# The Influence of The Ease of Information and The Ease of Transaction on Online Purchasing Decisions at Bika Ambon Rika Store on Sekip, Medan in The Digital Era

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#### **ABSTRACT**

This study was conducted to analyse the effect of ease of information and ease of transactions on online purchasing decisions at Toko Bika Ambon Rika, Medan, in this digital era. The population in this study were consumers of Toko Bika Ambon Rika who had made at least one or more online purchases within the past year. The number of samples in this study was determined by the method of Hair et al. (1998), so the minimum sample size that researchers must obtain in this study is 55 respondents. The result of this study shows that the ease of information and the ease of transaction can positively influence online purchasing decisions, and from the results of the coefficient of determination, it can be concluded that the effect of the Ease of Information and Ease of Transaction variables simultaneously on online purchasing decisions is 35.7%, while the remaining 64.3% is influenced by other factors.

**Keywords:** Digital Era, Method, Online Purchasing Decisions, Technology, The Ease of Information, The Ease of Transaction.

# **INTRODUCTION**

Indonesia is a country with over 1,300 ethnic groups, each with a unique language. customs, traditions, art, music, dance, beliefs, and culinary heritage. Each tribe contributes to the diversity of traditional food, preserving and enriching the cultural heritage of each tribe and culture, and strengthening the nation's sense of pride and identity. This diversity is a tangible proof of Indonesia's rich cultural heritage. One type of traditional food that is famous in Medan, North Sumatra, is bika ambon cake. Bika ambon cake is a popular traditional snack or dessert from Medan. North Sumatra, It is known for its soft texture and sweet flavor. Made from wheat flour, coconut milk, eggs, sugar, yeast, and pandan. Originally, Bika Ambon was a traditional cake originating from Medan, North Sumatra. However, as the cake spread to various regions in Indonesia, it underwent adaptations and variations according to local tastes. Bika Ambon has also become one of the signature cakes sold at various culinary events and festivals in Indonesia. One of the most famous bika ambon shops in Medan, North Sumatra, is Toko Bika Ambon Rika, which has been in business since 30 years ago. Although famous for its distinctive bika ambon cake, Toko Bika Ambon Rika also sells various other types of cakes.

The digitalization era has significantly impacted online purchasing decisions in society. Technological advancements, such as the internet and computerised systems, have rapidly expanded and changed various aspects of human life. The internet network is becoming faster and wider, enabling global connections and instant access to

information, services, and communications. This technology allows people to perform various activities online, including economic activities, as it provides flexibility and efficiency. People are more comfortable using the internet for online shopping, accessing store information, and receiving customer feedback. Online transactions are more efficient and can be accessed anytime and anywhere, making it easier for people to make purchases. Looking at those cases, I think if Bika Ambon Rika cannot keep up with the digital era's development as they cannot provide the ease of information and the ease of transactions, maybe it might influence online purchasing decisions, and maybe they can't compete with other competitors in this business. So maybe, Toko Bika Ambon Rika can try to enhance the ease of information access and transactions by providing easy access to business information through technology and systems. The digital economy provides flexibility for business transactions, where we no longer have to meet in person to carry out transactions. Based on the McKinsey Report, Indonesia is ranked first as a country with a score of 99 percent, which is recorded as the fastest growth in adopting the digital economy (McKinsey,2019). Apart from that, McKinsey also predicts that Indonesia's digital economy will also experience an increase in productivity, which could reach US\$120 billion per year. Now, companies use mobile devices, internet networks, and search engine optimisation to make their business information accessible to potential customers anytime and anywhere. The company also focuses on making transactions smooth, fast, and simple, offering traditional cash or cash on delivery (COD) payments. Since 2021, Toko Bika Ambon Rika has expanded its transaction methods to include credit or debit card payments, bank transfers, and payments through digital banking platforms like OVO. This approach aims to increase the usability and accessibility of information in business. Overall, Toko Bika Ambon Rika aims to provide a seamless and efficient experience for its customers.

In this digitalization era, Toko Bika Ambon Rika, which usually only sells offline, has now innovated and implemented online sales so that the business it runs can still survive in the midst of other competitors who continue to innovate and develop every time. Now customers of Toko Bika Ambon Rika can order products easily through online media such as Instagram, Whatsapp, Grab Food, and Gojek.

Table 1. Sales data from 2019 to 2022

Year	Sales Volume	
2019	6.899	
2020	6.923	
2021	7.764	
2022	8.442	

Source: Sales data of Toko Bika Ambon Rika from 2019 to 2022

Based on tables I and II, we can see that the development of sales volume from 2019 to 2020 is less because online sales have not been implemented. However, we can see a significant development in sales volume in 2021–2022, where online sales have been implemented. Every year, the sales volume always increases, but not as much as the year when Toko Bika Ambon Rika sells online, namely 2021–2022.

# LITERATURE REVIEW

## The Ease of Information

According to Jogiyanto (2009), information is data that has been processed into a form that has meaning for the recipient, has real value, and feels for current or future decisions. The information presented must also be of high quality, and there is convenience for consumers in finding this information. Ease itself is a condition where someone believes

that using technology is easy and does not require great effort in its use (Davis, 1989). According to Jogiyanto (2005: 10), indicators of information quality consist of: (1) Accurate (accuracy): information must be free from errors or presented in an unbiased or misleading manner. Information must have a certain accuracy so that there is no doubt about its truth. (2) On time (timeliness), the information to be presented to consumers should not arrive late, because information that does not arrive on time has no value anymore. (3) Relevant (relevancy): existing information has a value of usefulness in accordance with what is needed by consumers. Information has different levels of relativity, depending on the level of the user.

## The Ease of Transaction

According to Yuliawan (2015), ease of transaction is a form of simplifying the transaction process in ordering, paying, as well as an informative, pleasant purchasing process and the distribution of goods that are relatively fast and not misdirected. In the process, the ease of the transaction must also pay attention to how much the technology is perceived as relatively easy to understand and use (Chin and Todd, 2015: 154). According to Davis in Ahmad and Pambudi (2014:4), indicators of transaction convenience consist of: (1) Easy to Use: A payment medium must be easy to use so that users do not find it difficult to operate. (2) Easy to Learn: A payment medium must be easy to learn so that users can easily adapt to or understand the application. (3) Clear and understandable: an application must be clear and easy to understand so that users find it easy to master the procedures for using the payment medium. (4) Easy to control (controllable): a payment medium must be easy to control. This means that the payment medium is easy to use according to the needs of its users. (5) Flexible in use (flexible), a payment medium must be flexible. This means that the payment medium can be adjusted and used anytime and anywhere according to the wishes of its users.

## Online Purchasing Decision

Online Purchase Decision (Online Purchase) is a selection process that combines knowledge to evaluate two or more alternative behaviours and choose one of them that has a strong relationship with personal character, vendor or service, website quality, attitude at the time of purchase, intention to buy online, and decision-making (Azizah, 2020; Andrade and Valtcheva, 2009). According to Deavaj et al. (2003), online buying decisions are influenced by several indicators, namely: (1) efficiency for search is a fast time and there is ease of use and search effort; and (2) value, related to the quality of the product or service being sold where there is price competition and good quality. (3) interaction, which includes information, security, load time, and navigation. Consumers need complete, accurate, and secure information about the desired product or service when shopping online. With complete, accurate, and secure information, buyers will trust the products that will be purchased later.

## **RESEARCH METHOD**

The type of research that the author uses in conducting this research is a quantitative approach. The data collection technique used by researchers in this study is a questionnaire, in which the researcher will create a questionnaire containing several questions about this research, which later will be distributed to respondents in order to obtain information or data that can support this research. The population in this study are consumers of Toko Bika Ambon Rika who have made at least one or more online purchases within the past year. However, not all populations will be taken by researchers, but only a number of population elements will be taken to form a sample (Sekaran, 2006). Because every person in the entire population has the same opportunity to be selected as a sample as an unbiased representation of the total population, the researcher uses

random sampling, which is a random sampling technique from a predetermined population. The number of samples in this study was determined by the method of Hair et al. (1998). According to Hair et al. (1998), the number of samples that must be obtained is at least five times the number of indicators used in the study. The total indicators in this study amounted to 11 with a total of 33 questions, so the minimum sample size that researchers must obtain in this study is  $11 \times 5 = 55$ .

#### **RESULTS**

The characteristics of respondents in this study are classified into two factors, namely, gender and frequency of purchase, which are presented in the following table.

Table 2. Characteristics of Respondents

Num.	Criteria	Total	Percentage
	Type Of Gender		
1.	a. Female	29	53,33%
	b. Male	26	46,67%
	Frequency Of Purchase		
2.	a. First Purchase	19	35,38%
	b. Purchase more than one	36	64,61%

Source: Data processed,2023

Judging from the table above, it can be concluded that the respondents in this study were dominated by female respondents with a purchase frequency that was not only once, because women in today's digitalization era prefer to shop online, especially if there is ease of information and ease of transactions that allow every consumer to buy and sell wherever and whenever they want.

# **Validity and Reliability Test**

When conducting the validity test, the results show that all items in each variable have a calculated R value greater than the R table value (0.361), so all items can be declared valid. In addition, the reliability test results of each item show that the number of Ease of Information ( $X_1$ ), Ease of Transaction ( $X_2$ ), and Online Purchasing Decisions (Y) variables have a Cronbach' alpha value that is above 0.6, so the reliability of each variable is also categorised as valid. Due to the results of the validity test and reliability test, which state that it is valid, the statements in the research questionnaire mean that they are able to reveal the conditions measured by the questionnaire.

## **Classical Assumption Test**

To provide certainty that the regression equation obtained has accuracy in estimation, is unbiased, and is consistent, it is necessary to test classical assumptions as conditions that must be met in the OLS linear regression model so that the model becomes valid as a predictor (accounting.binus.ac.id). The results obtained from the classical assumption test are as follows: (1) One sample Kolmogrov-Smirnov test shows a significance value of 0.053 greater than 0.05 (SigF> 5%), so it is concluded that the data tested is normally distributed. The graph of the Normal Probability Plot of Regression displays data points around the diagonal line and follows the direction of the diagonal line. From the graph, it can also be seen that the regression model shows that the data under study meets the normality assumption test. (2) In the multicollinearity test, the correlation values for the Ease of Information and Ease of Transaction variables, respectively, have a tolerance value (0.976) > 0.1 and a VIF value (1.025) < 10, so it can be concluded that the Ease of Information and Ease of Transaction variables do not have multicollinearity or correlation between independent variables.

## **Multiple Linear Regression Test**

After the results of the classical assumption test have been obtained, the next step is to perform multiple linear regression analysis to determine how much influence the independent variables (Ease of Information  $X_1$  and Ease of Transaction  $X_2$ ) have on the dependent variable (Online Purchasing Decision Y) (Ghozali, 2018). The results of the multiple linear regression analysis can be seen in the following table:

Table 3. Multiple Linear Regression Test

Table 6: Maniple Ellical Regression Test							
Coefficients <sup>a</sup>							
Model		Unstandarized		Standarized			
		Coefficients		Coefficients			
		В	Std. Error	Beta			
1	(Constant)	25,189	6,064				
	Ease of	0,132	0,102	0,102			
	Information						
	Ease of	0,102	0,091	0.088			
	Transaction						

Source: Data processed,2023

From the table above, the multiple linear regression equation model is obtained as follows:

$$Y = 25,189 + 0,132 X_1 + 0,102 X_2$$

Based on this equation, it can be concluded that the constant of 25.189 is statistically interpreted that if the ease of information and ease of transactions do not have a value or are equal to 0, the value of online purchasing decisions remains at 25.189. The regression coefficient of the information convenience variable (X<sub>1</sub>) of 0.132 indicates that if the information convenience variable is increased by 1 unit, the value of the online purchasing decision variable will increase by 0.132 units. And the regression coefficient shows a positive value, meaning that the effect of ease of information on online purchasing decisions is positive or increases in the same direction. This means that the information convenience variable can influence online purchasing decisions in the digital era. The regression coefficient of the transaction convenience variable  $(X_2)$  of 0.102 indicates that if the transaction convenience variable is increased by 1 unit, the value of the online purchasing decision variable will increase by 0.102 units. And the regression coefficient shows a positive value, meaning that the effect of transaction convenience on online purchasing decisions is positive or increases in the same direction. This means that the transaction convenience variable can have an effect on online purchasing decisions in the digital era.

# **Hypothesis Testing (t Test)**

To determine the partial effect of each independent variable (Ease of Information  $X_1$  and Ease of Transaction  $X_2$ ) on the dependent variable (Online Purchasing Decision Y), the t test was conducted. The results obtained from conducting partial tests are as follows: (1) The Ease of Information variable ( $X_1$ ) shows a  $_{tco1unt}$  value (4,292)> ttable (1,983) with a significant level of 0.000 <0.05, so it is concluded that there is a partially significant positive effect between Ease of Information ( $X_1$ ) and Online Purchasing Decisions (Y) at Bika Ambon Rika Shop, Medan. (2) In the Ease of Transaction ( $X_2$ ) variable, it can be seen that the  $t_{count}$  value (4.118)>  $t_{table}$  (1.983) with a significant level of 0.000 <0.05, so it is concluded that there is a partially significant positive effect between Ease of Transaction ( $X_2$ ) and Online Purchasing Decisions (Y) at the Bika Ambon Rika Store, Medan.

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## **Model Feasibility Test (F Test)**

The next stage is to determine whether the regression model can or should be used in this study or not. Therefore, the regression model must pass the model feasibility test. And the results of the model feasibility test show that the  $F_{count}$  value (11.728) >  $F_{table}$  (3.056) with a significant 0.000 <0.05 so it can be concluded that there is a significant influence between the Ease of Information ( $X_1$ ) and the Ease of Transaction ( $X_2$ ) on Online purchasing decisions (Y) at Bika Ambon Rika Store, Medan.

# **Multiple Determination Coefficient Test (R-Squared)**

To measure how much the proportion of variation in the dependent variable (online purchasing decision Y) is explained by the independent variables (ease of information  $X_1$  and ease of transaction  $X_2$ ), it is necessary to test the multiple determination coefficient. Then the results of the Multiple Determination Coefficient Test are obtained as follows: The R squared ( $R_2$ ) value, or the coefficient of determination obtained, is 0.357, which means that the online purchasing decision variable (Y) can be explained by the ease of information ( $X_1$ ) and ease of transaction ( $X_2$ ) variables by 35.7%, while the remaining 64.3% is influenced by other factors that come from outside this research model, for example, price, promotion, location, and various other variables.

#### DISCUSSION

In this study, the ease of information has an influence on online purchasing decisions. The variable ease of information has an effect because of the accuracy, relevance, and timeliness of conveying this information. According to one of the consumers of the Bika Ambon Rika shop, this has an effect because the information provided by the Bika Ambon Rika shop is accurate, which means that the information is conveyed precisely and clearly and is related to what consumers want to know in a timely manner, which means that when consumers need information, Toko Bika Ambon Rika immediately gives them feedback in a short time or does not take a long time to obtain the information. This is in accordance with the results of research conducted by Ike Kusdyah Rachmawati, Yunus Handoko, Fenia Nuryanti, Maulidia Wulan, and Syarif Hidayatullah (2019) regarding "The Effect of Convenience, Customer Trust, and Information Quality on Online Purchasing Decisions". The results of his research indicate that the convenience and quality of information affect online purchasing decisions.

However, what makes this research different from other research is that it does not discuss the ease of transactions that also affect online purchasing decisions. This variable can also influence online purchasing decisions because, in today's digitalization era, consumers will consider the ease or efficiency of using a transaction tool or system as a means of payment when buying and selling activities are carried out. Such as the results of research by Niken Ayu Lestari and Sri Setyo Iriani (2018) on "The Effect of Trust and Ease of Transactions on Online Purchasing Decisions on the Mataharimall.com Site," which shows that ease of transactions is the most dominant variable and has a significant effect on online purchasing decisions.

#### **CONCLUSIONS**

Based on the results of research and discussion, it can be concluded that the results of this study prove that the ease of information and the ease of transactions are able to direct consumers, which in turn can encourage the formation of online purchasing decisions. With the ease of information and transactions, consumers do not have to feel confused when they need to buy a product, and the payment method will be a lot easier.

This shows that consumers are satisfied and that their needs are met. From the results of the coefficient of determination, it can be concluded that there is an influence of the variables Ease of Information and Ease of Transaction simultaneously on online purchasing decisions, but there are also other variables that are not researched that might influence online purchasing decisions. Thus, I hope that this research can provide benefits for Bika Ambon Rika in considering ease of information and ease of transactions so that it can encourage increased online purchasing decisions. As i suggest Bika Ambon Rika enhance the ease of information access and transactions by providing easy access to business information and transactions through technology and systems to increase online purchasing decisions. I also hope that this research can be academically useful so that it can be used to increase insight or knowledge and complement the literature regarding the influence of ease of information and ease of transactions on online purchasing decisions.

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