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The Influence of Trust, Convenience, and Social Influencer on Online Purchasing Decisions Taken by Yogyakarta Students, with Instagram Social Media

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Abstract

The development of digital technology on social media has advanced. Online purchasing decisions are increasingly being made through Instagram. The aims of this study test: (1) the influence of trust on decisions of online purchasing, (2) the effect of convenience on decision of online purchasing, (3) the influence of social influences on decisions of online purchasing. Purchase on line is using Instagram social media. This research was conducted in Yogyakarta. The research sample was Yogyakarta students who made online purchases. The sampling method uses nonprobability sampling with purposive sampling. The number of respondents is 140 students. Analysis model used is multiple linear regression. All research hypotheses are supported. The findings of this study are trust, convenience, and social influencers have a positive effect on decisions of online purchasing.

Keywords: Trust, Convenience, Social Influencer, Decisions of Online Purchasing.

1. Introduction

In this digital era, everything can be done with the help of the internet. Referring to the Indonesian Internet Service Providers Association 2018, in Indonesia in 2017, penetration and behavior of internet users increased by 8% to 54.68% of the population of 262 million [1]. The growth of the internet is driven by the convenience with which the cost of access to communicate is getting cheaper and faster. Growth in the field of internet usage can change consumer behavior for shopping.

From year to year the e-commerce growth today in Indonesia is quite interesting to note. Referring to census data from the Central Statistics Agency (CSA) 2019, IDEA (2019) states that in the last 10 years, the development of the e-commerce business went up by 17% or reached 26.2 million units of the total number of e-commerce businesses in Indonesia. CSA data also shows that millennial generation is a big potential of online shopping style in the e-commerce business in Indonesia [2].

One of the strategies in marketing that affect consumer purchasing decisions is to build online shopping [3]. IOS and Android-based smartphone users have an application of interest namely Instagram. Instagram is a social networking service that has the function to share photos in a free application that allows you to take videos and photos to share with other users. Artists from abroad, celebrities and online shop owners are very interested in the Instagram application. Instagram application is now much loved by online shop owners because it is in line with the increasing needs of the community and the development of business today [4].

Referring to the results of a survey from We Are Socialnet and Hootsuite 2018, the highest number of users on the fourth largest social media platform in Indonesia was Instagram [5]. The survey results show that Instagram currently ranks 38% after Youtube, Facebook and Whatsapp in Indonesia. Traders in Indonesia rank first in Asia as Instagram users with 72% of respondents [6]. Instagram users as much as 17% use it for online

shopping activities, and as many as 60% of people claim to find new products through the Instagram app [7].

Instagram can be said as one of the multifunctional social media platforms for socializing, exchanging references, to shopping. The rise of up-to-date fashion has pushed many online shops to appear on Instagram. The use of endorsement services is mostly done by online sellers to promote products on their accounts on Instagram. The results of the use of social media can be concluded that the majority of Instagram account users use it for shopping activities, resulting in the purchase decision process [8]. Factors of quality, price and products that are popular in the community are the driving factors in the purchasing decision process. Decision of Online purchasing via Instagram social media are influenced by several underlying factors before someone makes the decision [9].

The first factor for consumer consideration is trust. An important factor that drives decisions of online purchasing for customers is trust [10]. There is research about impact of trust on decision of online purchasing, and the results indicate that the trust variable has a positive influence on decisions of online purchasing [11]. Trust is considered the foundation of online sales.

The factor that drives purchasing decisions after trust is convenience. Convenience is a technology that is easy to use well in terms of operating systems, ways of transaction to the process of shipping goods [12]. Convenience can help a person in reducing effort in learning the online system. Research was conducted at the Tokopedia online store. The research is about the effect of convenience on decisions of online purchasing. The proceeds state that the convenience variable has a positive impact on decisions of online purchasing [13].

The behavior of a consumer is also influenced by social influencers. Social influencers are a group of people or organizations that can influence a person's behavior [14]. Social influencers who are trusted by followers will be observed, so that what social influencers use will influence followers to try and buy a product. Study on Specs branded Futsal Shoes users examines the influence of social influencers on decision of online purchasing. The proceeds indicate that social influencer variables have a positive impact on decisions of online purchasing [15].

Previous researchers tested the impact of trust, convenience, and social influencers on purchasing decision variables not in one model, but through a separate model. This study examines the variables of trust, convenience, and social influencers and their influence on decision of online purchasing in one research model. Refers to this background, this study examines online purchases made by students, using Instagram social media. Refers to the background of the problem, this research problems are as follows. First, does trust affect online purchasing decisions. Second, whether convenience affects decisions of online purchasing. Third, whether social influencers influence online purchasing decisions. The study used student respondents in Yogyakarta and had done online shopping via social media Instagram. Refers to the problem formulation above, the aims of this study is to test the problems mentioned above.

In this research, three factors that affect online purchasing decisions are trust, convenience and social influencers. A main factor that drives decisions of online purchasing for customers is trust [10]. Trust is formed by parties who do not know each other in the process of interaction or transaction [16]. Trust is in someone arises the belief will get something desired in others but not something that is feared [17]. The convenience of technology is used both in terms of operating the system, as well as in the way of transactions to the process of shipping goods so that a sense of confidence arises in a person [12]. Convenience can be interpreted if buyers can order products Social influencers are a group of people or organizations that can influence a person's behavior

[14]. Social influencers are groups of people who have similarities in considering status who are constantly socializing with each other [18]. Social influencers are the people who have the most number of followers or followers in social media, among others, for example celebrities, bloggers, vloggers, youtubers. social influencers who are trusted by followers will be observed so that what social influencers use will influence followers to try and buy a product [20].

The variables mentioned above affect the purchase decision. A purchasing decision is an action to choose whether to buy a product or not [9]. In making purchasing decisions, quality, price and products that are popular in the community become a driving factor in the process of purchasing decisions. The steps of the process of decision making for purchases are recognition of problem, information investigate, alternative evaluation, purchasing decisions, and post-behavior purchase [18].

In e-commerce businesses, decisions of purchasing are helped with social media. Social media is a means intended for a wide audience to disseminate information or news in th decisions of online purchasing e text form, video, images and audio with others [19]. Social media is a habit that exists in someone in reading and disseminating information using applications on the internet [21]. There are three platforms in social media, namely: blogs, online communities and forums and social networking [10]. The activity for purchasing products or services ¹⁹ media of internet is the definition of online shopping [22]. These activities consist of Business to Business (B2B) also Business to Consumers (B2C). B2B activity is a product purchasing activity between businesses in a large capacity. B2C activity is a product purchasing activity carried out by consumers, and the product is not resold. The benefits felt by consumers are online shopping activities that consumers get easy access to information with the help of applications. One of social media is Instagram. Instagram is a social networking service that has the function to share photos in a free application that allows you to take videos and photos to share with other users [23]. Instagram applications are now much preferred by online shop owners because it is in line with the increasing needs of the community and growing business. An online shop is a shop that is on Instagram social media in which buying and selling activities are connected to an internet network that can be accessed online [24]. This online shop makes it easy for buyers in terms of transactions that is by online payment.

Research results about the impact of comfort and trust on decisions of online purchasing, a study of Ride Inc. Website customers indicate that the variable of trust has a positive impact on decisions of purchasing [11]. Research about the influence of trust on decisions of online shop purcha⁹g was carried out among high school students. The proceeds present that variable of trust has a positive influence on variable of online shop purchase decision [25]. Trust is expected to be able to influence purchasing decisions, so consumers are more careful about making online purchases. The following are the hypotheses of this research that refer to the studies described above:

³
H1: There is a positive influence of trust on decisions of online purchasing.

One of the results of research about the impact of price, product reviews, convenience, and security on de⁵sions of online purchasing at Tokopedia.com indicates the convenience variable has a positive influence on decisions of online purchasing [13]. The results of study about the effect of ²²ality of information, convenience and trust on decisions of online purchasing on the online fashion site Zalora.co.id show the variable of convenience has a positive effect for purchasing decisions [26]. Convenience is expected to help consumers to obtain information and be able to facilitate consumers to access their desired needs and make purchasing decisions. Referring to the proceeds of the studies above, the hypothesis for this study is as below.

³
H2: There is a positive effect of convenience on decisions of online purchasing.

The study of the effect of lifestyle and social influence for purchasing decisions was carried out on Futsal S¹³es users with Brand Specs. The proceeds of this study are social influencers a positive effect on purchasing decisions [15]. The study about the effect of social influence and lifestyle on intentions of purchase was carried out at Carrefour shows social influencers have a positive effect on intentions of purchasing [27]. Considering the proceeds of these studies, the research hypothesis is stated as below.

H3: There is a positive influence of social influencers on decisions of online purchasing.

2. Method

This study uses quantitative approach. This study uses primary data gotten directly from respondents' responses. Respondents were given a questionnaire via Google Form. The respondents of this study are students who made online purchasing decisions through social media Instagram.

This study uses a population of students in Yogyakarta. The sampling technique uses non-probability techniques with a purposive sampling method. The sample criteria used were students in Yogyakarta and had made an online purchasing decision via social media Instagram. The research site was in Yogyakarta, Indonesia.

In this study, the decision of online purchasing is the dependent variable. A purchasing decision is an action to choose whether to buy a product or not [9]. The indicators used attention, interest, desire, and action [9]. The independent variables in this study are as follows. First is trust. Trust is formed by parties who do not know each other in the process of interaction or transaction [16]. The indicators used are: benevolence, integrity and competence. Second is convenience. Technology is then used properly in terms of operating the system, the way transactions are made, and the process of sending goods [12]. The indicators used are: clear and understandable, does not need many mental effort, and easy to use. Third is social influencers. Social influencers are groups of people who have similarities in considering status who are constantly socializing with each other [18]. The indicators of social influencer used are: rule, family, reference, and culture [28]. These indicators become a reference for making statements that measure variables. The statements are arranged in the form of a questionnaire. Indicators and statements to measure the research variables are presented in Table 1.

Research data were collected through a questionnaire. The research instrument used to measure variables uses a Likert scale. The research instrument is outlined in the questionnaire form and questionnaire lattices in this study as follows. The completed questionnaire is given a weight or score, as follows. Score 5 is for the attitude of respondents strongly agree. Score 4, 3, 2, 1 are respectively agreed, less agree, disagree, and strongly disagree.

The research instrument testing uses ¹⁷ validity and reliability test. Validity test bases Pearson Product Moment Correlation by comparing between the r count and r table. Reliability testin¹ uses the Cronbach's Alpha formula. The questionnaire for every variable is stated to be reliable when the Cronbach's Alpha value is more than 0.6 [29]. To find out the estimated regressions produced whether BLUE or not, this study conducted a classic assumption test of normality, heteroscedasticity, and multicollinearity.

Table 1. Variables, Indicators and Number of Statements to Measure Variables

| Variable | Indicator | Number of Statement |
|----------------------------|----------------------------------|---------------------|
| Trust [16] | Benevolence | 1,2 |
| | Integrity | 3,4,5 |
| | Competence | 6,7,8 |
| Number of Questions | | 8 |
| Convenience [12] | Clear and understandable | 9,10 |
| | Does not need many mental effort | 11,12 |
| | Easy to use | 13,14,15 |
| Number of Questions | | 7 |
| Social Influencer [28] | Rule | 16,17,18 |
| | Family | 19,20 |
| | Reference | 21,22 |
| | Culture | 23 |
| Number of Questions | | 8 |
| Buying decision [9] | Attention | 24,25 |
| | Interest | 26,27 |
| | Desire | 28,29 |
| | Action | 30,31,32 |
| Number of Questions | | 9 |

The next analysis is analysis of multiple linear regression. This analysis is to analyze the relationship between two or more independent variables and one dependent variable [30]. The regression equation in this study is:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

Note: Y is Variable of Online Purchase Decisions; α is Constant; β_1 is regression coefficient of Trust Variable; β_2 is regression coefficient of Convenience Variable; β_3 is regression coefficient of Social Influencer Variable; X_1 is Trust Variable; X_2 is Convenience Variable; and X_3 is Social Influencer Variable, ε = Error.

3. Result and Discussion

The number of respondents was 140 students. The majority of respondents were female by 64% (90 students) and the rest were male by 36% (50 student). Most respondents were students from STIE YKPN by 44% (62 students). Respondents from: (1) other universities are 16% (22 students), (2) UPN is 11% (15 students), (3) UGM is 10% (14 students), (4) UMY is 9% (13 students), (5) Amikom is 4% (6 students), (6) UAD is 3% (4 students), and (6) UNY is also 3% (4 students). All respondents have an Instagram account. Respondents use the allocation of funds for online shopping activities per month: (1) < Rp100,000 is 27% (38 respondents), (2) Rp100,000 - Rp500,000 is 68% (95 respondents), (3) Rp500,000 - Rp1,000,000 is 1% (2 respondents), and (4) > Rp 1,000,000 is 4% (5 respondents). The data shows that most respondents allocate funds for online shopping activities per month is Rp. 100,000 - Rp. 500,000. This is because the respondents studied were students.

The validity test uses Pearson Product Moment Correlation by comparing between r count values and r tables. When r count is more than r table, it is said to be valid [31]. The number of respondents (n) in this study are 138 students with a significance level of 5%, the r table value is 0.1660. The proceeds of testing the validity of the variables of trust and

convenience are presented in Table 2. The proceeds of testing the validity of the variables of social influence, and decision of online purchasing presented in Table 3. All the proceeds of the validity test of each variable indicate that r count is more than r table. Therefore, all test results indicate that the measurement instruments used are valid.

Table 2. Results of Validity Test for Trust Variable and Convenience Variable

| Trust Variable | | | Convenience Variable | | |
|-----------------|-----------|-----------|----------------------|-----------|-----------|
| Statement Items | r Count | r Table | Statement Items | r Count | r Table |
| T-01 | 0.642 | 0.1660 | C-01 | 0.764 | 0.1660 |
| T-02 | 0.675 | 0.1660 | C-02 | 0.810 | 0.1660 |
| T-03 | 0.656 | 0.1660 | C-03 | 0.794 | 0.1660 |
| T-04 | 0.695 | 0.1660 | C-04 | 0.596 | 0.1660 |
| T-05 | 0.692 | 0.1660 | C-05 | 0.833 | 0.1660 |
| T-06 | 0.729 | 0.1660 | C-06 | 0.844 | 0.1660 |
| T-07 | 0.578 | 0.1660 | C-07 | 0.766 | 0.1660 |
| T-08 | 0.700 | 0.1660 | | | |

Source: Data processed (2019)

This study, the reliability test uses the Cronbach's Alpha criteria. The instrument of research is indicated to be reliable when the score of Cronbach's Alpha ≥ 0.6 [29]. Refers to the results from Table 4, the Cronbach's Alpha value for all variables is more than 0.6. Therefore, the instruments of research to measure all the variables of this study were reliable. The questions in the questionnaire are indicated to be able to obtain stable and consistent data if a repeat study is conducted

The classic assumption testing conducted in this study is testing for normality, heteroscedasticity, and multicollinearity. The normality test uses the Kolmogorov-Smirnov criteria. Multicollinearity test is done by taking into account the value of VIF (Variance Inflation Factor) and its tolerance. Heteroscedasticity tests are performed with the Glejser Test. All results indicate that the data has passed the assumptions of classical. Thus, estimation by regression analysis is BLUE.

Table 3. Results of Validity Test for Variables of Social Influencer and Decisions of Online Purchasing

| Social Influencer | | | Decisions of Online Purchasing | | |
|-------------------|-----------|-----------|--------------------------------|-----------|-----------|
| Statement Items | r Count | r Table | Statement Items | r Count | r Table |
| I-01 | 0.688 | 0.1660 | D-01 | 0.675 | 0.1660 |
| I-02 | 0.767 | 0.1660 | D-02 | 0.653 | 0.1660 |
| I-03 | 0.744 | 0.1660 | D-03 | 0.750 | 0.1660 |
| I-04 | 0.777 | 0.1660 | D-04 | 0.644 | 0.1660 |
| I-05 | 0.771 | 0.1660 | D-05 | 9.694 | 0.1660 |
| I-06 | 0.683 | 0.1660 | D-06 | 9.677 | 0.1660 |
| I-07 | 0.736 | 0.1660 | D-07 | 0.787 | 0.1660 |
| I-08 | 0.656 | 0.1660 | D-08 | 9.676 | 0.1660 |
| | | | D-09 | 0.694 | 0.1660 |

Source: Data processed (2019)

Table 4. Results of Reliability Test

| Variables | Cronbach's Alpha |
|-----------|------------------|
| Trust | 0.824 |

| | |
|-------------------------------|-------|
| Convenience | 0.886 |
| Social Influencer | 0.872 |
| Decision of online purchasing | 0.863 |

Source: Data processed (2019)

Analysis of multiple linear regression is taken to analyze the relationship of trust, convenience and social influencers variables with variable of online purchasing decisions. The proceeds of the multiple linear regression analysis are as below.

Table 5 Results for Multiple Linear Regression Tests

| Variable | Regression Coefficient (β) | t count | p-value |
|------------------------|------------------------------------|---------|---------|
| A constant | 0.269 | 1.134 | 0.259 |
| Trust (X1) | 0.183 | 2.776 | 0.006 |
| Convenience (X2) | 0.533 | 9.361 | 0.000 |
| Social Influencer (X3) | 0.0226 | 4.570 | 0.000 |

Source: Data processed (2019)

Refers to the Table 5, we can get the equation of multiple regression $Y = 0.269 + 0.183 X1 + 0.533 X2 + 0.0226 X3 + e$.

Refers to the above equation can be explained as follows. First, the constant is 0.269. The value indicates when the value of each variable X1, X2, and X3 is zero, the value of the on-line purchase decisions variable is 0.269. Second, the regression coefficient for the trust variable (X1) is 0.183. This value states that when there is a rise in 1 (one) level of trust variables, online purchasing decisions rise 0.183. Third, the coefficient of regression for the convenience variable (X2) is 0.533. This value shows that when there is a rise in 1 (one) level of convenience variables, online purchasing decisions rise 0.533. Fourth, the regression coefficient for the social influencer variable (X3) is 0.0226. This value shows that when there is a rise in 1 (one) level of social influencer variables, online purchasing decisions rise 0.0226.

The proceeds of the partial test (t test) to the hypotheses testing are presented in Table 5. For a significance level of 5%, the value of t table is 1.645. The trust variable has a t count of 2.776. This value is more than t table. The probability value (p-value) of 0.006 is smaller than 0.05. Therefore, H1 is supported. The convenience variable has a t count of 9.361. This value is more than t table. The probability value of 0.00 is less than 0.05. Therefore, H2 is supported. The social influencer variable has a t count of 4.570. This value is more than t table. The probability value of 0.00 is less than 0.05. Therefore H3 is supported.

The result of the F test and the determination coefficient are presented in Table 6. With using a significance level of 5%, the table's F value is 2.60. Refers to the table below, the F value of 89.735 is more than the F table. The significance level F of 0.00 is less than 0.05. Therefore the variation in the value of online purchasing decision variables can be explained by the variables of trust, convenience, and social influencers. In this study, the coefficient of determination is represented by adjusted r^2 . The Table 6 presents adjusted r^2 of 0.657. This indicates that the independent variables X1 (Trust), X2 (Convenience), and X3 (Social Influencer) are able to explain variable of online purchasing by 65.7%, while the remaining 34.3% is clarified by other variables not tested.

Table 6. Simultaneous Test Results (F Test) and Determination Coefficient

| Information | F count | F table | Sig. | Adjusted r Square |
|-------------|---------|---------|------|-------------------|
|-------------|---------|---------|------|-------------------|

| | | | | |
|--|--------|------|------|-------|
| The influence of trust, convenience, and social influencers on online purchasing decisions | 89.735 | 2.60 | 0.00 | 0.657 |
|--|--------|------|------|-------|

Source: Primary data processed (2019)

H1 supported. Thus, the variable of trust has a significant positive effect on decision of online purchasing made by Yogyakarta students, and purchases using social media Instagram. Even with different research objects, the findings are in line with the findings of investigate about the effect of trust and comfort on decisions of online purchasing. The research is in the form of case studies on Ride Inc. Website customers. One of the findings is that the variable of trust has a positive impact on decisions of purchasing [11]. Trust is considered as the basis for considering everything before the consumer makes an online purchasing decision.

H2 is supported. Therefore, this research has proven that there is a positive influence on the convenience variable on online purchasing decisions through social media Instagram, conducted by Yogyakarta students. The proceeds of this study are in line with the results of study which examines the effect of price, product reviews, convenience, and security on decisions of online purchasing at Tokopedia.com. Although with different objects, the findings are in line with this study that convenience is considered as a factor that makes it easy for consumers to interact, both in the use of the system and in terms of transaction settlement or other. In the end, higher convenience causes online purchasing decisions to increase [13]. Convenience is the attraction of online stores [32] and convenience in the online transaction system makes customers feel satisfied [33].

Supported by H3, this research has proven that there is a positive influence of social influencers on online purchasing decisions with social media Instagram, conducted by students in Yogyakarta. This study is in line with the findings of a study about the influence of lifestyle and social influence on the decision to purchase Specs Brand Futsal Shoes. Even with different objects the findings are in line with the findings of this research that social influencers have a significant positive effect on decisions of purchasing [15].

4. Conclusion

The development of digital technology on social media has advanced. Online purchasing decisions are increasingly being made through Instagram. This study tests the influence of trust, convenience, and social influencers on decisions of online purchasing with social media Instagram. The respondents were students from Yogyakarta, Indonesia. The important conclusions of this research are as follows. First, trust has a positive influence on decisions of online purchasing. Second, convenience has a positive influence on decisions of online purchasing. Third, social influencers have a positive effect on decisions of online purchasing. Fourth, trust, convenience, social influencers have a joint (simultaneous) effect on decisions of online purchasing.

The implications of the findings of this study are as follows. First, online businesses need to pay attention to the results of this research, especially regarding the factors of trust, convenience, and social influencers. These three factors are proven to influence online purchasing decisions. Secondly, Instagram is a social media that is not only a medium for social activities such as friendship, association and entertainment, but is also used for online business media. Businesses can use social media Instagram to promote,

communicate and interact. Through these media businesses can increase market share and profits.

This research has limitations, especially. The variables used in this study are only three variables, namely the variables of trust, convenience, and social influencers. The main suggestion for the next research is to add independent variables, such as information quality variables. The suggestion bases on the adjusted R square value that 34.3% of the variable of online purchasing decision is described by other variables not tested. In addition, the suggestion for the next research is to carry out the process of collecting data via in-depth interviews with students as respondents, so that the data information gotten can obtain maximum results.

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