

Influencers on social media, Trust, Risk and Their Effect on Purchase Decisions through E-Commerce in Office Administration Education Students, Department of Economics Education, Universitas Negeri Semarang

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Abstract. The e-commerce growth in Indonesia can be said to be very fast because e-commerce has become an alternative for many people to find and buy products. This study determines the influencers on social media, trust and risk on student choosing purchases effect through e-commerce by Office Administration Education Department of Economics Education students, State University of Semarang. Respondents in this research were of Office Administration Education Department of Economics FE UNNES students who took e-commerce courses and had used the e-commerce platform. The data analysis is quantitative using the multiple linear regression method using the SPSS program. Results describe that social media influencers have no significant effect on purchasing decisions, while trust has a significant positive influence on purchasing decisions, also risk has a positive and significant influence on purchasing decisions through e-commerce platforms by the students. Simultaneously, social media influencers, trust, and risk have an influence of 32.8%.

Keywords: Social Media Influencer, Trust, Risk, Purchase Decision, E-Commerce

1 Introduction

Marketing products in the business world using social media and the internet is becoming a trend and is believed to be more effective than implementing non-digital marketing strategies for now. Digital marketing used the internet facilities and other interactive technologies to create and connect dialogues between companies and identified consumers [1]. The improvement of digital marketing through a website, mobile phone and game device, offers new ways to advertising that is not heralded and is very influential. Odhiambo [2] argues that marketing through online media provides a great opportunity as a tool for promotion, because it is easy for users and consumers to react in the comment columns. So digital selling is an access to the market using electronic media such as PCs, laptops, smartphones that are integrated by the internet and through social media services.

Advertising through online media is an efficient way and gets more market than using media such as billboard advertising, because the era is more modern and all-digital, the market reach will be much wider and advertisements will be delivered to consumers quickly. E-commerce comes from English, namely electronic commerce or electronic commerce. As conventional trade which is carried out directly or facing each other, e-commerce also includes many processes of promotion, purchase, and product marketing. Make it difference because the trading system used, namely through electronic media or the internet. Electronic

commercial compared to traditional business models has the power of distribution flow, lower costs, no time constraints and other advantages. At the same time, electronic trading also has the advantages of less investment, easy to learn, flexible operation, etc. [3].

In Indonesia, the growth of e-commerce can be said to be very fast because e-commerce is an alternative for many people to find and buy products. According to RedSeer's estimate from March 2020, the e-commerce sector in Indonesia is expected to grow to US\$137.5 billion by 2025. The value of the deal increased by a compound annual growth rate (CAGR) of 25.3% from the target of US\$44.6 billion in 2020 and is expected to do so in the future. RedSeer in their analysis notice that the growth of the electronic commercial market in Indonesia is hold up by four things. These are the consumption-based economy, a youthful demographic, an increasing of digital economy, and the impulse of consumers who want to be easy on everything.

E-commerce can be accessed by the people through many available applications on their device, such as through the Tokopedia, Shopee, Bukalapak, and more. User can also access this e-commerce via Instagram, WhatsApp, Facebook and other applications. Dehghani & Tumer [4] state that promoting small or large businesses using social media is a good solution, besides being cheaper it also reduces the risk of advertising businesses in non-virtual media. Data from iprice.co.id in the fourth quarter of 2021, well-known online stores such as Tokopedia, Shopee, and Lazada are still leading the e-commerce map in Indonesia. Meanwhile, according to the AppStore application ranking, the top 10 e-commerce players in Indonesia, according to iprice.co.id, are 1) Shopee, 2) Tokopedia, 3) Lazada, 4) Zalora, 5) Sociolla, 6) Bukalapak, 7) JDID, 8) Blibli, 9) Sun, and 10) Sephora.

The rise of buying and selling activities through e-commerce in Indonesia can be caused by various factors, one of which is the spread of branding content carried out by social media influencers. Anyone can influence many people right now, moreover they can become the trendsetters, which means everyone has a chance to be the center of attention of many people. This is known as the concept of microcelebrity, which is a new style of online appearance that involves increasing popularity through internet technologies such as videos, blogs, and social networking sites [5]. According to Maulana, et al [6], the occurrence of social media influencers that is currently happening has a great impact on people's consumption patterns. A lifestyle that focused on prestige makes persons get overexcited by the latest style that is popularized by the influencers in social media. The quantity of public expending of products stimulated by social media influencers is very strong on the heightening of the digital economy.

The purchase decision by Schiffman and Kanuk [7] is defined as the preference of two or more option buying decision alternative. In other words, shopper who want to make purchase decision must make choices from various options [8]. The presence of social media with e-commerce as a means of trading online without meeting directly between sellers and buyers has a gap with the emergence of feelings of anxiety or indecision in potential buyers. Cases of consumer dissatisfaction with sellers in e-commerce are still often found in comments on e-commerce platforms. The rise of fraud cases that occur in online buying and selling forums at least increases the perceived risk perceived by consumers in online purchases. Tan [9] found that the perceived risk was elevated when buying items over the internet than when buying by on the spot [10]. Tan's [9] statement is reinforced by the statement of Aggarwal, Popli, and Mishra [11] which state that although e-commerce or electronic commercial is widespread, online sales account for only a slight part of whole retail trading. Consideration of the risk that will be obtained in online purchases is something that is very concerned by consumers.

Considerate the value of the influence of trust on customer buying decisions in online business requires e-commerce companies to be able to make people trust in companies, especially in online purchasing systems. To set up the consumer trust is definitely not an effortless thing. However, when company able to make the people think that business transactions by online media are safe, the company will get good advantages, namely growing consumer purchasing decisions [12].

Based on the explanation above, research related to e-commerce in the scope of student behavior related to purchasing decisions through social media influencers, trust, and risk was carried out. The conception of the issue in the study entitled "The Influence of Social Media Influencers, Trust, and Risk on Purchasing Decisions through E-Commerce on Students of Office Administration Education Department of Economics, State University of Semarang" are:

- a) Is there any influence of social media influencers on purchasing decisions through e-commerce for students of Office Administration Education Department of Economics, State University of Semarang?
- b) Is there an effect of trust on purchasing decisions through e-commerce on students of Office Administration Education Department of Economics, State University of Semarang?
- c) Is there an effect of risk on purchasing decisions through e-commerce on students of Office Administration Education Department of Economics, State University of Semarang?
- d) Do social media influencers, trust, and risk for e-commerce purchasing decisions influence students of the Department of Economics Education Office Administration, Semarang State University?

2 Methodology

The type and approach of this studies is quantitative. Research with quantitative method is research that emphasizes more on analysing numerical data or numbers obtained from statistical methods in order to test hypotheses so that it will get the importance of the variable connection between the factors studied. Suharsimi [13] suggests that "Quantitative research uses a lot of numbers, starting from data collection, interpretation of the data, and the collection of the results". The subjects in this study were Office Administration Education students batch 2019 Faculty of Economics, State University of Semarang who took e-commerce courses in 2022 and have experienced transactions using e-commerce. The number of respondents was 53 students of FE UNNES office administration education.

The collecting data method in this study is to use a questionnaire or question sheet. According to Sugiyono [14] the questionnaire is an simple data collection approach if the analyst knows with sureness the variables to be measured and knows what can be look for from the respondents. This question sheet or questionnaire uses a Likert scale to obtain data on the influence of social media influencers, trust, and risk as independent variables on purchasing decisions through e-commerce in Office Administration Education students, Department of Economics Education, Faculty of Economics, Semarang State University as the dependent variable with the number of statement items. as many as 43 items. The use of the questionnaire is anticipate to make it uncomplicated for respondents to give an answers because respondents only put a checklist (v) on the answers that are already available so that it

only takes a short time to answer them. As for the research instrument before being used, the validity and reliability have been tested so that it can actually provide correct and precise data. For data analysis techniques used classical assumption test, multiple regression analysis, coefficient of determination, and hypothesis testing.

3 Results and Discussion

3.1 Classical Assumption Test

3.1.1 Normality test

Test of normality is used to check whether in the regression formula, the astonish variable (residual) has a normal distribution. If it has asym.Significance value > 0.05 then the data is normally distributed. On the other hand, if asym.Significance < 0.05 , the data in this study is not normally scattered. The normality test in this case was execute through SPSS with the results that it can be seen that the significance value is $0.200 > 0.05$ so it can be conclude that the residual value is normally diffused.

3.1.2 Multicollinearity Test

Test of multicollinearity was used to check whether the regression formula found a strong connecetion between the independent variables. Multicollinearity in this study is shown through the value of tolerance and variance influence factor (VIF). If the tolerance value is > 0.10 and the VIF value is < 10 , it means that the regression model in this study doesn't have multiple regression. The calculation of the multicollinearity test in this study can be seen below:

Table 1. Multicollinearity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
	1 (Constant)	6.935	6.172				1.124
SMI	.125	.090	.170	1.382	.173	.849	1.177
Kepercayaan (trust)	.414	.125	.402	3.319	.002	.881	1.134
Resiko (risk)	.256	.090	.330	2.841	.007	.959	1.043

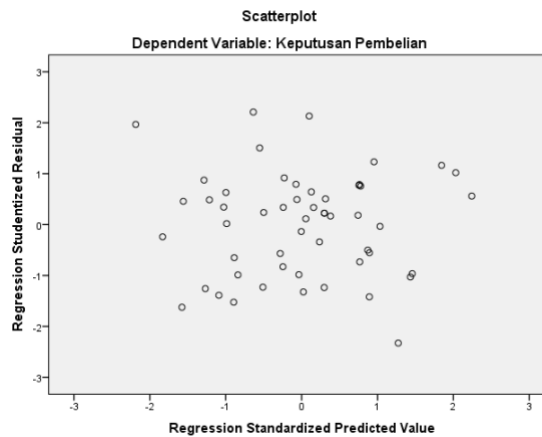
a. Dependent Variable: Keputusan Pembelian

Source: Data retrieved by 2022

Table 1 above shows that the outcomes of the test of multicollinearity on all independent variables have a VIF value < 10 , namely the social media influencer variable (X1) of 1.177; the trust variable (X2) is 1.134; the risk variable (X3) is 1.043. While the tolerance value for all independent variables shows > 0.10 , namely the social media influencer variable (X1) of 0.849; the variable of trust (X2) is 0.881; and the variable of risk (X3) is 0.959. So it can be said that there is no multicollinearity in the regression model used in this analysis.

3.1.3 Heteroscedasticity Test

This aims of the test is to determine whether in the model of regression there is an inequality of residual variance or other observations. Any or without of heteroscedasticity can be seen with a scatterplot graph between the precision values of the independent variables and their residual values. The model that is free from heteroscedasticity has a scatterplot graph with the points spread evenly (not wide/clustered). In this study it looks as follows:



Source: Data retrieved by 2022

Fig. 1. Scatterplot Graph

Through the picture above, it can be seen that in the model of regression of the influence of social media influencers, trust, and risk on purchasing decisions, there is no heteroscedasticity.

3.2 Multiple Linear Regression Analysis

The analysis of multiple linear regression is taken to determine the strength of the connection between two or more variables by showing the direction of the relation between the free variable and the conditional variable. To find out how the linear relationship that occurs between the variables of social media influencer, trust, and risk on purchasing decisions, it is necessary to know the equation of the regression line. The outcome of the multiple linear regression testing are as follows:

Table 2. Results of Multiple Regression Analysis

		Coefficients ^a			t	Sig.
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta		
1	(Constant)	6.935	6.172		1.124	.267
	SMI	.125	.090	.170	1.382	.173
	Kepercayaan (trust)	.414	.125	.402	3.319	.002
	Resiko (risk)	.256	.090	.330	2.841	.007

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
a. Dependent Variable: Keputusan Pembelian (purchasing decision)					

Source: Processed research data

Based on the table above, the regression equation obtained is:

$$Y = a + b_1.X_1 + b_2.X_2 + b_3.X_3 + e$$

$$Y = 6.935 + 0.125X_1 + 0.414X_2 + 0.256 X_3 + e$$

The regression equation can be interpreted that:

3.2.1 Constant = 6.935

The a value of 6.935 is a constant or a state when the variable of purchasing decision has not been affected by other variables, namely the social media influencer (SMI) variable (X1) then the trust variable (X2), also the risk variable (X3). If the independent variable does not obtain, then the variable of student purchasing decisions through e-commerce does not change.

3.2.2 Social media influencer coefficient (X1) = 0.125

The multiple linear regression analysis results shows that the coefficient value of the social media influencer factor is 0.125. This indicate that if the social media influencer has an become grater of 1 point, the purchase decision will rise by 0.125 assuming the value of the other variables is considered constant. This coefficient is positive, where if the social media influencer is going up, the the purchasing decisions of students through e-commerce grtting higher.

3.2.3 Trust coefficient (X2) = 0.414

The multiple linear regression results analysis shows that the coefficient value of the trust factor is 0.41. This indicate that if the trust getting higher by 1 point, the purchase decision will rising by 0.414 assuming the values of other variables are considered constant. This coefficient is positive, where the increasing the trust, the purchasing decisions of students through e-commerce is sloping upward.

3.2.4 Risk coefficient (X3) = 0.256

The multiple linear regression analysis shows that the coefficient value of the risk factor is 0.256. This means that if the risk increases by 1 point, the purchase decision will grow up by 0.256 assuming the value of other variables is considered constant. This coefficient is positive, where the increasing of the risk, the purchasing decisions of students through e-commerce is more aware.

3.3 Coefficient of Determination

3.3.1 Simultaneous Coefficient of Determination Test (R²)

The simultaneous determination coefficient is the ability of the social media influencers, trust, and risk as independent variable explain the students' purchasing decisions through e-commerce as dependent variable. The value of this coefficient of is between zero and one. A

minor R^2 value means that the ability of the free variables in explaining the dependent variable is very slight. Meanwhile, if the value of the coefficient of determination (R^2) is near to 1, it means that the independent variables give almost all the information to predict the dependent variable. The results of the calculation of the coefficient of simultaneous determination (R^2) are as follows:

Table 3. Calculation of the Simultaneous Coefficient of Determination (R^2)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.606 ^a	.367	.328	3.46938

a. Predictors: (Constant), Resiko, Kepercayaan, SMI

Source: Processed research data

Table above describe that the coefficient of simultaneous determination (R^2) is 0.328, so the variables of social media influencer, trust and risk simultaneously have an impact on student purchasing decisions through e-commerce of $0.328 \times 100\% = 32.8\%$, while the remaining 67.2% is affected by other variables that not mentioned in this research.

3.3.2 Partial Determination Coefficient Test (r^2)

The partial determination coefficient is used to determine the ability of the independent variables including social media influencers (X1), trust (X2), and risk (X3) separately in explaining the student purchasing decisions through e-commerce or the dependent variable (Y) assuming other variables are permanent. The magnitude of the influence of X1 on Y, X2 on Y, and X3 on Y can be obtained by means of $r^2 \times 100\%$ or squaring the value of r acquired from the coefficient table value. The results as follows:

Table 4. Calculation of the Partial Coefficient of Determination (r^2)

Coefficients^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	6.935	6.172		1.124	.267
SMI	.125	.090	.170	1.382	.173
Kepercayaan (trust)	.414	.125	.402	3.319	.002
Resiko (risk)	.256	.090	.330	2.841	.007

a. Dependent Variable: Keputusan Pembelian

Source: Research data processed 2022

Table 4 above shows the partial correlation value on the social media influencer variable is 0.125, so the degree of the effect of social media influencers on student purchasing decisions through e-commerce is $(0.125)^2 \times 100\% = 1.562\%$. The degree of the value of the influence of trust is 0.414, so the degree of the influence of trust on students' purchasing decisions through e-commerce is $(0.414)^2 \times 100\% = 17.139\%$. While the value of the impact

of risk is 0.256, so the magnitude of the influence of risk on student purchasing decisions through e-commerce is $(0.256)^2 \times 100\% = 6.553\%$.

3.4 Hypothesis Test

3.4.1 Simultaneous Test (F Test)

The F test was run to analyse whether all independent variables had an effect on the dependent variable. The F test in this study was chosen to determine the effect of the social media influencers (X1), trust (X2), and risk (X3) together or simultaneously on the student purchasing decisions through e-commerce (Y). The test was carried out with the IBM SPSS 26.0 for Windows program by comparing the value of t table with t arithmetic and the significance value. If the calculation of F value $>$ F table and/or the significance value is $<$ 0.05, then H0 is rejected. The simultaneous test results are as follows:

Table 5. Simultaneous Test Results

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	341.416	3	113.805	9.455	.000 ^b
	Residual	589.792	49	12.037		
	Total	931.208	52			

a. Dependent Variable: Keputusan Pembelian
b. Predictors: (Constant), Resiko, Kepercayaan, SMI

Source: Research data processed 2022

F table formula:

$$\begin{aligned} \text{F table} &= F(k; n - k) \\ &= F(3; 53 - 3) \\ &= 2.79 \end{aligned}$$

Based on the table above, it can be noticed that the calculation of F value is $9.455 >$ F table 2.79 with a significance of $0.000 <$ 0.05. It is known that the calculation of F value $>$ F table, it can be stated that there is a positive and significant influence or impact between social media influencers, trust, and risk on student purchasing decisions through e-commerce.

3.4.2 Partial Test (t Test)

To determine whether or not the influence of each independent variable was significant on the dependent variable, the t-test was conducted. The t-test in this case was run to determine the significance of the impact of each of the independent or free variables partially consisting of social media influencer (X1), trust (X2), and risk (X3) in explaining the dependent variable, namely student purchasing decisions through e-commerce. The test was carried out with supporting by the SPSS 26.0 for windows program also comparing the t table value with t arithmetic and the significance value. If the value of t count $>$ t table and/or significance value $<$ 0.05, then H0 is rejected.

It can be seen that based on the t test the social media influencer variable (X1) has a t value of $1.382 < 2.00958$ with a significance of $0.173 > 0.05$ then H0 is accepted. Acceptance of H0 means that H1 which states that there is a positive and significant impact result between social media influencers on student purchasing decisions through e-commerce is rejected or there is no significant effect. The variables of social media influencers include aspects of trust, credibility, reliability, sincerity, familiarity, recognition, comfort, feasibility, expertise, knowledge, experience, image, and increasing consumer awareness. An “influencer” is an individual with a significant following on social media who is paid by a brand to promote their product to those followers, through free product and travel and/or cash payments per promotional post (Kádeková and Holiencinová, 2018). Although social media influencers do not have a consequential influence on purchasing decisions by students of FE UNNES office administration education, the figure of social media influencers remains a concern. Students tend to see people who advertise or offer the products or services they want from familiar or currently popular figures.

The confidence variable has a t-value of $3.319 > 2.00958$ with a significance of $0.002 < 0.05$, so H0 is rejected. The rejection of H0 means that H2 which states that there is a positive and significant impact between trust and student purchasing decisions through e-commerce is accepted or there is a positive and significant impact. So there is a tendency that the better/higher the trust, the better/higher the purchasing decisions of office administration education students through e-commerce will be. The variables of trust in this study include the scope of interest, credibility to product/service providers, honesty, reputation, assurance, quality, responsibility, certainty, and no harm. Trust is the strength of knowledge possessed by consumers and all the knowledge interpretation possessed by products that have an objects, attributes, and benefits [16]. Trust factor is a key factor when students of FE UNNES office administration education make purchases or transactions for goods/services of interest. They expect that the seller or service provider in the e-commerce platform is always honest and credible.

The consequence of the t-test on the risk have a t-count value of $2.841 > 2.00958$ with a significance value of $0.007 < 0.05$, so H0 is rejected. The meaning of rejection of H0 is that H3 which states that there is a positive and significant impact between risk and student purchasing decisions through e-commerce is accepted or there is a positive and significant influence. The risk variable in this study is seen in terms of doubt, doubt, certainty, incompatibility, transaction security, timeliness, and loss. The risk factor becomes a concern for students of FE UNNES office administration education when deciding to make a purchase on an e-commerce platform. Students will minimize the risk obtained in non-face-to-face transactions. In line with Haryani's opinion [17] which states that business people who do business online must pay attention to the quality of online services in terms of processes to minimize the level of consumer risk perception, including by ensuring consumer safety and privacy, in shopping online so that purchasing decisions will increase.

4 Conclusion

According on the results and discussion of the research above, the conclusions that can be notice are:

- a) There is no significant influence between social media influencer variables on purchasing decisions of students of FE UNNES office administration education through e-commerce.
- b) The use of e-commerce in the FE UNNES office administration education program has a good and significant impact on the students' purchasing decisions.
- c) Risk on the purchase decisions made by FE UNNES office administration students through e-commerce has a favorable and substantial impact.
- d) On the purchase decisions of the students of FE UNNES office administration education through e-commerce, social media influencer, trust, and risk factors have a simultaneous substantial and positive affect.

The things that can be suggested based on the results of the research, discussion, and conclusions are:

- a) The number of social media influencers who also promote products or services through e-commerce platforms should still get more attention from students of FE UNNES office administration education so that they are not easily fooled by this figure. Students as consumers should have a high awareness of social media influencers who are capable and truly credible and represent the products or services that are sold well.
- b) In order for trust in the products or services offered through e-commerce to be more convincing, students of FE UNNES office administration education are expected to remain thorough and know in detail all information related to the products or services of interest. Having clear information regarding the specifications and characteristics of goods or services sold on the e-commerce platform is the main consideration for consumers when making transactions.
- c) To minimize the risk of purchasing goods or services through an e-commerce platform, students of FE UNNES office administration education should always re-check the condition and condition of goods, conditions before and after purchase, payment methods, and delivery systems. The safety factor of goods/services as well as consumers is a priority that remains a reference in online transactions through e-commerce.

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