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PRICE AND TRUST IN FACEBOOK MARKETPLACE COD PURCHASES AMONG UIKA MANAGEMENT STUDENTS

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Abstract

This study examines the influence of price and consumer trust on purchase decisions using the Cash on Delivery (COD) method on Facebook Marketplace among Management students of Universitas Ibn Khaldun Bogor, class of 2022. A quantitative associative design was applied to 142 respondents selected through purposive sampling. Data were collected using a Likert-scale questionnaire and analyzed through validity and reliability testing, descriptive statistics, multiple linear regression, t-testing, F-testing, and the coefficient of determination with SPSS 25. The regression model produced the equation Y = 17.038 + 0.288X1 + 0.299X2. Price had a positive and significant effect on purchase decisions (t = 3.507; p = 0.001), while consumer trust also had a positive and significant effect (t = 3.745; p < 0.001). Simultaneously, the two predictors significantly affected purchase decisions (F = 15.251; p < 0.001). The adjusted R-square was 0.168, indicating that the model explained 16.8% of purchase-decision variation. The findings indicate that favorable price perceptions and trust in sellers jointly support consumer decisions to purchase through COD on Facebook Marketplace.

Keywords: *Price; Consumer Trust; Purchase Decision; Cash on Delivery; Facebook Marketplace.*

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Introduction

Research Background

Digitalization has changed the way consumers obtain product information, compare alternatives, communicate with sellers, and complete transactions. The thesis reports that internet use in Indonesia reached 229.43 million users in 2025, with penetration of 80.66 percent, making internet access an important foundation for digital economic activity. E-commerce has consequently expanded beyond formal marketplace applications and increasingly includes social-media environments in which buyers and sellers interact directly.

Facebook Marketplace is one such social-commerce environment. It allows users to search for products, communicate with sellers, negotiate, and arrange transactions within a social-media platform. Unlike formal marketplaces with more structured transaction protection, the

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Facebook Marketplace process may depend heavily on direct communication and buyer judgment. Product information, price fairness, seller reputation, communication, and trust therefore become important considerations in the purchase decision.

The thesis also identifies Cash on Delivery (COD) as an important payment arrangement in this setting. COD enables a buyer to pay after receiving the product, either through a direct meeting or after delivery. Such an arrangement can reduce concerns associated with paying before receipt. The thesis cites the 2024 Indonesian e-commerce statistics showing that cash or COD accounted for 74.79 percent of reported payment methods, indicating the continuing relevance of payment-after-receipt mechanisms in digital commerce.

Price, Consumer Trust, and Purchase Decisions

Price is considered not merely as a monetary amount but as part of consumers' assessment of value. In the thesis, consumers evaluate affordability, competitiveness, and the compatibility between price, product quality, and perceived benefits. Because several sellers may offer similar products through Facebook Marketplace, buyers can compare prices and judge whether the amount requested is reasonable. A price considered fair and consistent with the product may strengthen purchase intention and the eventual purchase decision.

Consumer trust is equally relevant because the transaction environment may expose buyers to uncertainty concerning seller honesty, product condition, and transaction fulfillment. The thesis describes trust through perceptions of benevolence, integrity, competence, reliability, and credibility. Higher trust can reduce perceived risk and strengthen the buyer's willingness to complete a transaction. COD can support this process by reducing the need for advance payment, although it does not eliminate the need to evaluate the seller.

Purchase decision is understood as a process through which consumers recognize needs, search for information, evaluate alternatives, choose products, and respond after purchase. Within Facebook Marketplace, this process is shaped by the assessment of product value and the perceived reliability of the seller. Price and trust therefore represent two practical and psychological considerations that may operate together when consumers decide to use COD.

Previous Studies and Research Gap

Previous studies cited in the thesis indicate that price and trust can influence online purchase decisions, although their effects vary by platform and research context. Kuraesin et al. (2024) reported a significant role for price in purchase decisions, while Rahayu (2021) found positive effects of price, trust, and product quality among Tokopedia users. Nasikah and Fuadi (2022) likewise identified positive effects from transaction convenience, consumer trust, product quality, and price. Lutfianisa et al. (2021) examined the role of COD and trust in Facebook-based social-media purchasing.

Despite these studies, the thesis identifies a contextual gap. Facebook Marketplace differs from formal e-commerce marketplaces because transactions may rely more on direct interaction and do not necessarily use the same platform-based escrow or payment protection. The combination of price and consumer trust in Facebook Marketplace purchases specifically conducted through COD, with Management students of Universitas Ibn Khaldun Bogor class of 2022 as the study population, is therefore positioned as the focus of this research.

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Research Objective and Contribution

This study aims to analyze the partial and simultaneous effects of price and consumer trust on purchase decisions using COD on Facebook Marketplace. The study is expected to contribute to marketing and consumer-behavior discussions by describing how perceived price value and seller trust operate in a social-commerce transaction context. Practically, the findings may help sellers improve price-setting and trust-building practices while reminding consumers to evaluate both product value and seller credibility before completing COD transactions.

Method

Research Design and Approach

The study used a quantitative research design with an associative approach. The design was selected because the research sought to examine relationships and effects between price (X1), consumer trust (X2), and purchase decision (Y). The unit of analysis was the individual consumer who had experience purchasing through Facebook Marketplace using COD. The analysis relied on questionnaire data processed with IBM SPSS 25.

The hypotheses were evaluated at a 5 percent significance level. The t-test was used to determine the partial effect of each independent variable on purchase decisions, while the F-test was used to determine whether price and consumer trust jointly affected purchase decisions. Multiple linear regression was used to estimate the direction and magnitude of the relationships, and the coefficient of determination was used to assess the explanatory contribution of the model.

Population and Sample

The population consisted of users of Facebook Marketplace who had purchased products using the COD method. The study specifically focused on Management students of the Faculty of Economics and Business, Universitas Ibn Khaldun Bogor, class of 2022. A purposive sampling technique was used to select respondents who met the study requirements. A total of 142 usable responses were collected and analyzed.

Table 1. Respondent Characteristics

Characteristic	Category	Frequency	Percentage
Gender	Male	66	46.5%
Gender	Female	76	53.5%
Age	21 years	4	2.8%
Age	22 years	55	38.7%
Age	23 years	68	47.9%
Age	24 years	1	0.7%
Age	25 years	4	2.8%
Age	26 years	10	7.0%
Facebook Marketplace use	Yes	142	100.0%
COD use	Yes	142	100.0%

Source: Primary Data, 2026

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Data Collection and Measurement

Primary data were obtained through a questionnaire using a five-point Likert scale. Price was operationalized through indicators related to affordability, competitiveness, and consistency with product quality and benefits. Consumer trust covered perceptions of seller honesty, transparency, capability, and reliability in completing the transaction. Purchase decision was measured through indicators concerning confidence in product choice, purchasing habits, willingness to recommend, and repeat purchasing.

Before the main survey, the thesis conducted a pre-survey instrument test with 30 respondents. The validity test used Pearson Product Moment correlations, with items considered valid when the calculated correlation exceeded the reference criterion. The reliability test used Cronbach's Alpha. In the main dataset, all three constructs demonstrated acceptable internal consistency.

Data Analysis

The analysis consisted of descriptive statistics, validity and reliability testing, multiple linear regression, partial hypothesis testing, simultaneous hypothesis testing, and the coefficient of determination. The regression model estimated the expected change in purchase decisions associated with a one-unit increase in price or consumer trust while the other independent variable was held constant. Statistical significance was assessed using $p < 0.05$.

Result

Research Findings

Validity and Reliability

The instrument evaluation showed that the questionnaire items were suitable for the main analysis. The thesis reports that the pre-survey validity results exceeded the required correlation reference for the price, consumer trust, and purchase-decision items. Reliability testing in the main study also produced Cronbach's Alpha values above the stated threshold of 0.60 for all constructs, indicating adequate internal consistency.

Table 2. Reliability and Descriptive Statistics

Variable	Cronbach's Alpha	Mean	Std. Deviation
Price (X1)	0.735	40.22	4.324
Consumer Trust (X2)	0.744	40.21	4.448
Purchase Decision (Y)	0.767	40.61	4.572

Source: Primary Data, 2026

Descriptive Statistics

The descriptive results indicate relatively favorable responses across the three variables. Price had a mean score of 40.22 from a possible range of 30 to 50, consumer trust had a mean of 40.21 with the same upper range, and purchase decision recorded the highest mean of 40.61. The thesis interprets these values as high-category responses. At the item level, the strongest purchase-decision statement was Y.8 with a mean of 4.17, while the lowest was Y.3 at 3.96, suggesting that all purchase-decision indicators remained positively evaluated.

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The high descriptive scores provide an initial picture of respondents who generally perceived Facebook Marketplace prices favorably, expressed considerable trust in sellers, and demonstrated a relatively strong tendency to purchase through COD. These descriptive findings, however, do not by themselves establish causal effects; the inferential tests are therefore necessary to evaluate the research hypotheses.

Multiple Linear Regression

The multiple regression analysis produced the equation Y = 17.038 + 0.288X1 + 0.299X2. The positive coefficient for price indicates that, holding consumer trust constant, a one-unit increase in the price variable's score is associated with an estimated 0.288-unit increase in purchase decision. The positive coefficient for consumer trust indicates that, holding price constant, a one-unit increase in consumer trust is associated with an estimated 0.299-unit increase in purchase decision.

Table 3. Multiple Regression and Partial Effects

Predictor	B	t	Sig.
Constant	17.038	3.975	0.000
Price (X1)	0.288	3.507	0.001
Consumer Trust (X2)	0.299	3.745	0.000

Source: Primary Data, 2026

Hypothesis Testing

The partial test shows that price significantly affects purchase decisions. The price coefficient is positive and the t statistic is 3.507 with a significance value of 0.001. Because the significance value is below 0.05, the first hypothesis is accepted. Consumer trust also has a significant positive effect, with a t statistic of 3.745 and a significance value below 0.001. Thus, the second hypothesis is also accepted.

The simultaneous test confirms that price and consumer trust jointly influence purchase decisions. The F statistic is 15.251 with a significance value of 0.000, which is below the 0.05 threshold. Consequently, the third hypothesis concerning the simultaneous effect of price and consumer trust is accepted.

Table 4. Simultaneous Test and Coefficient of Determination

Statistic	Value	Interpretation
R	0.424	Positive model relationship
R Square	0.180	18.0% explained variance
Adjusted R Square	0.168	16.8% adjusted explanatory power
F	15.251	Significant simultaneous effect
Sig. F	0.000	$p < 0.05$

Source: Primary Data, 2026

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Discussion of Findings

Effect of Price on Purchase Decisions

The positive and significant effect of price indicates that respondents consider price characteristics when deciding whether to purchase through COD on Facebook Marketplace. The thesis links this finding to Kuraesin et al. (2024) and to the broader idea that consumers evaluate price in relation to purchasing power, product quality, and expected benefits. When the price is considered reasonable relative to the value received, consumers are more likely to perceive the purchase positively.

From the Theory of Planned Behavior perspective used in the thesis, price can shape behavioral beliefs because consumers evaluate the expected consequences of a purchase. A reasonable price can strengthen a favorable attitude toward the transaction and thereby support purchase intention. From a consumer-behavior perspective, the finding also reflects utility evaluation: buyers compare the benefits or value of the product against the sacrifice represented by the price.

The Facebook Marketplace context adds a practical dimension because consumers can compare similar products from different sellers and can negotiate prices directly. Therefore, price transparency and consistency with product quality can strengthen the decision to transact through COD rather than discourage the purchase.

Effect of Consumer Trust on Purchase Decisions

Consumer trust produced the larger regression coefficient of the two independent variables, at 0.299, and a stronger t statistic of 3.745. This indicates that trust in the seller and transaction process is a significant determinant of purchase decisions in the study context. The thesis associates this result with the importance of seller honesty, product information, transaction capability, and perceived safety.

This result is consistent with the discussion of trust in digital transactions and with studies cited in the thesis, including Rahayu (2021), Nasikah and Fuadi (2022), and Karim et al. (2020). In Facebook Marketplace, trust can reduce uncertainty because the buyer may not have the same platform-level protections available in formal marketplaces. A seller who provides accurate information and fulfills agreed transaction conditions can therefore increase the consumer’s confidence to proceed.

COD may reinforce the effect of trust by allowing the buyer to pay after the product is received. Nevertheless, the thesis emphasizes that COD does not eliminate the need for caution. Consumers still need to assess seller credibility, product information, and transaction arrangements. Trust therefore operates not as a replacement for consumer evaluation, but as a factor that reduces perceived risk and supports the decision process.

Simultaneous Effect of Price and Consumer Trust

The simultaneous test shows that price and consumer trust jointly affect purchase decisions. This finding suggests that consumers do not assess value and security separately. A favorable price may be insufficient when trust in the seller is weak, while high trust may not compensate for a price that consumers consider unreasonable. The purchase decision emerges from the combined evaluation of economic value and confidence in the transaction.

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The adjusted R-square of 0.168 indicates that the two predictors explain 16.8 percent of purchase-decision variation after adjustment for the model. The remaining 83.2 percent is associated with factors outside the study model. The thesis identifies possible additional influences such as product quality, service, promotion, seller reputation, ease of transaction, online customer reviews, and perceived risk. This result indicates that price and trust are meaningful but not exhaustive explanations of purchasing behavior on Facebook Marketplace.

The findings also support the practical relevance of COD in a social-commerce environment. Sellers can improve the likelihood of purchase by presenting prices that are competitive and consistent with product value while simultaneously building trust through accurate product descriptions, responsive communication, reliable fulfillment, and transparent transaction practices. Consumers, meanwhile, can use COD as a risk-reduction mechanism while maintaining careful judgment about price and seller credibility.

Variable-Level Descriptive Interpretation

The descriptive analysis provides a more detailed picture of how respondents evaluated the three constructs before the inferential tests were considered. For price, the thesis reports an overall item-average of 4.02, with item means ranging from 3.94 to 4.07. The highest value was recorded for X1.3 at 4.07, while X1.7 and X1.8 were the lowest at 3.94. The distribution was concentrated in the positive response categories, and the study notes that no respondent selected the lowest two categories for the main price items. This pattern indicates that respondents generally perceived the prices offered on Facebook Marketplace through COD as favorable, while still leaving room for differences in the assessment of particular price dimensions.

For consumer trust, the item means ranged from 3.93 to 4.08 and the overall item-average reported in the thesis was 4.02. X2.6 and X2.10 recorded the highest individual means at 4.08, while X2.3 recorded the lowest at 3.93. The results show a consistently positive perception of seller and transaction reliability. In practical terms, respondents tended to agree that the seller could provide information honestly, describe products accurately, and conduct COD transactions properly. Such responses are relevant because direct social-commerce transactions may require the buyer to rely more strongly on seller credibility.

Purchase-decision responses were also favorable. The overall mean of the construct was 4.06, with individual item means between 3.96 and 4.17. Y.8 had the highest mean at 4.17, while Y.3 was the lowest at 3.96. Although the range is relatively narrow, the pattern indicates that the respondents generally had a positive tendency toward making purchases through COD on Facebook Marketplace. The descriptive findings therefore establish a coherent behavioral context in which favorable price perceptions and strong trust coexist with relatively high purchase-decision scores.

The relationship between these descriptive patterns and the regression findings is important. Descriptive statistics show the level of respondents’ perceptions, whereas regression testing evaluates whether differences in price and trust are systematically associated with differences in purchase decisions. The significant t-tests suggest that the positive patterns identified descriptively are also relevant statistically. However, the R-square result shows that other determinants remain important, meaning that a high descriptive score

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for the studied variables should not be interpreted as evidence that price and trust fully determine consumer behavior.

Theoretical Alignment

The thesis applies the Theory of Planned Behavior, Consumer Behavior Theory, and Trust Theory to explain the relationships under study. Theory of Planned Behavior emphasizes that behavioral intention is influenced by attitude, subjective norms, and perceived behavioral control. In the present setting, consumers' evaluation of price can contribute to a favorable attitude toward buying, while confidence in the seller can strengthen beliefs that the transaction can be completed safely and as expected. COD can also be viewed as part of the perceived control surrounding the transaction because payment after receipt may make the action feel more manageable.

Consumer Behavior Theory emphasizes the consumer's effort to maximize utility from available resources such as income, effort, and time. This perspective is reflected in the way respondents assess price in relation to quality, benefits, and purchasing power. The decision to buy is therefore not simply a response to a low price. Instead, it is related to perceived value: whether the benefits expected from the product appear sufficient relative to the sacrifice required to obtain it. The positive coefficient for price in the regression is consistent with the thesis interpretation that more favorable price evaluations are associated with stronger purchase decisions.

Trust Theory complements these perspectives by explaining why confidence in the seller matters in online and social-commerce transactions. Trust is formed through perceptions of benevolence, integrity, competence, reliability, and credibility. The positive coefficient for consumer trust indicates that these perceptions are not only descriptive characteristics of respondents but are significantly associated with purchase decisions in the research model. In the Facebook Marketplace context, where direct communication and seller assessment are important, trust may reduce uncertainty and encourage a buyer to move from consideration to transaction.

Implications for Facebook Marketplace Transactions

The combined findings have several implications for transaction practices. First, price communication should be transparent and sufficiently detailed so that buyers can compare offers and judge whether the price is consistent with product quality and benefits. A competitive price is more meaningful when it is accompanied by accurate product descriptions, because consumers may otherwise interpret unusually low prices as a potential risk rather than an advantage.

Second, trust-building should be treated as an operational part of selling rather than only as an image issue. The thesis recommends that sellers provide honest product information, maintain product quality, respond to consumers, and fulfill transaction agreements. These practices correspond directly to the trust dimensions discussed in the theoretical section and may lower perceived risk when consumers are considering COD.

Third, the R-square result cautions against treating price and trust as the only determinants of purchase decisions. The thesis explicitly identifies product quality, service,

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promotion, seller reputation, transaction convenience, online customer reviews, and perceived risk as possible additional factors. Future studies can therefore build on the present model while preserving the contextual focus on social-commerce and COD transactions.

Conclusion

This study concludes that price and consumer trust both have significant positive effects on purchase decisions using the Cash on Delivery method on Facebook Marketplace among Management students of Universitas Ibn Khaldun Bogor, class of 2022. The multiple regression model, $Y = 17.038 + 0.288X1 + 0.299X2$, demonstrates that both predictors move in the same direction as purchase decisions. Price has a significant partial effect, supported by $t = 3.507$ and $p = 0.001$, while consumer trust has a significant partial effect, supported by $t = 3.745$ and $p < 0.001$. The simultaneous test also confirms a significant joint effect, with $F = 15.251$ and $p < 0.001$. The model's adjusted R-square of 0.168 indicates that price and consumer trust explain 16.8 percent of purchase-decision variation, while other factors account for the remaining variation. The findings suggest that sellers on Facebook Marketplace should maintain competitive prices while ensuring that prices remain consistent with product quality and customer value. At the same time, sellers should strengthen trust by presenting accurate product information, responding to consumers, maintaining product quality, and honoring transaction agreements. Consumers should continue to evaluate price, product quality, and seller credibility before purchasing, even when COD reduces the need for advance payment. For further research, the thesis recommends incorporating variables such as product quality, service quality, promotion, seller reputation, online customer reviews, transaction convenience, and perceived risk, as well as increasing the sample size and extending the study to other marketplace platforms. These extensions could provide a broader explanation of consumer purchase decisions in social-commerce environments.

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