

## ABSTRAK

Skripsi ini yang berjudul “Pengaruh Persepsi Risiko, Kepercayaan dan *Online Customer Review* Terhadap Keputusan Pembelian Melalui *Marketplace* Tokopedia”, yang ditulis oleh Ana Fitria, NIM 12405183141, Fakultas Ekonomi dan Bisnis Islam, Jurusan Manajemen Bisnis Syariah, Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung, Pembimbing Lativa Hartinityas, M.Pd.

Penelitian ini dilatar belakangi oleh penggunaan internet yang semakin berkembang maka hal tersebut menyebabkan pertumbuhan ekonomi menjadi sangat bergantung dengan internet. Dengan adanya perkembangan teknologi seperti saat ini, sudah terdapat berbagai macam *marketplace* yang digunakan untuk melakukan kegiatan ekonomi. *Marketplace* sudah banyak tersedia di Indonesia salah satunya Tokopedia menjadi *marketplace* yang sering dikunjungi. Semakin maraknya penggunaan *marketplace* ini tidak terlepas dari beberapa hal yang mempengaruhi dalam melakukan pembelian. Sehingga penelitian ini mengangkat permasalahan persepsi risiko, kepercayaan dan *online customer review* yang bertujuan untuk mengetahui pengaruh persepsi risiko, kepercayaan dan *online customer review* terhadap keputusan pembelian melalui *marketplace* tokopedia pada masyarakat di Kecamatan Bandung.

Penelitian ini menggunakan jenis pendekatan penelitian kuantitatif dengan pengambilan sampel menggunakan teknik *non probability sampling*. Jumlah sampel dalam penelitian ini adalah 385 responden yang berupa konsumen pengguna *marketplace* tokopedia di wilayah kecamatan Bandung. Teknik analisis dengan menggunakan uji instrument data, uji asumsi klasik, uji regresi linier dan uji hipotesis. Kemudian data kuisioner dianalisis dengan menggunakan analisis regresi linier berganda guna membuktikan hipotesis penelitian. Data yang sudah memenuhi uji validitas, uji realibilitas dan uji asumsi klasik sehingga memperoleh persamaan regresi linier berganda sebagai berikut:

$$Y = 2,966 + 0,083 X1 + 0,238 X2 + 0,497 X3 + e$$

Hasil pengujian hipotesis uji t menunjukkan bahwa berdasarkan hasil penelitian dapat diketahui bahwa variabel persepsi risiko tidak berpengaruh positif dan signifikan terhadap keputusan pembelian melalui *marketplace* tokopedia, sedangkan variabel kepercayaan dan *online customer review* berpengaruh positif dan signifikan terhadap keputusan pembelian melalui *marketplace* tokopedia. Melalui uji f dapat diketahui bahwa variabel persepsi risiko, kepercayaan dan *online customer review* berpengaruh positif dan signifikan terhadap keputusan pembelian *online* melalui *marketplace* tokopedia. Pada *adjusted R square* sebesar 0,345 yang artinya sebesar 34,5% keputusan pembelian dipengaruhi oleh ketiga variabel independen yang sudah dijelaskan di atas dan 65,5% sisanya dipengaruhi oleh variabel lain diluar variabel penelitian yang dilakukan.

**Kata kunci:** *Marketplace*, Persepsi Risiko, Kepercayaan, *Online Customer Review*, dan Keputusan Pembelian.

## ABSTRACT

This thesis entitled "The Influence of Risk Perception, Trust and Online Customer Review on Purchase Decisions Through the Tokopedia Marketplace", written by Ana Fitria, NIM 12405183141, Faculty of Economics and Islamic Business, Department of Sharia Business Management, State Islamic University Sayyid Ali Rahmatullah Tulungagung, Supervisor Lativa Hartinityas, M.Pd.

This research is motivated by the growing use of the internet, this causes economic growth to become very dependent on the internet. With the development of technology as it is today, there are already various kinds of marketplaces that are used to carry out economic activities. There are many marketplaces available in Indonesia, one of which is Tokopedia being a frequently visited marketplace. The increasingly widespread use of this marketplace cannot be separated from several things that influence making purchases. So this study raises the issue of risk perception, trust and online customer review which aims to determine the effect of risk perception, trust and online customer review on purchasing decisions through the Tokopedia marketplace in the community in Bandung District.

This study uses a quantitative research approach with sampling using non-probability sampling technique. The number of samples in this study were 385 respondents who were consumers of the Tokopedia marketplace users in the Bandung sub-district area. The analysis technique uses data instrument test, classical assumption test, linear regression test and hypothesis testing. Then the questionnaire data were analyzed using multiple linear regression analysis to prove the research hypothesis. Data that has met the validity test, reliability test and classical assumption test so as to obtain the multiple linear regression equation as follows:

$$Y = 2.966 + 0.083 X_1 + 0.238 X_2 + 0.497 X_3 + e$$

The results of the t-test hypothesis testing indicate that based on the research results, it can be seen that the risk perception variable has no positive and significant effect on purchasing decisions through the Tokopedia marketplace, while the trust and online customer review variables have a positive and significant impact on purchasing decisions through the Tokopedia marketplace. Through the f test, it can be seen that the variables of risk perception, trust and online customer review have a positive and significant impact on online purchasing decisions through the Tokopedia marketplace. In the adjusted R square of 0.345, which means 34.5% of purchasing decisions are influenced by the three independent variables described above and the remaining 65.5% is influenced by other variables outside the variables of the research conducted.

**Keywords: Marketplace, Risk Perception, Trust, Online Customer Review, and Purchase Decision.**