



THE INFLUENCE OF CONSUMER CONFIDENCE AND EASE OF TRANSACTIONS ON ONLINE SHOPPING INTERESTS IN STUDENTS OF THE INDONESIAN COLLEGE OF MANAGEMENT SCIENCE SAMARINDA

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Abstract

This study aims to examine and analyze the effect of consumer trust and ease of transactions on online shopping interest in students of the Indonesian College of Management Sciences (STIMI) Samarinda. This research was conducted from March to May 2021. The study population was students of the Indonesian College of Management Sciences (STIMI) Samarinda class 2017, 2018, and 2019, with 126 people and a sample of 96 respondents. Sampling was done by using a questionnaire. Based on the results of multiple linear regression, it is stated that if each independent variable (X1 and X2) is considered zero, then the Y prediction is 3.821. The predictor coefficient of consumer confidence (X1) of 0.076 indicates that consumer confidence can positively predict online shopping interest. The predictor coefficient of transaction convenience (X2) of 0.0280 indicates that the ease of transactions can positively predict online shopping interest. Based on the calculation of the t-test analysis, it says that consumer confidence (X1) has no significant effect because $t_{count} > t_{table}$ ($1.863 > 1.661$), which is significantly greater than 0.05, which is 0.070. The ease of transaction variable (X2) has a significant effect because $t_{count} > t_{table}$ ($3.619 > 1.661$). Based on the F test, it can be concluded that consumer trust (X1) and ease of transaction (X2) have a significant effect on online shopping interest (Y). Where $f_{count} > f_{table}$ ($16.941 > 3.094$). Based on the coefficient of determination R^2 (R square) of 0.251 (25.1%). This shows that the percentage of the influence of the independent variables (consumer trust and ease of transactions) on the dependent variable (online shopping interest) is 25.1%, while the remaining 74.9% is influenced by other variables not included in this research model.

Keywords: Consumer Trust, Ease of Transactions and Interest in Online Shopping

INTRODUCTION

Technological advances today are accelerating. The development of technology makes the internet become one of the media facilities that are used to communicate. However, the internet gave rise to a new phenomenon and ease of transaction in buying and selling goods. Only by opening the website, the buyers can already see the products offered. The ease of accessing the internet gave birth to online stores or E-commerce, which is now an alternative option. This proves that today technology plays a significant role in human life.

Buying behavior, especially among students, has changed spending. Nowadays, there has emerged a way of shopping online or shopping through E-commerce. Online shopping can be accessed by computer or mobile phone. The change in online shopping behavior has slightly shifted the social value that originally buyers transacted directly, while online shopping transactions are done only through computers or mobile phones by utilizing internet facilities. Providing this kind of convenient online shopping is increasingly favored because it is considered more time-efficient and more accessible in choosing the goods to be purchased.

Account owners widely utilize social networking sites to make it easier in the process of online transactions. Buyers can view the items offered only by looking at the photos in the online catalog field.

Consumers do not have to go to the store, and consumers can also get more information about products such as price, quality, and availability of goods. By looking and getting information, consumers have more opportunities and time to reconsider buying because consumers do not come face-to-face with sellers in online shopping.

In general, management is a process in which one can organize everything an individual or group does. Management needs to be done to achieve the goals or targets of the individual or group cooperatively using the available resources. From this understanding, management science can be interpreted as the ability to set something so that the goals to be achieved can be fulfilled.

Management is an action to achieve the objectives carried out by coordinating the activities of others; the functions or activities of management include planning, staffing, coordination, briefing, and supervision (Subagyo, 2001: 1).

The definition of management is "The science and art of managing the process of utilizing human resources and other resources effectively and efficiently to achieve certain goals." (S.P Hasibuan, 2006: 2).

Management is the process of planning, organizing, directing, and supervising the efforts of members of the organization and the use of other organizational resources in order to achieve the goals of organisasi that have been set (A.F. Stoner, 1992: 8)

"Management is the accompanying of a predetermined objective through the efforts of other people," which means management is the achievement of goals that have been set through or together with the efforts of others. (George R. Thery, Sukarna : 2011 : 3).

Management is a field of science (science) that strives systematically to understand why and how humans work together to achieve goals and make this cooperation system more beneficial to humanity. Management has met the requirements to be called in science because it has been studied for a long time and has been organized into a series of theories. These theories are still too common and subjective. However, management theory is constantly tested in practice, so management as science will continue to evolve (Luther Gulick 1965: 14).

METHOD

Nature Research is using questionnaires. The questionnaire is a list of written questions that are usually distributed by post to be filled out and developed or can also be answered under the supervision of researchers (Suandi, 2008: 60). In this case, the respondent only answered by saying the alternative of the answer provided by giving a sure sign. Questionnaires are given to respondents online through google formulir.

In this study, multiple linear regression analysis was used to determine whether or not the influence of consumer confidence variables and ease of transactions on onlineshopping interestvariables. The functions of this model are composed:

$$Y = b + b_1X_1 + b_2X_2 + e$$

Information:

Y= Buy Interest

b= Constants

b₁-b₂= coefficient of regression to be estimated

X₁ = Trust konsumen

X₂ = Ease of transaksi

e= error / variable uninterrupted

Quantitative data validity test using validity test and reliability test, which is used to test the list of questions to see the questions in the questionnaire filled respondents are eligible or not yet used to retrieve data

RESULTS AND DISCUSSION

The result of multiple linear analysis is used to analyze the influence of a free variable (X) on a variable (Y) together. Multiple regressions are performed using the SPSS program. A summary of the results of multiple linear regression analysis can be seen in the following table

Table 1. Multiple Linear Regression Analysis Results

Type	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	3,821	1,077		3,547	,001
X ₁	,076	,041	,195	1,836	,070
X ₂	,280	,077	,384	3,619	,000

a. Dependent Variable: Y

Source: Data processed 2021

From the results of the analysis can be known multiple linear regression equations:

$$Y = 3.821 + 0.076X_1 + 0.280X_2$$

Where:

Y= Dependent variables (Shopping Interests)

X₁ = Independent variables (Consumer Confidence)

X₂ = Independent variable (Ease of Transaction)

Based on the above regression equations regarding variables that affect *onlineshoppinginterests*, it can be explained:

- A constant of 3,821 means that if each independent variable (X₁, X₂) is considered zero, then the Y prediction is 3,821

- b. The coefficient of consumer confidence predictor (X_1) of 0.076 indicates that consumer confidence can positively predict online shopping interest (Y). For example, if consumer confidence X_1 is increased by 1 point, the predictor of shopping interest (Y) is 0.076%.

The coefficient of transaction convenience predictors (X_2) of 0.280 indicates that ease of transaction can predict *online* shopping interest (Y) positively. For example, if the ease of transaction X_2 increases by 1 point, the predictor of shopping interest (Y) is 0.280%.

The partial significance test is intended to determine the significant relationship between each free variable (X) against a bound variable (Y).

Table 11. Partial Significance Test Results (t-Test)

Variable	t_{table}	t_{count}	Sig.
		3,547	,001
X_1	1,661	1,836	,070
X_2	1,661	3,619	,000

Based on the table above can be concluded that:

- a. Hypothesis 1

Said that consumer confidence (X_1) is influential but not significant due to $t_{count} > t_{table}$ (1,836 > 1,661), which is significantly greater than 0.05 which is 0.070.

- b. Hypothesis 2

Said that the ease of transactions (X_2) had a significant effect because $t_{calculate} > t_{table}$ (3,619 > 1,661), which is significantly smaller than 0.05, i.e., 0.000.

- c. Hypothesis 3

It says that consumer confidence and ease of transactions affect *onlineshoppinginterests*. To test the hypothesis is based on the value of sig. F_{count} .

Test F is an equation signification test used to determine whether the regression model with variables (X_1 , X_2), namely *consumer* confidence and ease of transactions, can be a predictor of dependent variables (Y), namely *onlineshoppinginterests*.

Table 12. Simultaneous Significance Test Results (F Statistics)

Type	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	165,361	2	82,681	16,941	,000 ^b
Residual	453,878	93	4,880		
Total	619,240	95			

- a. Dependent Variable: Y

b. Predictors: (Constant), X2, X1

Based on the table above known:

$F_{\text{count}} = 16,941$ with significance of 0.000

$F_{\text{table}} = 3.0943$

Df 1= 2

Df 2= 96-2-1 = 93

It can be concluded together that consumer confidence (X_1) and ease of transactions (X_2) have a significant effect on shopping interest (Y) where $f_{\text{calculates}} > f_{\text{table}}$ ($16,941 > 3,094$) and the significance of < 0.05 i.e. 0.000.

The coefficient of determination can be seen to determine how far the ability of consumer confidence variables and ease of transactions can be a variable predictor of online shopping interest.

Table 13. Determination Coefficient Test Result (R^2)

Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,517 ^a	,267	,251	2,209

a. Predictors: (Constant), X2, X1

b. Dependent Variable: Y

Source: Data processed 2021

The table above obtained the number R^2 (R square) of 0.251 (25.1%). This shows that the percentage of the influence of free variables (consumer confidence and ease of transactions) on bound variables (online shopping interest) was 25.1%, while the remaining 74.9% was influenced by other variables not included in this research model

Hypothetical test results on the influence of consumer confidence on *online* shopping interests found that consumer confidence was influential but insignificant due to $t_{\text{count}} > t_{\text{table}}$ ($1,836 > 1,661$), which was significantly greater than 0.05, i.e., 0.070 and the results of the questionnaire showed that as a large number of respondents answered quite a trust and disbelief. This is alleged because some consumers make *online* purchases not only because they believe in *online* shopping sites but also because of other factors, such as being tempted by the conveniences offered in purchasing products. As such, consumers can save time and costs compared to traveling distances to get to the place. So that *the* interest in online shopping does not have to be influenced by consumer confidence, causes consumers confidence in online shopping interests is influential but not significant.

Hypothetical test results on the effect of ease of transactions on *onlineshoppinginterests* found a significant influence due to $t_{\text{count}} > t_{\text{table}}$ ($3,619 > 1,661$), which is significantly smaller than 0.05, i.e., 0.000, and the results from the questionnaire showed most respondents answered quickly and relatively easily. Students of the College of Management Sciences stated that *the visited online* shopping site is easy to use and provides appropriate benefits. This is also because of the ease of purchases made. By

using gadgets, consumers can already buy the desired goods and make payments easy just by transfer via *bank* and other payment methods without using *a credit card*.

Hypothetical test results showed that consumer confidence and ease of transactions had a significant effect on *online* shopping interest (Y) where $f_{\text{calculated}} > f_{\text{table}}$ ($16,941 > 3,094$) and significance < 0.05 i.e. 0.000. Online shopping interests Students of the Indonesian College of Management Sciences, influenced by consumer confidence and ease of transactions, this is because if consumers already have confidence in an *online* store and the ease in doing transaksi offered by the store can increase the interest in online *shopping*. According to the results of the study coefficient of determination (R Square) shows the percentage of influence of free variables (consumer confidence and ease of transactions) on bound variables (online shopping interests) of 25.1%. In comparison, the remaining 74.9% influenced other variables that are not contained in this study model.

CONCLUSION

Based on the analysis of data that has been conducted on the study of "The Influence of Consumer Confidence and Ease of Transactions On Online Shopping Interests In Students of Ilmi Manajemen Indonesia High School(STIMI) Samarinda", it can be concluded that:

- 1.Variable Consumer Confidence has an effect but is not significant to online shopping interests due to $t_{\text{count}} > t_{\text{table}}$ ($1,836 > 1,661$), which is significantly greater than 0.05, which is 0.070. This shows that consumer confidence has little effect on online shopping interests in Indonesian College of Management Sciences (STIMI) Samarinda students.
- 2.Variable Ease of Transaction significantly affects online shopping interest due to $t_{\text{count}} > t_{\text{table}}$ ($3,619 > 1,661$), significantly smaller than 0.05, i.e., 0.000. This shows that the more accessible the use of the site, such as transaction procedures, ease of finding the goods needed, and ease of access, consumers are interested in online shopping.
- 3.Variable Consumer Confidence (X1) and Ease of Transaction (X2) were tested together significantly on consumer interest in shopping online due to $f_{\text{count}} > f_{\text{table}}$ ($16,941 > 3,094$) and significance smaller than 0.05 i.e. 0.000.

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