

Analysis of The Level of Purchasing Power of UIN SMH Banten Students in Shopping at e-Commerce

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Abstrak

Implementasi Penelitian ini bertujuan untuk menganalisis tingkat daya beli mahasiswa UIN SMH Banten dalam berbelanja di e-commerce. Penelitian ini menggunakan pendekatan kuantitatif dengan teknik purposive sampling. Sampel yang digunakan adalah 33 responden mahasiswa UIN SMH Banten yang aktif berbelanja di e-commerce. Data diperoleh melalui kuesioner yang disebarakan secara online. Hasil penelitian menunjukkan bahwa mayoritas responden memiliki tingkat daya beli yang cukup dalam berbelanja di e-commerce. Namun terdapat faktor-faktor yang mempengaruhi tingkat daya beli seperti harga produk, kualitas produk, dan promosi yang ditawarkan oleh e-commerce. Hasil penelitian ini diharapkan dapat memberikan informasi dan masukan bagi pengelola e-commerce dalam meningkatkan tingkat daya beli konsumennya.

Keywords : *E-commerce, daya beli, berbelanja*

Abstract

Implementation This study aims to analyze the level of purchasing power of UIN SMH Banten students in shopping in e-commerce. This study used a quantitative approach with a purposive sampling technique. The sample used was 33 student respondents from UIN SMH Banten who actively shopped in e-commerce. Data was obtained through questionnaires distributed online. The results of the study show that the majority of respondents have a sufficient level of purchasing power in shopping on e-commerce. However, there are factors that affect the level of purchasing power such as product prices, product quality, and promotions offered by e-commerce. The results of this study are expected to provide information and input for e-commerce managers in increasing the level of purchasing power of their consumers.

Keywords: E-commerce, purchasing power, shopping

INTRODUCTION

Human dependence on the progress of the times is getting bigger, one of which has an impact on progress in technology which continues to update its system, especially now that the world has entered the era of the industrial revolution 4.0, of course human activity has also experienced many changes and is commonly known as the digital era. In the digital era, most of the work in human life depends on technology. Human dependence on technology is increasingly strengthened by the large number of human work activities that depend on internet networks, computers, and smartphones. The development of the times has made the internet easier to find and use in all aspects of human activity, including in the field of communication. This causes everything to be done instantly and in real-time even though they are at a long distance. The developing world also affects the overall progress of all countries.

Developing countries, such as Indonesia with a sizable population, have certain difficulties, this is because the population has not been able to adapt easily to the progress of the digital era, causing changes in the economic activities of its residents, while for developed countries, progress in the industrial revolution era has not had a major impact. because developed countries have strengthened their economic systems and adapted more quickly to change. The digital era has resulted in a shift in the consumption patterns of most people in Indonesia. One of them has an impact on digitalization in the economic sector, namely the emergence of many sites for buying and selling goods and services online or commonly called e-commerce. The existence of e-commerce is able to help small traders and even large companies to join and compete in marketing their products through the official website so that they are more easily traded online, through this method traders and companies hope that it will be easier for consumers to find various information. variety of goods or services they offer. E-commerce is one of the digital sectors driving the development of the digital economy which carries out buying and selling activities on an online platform.

E-commerce users are dominated by users aged 18-35 years (results of Kredivo & Katadata Insight Center research, 2018). At this vulnerable age, one of the user groups is the student group or students. In general, students tend to be active in terms of current technological developments. Ability to use technology due to easy access and education about technology. This makes students one of the groups of teenage consumers who quite often make purchases online with a percentage of 36% according to research data from the Kredivo & Katadata Insight Center.

Excessive consumption behavior by students when making purchases online causes consumptive behavior to emerge. Consumptive behavior carried out by students has led to lifestyle changes towards a more modern one. This is in accordance with the research that will be conducted by researchers where students are currently consuming excessively because it is supported by adequate internet networks, the influence of friends and the environment, and currently increasing online purchases. Consumption can be done by people of different ages because consumption is a basic human need with different consumption characteristics. Consumers at the consumption level range from teenagers to old age with different needs. Among students, e-commerce has been discussed quite often. This is because many students have carried out buying and selling activities online through existing e-commerce platforms. Some of the top online shopping platforms in Indonesia are Tokopedia, Lazada, Bukalapak, Shopee, and Blibli.

One of the factors that influence a person's financial behavior is the economic situation of the family. As we know most students still depend on their parents. The majority, someone who is still a student will

have difficulty managing time for study and work so that with this students do not have their own income. Usually the amount of each student's pocket money varies and causes the purchases they make to also vary from one to another.

METHOD

This research uses a quantitative approach, namely an approach that is carried out by collecting research data with valid and reliable instruments and then used to process data and analyze research data using statistical test tools that are in accordance with the research objectives. The instrument used in this research is a questionnaire, the questionnaire is the dissemination of data through a list of questions which of these questions respondents are expected to provide responses (Laili Dimiyati et al., 2022). The sources used are from a lot of literature, for example books, notes or reports that are in line with the problem. Collecting data through various reference materials from reference books, journal articles, and previous research.

DISCUSSION

This study used a questionnaire system presented in the form of a Google form which contained 14 statements and involved 33 respondents as a sample. The respondents were active students of UIN SMH BANTEN.

Validity test results

Validity test is used in this study to ensure the validity of the instrument used by comparing the value of r count with r table. The value of r table is obtained by calculating the degrees of freedom (df), which is obtained from the number of respondents (n) minus 2, then $df = N - 2 = 33 - 2 = 31$, so r table = 0.355 (from table r which can be seen on Google) Further information regarding the value of r table can be found in table 1.1.

Table 1.1 Table of Capability Level Validity Test

Variable	Corrected Item-Total correlation (R Count)	Information
E1	0.408	VALID
E2	0.367	VALID
E3	0.365	VALID
E4	0.564	VALID
E5	0.021	VALID
E6	0.646	VALID
E7	0.617	VALID
E8	0.554	VALID
E9	0.459	VALID
E10	0.624	VALID
E11	0.425	VALID

E12	0.508	VALID
E13	0.666	VALID
E14	0.346	VALID

In the validity test, if the r count value is greater than the r table, the question item is considered valid. From the data above, it can be seen that the r table is 0.355 and the r count is according to what is stated in the table and when compared to the t table the results of r count are greater than r table, then all questions or variables are declared valid (can be seen in table 1.2).

Table 1.2 validity

		N	%
Valid		33	100.0
Cases Excludeda		0	.0
Total		33	100.0

Reliability Test

The reliability test was carried out to evaluate the stability of the questionnaire used. The instrument is considered reliable if the Cronbach Alpha value is greater than 0.75. The results of the reliability test on variable data show that it has a value of more than 0.75 so that the interest in saving research instrument can be considered reliable.

Table 1.3 reliability test results

No.	Variables	Cronbach Alpha	Information
1.	0.812	0.75	Reliable

Table 1.4 statement of purchasing power

STATEMENT	SS	S	RR	TS	STS
tend to choose e-commerce platforms that offer lower prices	13 39.4%	17 51.5%	3 9.1%		
spending less than 1,000,000 in a month shopping on e-commerce	8 24.2%	15 45.5%	4 12.1%	6 18.2%	
spending over 1,000,000 in a month shopping on e-commerce		4 12.1%	5 15.2%	19 57.6%	5 15.2%
more interested in discounted goods in e-commerce	17 51.5%	14 42.4%	2 6.1%		

more interested in branded goods (branded) in e-commerce	5 15.2%	20 60.6%	6 18.2%	1 3.0%	1 3.0%
feel that the security of payment transactions on the e-commerce platform is quite good.	5 15.2%	25 75.8%	3 9.1%		
tend to choose e-commerce platforms that offer free shipping	12 36.4%	21 63.6%			
interested in flash-sales that are often held at certain times	11 33.3%	16 48.5%	4 12.1%	2 6.1%	
set aside funds from parents (allowance money) to shop in e-commerce	8 24.2%	18 54.5%	5 15.2%	2 6.1%	
buying necessities in e-commerce (such as to meet college needs)	10 30.3%	20 60.6%	2 6.1%	1 3.0%	
buy desire items in e-commerce (like to fulfill my fashion)	8 24.2%	20 60.6%	3 9.1%	2 6.1%	
Collect cashback coins to get huge discounts	11 33.3%	17 51.5%	4 12.1%	1 3.0%	
pleased with the wide selection of products available in e-commerce.	10 30.3%	22 66.7%	1 3.0%		
feel the e-commerce I use has a fair return and product replacement policy.	6 18.2%	25 75.8%	2 6.1%		

Based on the answers obtained from the respondents, information about this research can be obtained and converted into a descriptive table. In the table above, the results of a descriptive analysis are presented regarding the level of purchasing power of UIN SMH BANTEN students in shopping at e-commerce. This study describes the respondents' answers using the average value (mean) and standard deviation (std.

deviation). To explain the results of the respondents' assessment of the research variables, it is carried out based on the average value of each variable.

information: SS = Strongly agree, S = Agree, RR = Undecided, TS = Disagree, STS = strongly disagree.

Purchasing power level

Table 1.5 Ability Level

		Frequency	Percent
Valid	Currentl y Tall	6	18.2
	Tall	27	81.8
	Total	33	100.0

From the results of the table above, it can be seen that there are 6 students who have purchasing power at a moderate level category and there are 27 students who have purchasing power at a high level. Therefore, it can be concluded that with 33 questionnaire respondents, the level of purchasing power of UIN SMH BANTEN students in shopping on e-commerce is quite high, namely as much as 81.8 percent. This shows that the majority of respondents have high purchasing power.

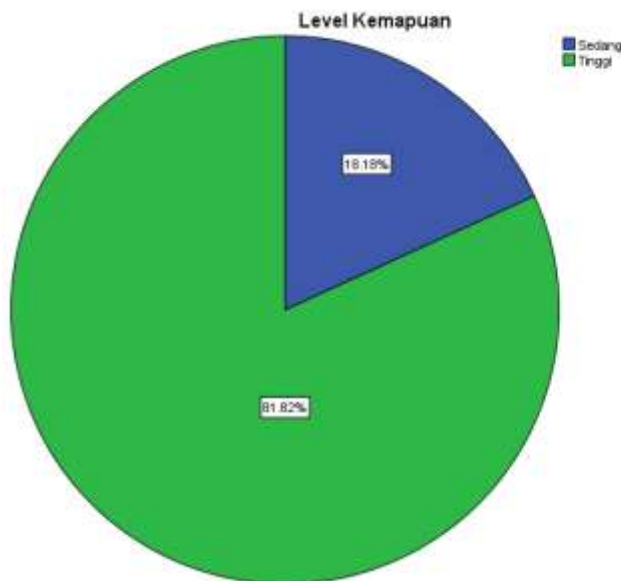


Figure 1. Purchasing power ability

Based on the picture above it can be stated that the purchasing power of UIN SMH BANTEN students is high as can be seen in the picture above which is 81.82%. So it can be interpreted that most of the respondents have a high level of purchasing power.

Table 1.6 Descriptive Statistics

	Minimum	Maximum	Average	std. Deviation
amean	3.07	4.79	3.9870	.38937
Valid N (listwise)				

Based on the table of descriptive statistics, the minimum data (3.07) and maximum data (4.79) were obtained. This states how much purchasing power UIN Banten students have in shopping on e-commerce. Obtained a mean value of (3.9870), with a standard deviation of (0.38937). These results were obtained from the respondent's answer data from filling out 14 questions.

Characteristics of Respondents

This research involved several students of the Islamic University of Sultan Maulana Hasanuddin Banten as research objects and who answered survey questionnaires. Respondents involved in this analysis have characteristics that are divided by gender.

Table 1.7 Ability Level * Gender Crosstabulation

			gender		Total
			Woman	Man	
Ability Level	Currentl y	Count	1	5	6
		% of Total	3.0%	15.2%	18.2%
	Tall	Count	22	5	27
		% of Total	66.7%	15.2%	81.8%
Total	Count	23	10	33	
	% of Total	69.7%	30.3%	100.0%	

Based on the data above, it can be concluded that women or students at UIN SMH Banten have a higher purchasing power to shop in e-commerce with a total of 69.7% than men or students, namely with a total of 30.3%.

T-test

Apart from looking at the purchasing power of UIN SMH BANTEN students between men and women using SPSS, we can also compare it with the T-Test. The comparison and explanation can be seen below:

Table 1.8.Group Statistics

	gender	N	Means	std. Deviation	std. Error Means
mean	Woman	23	4.0745	.34017	.07093
	Man	10	3.7857	.43773	.13842

For women, the average result (mean) is 4.0745 with a standard deviation of 0.34017 while for men, the result is an average (mean) of 3.7857 with a standard deviation of 0.43773

Table 1.9. Independent Samples Test

	Levene's Test for Equality of Variances	t-test for Equality of Means								
		F	Sig.	Q	df	Sig. (2-tailed)	Mean Differences	std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Equal variances assumed	.696	.411	2054	31	.048	.28882	.14058	.00210	.57554	
mean Equal variances not assumed			1857	13,953	.085	.28882	.15554	-.04488	.62252	

Although seen from table 1.7 there is a difference in purchasing power between women and men, namely 69.7% and 30.3%. But if seen from the T-Test

There is no difference between the purchasing power of women and men. This is because Sig. (2-tailed) in the Equal Variances Not Assumed (0.085) is greater than 0.05.

Note: Sig $t < 0.05$ = There is a difference

Sig $t > 0.05$ = No difference.

CONCLUSION

Based on the results of the study, it can be concluded that the purchasing power of UIN SMH BANTEN I students tends to be high, namely 81.82%. It can be seen that women have a high purchasing power of 69.7% compared to only 30.3% of men, but there is no difference in the purchasing power of UIN SMH Banten students between men and women when viewed from the T-test due to sig. (2-tailed) in the Equal Variances Not Assumed section (0.085) is greater than (0.05).

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