

THE EFFECT OF TRUST, PRICE, AND EASE OF TRANSACTION ON BUYING INTEREST AND THEIR IMPLICATIONS ON PURCHASE DECISIONS STUDY PT. INDONESIA MAYBANK FINANCE ONLINE CUSTOMER

Felix Sundah¹, Melitina Tecolalu², Soegeng Wahyoedi³

^{1,2,3} Fakultas Ekonomi & Bisnis Universitas Kristen Krida Wacana

Corresponding Author: felix.012020044@civitas.ukrida.ac.id

Abstract

This study aims to determine the impact or influence both directly and indirectly on a person's level of trust, the price offered and the ease of transacting with online or online services offered by PT. Maybank Indonesia Finance does it affect a person's buying interest and the implications for making online purchasing decisions. In this study, the methodological approach used was 94 respondents from Online / Online Customers of PT. Maybank Indonesia Finance which has become a customer of PT Maybank Indonesia Finance by using the Company's Digital platform in the acquisition process. Each respondent is given a related questionnaire related to the level of trust and buying interest. The price of buying interest, the ease of buying interest and buying interest have implications for purchasing decisions. The proposed hypothesis is tested, and its predictability is assessed through PLS -SEM. From the test results found findings that explain the direct relationship of price to purchase requests and the indirect relationship between price and influence on buying interest and its implications for purchasing decisions have a significant effect. While trust, ease of transacting directly has no effect on asking to buy and indirectly has no effect on asking to buy and its implications for purchasing decisions, while the direct relationship of buying interest with purchasing decisions has a very strong influence on online customers / Online PT. Maybank Indonesia Finance.

Keywords: *Trust, Price, Ease of Transaction, Buying Interest, Purchase Decision, Online Purchase Decision*

1.INTRODUCTION

The era in which technology has developed very rapidly with the development of technology, all information can be obtained very quickly and easily, this can create open competition for the automotive industry in Indonesia, therefore each company or businessperson is competing to provide products and services that are attractive so that they can be accepted in the market.

Technology provides convenience in terms of buying and selling transactions. According to Hootsuite and We Are Social, Digital 2021, the total population of Indonesia touches 274.9 million people. When there are 202.6 million internet users, it means that 73.7% of Indonesians already understand and have used the internet and online in cyberspace.

(Dionisio Damara - Bisnis.com) The development of PT Honda Prospect Motor recorded an increase in online / online car purchases by 20 percent of Honda's total sales in Indonesia in April 2020. Following with Toyota Bisnis.com Eko Ari Wibowo (2020), The same thing This was also stated by the Marketing Director of PT Toyota Astra Motor (TAM), Anton Jimmy Suwandi, who said that the sales prospect of Toyota's new vehicles through the digital platform is claimed to continue to increase. usually below 10 percent, now it has risen to the level of 15-20 percent, on the other hand to increase sales penetration, PT. Maybank Indonesia Finance has also used technology, by building digital acquisition services, but in practice the acquisitions produced are still below 5% of the company's total portfolio. The following is the statistical data that the researcher attaches to the following picture.

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Figure 1. Online Sales Data of PT. Maybank Indonesia Finance

Tahun	Unit
2019	398
2020	162
2021	695
2022	209

Source: PT. Maybank Indonesia Finance (May 2022)

This is what motivates the author to be interested in researching what factors are very influential in determining a person or prospective customer's intention to make a decision to buy a car and finance four-wheeled vehicles using digital / online media by utilizing the Digital / Online platform of PT. Maybank Indonesia Finance. With online customer respondents / Online PT. Maybank Indonesia Finance. To find out the purchase intention and its implications for purchasing decisions, the variables of trust, price and ease of transaction are used as observations. Based on the background of the problem, a research question can be formulated as follows:

1. Does trust affect buying interest?
2. Does the price affect buying interest?
3. Does convenience affect buying interest?
4. Does buying interest affect purchasing decisions?

2.LITERATURE REVIEW

2.1. Trust

According to Kotler and Keller (2012) trust is a company's willingness to depend on business partners. Trust depends on several interpersonal and inter-organizational factors such as competence, integrity, honesty and kindness.

2.2. Price

According to Kotler and Armstrong (2014:313), price is the amount of money charged for a product or service, or the amount of value that customers exchange for the benefits of having or using the product or service. Price is a component that is one of the determining factors for much demand in the market (Tecolu & Winoto Tj, 2021).

2.3. Ease of Transaction

Perceived ease of use can be defined that a person believes that using a technology will be free from effort. Perceived ease of use is a person's belief that in using a technology it can be easily used and understood (Tjini and Baridwan, 2011: 6).

2.4. Buying Interest

Is part of the behavioral component in the attitude of consuming. Consumer buying interest is the stage where consumers form their choice among several brands that are incorporated in the choice set, then finally make a purchase on an alternative that they like the most or the process that consumers go through to buy an item or service based on various considerations. 2012:136). According to Amanda et al., (2018), consumer interest in making a purchase is a step where consumers choose between several brands that are included in their alternative choices which are then alternative choices and the purchasing process of consumers buying goods and services is based on different considerations related to quality. owned by the goods or services.

2.5. Buying Decision

According to Kotler (2009) buying decisions are: a process or several stages carried out by consumers before making a decision to purchase a product.

2.6. Conceptual Framework

Based on the description of the literature review above, the researchers designed the following framework:

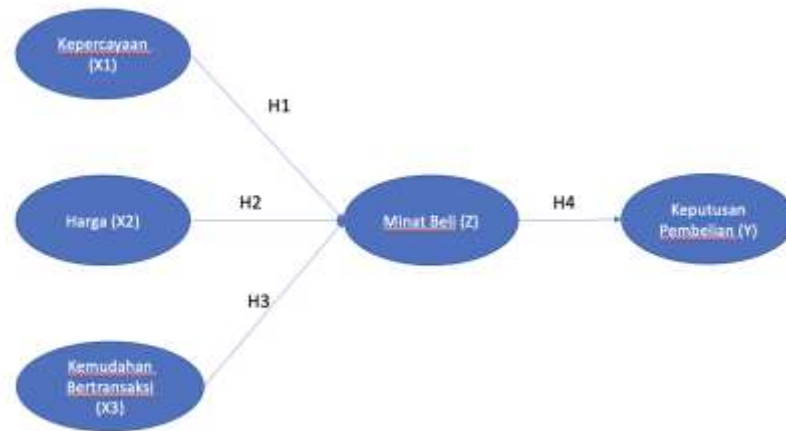


Figure 2. Conceptual Framework
Source: Researcher Data Processing Results

- H1: Trust has an effect on buying interest
- H2: Price has a positive effect on buying interest
- H3: Ease of transacting positively affects buying interest
- H4: Purchase intention has a positive effect and has implications for decisions

3. RESEARCH METHOD

3.1. Research Subjects and Objects

Research subjects are online customers / Online PT. Maybank Indonesia Finance makes purchasing decisions using the Company's Online services, and the objects of research are Trust (X1), Price (X2), Ease of transaction (X3), Purchase Decision (Y) and Purchase Interest (Z) as mediation.

3.2. Population and Sample

The population in this study is the online customer of PT Maybank Indonesia Finance. With the number of acquisitions and online sales from 2019 to the position of May 2022 as many as 1,464 units of four-wheeled vehicles.

In this study the sample was taken with a purposive sampling design. The sample size was determined by using the Slovin formula (Sangadji and Sopiah in Luthfiya 2014) which is the sampling technique of the researcher using samples from the population with the formula:

$$n = \frac{N}{1 + Ne^2}$$

$$1 + 1464 (0.1)^2$$

Information:
 n = Sample Size
 N = Population Size
 E = Error Rate

So, the number of samples becomes = $93.61 = 94$ respondents. From the results of these calculations, it is known that the required sample size is 94 respondents

3.3. Operational Variable

The variables in this study are as follows:

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1. Independent variable or independent variable (X) a variable that defines or affects other variables. The independent variable is often called the stimulus/predictor variable. variables that influence or cause changes or emergence of dependent variables in this study the independent variables consist of Trust (X1) Price (X2) and Ease of transacting (X3)

2. Dependent variable or dependent variable (Y)

It is a variable that is influenced or that becomes a result of the existence of an independent variable. In this study there is one dependent variable or dependent variable, namely online purchasing decisions (Y).

3. Intervening variable or mediating variable (Z).

intermediary variable that bridges the influence of the independent variable (X) on the dependent variable (Y). In this study, there is one Intervening Variable or mediating variable, namely Purchase Interest (Y).

Data collection technique

This study will use primary data sources as the main source to obtain answers to the research proposed in this study. Four-wheeled vehicle financing online customers at PT. Maybank Indonesia Finance will be the respondent as the original data source, not through an intermediary. The research instrument used is a questionnaire (questionnaire), where respondents will be given a written statement and answer it according to the available answer choices using a Likert Scale 1-5 measurement scale.

Data analysis technique

Information analysis method that will be used by the author is to use Partial Least Square (PLS). Partial Least Square (PLS) is also carried out to analyze the constructs formed with reflective and formative indicators, the PLS-SEM approach has two sub-models including the outer model and the structural model or inner model.

Descriptive Statistics Test

In this research, this descriptive analysis will look at the perceptions or responses given by the respondents. The results will be presented in the form of a table of the frequency distribution of research variables consisting of the frequency of respondents' answers. The basis for interpreting item scores in the study will be described in the table as follows:

Table 1. Basic Interpretation of Research Variable Item Scores

N o	Nilai Skor	Intrepretasi
1	$0 < NS \leq 1$	Berada pada daerah sangat negatif
2	$1 < NS \leq 2$	Berada pada daerah negatif
3	$2 < NS \leq 3$	Berada pada daerah positif
4	$3 < NS \leq 4$	Berada pada daerah sangat positif

(Sumber: Arikunto, 2010)

Test Measurement Mode or outer model

a. Convergent Validity

Convergent validity from measurements with an index or reflexive sign can be seen from the relationship between the score or index value and the construct score. The individual reflective dimension is said to be large if it has a correlation of more than 0.70 with the construct to be measured. In the ratio development step study, a moderate loading of 0.50 to 0.60 can be obtained (Ghozali & Latan, 2015).

b. Discriminant Validity

Discriminant validity indications can be observed in the cross loading between the marker and the construct. This is to take into account discriminant validity, the form is said to have good discriminant validity if the baseline AVE value for each construct is greater than the relationship between the construct and other constructs (Fornell & Larcker, 1981 in Ghazali, 2011). The form is said to be good if the AVE of each construct is greater than 0.50 Ghazali & Latan (2015)

c. Reliability

In PLS-SEM with the help of the SmartPLS 4.0 tool, it is carried out to measure the reliability of a construct with reflexive indicators that can be tried in two ways, including Cronbach's Alpha and Composite Reliability. A construct is declared reliable if the composite reliability value is > 0.6. According to Hair et al. (2014) the coefficient of composite reliability must be greater than 0.7 even though the value of 0.6 is still acceptable.

3.4. Structural Model Test or inner Model

a. R-Square

In determining a systemic form, an R-square calculation pattern must be carried out. Testing a systemic form must be done by looking at the R-square number which is an experiment for goodness-fit shape conditions. R-Square numbers 0.75, 0.50 and 0.25 can be concluded that the form is strong/strong, moderate and weak (Ghozali & Latan, 2015).

b. Q-Square

The Q-square value > 0 indicates the model has predictive relevance, on the other hand if the Q-Square value 0 indicates an indication that the model lacks predictive relevance. Q-Square calculation is done by the formula:

$$Q^2 = 1 - (1 - R^2_1) (1 - R^2_2) \dots (1 - R^2_p)$$

c. F- Square

The f-square experiment was carried out to see if there was a good shape. The f-square figures of 0.02, 0.15 and 0.35 can be interpreted as whether the potential elastic predictor has a weak, ordinary, or large effect at the systemic level (Ghozali, 2011).

d. Estimate for Path Coefficients

The next experiment was to see a significant indication of elastic accompaniment by looking at the benchmark coefficients and T statistical significance numbers whether using the bootstrapping procedure (Ghozali & Latan, 2015).

3.5. Hypothesis testing

Direct Effect Test

The direct effect analysis aims to determine whether the exogenous latent variable has a direct effect on the endogenous latent variable without passing through other variables. This research is using a t-statistic value > 1.96 or the significance level of p-value with of 5% is less than 0.05 and the coefficient value is positive (Chin, 1998).

Indirect Effect (Indirect Effect)

Calculating the effect of exogenous latent variables on endogenous latent variables using mediation, if the value of p-value < 0.05, then it is significant (indirect effect). If the p-value > 0.05, it is not significant, it means that the intervening variable does not function in mediating the relationship between the exogenous latent variable and the endogenous latent variable.

4. RESULTS AND DISCUSSION

4.1. Analysis of the Measurement Model (Outer Model)

The measurement model is used to test the validity and reliability, while the structural model is used to test causality. Besides, PLS can also be used to explain whether there is a relationship between latent variables.

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4.2. Instrument Validity Test

a. Convergent Validity

The data below explains that the loading factor results are above 0.70, so the indicator can be said to be valid and proven to meet the requirements of convergent validity and have the recommended validity.

Table 2. Value of Outer Loading Construct

Variable	Indicator	Loading Factor	Result
Trust	PK1	0,761	Valid
	PK2	0,882	Valid
	PK3	0,865	Valid
	PK4	0,779	Valid
	PK5	0,886	Valid
	PK6	0,920	Valid
Price	PH1	0,837	Valid
	PH2	0,895	Valid
	PH3	0,840	Valid
	PH4	0,887	Valid
Ease of Use	KB1	0,862	Valid
	KB2	0,831	Valid
	KB3	0,814	Valid
	KB4	0,795	Valid
	KB5	0,843	Valid
Buying Interest	PM1	0,845	Valid
	PM2	0,844	Valid
	PM3	0,848	Valid
	PM4	0,825	Valid
	PM5	0,711	Valid
Purchase Decision	KP1	0,819	Valid
	KP2	0,906	Valid
	KP3	0,844	Valid
	KP4	0,830	Valid
	KP5	0,829	Valid

Source: Primary Data Processed (2022)

b. Trust Construct

In the picture below, it can be seen that all indicators used have a loading factor value > 0.6, namely: PK1(0.761), PK2(0.882), PK3(0.865), PK4(0.779), PK5(0.886), PK6(0.920) p. this proves that the variable is valid. So it can be concluded that all indicators of trust in this study have a large level of validity and meet convergent validity.

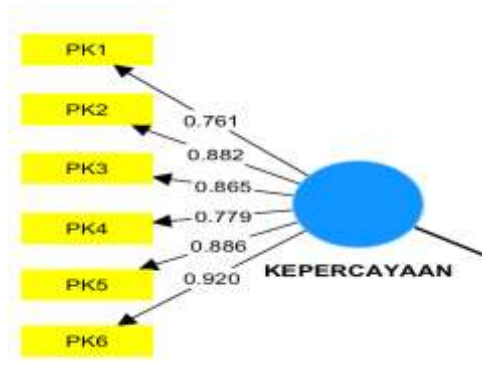


Figure 3. Trust Construct Model
Source: Primary Data Processed (2022)

c. Price Construct

In the picture below, it can be seen that all 4 indicators have a loading factor value > 0.6 , namely: PH1(0.837), PH2(0.895), PH3(0.840), PH4(0.887) this explains that the results of these variables are valid. So it is concluded that all price indicators in this study have and have a high level of validity and are very influential, and are in accordance with convergent validity standards.

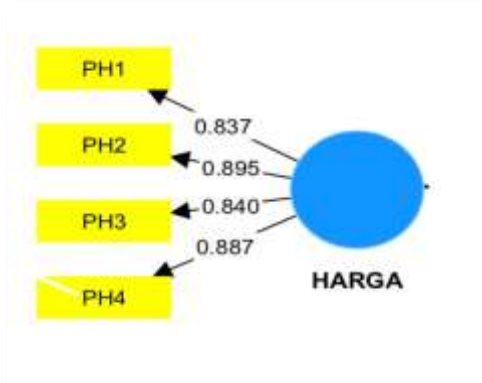


Figure 4. Price Construct Model
Source: Primary Data Processed (2022)

d. Construct of Convenience

In the picture below, it is proven that all the indicators used have a loading factor value > 0.6 , namely: KB1(0.862), KB2(0.831), KB3(0.814), KB4(0.795), KB5(0.843). the variable results are valid. So it can be concluded that all of the convenience indicators in this study have a high level of validity, and have met convergent validity.

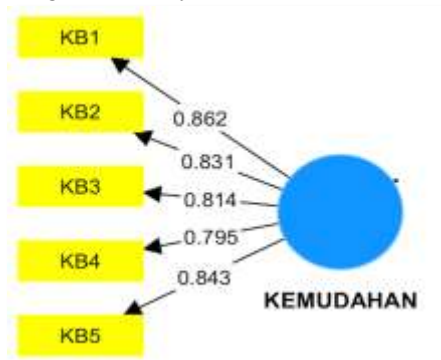


Figure 5. Ease of Construct Model
Source: Primary Data Processed (2022)

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e. Buying Interest Construct

In the picture below, it is proven that all indicators used have a loading factor value > 0.6 , namely: PM1(0.845), PM2(0.844), PM3(0.848), PM4(0.825), PM5(0.711). valid variables.

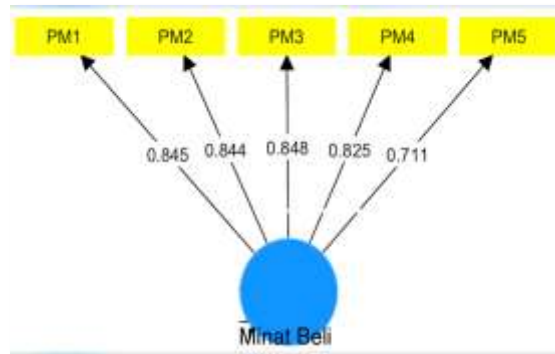


Figure 6. Buying Interest Construct
Source: Primary Data Processed (2022)

f. Purchase Decision Construct

In the picture below, it can be seen that all 4 indicators have a loading factor value > 0.6 , namely: PH1(0.837), PH2(0.895), PH3(0.840), PH4(0.887) this explains that the results of these variables are valid. So that the price indicator in this study has and has a high level of validity and is very influential and is in accordance with convergent validity standards.

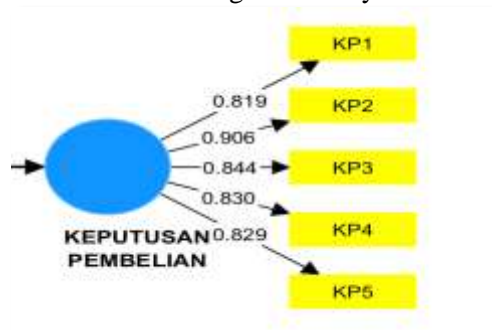


Figure 7. Purchase Decision Construct
Source: Primary Data Processed (2022)

g. Average Variance Extracted (AVE)

From the table below, it can be seen that the AVE value is above 0.5, meaning that it has met convergent validity in the model being tested. All variables examined from trust, price, ease of buying interest and purchasing decisions are valid. This can be seen in the table below.

Table 3. Average Variance Extracted

Variable	AVE (Average Variance Extracted)	Validity
Trust	0,72	Valid
Price	0,75	Valid
Ease of Use	0,68	Valid

Buying Interest	0,67	Valid
Purchase Decision	0,72	Valid

Source: Primary Data Processed (2022)

Discriminant Validity

Table 4. The value of the Loading Factor indicator is valid

↓	HARGA	KEMUDAHAN	KEPERCAYAAN	KEPUTUSAN_PEMBELIAN	MINAT BELI
PK1	0.000	0.000	0.761	0.000	0.000
PM5	0.000	0.000	0.000	0.000	0.711
PM4	0.000	0.000	0.000	0.000	0.825
PM3	0.000	0.000	0.000	0.000	0.848
PM2	0.000	0.000	0.000	0.000	0.844
PM1	0.000	0.000	0.000	0.000	0.845
PK6	0.000	0.000	0.920	0.000	0.000
PK5	0.000	0.000	0.866	0.000	0.000
PK4	0.000	0.000	0.779	0.000	0.000
PK3	0.000	0.000	0.865	0.000	0.000
PK2	0.000	0.000	0.882	0.000	0.000
PH4	0.887	0.000	0.000	0.000	0.000
PH3	0.840	0.000	0.000	0.000	0.000
PH2	0.895	0.000	0.000	0.000	0.000
PH1	0.837	0.000	0.000	0.000	0.000
KP5	0.000	0.000	0.000	0.829	0.000
KP4	0.000	0.000	0.000	0.830	0.000
KP3	0.000	0.000	0.000	0.844	0.000
KP2	0.000	0.000	0.000	0.906	0.000
KP1	0.000	0.000	0.000	0.819	0.000
KB5	0.000	0.843	0.000	0.000	0.000
KB4	0.000	0.795	0.000	0.000	0.000
KB3	0.000	0.814	0.000	0.000	0.000
KB2	0.000	0.831	0.000	0.000	0.000
KB1	0.000	0.862	0.000	0.000	0.000

Source: Primary Data Processed (2022)

Indirect Effect Test

Below are the results of the analysis of Indirect effects or indirect effects which can be seen in the table below:

Table 10. Indirect Effect

		T statistics (O/STDEV)	P values
Trust -> Purchase Decision	H1	1,109	0,268
Price -> Purchase Decision	H2	2.287	0,022
Ease of Use ->Purchase Decision	H3	0,540	0,589

Source: Primary Data Processed (2022)

Based on the indirect effects table in the picture above, it can be concluded that:

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• H1: Trust has no effect on online purchasing decisions with purchase intention as a mediating variable. The resulting t-statistics value is 1.109 where the value is still below the recommended value of t-statistics > 1.960 . While the p-value of 0.268, it can be concluded that the results of the indirect influence test between the trust variable on purchasing decisions are rejected

• H2: Price variable has a significant effect on purchasing decisions with purchase intention as a mediating variable. The resulting t-statistic value is greater than the standard value of $2.580 > 1.960$ and p-value $0.022 < 0.05$, it can be concluded that the indirect influence test between the effect of price on online purchasing decisions is accepted.

• H3: The convenience variable has no effect on purchasing decisions with purchase intention as a mediating variable. The t-statistics value generated is below the t-statistics value > 1.960 , which is 0.540 with a p-value of 0.589 where the p-value is said to be valid if the p-value must be below 0.05. Based on this data, it can be concluded that the indirect effect of the test is rejected.

5. CONCLUSION

5.1. Conclusion

Based on the data analysis and the findings and discussions described in the previous chapter, the following conclusions can be drawn:

1. Trust does not directly affect the buying interest of online customers of PT. Maybank Indonesia Finance.

2. Price has a direct and positive effect on buying interest and has a positive influence both indirectly and also with purchasing decisions by mediating buying interest, meaning that the better the price (interest rate) offered, the higher the buying interest of online customers of PT. Maybank Indonesia Finance and its implications for purchasing and credit decisions.

3. Convenience does not directly and negatively affect the buying interest of PT Maybank Indonesia Finance's online customers, and also has a direct negative effect on purchasing decisions mediated by buying interest, meaning that the convenience provided to online customers of PT. Maybank Indonesia Finance has not been able to create buying interest and its implications for Purchase and Credit Decisions

4. Buying interest has a very strong and direct relationship and influence on purchasing decisions on online customers of PT. Maybank Indonesia Finance.

5.2. Suggestion

Based on the conclusions that have been explained, the researchers intend to provide constructive suggestions and inputs so that they can contribute and input in the development of marketing science and implementation in the business world, and the application of appropriate marketing strategies at PT Maybank Indonesia Finance.

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THE EFFECT OF TRUST, PRICE, AND EASE OF TRANSACTION ON BUYING INTEREST AND THEIR IMPLICATIONS ON PURCHASE DECISIONS STUDY PT. INDONESIA MAYBANK FINANCE ONLINE CUSTOMER

Felix Sundah¹, Melitina Tecolu², Soegeng Wahyoedi³

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