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## **The Influence of Trust Using E-Commerce on Online Purchase Decisions in The Class of 2019 Student of Business Administration at Makassar State University**

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### **ABSTRACT**

This study aims to find out how the influence of trust using e-commerce on online purchasing decisions on business administration students at the Makassar State University class of 2019. This study uses quantitative research methods. Data collection techniques used are through observation, questionnaires, interviews and documentation. The sample used in this study was the entire population, which was 80 students in the 2019 batch. The data obtained from the research results were processed using data analysis and using the SPSS 25 application which consisted of validity and reliability tests, descriptive data analysis techniques and inferential statistical analysis. . The results showed that the indicators used in each of these variables indicate where consumer confidence is in the good category. For indicators on the purchasing decision variables are in the good category. Based on the correlation test, there is a strong/high relationship between the two variables. So it can be concluded that there is a significant influence between consumer confidence in using e-commerce on online purchasing decisions in Business Administration students, Faculty of Social Sciences, Makassar State University.

**Keywords:** Trust, E-Commerce, Purchase Decision.

### **INTRODUCTION**

In conducting online shopping activities, the main thing that a person will consider is trust in the online shop service site and the trust in online sellers who are in the online shopping site. According to Mowen & Minor in Sangadji & Sopiah (2013) defines "consumer trust as all knowledge possessed by consumers, and all conclusions made by consumers about objects, attributes and benefits". Next Kotler in Endah Kusumawardani (2017) argues that "Trust is a thought that exists in someone who is able to give a picture of something".

In line with this, Zucker in Susanti et al (2013) provide an understanding of the factors that form consumer trust, namely: trust based on process, trust based on intuition, and trust based on characteristics. With consumer confidence indicators according to McKnight in Mauludiyahwati (2017) states that the indicators of trust are: honesty in managing online buying and selling sites, competence, namely sites that can be competitive and reliable, and the information provided can be trusted.

Purchasing decisions according to Schiffman & Kanuk in Sangadji & Sopiah (2013) defines decision as "the choice of an action from two or more alternative choices. A consumer who wants to choose must have an alternative choice. Consumer purchasing decisions are basically different from one another, depending on how the purchase decision will be made. Considerations will be made by consumers in purchasing as seen in terms of usability considerations and in terms of the price of the goods. In purchasing, sharing products, of course, differs from one another in decision making. According to Kotler and Armstrong (2008) purchasing decisions are "the stage of the decision process in which consumers actually make product purchases". Correspondingly, James F Engel in Effendi (2016) argues that "purchase decisions are the result or continuation of what individuals do when faced with certain situations and alternatives to behave in meeting their needs". Thus a need will eventually lead to a purchase decision. Purchasing decision making is a phase in consumer behavior. The characteristics that influence consumers in purchasing decisions according to Kotler & Keller (2008) that is; cultural factors, social factors, and personal factors. So that a role is formed in purchasing decisions according to Kotler et al., (2000) that is; idea generators, influencers, decision makers, buyers, and users.

According to Kotler in Idris Fajar (2014) Meanwhile, the indicators in purchasing decisions are: stability in a product, habits in buying products, providing recommendations to others, and making repeat purchases. In general, according to Kotler & Armstrong (2001) in his book entitled Marketing Principles, explains that e-commerce is "a buying and selling process that is supported by electronic means." In line with that, Laudon & Laudon in Ardyanto (2015) explained that the notion of e-commerce is "a process of buying and selling products electronically by consumers and from company to company with computers as intermediaries for business transactions". Furthermore, according to Sutabri in Andhini (2017) E-commerce is "the distribution, purchase, sale, marketing of goods and services through electronic systems such as the internet or television, WWW, or other computer networks". The factors driving the increase in e-commerce according to Rose (2018) that is; increasing number of mobile internet users, omnichannel mode is getting attention, fast delivery of goods, physical money is replaced by e-payment, buying and selling between countries, shopping through social media.

Judging from the results of observations made, it was found that as many as respondents or students of the class of 2019 had problems when doing the online shopping process on e-commerce sites. With various reasons written in filling out the questionnaire, the average respondent's answer was that the respondent had ordered an item on an e-commerce site but the item that arrived did not match the order he received. So that there is a crisis of trust, especially in the aspect of conformity between promised, product photos, and products purchased or received, so that researchers are interested in conducting a deeper study with a research entitled "The Effect of Trust Using E-

Commerce on Online Purchase Decisions in Business Administration Students. Makassar State University Class of 2019".

## RESEARCH METHOD

The type of research used in this study is qualitative research, namely testing hypotheses according to the formulation of the problem studied so that it can be seen the level of consumer confidence, the level of purchasing decisions, and the presence or absence of a significant influence between consumer confidence in online purchasing decisions in Business Administration Science students. Makassar State University Batch 2019. The population that became the target in this study were 80 students active in the Business Administration Science study program at Makassar State University Batch 2019. According to Sugiyono (2017) the sample is part of the number and characteristics possessed by the population. Based on a population that is not greater than 100 respondents, the authors take the entire population in the Business Administration Study Program, Faculty of Social Sciences, Makassar State University, batch 2019, which is 80 respondents. Sampling in this study used a saturated sampling technique. Saturated sampling is a sampling technique when all members of the population are used as samples.

The data collection technique used in this research is observation by giving questions to respondents or students. Questionnaire by Sugiyono (2012) Questionnaire is a data collection technique that is done by giving a set of questions or written statements to respondents to answer. Data collection techniques by distributing a list of questions using google form to respondents by choosing alternative answers available. Where the respondent chooses one of the answers that have been provided in the list of questions. Interview by Sugiyono (2012) is to obtain accurate data and information by asking questions directly either orally to people who can provide information that is closely related to the problems that the author will reveal in this study to support the data collected. As well as documentation, which is a way of collecting data that produces important notes related to the problem under study so that complete, valid, and not based on estimates data will be obtained by taking data that already exists and is available in document records. This documentation was taken to obtain data, photos, and field notes.

## RESULTS OF RESEARCH AND DISCUSSION

### 1. Consumer Confidence Level

To find out the level of consumer confidence in students of Business Administration Science, Makassar State University Class of 2019, McKnight in Mauludiyahwati (2017) In this study, the theory of consumer trust is used which states that there are three indicators of consumer trust, namely: honesty in managing online buying and selling sites, competence, namely sites that can be competitive and reliable, and the information provided is trustworthy. It can be seen from the score of data processing results by using

the level of achievement of scores for each indicator of consumer confidence as follows; (1) Honesty in managing online buying and selling sites, the results of the study show an achievement rate of 69.15 percent in the good category, the results of this study are in line with research(Piarna, 2016)that consumer trust can be measured by honesty in managing online buying and selling sites. (2) Competence, namely sites that can compete and are reliable. The results of the study show an achievement rate of 72.5 percent with good categories, the results of this study are in line with research(Adabi, 2020)that consumer confidence can be measured by competence. A person's belief in the ability of the seller to help consumers do something according to what consumers need. (3) The information provided is reliable. The results of the study show an achievement rate of 65.31 percent in the good category, the results of this study are in line with research(Rizal Yulianto & Soesanto, 2019)that consumer trust can be measured by the information provided can be trusted. In transactions that occur in e-commerce, when consumers already trust the seller, they will tend to share information personally which allows the formation of deeper relationships between sellers and buyers in the transaction process. So that it can be seen that the level of consumer confidence with a percentage achievement of 68.99 percent is in the good category.

## 2. Purchase Decision Rate

To find out the level of purchasing decisions on students of Business Administration Science, Makassar State University Class of 2019, according to Kotler inIdris Fajar (2014)Meanwhile, the indicators in purchasing decisions are: stability in a product, habits in buying products, providing recommendations to others, and making repeat purchases. It can be seen from the score of data processing results by using the level of achievement of scores for each indicator of consumer confidence as follows; (1) Stability in a research product shows an achievement rate of 76 percent with a good category, the results of this study are in line with research(Suci Feriyanti, 2016)that purchasing decisions can be measured by stability in a product. (2) The habit of buying research products shows an achievement rate of 77.5 percent in the good category, the results of this study are in line with research(Woenas, 2013)that purchasing decisions can be measured by habits in buying products. Habit is the repetition of something continuously in doing the same product. When consumers have made a purchase decision and they feel the product is already attached to their minds and even the benefits of the product have been felt, consumers will feel uncomfortable when buying other products. (3) Providing recommendations to others, the results of the study show the level of achievement of 69.44 with a good category, the results of this study are in line with research(Siti Maheasy & Tiarawati, 2012)that purchasing decisions can be measured by providing recommendations to others which are the delivery of positive information to others, so that they are interested in making purchases and conveying product information to others to be recommended based on experience in using products or services. (4) Re-purchase research results show an achievement rate of 74.5 percent in good category, the results of

this study are in line with research (Monsi et al., 2013) that purchasing decisions can be measured by making repeat purchases. It is a continuous purchase, after consumers feel comfortable with the product or service received. So that it can be seen that the level of purchasing decisions with a percentage achievement of 74.36 percent is in the good category.

### 3. The Effect of Consumer Confidence on Purchase Decisions

Based on the results obtained on the T test of the consumer confidence variable (X) on purchasing decisions (Y) it can be concluded that consumer confidence partially influences purchasing decisions for students of Business Administration Science, Makassar State University Class of 2019. This is based on the results of the T test, the value of Tcount is obtained. of 9.094 and Ttable of 1.991 (0.025:78) with a significance value of 0.000 less than 0.05. This means that the value of Tcount is greater than Ttable (9,094 > 1,991). The results of this study are in line with research (Ikranegara, 2017) that consumer confidence and purchasing decisions can be measured by knowing the effect of consumer trust on purchasing decisions. Trust is a willingness to make oneself sensitive to the actions taken by trusted parties based on belief. Trust is considered an important factor and is one of the critical factors in stimulating online transactions. When trust is higher, it will certainly be used as a measure to grow consumer decisions to transact online, so the higher the trust, the higher the decision.

## CONCLUSION

From the results of research and analysis on research on the effect of trust using e-commerce on online purchasing decisions on Business Administration students of Makassar State University Class of 2019, namely, the level of consumer confidence with a percentage achievement of 68.99 is included in the good category. The level of purchasing decisions with the achievement of a percentage of 74.36 is included in the good category. And there is a significant influence between consumer trust on purchasing decisions on students of Business Administration Science FIS UNM Class of 2019, which from the results of the T test analysis shows that the value of Tcount is greater than Ttable which means that the contribution of consumer confidence to purchasing decisions has a strong level of influence. /high so that it is proven true or  $H_a$  is accepted.

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