THE EFFECT OF PERSONAL AND SOCIAL FACTORS ON ONLINE BUYING INTEREST IN BINA MANDIRI GORONTALO UNIVERSITY STUDENTS

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ABSTRACT

This study aims to determine the effect of personal factors and social factors on online buying interest among Bina Mandiri University students, Gorontalo.

This research uses descriptive quantitative method. Respondents of this study were students of the University of Bina Mandiri Gorontalo with a sample size of 90 people. Data analysis using multiple regression.

The results showed that personal factors and social factors either partially or simultaneously had a positive and significant effect on online buying interest among students at Bina Mandiri University Gorontalo.

Keywords: personal factors, social factors, interest in buying online.

INTRODUCTION

Based on preliminary observations that researchers found on online buying interest: 1) students are interested in finding information. Students do not yet know the information search strategy regarding online buying interest; 2) want to know the product. Students do not know the advantages and disadvantages of the product; 3) interested in trying. Students are not yet interested in fulfilling the needs for the products offered; 4) consider buying. Students have doubts about the quality of the products offered.

Online shopping is also an activity to purchase goods and services via the internet [2]. Shopping through social media (online) has become a separate alternative for someone to meet their needs. So that the use of online shopping can provide changes in shopping that originally had to jostle in the market into something new and practical.

There are several reasons why more and more people are doing online shopping, especially among students, namely Visa e-commerce, the monitor of the visa-owned agency found the following four answers: online shopping time is more flexible, easy comparing prices so that it is more economical, and comparing products, looking for cheap goods [4]. Purchase interest factors are cultural, social, personal and psychological factors [3]. Personal factors, namely the buyer's decision is influenced by personal characteristics [3]. Meanwhile, social factors, namely in addition to cultural factors, consumer behavior is influenced by social factors, seen from personal factors: age and life cycle stage, work and economic environment, personality and self-concept, lifestyle and values. For social factors: Reference group, family, role and status. Both of these factors affect the interest in buying online. Given the importance of these two factors on the interest in buying online, the researchers conducted a study entitled The Influence of Personal Factors and Social Factors on Buying Interest Online among Bina Mandiri University Students, Gorontalo.

RESEARCH METHODS

The type of research used in this research is quantitative with a quantitative descriptive approach, namely research by

emphasizing the analysis on numerical data (numbers) which is processed by statistical methods, namely quantitative data collected through measurement.

Quantitative methods are called traditional methods, because this method has been used for a long time so that it has become a traditional method for research [8]. This method is called the positivistic method because it is based on the philosophy of positivism. This study uses a descriptive approach with the aim of describing the object.

The time of this research was carried out from September 2020 to November 2020. The research location was on the campus of Bina Mandiri University, Gorontalo, the subjects studied were students of the Faculty of Economics and Business (FEB) and the Faculty of Science, Technology and Health Sciences (F. STIK). The researcher determined the subject in this study because the researcher wanted to examine the factors that influence students' online buying interest at Bina Mandiri University, Gorontalo. The method used is a survey method by distributing questionnaires to respondents as a research instrument.

Basically, research variables are anything in the form that is determined by the researcher to be studied in order to obtain information about it, then draw conclusions [8]. In accordance with the research title chosen by the author, namely the factors that influence online buying interest in students of Bina Mandiri University, Gorontalo. The author classifies the variables used in this study into the independent variable (X) and the dependent variable (Y).

1. Dependent variable, often referred to as the output variable, criterion, consequent [8]. In Indonesian it is often referred to as the dependent variable. The dependent variable is the variable that is affected or that is the result, because of the independent variable. In this study the dependent variable (Y) studied was the online buying interest.
2. Indpendent variable, this variable is often referred to as the stimulus, predictor, and antecedent variable [8]. In Indonesian it is often referred to as an independent variable. The independent variable is the variable that affects or causes the change or the emergence of the dependent variable (dependent).
3. In this study, the independent variables include:
   a. Personal Factor (X1),
   b. Social Factors (X2)

Operational definition is a research element that tells how to measure a variable [5]. The goal is that researchers can achieve a measuring instrument that is in accordance with the nature of the variables that have been defined in the concept, so the researcher must enter the process or operation of the measuring instrument to be used for quantifying the symptoms or variables he is researching. In this study, researchers used the following operational definitions:

1. Buying Interest Online (Y)
   Buying interest online has the following indicators [6]:
   a. Interested in finding information,
   b. Want to know the product,
   c. Interested in trying,
   d. Consider buying.
2. Personal Factors (X1)
   Personal factors have the following indicators [3]:
   a. Age and life cycle stages,
   b. Profession,
   c. Economic Situation,
   d. Lifestyle,
   e. Personality and Self Concept.
3. Social Factors (X2)
   Social factors have the following indicators [3]:
   a. Reference Group,
   b. Family,
   c. Role and Status

Population is a generalization area consisting of: objects/subjects that have certain qualities and characteristics that are determined by the researcher for study and then draw conclusions. So the population is not only people, but also objects and other natural objects [8]. Population is also not just

the number that is in the object/subject being studied, but includes all the characteristics of the properties possessed by that subject or object. The population in this study were students at Bina Mandiri University Gorontalo who had done online shopping.

The sample is part of the number and characteristics possessed by the population [8]. In this study, researchers used Quota Sampling technique, which is a technique to determine a sample of a population that has certain characteristics to the desired quota.

In this study, researchers took a sample of 90 students of the Bina Mandiri University Gorontalo, consisting of 35 students of the Faculty of Economics and Business (FEB) and 55 students of the Faculty of Science, Technology and Health Sciences (F. STIK) at Bina Mandiri University Gorontalo who had done online shopping.

The research instrument was used to measure the value of the variable under study [8]. Thus the number of instruments to be used for research will depend on the number of variables studied. If the research variables are five, then the number of instruments used for the research is also five. There are research instruments that are standardized, but there are still things that the researchers have to make themselves. Because the research instrument will be used to make measurements with the aim of producing accurate quantitative data, each instrument must have a scale. The instrument used in this study was intended to produce accurate data by using a Likert scale.

Likert scale is used to measure attitudes, opinions, and perceptions of a person or group of people about social phenomena [8]. In research, this social phenomenon has been specifically determined by the researcher, hereinafter referred to as the research variable. With a Likert scale, the variables to be measured are translated into variable indicators. Then the indicator is used as a starting point for arranging instrument items which can be a statement or a question.

The answer to each instrument item that uses a Likert scale has a gradient from very positive to very negative, which can be in the form of words, including:

a. Strongly agree with a score of 5
b. Agree with score 4
c. Hesitating with a score of 3
d. Disagree with score 2
e. Strongly disagree with score 1

The research instrument that uses a Likert scale is made in the form of a checklist. Data collection techniques reveal that data collection techniques are a top priority that has strategic value in research, this is expressed because the research objective is to obtain data, both primary and secondary data [8]. The data collection techniques in this study used questionnaires and interviews.

1. Kuesioner, the data collection method used in this study was a questionnaire method (structured questionnaire) given to respondents, namely students of Bina Mandiri Gorontalo University, which consists of the Faculty of Economics and Business (FEB) and the Faculty of Science, Technology and Health Sciences (F. STIK). conducted by researchers to obtain data by distributing questionnaires. Questionnaire method The questionnaire is a data collection technique that is done by giving a set of questions or written statements to the respondent to answer [8].

2. Interview, Interviews are used as a data collection technique if the researcher wants to conduct a preliminary study to find problems that must be researched, and also if the researcher wants to know things from the respondents that are more in-depth and the number of respondents is small / small [8].

Data analysis is an activity after data from all respondents or other data sources have been collected [8]. Activities in data analysis are: grouping data based on variables and types of respondents, tabulating data based on variables from all respondents, presenting data for each variable studied, performing calculations to answer problem formulations, and performing calculations to test hypotheses

that have been proposed. For research that does not formulate a hypothesis, the final step is not taken. Data analysis techniques in quantitative research use statistics.

The data analysis method used to analyze the data collected was to use numerical formulas or mathematical models to determine the effect of personal and social factors on online buying interest among students at Bina Mandiri University Gorontalo.

Descriptive Data Analysis

Descriptive data analysis is used to provide an overview of the variables studied. The descriptive analysis test includes the average value, minimum value, maximum value and standard deviation value from the research data. This descriptive statistic provides an overview of the demographics of the research respondents. The demographic data include: educational background, latest education, employment and length of stay.

Data Quality Test

Validity test, the validity test aims to measure how real a test or measuring instrument should be measured. Measurements can be said to be valid if the measuring goal is real or correct. Therefore, the instrument used in the study was in the form of a test / questionnaire, so the validity test used was in the form of content validity testing. An instrument is declared valid if the correlation coefficient r count is greater than the correlation coefficient r table at a significant level of 5%. Significant test is done by comparing the calculated r value with the r table, if r count> r table and the value is positive. Then the variable is valid, whereas if r count <r table, then the variable is invalid.

Reliability Test

The instrument is said to be reliable if a person's answers to questions are consistent or stable over time. Reliability is the extent to which the results of a measurement can be trusted and can provide relatively no different results when done back to the same subject. Reliability is the level of how much

a gauge measures stably and consistently. The level of reliability is indicated by its coefficient, namely the coefficient of reliability. In the instrument reliability test, the closer the reliability coefficient is to 1.0, the better. In general, reliability of less than 0.60 is considered bad, reliability in the range of 0.7 is acceptable and more than 0.80 is good.

Classic assumption test

This test is carried out to test the feasibility of the regression model used so that the results are unusual, so it must first fulfill the classical assumption test. The classic assumption test in this study consists of normality test, autocoleration test, heteroscedasticity test and multicolonary test.

Normality test

The normality test aims to test whether in the regression model, confounding or residual variables have a normal distribution. A good regression model will have a normal data distribution or statistical data spread on the dioagonal axis of the normal distribution graph to detect normality can use graph analysis through the normal P-P Plot [1]. Normal or not data can be seen on the basis of decision making as follows:

a. If the data spreads around the diagonal line and follows the direction of the diagonal line or the histogram graph shows a normal distribution pattern, the regression model fulfills the assumption of normality.

b. If the data spreads around the diagonal line and follows the direction of the diagonal line or the histogram graph does not show a normal distribution pattern, then the regression model does not fulfill the assumption of normality.

Multicollinearity Test

Multicollinearity test aims to test whether the regression model found a correlation between the independent variables (independent). A good regression model should not have a correlation between the independent variables [1]. If the

independent variables are correlated, these variables are not orthogonal. Orthogonal variables are independent variables whose correlation values among independent variables are equal to zero. To detect the presence or absence of multicolonaryness in the regression model is as follows:

a. The value of R Square (R2) generated by an empirical regression model is very high, but individually independent.

b. Analyze correlation matrix of independent variables. If there is a high correlation between the independent variables (more than 0.09), it is an indication of multicolonaryness.

c. Looking at the tolerance value and variance inflation factor (VIF), a regression model that is free from colonary problems if it has a tolerance value> 0.1 and a VIF value <10.

Heterosodasticity Test

The heteroscedasticity test aims to test whether the regression model is not unequal in variance from the residuals of one observation to another [1]. If the residual variance from one observation to another is constant, it is called homoscedasticity and if it is different it is called heteroscedasticity. A good regression model is homoscedasticity or heteroscedasticity does not occur. Most of the data crossection contains heteroscedasticity situations because this data collects data that represents various sizes (small, medium and large).

Hypothesis testing

Hypothesis testing is a decision-making method based on data analysis, both from controlled experimental data and from observations [1]. Hypothesis testing is done by using the regression equation obtained in a calculation process. To find out whether a regression equation produced is good for preferential value of the dependent variable or not, then hypothesis testing in research can be done by means of Regression Equations, the hypothesis testing tool used in this research is the linear regression statistical method and the absolute difference

value test which is specific application of linear multiple regression.

Then the research model formed is as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$$

Information:
Y= Buying interest online
α= Constant
$\beta_1 X_1$ = Personal factor regression coefficient
$\beta_2 X_2$ = Social factor regression coefficient
ε = Error Term, which is the estimator error rate in research.

Determination Coefficient Test (R²)

The coefficient of determination (R^2) measures how far the model is able to explain the variation in the dependent variable. The coefficient of determination is between zero and one. A small value of R² means that the ability of the independent variables to explain variations in the dependent variable is very limited, however, when R² approaches one, it means that the independent variables provide almost all the information needed to predict the independent variable [7]. The fundamental weakness of using the coefficient of determination (R²) is that it can be used for the number of independent variables that are included in the model. For each additional one independent variable, R2 must increase regardless of whether the variable has a significant effect on the dependent variable [1].

F test (simultaneous test)

The F test is used to determine how much influence the independent variables together have on the dependent variable. How to test as follows:

1. The probability <5% significant level means that Ho is rejected and Ha is accepted, meaning that there is a significant influence between all independent variables simultaneously on the dependent variable.

2. The probability> 5% significant level means that Ho is accepted and Ha is

rejected, meaning that there is no significant influence between all independent variables simultaneously on the dependent variable.

T test (partial test)

The t test is a test used to determine the effect of the independent variables partially on the dependent variable. How to test as follows:

1. Probability <5% significant level then Ho is rejected and Ha accepted, meaning that there is a significant influence between the independent variables partially (individually) on the dependent variable.
2. Probability> 5% significant level, then Ho is accepted and Ha is rejected, meaning that there is no significant influence between the independent variables partially (individually) on the dependent variable.

RESEARCH RESULT
Description of Research Results

This research was conducted at the Bina Mandiri University Gorontalo Campus by distributing questionnaires to 90 students who met the standards as respondents, namely students who were still active as students of the Bina Mandiri University Gorontalo. The purpose of this study was to determine the effect of personal factors (X1) and social factors (X2) on online buying interest (Y). The testing stages include testing the quality of the instrument, testing descriptive analysis, classical assumptions and hypothesis testing.

Testing Instrument Validity

The results of testing the validity of each variable can be seen as follows:

Variable Personal factor (X1)

The number of statements used to measure the influence of personal factors (X1) in this study were 4 statements to 90 respondents. Testing the validity of the statement is presented in table 1 as follows:

Tabel 1. Variable Validity Test Results Personal factors (X1)

Correlation between	Pearson Correlation)	Information
FB1 with total	0,727	Valid
FB2 with total	0,781	Valid
FB3 with total	0,792	Valid
FB4 with total	0,786	Valid

Source: Processed data (2020)

Based on Table 1, it can be seen that all the questions posed to respondents are valid, which has a correlation value that is greater than the critical value or can be seen from the correlation coefficient value of each item which has a value> 0.3 and the correlation probability value [sig (2-tailed <from the significance level (α) of 0.05] so that it is said to meet the validity test and can be used for research data collection.

Variable Social factors (X2)

The number of statements used to measure the influence of social factors (X2) in this study were 3 statements for 90 respondents. Testing the validity of the statement is presented in table 2 as follows:

Table 2. Results of the Validity Test of Social Factors Variables (X2)

Correlation between	Pearson Correlation	Information
FS1 with total	0,760	Valid
FS2 with total	0,906	Valid
FS3 with total	0,849	Valid

Source: Processed data (2020)

Based on Table 2, it can be seen that all the questions posed to respondents are valid, which have a correlation value that is greater than the critical value or can be seen from the correlation coefficient value of each item which has a value> 0.3 and the correlation probability value [sig (2-tailed <from the significance level (α) of 0.05] so it is said to meet the validity test and can be used for research data collection.

Variable Purchase interest online (Y)

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The number of statements used to measure the validity of online buying interest (Y) in this study were 4 statements to 90 respondents. Testing the validity of the statement is presented in table 3 as follows:

Table 3. Validity Test Results for Online Purchase Interest Variables (Y)

Correlation between	Pearson Correlation	Inormation
MB1 with total	0,677	Valid
MB2 with total	0,729	Valid
MB3 with total	0,825	Valid
MB4 with total	0,629	Valid

Sumber: Processed data (2020)

Based on Table 3 it can be seen that all the questions posed to respondents are valid, which have a correlation value that is greater than the critical value or can be seen from the correlation coefficient value of each item which has a value > 0.3 and the correlation probability value. sig (2-tailed <from the significance level (α) of 0.05) so that it is said to meet the validity test and can be used for research data collection.

DISCUSSION
Effect (X₁) on (Y)

This study hypothesizes that personal factors have a positive and significant effect on online buying interest. The results of this study indicate that personal factors are proven to have a positive and significant effect on students' online buying interest at the Bina Mandiri University, Gorontalo Campus, indicated by the t value = 2.133 and the Sighitung value of 0.036. This means that if the personal factor increases, it will be followed by an increase in students' online buying interest at the Bina Mandiri University, Gorontalo Campus.

Consumer purchasing behavior is influenced by cultural, social, personal and psychological factors [3]. Personal factors, namely the buyer's decision is influenced by personal characteristics. Judging from personal factors: Age and life cycle stage, work and economic environment, personality and self-concept, lifestyle and values.

Because many of these characteristics have a very direct impact on consumer behavior, it is important for marketers to follow them closely.

A person's behavior in buying something is also influenced by the personality factors of the consumer concerned. Personal factors combine psychological order and environmental influences. Including character, the basis of a person, especially their dominant characteristics. Although personality is one of the most useful concepts in studying consumer behavior, some marketers believe that personality affects the types and brands of products purchased.

The results of descriptive data show that items that affect online buying interest include: age and life cycle stages, work and economic environment, personality and self-concept and reflect lifestyle and values.

Effect (X₂) on (Y)

This study hypothesizes that social factors have a positive and significant effect on online buying interest. The results of this study indicate that social factors are proven to have a positive and significant effect on students' online buying interest at the Bina Mandiri University, Gorontalo Campus, indicated by the t-count = 3.681 and the Sig-count value of 0.000. This means that if social factors increase, it will be followed by an increase in students' online buying interest at the Bina Mandiri University, Gorontalo Campus. Consumer purchasing behavior is influenced by cultural, social, personal and psychological factors [3]. Social factors: Reference group, family, role and status. Both of these factors affect the interest in buying online social factors such as reference group, family, and role and status. Reference group, a person's reference group consists of all groups that have a direct or indirect influence on a person's attitude or behavior. Reference groups also influence a person's behavior and personal concepts. Reference groups create pressure to follow group habits that might influence a person's choice of products and actuality. Family, family is the most important consumer purchasing

organization in society and it has been the object of extensive research. Family members are the most influential primary reference group. A more direct influence on daily purchasing behavior is the procreative family, namely spouses and children. Roles and status, roles include activities that are expected to be carried out by someone. each role generates status, for example a sales manager has a higher status than an office employee.

The results of descriptive data, items that influence online buying interest, among others; recommendations from groups I interact with frequently, families who shop online frequently and my role and status as a student.

Simultaneous Influence

This study hypothesizes that simultaneously personal factors and social factors have a positive and significant effect on online buying interest. The results of this study indicate that personal factors and social factors simultaneously proved to have a positive and significant effect on students' online buying interest at the Bina Mandiri University Campus, Gorontalo indicated by the value of F count = 24.104 and the value of Sig count of 0.000. This means that if personal factors and social factors increase, it will be followed by an increase in students' online buying interest at the Bina Mandiri University, Gorontalo Campus. The results of observations in the field show that in general students make purchases online due to several reasons, including: online purchases can be made at home without visiting the shop and the items purchased can be delivered home, saving costs and time, online media displays a variety of products so that buyers can choose according to the budget and tastes they have. In general, this factor is the convenience factor.

CONCLUSION

Based on the results of the research and discussion that has been done, it can be concluded:

1. Personal factors partially have a positive and significant effect on online buying interest with a contribution of influence of 12.20% with a value of t count = 2.133 and a value of Sig count of 0.036. Thus the hypothesis which states that personal factors have a positive and significant effect on online buying interest acceptable.

2. Partial social factors have a positive and significant effect on the interest in buying online with a contribution of influence of 23.50% with a value of t count = 3.681 and a value of Sig count of 0.000. Thus the hypothesis which states that personal factors have a positive and significant effect on online buying interest can be accepted.

3. Both personal and social factors simultaneously have a positive and significant effect on online buying interest with an influence contribution of 35.70% with a calculated F value = 24.104 and a The sig count is 0,000. Thus, the hypothesis that personal factors and social factors have a positive and significant effect on online buying interest can be accepted.

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