonesia and were used by all generations. Further research is recommended to obtain even coverage of respondents. In addition, future research can also involve more relevant variables such as brand image, brand awareness, brand trust.

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