

Media Literacy, Consumer Trust, Product Prices, Distribution, and Purchasing Decisions in Online Business: A Study of Students at Satya Wiyata Mandala University

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ABSTRACT

This study aims to determine the effect of media literacy, consumer trust, product prices, distribution on purchasing decisions through online business. This study uses a quantitative research approach. The population of this study were all students in the city of Makassar who had purchased products online and the total sample was 91 respondents, taken by probability sampling. Data collection techniques in the form of distributing questionnaires through google form. The data analysis technique used is statistical analysis using SPSS. The results of the study show that media literacy, consumer trust, product prices, product distribution have a significant influence on purchasing decisions in online businesses. This research contributes to the development of economics, especially in the field of online business and online business people to see the prospects of online-based marketing activities, as a consideration in determining the next marketing strategy given the growing development of online-based marketingusion.

Keywords: media literacy, consumer trust, product prices, product distribution, purchase decisions, online business

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1. INTRODUCTION

Shopping through online business has become a separate choice for consumers to make buying and selling transactions at this time. Consumers who shop online are given the convenience of making transactions without having to leave the house. In addition, online shopping can save time, money and effort. This causes the number of technology users who do online shopping to increase.

Along with the increase in consumers in online business, this has also contributed to the emergence of various internet-based shops that offer various conveniences for shopping. Lazada online store, for example, is an online retail store that offers a variety of products such as fashion, electronics, household decorations to health and beauty products. With pre-order facilities, it makes it easy to get the latest items you want. Ordered products will be delivered to consumers' homes with fast courier service with the latest and best product quality. With payments via credit cards, interbank transfers, and cash on delivery, Lazada offers a payment method that is easy and secure for shopping. Other online stores such as Bukalapak, Shopee, Matahari Mall, Traveloka, and other shops that offer convenience based on their respective specifications.

Online business has its own uniqueness compared to conventional shopping, namely in terms of uncertainty, anonymity, lack of control, and the potential for taking opportunities. Because consumers who buy products via the internet are faced with a problem where consumers cannot control exactly the fulfillment of their needs when they buy products because they cannot see directly the items they are going to buy or meet directly with sellers who offer their products (Ayuni et al., 2019).

The trend of online purchases is starting to be in demand because the online purchasing decision process is not as complicated as offline purchasing decisions. Purchasing online can save time, save costs and make it easier for us to make online purchases compared to offline purchases, because we have to go to the store that is the destination. The purchasing decision process has several stages from information search, comparing existing alternatives, decision making and post-purchase behavior. In this case media literacy plays an important role in attracting consumers to make online purchases. Media literacy exists as a stronghold for the public (consumers) to be critical of the products produced by the media, as well as being a reference for the information needed (Nur Samsul Bahri et al., 2021).

Media literacy provides clear guidance on how to take control over the information provided by the media. The more media literate a person is, the more capable that person is of seeing the boundaries between the real world and the world constructed by the media. This means increasing consumer knowledge to have a clearer map to help determine the direction of the media world better. Media literacy is needed so that students as media users have the authority to actively sort and choose what products are constructed by the media, so that if there is a presentation that only displays sensations, then that can be rejected. In addition, consumer trust is an important factor that can influence consumers to buy at online shops (Tasin, 2017). Only customers who have trust will dare to make transactions through online business.

Journal presented by (Wang, 2011) at the World Congress Engineering in Landon about the risk of theft of personal data and consumer finance (phishing). "Phishing is a crime in cyberspace by leading consumers to buy at fake virtual stores which then steal consumer personal and financial data." Phishing has become a serious risk of transacting via the internet related to privacy, security and trust which is a major phenomenon that is significant in B2C (business to consumer) trading online. So here we need a component of consumer trust in making purchasing decisions.

Product prices are also very influential in consumer purchasing decisions. Consumers expect prices in online stores to be lower than offline (traditional) stores so that consumers find out the price comparisons of offline products and online products. In some cases, online store product prices are indeed cheaper than offline stores (Ramayanti et al., 2021).

When consumers are looking for price information about the product to be purchased, consumers will compare prices from each producer and find which one is the most effective and efficient. In addition, in online business, consumers will be more careful in considering product price issues, considering that the products offered are not seen directly, so there is no guarantee that the costs they will incur for product transactions will be in accordance with what they expect. Therefore, the price component in online business is something that is important to note. The trend of online shopping is a new phenomenon in the current student shopping paradigm. Where is an online store application by displaying images (documentation) that allows users to be enticed to apply digital filters, and spread to various social networking services. Now there are many accounts and online stores that are used for selling and the goods that are sold are very diverse.

This research aims to examine the effect of media literacy, consumer trust, product prices, distribution on purchasing decisions through online business among students at Satya Wiyata Mandala University.

2. METHOD

This research is a quantitative research that is collecting, managing, simplifying, presenting and analyzing data quantitatively and will be explained descriptively in order to provide a clear picture of the problem under study namely, here the researcher wants to see how much influence media literacy has, consumer confidence, product prices, distribution of purchasing decisions through online business at Satya Wiyata Mandala University students.

The population of this study were all Satya Wiyata Mandala University students who had purchased products through an online business. So far there is no data that mentions the number of students who have purchased products through online businesses. The sampling technique used is non-probability sampling, namely a sampling technique that does not provide equal opportunities for each element or member of the population to be sampled. The sample in this study is part of all students who have purchased products through online business. So far there is no data that mentions the number of students who have purchased products through online businesses. The sampling technique used is non-probability sampling using the incidental sampling method, in which the researcher looks for samples with an element of chance, ie anyone who coincidentally or incidentally meets the researcher can be used as a sample, if it is deemed that the person met by chance is suitable as a data source. The sample that can be taken from a large population is 100 respondents.

The method used to obtain data in this study is a questionnaire data collection method. Research data was collected by distributing questionnaires to respondents who had purchased products through an online business. Questionnaires are a way of obtaining data through a list of questions or questions given to respondents, then the respondent must answer the questions and the results are analyzed as research material. If the respondent has problems filling out the questionnaire, the researcher can provide an explanation regarding the purpose of the survey and questions that are not understood by the respondent and responses to the questionnaire can be collected directly by the researcher after being filled in by the respondent. Data analysis techniques used multiple regression analysis and the Statistical Product and Service Solution (SPSS) program.

3. RESULTS AND DISCUSSION

3.1 Classical Assumption Test

The normality test aims to test whether the residual or confounding variables in the regression equation have a normal distribution. To test whether the data in this study are normally distributed or not, it can be done by using the Kolmogorov-Smirnov non-parametric statistical test (K-S test) using the SPSS 16 For Windows program. The results of the analysis of the normality test can be seen in the following table.

Table 1. Normality Test Results

	<i>Unstandardized Residual</i>
N	100
Kolmogorov-Smirnov Z	0,657
Nilai Signifikansi	0,781

Source: Processed from Primary Data, 2022

Based on the table above, a significance value of 0.781 is obtained. This means a significance value of $0.781 > 0.05$ which indicates that each variable in this study is normally distributed. The multicollinearity test aims to test whether there is a correlation or relationship between the independent variables in the regression model. If there is a correlation between the independent variables, there will be problems that can disrupt the model. A good regression model does not reflect multicollinearity. To test whether there is multicollinearity in this study, namely by looking at the Tolerance and Variance Inflation Factor (VIF) values. If the Tolerance value is > 0.1 and $VIF < 10$, it can be concluded that there is no multicollinearity. The results of the multicollinearity test using SPSS 16 for Windows can be seen in the following table.

Table 2. Multicollinearity Test Results

Variables	Collinearity	Statistics	Information
	<i>Tolerance</i>	<i>VIF</i>	
Media Literacy	0,942	1,061	Multicollinearity Free

Consumer Trust	0,778	1,286	Multicollinearity Free
Product price	0,704	1,420	Multicollinearity Free
Distribution	0,859	1,164	Multicollinearity Free

Source: Processed from Primary Data, 2022

Based on the data above, it can be seen that each independent variable has a Tolerance value of > 0.1 and a VIF value or Variance Inflation Factor < 10. Therefore, it can be concluded that there is no multicollinearity between the independent variables in the regression model, so that all independent variables can be used in this research.

The heteroscedasticity test in this study used the Glejser Test method. Heteroscedasticity detection in the Glejser test uses the significant value of each independent variable or independent variable. If the independent variable has a significance value > 0.05, it can be concluded that there is no heteroscedasticity in the regression model equation. If there is no heteroscedasticity, it is called homoscedasticity. This homoscedasticity is expected in the regression equation. The test results can be seen in the following table.

Table 3. Glejser Test Results

Variable	Significance Value	Information
Media Literacy	0,073	Free of Heteroscedasticity
Consumer Trust	0,091	Free of Heteroscedasticity
Product price	0,079	Free of Heteroscedasticity
Distribution	0,558	Free of Heteroscedasticity

Source: Processed from Primary Data, 2022

The table above shows that all variables have a significance level ≥ 0.05 . This indicates that there is no heteroscedasticity in all independent variables. Because there is no heteroscedasticity, it can be concluded that the regression equation model in this study is a good model and is homoscedastic.

3.2 Hypothesis Testing

Multiple linear regression analysis is used to determine how much influence media literacy, consumer trust, product prices, distribution have on online business purchasing decisions. To determine the effect used the F test and t test as part of the hypothesis testing on the regression equation model in this study. However, before testing the hypothesis we need to formulate the form of the multiple regression model equation in this study. Based on the analysis with the help of SPSS 16, the multiple regression results were obtained which are summarized in the following table.

Table 4. Multiple Linear Regression Test Results

Model	<i>Unstandardized Coefficients B</i>	Sig.
Constant	17.976	
Media Literacy	0,195	0,039
Consumer Trust	0,185	0,036
Product Price	0,631	0,000
Distribution	0,289	0,005

Source: Processed from SPSS Program Output 16, 2022.

Based on the table above, the multiple linear regression equation in this study is $Y = 17.976 + 0.0195X_1 + 0.185X_2 + 0.631X_3 + 0.289X_4$. The regression equation can be interpreted as follows:

- 1) Constant = 17.976. Shows that even though the variables media literacy (X1), consumer trust (X2), product prices (X3), and distribution (X4) have no effect on the dependent variable or fixed value, the value of the purchase decision (Y) as the dependent variable will still be 17.976
- 2) Coefficient X1 = 0.195. Shows that the media literacy variable has a positive relationship to purchasing decisions. In other words, if the media literacy variable increases consumer confidence, product price and distribution variables remain constant, then the purchasing decision variable will also increase.
- 3) Coefficient X2 = 0.185. Shows that the consumer trust variable has a positive relationship to purchasing decisions. In other words, if the variable consumer trust increases, media literacy, product prices and distribution are fixed, then the purchasing decision variable will also increase.
- 4) Coefficient X3 = 0.631. Indicates that the product price variable has a positive relationship to purchasing decisions. In other words, if the product price variable increases media literacy, consumer trust, and distribution are fixed, then the purchasing decision variable will also increase.
- 5) Coefficient X4 = 0.289. Shows that the distribution variable has a positive relationship to purchasing decisions. If the distribution variable increases media literacy, consumer trust, and fixed product prices, then the purchasing decision variable will also increase.

Table 5. Simultaneous Significant Test Results

Fhitung	Ftabel	Sig.	Keterangan
15,103	2,47	0,000	Berpengaruh

Source: Processed from SPSS Program Output 16, 2022

In the table above, the value of $F_{count} = 15.103 > F_{table} 2.47$ is obtained with a significance level of $0.000 < 0.05$. This indicates that H_0 is rejected and H_1 is accepted, which means that the variables of media literacy, consumer trust, product price, distribution together or simultaneously have a significant effect on the purchasing decision variable. In other words, the variables media literacy (X1), consumer confidence X2), product price (X3), distribution (X4) are able to explain the magnitude of the dependent variable, namely purchase decision (Y).

Table 6. Partially Significant Test Results

Variable	TAccount	Ttable	Sig.	Information
Media Literacy	2,229	1,984	0,039	Influential
Consumer Trust	2,127	1,984	0,036	Influential
Product Price	4,103	1,984	0,000	Influential
Distribution	2,870	1,984	0,005	Influential

Source: Processed from SPSS Program Output 16, 2022

Based on the hypothesis testing, obtained:

- 1) Media literacy (X1) obtained $t_{count} = 2.229 > t_{table} 1.984$ and $sig. 0.039 < 0.05$, then H_0 is rejected and H_1 is accepted. This means that media literacy (X1) partially has a positive and significant influence on purchasing decisions (Y).
- 2) Consumer confidence (X2) was obtained $t_{count} = 2.127 > t_{table} 1.984$ and a $sig. 0.036 < 0.05$, then H_0 is rejected and H_1 is accepted. This means that consumer trust (X2) partially has a positive and significant influence on purchasing decisions (Y).
- 3) Product price (X3) is obtained $t_{count} = 4.103 > t_{table} 1.984$ and $sig. 0.000 < 0.05$, then H_0 is rejected and H_1 is accepted. This means that product price (X3) partially has a positive and significant influence on purchasing decisions (Y).
- 4) Distribution (X4) obtained $t_{count} = 2.870 > t_{table} 1.984$ and $sig. 0.000 < 0.005$, then H_0 is rejected and H_1 is accepted. This means that the distribution (X4) partially has a positive and significant influence on purchasing decisions (Y).

The coefficient of determination $[(R)^2]$ aims to see the ability of the independent variable to explain the dependent variable. From the results of multiple regression analysis calculations in the table (see attachment) it is obtained that the coefficient of determination with R^2 is 0.389 or 38.9%. This shows that the ability of the variables media literacy (X1), consumer confidence (X2), product prices (X3), distribution (X4) in explaining the purchase decision variable (Y) is 38.9%, while the remaining 61.1% is a variation of variable Y is explained by other variables that are not included in this study.

3.3 Discussion

The Effect of Media Literacy on Online Business Purchasing Decisions

Respondents gave fairly good statements about the indicators used. It is shown by the results of processed data where, based on the t test where the value of the media literacy variable (X1) is greater than the table with a significance value of $0.039 < 0.05$, then media literacy (X1) influences purchasing decisions (Y). So that the hypothesis (H1) which states that there is a significant influence on the media literacy variable on online business buying decisions is accepted.

The analysis carried out by researchers is to use media literacy theory. The level of media literacy that can be measured using several indicators including personal competence including technical skills and critical understanding as well as social competency and communicative abilities is very decisive in deciding to buy an item (Gotama et al., 2022). The results of other studies have also proven that online purchasing decisions are largely determined by digital literacy and e-commerce (Dewi & April, 2022). Media literacy has a very important role in changing shopping behavior (sustainability). Digital transformation in all fields has greatly affected the economic and education sectors, including students in fulfilling their needs through online shops by utilizing social media (Ismawan & Pamungkas, 2022).

The Effect of Consumer Trust on Online Business Purchasing Decisions

Respondents gave fairly good statements about the indicators used. It is shown by the results of processed data where, based on the t test where the value of the consumer confidence variable (X2) is greater than ttable with a significance value of $0.036 < 0.05$, consumer trust (X2) influences purchasing decisions (Y). So that the hypothesis (H2) which states that there is a significant influence on the consumer trust variable on online business purchasing decisions for students is accepted.

Consumer trust in manufacturers has a positive and significant influence on purchasing decisions through online businesses. The results of this study are supported by (Agatha Gratia Sara Rorie, 2022) which states that consumer trust has a positive effect on electronic purchasing decisions, the difference lies in the indicators used to measure consumer trust variables. Nonetheless, the results of this study have similarities with the results of this study which show that it is true that consumer trust has a positive and significant influence on consumers who make purchasing decisions through online businesses. Apart from that, research results have also proven that price and trust greatly determine online purchasing decisions (Jayanti, 2015). Interest in buying clothing products online is largely determined by consumer trust (Rosdiana et al., 2019).

Facts in the field show that respondents or in this case, students who have previously shopped online must trust manufacturers who offer products through online businesses before making a purchasing decision. This is in accordance with what was expressed by Karim that "trust is the first thought consumers make in conducting online business transactions. This statement is very reasonable because trust is the main factor that someone must have to make a purchasing decision through an online business, considering that the product to be purchased is not seen directly so it has a higher risk compared to conventional shopping. The higher a person's trust in manufacturers who offer their products through an online business, the higher their desire to make a purchasing decision. If consumers do not believe, then they will not automatically decide to purchase the product.

Trust from consumers is formed through the ability, attention and integrity of producers in offering their products. Most of the respondents who are consumers of online shopping say that they trust online shopping manufacturers because many manufacturers offer attractive product offers and offer shopping security to consumers. The producer's ability to secure the transaction process until the goods reach the consumer makes a person feel confident that the producer is trusted. Producer attention and integrity to products and consumer satisfaction is also one of the factors forming trust in them. This is why someone keeps doing online shopping which has a greater risk than shopping as usual.

Trust is an important factor in the use and development of e-commerce. Because with good trust, it will make consumers comfortable so that consumers will continue to make purchasing decisions through online businesses. Considering that trust is one of the important factors that make a person make a purchasing decision, thus, in this study it can be concluded that the effect of consumer trust on purchasing decisions through online business is positive and significant.

The Effect of Product Prices on Online Business Purchasing Decisions

Based on the t test where the value of the product price variable (X3) is greater than ttable with a significant value of $0.000 < 0.05$, the product price (X3) influences the purchase decision (Y). So that the hypothesis (H3) which states that there is a significant influence on product price variables on purchasing decisions through online business is accepted.

The results of this study are related to the results of research conducted by (Haque, 2020) which states that product prices have a significant influence on purchasing decisions. Price is a determining factor in market demand because price has an important role in the process of determining a person's purchasing decision. The fact found by the researchers is that most respondents think that the price of products offered in online businesses has a lower range compared to goods that are sold as usual. This is because consumers do not need to add to transportation costs in buying products, so consumers can get the products they want at prices that match their purchasing power. Respondents also thought that the price of goods in the online business was in accordance with the quality. In addition, by utilizing the internet, searching for price information is classified as easier. Consumers do not need to visit producers directly to ask for price information. This is the underlying reason why product prices are one of the factors for someone to form a purchasing decision through an online business. This fact is in line with what was revealed by (Muliastari, 2020) that price is a determining factor that influences the choice of buyers. Thus, in this study it can be concluded that the effect of product prices on purchasing decisions through online business among students is positive and significant (Zhao et al., 2021).

The Effect of Distribution on Online Business Purchasing Decisions

Based on the t test where the value of the distribution variable (X4) is greater than the ttable with a significant value of $0.000 < 0.005$, the distribution (X4) influences the purchase decision (Y). So that the hypothesis (H4) which states that there is a significant influence on the distribution variable on purchasing decisions through online business is accepted. The results of the research above are related to the results of research conducted by which states that distribution has a significant influence on purchasing decisions. The difference lies in the indicators used to measure distributional variables. Even so, the results of this study have similarities with the results of this study which show that true distribution has a positive and significant influence on students who make purchasing decisions through online businesses. (Lee, 2018; Setyawan, 2021)

Students feel that with so many delivery service providers such as JNE, TIKI, Post, JNT, sicepat makes it very easy to buy products in online businesses. Products ordered can easily and quickly be in the hands of students because of the fast delivery of the products. Most students also decide to shop online because the availability of products that students want and need is not available.

The Influence of Media Literacy, Consumer Trust, Product Prices, Distribution on Online Business Purchasing Decisions

Based on the F test or simultaneous test where the calculated F value of media literacy independent variables (X1), consumer confidence (X2), product price (X3), distribution (X4) is greater than Ftable with a significant value of $0.000 < 0.05$, then media literacy (X1), consumer trust (X2), product price (X3), distribution (X4) all influence purchasing decisions (Y). So that the hypothesis (H5) which states that there is an influence of media literacy, consumer trust, product prices, distribution simultaneously on purchasing decisions through online business is accepted. When someone makes a purchase decision, they will consider various reasons for buying a product to meet their needs. Kotler & Keller (2009) said that consumer behavior is influenced by cultural, social, personal, and psychological factors. Concepts regarding media literacy, consumer trust, product prices and distribution are included in the perception category which is a concept from someone's thinking that influences them in determining product purchasing decisions. Through this research it is shown that media literacy, consumer trust, product prices, distribution affect one's purchasing decision making.

This research shows that shopping online has more considerations than shopping as usual, because it is in accordance with the answers given by the respondents. So before making a product purchase decision, a consumer will evaluate various considerations. The first consideration is that media literacy is needed so that students as media users have the authority to actively sort and choose what products are constructed by the media. The second consideration is consumer trust because before making a purchase decision, consumers need to trust the producer first because the products offered are not visible directly. Then after they feel confident in the next producer they will consider various things such as price and distribution. The third consideration is that price is the cost that is sacrificed to get a product. While the fourth is distribution as a channeling agent used by producers to distribute these products from producers to consumers. So these four things are taken into consideration for consumers to make purchasing decisions through online businesses. Because they are taken into consideration, these four things can be factors that influence someone to make a purchasing decision through an online business. Thus in this study it can be concluded that media literacy, consumer confidence, product prices and distribution together have a significant effect on purchasing decisions.

4. CONCLUSIONS AND SUGGESTION

As for the results of the conclusions of the research results, it can be stated as follows.

1. Students' understanding of media literacy in conducting online business transactions is quite good. Where in this case the approach used is based on individual competence framework so that students really understand technically the use of applications in online business because students are able to share information and share knowledge among fellow owners of social media accounts, which are connected to one another through social media applications.
2. Consumer trust is formed through the ability, attention and integrity of producers in offering their products so that online business purchasing decisions made by students can occur. This is based on the fact that they believe in online shopping manufacturers because many manufacturers offer attractive product offers and offer shopping security to consumers.
3. Product price is one of the determining factors in forming purchasing decisions through online business for students. This is because students no longer need to add to transportation costs in buying products, so students can get the product they want at a price that fits their wallet.
4. Distribution has a significant influence on online business purchasing decisions for students. This is because the products ordered can easily and quickly be in the hands of students due to the fast delivery of the products, as well as the availability of products that students want and need are not available.

5. Thus it can be narrated simultaneously that media literacy, consumer trust, product prices and distribution, have a correlation with each other and are a determinant of online business buying decisions for students.

Based on the results of the research, the suggestions that can be given by researchers are:

1. For online business producers, to always maintain consumer trust and pay attention to price, product and delivery quality as expected by consumers.
2. For online business consumers to be able to make the right purchasing decisions by paying attention to the transaction systems offered by manufacturers.
3. For future researchers, to add to the discussion of other variables outside of this research variables related to consumer purchasing decisions.

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