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**EFFECT OF TECHNOLOGY ACCEPTANCE OF TRUST AND CONSUMER IN ONLINE PURCHASE INTENTIONS THROUGH SOCIAL MEDIA  
(CASE STUDY ON APPLICATION BLACKBERRY MESSENGER AND INSTAGRAM)**

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**ABSTRACT**

The objective of this research is to examine the effects of trust, perceived usefulness, perceived ease of use, and perceived risk to consumer intentions to purchase online via social media (The case study on Blackberry Messenger and Instagram). The research used quantitative method. Sampling method that used is purposive sampling and obtaining a sample of 200 samples. Types of the data used are primary Data Obtained from questionnaires. The method of analysis used is multiple regression with using SPSS 16 software. The results of this research with the t test (partial) show that trust, perception of usefulness, perceived ease of use have positive and significant effect to consumer intentions to purchase online via social media. While perception of risk has not effect to consumer intentions to purchase online via social media.

**KEYWORDS**

trust, perceived usefulness, perceived ease of use, perceived risk, consumer intentions to purchase.

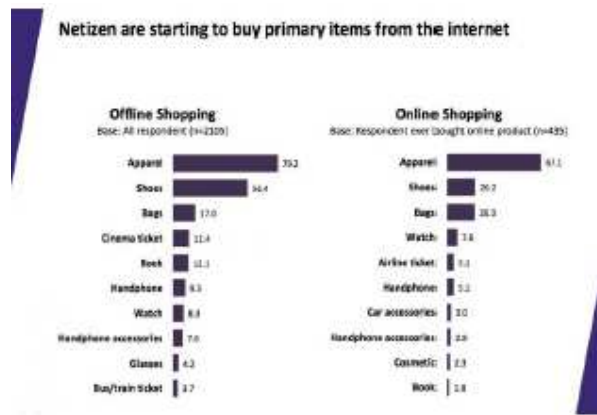
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**INTRODUCTION**

Global conditions indicate a change in lifestyle that initially the traditional into the modern. With the new findings are invented by scientists led to claims the final result of the work achieved by becoming more and more. So the use of a tool that can enable people to work indispensable (Haryosongko, 2015). A tool created to enable people is the internet. According to O'Brien and Marakas (2011: 644) is defined as the Internet rapidly growing computer network with millions of business, education, and government networks that are interconnected by the number of users more than 200 statistics. Business transactions via the Internet is a new business phenomenon. Many sites that offer goods or services via the internet. But this time not only the shopping can be done through online forums or specific sites, but consumers can shop online using personal social media via smartphones or gadgets such as the BBM (Blackberry Messenger), Instagram, LINE, Whatsapp, Facebook, and so on. By using your personal social media, online shoppers can interact directly with the seller or the admin to make buying and selling. Based on data regarding online shopping behavior intwain 2015, three most commonly purchased items are clothing (61.7 percent), footwear (20.2 percent), and bags (20 percent). This study uses four independent variables, Perceived Usefulness and Perceived Ease of Use adopted on TAM (Technology Acceptance Model) and the variable Trust and Risk Perception. The dependent variable in this study is the intention Buy.

**PICTURE 1.1: ONLINE SHOPPING BEHAVIOR 2015**



**LITERATURE REVIEW****Technology Acceptance Model (TAM)**

Technology Acceptance Model (TAM) of the model adopted TRA introduced by Ajzen and Fishbein (1980) and proposed by Fred D. Davis in 1986. The technology acceptance model is a model of acceptance information technology system that will be used by the user (Jogiyanto, 2007).

Perception of usefulness is the degree of a person believes that using a technology will improve his job performance (Jogiyanto, 2007: 114). Venkatesh and Davis (2000: 201) divides the dimension of perceived usefulness became follows: 1. The use of a system capable of improving the performance of individuals (Improves Job Performance) 2. The use of a system able to increase the productive level of the individual (Increases Productivity) 3. The use of the system to improve the effectiveness of individual performance (Enhances Effectiveness) 4. Use of benefit to the individual system (the system is useful)

Perceived ease of use is defined as someone who believes that using a technology would be free of effort (Jogiyanto, 2007: 115). Indicators of perceived ease of use according to the Sun and Zhang, 2006: 644, among others:

- a. Easy to learn
- b. Easy to use
- c. Clear and easy to understand
- d. Adding to the skill of the user

**Trust**

Trust Gefen (2002) was a willingness to make himself sensitive to the actions taken by the trust that is based on confidence. According Bhattacharjee (2002) factors that shape a person's belief over another is the ability (Ability), benevolence (Benevolence), and integrity.

**Risk Perception**

Schiffman and Kanuk (2008: 6) defines the perception of risk as the uncertainty faced by consumers when they are unable to predict the impact of their purchasing decisions. Perception of risk is a major cause of people are reluctant to shop online. Because it is not met directly between buyers and sellers, e-commerce gave rise to the perception of risk is different.

The dimensions of the perceived risks by Liauxio, 2004 are as follows: a. Financial Risk b. Social Risk c. Performance Risk d. Time and Convenience Risk e. Physical Risk f. Psychological Risk

**Intention Buy**

Mowen (2007: 43) states that the intention of buying is the determination of the buyer to perform an action such as purchasing a product and services. Indicators used to measure the purchase intention in this study was adapted based on the opinion Chung et al, (2009), namely: 1. Consider buying a product 2. The possibility of recommending the product on the nearest 3. Intention to buy the product the next time

**HYPOTHESIS****Relationship Trust Intention to Buy**

Trust or belief by Gefen (2002) was a willingness to make himself sensitive to the actions taken by the trust that is based on confidence. This relationship has been examined in another study by Ambarsari (2016) and Setiawan (2014). Both studies found that the higher the level of consumer confidence in the online shop, the higher the consumer purchase intentions. So it can be formulated the following hypotheses:

**H1:** Trust positive effect on consumer intentions to purchase online through social media.

**Relations Perception Usefulness of Intent to Buy**

Perceived usefulness is the degree of a person believes that using a technology will improve his job performance (Jogiyanto, 2007: 114), This relationship has been examined in another study by Rahab (2009) and Anggraeni (2015). Both studies found that the higher the perceived benefit or usefulness of consumers, the higher the consumer purchase intentions. So it can be formulated hypothesis as follows:

**H2:** Perceived usefulness positively affects consumer intentions to purchase online through social media.

**Relations Perceived Ease of Use Against Intentions Buy**

Perceived ease of use is defined as someone who believes that using a technology would be free of effort (Jogiyanto 2007 : 115). This relationship has been examined in another study by Setiawan (2014) and Anggraeni (2015). Both studies found that the higher the perceived convenience of consumers, the higher the consumer purchase intentions. So it can be formulated hypothesis as follows:

**H3:** Perceived ease of use positively affects consumer intentions to purchase online through social media.

**Relations Risk Perception Of Intent to Buy**

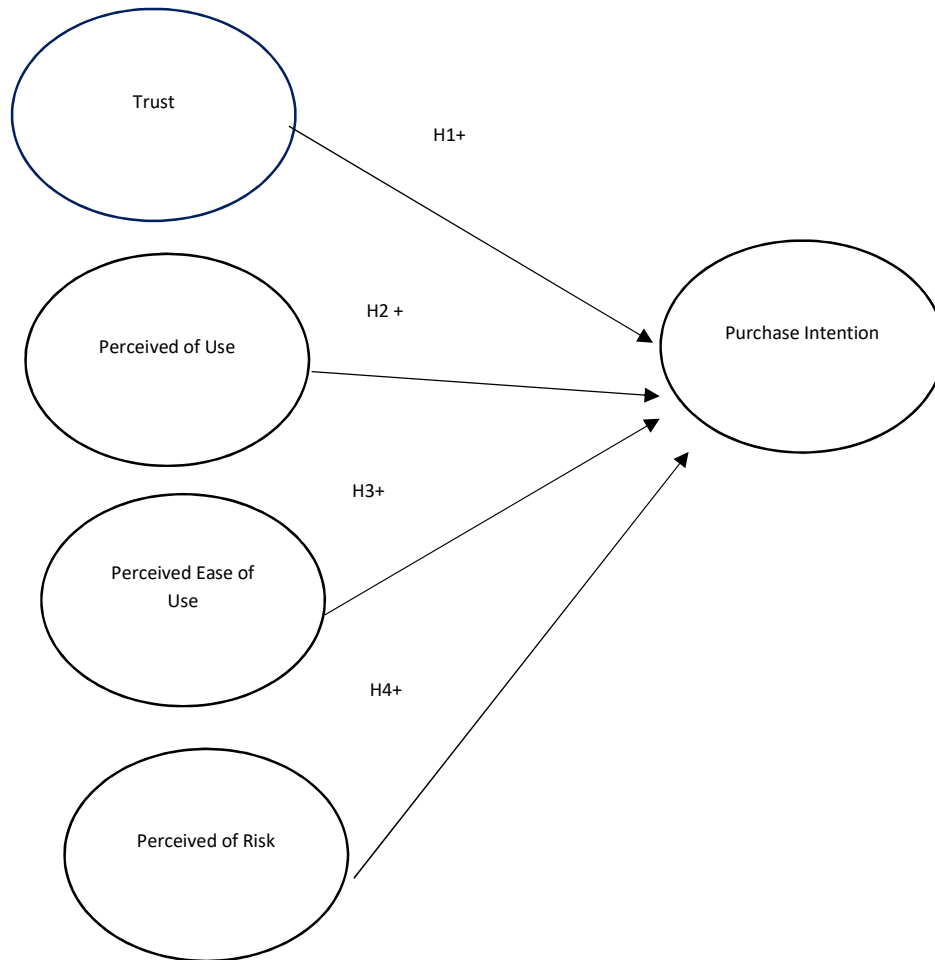
Schiffman and Kanuk (2008: 6) defines the perception of risk as the uncertainty faced by consumers when they do not can foresee the impact of their purchasing decisions. This relationship has been examined in another study by Martinayanti and Setiawan (2016) and Benad Itta and Ellyawati (2015). Both studies found that the higher the risk perceived by the consumer, then the consumer purchase intentions going downhill. So it can be formulated hypothesis as follows:

**H4:** Perception of risk negatively affect consumer intentions to purchase online through social media

**RESEARCH FRAMEWORK**

Based on a theoretical basis, the influence of variables and the results of previous studies then to formulate hypotheses, frame of this study can be explained in the following image:

PICTURE 1: RESEARCH MODEL



**RESEARCH METHOD**

This study used quantitative approach with survey method. Data collection techniques used is by using a questionnaire.

**Population and sample**

Population used in this study is the Faculty of Economics at the University of Borneo, Tarakan. The number of samples used is 200 respondents. In this study, the sampling technique used is purposive sampling technique. Sampling is purposive sampling technique on the basis of certain criteria (Etta and Sopiah, 2010: 188). The criteria in this study are: 1. University Faculty of Economics, University of Borneo, Tarakan 2. Have intention to purchase online through social media social media 3. Have a Blackberry Messenger and Instagram.

**Types and Sources of Data**

The data used in this study by Sunyoto (2013: 10) that is using primary data obtained directly from respondents through questionnaires and also use secondary data obtained through the data which has been researched and collected by others relating to research problems.

**Data Collection Techniques**

In this study, the data collection method used is the questionnaire technique. Measurement scale for all indicators in each variable using a Likert scale (a scale of 1 to 7) starting from Strongly Disagree Once to Strongly Agree Once. The measurement scale means that if the value is closer to one then It means that the do not agree at all. Conversely, if the closer the number seven means the agreed once.

**Independent Variable**

Independent variable is a variable that is the cause of the occurrence or its impact on the dependent variable (Sunyoto, 2013: 20). So in this study, the independent variable is Trust, Perceived Usefulness, Perceived Ease of Use, and Risk Perception.

**Dependent Variable**

The dependent variable is a variable whose value is affected by the independent variable (Sunyoto, 2013: 20). The dependent variable used in this study is the intention Buy.

**Methods of Data analysis**

Analysis Data is an activity after data from all respondents or sources of the data collected. Activity in the data analysis are: classifying data based on the variables of all respondents, shows data for each of the variables studied, perform calculations to test the hypothesis that has been proposed (Sugiyono, 2009). The method of data analysis used in this study consisted of Validity, reliability test, Normality Test and Test of Hypothesis.

**DATA ANALYSIS AND DISCUSSION**

**TEST VALIDITY**

Test validity conducted through Confirmatory Factor Analysis (CFA). CFA needs to be done to the measurement model, because of the requirement to be able to analyze models with SPSS, indicators of each construct must have a loading factor significantly to the construct being measured. Beads of questions that have a valid loading factor is  $\geq 0.50$ .

**VALIDITY TESTING RESULTS**

According Ghozali (2006), reliability is a measuring tool for measuring a questionnaire, which is an indicator of variables or constructs. A construct or variable is declared reliable if the value of Cronbach Alpha > 0.50 (Nunnally, 1969).

Reliability testing results show the value of the rule of thumb Cronbach's Alpha ranged from 0.693 to 0.830. Thus, all items meet the requirements of reliability questions.

**HYPOTHESIS TESTING**

Hypothesis testing in this analysis using Regression by looking at the value of  $\beta$ , and compare with the value of t arithmetic with t table. These calculations using SPSS. The decision of accepting the hypothesis if t is greater than t table then the hypothesis is support.

**TABLE 1.1: HYPOTHESIS TEST RESULTS SUMMARY**

Corelation	B	T-statistic	t-Table	R <sup>2</sup>
Trust → Intention to buy	0.148	2.334	1.97	0.372
Perceived use fullness → Intention to buy	0.450	6.873		
Perceived of use → Intention to buy	0.187	3.038		
Perceived of Risk → Intention to buy	-0.026	-0.430		

Based on the analysis above, the results of hypothesis testing each variable can described as follows:

H1: Trust positive influence on purchase intentions

In summary hypothesis test results show that the association has a  $\beta$  value of 0.148 and t statistic 2.334 equal significant at  $\alpha = 0.05$  (one-tailed) value t Table of 1.97 value Based on the analysis above, the results of hypothesis testing each variable can described as follows: value t > t table. It shows trust positive and significant impact on purchase intentions. It can be concluded that the hypothesis 1 is supported.

H2: Perceived usefulness positive affects purchase intention

In summary hypothesis test results show that the association has a  $\beta$  value of 0.450 and t statistic 6.873 equal significant at  $\alpha = 0.05$  (one-tailed) t table 1.97 Value t > t table. It shows the perception of the usefulness of positive and significant impact on purchase intentions. It can be concluded that the second hypothesis is supported.

H3: Perceived ease of use positively affects purchase intention

In summary hypothesis test results show that the association has a  $\beta$  value of 0.187 and t statistic 3.038 equal significant at  $\alpha = 0.05$  (one-tailed) t value table of 1.97 Value t > t table. It shows the perceived ease of use positive and significant impact on purchase intentions. It can be concluded that the hypothesis 3 is supported.

H4: Perceived risk affect negatively purchase intentions

In summary hypothesis test results show that the association has a value of  $\beta - t$  statistic 0.026 and equal to -0.430 significant at  $\alpha = 0.05$  (one-tailed) t table 1.97 Value t < t table, It shows the perception of risk and no significant negative effect on purchase intention. It can be concluded that the hypothesis 4 was no support.

**DISCUSSION**

Partially influence of each independent variable on the dependent variable is as follows:

**Effect of Intent to Buy Trust to**

Variable trust positive and significant impact on purchase intentions. For respondents trust or confidence assume that trust is an important factor, which is a critical factor in online transactions stimulant. trust certain parties against the other party in the relationship transaction based on a belief that people who believed they would fulfill all the obligations as well, as expected. Therefore, trust is very important in maintaining long-term relationships between companies and consumers because trust is the overall confidence of the buyer to salesperson, brand and company on the fulfillment of an offer according to customer's knowledge. Hypothesis trust to purchase intentions are supported by the answers of respondents to the Items given question, where respondent slots of select Items first question is "online sellers have the ability to give satisfaction to the consumer" with an average of 4.80. So that based on the data, it can be concluded that the respondents believe that online stores will give you satisfaction when consumers will shop at their online store.

**Effect of Perceived Usefulness of Intent to Buy**

Variable perception of the usefulness of positive and significant impact on purchase intentions. For respondents perceived usefulness, individuals who find It easier to use the internet, will find It easier to get the usefulness of the technology. Usefulness perception is strong enough factors that affect the acceptance, adoption and use of the system by the user. Margherio (1998) stated internet consumers reported that they make a purchase on a website because their perception of useability compared to traditional mode of shopping. Perception of usefulness is associated with productivity and effectiveness. Hypothesis perception of the usefulness of the purchase intentions are supported by the answers of respondents to the question given Item, select an Item in which respondents many second question is "through social media I get the information I need" with an average of 5.70. So that based on the data, it can be concluded that the respondents greatly benefit from using social media, using social media users can obtain any information more quickly.

**Effect of Perceived Ease of Use Against Intentions Buy**

Variable perceived ease of use positive and significant impact on purchase intentions. Arief Wibowo (2006) found that the perception of ease of use of a technology is defined as a measure in which a person believes that the technology can be easily understood and used. Perceived ease will have an impact on behavior, i.e. the higher one's perception of the ease of use of the system, the higher the level of utilization of information technology. Information technology users believe that information technology is more flexible, easy to understand and easy to operate as a characteristic ease of use. Hypothesis perceived ease of use of the purchase intentions are supported by the answers of respondents to questions Item, given select an Item in which respondents lot question that "social media can be used anywhere and anytime" with an average of 5.35. So that based on the data, It can be concluded that the respondents prefer to use social media to shop online because It can be accessed anywhere and anytime.

**Effect of Intent to Buy Risk Perception on Buy**

Risk perception variables and no significant negative effect on purchase intention. For the respondents, the perception of risk does not have a huge effect when consumers will shop online. Perception of risk is a major cause of people are reluctant to shop online. Because it is not meet directly between buyer and seller, when the perception of risk is high, consumers have the choice of whether to avoid or minimize the purchase and use of risk through pre-search and evaluation of alternatives in the purchase decision-making stage. Hypothesis risk perception of purchase intentions are supported by the answers of respondents to the question given Item, select an Item in which respondents lot sixth question is "I worry if the products I bought through online turned out to be unsatisfactory" with an average of 4.77. So that based on the data, it can be concluded that although the respondents trust the online store, respondents were also concerned about the risks that may occur when they are shopping online.

**CONCLUSION**

Based on the data that has been collected and testing has been done on the problem, It can be concluded that the Trust, Perceived Usefulness and Perceived Ease of Use positive and significant impact on consumer intentions to make purchases online through social media. While Risk Perception and no significant negative effect on consumer intentions to make purchases online through social media.

**ADVICE FOR ONLINE SELLERS**

To increase purchase intention, it is advisable to minimize the risk that consumers may increase purchase intention in the online store. Online sellers also expected to sell at prices that match the quality in order to avoid disappointment on consumers. Online sellers should be able to maintain the confidence of consumers, so consumers remain loyal to the online stores. Online sellers should also present attractive images in the online store for consumers interested in buying, but should still pay attention to quality and not exaggerate the description of a product.

**SUGGESTIONS FOR FUTURE RESEARCH**

In this study, limited to the study population, so expect further research can select objects with the number of the wider population. For further research it is recommended to develop by adding some samples of research, not only in Borneo Tarakan University but also other areas, so as to obtain the research results with a level of generalization that is higher in future research, to do additional latent variables and dimensions - dimensions on the model existing or on a model that is expanding.

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