



Analysis Of The Influence Of Group Social Factors, Product Information, Risk Perception And Trust On On Purchasing Decisions (Case Study of Online Shopping Students of the Faculty of Economics, Lamongan Islamic University)

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ABSTRACT

The development of information technology that is very fast including the internet turned out to have a major impact on all aspects that exist, no exception to developments in the business and marketing world. With the rapid development of technology, many people use the technology to make buying and selling transactions using the internet. The purpose of this study is to determine the partial and simultaneous influence between social group variables, product information, risk perception and trust in online purchasing decisions. The study was conducted at the Faculty of Economics, Lamongan Islamic University with a total population of 2300 students. With a simple random sampling and Slovin technique found a sample of 100 respondents. Data collection methods with Kuesionare. Data analysis tools used validity, reliability, multiple regression, coefficient of determination, t test and Test F. The test results found that all research instruments are valid and reliable. Because it is greater than r table and standard reability. Regression test obtained equation $Y = 15.148 + 0.707X_1 + 0.245X_2 + 0.825X_3 + 0.139X_4$. Determination coefficient of 0.591, which means 59, 1%. While the t test is obtained $t_{Calculate}(X_1) = 3.101 > t_{Table} = 1.994$, $t_{Calculate}(X_2) = 2.266 > t_{Table} = 1.994$, $t_{Calculate}(X_3) = 5.401 > t_{Table} = 1.994$ and $t_{Calculate}(X_4) = 2.553 > t_{Table} = 2.994$, $1,994$ and F test $F_{calculate} = 8,247 > F_{Table} = 2,49$. It is concluded that there is a partial and simultaneous influence between social group variables, product information, risk perception and trust in online purchasing decisions. And the dominant variable is risk perception.

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1. Introduction

The development of information technology that is very fast including the internet turned out to have a major impact on all aspects that exist, no exception to developments in the business and marketing world. With the rapid development of technology, many people use the technology to make buying and selling transactions using the internet. This is not strange considering the number of internet users that continues to grow rapidly into a potential market for business people to enter and the actualization of shopping that occurs very quickly, comfortably, and is carried out anytime and anywhere.

Increasing the use of internet access every day is increasingly potential to run all activities online, this is evidenced by the start of many online stores that sell all human goods even to the needs of pets and others. The online market has an extraordinary effectiveness because it does not need to have all the product is just marketing the photo with the price Online shopping is an activity of buying and selling or electronic commerce that allows consumers to be able to directly buy goods or services from sellers through the internet using a web browser (en.wikipedia.org). Online shopping makes it easier for us to shop without spending time and energy. Because of this convenience, online shopping is increasingly in demand by the millennial community now. In addition, the level of consumer Social Group to online stores also needs to be considered, because this Social Group will be a source of sustainable income,





where consumers who believe will become loyal consumers. In determining the Purchase Decision there are factors that should be a concern of consumers in shopping online, namely Social Groups and Information Quality.

2. Theoretical Review

2.1. Social group

Basically, all societies have social strata. The stratification is sometimes in the form of a caste system where different caste members are raised in certain roles and cannot change their caste membership. Stratification is more often found in the form of social class. According to Kotler (2009: 203), social class is "a relatively homogeneous and permanent division of society, structured hierarchically and whose members share similar values, interests and behavior".

According to Kotler (2009: 206), the behavior of a consumer is influenced by social factors such as the reference group, family, and role and status.

1) Reference Group

According to Kotler (2009: 206), one's reference group consists of all groups that have a direct or indirect influence on one's attitude or behavior. Groups that have a direct influence on a person are called membership groups, whereas groups that have an indirect influence on someone are called aspirational groups.

2) Family

The family is the most important consumer purchasing organization in society, and family members are the most influential primary reference groups. Even if the buyer no longer interacts deeply with his family, the family's influence on the buyer's behavior can remain significant. (Kotler, 2009: 207)

3) Role and Status

A person participates in many groups throughout his life. The position of the person in each group can be determined based on their role and status. The role includes activities that are expected to be carried out by someone. Each role produces a status. People choose products that can communicate their role and status in society. Marketers must therefore be aware of the potential status symbols of products and brands. (Kotler, 2011: 209).

Social groups are descriptive ideas that a person has of something. According to Luarn and Lin in (Ferrinadewi, 2008) "Social groups are a number of specific beliefs about integrity (honesty of trusted parties and the ability to keep promises), benevolence (attention and motivation that is believed to act in accordance with the interests of those believed in them), competency (ability parties who are trusted to carry out the needs that trust) and predictability (consistency of the behavior that is believed).

The following are Consumer Social Group Indicators (Kotler and Keller, 2009):

- 1) Honesty of the seller in the transaction.
- 2) The seller's responsibility to the buyer.

2.2. Social groups that the company has a good reputation

a. Product Information

Many aspects are considered by consumers to arrive at their purchasing decisions. In the process of determining alternatives in his decision, a consumer will also determine the source of information on which to base decisions. After consumers are stimulated their needs, consumers will be compelled to search for more information. Someone will be more sensitive to product information. Next, people began to actively search for information, ask friends, come to the store to find out or go through the internet to compare the specifications and prices of goods.

Consumers will look for information that truly has quality to support their decision in choosing a product. Information quality is defined as customer perception of the quality of information on products or services provided by a website (Park and Kim in Sanusi, 2011) "The information should be useful and relevant in predicting the quality and usefulness of the product or service. To satisfy the needs of consumers / online shoppers for information, product and service information must be up-to-date, to help online shoppers make decisions, be consistent, and be easily understood. Product information on online shopping includes information on product attributes, recommendations from consumers, evaluation reports.

The indicators of information quality according to (Dyatmika, in Sanusi 2011) are:





- 1) Accuracy of information
- 2) Punctuality
- 3) Completeness of Information
- 4) Presentation of Information

b. Risk Perception

Shiffman and Kanuk in tjiptono fandi (2007) define risk perception as an uncertainty faced by consumers when they cannot predict future consequences for their purchasing decisions. The level of risk perceived by consumers and tolerance for risk taking are factors that influence consumer purchasing strategies. When making a purchase or a decision to choose an existing product the consumer will consider the risks that will occur. According to (Suryani, 2013) Perceived Risk is defined as the uncertainty faced by consumers when they are unable to see the likelihood that will occur due to purchasing decisions made.

According to Suryani (2013) there are 6 (six) indicators of consumer risk perception, namely:

- 1) Financial risk
- 2) Performance risk
- 3) Psychological risk
- 4) Physiological risk
- 5) Social risks
- 6) Time risk

2.3. Trust

Trust is an important factor, which makes consumers interested in buying products online. Trust in online shop is very important because of the complexity and diversity of online interactions through social media (Leeraphong and Mardjo, in Suryani T 2013). From the results felt by consumers, online shopping trust affects purchase intentions through social media. Consumer perceptions of the consistency and honesty of online retailers were found to be a strong influence on consumer confidence in online shops (Rose et al., 2011).

Consumer confidence in the internet at an online shop occurs because consumers are starting to be aroused by their needs and curiosity more and more in the search for information to get what they want. The main concern of marketers is the sources of information that become the reference of consumers and the strong influence of each source there is a purchase decision (Kotler and Keller, 2009).

The following are indicators of consumer confidence (Kotler and Keller, 2009):

- 1) Honesty of the seller in the transaction.
This honest attitude becomes the cornerstone of your online business, you will see how customers respond to your online store if the attitude
- 2) The seller's responsibility to the buyer.
Liability means the obligation to give an answer which is a calculation of all the things that happened and the obligation to provide recovery for losses that may be caused.
- 3) Trust that the company has a good reputation
The company's reputation influences the company's relationships with customers, suppliers, the community and the government. A company's positive reputation has an impact on positive relations, and vice versa.

2.4. Buying decision

According to (Setiadi, 2010) "Consumer decision making (consumer decision making) is an integration process that combines knowledge to evaluate two or more alternative behaviors, and choose one of them. The result of this integration process is a choice, which is presented cognitively as a desire to behave. According to Thomson in Setiadi (2010) purchasing decisions are activities or behaviors that arise in response to objects

Indicators of purchasing decisions According to Simamora in (Sumarwan, 2011) has five elements, namely:

1. Decisions about the type of product
2. Decisions about the shape of the product
3. Decisions about brands
4. Decisions about the seller
5. Decisions about the number of products



3. Research Methods

This research was conducted at the economics faculty of the Lamongan Islamic University. With quantitative research. According to Sugiyono (2011: 87), "the population is a whole collection of elements that show certain characteristics that can be used to make conclusions". The collection of elements shows the number, while certain characteristics indicate the characteristics. In this study the population was all students of the economics faculty of Lamongan Islamic University totaling 2300 students. And the sample in this study was 100 respondents determined by a random sampling system using the Slovin calculation method.

Data collection methods were carried out using observations, interviews and questionnaires distributed to respondents using a 5 point Likert criteria scale where the variables in this study were the Social Group (X1), Product Information (X2), Risk Perception (X3), Trust (X4)) and Purchase decisions (Y). Analysis test equipment uses validity test, reliability test, multiple regression test, coefficient of determination test, t test and F test.

4. Result and Discussion

Based on the research results, the test results are as follows:

a. Test validity

Validity test is used to measure the validity or validity of a questionnaire conducted by comparing the r count value with r tables

1) Variable X1 (Social Group)

Variable	indicator	Score r count	Score r table	Information
Social group	1	0.796	0,2159	Valid
	2	0.735		Valid
	3	0.777		Valid

Source: Processed from SPSS Version 16.00

2) Variable X2 (product information)

Variable	indicator	Score r count	Score r table	Information
product information	1	0.764	0,2159	Valid
	2	0.855		Valid
	3	0.756		Valid
	4	0.231		Valid

Source: Processed from SPSS Version 16.00

3) Variable X3 (risk perception)

Variable	indicator	Score r count	Score r table	Information
risk perception	1	0.736	0,2159	Valid
	2	0.755		Valid
	3	0.771		Valid
	4	0.726		Valid
	5	0.392		Valid
	6	0.344		Valid

Source: Processed from SPSS Version 16.00

4) Variable X4 (trust)

Variable	indicator	Score r count	Score r table	Information
trust	1	0.830	0,2159	Valid
	2	0.859		Valid
	3	0.868		Valid

Source: Processed from SPSS Version 16.00

5) Variable Y (Purchase Decision)





Indicator Question	No. Question	Score r count	Score r table	Information
Purchase Decision	1	0.786	0,2159	Valid
	2	0.673		Valid
	3	0.670		Valid
	4	0.890		Valid
	5	0.884		Valid

Source: Processed from SPSS Version 16.00

Conclusion:

- 1) An item is declared valid, if r count is greater than r table.
- 2) To find r tables, it can be seen directly in r tables in statistics books.
- 3) From the total sample of 100, r table = 0.2159 is obtained
- 4) From the table above, the value of the independent variable and the dependent variable the result is r count is greater than r table, so it can be concluded that the results of these variables are valid.

b. Reliability Test

Reliability tests are used to show the extent to which the measuring instrument is reliable or reliable. The reliability value is obtained by looking at the Cronbach's Alpha column, if the reliability value > 0.600, it can be said that the instrument used is reliable, and if the reliability value < 0.600, it can be said that the instrument used is not reliable. :

No	Variable	Coefficient Alpha	Standart Reliabilitas	Information
1	Social Groups (X1)	0.645	0,600	Reliabel
2	Product Information (X2)	0.696		Reliabel
3	Risk Perception (X3)	0.691		Reliabel
4	Trust (X4)	0.809		Reliabel
5	Purchase Decision (Y)	0.842		Reliabel

Source: Processed from SPSS Version 16.00

The table above shows the results of reliability testing with SPSS Alpha Cronbach's method obtained alpha coefficients on all independent variables Social Group (X1) of 0.645, Product Information (X2) of 0.696, Risk Perception (X3) variable of 0.691 and Trust variable (X4) of 0.809 while the dependent variable Purchasing decision (Y) of 0.842 is greater than the reliability standard (0.600) with a significance level = 5% so that it can be concluded that the instruments in the independent and dependent variables are reliable.

c. Multiple regression test

Multiple linear regression analysis is used to determine the magnitude of each of the independent variables, namely social groups, product information, risk perception and trust with the dependent variable, namely purchasing decisions. Here is a table that shows the results of multiple linear regression analysis.

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	15.148	1.696		8.931	.000
SOCIAL GROUPS	.707	.228	.600	3.101	.003
PRODUCT INFORMATION	.245	.193	.266	2.266	.005
RISK PERCEPTION	.825	.153	1.102	5.401	.000
SOCIAL GROUPS	.139	.251	.134	2.553	.002

a. Dependent Variable: BUYING DECISION





The results of multiple linear regression test $Y = 15.148 + 0,707X_1 + 0,245X_2 + 0,825X_3 + 0,139X_4$. So, it can be seen that the influence of X_1 is 0,707 and X_2 is 0,245 X_3 by 0,825 and X_4 is 0,139. While the constant value is 15,148.

d. Test the coefficient of determination

The results of the regression analysis can be seen the value of R^2 (R Square) which is used to determine the percentage contribution of the influence of the independent variable (X) simultaneously on the dependent variable (Y), as in the following table

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.769 ^a	.591	.557	1.64843

a. Predictors: (Constant), SOCIAL GROUPS, PRODUCT INFORMATION, RISK PERCEPTION, TRUST

b. Dependent Variable: BUYING DECISION

Determination test results are based on the data from the calculation of the regression analysis in the table above obtained the number R^2 (R Square) of 0.591, which means 59.1%. This shows that the percentage contribution of the influence of independent variables (social groups, product information, risk perceptions and trust) to the variation of the dependent variable (purchase decision) is 59.1%. While the remaining 40.9% is determined by other variables outside the research variable.

e. Test t

The t test basically shows whether the independent variables individually have a significant effect on the dependent variable

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	15.148	1.696		8.931	.000
	SOCIAL GROUPS	.707	.228	.600	3.101	.003
	PRODUCT INFORMATION	.245	.193	.266	2.266	.005
	RISK PERCEPTION	.825	.153	1.102	5.401	.000
	SOCIAL GROUPS	.139	.251	.134	2.553	.002

a. Dependent Variable: BUYING DECISION

Based on the results of partial t-tests namely social groups (X_1), product information (X_2), risk perception (X_3), Trust (X_4) have a significant effect on purchasing decisions (Y), on the online shop. By using a significance level of 95% and the number of samples 100 students, obtained a t table value of 1.994. Based on the table above the partial t test results obtained t Count (X_1) = 3,101 > t table = 1,994, t count (X_2) = 2,266 > t table = 1,994, t count (X_3) = 5,401 > t table = 1,994 and t count (X_4) = 2,553 > t table = 1.994. So that H_0 is rejected and H_a is accepted, which means that of the four variables (X) have a partially significant influence on the variable Purchase Decision (Y) in the Online Shop.

f. Test F

Following are the outputs obtained from the F value as shown in the table below

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	89.644	4	22.411	8.247	.000 ^a
	Residual	258.146	95	2.717		
	Total	347.790	99			





ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	89.644	4	22.411	8.247	.000 ^a
Residual	258.146	95	2.717		
Total	347.790	99			

a. Predictors: (Constant), KELOMPOK SOSIAL, INFORMASI PRODUK, PERSEPSI RESIKO, KEPERCAYAAN

b. Dependent Variable: KEPUTUSAN PEMBELIAN

Based on anova test simultaneously obtained social groups (X1), product information (X2), risk perception (X3), Trust (X4), simultaneously significant effect. This is evidenced from the results of $F_{count} = 8,247 > F_T = 2,49$ so that H_0 is rejected and H_a is accepted, which means social group variable (X1), Product information (X2), risk perception (X3), Trust (X4), has a significant influence significant simultaneously with the Purchasing Decision (Y) at the Online shop.

5. Conclusion

Based on the results of the hacking it can be concluded as follows:

- There is a partial influence between social group variables, product information, risk perception and trust towards online purchasing decisions as evidenced by the value of $t_{count} > t_{table}$.
- There is a simultaneous influence between social group variables, product information, risk perception and confidence in online purchasing decisions as evidenced by the calculated $F_{value} > F_{table}$.
- The dominant variable influencing online purchasing decisions is the risk perception variable, with evidenced the greatest regression coefficient value compared to other variables.

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