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### Analysis of Consumer Consideration Factors on Moderated Purchase Decisions in Online Shopping By Consumer Trust (Study on Students of Master of Management Study Program, Postgraduate at HKBP Nommensen University, Medan)

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#### ABSTRACT

**Objective.** This study aims to identify and analyze consumer considerations factors in online purchasing decisions with trust as a moderating variable.

**Research Methods.** This research is an associative research. The population in this study were students of the Study Program of Master of Management, Postgraduate, Universitas HKBP Nommensen Medan who had made online purchases. The number of samples was 80 respondents who were taken using purposive sampling technique. Primary data collection used questionnaires and secondary data collection used literature study. Testing the hypothesis in this study used linear regression analysis and interaction test with a significance value of = 5% (0.05).

**Results.** The results showed that the variables of consumer consideration factors and consumer confidence had a positive and significant effect on online purchasing decisions for students of Postgraduate Management Master Program. Consumer trust was able to strengthen the influence of consumer considerations factors on consumer purchasing decisions online.

**Conclusion.** All aspects contained in these variables consisting of price, product, ease of transaction and transaction security have a significant positive influence on consumer purchasing decisions to shop online. The better and clearer the practice of prices, products, convenience and security of transactions provided by companies or individual online sellers, the easier it is for consumers to make purchasing decisions.

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## 1. INTRODUCTION

Online purchases, often known as *online shopping*, is an alternative form that business people can use to offer products or services to consumers. Along with the increasing number of internet service users, because it is cheap and easy, the online shop business is growing. The development of the online shopping business is also supported by the increased productivity of the industry that provides a wide range of products to be marketed through the internet. This triggers the rise of buying and selling businesses via the internet (online shop) because it is easy

to run, does not require large capital, and does not require a complicated management system to manage it. Now it is enough with product photos and internet access to market them into buying and selling sites and social networking sites, this business can run. With the internet a new economic paradigm has been born. The virtual world is formed in line with the fact that the number of internet users growing rapidly can become a potential market for business people to enter. On the other hand, the practice of e-commerce and e-business has many advantages for both companies and consumers. Since the economic crisis at the end of the nineties, there has been a change in marketing trends. The development of information technology brings changes in business systems, both tastes, needs and desires of the community and business patterns from conventional marketing to online marketing. If previously consumers bought fashion products, food, beverages, music or film cassettes, cellphones or other electronic devices and accessories at well-known retails and malls, consumers have started to switch to online purchase transactions or often referred to as online shopping. Online shopping is purchases made via the internet as a marketing medium using the website as a catalog (Ollie, 2008).

Some of the internet users in Indonesia and abroad, have made online purchases. Online shopping trends are starting to demand because the online shopping decision process is not as complicated as offline buying decisions. Online shopping does make it easier and saves time, saves costs compared to traditional shopping. The online shopping decision process is information seeking, comparing available alternatives, and making decisions. Consumers will look for references online from anywhere (such as search engines or online stores) at the information search stage. The information sought is in opinions from other people who have benefited from the purchased product. There are many online shops and websites in Indonesia that are well known in the community, including the following:

**Table 1.** The Leading Online Store in Indonesia

No	Online Store Name	Products offered
1.	Kaskus Buying and Selling Forum (FJB) (www.kaskus.co.id)	Musical instruments, books, electronics, fashion products, services, automotive, sports equipment, industry and suppliers, etc.
2.	Olx (www.olx.co.id)	Automotive, property, fashion, electronics, pets, services and jobs, and more.
4.	Lazada (www.lazada.co.id)	Electronics, household appliances, automotive, fashion, and others.
5.	Zalora (www.zalora.co.id)	Focus on men's and women's fashion products such as shoes, bags, Muslim clothing, batik, and beauty and grooming products.
6.	Tokopedia (www.tokopedia.com)	Electronic tools, fashion products, automotive, books, household appliances, and others with an online market or mall concept.
7.	Bhinneka (www.bhineka.com)	Focus on e-commerce.
8.	Rakuten (www.rakuten.co.id)	Gadgets and cameras, electronic equipment, fashion, automotive, sports and music, books, stationery, etc.
9.	Bukalapak (www.bukalapak.com)	Focus on selling bicycles and accessories, and other categories such as cameras, cellphones, electronics, automotive, and fashion.
10.	Blibli (www.blibli.com)	Electronics, handphone, women, men, baby and kids, hobbies, automotives, and culinary.
11.	Traveloka (www.traveloka.com)	Website Indonesia's largest flight ticket search

Source : www.autotekno.sindonews.com (accessed June 2020)

Marketing media via the internet is very effective and without promotional costs, making online shopping a new culture in shopping. But behind this phenomenon there is a threat that can harm buyers. Prices that vary, even relatively cheaper than the prices offered by offline stores can make the offline business sector quiet for buyers and change the mindset of people in Indonesia to no longer shop offline or on the spot. Suppose a comparison is made between online and offline shopping. In that case, people can feel more benefits, for example in finding the products they want to buy, looking for price information to make comparisons, easy products to get from domestic and abroad, product quality is as good as offline stores, better packaging, it's easy to get certain product brands that are difficult to get offline, cost savings, time and energy efficiency and easy transactions are carried out with today's sophisticated technology such as payment via (transfer) remittances via bank ATMs (automated teller machines), using credit cards and cash on delivery (pay on the spot). However, all the advantages of online transactions have drawbacks that have a negative impact on their implementation. Transaction processes that are not supported by sufficient evidence can lead to irregularities and fraud, especially when buyers and sellers do not know each other. Online transactions are at risk of irregularities, because they occur based on mutual trust without legal basis and strong physical evidence. Consumers very much need transaction security in this case to avoid indications of fraud that are rife now in Indonesia. But despite these advantages and disadvantages, online business continues to grow rapidly with all the risks. Some many irregularities and frauds generally harm the buyer. If deviations, fraud, and dissatisfaction increase, it will reduce consumer buying interest and buyer loyalty to transact online. This condition will have a bad impact on the development of online business today some many irregularities and frauds generally harm the buyer. If deviations, fraud, and dissatisfaction increase, it will reduce consumer buying interest and buyer loyalty to transact online. This condition will have a bad impact on the development of online business today some many irregularities and frauds generally harm the buyer. If deviations, fraud, and dissatisfaction increase, it will reduce consumer buying interest and buyer loyalty to transact online. This condition will have a bad impact on the development of online business today

Everyone can find the product they are looking for, whatever it is that can be easily obtained online now and this is an added value in making purchases online. After the product they are looking for has been found, consumers then transfer money through bank ATM machines or online, namely internet banking/mobile banking via smart phones and laptops. Then consumers just wait for the products to be sent directly by the sellers/online shops, of course, the process is very easy and mutually beneficial (Sudarso et al., 2019). It is necessary to research to determine what factors consumers consider in online purchases, especially among students. Students as active people on campus really need efficiency and effectiveness in shopping, so that it does not interfere with their main activity, namely learning. In conducting this research, of course, it will be supported by several previous studies that have discussed the problem of factors that influence online purchases. The basis of this research is very important to reveal the factors that influence purchasing with various problems and find solutions to improve the weaknesses and negative risks of the online purchasing decision process, especially for students in Medan. Along with the development of technology and students' interest as consumers in purchasing products or services electronically, it is deemed important to analyze the factors that consumers consider towards purchasing decisions in online shopping which are moderated by consumer trust. In conducting this research, of course, it will be supported by several previous studies that have discussed the problem of factors that influence online purchases.

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This study aims to: (1) To find out and analyze the factors consisting of price, product, transaction convenience and transaction security as an indicator of consumer considerations in influencing consumer purchasing decisions online in students of the Master of Management Study Program, Postgraduate University of HKBP Nommensen , Medan, (2) To find out and analyze the factors of consumer considerations and trust partially influence online consumer purchasing decisions on students of the Master of Management Study Program, Postgraduate at HKBP Nommensen University, Medan, (3) To determine and analyze trust which moderates the influence of factors consideration of online consumer purchasing decisions for students of the Master of Management Study Program, Postgraduate at HKBP Nommensen University, Medan.

## **2. STUDY OF LITERATURE**

### **Price**

The prices set are adjusted to what the producers expect. Price also usually reflects the service quality of the accompanying product, reflects the prestige, and so on. Kotler and Armstrong (2008), in the price variable, there are several elements of prices' main activity, including price lists, discounts, rebates, and payment periods. According to Kotler and Armstrong (2012), four indicators characterize price: price affordability, price suitability with product quality, price competitiveness, and price suitability with benefits. The indicators that characterize prices according to Kotler and Armstrong (2008), namely: price affordability, price conformity with product quality, price competitiveness, price suitability with production benefits, prices affect consumer purchasing power,

### **Product**

According to Tjiptono (2007), a product is anything that a producer can offer to be noticed, requested, sought, purchased, used or consumed by the relevant market. According to Alma (2008), a product is a set of attributes, both tangible and intangible, including color, price, the good name of the factory, the good name of the store that sells it (retailer), and factory services and retailer services, which buyers receive to satisfy their desires. . According to Kotler

and Keller (2009), which states that in developing products, companies need knowledge about product levels, the following are the levels, namely at the basic level, the core benefits are the services or benefits that customers buy. Marketers must see themselves as providers of benefits. At the second level, marketing must change the core benefits. At the third level, the marketer prepares an expected product, a set of attributes and conditions that buyers usually expect when they buy this product. The marketer prepares an additional level (augmented product) at the fourth level that exceeds customer expectations. The final level is the potential product, which includes all possible additions and transformations that a product or offering may undergo in the future. Then, there are 9 dimensions of product quality according to Kotler and Keller (2009), namely: Form, which includes the size, shape, or physical structure of the product. Features, product characteristics that complement the basic functions of the product. Performance quality (performance quality) is the degree to which the product's main characteristics operate. The perceived quality is often said to be the result of using indirect measurements because there is a possibility that consumers do not understand or lack information about the product in question. Durability, a measure of a product's expected operating life under normal or stressful conditions, is a valuable attribute for certain products. Reliability is a measure of the probability that the product will not malfunction or fail within a certain time. Ease of repair (repairability) measures the ease with which a product can be repaired when the product does not work or fails. Style, describes the appearance and feel of the product to the buyer. Design is the totality of features that affect the look, feel,

### **Transaction Ease**

The next thing to consider for online shoppers is the ease of transactions. This convenience factor is related to how operational transactions are carried out online. Usually prospective buyers will have difficulty when they first transact online, and tend to discourage their intentions because of security factors and do not know how to transact online. On the other hand, some potential buyers take the initiative to try because they have received information about transacting online. A good online shopping website provides instructions on how to transact online, starting from paying, and features for filling out purchase forms. Hartono (2007), states that ease of transaction is defined as the extent to which a person believes that using a technology will be easy and free from difficulties. The convenience factor will impact behavior, namely the higher a person's perception of the ease of using the system, the higher the level of utilization of information technology. The concept of online shopping provides many conveniences and advantages when compared to the concept of conventional shopping. In addition, the transaction process can be faster. A technology provides convenience that encourages transactions in online businesses. The concept of online shopping provides many conveniences and advantages when compared to the concept of conventional shopping. In addition, the transaction process can be faster. A technology provides convenience that encourages transactions in online businesses. The concept of online shopping provides many conveniences and advantages when compared to the concept of conventional shopping. In addition, the transaction process can be faster. A technology provides convenience that encourages transactions in online businesses.

### **Transaction Security**

Advances in technology have brought tremendous impact in various fields, including in the business world. The business world can use technology to market their products easily. On the other hand, technology can also be used as a tool to commit acts of fraud and other crimes/crimes. Therefore, people must be careful in doing business by utilizing information technology through the internet or online shop. Technology greatly facilitates transactions in this modern era. Currently the process of selling and buying has become easier, only with a gadget

that can connect to the internet network, you can search and order the desired product or service. According to (Serfiani et al, 2013), defines security as the ability of online stores to control and maintain security over data transactions. Hartono (2007) further said that security guarantees play an important role in building trust by reducing consumer attention about the misuse of personal data and data transactions that are easily damaged. When the level of security assurance is acceptable and meets consumer expectations, a consumer may be willing to disclose his personal information and buy with a feeling of security.

### **Consumer Trust**

*Trust* (Trust) is a foundation of business. A business transaction between two or more parties will occur if each of them trusts each other. This trust cannot simply be recognized by other parties or business partners, but must be built from the beginning and proven (Sudirman et al., 2020). Trust has been considered a catalyst in various transactions between sellers and buyers so that consumer satisfaction can be realized as expected (Serfiani et al, 2013). Initially, trust was widely studied from psychology because it was related to a person's attitude. In its development, trust has become a study of various disciplines, including e-commerce (Hartono, 2007). Trust is one party's belief about the intentions and behavior of the other party.

According to Hartono (2007), defines trust as an assessment of one's relationship with others who will perform certain transactions as expected in an environment full of uncertainty. Serfiani, et al (2013) state consumer confidence in internet shopping as the willingness of consumers to expose themselves to possible losses experienced during online shopping transactions, based on the expectation that the seller promises transactions that will satisfy consumers and are able to deliver the promised goods or services. So it can be concluded that consumer trust is the willingness of one party to accept the risk of another party based on the beliefs and expectations that the other party has will take action as expected, even though both parties do not know each other.

### **Buying decision**

Purchasing decision according to Schiffman and Kanuk (2008), is the selection of two or more alternative purchasing decision options, meaning that a person can make a decision, there must be several alternative choices. The decision to buy can lead to how the decision-making process is carried out. Schiffman and Kanuk (2008), state that there are 4 types of consumer buying behavior based on the level of buyer involvement and differences between brands, namely: Complex buying behavior. Buying Behavior to reduce hesitation (Dissonance Reducing Buying Behavior). Buying behavior based on habits (Habitual Buying Behavior). The behavior of buyers seeking diversity (Variety Seeking Buying Behavior). According to Kotler (2005), several indicators of the consumer purchasing decision process affect the final result in making decisions, namely: The purpose of buying a product. Information processing to get to the brand selection. Stability on a product. Provide recommendations to others and make repeat purchases. Furthermore, Kotler and Keller (2009), there are often more than two parties involved in the exchange or purchase process in the decision to buy consumer goods. Generally, a person can perform five kinds of roles, namely Initiator, Influencer, Decision Maker, Buyer and User. Provide recommendations to others and make repeat purchases. Furthermore, Kotler and Keller (2009), there are often more than two parties involved in the exchange or purchase process in the decision to buy consumer goods. Generally, a person can perform five kinds of roles, namely Initiator, Influencer, Decision Maker, Buyer and User. Provide recommendations to others and make repeat purchases. Furthermore, Kotler and Keller (2009), there are often more than two parties involved in the exchange or purchase process in the decision to buy consumer goods. Generally, a person can perform five kinds of roles, namely Initiator, Influencer, Decision Maker, Buyer and User. According to Mowen and Minor (2002), that there are There are

five individual roles in a purchasing decision, namely: Initiative taking (initiator), namely individuals who have the initiative to purchase certain goods or who have needs or desires but do not have the authority to do it themselves. Influencers are individuals who influence the decision to buy either intentionally or unintentionally. The decision maker, the individual who decides whether to buy or not, what to buy, how to buy it, when and where to buy it. Buyers, namely individuals who make the actual purchase. Users, namely individuals who enjoy or use the purchased product or service.

### 3. RESEARCH METHOD

The research was conducted in Medan City during the period July 2020 to October 2020. The population of this research is active students of the Master of Management Study Program, Postgraduate Program at HKBP Nommensen University for the 2018/2019 academic year and the 2019/2020 academic year as many as 116 people. The sample was determined by purposive sampling, namely students who have used the internet with computers or smart phones to make online purchases of products and services in the city of Medan. The number of samples of students who meet these criteria is 80 people. In this study, the scale used is the Likert scale. This Likert scale is used to measure attitudes, opinions, and perceptions of a person or group of people about social phenomena (Situmorang and Lufti, 2014). The Likert scale consists of a 5-point scale where each respondent is asked to choose one alternative choice.

### 4. RESULTS AND DISCUSSION

#### Regression Test With Moderating Variables: Interaction Test

Interaction Test is often called Moderated Regression Analysis (MRA). It is a special application of multiple linear regression where the regression equation contains elements of interaction (multiplication of two or more independent variables). The interaction test is done by multiplying two or more independent variables. If the product of the two independent variables is significant, then the variable moderates the relationship between the independent variable and the dependent variable.

**Table 2.** Interaction Test of Factors Affecting Consumer Decisions by Moderating Trust (R square)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.481a	.231	.190	2.87333

a. Predictors: (Constant), Interaction, Factor, Trust

b. Dependent Variable: Decision

Source: SPSS Processing Results (January 2021)

The coefficient of determination shows that the R square value of 0.231 means that the decision variable can be explained by the independent variable by 23.1% while the remaining 76.9% is explained by other variables not examined in this study.

**Table 3.** Interaction Test of Consumer Consideration Factors with Moderating Trust (F Test)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	139,263	3	46,421	7.230	.002b
	Residual	462,337	76	6.421		
	Total	601,600	79			

Source: SPSS Processing Results (January 2021)

In table 3 it can be seen that the calculated F value is 7.230 greater than F table at 5% alpha is 2.73 and the significance value ( $0.002 < 0.05$ ) then the regression model can be used to predict consumer purchasing decisions.

### Absolute Residual or Absolute Difference Value Test

The Absolute Residual regression model performs the absolute difference. This model is preferred because the risk is smaller than with the MRA method so that the resulting combination is expected to increase. The absolute value difference test is done by finding the standardized absolute difference between the two independent variables. If the difference in absolute value between the two independent variables is significantly positive, then the variable moderates the relationship between the independent and dependent variables.

**Table 4.** Test the Absolute Difference Value of Consumer Consideration Factors with Moderating Trust

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	135,683	3	45,228	6,989	.001b
	Residual	465,917	76	6.471		
	Total	601,600	79			

Source : SPSS Processing Results (January 2021)

After the Absolute Value Difference Test is done by finding the standardized absolute difference between the two independent variables. If the difference in absolute value between the two independent variables is significantly positive, then the variable moderates the relationship between the independent and dependent variables. From Table 4 obtained the value of sig. count is  $0.001 < 0.05$ , so it can be said that the trust variable moderates the relationship between the factors that influence consumer purchasing decisions online.

### Residual Test

In the interaction test and absolute difference test, there is a high possibility of multicollinearity between independent variables and this will cause a mismatch of classical assumptions in OLS regression. To overcome the multicollinearity assumption, the residual test method was developed again. The focus of this test is the lack of fit resulting from the deviation of the linear relationship between the independent variables. The residual value indicates lack of fit in the regression. If the dependent variable Y is regressed to the absolute value of the residual, it is significant and negative, then it is said that there is moderation.

**Table 5.** Test the Residual Value of Factors Considered by Consumers by Moderating Trust

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	138,472	3	46,157	7.176	.001b
	Residual	-463,128	76	6.432		
	Total	601,600	79			

Source: SPSS Processing Results (January 2021)

After the Residual Test was carried out using the dependent variable Y regressed to the absolute value of the residual, it turned out to be significant and negative, so it was said that there was moderation. From the results in table 4 above, the value is 463.128 and is negative, so it can be said that the trust variable moderates the relationship between the factors that influence consumer purchasing decisions online.



## Hypothesis testing

### The Influence of Consumer Considerations (X) on Consumer Purchase Decisions in Online Shopping (Y)

**Table 6.** Hypothesis Test 1

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	13.107	6.091		2.152	.035
Factor	.743	.120	.606	6.197	.000

a. Dependent Variable: Decision

Source: SPSS Processing Results (January 2021)

Based on Table 5, it can be concluded that the influencing factors have a positive and significant effect on online consumer purchasing decisions. This can be seen from the significance level (0.000) below (less than) 0.05. With the value of t count (6,197) > t table (1,992), which means that if the influencing factors are increased by one unit, the online consumer purchasing decisions will increase by 0.743. So in this case it can be concluded that Hypothesis 1 is accepted.

### Trust (Z) Strengthens the Effect of Consumer Considerations (X) on Consumer Purchase Decisions in Online Shopping (Y)

**Table 7.** Hypothesis Test 2

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	135,683	3	45,228	6,989	.001b
	Residual	465,917	76	6.471		
	Total	601,600	79			

a. Dependent Variable: Decision

b. Predictors: (Constant), Interaction, Factor, Trust

Source: SPSS Processing Results (January 2021)

By Table 6 it can be seen that the calculated F (6.989) > F table (2.72) and the significant value is 0.001 < 0.05. This shows that trust is able to strengthen the influence of consumer consideration factors on online consumer purchasing decisions. So it can be concluded that Hypothesis II is accepted. Furthermore, the variability between the dependent variable and the independent variable can be seen in Table 7 below:

**Table 8.** Variability Test

Step	-2 Logs likelihood	Cox & Snell R Square	Nagelkerke R Square
1	49,548a	.262	.425

a. Estimation terminated at iteration number 6 because parameter estimates changed by less than .001.

Source: SPSS Processing Results (January 2021)

Based on Table 7, it can be seen that the results of the overall regression analysis show the Cox & Snell R Square value of 0.262. Cox & Snell R Square is a measure that tries to imitate a measure like R<sup>2</sup> in OLS regression which is based on a likelihood estimation technique with a maximum value of less than one, making it difficult to interpret. Nagelkerke's square is a modification of Cox and Snell. To ensure that the value varies from 0 (zero) to 1 (one). This is done by dividing the value of Cox & Snell R Square by its maximum value. The Nagelkerke R<sup>2</sup> value can be interpreted as the R<sup>2</sup> value in OLS regression. Judging from the results of the data processing output, the value of Nagelkerke R Square is 0,

**Table 9.** Regression Equation

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	23,476	29,684		.791	.432
	Trust	.048	1.035	.069	.046	.963
	Factor	.036	.370	.085	.098	.922
	Interaction	.002	.013	.022	.012	.991

a. Dependent Variable: Decision

Source : SPSS Processing Results (January 2021)

Based on table 4.7, the regression formula can be obtained as follows:

$$Y = 23,476 + 0.036 X + 0.48Z + 0.002 XZ + e$$

The explanation of the logistic regression model in this study is:

- The coefficient of the factors of consumer consideration is positive at 0.036, which means that the higher the consumer's consideration, the higher the consumer's online purchasing decisions.
- The result of the trust coefficient has a positive value of 0.48, which means the higher consumer trust will increase consumer purchasing decisions online.
- The coefficient result from the interaction of consumer consideration factors with trust has a positive value of 0.002, which means that the higher the interaction of consumer consideration factors with trust will increase consumer purchasing decisions online.

## Discussion

### The influence of factors consisting of price, product, ease of transaction and transaction security on online consumer purchasing decisions

The analysis results show that the factors consisting of price, product, ease of transaction and transaction security have a positive and significant effect on consumer purchasing decisions online. It can be seen in the hypothesis test I that the significance level (0.000) is below (less than) 0.05. With the value of t count (6,197) > t table (1,992), which means that if the influencing factors are increased by one unit, the online consumer purchasing decisions will increase by 0.743. So in this case it can be concluded that Hypothesis 1 is accepted. These results indicate that the factors consisting of price, product, ease of transaction and transaction security

have a positive and significant effect on online consumer purchasing decisions in Pematangsiantar city. Consumers in making decisions have several considerations that must be met such as price, product, ease of transaction and transaction security. Consumers want to do online shopping because they look at the low price, the quality of the product, it's easy to purchase and they need a sense of security in their transactions. Based on the results of the distribution of respondents' answers to the variables that influence consumer decisions in online shopping, in the statement "The number of promotions carried out by online stores such as discounts on certain days, buy 1 get 1 free, wash warehouse and others become an attraction for shopping. online", there are 71.1% of respondents who strongly agree, 39.5% of respondents who agree, and 6.6% of respondents who disagree. This illustrates that most respondents strongly agree that the promotions offered greatly influence and attract consumers to shop online. All online companies are competing to make massive promos to raise the name of their website so that it is known to consumers to get as many consumers as possible and become the market leader for selling products online in Indonesia.

In the statement "Any product brand can be obtained by shopping online", there is 13.2% of respondents who stated strongly agree, 69.7% agree, 11.8% of respondents who said they did not agree, and 2.6% of respondents who said they did not agree. This illustrates that most respondents agree that finding and getting the desired product brand is easy to attract consumers to shop online. This is because many sites offer various brands directly with various prices and various product categories. Consumers today are very happy to buy products that have well-known brands. Now consumers can easily get these famous brand products that are widely sold online and no longer need to go out of town and even abroad to buy these branded products. In the statement "The number of cases of online fraud makes me afraid to shop online", there are: 13.2% of respondents who stated strongly agree, 73.7% of respondents agreed, 10.5% of respondents who said they did not agree, and 2.6% of respondents who said they did not agree. This illustrates that most respondents agree that the security of payments provided by online stores with the many occurrences of fraud affects consumers' decisions to shop online. However, there are still many consumers who continue to make purchases and shop online.

In the statement "I believe in shopping offline more than shopping online", there are: 3.9% of respondents who stated strongly agree, 42.1% of respondents agreed, 43.4% of respondents who said they did not agree, 7.9% of respondents who said they did not agree, and 2.6% of respondents who strongly disagreed. This illustrates that most respondents do not agree, which means that consumer confidence in online stores is almost the same and even more so than offline stores. Currently, many online shopping sites and online stores have opened themselves up by displaying testimonials from their consumers. Besides that, online shopping has also become a trend and lifestyle today. The results of this study are in line with the results of Lee et al's research "Analyzing Key Determinants of Online Repurchase Intentions" (2011) which found the influence of factors consisting of price, product superiority, perceived value, ease of use, perceived usefulness, reputation company, privacy, trustworthiness, reliability, security and functionality affect online purchase intentions.

### **Trust moderates the influence of consumer consideration factors on online purchasing decisions**

Based on the analysis results, trust can strengthen the influence of consumer consideration factors on online consumer purchasing decisions. It can be seen in the hypothesis test 2 that the significance level (0.001) is below (less than) 0.05. With calculated F value (6.989) > F table (2.72). This shows that trust is able to strengthen the influence of consumer consideration factors on online consumer purchasing decisions. So it can be concluded that Hypothesis 2 is accepted. Based on the results of the distribution of respondents' answers to the purchasing decision

variable, in the statement "I bought an online shop product because I saw advertisements in electronic media", there are: 52.6% of respondents who stated strongly agree, 23.7% of respondents agreed, 11.8% of respondents who said they did not agree, and 11.8% of respondents who said they did not agree. This illustrates that most respondents strongly agree, meaning that online sellers need advertisements in electronic media because advertising is a promotion in marketing their products. Many customers who buy on online websites both individuals and companies initially see from the advertisements they see in electronic media.

In the statement "I bought an online shop product because the process is easy", there are: 50.0% of respondents who stated strongly agree, 23.7% of respondents agreed, 11.8% of respondents who said they did not agree, and 14.5% of respondents who said they did not agree. This illustrates that most respondents strongly agree, meaning that consumers choose to shop online because they can buy products anywhere, anytime and can easily be accessed via cellphones and laptops/PCs. Payments can be made by transfer and now many online shop companies apply COD (cash on delivery) to make it easier for consumers and build consumer trust. The results of this study are in line with the theory of online transaction trust. Young et al (2005) and Kie (2018), state consumer confidence in internet shopping as the willingness of consumers to expose themselves to possible losses experienced during online shopping transactions, based on the expectation that the seller promises a transaction that will satisfy the consumer and can deliver the promised goods or services. .

## 5. CONCLUSIONS AND SUGGESTIONS

### Conclusion

Consumer consideration factors positively influence online purchasing decisions for students of the Postgraduate Management Study Program at HKBP Nommensen University. All aspects contained in these variables consisting of price, product, ease of transaction and transaction security have a significant positive influence on consumer purchasing decisions to shop online. The better and clearer the practice of prices, products, convenience and security of transactions provided by companies or individual online sellers, the easier it is for consumers to make purchasing decisions. Trust has a positive and significant effect on purchasing decisions. The higher the consumer's trust in individual online stores or sellers, the easier it is for consumers to make their purchase decisions. Consumer trust comes from trust in individual online sellers. It is important to organize individual online sellers to foster a sense of trust in consumers. Trust can moderate the influence between the variables of consumer consideration factors on purchasing decisions. Trust is the initial capital of every consumer before shopping online, if consumers do not have a sense of trust in online stores, both companies and individuals, the online transaction will not occur, and vice versa. It is important to organize individual online sellers to foster a sense of trust in consumers. Trust can moderate the influence between the variables of consumer consideration factors on purchasing decisions. Trust is the initial capital of every consumer before shopping online, if consumers do not have a sense of trust in online stores, both companies and individuals, the online transaction will not occur, and vice versa. It is important to organize individual online sellers in fostering a sense of trust in consumers. Trust can moderate the influence between the variables of consumer consideration factors on purchasing decisions. Trust is the initial capital of every consumer before shopping online, if consumers do not have a sense of trust in online stores, both companies and individuals, the online transaction will not occur, and vice versa.

### Suggestion

Researchers provide several suggestions that can be used as consideration in making decisions for the future, which include: Factors that consumers consider in this study are price, product, transaction convenience and transaction security, but there are other things that consumers consider in online shopping obtained by researchers during field research. The researcher gives suggestions so that this research model can be developed again to add some more problems. The first problem is that shipping costs must also be considered with how good it would be to make a free shipping policy to consumers. The ability of consumers to use the internet must also be improved because the development of technology is increasingly rapid and sophisticated. It must also be considered in terms of shipping goods because every shipping expedition has its own problems to consumers, be it delays in delivery to the destination, unsatisfactory service from the expedition courier, even the product received is damaged when the expedition carries out the delivery process. The problem of trust in purchasing decisions is indeed very important in online shopping, according to the results of research in the field when having conversations with respondents that many respondents are immediately tempted by cheap prices from online stores and extraordinary product promos with many bonuses regardless of whether the seller is trusted or not. This is where a new problem arises, namely the number of online fraud cases in Indonesia, especially in the city of Pematangsiantar as a place for researchers to conduct research. The advice given by researchers in making online purchasing decisions must be careful and vigilant, don't be tempted by promos and online stores that sell their products/services beyond the common sense of the prices on the market today. For further researchers, it is expected further to expand the variables in research regarding online purchasing decisions. The researcher realizes that there are still many other variables that can be studied, but due to time and space limitations, the researcher is only able to examine some parts of the problem to become research variables, because this study was designed to see how the people of Pematangsiantar city behave when making purchases online.

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