

The influence of trust on the online purchase decisions with buying interest on the social networking site Instagram: case study of online shop users on Instagram

A influência da confiança nas decisões de compra online com interesse de compra no site de rede social Instagram: estudo de caso de usuários de loja online no Instagram

La influencia de la confianza en las decisiones de compra en línea con interés de compra en el sitio de redes sociales Instagram: estudio de caso de usuarios de tiendas en línea en Instagram

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Abstract

Background of this study is the internet technology improvement through social media Instagram which has huge potential on online selling. It found the fraud case that occurs through Instagram it is causes purchasing decreases. Price, information quality and purchase interest as the main factors which causes someone to shopping via online. The research cases study implementing to an online shop which is engaged in the food sector. This research used 5 variables such as consumer trust, price, information quality as an independent variable, online purchasing decisions as a dependent variable, with purchasing interest as variable intervening. This research used SmartPLS 3.0. The research method that used is qualitative approach, the associative type research, data collection technique used questionnaire, and the type of data that used is primary data which obtained of 95 respondents which already shopping via online in Instagram. The result showed that consumer trust, price, and information quality on purchasing interest with consumer trust and purchasing interest on the

purchasing decision which has positive effect and significant, while price and information quality has no effect on the purchasing decision. Purchase interest is able to mediate between consumer confidence in purchasing decisions, the price of the purchase decision, and the intention of buying is not able to mediate the quality of the information on the purchase decision.

Keywords: Consumer trust; Price; Information quality; Purchasing interest; Purchasing decision.

Resumo

O pano de fundo deste estudo é o aprimoramento da tecnologia da internet por meio da mídia social Instagram, que tem um enorme potencial de vendas online. Constatou que o caso de fraude que ocorre no Instagram causa quedas nas compras. Preço, qualidade da informação e interesse de compra como os principais fatores que levam alguém a comprar pela Internet. O estudo de casos de investigação é implementado numa loja online que se dedica ao sector alimentar. Esta pesquisa utilizou 5 variáveis, tais como confiança do consumidor, preço, qualidade da informação como variável independente, decisões de compra online como variável dependente, com interesse de compra como variável interveniente. Esta pesquisa usou o SmartPLS i3.0. O método de pesquisa utilizado é a abordagem qualitativa, sendo a pesquisa do tipo associativo, a técnica de coleta de dados utilizada o questionário, e o tipo de dado utilizado são os dados primários obtidos de 95 respondentes que já compram via online no Instagram. O resultado mostrou que a confiança do consumidor, o preço e a qualidade da informação no interesse de compra com a confiança do consumidor e o interesse de compra na decisão de compra que tem efeito positivo e significativo, enquanto o preço e a qualidade da informação não têm efeito na decisão de compra. O interesse de compra é capaz de mediar entre a confiança do consumidor nas decisões de compra, o preço da decisão de compra e a intenção de compra não é capaz de mediar a qualidade das informações sobre a decisão de compra.

Palavras-chave: Confiança do consumidor; Preço; Qualidade da informação; Interesse de compra; Decisão de compra.

Resumen

El trasfondo de este estudio es la mejora de la tecnología de Internet a través de las redes sociales Instagram, que tiene un enorme potencial en la venta online. Encontró que el caso de

fraude que se produce a través de Instagram provoca una disminución de las compras. El precio, la calidad de la información y el interés de compra son los principales factores que llevan a alguien a comprar a través de Internet. El estudio de casos de investigación se implementa en una tienda online que se dedica al sector de la alimentación. Esta investigación utilizó 5 variables como la confianza del consumidor, el precio, la calidad de la información como variable independiente, las decisiones de compra online como variable dependiente, con el interés de compra como variable interviniente. Esta investigación utilizó SmartPLS i3.0. El método de investigación que se utilizó es el enfoque cualitativo, la investigación de tipo asociativo, la técnica de recopilación de datos utilizada por cuestionario, y el tipo de datos que se utilizó son los datos primarios que se obtuvieron de 95 encuestados que ya estaban comprando vía online en Instagram. El resultado mostró que la confianza del consumidor, el precio y la calidad de la información sobre el interés de compra con la confianza del consumidor y el interés de compra sobre la decisión de compra tiene un efecto positivo y significativo, mientras que el precio y la calidad de la información no tiene ningún efecto sobre la decisión de compra. El interés de compra puede mediar entre la confianza del consumidor en las decisiones de compra, el precio de la decisión de compra y la intención de compra no puede mediar la calidad de la información sobre la decisión de compra.

Palabras clave: Confianza del consumidor; Precio; Calidad de la información; Interés de compra; Decisión de compra.

1. Introduction

The development of internet technology has changed various aspects of life including consumer behavior. The changes in how to obtained information, the need to make decisions in a fast manner without being ties of space and time, and the need to actualize in the cyberspace have an indirect or direct impacts on the consumer's ideal behaviors in buying and consuming products (Wong, 2017).

One of the social media that is currently widely used by the public is Instagram. Based on data from internet users in Indonesia, social media Instagram has potential to make it easier for producers to sell online, on the other hand, and for consumers to obtain various product information that they want to buy (Sunarto, 2018).

There are many fraud cases occurred through Instagram, causing the purchase level to decrease. The decrease in the purchasing level via Instagram because of the people's idea

those are not responsible. Irresponsible people are used media to reap personal gain and harm others. must be careful in making online purchase transactions via Instagram (Sriyanto & Kuncoro, 2019).

Moreover, the online store ability itself which given the service also can influenced the consumer trust. The trust which already exists in someone else will generate a sense of consumer buying interest in online stores. Those things show that interest the level higher of consumer confidence, the higher the consumer buying interest (Imam Ghozali & Latan, 2015).

The prices have the effect through the purchasing decision. The prices offered by the online shop vary according to the quality. The price is considered as one of the factors which influenced the purchasing decision. Affordability, the suitability of prices for goods, makes consumers make decisions to buy online (Widhiani & Idris, 2018).

To attract the online purchases, e-commerce must know the individual perceptions influence online purchasing decisions. Online shopping is closely related with trust to the information and transactions. Thus, it can be concluded that trust will creates if the consumer get the quality of information needed is complete or the customer has understood a purchasing system on a website (Sangadji & Sopiah, 2013).

Based on the explanation above, this research aimed to explain Consumer Trust, Price, Quality of Information has a significant effect on buying interest on the Instagram social networking site. To explain and describes Consumer Trust, Price, Information Quality have a significant effect on Online Purchase Decisions on the Instagram social networking site. To know the Purchase intention, consumer trust, information qualities have the significant effect on online purchasing decisions through buying interest on the social networking site Instagram.

2. Literature Review

Consumer trust

According to (Mowen & Minor, 2001) consumer trust is all the knowledge the consumer has and all the conclusions that the consumer makes, attribute, and benefits. There are the indicators such as: ability, benevolence and integrity.

Prices

Price is one of the most flexible elements of the marketing mix, Prices can be changed faster unlike product views and distribution agreements (Kotler & Susanto, 2001). The indicator from the prices such as: Price affordability, price competitiveness, price compatibility with benefits.

Information quality

According to Park and Kim in (Brilliant & Achyar, 2014), the information quality is customer perceptions through information quality related to the product or service which served by website. Indicator of information quality as below: up to date information, help online customer in making decision, consistent, ease to understand.

Purchasing decision

The purchasing decision is the stage in the purchasing decision-making process until the consumer actually buys the product (Sangadji & Sopiah, 2013). As for the indicators of the Purchase Decision is trust in buying, as the wishes, having wishes to repurchase, considering the product quality, recommendation to other people.

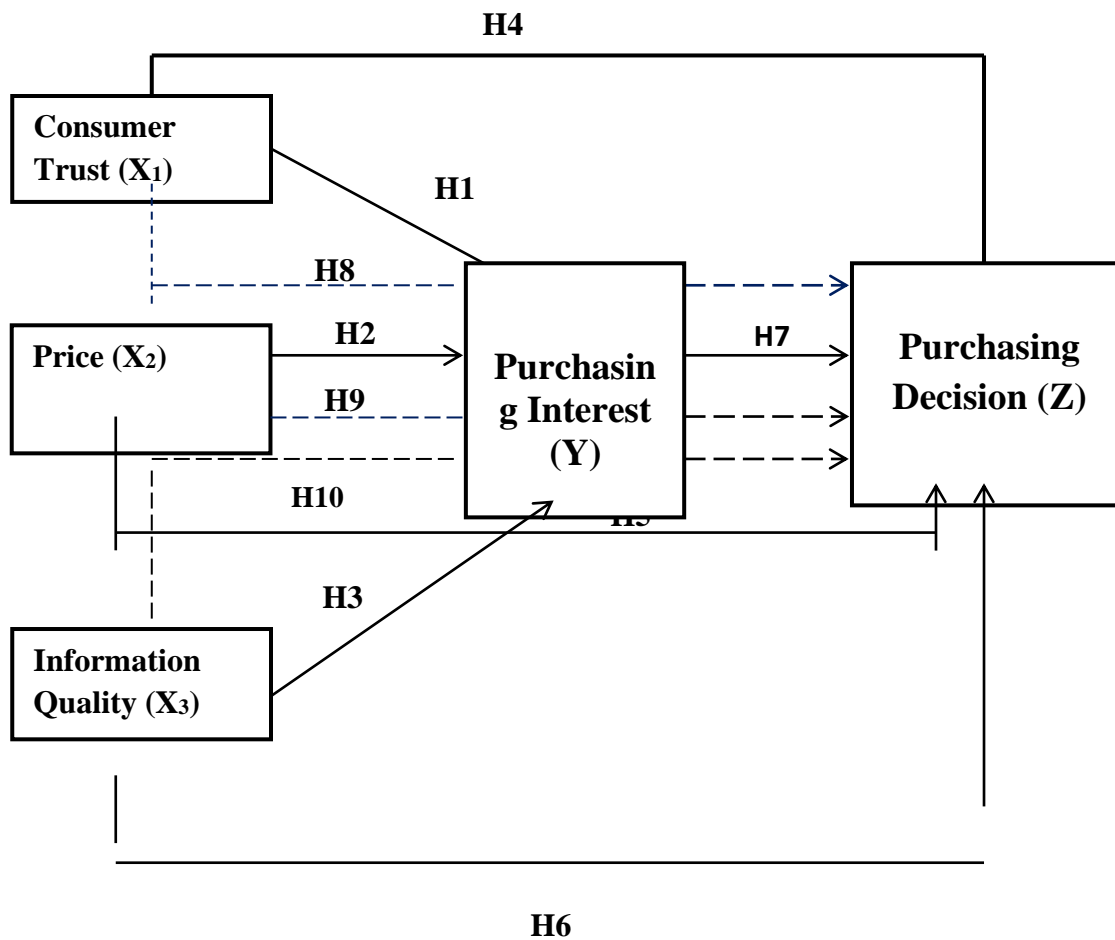
Purchasing interest

According to Kotler and Keller in (Satria, 2017) Consumer purchase interest is a consumer behaviour where consumers have the desire to buy or choose a product, based on experience in choosing, use and consume or even desire a product. Indicator of the purchasing interest such as: transactional, referential, preferential, and explorative interest.

Hypothesis

Based on the background above, theoretical basis and the research purpose so it can be formulated the hypotheses as below in the Figure 1:

Figure 1. Conceptual Framework.



Source: Own study.

In the Figure 1, it becomes interesting that you write a paragraph in which you say what is important for the reader to observe in it. The journal is multidisciplinary and we have readers from several different areas that often do not have “your expertise” in capturing the details that they often think they are transmitting. Do that, thank you.

Information

—————> = Direct influence

- - - - -> = Indirect influence

3. Research Method

According to (Sugiyono, 2012) the research approach that used in this research is qualitative approach. The research type is associative research. Data collection technique used questionnaire. The respondent in this research is users of social networking Instagram websites that already implemented the purchasing transaction through social networking Instagram websites.

Population and sample

This research used active internet users who do online shopping at the *Dapur Kakak* online shop via Instagram social media. The sampling technique used is non-probability sampling with a positive sampling approach, i.e. the researcher selects the positive is sample subjectively. (Hair et al., 2006) suggests that the number of research samples is unknown the exact population, the minimum total of 5 x variable that analyze or indicator question. The question indicator number of this research as much as 19, so it obtained the sample counting result as below: sample total= 5 x variable indicator

$$= 5 \times 19 \text{ variables}$$

$$= 95 \text{ respondents}$$

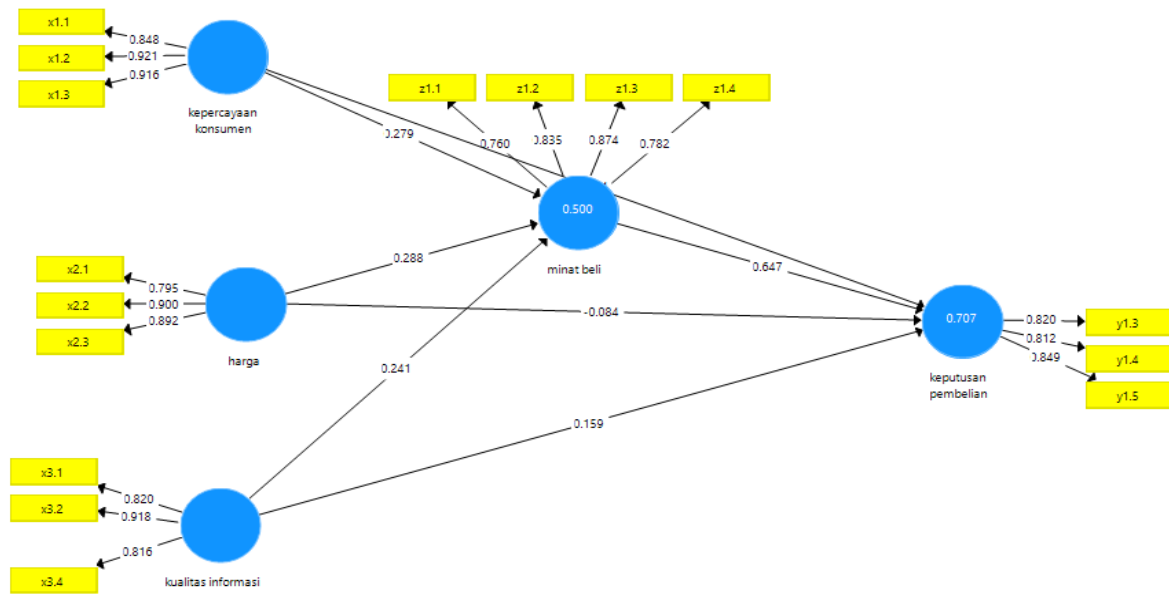
The research cases study is implemented to every *Dapur Kakak* online shop users. There are the criteria as below:

1. Respondent has an Instagram account
2. Respondents have made purchases at least once through the online shop *Dapur Kakak* on the Instagram social media.

3. Result and Discussion

Model feasibility test

Figure 2. SmartPLS Variable Path Diagram.



Sources: Data processed with SmartPLS, 2020.

In the Figure 2, path diagram above shows that the entire indicator have loading factor of the entire indicators has valid because the loading factor value fulfills the criteria is loading factor value construct must above 0.70. The result shows the good relation between indicators with every construct.

Validity test

According to Chin (1998) in (I. Ghazali, 2012), a correlation can be said fulfilled the convergent validity if it has loading value as much as 0,5. Output shows that loading factor gives the value above value that suggest as much as 0,5. The indicators that used in this research have fulfilling the convergent validity, it can be seen in the Table 1 below:

Table 1. Output Result of Outer Loading.

| | Price (X₂) | Purchasing Decision (Y) | Information Quality (X₃) | Purchasing Interest (Z) | Consumer Trust (X₁) |
|-------|----------------------------------|--|--|------------------------------------|---|
| X1.1 | | | | | 0,848 |
| X1.2 | | | | | 0,921 |
| X1.3 | | | | | 0,916 |
| X2.1 | 0.795 | | | | |
| X2.2 | 0.900 | | | | |
| X1.3 | 0.892 | | | | |
| X3.1 | | | 0,820 | | |
| X3.2 | | | 0.918 | | |
| X3.4 | | | 0,816 | | |
| Y1.3 | | 0,820 | | | |
| Y1.4 | | 0,812 | | | |
| Y1.5 | | 0,849 | | | |
| Z.1.1 | | | | 0,760 | |
| Z1.2 | | | | 0,835 | |
| Z1.3 | | | | 0,874 | |
| Z1.4 | | | | 0,782 | |

Source: Data processed with SmartPLS, (2020).

In the Table 1, loading value in the outer table above can be said valid because there are loading value above 0,5. Until the indicators that used in this research has fulfilled convergent validity in the Table 2 below:

Table 2. Cross Loading.

| | Price (X₂) | Purchasing Decision (Y) | Information Quality (X₃) | Purchasing Interest (Z) | Consumer Trust (X₁) |
|-------------|----------------------------------|------------------------------------|--|--|---|
| X1.1 | 0,484 | 0,561 | 0,436 | 0,517 | 0,848 |
| X1.2 | 0,604 | 0,555 | 0,547 | 0,503 | 0,921 |
| X1.3 | 0,629 | 0,589 | 0,581 | 0,598 | 0,916 |
| X2.1 | 0,795 | 0,414 | 0,467 | 0,488 | 0,535 |
| X2.2 | 0,900 | 0,603 | 0,669 | 0,575 | 0,491 |
| X1.3 | 0,892 | 0,452 | 0,690 | 0,587 | 0,646 |
| X3.1 | 0,547 | 0,457 | 0,820 | 0,497 | 0,378 |
| X3.2 | 0,676 | 0,638 | 0,918 | 0,625 | 0,556 |
| X3.4 | 0,591 | 0,441 | 0,816 | 0,402 | 0,562 |
| Y1.3 | 0,437 | 0,820 | 0,521 | 0,647 | 0,445 |
| Y1.4 | 0,514 | 0,812 | 0,521 | 0,626 | 0,683 |
| Y1.5 | 0,473 | 0,849 | 0,483 | 0,744 | 0,449 |
| Z1.1 | 0,481 | 0,687 | 0,518 | 0,760 | 0,416 |
| Z1.2 | 0,548 | 0,681 | 0,475 | 0,835 | 0,501 |
| Z1.3 | 0,529 | 0,748 | 0,560 | 0,874 | 0,560 |
| Z1.4 | 0,525 | 0,508 | 0,417 | 0,782 | 0,488 |

Source: Data processed with SmartPLS, (2020).

In the Table 2, the cross loading in the table above can be stated valid because there are loading value above 0,5. Until the indicators that used in this research has fulfilled convergent validity.

Table 3. Average Variance Extracted (AVE).

| | Average Variance Extracted (AVE) |
|--|---|
| Price (X₂) | 0,746 |
| Consumer Trust (X₁) | 0,684 |
| Purchasing Decision (Y) | 0,727 |
| Information Quality (X₃) | 0,662 |
| Purchasing Interest (Z) | 0,802 |

Source: Data processed with SmartPLS, (2020).

Based on the Table 3 above, it can be seen that AVE results obtained value above 0.50, so it can be stated that the indicators used in this study are valid or have met the criteria for convergent validity.

Reliability Test

Table 4. Reliability Test.

| | Cronbach's Alpha | rho_A | Composite Reliability | Average Variance Extracted (AVE) |
|--|-------------------------|--------------|------------------------------|---|
| Price (X₂) | 0,829 | 0,846 | 0,898 | 0,746 |
| Purchasing Decision (Y) | 0,769 | 0,771 | 0,867 | 0,684 |
| Information Quality (X₃) | 0,813 | 0,856 | 0,888 | 0,727 |
| Purchasing Interest (Z) | 0,829 | 0,838 | 0,887 | 0,662 |
| Consumer Trust (X₁) | 0,876 | 0,880 | 0,924 | 0,802 |

Sources: Data processed with SmartPLS, (2020).

In the Table 4 shows that all latent variables measured in this research have Cronbach's Alpha and Composite Reliability is greater than 0.7, so it can be said that all latent variables are reliable.

Hypothesis Test

Hypothesis accepted (supported) if *T-statistics* value is higher than *T-table* value (1,96) with a level significance 5% or through *P-Value* $\alpha=5\%$, *p-value*=0,05 (Imam Ghozali & Latan, 2015). Bootstrapping process result PLS can be seen in the Table 5 below:

Table 5. Hypothesis Test.

| | Original Sample (O) | T Statistic | P Values |
|--|---------------------|-------------|----------|
| Price (X ₂) → Purchasing Decision (Y) | -0,084 | 0,918 | 0,359 |
| Price (X ₂) → Purchasing Interest (Z) | 0,288 | 2,189 | 0,029 |
| Consumer Trust (X ₁) → Purchasing Decision (Y) | 0,204 | 2,318 | 0,021 |
| Trust Consumer (X ₁) → Purchasing Interest (Z) | 0,279 | 2,331 | 0,020 |
| Information Quality I(X ₃) → Purchasing Decision (Y) | 0,159 | 1,373 | 0,170 |
| Information Quality(X ₃) → Purchasing Interest (Z) | 0,241 | 2,092 | 0,037 |
| Purchasing Interest (Z) → Purchasing Decision (Y) | 0,647 | 8,330 | 0,000 |

Sources: data processed with SmartPLS, (2020).

In the Table 6, it shows that T-statistics value is higher than P-value, if *T-statistics* value is higher than *T-table* value (2,16) with a level significance 5% or through *P-Value* $\alpha=5\%$, $p\text{-value}=0,05$. Bootstrapping process result PLS can be seen in the Table 6 below:

Table 6. Total Indirect Effects.

| | Original Sample (O) | T Statistic | P Values |
|---|---------------------|-------------|----------|
| Price (X ₂) → Purchasing Decision (Y) | 0,187 | 2,169 | 0,031 |
| Consumer Trust (X ₁) → Purchasing Decision (Y) | 0,181 | 2,194 | 0,029 |
| Information Quality (X ₃) → Purchasing Decision (Y) | 0,156 | 1,897 | 0,058 |

Sources: Data processed with SmartPLS, (2020).

Hypothesis 1: Consumer Confidence Affects Purchase Intention

The results of the path coefficient test between consumer trust and purchasing decisions have a parameter coefficient of 0.279 with the significance of the T-Statistics value $2.331 > 1.96$ and the P-value value is $0.020 < 0.05$. This shows that consumer has influence and significant through purchasing interest. The research result is information qualities has

not influenced through purchasing decision with purchasing interest as mediation variable. The results of this study are in line with the research Resa dan Aulia (2018) that trust have significant influenced through purchasing interest.

Hypothesis 2: Price Affects Buying Interest

The result of the coefficient path test between price with purchasing interest have a parameter coefficient as much as 0,288 with the significance of the *T-Statistics value* $0,279 > 1,96$ and *P-Value* is $0,29 < 0,05$. This is shows that the price has significant positive effect through purchasing interest. The result is in line with the research of (Satria, 2017) that price has positive effect or significant through purchasing interest, where purchasing interest is higher can be formed by the by the price offered by service providers or products.

Hypothesis 3: The Quality of Information Affects Purchase Intention

The result of the coefficient path test result between price with purchasing interest have a parameter coefficient as much as 0,288 with the significance *T-statistics value* $0,279 > 1,96$ and *P-value* is $0,029 < 0,05$. This is shows that price has significant positive effect through purchasing interest. Result research is in line with research of (Widhiani & Idris, 2018) that information quality has positive effect through purchasing interest.

Hypothesis 4: Consumer Confidence Influences Purchasing Decisions

The result of the coefficient path test between consumer trust with purchasing decision have a parameter coefficient of 0,204 with the significance *T-Statistics value* $2,318 > 1,96$ and *P-value* is $0,021 < 0,05$. This is shows that consumer trust has influence and significant through the purchasing decision. The result is in line with Florentinus and Sumarno (2015) that trust on the purchasing decision through social networking sites.

Hypothesis 5: Price Has No Effect on Purchasing Decisions

The result of the hypothesis test shows coefficient path between company size and profitability have a parameter coefficient of $-0,084$ with the significance *T-statistics value* as much as $0,918 < 1,96$ and *P-value* is $0359 > 0,05$. This is shows that price has not influenced and not significant through the purchasing decision. The results is in line with (Setyarko, 2016) that price is known to have no effect in online product purchasing decisions. The consumer perception through price of a product is not become the main focus in making decision.

Hypothesis 6: The Quality of Information Has No Effect on Purchasing Decisions

The result of the hypothesis test shows coefficients path between information quality with purchasing decision have a parameter coefficient of $0,159$ with significant of *T-statistics value* $1,373 < 1,96$ n *P-value* is $0,170 > 005$. This is shows that information quality has not influenced and not significant through the purchasing decision. The result is in line with (Nazarudin & Pela, 2016) that information quality is not influenced on the purchasing decision.

Hypothesis 7: Purchase Intention Affects the Purchasing Decision

The result of the hypothesis test shows coefficient path between purchasing interests with purchasing decision have a parameter coefficient of $0,647$ with significance of *T-statistics value* $8,330 < 1,96$ and *P-value* of $0,000 < 0,05$. This shows that purchasing interest has positive significant influence on purchasing decision. The result is in line with (Rahmawati, 2018; Sriyanto & Kuncoro, 2019) where purchasing interest has positive influence and significant on the purchasing decision.

Hypothesis 8: Consumer Confidence Influences Purchasing Decisions with Purchase Intention as the Mediation Variable

The result of the hypothesis test shows coefficient path between consumer trust with purchasing interest have a parameter coefficient of $0,181$ with the significance of the *T-*

Statistics value 2,194 > 1,96 and *P-value* 0,029 < 0,05. This shows that purchasing interest is able to mediate the effect of price on purchasing decisions. This research is in line with (Kholis et al., 2018) that purchasing interest variables is intervening variables and proved feasible for consumer trust on the purchasing decision.

Hypothesis 9: Price Affects the Purchase Decision with Purchase Intention as a Mediation Variable

The result of the hypothesis test shows coefficient path between price with purchasing interest have parameter coefficient of 0,187 with *T-statistics* significant 2,169 > 1,96 and *P-value* 0,031 < 0,05. This shows that purchasing interest is able to mediate the effect of price on purchasing decisions. This research result is in line with (Az-Zahra et al., 2019) that purchasing interest can mediate between price on the purchasing decision.

Hypothesis 10: The Quality of Information Has No Effect on Purchasing Decisions with Purchase Intention as the Mediation Variable

It can be seen that hypothesis test result shows path coefficients between information quality with purchasing interest have parameter coefficient of 0,156 with the significance of the *T-Statistics* value 1,897 > 1,96 and *P-value* 0,058 > 0,05. This is shows that purchasing interest is unable mediate the influence of Information Quality through purchasing decision. This research is in line with (Yunita et al., 2016) that purchasing interest is not intervening variable which is mediate the influence of information quality on the online purchasing decision.

5. Conclusion & Suggestion

Conclusion

1. Consumer trust has positive effect and significant through purchasing interest in the Instagram social networking site means that consumer trust on the consumer purchasing interest shows that consumer trust level on online shop seller of *Dapur Kakak* is not maximal.

2. Price has positive effect and significant on purchasing interest in social networking site means price from online shop product of *Dapur Kakak* is not yet fully affordable and the benefits of economic value are not very good for buyers.
3. Information quality has positive effect and significant on purchasing interest in the Instagram social networking site means where the information quality from online shop of *Dapur Kakak* is not yet up to date and accurate for consumer.
4. Consumer trust has a positive effect and not significant through purchasing decision in the Instagram social networking sites means that consumer trust level is not well maximal in the service or satisfaction.
5. Price has not significant effect on online purchasing decision in the Instagram social networking sites it means that the price that offered by the online shop seller in *Dapur Kakak* has not yet reached consumer purchasing power.
6. Information quality has not significant effect through online purchasing decision in the Instagram social networking sites it means that the quality of information on the online shop in *Dapur Kakak* is not completely understood, nor is the information complete for consumers.
7. Purchasing interest has positive effect and significant through online purchasing decision in Instagram social networking sites means that consumer purchasing interest level is still reduced because the online shop product in *Dapur Kakak* has not attracted the attention of consumers.
8. Purchase interest is able to mediate the influence of consumer confidence on online purchasing decision in the Instagram social networking sites it means consumer purchasing interest is still not maximal to influence of consumer trust level on the purchasing decision because online shop product of *DapurKakak* is not interested for consumer attention.
9. Purchasing interest is able to mediate the influence the price on the online purchasing decision in the Instagram social networking sites it means that consumer purchasing interest is still not maximal to influenced price on the purchasing decision because due to the lack of promotion conducted by the online shop at *Dapur Kakak*.

10. Purchase interest is not able to mediate the influence of information quality on online purchasing decisions on the Instagram social networking site, it means that consumer buying interest does not affect the information quality on the purchasing decisions because of the lack of information provided by social networks website Instagram and consumer enthusiasm has not shown that interest in products that are offered via online.

Suggestion

1. The consumer trust level on the online shop seller of *Dapur Kakak* is not maximal, then to making sure the consumer trust level on the online seller of *Dapur Kakak* can be maintained and improved by the way the online shop seller of the *Dapur Kakak* holds events or inviting activities such as some consumer to attend the event or activity. Online shop products are recognized by consumers, endorsement and provide testimonials to previous customers and are published on the Instagram social networking site.
2. The price of *Dapur Kakak* online shop is not yet fully affordable to the buyer and the benefits of economic value are also not yet good. So, the product can be reached by buyer, the online shop seller of *Dapur Kakak* must implements to make price adjustments according to the ability or purchasing power of consumers by providing discount, promo, and bonus products with their quality.
3. Information quality of online shop of *Dapur Kakak* is not yet accurate and not up to date for consumer. In order to information quality of online shop is more accurate, so seller via online shop of *Dapur Kakak* implements the information evaluation with showing the interested product information in photos or videos, gives the clear information and accuracy for consumer.
4. The level of consumer buying interest is still being reduced because the *Dapur Kakak* online shop products have not attracted the attention of consumers. To increase consumer buying interest in online shop products, where the online shop seller in *Dapur Kakak* continues to maintain and increase buying interest by designing attractive products, provide complete and up to date information, improve product quality, as well as adjusting prices with products sold through the *Dapur Kakak* online shop.

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