

**THE EFFECT OF TRUST, GOODS PRICES AND POCKET MONEY ON THE LEVEL OF E-COMMERCE TRANSACTIONS IN UNNES CLASS 2017 STUDENTS**

Agung Steven✉

Ekonomi Pembangunan, Fakultas Ekonomi, Universitas Negeri Semarang

**Article  
Information***History of Article:*

Received November 2019

Accepted February 2020

Published

May 2020

*Keywords:**E-Commerce, Kepercayaan,  
Harga Barang, Uang Saku***Abstrak**

Tujuan dari penelitian ini adalah mengetahui pengaruh kepercayaan, harga barang dan uang saku terhadap tingkat transaksi e-commerce pada mahasiswa UNNES angkatan 2017. Penelitian ini merupakan penelitian survey secara langsung. Penelitian menggunakan Analisis Regresi Linier untuk mengetahui besaran pengaruh antara variabel X terhadap Y. Hasil penelitian ini menunjukkan bahwa dari 99 mahasiswa yang menjadi responden dalam penelitian ini sebanyak 31 mahasiswa (31,31%) memiliki tingkat transaksi e-commerce yang termasuk dalam kategori sangat tinggi, 57 mahasiswa (48,48%) memiliki tingkat transaksi e-commerce yang termasuk dalam kategori tinggi, 11 mahasiswa (33,33%) memiliki tingkat transaksi e-commerce yang termasuk dalam kategori sedang. Berdasarkan hasilnya dapat dinyatakan bahwa tingkat transaksi e-commerce yang dimiliki mahasiswa Universitas Negeri Semarang pada tahun 2019 termasuk dalam kategori tinggi.

**Abstract**

*The purpose of this study was to determine the effect of trust, the price and income on the level of e-commerce transactions in 2017 UNNES students. This research is a direct survey research. The study uses Linear Regression Analysis to determine the magnitude of the influence between X variables on Y. The results of this study indicate that of the 99 students who became respondents in this study as many as 31 students (31.31%) had e-commerce transaction rates that were included in the very high category, 57 students (48.48%) had e-commerce transaction rates that were included in the high category, 11 students (33.33%) had e-commerce transaction rates included in the moderate category*

## ✉Correspondence:

Fakultas Ekonomi Universitas Negeri Semarang Gedung L1,

Lantai 1, Kampus Sekaran Gunungpati Semarang

E-mail: riskoseptiyadi@gmail.com

**INTRODUCTION**

The industrial revolution 4.0 has created a blending of technology that is able to remove the limits of the driving force of economic activity in terms of technology, digital and biological, and open a wider market and information in the world, this is also assisted by

the more development and easier access to technology and the internet. This 4.0 industrial revolution is in synergy with virtual markets or E-commerce and opens up great opportunities for those involved in it. The development of information technology is currently penetrating all aspects of human life.

Information technology makes all things easier and cheaper. The role of information technology (IT) in business is also getting stronger, this is shown by the activeness of large multinational companies to use the internet as a means of marketing their products. Now almost all levels of society, especially in developed countries, are very familiar with this web, because almost all kinds of information can be obtained. Information technology is a form of technology that is used to create, store, change, and use information in all its forms. Electronic commerce (E-commerce) is a concept that can be described as the process of buying and selling goods on the internet or the process of buying and selling or exchanging products, services, and information through information networks including the internet (Turban, Lee, King, Chung, 2000 in M Suyanto, 2003).

1. Communication perspective: E-commerce is the delivery of information, products / services, or payment via telephone lines, computer networks or other electronic means.
2. Business Process Perspective: E-commerce is a technology application towards automating company workflow transactions.
3. Service perspective: E-commerce is a tool that fulfills the wishes of companies, consumers and management in cutting service costs while increasing the quality of goods and speed of service.
4. Online Perspective: E-commerce is concerned with the buying and selling capacity of products and information on the internet and other online services. The classification of E-commerce that is commonly done by people is based on the nature of the transaction.

The rapid development of technology and internet access has made E-commerce a promising business in Indonesia, coupled with the large number of people, the increasing purchasing power of the people, and fairly even access to information and communication. The rapid growth of the nation's E-commerce market in Indonesia cannot be doubted. With the number of internet users reaching 82 million people or around 36% of the total population in

Indonesia, it is predicted that it will continue to increase. The E-commerce market is a great opportunity that is very profitable for those who can see the potential in it. This growth is supported by data from the Minister of Communication and Information which states that the value of E-commerce transactions in 2013 reached IDR 130 trillion. There is no doubt that the development of technology and the internet that can be accessed by all groups and ages makes E-commerce business people can easily sell their products or services to the public. This makes the target market opportunities for people who have many needs, both primary, secondary and tertiary needs, and those who have high mobility.

Activities in the E-commerce business as a promising business are also supported by the positive economic growth that is happening in Indonesia. Indonesia's economic growth since 2000 has continued to record positive numbers (bppk, Ministry of Finance, 2015). This condition encourages the birth of a middle class society. The World Bank report states that the number of middle class in Indonesia is currently around 56.5 percent of the total population. The formation of the middle class in society will encourage the formation of fundamental changes. When a person advances from poor to richer or in other words has greater financial resources, he will have a greater purchasing power. Higher financial resources at some point will encourage a person to consume more goods and goods of higher quality. Therefore, E-commerce activities can run well and promise in Indonesia. E-commerce players only need to determine the group and type of business that they want to establish as marketing their products or services. This is a challenge for all actors of E-commerce activities, both producers, service providers and consumers to compete for goods or services that are suitable and can meet their needs. E-commerce players only need to determine the group and type of business that they want to establish as marketing their products or services. This is a challenge for all actors of E-commerce activities, both producers, service providers and consumers to compete for goods or services that are suitable and can meet their needs. E-commerce players only need to

determine the group and type of business that they want to establish as marketing their products or services. This is a challenge for all actors of E-commerce activities, both producers, service providers and consumers to compete for goods or services that are suitable and can meet their needs.

Adolescence or the age of students and students is the age at which consumption behavior patterns are formed, the age at which they are vulnerable to consumptive behavior (Sumartono 2002). This is what causes teenagers, especially students to become a large target market for E-commerce players. The large market opportunities for productive age and students, due to their ability to use technology and internet access make them the main target in the E-commerce business. Especially for college students or students, who want to fulfill their needs and desires at a young age, E-commerce is one of the answers in fulfilling their needs. Based on data from the Ministry of Communication and Information, quite a high number of students aged 9 to 25 years who access E-commerce, a total of 28.90% of accessers of all ages.

When looking at the age level, access to E-commerce users is dominated by ages 16 to 25, which is the average age for high school students and college students.

**Table 1. E-commerce player age percentage in 2016**

Age	Percentage (%)
9 - 15	7.30
16-25	21.60
26 - 35	32.00
36 - 45	24.40
46 - 55	22.10
56 - 65	22.10

*Source: kominfo.go.id, compiled.*

This shows that there is a high probability that there are many potential transactions among students because they have a fixed income or a fixed allowance or sufficient amount to meet their daily needs or things they want.

**Table 2. Online Transactions of E-commerce Consumer Goods and Services in 2018**

Goods / services	Percentage (%)
Fashion / clothing	61
Travel and Mobility	59
Books and Music	47
IT and Mobile	47
Event Tickets	45

Source: Databooks.co.id

If you look at the results of the transactions, the products that are sold the most are things that are much liked or needed by teenagers and students. Based on data from the Central Statistics Agency, the number of adolescents has reached 54.4 million or 21.3% of Indonesia's national population. Adolescence or the age of students and students is the age at which consumption behavior patterns are formed, the age at which they are vulnerable to consumptive behavior (Sumartono 2002). This reinforces that teenagers, especially students, are a large target market for E-commerce players. The large market opportunities for productive age and students, due to their ability to use technology and internet access make them the main target in the E-commerce business. Especially for students or students, who want to fulfill their needs and desires at a young age, E-commerce is one of the answers in fulfilling their needs. Based on data from the Ministry of Communication and Information, quite a high number of students aged 9 to 25 years who access E-commerce, a total of 28.90% of accessers of all ages.

Because of these things, this research is aimed at UNNES students in class 2017 in 2019 where they are one of the largest age users in E-Commerce targets and transactions where 2017 UNNES students enter their fifth semester. At the same time, the needs and desires are also increasing, due to the increasing activities on and off campus for students. For example, the need for preparation of sikripsi, kkl, kkn and other mobility needs. There is also consumption of other things outside of necessity such as shopping for new clothes, changing cellphones or laptops as well as having a vacation with friends from one campus, these things arise because of the ease in finding information, Doing transactions is

also a lot of promotions, especially in E-Commerce where getting and finding something you need or just satisfying your desires is easy to do at any time. So these factors attract researchers to make UNNES the object of research. Moreover, there is the last batch registered at UNNES, namely batch 2017.

The use of the internet has now been optimized in almost all life activities, including in the economic sector which includes the marketing of goods and services. Almost all people can access the internet in their daily lives, especially students, who are one of the most consumptive times in fulfilling their wants or needs. With the presence of E-commerce, it makes it easy for producers of service goods to find their target consumers and vice versa, where consumers who are also easier to find goods or services that suit their wishes. The use of internet facilities is a technological advancement which can be said to support the entire spectrum of commercial activities. This is due to several factors of the advantages of internet access compared to other media in terms of convenience, freedom and convenience in shopping. Therefore, E-commerce business players need to pay attention to several factors that may affect consumer interest, especially among students, such as one of the most basic things as an attraction in online promotions or transactions through E-commerce is about trust (trust). This appears due to several factors, including issues of privacy, honesty and security. Many also think that the price and level of pocket money affect the activities of a free trade system such as E-commerce, especially students, the price can be a basic benchmark for consumers based on pocket money or income that the student has. Therefore, E-commerce business players need to pay attention to several factors that may affect consumer interest, especially among students, such as one of the most basic things as an attraction in online promotions or transactions through E-commerce is about trust (trust). This appears due to several factors, including issues of privacy, honesty and security. Many also think that the price and level of pocket money affect the activities of a free trade system such as E-commerce, especially students, prices can be a basic

benchmark for consumers based on pocket money or income that students have. Therefore, E-commerce business players need to pay attention to several factors that may affect consumer interest, especially among students, such as one of the most basic things as an attraction in online promotions or transactions through E-commerce is about trust (trust). This appears due to several factors, including issues of privacy, honesty and security. Many also think that the price and level of pocket money affect the activities of a free trade system such as E-commerce, especially students, the price can be a basic benchmark for consumers based on pocket money or income that the student has.

## METHOD

This research is a survey research that directly takes a sample from a predetermined population. The form of causality research is research that aims to analyze the causal relationship and influence of two or more phenomena through hypothesis testing.

The population in this study were students of Semarang State University Angkatan 2017 who made online transactions through E-commerce. The population is processed into samples using the Slovin formula. The Slovin formula is commonly used in survey research where the sample size is usually very large, so a formula is needed to get a small sample but can represent the entire population.

The analysis used is descriptive statistical analysis conducted to show the amount of data (N) used in this study, as well as to show the mean value, median value, mode value, range, maximum value, minimum value, and standard deviation. of each variable that is the object of research and regression analysis used to determine how much influence the independent variable is. The form of linear regression equation used in this study is as follows:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Where:

Y = Student Transactions (IDR) b1, b2, b3, b4 = regression coefficient

X1 = Trust (%)

X2 = Price (Rp)

X3 = Allowance (Rp)

e = Error rate (%)

**RESULT AND DISCUSSION**

**Classic assumption test**

1. Descriptive Regression Analysis

The results of descriptive statistical calculations are as follows:

**Table 3. Descriptive Statistics Results**

	Consumer Trust	Price of goods	Pocket money	Transaction E-commerce
N	99	99	99	99
Mean	20.93	18.71	2,617,171	20.12
Median	21	19	3,000,000	20
Mode	19	21	3,000,000	20
Std. Deviation	2.28	1.93	869,205	2.19
Range	9	7	3,400,000	9
Minimum	15	15	600,000	16

The table explains where N is the number of samples of 99 respondents, the minimum is the lowest value or nominal among all data members in a data group, Maximum is the highest or greatest value among all members in a data group, Media is the middle value of a data and Sum is the number of members of a data group. Data from the variables of consumer confidence, goods prices, and E-commerce transaction allowances are obtained from the results of the instruments that have been analyzed using descriptive percentages which aim to describe the percentage level of the tendency for each variable.

2. Multiple Linear Regression Analysis

The regression models in this study are :

$$\text{Transaction Rate} = 1,631 + 0.199 \text{ KK} + 0.607 \text{ H} + 0.227 \text{ US} + e$$

The results of the multiple regression equation above provide an understanding that consumer trust (X1), price of goods (X2), and pocket money (X3) affect e-commerce transactions (Y).

- a.  $\beta_1$  (regression coefficient value X1) is 0.199 and is positive in the regression coefficient

of the independent variable (consumer trust), which illustrates that the direction of the relationship between the independent variable (consumer trust) and the dependent variable (e-commerce transactions) is unidirectional. Where every 1% increase in consumer confidence will cause an increase in e-commerce transactions by 0.199.

- b.  $\beta_1$  (The regression coefficient value X2) is 0.607 and has a positive sign contained in the regression coefficient of the independent variable (price of goods) illustrates that the direction of the relationship between the independent variable (price of goods) and the dependent variable (e-commerce transactions) is unidirectional. Where every increase of Rp. 1.0000 the price of goods will cause an increase in e-commerce transactions by 0.607.
- c.  $\beta_1$  (X3 regression coefficient value) is 0.227 and has a positive sign contained in the regression coefficient of the independent variable (pocket money) illustrates that the direction of the relationship between the independent variable (pocket money) and the dependent variable (e-commerce transactions) is unidirectional. Where every IDR 1,000 increase in allowance will cause an increase in e-commerce transactions of 0.227

3. Normality

The results of the normality test are shown in the following table:

**Table 4. Normality Test Results**

N	Std.Deviation	Kolmogorov-Smirnov Z	Asymp.Sig (2-tailed)
99	1,426	1,049	0.221

Based on the table above, it can be seen that the Asymp.Sig (2-tailed) value is 0.221, greater than 0.05. So in accordance with the basis of decision making in the Kolmogorov-Smirnov normality test above, it can be concluded that the data is normally distributed. Thus, the assumptions or normality requirements in the regression model have been met.

4. Multicollinearity

**Table 5. Multicollinearity Test Results**

Based on the test results above, it is known that all independent variables have a tolerance value > 0.1 and all Variance Inflation Factor (VIF) < 10 values refer to the regression model, so it can be concluded that there is no multicollinearity disorder. This shows that the independent variables in this regression model do not have multicollinearity so that they can be used to predict e-commerce transactions.

**Statistic test**

1. T test

- a. The Effect of Consumer Trust on Transaction Rates. Obtained t value on the consumer confidence variable of 2.867. The value of t table for a significant level of 5%  $db = 97$  ( $db = N - 2$  for  $N = 99$ ), namely 1.660 at a significant level of 5%, so  $t_{count} > t_{table}$ , then  $H_a$  is accepted. So it can be concluded that the variable X1 has a significant influence on variable Y. From the results of the H2 test which reads "there is a significant influence between the variable consumer confidence on e-commerce transactions of UNNES students" accepted.
- b. The effect of price on the level of transactions obtained by the value of t count on the variable price of 8,543.  $H_a$  accepted. So it can be concluded that variable X2 has a significant influence on variable Y. From the results of the H3 test which reads "There is a significant influence between the variable price of goods on e-commerce transactions of UNNES students" accepted.
- c. The effect of pocket money on the rate of transactions is obtained by the t value of the allowance variable of 3,290. table then  $H_a$  accepted. So it can be concluded that the variable X3 has a significant effect on variable Y. From the results of the H4 test which reads "there is a significant influence between the variable pocket money or income on e-commerce transactions of UNNES students" accepted.

2. F test

Based on the results of the calculation of the Fcount value obtained is 43.075 while the

Ftable value is 2.70 ( $k = 3; n = 99-3$ ), it can be

Variable	Collinearity Statistics	
	Tolerance	VIF
Consumer Trust	0.925	1,081
Price of goods	0.882	1,134
Pocket money	0.937	1,068

seen that the Fcount value is  $43.075 > F_{table}$  2.70 with a significance level obtained at  $0.000 < 0.05$ . , then  $H_a$  accepted. So it can be concluded that the variables X1, X2, and X3 have a significant influence on variable Y. From the results of the H1 test which reads "There is a significant influence between the variables of consumer confidence, the price of goods and pocket money together on student e-commerce transactions. UNNES "accepted.

3. Coefficient of Determination

Based on the results of the calculation, it is known that the value of R Square. Through the table above, the value of R Square or the Coefficient of Determination (KD) is also obtained which shows how good the regression model is formed by the interaction of the independent and dependent variables. The value of the coefficient of determination (KD) for the variables X1 and X2 against Y is 0.576. The significance of this value implies that the variables X1 and X2 affect variable Y by 57.6% and the remaining 42.4% is influenced by other variables outside the model included in this study. The value of the coefficient of determination (KD) obtained in the variable X1 against Y is 0.113. The significance of this value implies that the influence of consumer trust on e-commerce transactions is 11.3%. Then the value of the coefficient of determination (KD) obtained in the variable X2 against Y is 0.500. The significance of this value implies that the large effect of the price of goods on e-commerce transactions is 50%. While the value of the coefficient of determination (KD) obtained in the X3 variable against Y is 0.123. The significance of this value implies that the influence of pocket money on e-commerce transactions is 12.3%

3. Coefficient of Determination

Based on the results of the calculation, it is known that the value of R Square. Through

the table above, the value of R Square or the Coefficient of Determination (KD) is also obtained which shows how good the regression model is formed by the interaction of the independent and dependent variables. The value of the coefficient of determination (KD) for the variables X1 and X2 against Y is 0.576. The significance of this value implies that the variables X1 and X2 affect variable Y by 57.6% and the remaining 42.4% is influenced by other variables outside the model included in this study. The value of the coefficient of determination (KD) obtained in the variable X1 against Y is 0.113. The significance of this value implies that the influence of consumer trust on e-commerce transactions is 11.3%. Then the value of the coefficient of determination (KD) obtained in the variable X2 against Y is 0.500. The significance of this value implies that the large effect of the price of goods on e-commerce transactions is 50%. While the value of the coefficient of determination (KD) obtained in the X3 variable against Y is 0.123. The significance of this value implies that the influence of pocket money on e-commerce transactions is 12.3%

## CONCLUSION

Based on data analysis and discussion of research results in the previous chapter, the conclusions that can be drawn from this research are as follows:

1. Consumer trust has a positive and significant effect on e-commerce transactions for UNNES students. The higher the level of consumer confidence, the higher the transaction rate.
2. Price of goods has a positive and significant effect on e-commerce transactions of UNNES students. The more appropriate the price of the goods, the higher the transaction rate.
3. Pocket money or student income has a positive and significant effect on e-commerce transactions for UNNES students. The higher the allowance or income a student has, the higher the transaction rate.

Based on the conclusions that have been stated, several suggestions are given by the

researcher based on the research results, namely:

1. For e-commerce service providers, the results of this study should be used as an alternative solution for business development in the e-commerce sector, by taking into account the factors of consumer confidence, price of goods and pocket money or the opinions of consumers. Judging from the factor of the price of goods that has the greatest influence, it is better to pay more attention to price affordability, prices that are in accordance with the benefits of a product, and price comparisons with other products in order to have a positive influence on the target market for conducting e-commerce transactions.
2. For further researchers, they should be able to use other independent variables that are not included in this study, in order to obtain more varied results that can describe what things really affect the variables of e-commerce transactions.
3. For the Government, because of the high contribution of the community, especially students in the world of e-commerce, the government is expected to be able to create laws for consumer protection from cybercrime and monitoring prices to create a healthy competitive market. It also provides reliable payment facilities and increasingly capable internet, especially on fast and stable networks.

## REFERENCES

- Arwiedya, M. A. (2011). *Analisis Pengaruh Harga, Jenis Media Promosi, Resiko Kinerja, Dan Keragaman Produk Terhadap Keputusan Pembelian Via Internet Pada Toko Online*
- BPS. (2019). *Statistik E-COMMERCE 2019*. Semarang. BPS
- Data Books. (2019). *Data Publish Teknologi Dan Informasi, E-Commerce di Indonesia*.
- Dinas Kebudayaan dan Pariwisata Kota Semarang. (2015). *Data Daya Tarik Wisata Kota Semarang Tahun 2015*. Semarang.

- Jamaludin, A., Arifin, Z. & Hidayat, K. (2015). *Pengaruh Promosi Online dan Presepsi Harga Terhadap Keputusan Pembelian*.
- Kominfo. (2019). Data Informasi Publik. Statistik Pelaku *E-Commerce* di Indonesia (diakses tanggal 18 september 2019)
- Nuseir, Arora, Al-Masri, & Gharaibeh. (2010). *Bukti Belanja Online: Sebuah Perspektif Konsumen*
- Rofiq, A. (2013). *Pengaruh Dimensi Kepercayaan (Trust) Terhadap Partisipasi Pelanggan E-Commerce*.
- Shidarta, I., & Suzano, B. (2015). *Pengaruh Kepuasan Transaksi Online Shopping dan Kepercayaan Konsumen Terhadap Sikap Serta Perilaku Konsumen Pada E-Commerce*.
- Sidharta, I., S., R. (2014). *Pengukuran Presepsi Manfaat Dan Presepsi Kemudahan Terhadap Sikap Serta Dampaknya Atas Penggunaan Ulang Online Shoping Pada E-Commerce*.
- Sugiyono. (2013). *Metode Penelitian Kuantitatif, Kualitatif dan Kombinasi (Mixed Methods)*, Bandung: Cv. Alfabeta, 2013, h.99.