

THE INFLUENCE OF TRUST ON PUBLIC INTENTION TO BUY IN NUNUKAN REGENCY (CASE STUDY LAZADA ONLINE STORE)

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ABSTRACT

Keywords: Online Trust; Buying Interest; E-commerce.

This study aims to determine if trust affects public intention to purchase online. The sample used for this research consisted of as many as 42 individuals who had shopped on the online marketplace (Lazada) and was collected using quota sampling. This study's data acquisition method was questionnaires. Quantitative data is employed, and SPSS 20 is utilized for data administration. The validity test, reliability test, determinant test (R²), partial test (T), and simple linear regression test are utilized as data analysis techniques. The influence of these variables was measured using simple linear regression, the coefficient of determination, and the T-test. Based on the study's findings, the straightforward linear regression test calculation yielded $Y = 0.084$. After comparing the t-count of 4.094 to the t-table of 2.021, it can be concluded that variable X significantly affects variable Y. The coefficient of determination is 0.18 percent, while other factors influence the remaining 0.82 percent.



Introduction

Indonesia's increasing number of internet users makes it an excellent market for e-commerce industry players (Mahkota & Suyadi, 2014). So, it is no wonder that large e-commerce and marketplaces have sprung up in Indonesia with fantastic capital for the size of the industry in Indonesia, namely Matahari Mall, Bukalapak, Lazada, Blibli, Tokopedia and others. Not only do official shopping sites emerge, but some only use e-commerce actors' accounts on social media, such as Instagram, Facebook, Whats App, and Twitter.

E-commerce will make it less complicated for consumers to make purchases. Consumers are not required to travel directly to the store; they only visit the destination location and identify the required goods/services (Rumondang, Sudirman, & Sitorus, 2020). In addition, shopping aims to increase consumer buying interest, which is supported by sophisticated technology so that it can attract consumers' attention from the sought-after images, colors, sounds, shapes, services, and availability, which in turn stimulates consumer interest in purchasing products/services from these sites (Sobandi & Somantri, 2020). According to (Adinata and Yasa, 2018), individual buying interest can be used to determine the strength of individual interest in making certain purchases. According to Pavlou (Haekal & Widjajanta, 2016), purchase intention is when a customer is willing and interested in being involved in a transaction (Faransisca & Jannah, 2024).

Shopping through online stores is fun because it can be done from anywhere and easily. Even so, people must be careful because many people try to exploit beginners'

ignorance in online shopping. They commit fraud in various ways that can cause both small and large losses (Chakti, 2019).

Therefore, it is essential to be alert before buying. Various acts of fraud that may occur at Lazada are incompatible products, cheating with other party accounts, and on behalf of Lazada. To be more careful, the consumers need to know the characteristics of accounts that need to be suspected of being fraudsters at Lazada who usually take advantage of the innocence of consumers, such as prices are too cheap, weird descriptions, transactions outside the Lazada site, bad reviews and selling goods with limited types.

As for anticipating fraudulent actions, even though fraudsters are roaming Lazada, consumers do not need to be afraid when shopping if they are careful when choosing sellers and items. Several tips can be followed to ensure that goods arrive in good hands without being caught in fraud:

1. Select Products at the Mall
2. Shop at the Official Store
3. Check store ratings
4. Only Make Transactions Through Lazada
5. Invite COD / Pay on the Spot

Buying interest, according to (Rizki, 2020), arises after receiving stimulation from a product one sees; from there, an interest arises to be able to own it. Consumer buying interest will arise by itself if consumers feel interested or positively respond to what the seller offers. Purchase intention is also a consumer's self-instruction to buy a product, plan, and take relevant actions such as proposing, recommending, choosing, and finally making a decision to make a purchase (Rizki, 2020)

Behavioral intention to buy results from an evaluation process for the brand. The last stage of complex decision-making includes buying the desired brand, evaluating the brand at the time of consumption, and storing this information for future use (Sylvana, 2006). Purchase intention is part of the consumer purchasing decision process, which begins with need recognition, information search, evaluation of alternatives, purchase decisions, and post-purchase behavior.

Trust, according to (Resa et al., 2018), is the willingness to make oneself sensitive to the actions taken by those trusted based on belief. Trust is considered an important factor and a critical factor in stimulating online transactions. When trust is higher, it can foster consumer buying interest in transacting online, so the higher the trust, the higher the buying interest. Positive trust certainly affects consumer interest in shopping online because they believe that sellers can carry out their business activities properly and can be trusted by sending the products purchased to consumers.

According to (Rosdiana & Haris, 2018), belief is a complex statement because individuals do not know other motives and interests. Buying interest, according to (Santoso and Mahargiono, 2023), arises after receiving stimulation from the product he sees; from there, an interest arises to buy to be able to own it. Consumer buying interest

will arise by itself if consumers feel interested or positively respond to what the seller offers.

Research Methods

Based on the level of explanation, this research is classified as causal or relationship-associative research, namely research to determine cause and effect and the relationship or influence of the independent variable (X) on the dependent variable (Y). This research was conducted on active internet users in Nunukan District, Nunukan Regency, who had shopped on the Lazada online site. This research was conducted in July 2021. A questionnaire was used for data collection techniques in this study.

Descriptive analysis was used to analyze data one by one based on the respondents' answers, which were collected using the questionnaires the respondents had filled out during the research. There are three things presented in the descriptive analysis which include:

- a. Analysis of the characteristics of the respondents, including age, sex, age, and last education
- b. The data is then processed using statistical description analysis.

This analysis also describes the respondents' answers to the proposed questionnaire. In this section, the author will analyze the data one by one based on the answers of the respondents collected from the questionnaires that the respondents filled out during the study based on the criteria used in the category of respondents' answers.

Hypothesis Testing

Testing was conducted using the t-test to test the truth of the hypothesis used in this study. This decision was taken based on a comparison of the predetermined significance value, which was 5% ($\alpha = 0.05$). If the significance of the T-count is greater than α , then H_0 is accepted, meaning that the variable does not affect the dependent variable.

Meanwhile, if the significance is less than α , H_0 is rejected, meaning the independent variables affect the dependent variable.

Coefficient of Determination Test (R²)

According to (DP, 2020), the coefficient of determination (R²) aims to measure how far the model can explain variations in the dependent variable. The value of the coefficient of determination ranges from zero to 1. The small value of R² means that the ability to explain the independent variable in explaining the dependent variable is minimal. Meanwhile, a value close to one means that the independent variable provides almost all the information needed to predict the variation of the dependent variable. The weakness of using the coefficient of determination R² is a bias towards the dependent variable in the model. Therefore, many researchers recommend using the Adjusted R² value when evaluating which regression model is good. With each addition of one independent variable, R² will increase regardless of whether the variable significantly affects the dependent variable. According to (Solihin, 2020), if the empirical test produces a negative adjusted R² value, then the adjusted R² value is considered zero. Thus, this study does not use R² but uses adjusted R² values to evaluate the regression model.

Results and Discussion

Validity Test

This study uses questionnaire data as primary data, so it is necessary to test the statement (questionnaire) to find out whether the question is appropriate or not used as a statement in the questionnaire. This test measures the validity or suitability of the questionnaire researchers use to organize and obtain respondents' research data. The research questionnaire is said to be of high quality if its validity and reliability have been proven. The basis for making decisions based on validity tests is by comparing the value of r count with r table, where if the value of r count $>$ r table, then the statement is valid. Conversely, if the value of r count $<$ r table, then the statement is said to be invalid. How do we find the r table value $N - 2$ at 5% significance? Then, the r table value is $= 0.2573$. By looking at the significance value (sig) where, if the significance value is < 0.05 , the statement is valid. Conversely, if the significance value is > 0.05 , the statement is said to be invalid. The tables below are the output of the validity test:

Table 1
The Correlation of Variable X

	X1	X2	X3	XT
Pearson correlation	1	248	531**	761**
X1 Sig (2-tailed)		113	000	000
N	42	42	42	42
Pearson correlation	248	1	503**	740**
X2 sig (2-tailed)	113		001	000
N	42	42	42	42
Pearson Correlation	531**	503**	1	857**
X3 sig (2-tailed)	000	001		000
N	42	42	42	42
Pearson Correlation	761**	740**	857**	1
XT sig (2-tailed)	000	000	000	
N	42	42	42	42

Table 2
The Output of the Validity Test

No	Indikator	R _{hitung}	R _{tabel}	Standar sig	Nilai sig	Ket
1	Ability	761		0,05	000	Valid
2	kind	740	0,2573	0,05	000	Valid
3	integrity	857		0,05	000	Valid
4	Transactional interests	568		0,05		Valid
5	Referential interest	825		0,05	000	Valid
6	Preferential interest	864	0,2573	0,05	000	Valid
7	Explorative interest	753		0,05	000	Valid

In the concept of reliability testing, there are several basic Cronbach's alpha reliability tests:

- a. A research questionnaire is said to be of high quality if its validity and reliability have been proven
- b. The reliability test is carried out after the questionnaire items are declared valid
- c. The reliability test aims to see whether the questionnaire has consistency if the measurement is carried out with the questionnaire repeatedly
- d. Reliability tests can be carried out jointly on questionnaire items in a research variable.

According to Wiratna Sujerweni (2014), the basis for decision-making for reliability testing is that the questionnaire is reliable if the Cronbach's alpha value is > 0.6.

Table 3
The result of the Reliability Test

No	Variabel	Cronbach's Alpha	Standard Nilai	Keterangan
1	Trust (X)	689	0,6	Reliable
2	Purchase Interest (Y)	755	0,6	Reliable

The results of the reliability test showed that all variables have an Alpha coefficient that is greater than 0.6, so it can be said that all the measurement concepts for each variable from the questionnaire are reliable so that the items in each of these variables concepts are suitable to be used as a measuring tool.

Simple Linear Regression Equations

Simple regression analysis determines how the dependent variable (Y) can be predicted through the independent variable (X); the simple regression analysis can be obtained through SPSS. In the coefficient table and for the regression is

$$Y=a+bx$$

Information:

Y: Subject in the predicted dependent variable

a: Constant

b: The number of directions or the regression coefficient, which shows the number of increases or decreases in the dependent variable based on the independent variable, which has a certain value.

x: Subjects on independent variables with a certain value based on the data analysis used simple regression calculations with the SPSS program, and the following results were obtained.

$$Y= 0.143+0.084x$$

Table 4
The Output of Simple Linear Regression

Coefficients						
Model	Unstandardised Coefficients	Standardized Coefficients	t	Sig.		
	B	Std. Error	Beta			
1 (Constant)	14.044	3.431		4.094	.000	
XT	.143	.268	.084	.533	.597	

a. Dependent Variable: YT

Based on the equation obtained above, it can be seen that the standardized coefficient beta is 0.084, which means that for every 1% addition, the effect of x on y is 0.084.

4.4 Hypothesis Test

4.4.1 t-test (Partial)

The basis for deciding on the t-test is as follows:

1. If the Sig. < 0.05 or t count > t table, so there is an influence between variable X and variable Y
2. If the Sig. > 0.05 or t count < t table, so there is no influence between variable X and variable Y

$$T\text{-table} = t(a/2 ; n-2) = t(0.025 ; 40) = 2.021$$

Table 5
(Partial) T-Test Results

Coefficients						
Model	Unstandardised Coefficients	Standardized Coefficients	t	Sig.		
	B	Std. Error	Beta			
1 (Constant)	14.044	3.431		4.094	.000	
XT	.143	.268	.084	.533	.597	

a. Dependent Variable: YT

Determination Coefficient Test (R²)

The test's purpose for the coefficient of determination (R²) is to determine the percentage of influence the variable X simultaneously has on variable Y.

Table 6
R² Output

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.084	.007	.018	2.850

a. Predictors: (Constant), XT

Based on the output above, it is known that the R square value is 0.18. This means that the X variable affects the Y variable by 18%, and 82% is influenced by other variables not examined by the researcher. The analysis results show less trust in buying interest; based on the results of the respondent's analysis, trust in buying interest is less influential and significant. This shows that many respondents disagree on each variable and research indicator.

From the results of the study the researchers concluded the results of the analysis of Trust (X) per indicator of Ability (Ability) as many as three people with a percentage of 7.1%, Virtue (Kindness) as many as eight people with a percentage of 19%, Integrity (Integrity) as many as six people with a total percentage 14.3% and the results of the analysis of Buying Interest (Y) per indicator Transactional Interest is two people with a total percentage of 4.8%, Reference Interest is eight people with a percentage of 19%, Preference Interest is 13 people with a percentage of 31%, Explorative Interest is 11 people with a percentage of 26.2%. It can be concluded that the indicators of ability, kindness, and integrity have little effect or significance on Transactional Interest, Reference Interest, Preferential Interest, and exploratory interest, so they do not generate trust in Purchase Interest.

Conclusion

Based on the results of the conclusions from the formulation of the problem, it can be concluded from the results of the analysis and discussion between Trust and Purchase Interest that it is proven by testing the hypothesis where Trust has less influence on Purchase Intention and the coefficient of determination test (R^2) where Trust has less influence and is significant on Purchase Interest, which is equal to 7%. This shows that there is less influence between Trust and Purchase Intention online.

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