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On Intention to Buy Online; Influence Ease of Use, Price Level, And Customer Trust in Accounting Department Students of Politeknik Negeri Padang

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ABSTRACT

People are increasingly active in buying and selling online in the era of the fourth industrial revolution, both the general public and among students and students. This study aims to analyze the effect of ease of use, price level, and customer trust on the intention to buy online among students of the Politeknik Negeri Padang of the Accounting Department. The research method is multiplied regression method. The data used are primary data collected using a questionnaire on 218 respondents. The results showed that the ease-of-use question had the highest mean value of 3.80, median values of 3 and 4, and the highest standard deviation value of 0.66. The price level has the highest mean value of 3.66, median values of 3 and 4, and the highest standard deviation value of 0.63. Customer trust has the highest mean value of 3.33, the median value is 3, and the highest standard deviation value is 0.73. Purchase intention has the highest mean value of 3.64, the median value of 3 and 4, and the highest standard deviation value of 0.96. Partially and simultaneously the three variables have a positive and significant effect on the intention to buy online.

Introduction

Buying and selling online is an activity carried out in buying a product through online media by utilizing the internet network as a link (Ana et al., 2021). The use of internet technology as a medium for buying and selling activities online is known as E-commerce (Electronic commerce). E-Commerce is the entire process of developing, marketing, selling, shipping, servicing, and paying customers with the support of a network of business partners around the world (Lampengan et al., 2019). E-commerce is the process of buying and selling various products, services, and information electronically which focuses on business transactions using the internet. A large number of marketplaces in Indonesia, as well as the various types of services offered, make consumers more flexible in choosing online stores. The development of online business is also supported by an increase in the productivity of industries that market products using internet media (Tilaar et al., 2018).

Purchase intention is a force that encourages a person to pay attention spontaneously, easily, without coercion, and selectively to a product and then make a decision to buy (Ningrum, 2016; Wijaya & Oktavianti, 2019). Many factors influence buying interest online, including the ease of using applications to order and obtain goods without the need to spend time going outside, the prices offered are more affordable and cheaper than offline stores, and the trust from customers in stores that purchasing online is safe for them. (Istanti, 2017). Interest in buying online is influenced by the price level (Wirayanthi & Santoso (2019). Price is an important component of a product because it affects customer satisfaction and business profits. According to Kotler & Armstrong (2008; Japarianto & Adelia, 2020). Machfoedz (2005; Suprpto, 2016), pricing is influenced by various factors, both internal factors, and external factors. Internal factors include the company's marketing objectives, the company mix strategy, costs, and pricing methods. External factors include the nature of the market and demand, competition, and other environmental elements. Pricing is a process for determining how much revenue a company will earn or receive from the product or service it produces.

Ease of use is the level of someone who believes that it doesn't take much effort to run a system because of its convenience (Maskuri et al., 2019). Maskuri et al., (2019) in their article entitled the effect of trust, ease of use, and electronic word of mouth on online buying interest, the results showed that ease of use affected online buying intention by 5.3%. Ease of use has a positive influence on the behavior intention variable (Yolandari, 2020).

Customer trust influences buying interest online (Solihin, 2020). Trust greatly influences the behavior of consumers' interest in shopping online, because they believe and believe that sellers can do their business properly, the higher the customer's trust, the higher the purchase intention of these customers. Buyers' trust in market place lies in whether their website is popular or not which can be seen in the comments column, product ratings, and store ratings. One of the conditions for success in competition is trying to achieve goals by retaining customers for a product and company. Customer trust is a form of customer support for the company's efforts to get everything it wants, through the trust that someone will provide support related to the purchase decision to be made.

College students are final-year teenagers with a tendency to consume a product or service not only because they need it, but because they have the urge to follow the trend. The gender factor in online shopping activities is very influential, even though in this era of globalization gender equality is always upheld by society, even men and women are considered to have the same ability to decide to shop online, but in several studies, it has been shown that gender is an important factor. Which can influence consumers' online shopping behavior (Prabowo and Suwarsi, 2009; Dwi Sudjanarti et al., 2020). A study by Servanda et al., (2019) shows that women have a higher level of buying interest than men, as evidenced by a descriptive test that produces an average value of female respondents related to buying interest of 25.88% and an average value of male respondents of 24.72%.

Tatamba et al., (2021) research based on the results of the t-test, shows that there are special differences in several factors that influence the buying interest of men and women online, namely the sales promotion factor and the visual merchandising factor. Men and women have their criteria for making online shopping decisions. While the descriptive data shows the average value of female respondents is higher, namely 64% and 36% for men.

This study analyzes the effect of ease of use, price level, and customer trust on online purchase intentions among students of the Politeknik Negeri Padang of the Accounting Department. This research is expected to provide empirical evidence and literature related to online buying interest. This article consists of several sections, namely literature review, methods, discussion, and conclusions.

Literature Review

E-Commerce

Electronic Commerce (E-Commerce) is trading activities or online business transactions using internet media and other online devices. The company's goal in using an e-commerce system is that the company can increase profits more effectively and efficiently (Stanti, 2017). According to Kotler et al., (2020), E-Commerce is an important function in advancing the enterprise revolution providing clients with a very convenient way to find out, compare and buy goods and acquire services.

E-Commerce has several standard components that business transactions conducted offline do not have (Hidayat et al., 2017), namely: (1) Products, many types of products that can be sold via the internet such as electronic goods, books, clothing, toys, cosmetics, and others; (2) The place to sell products, the place to sell is the internet which means it must have a domain and host; (3) How to receive orders, which can be via email, telephone, social media applications, and others; (5) Method of payment, can be done by cash, bank draft, credit card and internet payment; (6) Method of delivery, can be done via package, salesman, or downloaded if the product being sold allows for that (eg software); Customer Service, can contact via email, FAQ, chat, online forms, telephone, and others.

Ease of Use

According to Istanti, (2017), convenience is a level of one's confidence in the ease of using technology. Whereas Febriyani, (2018) defines ease of use as the degree to which a person believes the technology is easy to understand. Convenience is also a level where a person believes that using technology will be free from effort (Hartono, 2007; Furi et al., 2020). Android-based applications are increasingly being created along with the increasing public interest in using gadgets. This application is equipped with different features and functions. Some local developers take advantage of this situation to design and develop Android-based applications that make it easy and practical for their users (Maharama & Kholis, 2018). Information technology ease indicators consist of (1) easy to learn; (2) easily do what the user wants; (3) User skills will increase when using information technology; (4) easy to operate; and (5) one does not have to waste a lot of time and effort (Davis, 2000; Stanti, 2017)

The convenience indicators used to compose questions on the questionnaire were made based on the understanding that users believe that using technology is easy and does not require much effort in its application, including; a) Learnable, online shopping apps are easy to learn; b) Easy to operate, online shopping applications can be used by anyone, anywhere and don't take long to process goods; c) Category of goods, online shopping applications are easy to find the desired item and group items according to certain categories; d) facilities, online shopping applications provide facilities (top up, data, balances, paying shopping bills, electricity, water, BPJS, and others) that are easy to use.

Price Level

Price is the amount of money charged for a product or service or the amount of value exchanged by consumers for the benefits of having or using the product or service (Kotler, 2007; Aptaguna & Pitaloka, 2016, Herdioko, 2018). Price is the only element

of the marketing mix that provides income or income for the company (Tjiptono, 2008; Taan, 2021). Price indicators consist of a) Affordability of prices; b) Conformity of price with quality; c) Price competitiveness; and d) Appropriateness of price with benefits (Kotler & Armstrong, 2008; Japariato & Adelia, 2020). as follows:

The objective of pricing is to achieve a target return on investment or a company's net sales level; Maximize profits; Competition tools especially for similar companies; Balance the price itself; and as a determinant of market share, because at a certain price, one can estimate an increase or decrease in sales (Indriyo Gitosudarmo, 2008; Maskuri, 2017).

Customer trust

Trust is the company's willingness to rely on business partners. Consumer trust is one of the key factors in conducting buying and selling activities online (Kotler & Keller, 2016; Rosdiana & Haris, 2018). Trust is a key variable in developing a long-lasting desire to continue to maintain long-term relationships (Morgan & Hunt, 1994; Bahrudin & Zuhro, 2016). Trust is also a party's belief about the intentions and behavior of another party (Siagan, 2014; Lampengan et al., 2019). Schurr & Ozame (1985) and Japariato & Adelia (2020) defines trust as the belief that a party's promises or promises are reliable and a party will fulfill its obligations in an exchange relationship.

There are 3 (three) components of customer trust indicators. First, competence is the ability to solve problems faced by consumers and meet all their needs. Capability refers to the skills and characteristics that enable a group to have a dominant influence. Second, Integrity is the consumer's perception that the company follows acceptable principles such as keeping promises, behaving ethically, and being honest. The integrity of the company depends on the consistency of the company in the past, credible or uncredible communication from a company to other groups, and whether the company's actions are by the promises made by the company. The third indicator is Benevolence, which is the seller's ability to want to do and give the best to consumers, regardless of the egocentric profit motive. McKnight & Chervany (2002; Picaully, 2018)

Purchase Interest

Purchase intention is the stage of the respondent's tendency to act before the purchase decision is implemented (Kinnear and Taylor, 1995; Witriyana & Yuwinda, 2019). Purchase intention is a consumer behavior that appears in response to objects that indicate a person's desire to make a purchase (Kotler and Keller, 2016; Solihin, 2020). Buying interest is obtained from a learning process and thought process that forms a perception. The interest that arises in making a purchase creates a motivation that is continuously recorded in his mind and becomes a very strong activity which in the end when a consumer has to fulfill his needs will actualize what is in his mind (Nugraha, 2013; Tilaar et al., 2018). Purchase intention is one aspect of psychology that has a significant influence on attitudes and behavior. Consumers' assessment of products depends on their knowledge of information about the actual function of the product, thus consumers who are interested in purchasing a product are influenced by the information received (Schiffman & Kanuk, 2008; Lampengan et al., 2019).

There are 4 (four) points for indicators of consumer buying interest. First, attention is the initial stage in assessing a product or service that is needed by prospective customers, where at this stage the prospective customer evaluates the products/services offered. Second, the interest of potential customers arises after obtaining more detailed information on observing the product/service. Third, the desire of the prospect to think about and discuss what causes the desire and desire to buy the product/service being offered, in this stage is marked by a strong desire from the prospect to buy and try the product. The last indicator is the action to make a passive decision on the offer (Mintardjo et al., 2016).

There are four indicators to identify customer interest. First, is transactional interest, namely a person's tendency to buy a product. Second, is referential interest, which is a person's tendency to refer products to others. Third, preferential interest, namely interest that describes the behavior of someone who has a primary preference for the product, this preference can only be replaced if something happens to the product of his preference. Fourth, explorative interest, this interest describes the behavior of someone who is always looking for information about the product he is interested in and looking for information to support the positive characteristics of the product (Ferdinal, 2006; Solihin, 2020).

Hypothesis Development

The hypothesis was developed based on an initial survey and previous research literature which can be seen in Figure 1.

H1: Ease of use has a positive effect on buying interest online

Ease of use is the level where a person believes that the technology is easy to understand, ease of use is a consideration for consumers before making purchases online (Febriyani, 2018).

H2: The price level has a positive effect on the intention to buy online

Price is a unit of the amount of money exchanged to benefit from a product or service, the price in this study is the price of a product or service on an online buying and selling site. Price greatly influences purchase intention because consumers' ability to buy a product is determined by the money they have and compares it with the facilities they get when buying a product (Pabowo, 2016; Japariato & Adelia, 2020).

H3: Customer trust has a positive effect on online purchase intentions.

Customer trust can be seen from the willingness to engage in activities and relate online, increased trust in online stores reduces customer perceptions of risk and influences customer behavior toward the online store so which will increase the desire to buy a product from the store (Fajarratri, 2010; Piccaully, 2018).

H4: Ease of use, price level, and customer trust have a positive and significant simultaneous effect on online purchase intention

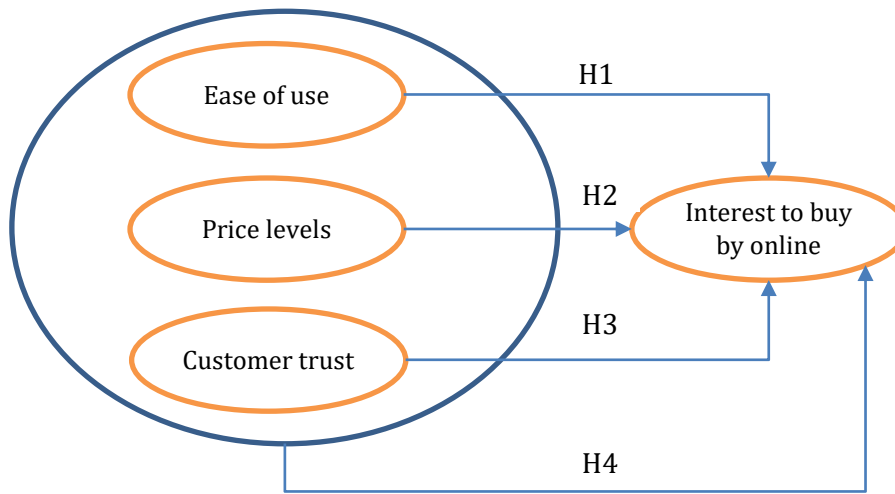


Figure 1: Research Framework

Methods

This type of research is categorized as explanatory research, which is research that explains the causal relationship between variables through hypothesis testing. The study population was active students of the Politeknik Negeri Padang Accounting Department consisting of the class of 2017, especially Diploma IV level up to the class of 2020. From the data obtained, the active student population of the Politeknik Negeri Padang of the Accounting Department class of 2017 to the class of 2020 totaled 534 people. For sampling, the researcher used the non-probability sampling method, and used the slovin formula method and the error tolerance was 10%, so the number of samples in this study was 100 people. The source of data used is a questionnaire and using the Likert scale. To facilitate the dissemination and collection of research data, the questionnaire was given in the form of a Google form application link to the respondents.

The indicators used to measure variables Ease of Use are learnable, easy to operate, and item category. Indicators for measuring Affordability, suitability, competitiveness, and benefits Price Level Variables. Indicators for measuring Customer Trust Variables are problem-solving, ethics, and honesty, as well as kindness. Indicators to measure Buying Interest are Transactional, Explorative, assessment, description, discussion, and referential. The collected data were processed with SPSS 22 to obtain descriptive analysis and multiple regression analysis to test the hypothesis. The significance level used was 5%.

Results

The respondents collected in this study were 218 people. Based on the results of demographic data processing, the majority of research respondents win are in the 2017 class, namely 57%, with the majority of buying interest coming from Diploma 4 Accounting study program students. Of all respondents, the majority of respondents were women, namely 85%, and had an interest in buying or shopping online. One respondent even has several online shopping applications, but the online shopping application that is most used by respondents is an e-commerce startup, namely 212 people. Thus, almost all respondents own and use Startup e-commerce applications for online shopping purposes. Automatically, the most widely used facility in online shopping applications is also to pay for groceries.

Followed by processing the answers of respondents, by testing the validity of the instrument using a significant level (α) 0.05. The results obtained are statements to measure Ease of Use, Price Level, Customer Trust, and Purchase Intention that are valid and reliable. Because the r_{count} obtained is greater than the r_{table} , which is 0.308, the resulting Cronbach’s alpha is in the range above 0.800 – 0.920. From the one sample Kolmogorov Smirnov test, the Asymp. Sig value was obtained. (2-tailed) 0.200, meaning that the data is normally distributed. Likewise with the heteroscedasticity test carried out using the Glejser method, a significant value was obtained from each independent variable > 0.05 which is a requirement for passing the heteroscedasticity test. In addition, there is no multicollinearity in the data,

Table 1 - Determination Test Results

Model	R	R square	Adjusted R Square	std. the error of the estimate
1	,649a	,422	,414	,32862

a.Predictors: (Constant), Customer Trust, Ease of Use, Price Level.

From the results of Table 1, it can be seen that the value of R square (R2) is 0.422 or 42.2%, meaning that the percentage of contribution to the influence of the independent variables consisting of ease of use, price level, and customer trust in the

dependent variable of interest in buying online is 42.2 %, while the remaining 57.8% comes from other independent variables not included in this study.

Simultaneous Significance Test is done by comparing the significant figures of the calculation results with a significant 0.05 (5%) with the criteria if f counts > 0.05 then H_a is rejected, if F count < 0.05 then H_a is accepted, in carrying out the F-test, the researcher performs search h for df_1 and df_2 values with formula formulas; $Df_1 = \text{several variables} - 1 = 4 - 1 = 3$, and $Df_2 = \text{several respondents} - 4 = 218 - 4 = 214$. Df_1 has a value of 3 and df_2 has a value of 214 with a percentage of 0.05, so the f -table value is 2.647. The following are the results of the ANOVA data in table 2

Table 2 – ANOVA

Model	Sum of Squares	df	MeanSquare	F	Sig.
1 Regression	16,855	3	5,618	52,025	,000b
residual	23,110	214	,108		
Total	39,965	217			

- a. Dependent Variable: Purchase Intention
- b. Predictors: (Constant), Customer Convenience, Price Level, Customer Trust.

Meanwhile, the partial significant test or better known as the t-test is a test tool that can show how far the influence of one independent variable individually explains the variation of the dependent variable (Ghozali, 2016; Servanda et al., 2019). The independent variable is said to affect the dependent variable. It can be seen by comparing the value of t count with t table, if t count $> t$ table with a significant value < 0.05 then H_a is accepted and H_o is rejected. In conducting the t-test, the researcher searches for the value of df with the formulas; $Df = \text{several respondents} - \text{the number of research variables} = 218 - 4 = 214$. Df is 214 and the percentage is 0.05, so the t table value is 1.971. Processing multiple regression can be seen in table 2.

Table 3 - Multiple Regression test results

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	std. Error	Betas		
1	(Constant)	,490	,231		2,124	.035
	Ease of Use (X1)	,118	043	,181	2,731	,007
	Price Levels (X2)	,203	044	,336	4,593	,000
	Customer trust (X3)	,242	,063	,249	3,840	,000

a. Dependent Variable: Purchase intention

Source: Results of data processing

From the results of data processing for the significant test in Table 3 above, it can be seen that the t -count value of the ease of use (X1) is 2.731 and a significant value is 0.007. If we look at the significance test requirements, the t -test value $> t$ -table and if we look at the significance value < 0.05 , it can be concluded that the ease of use variable (X1) has a positive and significant effect on online buying interest (Y). Meanwhile, the t -count value of the price level (X2) is 4.593 and the significance value is 0.000. If we look at the significance test requirements, the t -test value $> t$ -table and if we look at the significance value < 0.05 , it can be concluded that the price level variable has a positive and significant effect on online buying interest (Y). The t -count value of customer trust (X3) is 3.840 and the significance value is 0.000. If you look at the significance test requirements, the t -count $> t$ -table and if you look at the significance value < 0.05 , it can be concluded that the customer trust variable has a positive and significant effect on online buying interest (Y). Thus an equation can be formed to assess Buying Interest as follows:

$$Y = 0.490 + 0.118 (X1) + 0.203 (X2) + 0.242 (X3) + e$$

From the equation above, it can be interpreted that the variable Y refers to the dependent variable that is affected, namely the constant buying interest of 0.490 meaning that if the value of the ease of use, price level, and customer trust is considered constant then the value of the variable interest in buying is worth 0.490. The regression coefficient for the effect of ease of use on purchase intention is 0.118, meaning that one unit of the variable ease of use has increased, so the purchase intention has increased by 0.118. The regression coefficient of the effect of the price level on buying interest is 0.203, meaning that one unit of the ease of use variable has increased, so the buying interest will have increased by 0.203. The regression coefficient of customer trust in buying interest is 0.242,

Discussions and conclusions

Effect of Ease of Use on Purchase Intentions online

Ease of Use has a positive and significant effect on online buying interest among students of the Politeknik Negeri Padang Accounting Department. Ease of use is important in determining whether a system runs smoothly or vice versa. The online application chosen by students for online shopping transactions is that the application can be learned easily, the facilities provided are various, the application is easy to operate and the grouping of goods is structured which makes it easier for buyers to find the items they need.

The results of this study are in line with research conducted by Taan, (2021), Maskuri et al., (2019) and Nurmalia & Wija, (2018) which states that ease of use has a positive and significant influence on the intention to buy online. Different from Khotimah & Febriansyah, (2018) who states that ease of use does not affect buying interest online.

The Influence of Price Levels on Buying Interest online

Based on the results of the study, the price level variable has a positive and significant effect on the intention to buy online for students of the Politeknik Negeri Padang Accounting Department. The price level is one of the important things in determining consumer attitudes, the lower the price level offered, the higher the consumer's buying interest to shop online. The price offered is from the lowest to the highest on the quality of the product, high prices certainly have superior and quality product quality while low prices have standard product quality, but many consumers are also attracted to low price levels because they buy goods according to their needs with the money he has. Customers always compare prices at online stores that offer the same product and make purchasing decisions at the lowest price but still pay attention to product ratings and comments on the online store. The results of this study are in line with Taan (2021), Khafidatul & Indra (2020) showing that price has a positive and significant effect on purchase intention.

The Effect of Customer Trust on Buying Interest online

The results of data processing show that customer trust has a positive and significant effect on online purchase intention. Trust is a willingness to make himself sensitive to take actions taken by trusted parties based on belief. Trust is considered an important factor, the higher the trust, the higher someone's buying interest to make transactions online. Customers believe that sellers can carry out their business activities properly and can be trusted through the seller's attitude based on indicators of competence, ethics, and honesty as well as kindness was given to customers.

The results of this study are in line with research conducted by Tilaar et al., (2018), Solihin (2020), Rosdiana & Haris (2018), Rosdiana et al., (2019), Maskuri et al., (2019) which state that trust has a positive and significant influence on the intention to buy search online. While these results are not in line with Lampengan et al., (2019) who state that trust has no partial effect on online buying interest.

Effect of Ease of Use, Price Level, and Customer Confidence on Purchase Intentions online

The results of data processing show that ease of use, price level, and customer trust simultaneously influence buying interest online for students of the Politeknik Negeri Padang of the Accounting Department. The price level is a variable that is very influential on buying interest. Besides that, the quality of the products sold, and the prices offered are also affordable, then customers trust products sold at online stores that have competence, ethics, and honesty as well as kindness to their customers and ease of use in conducting online shopping transactions.

This result is in line with Khafidatul & Indra (2020) state that ease of use and price simultaneously influence purchase intention. According to Taan (2021), the most dominant influence is the price variable, these results have implications for other researchers to conduct research with a broader scope with the same substance to help examine the ease of use, price levels, and customer trust in online shopping systems. According to Palace (2017), Ease of use using the application is very influential on their interest in transacting online. According to Kotler and Armstrong (2008; Herdioko, 2018), price is the amount of money or value charged for a product or service or the amount of value exchanged by consumers for the benefits of having or using the product or service. Siagan (2014; Lampengan et al., 2019) Trust is a party's belief about the intentions and behavior of another party. Kotler and Keller (2016; Solihin, 2020) state that buying interest is a consumer behavior that arises in response to objects that indicate a person's desire to make a purchase.

From the description above it can be concluded that either partially or simultaneously, Ease of Use, Price Levels, and Customer Trust affect Purchase Intentions online. (Meuthia, 2020). There are quite a lot of other factors that influence buying interest online. Of them, peer pressure is one of the important factors that influence the behavior of respondents. Students tend to spend their time with friends, so the opinion of friends is important for this younger generation (Meuthia, 2020).

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