

The Influence of Privacy, Security and Trust Analysis on Online Purchase Decisions at Blibli (Case Study on University Students Development of Panca Budi Medan)

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Abstract. This study was conducted on students enrolled in the Management Study Program at Panca Budi Medan Development University on Friday and Saturday. The study aimed to investigate the impact of privacy, security, and trust on the choice to make online purchases using the BliBli application. The study population consisted of 431 respondents, and the Slovin technique was employed to establish a sample size of 81 respondents. This study employed a descriptive methodology with a quantitative approach. The data was analyzed using the SPSS version 25 software, utilizing a multiple linear regression analysis model. The data source utilized primary data obtained directly from respondents. The findings indicated that a moderate level of privacy had a favorable and statistically significant impact on consumers' choices to make purchases. Security exerts a favorable and substantial impact on purchasing decisions. Trust has a favorable, albeit statistically insignificant impact on purchasing decisions. The variables of privacy, security, and trust have a simultaneous and substantial impact on purchasing decisions. The independent variable accounted for 42.3% of the overall influence, whereas the remaining portion was attributed to other variables that were not examined in this study.

Keywords: Privacy, Security, Trust and Purchasing Decisions.

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1. Introduction

At first the internet was used exclusively by scientists and was not open to the public since 1969. Internet-based information systems are widely used today. Since the existence of the internet and developed for commercial purposes, many conveniences are obtained not only for means of communication, but the internet can be used as a means of doing business. The internet is very helpful for many people, one of which is online purchases. Online transactions that occur slowly but surely will get bigger from time to time. In reality, how to shop by utilizing digital technology in the network (online commerce). Still far inferior to direct or traditional shopping methods that are intimately called offline trade, online buying and selling that continues to grow in Indonesia is inseparable from the support of the emergence of e-commerce. E Commerce is electronic commerce, a marketing of goods or services with electronic systems through the internet.

The emergence of e-commerce in Indonesia has significantly influenced customer behavior, leading to a shift from traditional purchasing in physical stores to online shopping. Initially, online buying was less appealing. One of the underlying factors is the consideration of privacy, security, and trust. Several online products are often damaged or do not resemble the photographs posted on the internet media when they are received by consumers. This phenomenon is driven by the impact of positive informational social influence, which has the power to sway consumers' online purchasing decisions. Blibli is a popular e-commerce platform widely utilized by the general public.

It appears that the Djarum Group is the owner of Blibli. A conglomerate that originated in the tobacco

industry but has since expanded into diverse sectors, including banking. Djarum Group operates its own online company through KasKus, an active online platform that facilitates buying, selling, exchanging goods, and sharing diverse information. At one point, KasKus held the position of being the foremost leader among internet websites.

Blibli is unlikely to encounter any capital-related issues. Kusumo Martanto, the President Director of Blibli.com, stated that the company has invested a total of Rp. 60 billion since July 2011 to enhance the design and services of its website. Regrettably, Blibli has not secured a position in several e-commerce rankings conducted by multiple entities (daveenaar.wordpress.com, 2017). The company's ability to influence customer purchasing decisions is greatly enhanced by its efforts to establish effective communication channels and construct strong brands through strategic marketing initiatives. Additionally, the company's success is further bolstered by its commitment to innovation, resulting in the introduction of new product varieties. Purchase decision refers to the process in which customers make a choice to take action, namely by purchasing or using a specific product or service (Balawera, 2013). According to the findings of researchers at Universitas Pembangunan Panca Budi Medan, students who use the Blibli application for transactions have expressed concerns regarding privacy, security, and trust in the application. These concerns have led to a decrease in their loyalty towards making purchases through the Blibli application.

Privacy is a significant concern for users of e-commerce. Users of Blibli who wish to purchase things from any of the stores must register an account on the Blibli application. When setting up this account, the user is required to provide comprehensive personal information. A staggering 69% of internet buyers restrict their online purchases as a result of apprehensions regarding the privacy and security of their personal information. Furthermore, the factor of security might also have an impact on individuals' choices when it comes to making online purchases (Mauludiyahwati, 2017). This occurs due to consumers' persistent lack of comprehension and occasional disregard for the capacity of a web business to effectively handle and safeguard their personal data. Security issues necessitate business professionals to develop e-commerce services that can ensure both security and consumer trust, hence eliminating any hesitations consumers may have in utilizing e-commerce services. Trust is a significant component that is taken into account while making judgments about online purchases. When potential customers intend to make an online purchase, their primary concern is the trustworthiness of the online vendor or service provider. Hence, it is imperative to establish a reciprocal trust between vendors and purchasers. Trust is the state of having confidence in others, with the expectation that they would not act in a self-serving or exploitative manner (Kopioru, 2014). According to Kotler & Keller (2016), trust refers to a company's readiness to rely on its business partners. Permatasari (2013) states that the trust element plays a crucial role in online transactions. Hence, the author intends to perform a study titled "The Impact of Privacy, Security, and Trust Analysis on Online Purchase Decisions in Blibli (A Case Study on Students of Universitas Pembangunan Panca Budi Medan)".

1.1. E-Commerce

According to (Barkatullah, 2017), states that Electronic Commerce or abbreviated as e-commerce is business activities that concern consumers, manufactures, services providers and intermediateries using computer networks, namely the internet. Meanwhile, according to (Vermaat, 2018) Electronic Commerce or abbreviated as e-commerce is a business transaction consisting of electronic networks, such as the internet.

1.2. Purchasing Decision

According to (Alma, 2016) purchase decisions are consumer decisions that are influenced by various factors such as financial economics, technology, politics, culture, items, prices, places, promotions, physical evidence, people, and process. In order to shape consumer attitudes, it is necessary for them to digest information and generate conclusions that determine their purchasing decisions. According to Tjiptono (2016), consumer purchasing decisions can be defined as the process by which consumers identify a problem and gather knowledge about a specific product or brand. Consumer purchasing decisions are a component of consumer behavior, which is the examination of how individuals, groups, and organizations select, acquire, utilize, and find satisfaction in goods, services, ideas, or experiences to fulfill their needs and desires (Kotler & Keller, 2016).

1.3. Privacy

Privacy is a crucial factor that might impact the level of interest users have in adopting electronic transaction-based systems (Ahmad, 2011). Privacy is commonly characterized as an individual's capacity to acquire, manage, and employ personal information (Flavia'n & Guinali'u, 2006). Therefore, in the context of the internet, privacy pertains to the distribution, acquisition, or utilization of personal information. Privacy refers to a consumer's capacity to manage the spread of information about their transaction or their behavior as a consumer from people in their vicinity (Eid, 2011).

1.4. Understanding Security

The safety aspect significantly influences brand trust in online transactions. Insufficient security measures in an online store might undermine the level of trust placed in it. Security refers to the level of confidence that consumers have in the Internet's ability to protect sensitive information during its transmission (Salisbury et al., 2001) as discussed by Ardyanto & Susilo (2015). According to Gefen et al. (2003) and McKnight et al. (1998), Probo (2010) found that consumers who have a sense of security in the overall internet environment are more likely to trust websites that offer electronic commerce services. Security is a fundamental aspect of the majority of online transactions. (Raman & Viswanathan, 2011). Security is a key concern for individuals who engage in online purchasing, as the majority of transactions are conducted over the internet.

1.5. Understanding Trust

Trust is a crucial aspect of the connection between a buyer and a seller. According to Mansour and Mossa (2014), there is a direct relationship between the level of confidence a consumer has in a website and their perception of risk associated with online transactions. As trust increases, the customer's intention to make a purchase on that website also increases. According to Kim and Park (2013), the price of nonmonetary transactions can be reduced by the perception of confidence. Customers who have trust in an online vendor are more likely to spend less time and mental energy searching for information about the seller and completing a transaction. By minimizing non-monetary factors that affect pricing, trust in online sellers can be enhanced, leading to greater acquisition advantages and non-monetary aspects of transaction benefits. This, in turn, raises the perceived value of buying with online sellers as a whole (Kim & Park, 2013).

2. Method

2.1. Research Approach

This study employs a descriptive research methodology with a quantitative approach. This research is classified as causal research with a quantitative approach. Causal research aims to test theories, establish facts, demonstrate relationships between variables, provide statistical descriptions, and predict outcomes in order to understand the influence between different variables (Sugiyono, 2016).

2.2. Population and Sample

Population refers to a broad area that encompasses both items and subjects with certain attributes and characteristics (Sugiyono, 2016). The researcher determines the population to be examined and thereafter draws conclusions. The population for this study consists of 431 individuals who are Friday Saturday Class Employee Students of the Management Study Program for the period from 2020 to 2022. Due to several constraints such as financial limitations, resource scarcity, time constraints, and lack of necessary research equipment, it is not feasible to investigate all people in a research study. Therefore, researchers must rely on taking samples from the community for testing, which will then lead to conclusions drawn from the study. The sample is a subset of the population, possessing the same number and characteristics as the entire population (Sugiyono, 2016). When the population size is substantial and researchers are unable to study every aspect of it. The author of this study reduced the population size to a specific group of students, consisting of 431 individuals. This was achieved by determining the sample size using the Slovin technique (Sugiyono, 2016). This study employs the Slovin formula as it ensures that the sample size is representative, allowing for generalization of the study's findings. Additionally, this method eliminates the need for a table of sample

sizes, as it can be easily calculated using basic mathematics. The Slovin formula for sample determination is as follows:

$$n = \frac{N}{1 + N(e)^2}$$

Based on the calculation above, the sample that became respondents in this study was adjusted to 81 respondents from all Friday Saturday Class Employee Students Management Study Program of Panca Budi Medan Development University.

2.3. Data Analysis Methods

The data collection approach employed in this study is a documentation study, which gathers data pertaining to students of the Management Study Program at Universitas Pembangunan Panca Budi Medan who make purchases using the Blibli application on Fridays and Saturdays. The study employed a quantitative analytic approach, which involved employing statistical methods and the SPSS v. 25 software (Ghozali, 2016) to do numerical calculations. The data analysis strategies employed to examine the data obtained in this study are as follows:

a. Descriptive Statistical Analysis

Descriptive statistics are commonly employed to furnish information regarding the variables under investigation in a study. The descriptive analysis approach involves the systematic collection, classification, analysis, and objective interpretation of data in order to give comprehensive information and an overview of the addressed issue. Descriptive statistics offer a comprehensive summary of the properties or attributes of the data.

b. Multiple Linear Regression Analysis

The chosen methodology for data analysis is multiple regression analysis, which is employed to examine the linear correlation between three or more independent variables and a single dependent variable. The regression model used in this investigation is as follows:

$$Y = \alpha + X1 + X2 + X3 + \varepsilon$$

Information:

Y = Purchase Decision

α = Constant

X1 = Privacy

X2 = Security

X3 = Trust

ε = Error Term

c. Hypothesis Testing

Hypothesis testing is conducted to ascertain the impact of the independent variable on the dependent variable. This can be done using either a simultaneous test, known as the F-Test, which examines the regression coefficients collectively, or an individual regression coefficient test, referred to as the t-Test

d. Classical Assumption Test

The classical assumption test is conducted to demonstrate the certainty that the regression equation obtained is accurate in estimate, indicating that it is unbiased and consistent (Santoso, 2012). In Sugiyono's (2016) study, the classical assumption test is described as comprising of three tests: normality test, multicollinearity test, and heteroscedasticity test. Heteroscedasticity refers to the situation where the variance is not constant, leading to potential issues with standard error. Multicollinearity, on the other hand, makes it challenging to separate the individual effects of variables, resulting in low significance of the regression coefficient. Hence, it is necessary to conduct a classical assumption test.

This research is classified in quantitative research. This research was conducted at the Anugerah Shop Jl Transportation 6D Lau Dendang, Percut Sei Tuan District, Deli Serdang Regency. The time for conducting the research is March 20 to August 20, 2022. The population in this study is Anugerah Shop consumers of 100 people. The tool used as a data collector is a questionnaire. The questionnaire is arranged in the form of a questionnaire whose measurement is based on a Likert scale. The questionnaire will be tested on 30 respondents. The questionnaire is given to consumers and consumers are given the freedom to

answer it. The test results were analyzed, and invalid questionnaire items were replaced with new statements and used as research questionnaires.

The research data will be treated with normality and homogeneity tests. The normality test aims to test whether in the regression model the dependent variable and independent variable both have a normal distribution or not. A good regression model is having a normal or close to normal data distribution. In principle, normality can be detected by looking at the spread of the data, on the diagonal axis on the graph or by looking at the histogram of the residuals. The normality test is carried out using the Kolmogorov-Smirnov technique, that is, if the significance value is > 0.05 , it means that the data distribution is normal, and vice versa" [7]. The homogeneity test serves to find out whether there are two research data that have the same variance. If the data is normally distributed and homogeneous, then proceed to analyze it by testing the statistical hypothesis which is often called the "t" test which aims to determine the effect of service quality on customer satisfaction at Anugerah Stores.

3. Findings

3.1. Descriptive Statistical Analysis

Table 1. Results of Descriptive Statistical Analysis
Descriptive Statistics

	N	Min	Max	Mean	Std. Deviation
Purchasing Decision	81	18.00	34.00	24.7037	4.09403
Privacy	81	19.00	37.00	28.3086	4.52118
Security	81	14.00	34.00	23.7037	4.52063
Belief	81	14.00	32.00	24.3086	4.02692
Valid N (listwise)	81				

Source: Primary Data processed with SPSS v.25, 2023

Table 1 reveals that the descriptive statistical analysis of the Purchase Decision variable indicates a minimum value of 18.00, a maximum value of 34.00, a mean value of 24.7037, and a standard deviation value of 4.09403. The minimum value of the Privacy variable is 19.00, while the maximum value is 37.00. The mean value is 28.3086, and the standard deviation is 4.52118. The Security variable has a minimum value of 14.00, a maximum value of 34.00, a mean value of 23.7037, and a standard deviation value of 4.52063. The Trust variable has a minimum value of 14.00, a maximum value of 32.00, a mean value of 24.3086, and a standard deviation value of 4.02692.

3.2. Multiple Linear Regression Analysis

Table 2. Multiple Linear Regression Analysis
Coefficients^a

Type	Unstandardized Coefficients		t	Sig.
	B	Std. Error		
1 (Constant)	17.376	4.902	3.545	.001
Privacy	.316	.095	3.337	.001
Security	.277	.109	2.541	.013
Belief	.201	.108	1.865	.066

a. Dependent Variable: Purchase Decision

Source: Primary Data processed with SPSS v.25, 2023

Based on Table 2, the test results of multiple linear regression analysis are contained in the regression coefficient column. Multiple linear regression equations can be obtained as follows:

$$Y = 17.376 + 0.316X_1 + 0.277X_2 + 0.201X_3 + e$$

We know that the constant has a value of 17.376. Assuming that Privacy, Security, and Trust have an effect on the dependent variable of Purchase Decision, we find that it has a value of 17,376. Known to have a positive value of 0316, the regression coefficient for the Privacy variable. This indicates that there is a correlation between a one-unit increase in privacy and a 0.316-unit rise in purchase decisions. The security

variable has a positive regression coefficient, which is known to be 0.277. Thus, the Purchase Decision typically rises by 0.277 for every 1 unit increase in Security. It is well-known that the Trust variable has a positive regression coefficient of 0.201. Thus, the Purchase Decision typically rises by 0.201 for every 1 unit increase in Trust.

3.3. Hypothesis Test Analysis

a. Partial test

Table 3. Partial Test Analysis Coefficients^a

Type	T	Sig.
1 (Constant)	3.545	.001
Privacy	3.337	.001
Security	2.541	.013
Belief	1.865	.066

a. Dependent Variable: Purchase Decision

Source: Primary Data processed with SPSS v.25, 2023

A positive and significant effect of privacy on online purchase decisions in the Blibli app for Friday and Saturday class students of the management study program at Universitas Pembangunan Panca Budi Medan is indicated by the calculated value of the privacy variable $3.337 > 1,664$ and the α signification of $0.001 < 0.05$, as shown in Table 3. A positive and significant effect of Security on Online Purchase Decisions in the Blibli application among Friday and Saturday Class Students of the Management Study Program at Panca Budi Medan Development University is indicated by the calculated value of the Security variable from the table, which is $2,541 > 1,664$ and the $\alpha < \text{significance}$, which is $0.013 < 0.05$. Students in the Management Study Program at Universitas Pembangunan Panca Budi Medan's Friday and Saturday classes show a positive but insignificant effect of trust on their online purchase decisions when using the Blibli app, according to the table-calculated value of confidence ($1,865 > 1,664$) and the significance level of α ($0.066 > 0.05$).

b. Test Simultaneously

Table 4. Simultaneous Test Analysis ANOVA^a

Type	F	Sig.
1 Regression	6.137	.001b
Residuals		
Total		

a. Dependent Variable: Purchase Decision

b. Predictors: (Constant), Trust, Privacy, Security

Source: Primary Data processed with SPSS v.25, 2023

According to Table 4, the results demonstrate that the F-table value is 6.137, which is greater than 2.33, and the α significance level is 0.001, which is less than 0.05. This indicates that the three factors of privacy, security, and trust have a positive and significant impact on online purchase decisions made by management study program students from Universitas Pembangunan Panca Budi Medan on Friday and Saturday.

c. Coefficient of Determination (R²)

Table 5. Results of the Coefficient of Determination Test Analysis (R²)

Type	Model Summary ^b		
	R	R Square	Adjusted R Square
1	.439a	.423	.362

a. Predictors: (Constant), Trust, Privacy, Security

b. Dependent Variable: Purchase Decision
 Source: Primary Data processed with SPSS v.25, 2023

According to Table 5, the R Square value is 0.423, which is equivalent to 42.3%. The study found that Privacy, Security, and Trust in Online Purchase Decisions in the Blibli application among Friday Saturday Class Students of the Management Study Program of Universitas Pembangunan Panca Budi Medan accounted for 42.3% of the total influence, while the remaining 57.7% was attributed to unexamined variables.

3.4. Classical Assumption Test Analysis

a. Normality Test

Table 6. Normality Test Results
 One-Sample Kolmogorov-Smirnov Test

		Purchasing Decision
N		81
Normal Parameters ^{a,b}	Mean	24.7037
	Std. Deviation	4.09403
Most Extreme Differences	Absolute	.095
	Positive	.093
	Negative	-.095
Test Statistics		.095
Asymp. Sig. (2-tailed)		.066c

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

Source: Primary Data processed with SPSS v.25, 2023

According to Table 6, the statistical findings of the Kolmogorov-Smirnov test show a value of 0.095, which is higher than the significance level of 0.05. Therefore, we may conclude that all the data follows a normal distribution. The subsequent normality test involves the utilization of a normal probability plot and histogram, which entails comparing the actual cumulative distribution of the data with the normal cumulative distribution. The test results are displayed in the graph below:

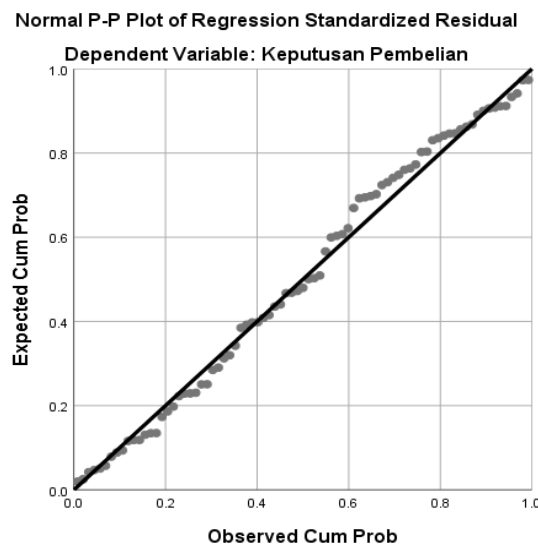


Figure 1. Normal P-P Normality Test Plot
 Source: Primary Data processed with SPSS v.25, 2023

Figure 1 displays the data distribution, which is closely clustered around the diagonal line and does not deviate significantly from it. This indicates that the normality assumption is likely to hold, allowing for further testing and progression to the next stage.

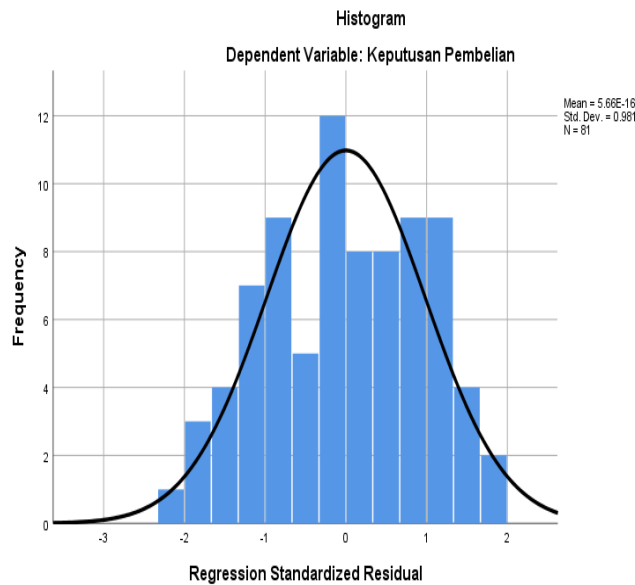


Figure 2. Normality Test Histogram
Source: Primary Data processed with SPSS v.25, 2023

Figure 2 demonstrates that the histogram exhibits a bell-shaped curve, indicating that the data is normally or near-normally distributed. Therefore, the normality assumption in this study is satisfied.

b. Multicollinearity Test

Table 7. Multicollinearity Test Results
Coefficients^a

Type	Collinearity Statistics	
	Tolerance	VIF
1 Privacy	.774	1.291
Security	.764	1.309
Belief	.977	1.024

a. Dependent Variable: Purchase Decision
Source: Primary Data processed with SPSS v.25, 2023

Table 7 reveals that the multicollinearity test results indicate that none of the independent variables have a tolerance value exceeding 0.10. This implies that there is no correlation between independent variables with a value exceeding 95%. Similarly, the Variance Inflation Factor (VIF) values also confirm this finding, as no independent variable has a VIF value below 10. Therefore, it can be inferred that the regression model employed in this investigation did not exhibit multicollinearity.

c. Heteroscedasticity Test

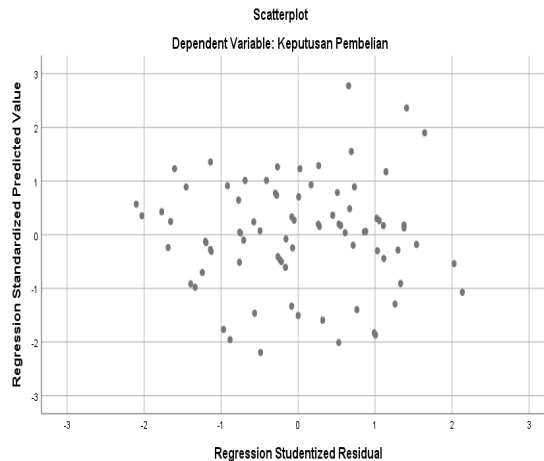


Figure 3. Scatterplot Heteroscedasticity Test
Source: Primary Data processed with SPSS v.25, 2023

According to Figure 3, the scatterplot demonstrates that the generated dots are distributed randomly and do not exhibit a distinct linear pattern. The diagram above also indicates that the data is distributed closely around the zero point. The test findings indicate that the regression model used in this study did not exhibit heteroscedasticity.

3.5. Discussion

a. How Privacy Affects Purchasing Decisions

Based on the test results in this study, the calculated value of the t of the table is $3,337 > 1,664$ and the α signification is $0.001 < 0.05$, meaning that Privacy has a positive and significant effect on Online Purchase Decisions in the Blibli application in Friday Saturday Class Students of the Management Study Program of Universitas Pembangunan Panca Budi Medan. The importance of privacy lies in the security of students' personal data. Students care about the confidentiality of their personal information, such as identity details, address, phone number, and financial data. If the Blibli application cannot guarantee adequate privacy, students may hesitate to provide their personal information or make purchases through the application. In addition, maintained privacy also affects the level of student trust in the Blibli application. Students want to ensure that their personal data will not be misused or used for unwanted purposes. If they feel that their privacy is threatened, they tend to be reluctant to use the app and look for more trustworthy alternatives.

Good privacy can also build a long-term relationship between students and the Blibli application. Students will feel more comfortable and trust to make purchases through apps that put privacy as a top priority. A clear privacy policy, strong security arrangements, and transparency in the use and protection of personal data will help build trust and influence students' decisions in using the Blibli application.

Maintained privacy can also increase customer satisfaction. If students feel that their privacy is respected and protected, they will feel more comfortable and satisfied when shopping through the Blibli application. This could potentially impact their decision to make a repurchase through the app and recommend it to their friends.

This research is supported by (Setyorini, 2017) research conducted by which shows that privacy, trust and convenience affect the interest in transacting online.

b. The Effect of Security on Purchasing Decisions

Based on the test results in this study, the t calculated value of the table is $2,541 > 1,664$ and the α signification is $0.013 < 0.05$, meaning that Security has a positive and significant effect on Online Purchase Decisions in the Blibli application in Friday Saturday Class Students of the Management Study Program of Universitas Pembangunan Panca Budi Medan. Security plays a very important role in Blibli's online purchase decisions for students. In this increasingly complex digital world, students are very concerned about security factors when making purchase transactions through the Blibli application.

Students' trust in the security of the Blibli application has a major influence on their purchasing decisions. Students want to ensure that their personal and financial information is safe from cyberattacks, identity theft, or misuse of data. If they feel that the Blibli app does not have adequate security measures, they may be reluctant to make a purchase and prefer a safer alternative. Security is also related to the integrity of products or services offered by Blibli. College students want to make sure that they won't fall victim to scams or fake product purchases. If they feel that the Blibli application cannot guarantee the authenticity and quality of the product, they may be reluctant to make a purchase and look for a more trusted platform.

Security also impacts the overall user experience. Students are looking for a smooth, safe, and secure shopping experience. If they face issues such as cyberattacks, data leaks, or misuse of personal information, this can disrupt their trust and cause dissatisfaction. Students tend to choose the Blibli application which guarantees strong security and provides adequate protection for their transactions. Therefore, it is important for Blibli to invest enough resources to ensure strong security in all aspects of purchasing through their app. Implementing security measures such as data encryption, security certification, payment protection, and identity verification is an important step to take. In addition, educating students about safe online security practices, such as the use of strong passwords and avoiding phishing attacks, also means a lot.

This research is supported by (Mauludiyahwati, 2017) those showing that security positively influences purchasing decisions. This is also supported by (Hidayat, 2016) research conducted by showing that there is a positive and significant influence between security, trust and risk perception on online purchasing decisions.

c. The Effect of Trust on Purchasing Decisions

Based on the test results in this study, the t calculated value of the table is $1,865 > 1,664$ and the α signification is $0.066 > 0.05$, meaning that Trust has a positive but not significant effect on Online Purchase Decisions in the Blibli application in Friday Saturday Class Students of the Management Study Program of Panca Budi Medan Development University. Student trust in Blibli involves several aspects. First, trust in the security and privacy of personal data. Students want to make sure that their personal and financial information is safe when shopping through the Blibli app. Data security guarantees, privacy protection measures, and clear and transparent data use policies will build student trust. In addition, trust is also related to the quality of products or services offered by Blibli. Students are looking for assurance that the products they buy will match their expectations. Positive reviews, recommendations from friends, or Blibli's reputation as a trusted platform can strengthen students' trust in the products or services they buy through the application.

Furthermore, trust in the shopping experience is also important. Students want to feel comfortable and satisfied when using the Blibli application. Ease of navigation, attractive appearance, smooth payment process, and responsive customer service are factors that affect their trust. Students tend to choose to shop through the Blibli application if they have had positive experiences before or heard positive experiences from others. Trust is also related to the transparency and openness of Blibli. Students appreciate clear information about return policies, warranties, and other conditions. They want to feel that Blibli is an honest and trustworthy platform in providing accurate and complete information.

This is supported by (Kim & Park, 2013) previous research conducted by has confirmed a positive relationship between trust and interest in buying online. This research is also supported by (Ling et al., 2011) research conducted by that there is a positive relationship between trust and online purchase intent.

d. How Privacy, Security and Trust Affect Purchasing Decisions

Based on the test results in this study, the $F_{\text{calculate}} >$ value of F_{table} is $6.137 > 2.33$, while the α significance of α is $0.001 < 0.05$, showing that simultaneously Privacy, Security and Trust have a positive and significant effect on Online Purchase Decisions in the Blibli application in Friday Saturday Class Students of the Management Study Program of Universitas Pembangunan Panca Budi Medan. Privacy, security, and trust have a strong influence on Blibli's online purchasing decisions on students. Students are very concerned about these aspects in choosing to shop through the Blibli application.

First, maintained privacy is an important factor for students. They want protection of their personal data, including identity and financial information, from being misused by unauthorized parties. Adequate privacy guarantees and clear and transparent data use policies will build students' trust in Blibli and influence their decision to make purchases through the application. Second, security is an important consideration for students in shopping online. Students want to ensure that their transactions are safe from threats such as cyberattacks and identity theft. Trust in the security of the Blibli application, including data

encryption, security certification, and payment protection, will provide a sense of security and confidence for students when making purchases.

In addition, trust plays a key role in student purchasing decisions. Students are looking for a platform they can trust, both in terms of the quality of products or services offered and the overall shopping experience. Positive reviews, recommendations from friends, Blibli's reputation as a trusted platform, and previous positive experiences will build students' trust and influence them to make purchases through the Blibli application. Overall, privacy, security, and trust are interrelated and influence each other in Blibli's online purchasing decisions for students. Blibli needs to maintain user privacy, provide strong security, and build a trustworthy reputation to strengthen student trust. Thus, Blibli can win the trust of students and encourage them to actively use the Blibli application in their online purchase process.

4. Conclusion

Privacy partially has a positive and significant effect on Online Purchase Decisions in the Blibli application for Friday Saturday Class Students of the Management Study Program of Universitas Pembangunan Panca Budi Medan. Security partially has a positive and significant effect on Online Purchase Decisions in the Blibli application for Friday Saturday Class Students of the Management Study Program of Universitas Pembangunan Panca Budi Medan. Trust partially has a positive but not significant effect on Online Purchase Decisions in the Blibli application for Friday Saturday Class Students of the Management Study Program of Universitas Pembangunan Panca Budi Medan. Privacy, Security and Trust simultaneously have a positive and significant effect on Online Purchase Decisions in the Blibli application in Friday Saturday Class Students Management Study Program of Universitas Pembangunan Panca Budi Medan

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