

Determinants Of Public Shopping Through E-Commerce in The Jabodetabek Area

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Abstract

In the digital era, shopping with e-commerce is a necessity for the community, especially the millennial generation who have high mobility. The purpose of this study was to examine the effect of the variables Customer Satisfaction, Technology Acceptance Model (TAM) and Product Quality on the decision to buy e-commerce products. The object of research is the living community in Jabodetabek area, with a design using descriptive quantitative. The research data source is primary data obtained by distributing questionnaires to respondents to the population of communities who live in Jabodetabek area with the sample selection technique using random sampling of 107 respondents. Data analysis used Structural Equation Modeling (SEM) with PLS 3.0 software. The research results prove that The Customer Satisfaction variable based on the statistical t value obtains a value of $0.174 < 1.96$, so it can be stated that the Customer Satisfaction variable has no significant effect on the dependent variable Buying Decision. While based on the P -Value obtained $0.862 > 0.05$, it means that the Customer Satisfaction variable has no significant effect on the dependent variable Buying Decision. The Technology Acceptance Model variable based on the statistical t value obtains a value of $2.99 > 1.96$, so it can be stated that the Technology Acceptance Model variable has a significant effect on the dependent variable Buying Decision. While based on the P -Value obtained $0.003 < 0.05$, it means that the Technology Acceptance Model variable has a significant effect on the dependent variable Buying Decision. The Product Quality variable based on the statistical t value obtained a value of $1.304 < 1.96$, so it can be stated that the Product Quality variable has no significant effect on the dependent variable Buying Decision. While based on the P -Value obtained $0.193 > 0.05$, it means that the Product Quality variable has no significant effect on the dependent variable Buying Decision.

Keywords *Buying Decision, Customer Satisfaction, Product Quality, and Technology Acceptance Model (TAM)*

INTRODUCTION

According to the World Bank, digital technology is very important because it contributes to economic growth and acceleration of economic development in almost all aspects of life (How et al., 2020). The adoption of digital technologies not only serves to minimize work-related costs, but also targets actions on complex issues faced by customers. Digital technology has significantly affected the financial industry, because the technology used is a key element in business strategy. Digital technology replaces human services such as sales using digital platforms, or better known as e-commerce (Tong & Serrasqueiro, 2020).

The covid19 pandemic outbreak has almost damaged all sectors of life, starting from health, financial tourism and others, but it is different from the e-commerce sector, during the covid19 pandemic it has brought blessings, because all human movements are restricted, if you want to buy daily necessities, then the most effective way The most effective way is shopping through e-commerce. In the beginning, ordinary people shopped through digital



platforms, but in the end, they got used to it, buying breakfast at a shop, now it is available on a digital platform.

Threat of the world to any business in the digital era of technological advancement and people choose online data management, such as storing data on cloud-based platforms and sharing important files and documents through servers, hackers get a chance to sneak into the system, if appropriate security measures not done (Akhta et al., 2021) Transactions on digital platforms carry a high level of risk and cyber threat in nature in February 2016, the notorious bank hack, in which \$81 million was transferred from the Bank of Bangladesh to accounts in the Philippines and Sri Lanka through the Federal Reserve Bank via several payment messaging systems (New York Times Magazine, 2018). In another cybersecurity breach in 2017, numerous computers were frozen worldwide by a ransomware attack, which exploited a vulnerability in Microsoft's portal to spread this self-propagating ransomware through public internet channels (Saad & Jabbar, 2022)

Therefore consumers, entrepreneurs and all institutions involved in the e-commerce business need to be given education and literacy about online transactions. In theory, capability relates to individual abilities and opportunities to act, which gives freedom to live life as they please. Financial capability is classified as an internal focus that includes knowledge, skills, and behavior, and which also recognizes one's externals (Khan et al., 2022). In recent years, the increase in online transactions has shown that consumers understand online business. A person's financial capabilities can be assessed through financial behavior (García-Mata, 2021), while financial behavior has a major impact on individual financial capabilities and is an important factor in determining a person's financial capabilities. Behavioral finance is about how a person makes financial decisions, and every financial decision requires some impact. Because financial behavior influences financial decision making, it can affect individual financial capabilities, including shopping on digital platforms (Khan et al., 2022)

Many consumers also complain about services in e-commerce, such as product quality, decreased customer satisfaction, in terms of customer retention means the ability of a business to continue doing business with certain customers or continuously adapting to their needs. Retention can also be described as a client's love, identification, involvement, confidence, and readiness to recommend and repurchase intentions. Customer retention is a firm commitment to continue to repurchase or return a preferred product or service in the future, despite situational factors and marketing efforts that may trigger a behavior switch (Othman et al., 2020)

According to (Nurmanah & Nugroho, 2021) Consumer behavior is an act that is directly involved in obtaining, using (using and consuming) and spending products (goods and services) including the processes that precede and follow these actions. Important research is conducted to analyze the factors that influence online shopping. Based on the background of the problems above, the researchers provide limitations on the problems studied in this study, namely the basis for people to decide to transact through digital platforms. This study will cover aspects of Customer Satisfaction, Technology Acceptance Model (TAM) and

Product Quality. Researchers are interested in conducting research with the title "Determinants of Shopping Community Through E-Commerce in the Greater Jakarta Area".

METHOD

Research design

Research Design is a method used by researchers to thoroughly combine all parts of research in logical and systematic ways to process and describe the object under study (Paramita, 2021). The research design designed in this study uses a quantitative descriptive design with the SEM (Structural Equation Modeling) model. The object of research is an e-commerce company with community resource persons who are domiciled in the Jabodetabek area. The variables designed in this study consist of four variables, namely: the independent variables are Customer satisfaction, Technology Acceptance Model (TAM), Product Quality, and the dependent variable is people's decisions to shop at e-commerce. Data analysis used the SEM (Structural Equation Modeling) model which was operated through the Smart-PLS version 3.0 program. SEM (Structural Equation Modeling) is a multivariate statistical technique which is a combination of factor analysis and regression (correlation) analysis, which aims to examine the relationships between variables in a model.

Data collection technique

The Likert scale is a research measure used to assess attitudes and opinions. The resource person was asked to give a value according to what was in the mind of the resource person, the scale used could be one to ten or often used 1 to 5. In this study a scale of one to five was used which was distributed to people in the Jabodetabek area:

Strongly Disagree = 1

Disagree = 2

Undecided = 3

Agree = 4

Strongly Agree =5

Sampling Techniques

The population is an area in general consisting of objects/subjects that have certain qualities and characteristics determined by researchers to study and then draw conclusions (Mahfud Sholihin, 2020). In this research, the population is people who are in the Jabodetabek area.

The meaning of the sample is part of the number of characteristics possessed by the population (Sugiono, 2019). The sample selection technique is based on purposive sampling, namely samples with certain criteria, there are two criteria put forward in this study, namely having shopped on digital platforms such as Tokopedia and Shopee, both of whom are domiciled in Jabodetabek. To test the hypotheses that have been described by the researcher, the researcher collected primary data by distributing online questionnaires which were distributed using WhatsApp group and personal WhatsApp social media. The number of



samples in this study was 107 sources according to the provisions of data analysis using the Structural Equation Model (SEM).

Hair et al in (Mahfud Sholihin, 2020) that the determination of the sample in the minimum SEM is calculated based on the number of lines or arrows that build the model multiplied by 10. In this study the number of arrows or contracts consists of 4 lines, meaning that the minimum sample in this study is 40 respondents. Due to limited funds and time, the researchers decided that the sample size was 107 informants.

Data Analysis Techniques

The data is in the form of a questionnaire using the liker scale, so the suitable tool to use is the Structural Equation Model (SEM). In this study, the software used was Smart-PLS version 3.0. The data analysis steps using SmartPls software tools consist of three steps described below. This:

1. The first step is to test the outer model => Test the validity and reliability of indicators and constructs
2. The second step is to test the Goodness of fit model => function to measure the ability of the model to predict the feasibility of the model
3. The third step is to test the inner model => in order to measure the effect of the significance of the exogenous variables on the endogenous variables

The fourth step is to measure the model

1. loading factor, indicator conditions must be > 0.7 => output from smartpls algorithm
2. AVE reflective construct > 0.5 => smartpls algorithm output
3. The AVE square root must be $>$ correlation => smartpls algorithm output
4. cronbachs alpha > 0.7 , composite reliability > 0.7 => smartpls algorithm output.

RESULTS AND DISCUSSION

Research result

The results of the study entitled "Determinants Influencing Community Decisions to Shop for E-Commerce in the Greater Jakarta Area". prove the effect of each independent variable on the dependent variable, namely:

1. Customer Satisfaction, no significant effect on the dependent variable buying decision (Buying Decision).
2. Technology Acceptance Model (TAM) has a significant effect on the dependent variable buying decision (Buying Decision).
3. Product Quality has no significant effect on the dependent variable on buying decisions.

Biographical Data

Sources Based on Domicile

The results of the questionnaire distributed consisted of 107 informants, based on domicile which can be described as follows: 74.8% domiciled in Bogor, 10.3% Jakarta, 2.8% Depok, 5.6% Tangerang/Tangsel, Bekasi 1.9%, Others 4.7%.



Pekerjaan
107 jawaban

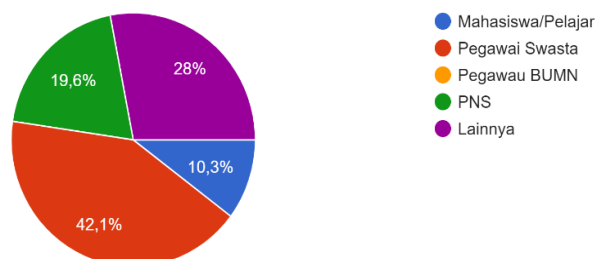


Figure 4.3 Resource persons by occupation

Informants Based on Gender

The results of the questionnaire which was distributed consisted of 107 informants, based on gender, which can be described as follows: the data of informants based on male gender was 70.1% and female gender was 29.9%.

Jenis Kelami
107 jawaban

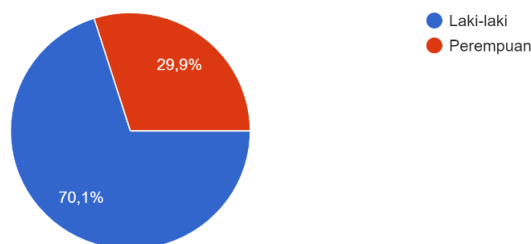


Figure 4.4 Resource persons by gender

Resource persons Based on Marital Status

The results of the questionnaire distributed consisted of 107 informants, based on marital status which can be described as follows: 68.2% of informants are married, 28% are unmarried, and 3.8 are widowers/widows %.

Status Perkawinan
107 jawaban

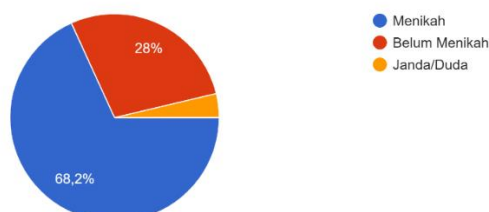


Figure 4.5 Resource persons based on marital status

Resource persons based on age

The results of the questionnaire distributed consisted of 107 resource persons, based on age which can be described as follows: 1 resource person aged 19 is 19, 20 is 4 resource persons, 21 is 1 resource person, 22 is 1 resource person, age 23 as many as 2 resource persons, 24 as many as 4 resource persons, 25 as many as 4 resource persons, 26 as many as 4 resource persons, 27 as many as 1 resource person, 28 as many as 5 resource persons, 29 as many as 3 resource persons, age 30 7 resource persons, 3 resource persons aged 31, 4 resource persons aged 32, 33rd age 5 resource persons, 3rd persons aged 34, 35th age 4 resource persons, 36th age 2 resource persons, 37th age 3 resource persons, 7 resource persons aged 38, 5 resource persons aged 39, 3 resource persons aged 40, 1 resource person aged 41, 42 aged 6, 3 resource persons aged 43, 1 aged 44 resource person, age 45 is 1 resource person, age 46 is 3 resource person, age 47 is 1 resource person, age 48 is 4 resource person, age 49 is 4 resource person, age 50 is 1 resource person, age 51 is 1 resource person sources, age 54 is 1 resource person, age 55 is 2 resource persons, age 56 is 1 resource person, and age 58 is 1 resource person.

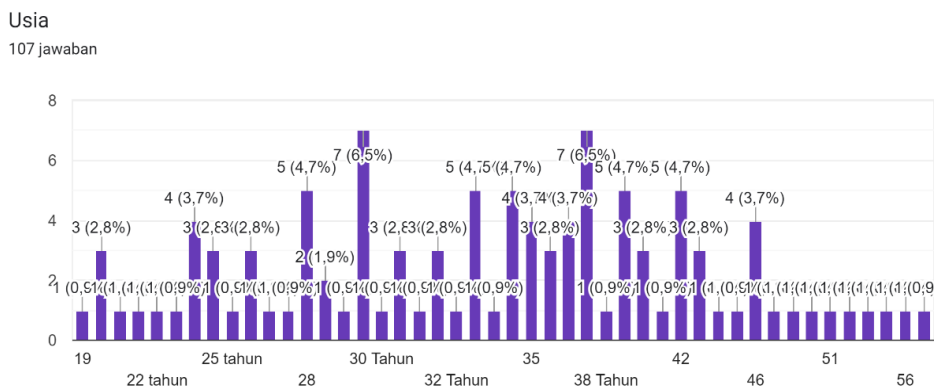


Figure 4.6 Resource persons by age

Answer Description

1. Purchase Decision Questionnaire point 1 I understand the needs of the goods that I buy online digital platforms Based on the answers of 107 informants, for the variable question item Purchase Decision point 1 I understand the need for goods that I buy digital platforms online: strongly disagree 3 informants or 2.8%, disagree 1 informant or 0.9%, undecided as many as resource persons or 7.5%, agreed 42 resource persons or 39.3% and strongly agreed 53 resource persons or 49.5%.



Saya memahami Kebutuhan barang yang saya beli platform digital secara Online

107 jawaban

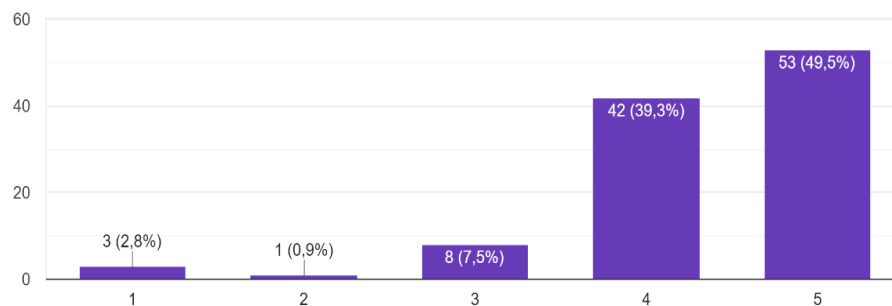


Figure 4.7 I understand the needs of the goods that I buy online digital platforms

2. Purchase Decision Questionnaire point 2 Before buying digital platform goods online I seek as much information as possible Based on the answers of 107 informants, for the variable question item Purchase decision point 2 before buying digital platform goods online I seek as much information as possible: strongly disagree 3 informants or 2.8%, disagree 2 informants or 1.9%, doubtful - doubtful as many as 9 informants or 8.4%, agreed 33 informants or 30.8% and strongly agreed 60 informants or 56.1%.

Sebelum Membeli Barang platform digital secara Online saya mencari informasi sebanyak mungkin

107 jawaban

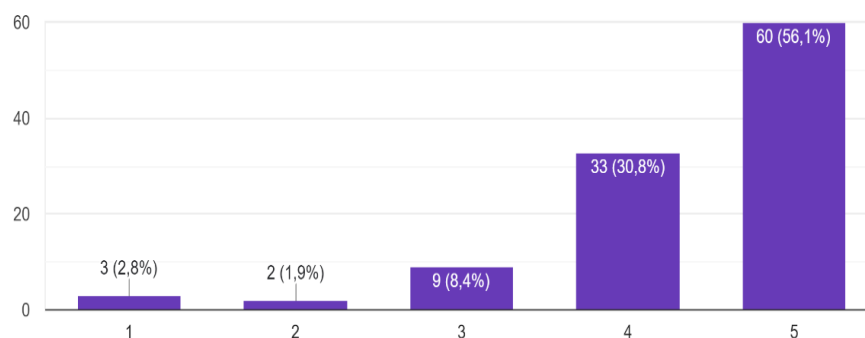


Figure 4.8 Before buying digital platform goods online, I seek as much information as possible.

3. Purchase Decision Questionnaire point 3 Before deciding to buy a digital platform online, I conducted an evaluation of product alternatives Based on the answers of 107 informants, for the buying decision variable question point 3 before deciding to buy a digital platform online I conducted an evaluation of product alternatives: strongly disagreed 3 informants or 2.8%, disagreed 2 informants or 1.9%, doubtful - doubtful as many as 8 informants or 7.5%, agree 42 informants or 39.3% and strongly agree 52 informants or 48.6%.

Sebelum memutuskan membeli platform digital secara Online saya melakukan Evaluasi alternatif produk
107 jawaban

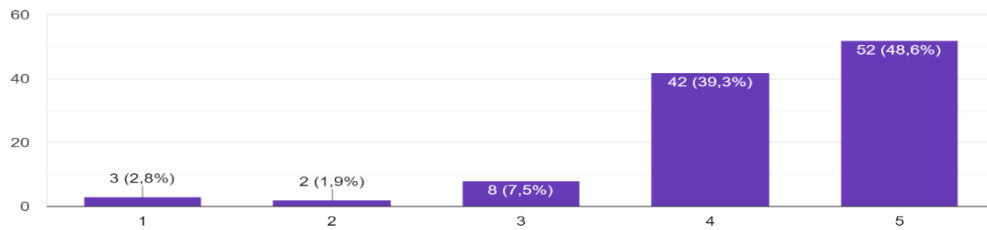


Figure 4.9 decided to buy a digital platform online. I evaluated product alternatives

4. Purchase Decision Questionnaire point 4 I decided to buy digital platform products online after being sure and having sufficient information about these products. Based on the answers of 107 informants, for the variable question item Purchase decision point 4 I decided to buy a digital platform product online after being sure and having sufficient information about the product: strongly disagreed 5 informants or 4.6%, disagreed with 1 informant or 0.9%, doubtful as many as 9 informants or 8.3%, agree 28 informants or 25.7% and strongly agree 64 informants or 60.6%.

Saya Memutuskan Membeli Produk platform digital secara Online setelah Yakin dan memiliki informasi yang cukup terhadap Produk tersebut
109 jawaban

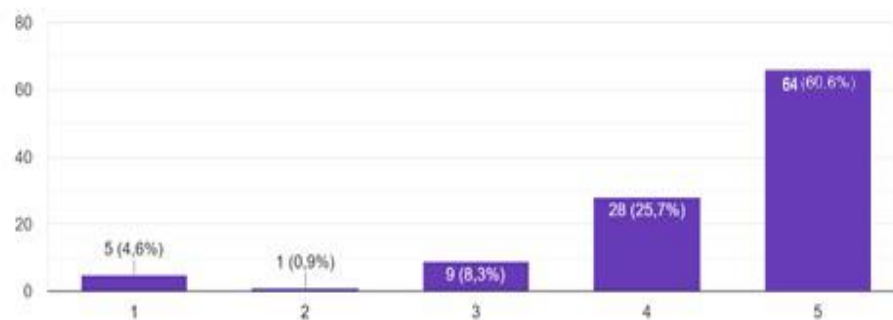


Figure 4.10 decides to buy digital platform products online

5. Questionnaire Purchase decision point 5 after buying goods I need post-purchase service. Based on the answers of 107 informants, for the variable question item Purchase decision point 5 after buying goods I need post-purchase service: strongly disagree 5 informants or 4.7%, disagree as many as 6 informants or 5.6%, doubtful as many as 12 interviewees sources or 11.2%, agreed 34 resource persons or 31.8% and strongly agreed 50 resource persons or 46.7%.



Setelah Membeli Barang saya membutuhkan Pelayanan pasca membeli

107 jawaban

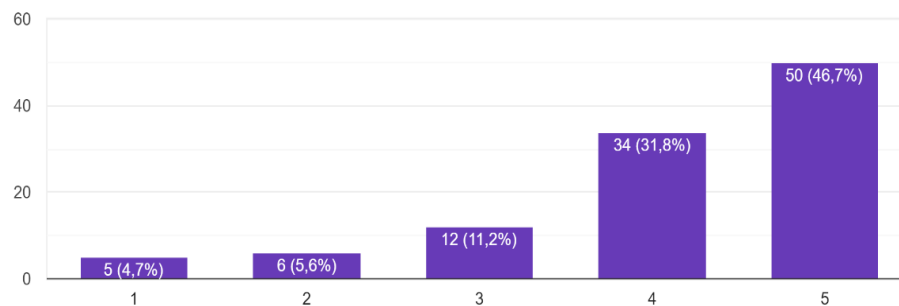


Figure 4.11 Requires post purchase service

Customer Satisfaction

The Customer Satisfaction variable based on the statistical t value obtained a value of $0.174 < 1.96$, so it can be stated that the Customer Satisfaction variable has no significant effect on the dependent variable Buying Decision. Meanwhile, based on the P-Value obtained $0.862 > 0.05$, it means that the Customer Satisfaction variable has no significant effect on the dependent variable Buying Decision. Therefore, it can be interpreted that customer satisfaction on a digital platform does not have a big effect on choosing to buy or not buy on a digital platform. The results of this study are in line with the results of this study Ramadhanty (2020) which shows that lifestyle, price, time and cost efficiency, reference groups, information quality, and promotions influence the decision to purchase a headscarf through an online shop, because in this study, although customer satisfaction is not significant effect on buying decisions but customer satisfaction remains a supporting factor in buying or not buying on a digital platform. So it is contrary to the theory of Saueressig et al, (2021) which states that service quality presents a strong influence not only on business operations and their profitability, but also on customer satisfaction and loyalty.

Technology Acceptance Modeling (TAM)

The Technology Acceptance Model variable based on the statistical t value obtains a value of $2.99 > 1.96$, so it can be stated that the Technology Acceptance Model variable has a significant effect on the dependent variable Buying Decision. While based on the P-Value obtained $0.003 < 0.05$, it means that the Technology Acceptance Model variable has a significant effect on the dependent variable Buying Decision. Therefore, it can be interpreted that Technology Acceptance Modeling (TAM) influences decision making whether or not to buy a Digital Platform. The results of this study are in line with research from Fakhrurozi (2016) whose results show the effect of perceived risk on online shopping behavior, service infrastructure influences on online shopping behavior.

Product Quality

The Product Quality variable based on the statistical t value obtained a value of $1.304 < 1.96$, so it can be stated that the Product Quality variable has no significant effect on the dependent variable Buying Decision. Meanwhile, based on the P-Value obtained $0.193 > 0.05$, it means that the Product Quality variable has no significant effect on the dependent variable Buying Decision. Therefore, it can be interpreted that product quality on a digital platform does not have a major effect on making decisions to buy or not buy on a digital platform. The results of this study are not in line with the results of this study M. Soleh Mauludin (2022) proves that student consumption behavior in making purchasing decisions at e-commerce Shopee is influenced by several factors, namely, cultural factors, social factors, personal factors, and psychological factors. In this study it was explained that price is an indicator of product quality so that it can influence the decision making to buy or not to buy on a digital platform.

CONCLUSION

In the previous chapter, the results of the research and discussion have been described, so that in this last chapter the research draws conclusions from the results of this study as follows:

1. The Customer Satisfaction variable based on the t statistical value obtains a value of $0.174 < 1.96$, so it can be stated that the Customer Satisfaction variable has no significant effect on the dependent variable Buying Decision. Meanwhile, based on the P-Value obtained $0.862 > 0.05$, it means that the Customer Satisfaction variable has no significant effect on the dependent variable Buying Decision;
2. The Technology Acceptance Model variable based on the statistical t value obtains a value of $2.99 > 1.96$, so it can be stated that the Technology Acceptance Model variable has a significant effect on the dependent variable Buying Decision. While based on the P-Value obtained $0.003 < 0.05$, it means that the Technology Acceptance Model variable has a significant effect on the dependent variable Buying Decision;
3. The Product Quality variable based on the statistical t value obtains a value of $1.304 < 1.96$, so it can be stated that the Product Quality variable has no significant effect on the dependent variable Buying Decision. Meanwhile, based on the P-Value obtained $0.193 > 0.05$, it means that the Product Quality variable has no significant effect on the dependent variable Buying Decision.

SUGGESTION

Based on the research results and conclusions above, the researcher can provide the following suggestions:

1. For further research, it is expected to add references and expand the scope of research and add variables to obtain more relevant results;
2. For entrepreneurs who use e-commerce to always improve Technology Capabilities, because the Technology Acceptance Modeling component determines whether a consumer chooses to buy or not on the Platform.

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