

ANALYSIS OF EASY, RISK AND TRUST THAT INFLUENCE ON-LINE SHOPPING DECISIONS

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Abstract - *The problem discussed in this study is whether convenience, risk and trust partially have a significant influence on online shopping decisions for students in West Surabaya. Thus the aim is to determine the significance of the effect of convenience, risk and trust on online shopping decisions for students in West Surabaya. This type of research is an explanatory research using a quantitative approach. The population is students in West Surabaya. Determination of the sample using purposive sampling technique with a total sample of 110 respondents. The independent variables studied are convenience, risk and trust, while the dependent variable is the purchase decision. Collecting respondent data through the distribution of questionnaires. Data analysis technique using multiple linear regression analysis and hypothesis testing using t test or partial test. The result is that each of the independent variables studied, namely convenience, risk and trust, has a significance value less than 0.05. Thus, the variables of convenience, risk and trust partially have a significant effect on online shopping decisions for students in West Surabaya. We recommend that sellers who sell their products on-line continue to strive to facilitate transactions and increase consumer confidence, while for consumers before deciding to make an on-line purchase, they should seek complete and clear information.*

Keywords: *Ease, Risk, Trust, Purchase Decision, On-line Shopping.*

1. INTRODUCTION

Technology is advancing with the times. This means that when times are more advanced and developing, technology is also increasingly advanced and developing. Technological developments penetrated in all fields, including technology in the field of information. Information technology can be used in various fields, such as trade, education, banking and the military.

Suryani (2013) suggests that people's behavior will be affected by the rapid development of internet technology. When information technology has not developed, if the buyer is going to make a sale and purchase transaction, the seller and buyer meet directly. But along with the development of technology, the buyer in making a purchase transaction does not have to meet directly with the seller (meet via the internet). This is what is called buying and selling transactions on-line. On-line buying and selling transactions are carried out through the internet network.

There are 204.7 million internet users in Indonesia in early 2022. Indonesia is one of the countries with the largest population of internet users in the world. According to the We Are Social report, there were

204.7 million internet users in Indonesia as of January 2022. That number slightly increased by 1.03% compared to the previous year. In January 2021, the number of internet users in Indonesia was recorded at 202.6 million. The number of internet users in Indonesia has continued to increase in the last five years. When compared to 2018, currently the number of internet users in Indonesia has jumped by 54.25%. Meanwhile, the internet penetration rate in Indonesia reached 73.7% of the total population at the beginning of 2022. The total population of Indonesia was recorded at 277.7 million people in January 2022. In 2018 the internet penetration rate in Indonesia only reached 50% of the total population. This means that the level of internet penetration in Indonesia has increased quite rapidly in recent years. Source: We Are Social, 15 February 2022 (<https://databoks.katadata.co.id/2022/03/23> accessed 16 July 2022).

One method certainly has advantages and disadvantages compared to another way. This also occurs in on-line buying and selling transactions which have advantages and disadvantages compared to off-line buying and selling transactions (seller and buyer meet in person to make a sale and purchase transaction). The advantages of buying and selling transactions on-line include: easier, more practical, more efficient, cheaper and more modern. The weaknesses of online buying and selling transactions include: the possibility that the ordered goods are not in accordance with the order, the possibility of damage to the goods because the purchased goods are sent via a freight forwarder, the possibility of account burglary due to payment by transfer and the possibility of fraud. This weakness is a risk for consumers who make purchases on-line. These advantages and disadvantages can be used as consumer considerations before deciding to make an on-line purchase. The results of research conducted by Agustini (2017) stated that from the factor analysis conducted, it was found that the factors that influence buying decisions at online shops are product quality, convenience, information quality and trust.

Jogiyanto (2018) states that convenience shows the extent to which a person believes he will be free from effort if he uses technology. Davis, as quoted by Indrawati (2017), states that convenience is the extent to which consumers can use technology systems to support their needs. Currently, consumers tend to look for ways to shop that are easier, faster and more practical. This can be done by using online shopping.

According to Wibowo and Nugroho as quoted by Rachmawati et al. (2016) suggests that when a person has a higher risk perception of on-line purchases, the more afraid they will be to make on-line purchases. While Suresh and Shashikala (2011) stated that consumers when making purchases on-line have a higher risk perception compared to direct purchases.

According to Pavlou and Gefen as quoted by Baskara and Hariyadi (2014), trust is a very important thing and is a key factor that triggers consumers to decide to make online purchases. According to Mulyadi et al. As quoted by Sari, F. P. and Hawignyo (2021), stated that the trust factor in every business will be the foundation because each party conducting business transactions will occur if each party trusts each other. Trust as stated by Mulyadi et al. quoted by Sari, F. P. and Hawignyo (2021) is all knowledge that consumers have on an on-line shopping site so that online buying and selling transactions will not occur without trust.

Schiffman and Kanuk (2014) state that buying decisions are consumer actions to buy a product by selecting two or more choices. The purchase decision evaluates the various options available to decide which one option is selected. Consumers before deciding to make a purchase first by recognizing what is needed, seeking information, evaluating alternative options, then deciding to buy without hesitation.

The problem discussed in this study is whether convenience, risk and trust partially have a significant influence on online shopping decisions for students of the Faculty of Economics and Business, Wijaya Kusuma University, Surabaya. Thus, the aim is to determine the significance of the partial effect of convenience, risk and trust on online shopping decisions for students of the Faculty of Economics and Business, Wijaya Kusuma University, Surabaya.

RESEARCH PROCEDURE

This type of research is an explanatory research using a quantitative approach. The population is students in West Surabaya. Determination of non-probability samples using purposive sampling technique. The number of samples is 110 respondents. The independent variables studied were convenience, risk and trust, while the dependent variable studied was purchasing decisions. Collecting data through the distribution of questionnaires. Data analysis used multiple linear regression analysis and hypothesis testing using t test or partial test.

3. RESULTS AND DISCUSSION

From the results of the analysis and hypothesis testing, it shows that each of the independent variables studied has the following significance values: the convenience variable of 0.043; the risk variable is 0.000; and the confidence variable is 0.000. Thus, each independent variable, namely convenience, risk and trust, has a significant effect on online shopping decisions for students in West Surabaya because the significance value is less than 0.05.

The regression coefficient of each independent variable studied is positive with the following values: the convenience variable is 0.078; the risk variable is 0.326; and the confidence variable is 0.859. Thus, the variables of convenience, risk and trust have a positive effect on online shopping decisions for students of the Faculty of Economics and Business, Wijaya Kusuma University, Surabaya.

Convenience has a positive and significant effect on online shopping decisions. This means that when consumers find it easy to make purchases on-line, it will increase their decision to make purchases on-line. The ease of buying and selling online is reflected in the ease of learning, understanding and operating the technology used in the transaction. For this reason, the seller should continue to strive to provide convenience in the use of technology in online buying and selling transactions. The results of this study support the results of research conducted by Sar, D. P. i and Rr. Tr, I. W. i (2020), Rihardiansyah (2020) That convenience has a positive and significant effect on online purchasing decisions.

Risk has a positive and significant effect on online purchasing decisions. This can happen because consumers are aware and in their minds there is a perception that they may bear risks when making on-line purchases, but consumers still make purchases online because there is a high level of trust in the seller and the tendency of consumers today to want or prefer a fast, practical and easy purchase

transaction. The results of this study support the results of research conducted by Usvita, M. (2017) that risk has a positive and significant effect on online purchasing decisions.

Trust has a positive and significant effect on online shopping decisions. This means that when consumer confidence increases, it will increase their decision to shop online. Consumer confidence will increase when the seller provides complete, clear and honest information about the products sold through the seller's website, the seller provides a guarantee for damage or incompatibility of goods ordered by consumers. Besides, the seller must have a good reputation in the eyes of consumers. Sellers should continue to strive to improve these things so that consumer confidence will increase. The results of this study support the results of research conducted by Sari, D. P. and Rr. Tri, I. W. (2020), Rihardiansyah, M. R. (2020) and Usvita, M. (2017) that trust has a positive and significant effect on online purchasing decisions.

4. CONCLUSION

From the results of the analysis and hypothesis testing, the following conclusions can be drawn: (1) Ease has a significant effect on online shopping decisions for students in West Surabaya; (2) Risk has a significant effect on online shopping decisions for students in West Surabaya; and (3) Trust has a significant effect on online shopping decisions for students in West Surabaya.

The suggestions put forward are as follows: (1) For sellers who sell their products on-line, they should continue to make efforts to facilitate transactions, increase consumer trust and safety; (2) For consumers, before deciding to make an on-line purchase, they should seek complete and clear information regarding on-line transactions; and (3) For further researchers, it is better to examine other independent variables that are thought to influence online purchasing decisions.

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