

Determinant interests Buy Online at UMKM Based2, C2C and O2O

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ARTICLE INFO

Article history

Received 20 May 2021

Revised 05 June 2021

Accepted 15 June 2021

Keywords

Keyword_1 Purchase Interest

Keyword_2 E-commerce

Keyword_3 SMEs.

ABSTRACT

The Development of Technology Causes Society To Not Be Separated From Technology, One of Thamecommerce. Many Online Shopping Stores Have Strues Sprung Up, Making People Frequent Online Purchases. THIS STUDY AIMS TO ANALYZE WHERTE IS IN ANSF INFULENCE STUDE, SECURITY, AND PROAD ONLY BREING INTEREST IN MICRO, Small and Medium Enterprises (SMEs). More Specifically, this Study Explores Method-Based Buying and Selling TransactionsBusiness to Consumer (B2C), Customer to Customer (C2C), and online to offline (O2O). This Type of Research is Quantitative. The Sampling Technique Used Non-Probability Methods, Namely Purposive Sampling of 178 Respondents by Distributing Questionnaires Using Form. The Population in this Study Were Online Buyers of MSMES WHO MADE PURCHASE TRANSCCTIONSING THE B2C, C2C, AND O2O Methods. Data Analysis Using Multiple Regression Analysis Method. The Results Indicate That In Influencing Consumer Purchase Interest Online There Are A Several Considerations, Namely The Factor of Trust, Security and Price.PriceVariable is the main detenant that influences consumer buying interate online.

1. INTRODUCTION

In the era of globalization 4.0 of the development of technology and information is very developing quickly. One that experiences the development of the current of the globalistic in the field of information technology to the economy. These developments gave birth to new opportunities in the economic field, for example *E- Commerce* (Dewi, 2019).

According to Laudon & Laudon (2014) *E- Commerce* that is cycle the meeting of the seller and buyer to get Goods Needs Internet with the tool Electronic communication to transact. The processed data show that internet service users in Indonesia year to year have increased. Total student service anniversary 2019 reached 196.700.000 User or 73.3% of the population Indonesia (Apjii, 2020). The number indicates a significant increase. In 2018 US 171.1 million or 64.8% of the Indonesian population of the Indonesian community. The higher the number of consumers who shop *shopping online*, then the higher the internet users are. This shows a significant change in traditional community culture (coming to the store directly) Switch online shopping (Naomi et al., 2016).

According to Pradana (2015) the classification based on the type of transactions is that is *Business to Business (B2B)* includes online transactions organization to organization through *Electronic Market*, for example Walmart with Warner Lambert; *Business to Consumer (B2C)* is a sale the system Unit (Retail) to consumers individually or individual; *Consumer to Consumer (C2C)* is the transa KSI directly consumers with Other consumers without intermediaries, for example ebay is auction company; *Consumer to Business (C2B)* ie Individual seller Self goods or services to

organization nor to individuals looking for sellers, interact and make agreements; *Non Business E-commerce* which is included *Non Business E-commerce* that is the institution education, Organization religious, O social religion, and government agencies which is using *e-commerce* aims to improve services; *intra business (organizational) e-commerce* the related Activity inside organization by utilizing Internet K exchange goods, services, and information.

It can not be avoided that with presence *Online Shop* Become an alternative in selling to buying goods / services (Vania, 2017). Some of the last time of MSMEs have an important role in the economy in Europe. So that UMKM continues to be later produced to cooperate with external organizations in the business process. The marketing system of modernity is the right solution to develop new products to consumers (Dragoi et al., 2013). UMKM should innovate, develop resources, and expansion of marketing area to be able to compete in the middle of globalization. This is one of the competent value of UMKM competitive competing with manufacturing and industrial companies. Given that the economy sector is able to reduce unemployment in Indonesia through MSMEs (Sudaryanto, 2011).

The rapid development of MSMEs in Indonesia makes tight competition in business *online*, so the *sellers* should consider the factors that can make the store still grow and grow. The more tight competition among the store *online*, consumers should consider several factors such as trust systems, security and pricing. The most important factor in influencing consumer buying interest is a fault of the trust. Customers who make transactions in the thrust by the fault of the confidence *E- Commerce*. So trust can be said to be the main foundation between consumers and *seller* In conducting transactions (Anwar & Afifah, 2018). Research Kurniawan (2016), Chen & Shen (2015), Hajli (2015), HSiao et al., (2010), Lu et al., (2016) BaHwa belief influential with BUY buy interest.

H1: There is an influence of trust in buying interests online.

Keshri et al., (2020) explain that payment system as a *boneback e-commerce*. So the main thing to do is to address the security issues that are likely to appear in the online payment process. Before we enjoy the service *E- Commerce* Consumers are required to register account. It is very vulnerable with theft of self-data and died OohLeh who is not parting answer. Crimes that may arise in fraudulently using the name of others, credit card piracy (*carding*), Security system, and others. The above crime makes the fear for consumers in the creation of an account to enjoy the service *E- Commerce*. Quoted from Park & Kim (2008) states that when security can be acceptable accordingly *expectations* buyer, possibly buyer feel safe Opening personal information his and comfortable doing transactions. Previous research did Anwar and Afifah (2018) that the fault and security factors had a positive effect with BUY buy interest. The statement is supported Research Syaifudin (2014) that security isn't Positive Gauh with MIN At Buy at Olx.co.id. PERbatarates above the abandoned with Yutadi research (2014) that security has no effect on buying interests *e-commerce*.

H2: There is a security influence on buying interests online.

Prices as a value of a product or service when the product or service provides rewards in the form of benefits. Prices are individual perceptions whether it is feasible to be accepted and considered in consumer buying interests. The results of research conducted (Kannaiah, 2020) stated that the price was the main determinant in the buyer's decision. There are many consumers who switch to enjoy the website for information gathering and comparing prices between the store one with another store (Luo et al., 2010). So consumers can choose one store that offers consumer acceptable prices. The value of a product or service that provides a useful price of the price. The consumer assessment of prices can be classified or expensive, the views of the economic level of each individual (Setyarko, 2016). Research Thamizhvana and MJ. Xavier (2012) that haRGA has a positive effect with BUY buy interest. The above thumb in spelled with statement Kusumawati and Saifudin (2020) If the price (x_1) is influential negatively with BUY buy interest.

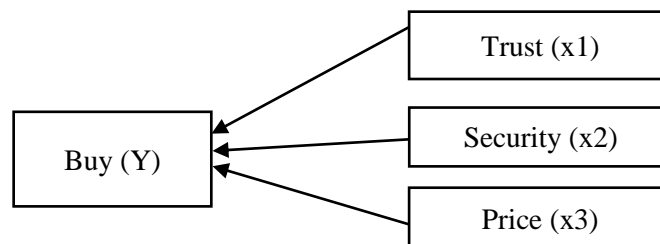
H3: There is a price effect on buying interests online.

Day to day users *E- Commerce* always increased that gave birth to BanyAk business personnel. When compiling Online Business, Halut Business PersRUS noticed some factor the able to give the influence on interest one's purchase. By understanding a variety of the factor able to give the influence on BUY BUY will maximize business activity so that it gets maximum results. Over this thing the author initiative in implementing Research "Determinant interest in buying online on UMKM based B2C, C2C, and O2O"

According to the above observation, it can be with the formulation of the problem: (1) Is the belief influence with BUY BUY?; (2) Is the security influence with BUY BUY?; (3) What is the effect of influence with BUY BUY?

The purpose of the study is: (1) test, analyze, and prove that influence belief swith BUY BUY; (2) test, analyze, and prove that influential security with BUY BUY; (3) test, analyze, and prove that the price is influentialwithBUY BUY.On the basisbackgroundpermsalahan, previous researchas well asReview of library, thenCan be depicted, namely:

Picture 1. Conceptual framework



Source: The results of the analysis

2. METHOD

PT Methodhis religion is that isCUAR Researchntitatif,In the form of data numbers that can be counted.Whereas in the master is done by wearingLinke scalehousehold, ieThere are scales 1-5 which is where the scale is later on the respondent to the question of the questionwhich proposed by researchers through the quizon. The population of this research is online buyer in Indonesia (APJII, 2016).

Research usingPrimary data. For the reason thatthe dataPrimary is the data directlyobtainedOleH Researcher on theFirst sourcewithQuizonic method.Technique of data collection of this research is a quizonian throughGoogle FORMTo online buyers included in buyers B2C, C2C, and O2O. For the interval scale used interval range 1-5.While in doing data analysis is used multiple regression analysis, which withReality an independent variable with dependent variables, then regression results will show the level of significance of relationships antar variable. The regression equation is:

$$Y = Y = A + \beta_1 x_1 + \beta_2 x_2 + \beta_1 x_1 + E_1$$

Description:

Y = Dependent variable.

A= Constant

β = Very independent corresponding coefficient

X = independent variable.

BUY buying interests becomes a dependent variable in this study. While fortrust, security, and pricebecome an independent variable. Measurement variables use the Linte scale instrument with interval distance 1-5 as the answer option with Description 1 (very disagree), 2 (disagree), 3 (less agreed), 4 (agrees). And 5 (strongly agree).According toSetiawan(2007) MenIt is in determining the size of the sample can use the slovin formula, if the researcher aims to sustain the balance of the population, it can be formulated to be:

$$n = \frac{N}{1 + Ne^2}$$

Where the:

n =The totalthe sampleoverall

N =The totalpopulationoverall

Hey = Personal Mascrantian Presentationwhich is caused by wrongSampling (7.5%)

So the number of samples taken, the results to be obtained through the calculation with a critical value of 7.5% are:

$$n = 10.400.000 / (1 + (10.400,000 \times [(0,075)]^2)$$

n = 177,770081

n = 178

Based on the above calculation then Jumlahthe sampleby178 respondents. Techniques usedtotakethe samplethat ismethod*non-probability*that is*Purposive Sampling*. The technique can be interpretedwithsampling withTerms included incriteriasuch as: Indonesian people, ever / are doing transactions onE- Commerce, retail buyers throughecommerce, buyer without any intermediary throughE- Commerce, booking through online but purchases through offline or vice versa

3. RESEARCH

Research Results

Table 1. Normality test

One Sample Kolmogorov- Smirnov Test		
		Unstandardized Residual
		159
Normal Parameters	Mean	0.0000000
	Std.Deviation	1.83649361
Most Extreme Differences	Absolute	0.062
	Positive	0.062
	Negative	-0.062
Test Statistic		0.062
Asymp. Sig. (2-tailed)		0.200

Source: Data is processed

According to Akbar (2004) testing of normality by comparing the value of SIG./p-value who has significance $A = 0.05$. if the P value-value / sig. on the output that has been calculated is greater than A then the data can be said to be normal. Significance Value (P) in the The Kolmogorov-Smirnov test above shows $0.200 > 0.050$. So based on Test normality data in Table 1 It is said to be normally distributed.

Table 2. Heteroskedasticity test

Variable	Sig value.	Sign's limit.	Decision
Trust	0,472	0,05	Not heteroscedasticity
Security	0,511	0,05	Not heteroscedasticity
Prices	0.092	0,05	Not heteroscedasticity

Source: Data is processed

Data should conduct heteroscedasticity tests to find out if it happen the difference between *variance* of the residual between the seller 1 an with another. If the *variance* From residual or other observations differently then the data has heternsedicastity (GHOZali, 2011). Based on table 2 Know the sign of value. For X1 ie $0.472 > 0.05$, VARiaBel X2 $0.511 < 0.05$, & X3 $0.092 > 0.05$. So it can be taken conclusions X1, X2, and X3 have no synthesized heteroscedasticity in regression method.

Table 3. Testing Multikolinearity

Variable	Tolerance	Vif	Information
Trust	0,494	2.024	Doesn't happen
Security	0,547	1.829	Doesn't happen
Prices	0,521	1.918	Doesn't happen

Source: Data is processed

The amount used to see if there is a multicollinearity that is using VIF. If the VIF value > 10 then there is a problem between the variables (Sriningsih et al., 2018). In addition there is a way to test multicollinearity through tolerance > 0.1. Seen from the test via VIF and tolerance can be said that trust, security, and price matter of multicollinearity because each variable has been qualified.

Table 4. Validity test

Variable	R count	R table	Information
Trust			
X1	0,681	0,1322	Valid
X2	0,720	0,1322	Valid
X3	0,768	0,1322	Valid
X4	0,747	0,1322	Valid
X5	0,747	0,1322	Valid
X6	0,760	0,1322	Valid
X7	0,743	0,1322	Valid
X8	0,759	0,1322	Valid
X9	0,695	0,1322	Valid
Security			
X1	0,678	0,1322	Valid
X2	0,662	0,1322	Valid
X3	0,697	0,1322	Valid
X4	0,798	0,1322	Valid
X5	0,794	0,1322	Valid
X6	0,798	0,1322	Valid
Prices			
X1	0,782	0,1322	Valid
X2	0,759	0,1322	Valid
X3	0,836	0,1322	Valid
X4	0,745	0,1322	Valid
X5	0,730	0,1322	Valid
BUY BUY			
X1	0,653	0,1322	Valid
X2	0,641	0,1322	Valid
X3	0,682	0,1322	Valid
X4	0,672	0,1322	Valid
X5	0,664	0,1322	Valid
X6	0,632	0,1322	Valid

X7	0,677	0,1322	Valid
X8	0,612	0,1322	Valid
X9	0,685	0,1322	Valid

Source: Data is processed

According to Sugiyono (2006) data can be said to be valid if $RHUL > RTABEL$. To calculate $RTABEL$ $n = 159$ with a significance of 5% significance, then found $Rtabel$ by 0.1322. Result of calculation table 4 that X1, X2, X3 is said to be valid.

Table 5. Test of the reliability

Variable	Cronbach Alpha	Information
Trust	0,880	Very reliable
Security	0,834	Very reliable
Prices	0,827	Very reliable
BUY BUY	0,833	Very reliable

Source: Data is processed

According to Sujianto (2009) classified into five groups according to the Alpha stability, if the alpha cronbach value 0.00 s.d 0.20 was declared less reliable; The alpha cronbach value 0.21 s.d 0.40 is expressed rather reliable; The alpha cronbach value 0.41 s.d 0.60 is expressed quite reliable; The alpha cronbach value 0.61 s.d 0.80 is revealed reliability; And the alpha cronbach value 0.81 S.D 1.00 is also rely reliable. So that Judging from the calculation of Table 5 states that Security, trust, price, and buying interest Declared very reliable because the alpha value is rated 0.81 S.D 1.00.

Table 6. Multiple linear regression test

The model	Unstandardized coefficients		Standardized coefficients	T	SIG.
	Bed	Std.error	Beta		
1 (Constant)	7.155	1.386		5.163	0.000
Trust	0.191	0.045	0.225	4.200	0.000
Security	0.403	0.062	0.331	6.493	0.000
Prices	0.663	0.075	0.459	8.789	0.000

Source: Data is processed

Testing multiple linear regression to see the effect of two independent variables or more on the Dependent variable (Janie, 2012). Table 6 showing Constant value 7.155, trusted value 0.191, the value of security 0.403, and price value 0.663. Return the results then obtained equation:

$$Y = A + \beta_1x_1 + \beta_2x_2 + \beta_3x_3 + e$$

$$Y = 7.155 + 0.191x_1 + 0.403x_2 + 0.663x_3$$

According to Yuliara (2016) if the β is positive is then the occurrence of the directional relationship between variables X and Y, if the negative β value then between variable X with experiencing an inverted relationship. The above results stated that X1 is positive which is so that when the factor of the belongs change, so that BUY BUY also occur peningkatan 0,191. For the positive value of x2 value so that when the factor to Amanan changed, so that BUY BUY also follow, that is happening improvement 0.403, and the value of X3 is positive is then when the price factor changes, therefore Consumer Buy Interest Following, namely increased 0.663.

Test T

Tass statistical test is done by comparing two or more independent variables (Cronk, 2018). So that influence partially between independent variables on Dependent variable can be known through the level significance $\alpha(0,05)$. If the significance value of $t > 0.05$ can be said that the hypothesis is

accepted. Aika Significance Value $T < 0.05$ Hypothesis Denied or $T_{\text{calculate}} > T_{\text{table}}$ meaning there is an influence Variable X against the Y variable and vice versa. Test results T that is:

Table 7. Results of Test statistics

Hypothesis	t count	t table	Decision
The h1	4,200	1,97539	Received
H2	6,493	1,97539	Received
H3	8,789	1,97539	Received

Source: Data is processed

$$T_{\text{table}} = T(A/2; N-K-1) = T(0.025; 155) = 1,97539$$

First hypothesis test

Asovereign when Consumer confidence has a positive effect with BUY Buy Interest. Judging from the calculation of Table 7 that the value of $t_{\text{calculate}}$ A total of 4,200 > 1.97539 (T_{table}) then it can be said that beliefs have positive effect with BUY buy interests. Then the first hypothesis (trust) is accepted.

Test of the second hypothesis

The second hypothesis states if the Security has a positive effect on buying interests online. Seen from Calculation Table 7 that the value of $t_{\text{calculate}}$ AM 6,493 > 1.97539 (T_{table}) then it can be said that security has a positive effect with BUY buy interests. Then the second hypothesis (security) is accepted.

Test of the third hypothesis

The third hypothesis states if the Price has a positive effect with BUY Buy Interest. Judging from the calculation of Table 7 that the value of $t_{\text{calculate}}$ 8,789 > 1.97539 (T_{table}) then it can be said that the price has a positive effect with BUY buy interests. Then the third hypothesis (price) is accepted.

The formulation of the hypothesis

The h1. Trust (x1) has a positive effect with BUY OBBOUSE (O).

H2. Security (x2) has a positive effect with BUY OBBOUSE (O).

H3. Price (X3) has a positive effect with BUY Buy Online (Y)

Test f

It is intended in order to know the influence of independent variables with dependent variables. By seeing the level of significance can see if there is an effect between the independent variables and dependent. If the significance value of $F < 0.05$ then h_a accepted. As for the other way is by comparing the value of F Count with the F Value of Table. If the value of $f_{\text{calculate}} > F$ value of f_{table} then the significance model (h_a acceptable and h_0 rejected). Likewise instead.

Table 8. Test f

	Sum of squares	df	Mean Square	F	SIG.
Regression	1883.955	3	627.985	182.661	.000 ^{bed}
Residual	532.888	155	3.438		

1		
The total	2416.843	158

Source: Data is processed

Value F_{table} used with significance levels $A = 0,05$ and $DF = (K; N-K) = (39; 159-3) = (3; 156) = 2.66$. Table 8 Above shows that from the results of the F test is obtained $f_{calculate} = 182,661 > 2.66$ (F_{table}) With the level of significance of $0.000 < 0.05$, means H_a accepted. Of the above criteria can be drawn conclusions that trust, security, and price interruption (together) affect the consumer buying interest.

Table 9. The result of the coefficient of determination of the determination of adjusted²)

Model	R	R Square	Adjusted R Square	Std. Error of The Estimate
1	.883 ^a	0.780	0.775	1.854

Source: Data is processed

Based on Table 9 explain if the correlation value of the RES produced by the trust, security, and purchase price of buying interests of 0.775 (77.5%) which means the relationship between variables x_1 , x_2 , and x_3 is associated with positive interest and r^2 by 0.225 (22.5%). The figure shows the effect of trust, security, and purchase price is 77.5% and the rest 22.5% is influenced by other factors.

4. DISCUSSION

This research uses primary data in a form of quiz Google Form. The population as much as 10.400.000 with the number of samples 178 respondents after measurement using the Slovin formula. Test Results F shows the significance value of $0.000 < 0.05$ and coefficient of determination of trust, security, and price of 77.5% are able to explain buy interests. The result of linear regression test multiple price is a major factor with beta value of 0.663. Influence beliefs significant on BUY buy, through the test results statistics $0.000 < 0.05$ and $4,200$ ($t_{calculate}$) > 1.97539 (t_{table}). Security has significant effect with significance level of $0.000 < 0.005$ and $6,493$ ($t_{calculate}$) > 1.97539 (t_{table}). Price has a significant effect of $0.000 < 0.05$ and 8.789 ($t_{calculate}$) > 1.97539 (t_{table}). So the independent variable all significantly affect the dependent variable.

5. CONCLUSION

Corresponding Results of Penelitian Can be with stated: 1) Trust influential positive and significant influence Encourage buy interest in online. 'Sehingga The higher the level of the Kepercayaan an buyer, buying interest also increase. 2) Security has a positive and significant effect of Encourage buy interest in online. 'SEjolah the higher the buyer's security level, Buy Interests also increase. 3) Price positive and significant effect to Hack of buying interest in online. So the higher the price, Buy Interests also increase. The government can also play an active role in protecting the buyer's security in buying online by making legislation that can make feelings for buyers when transacting.

Based on the conclusions that are presented, there are some suggestions for the following researchers to add variables other than trust, security, and price as of being seen from the adjusted r value² There are still 22.5% of other factors who affect consumer buying interests online. So it is still a development research rate to explain more detailed about the influence of independent variables LAIs outside the model that can affect buying interest in online. The variables that can be added such as preference, the ease of transactions, shopping experience, revenue level, etc.

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