ANALYZE THE EFFECT OF TRUST, PRICE, QUALITY AND PERCEIVED RISK TOWARD CONSUMER PURCHASE BEHAVIOR IN ONLINE SHOPS INSTAGRAM

ANALISA DAMPAK KEPERCAYAAN, HARGA, KUALITAS DAN PERSEPSI AKAN RESIKO TERHADAP PERILAKU PEMBELIAN KONSUMEN DI TOKO ONLINE INSTAGRAM

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ABSTRACT

The purpose of this research is to find out the effectiveness of trust, price, quality and perceived risk toward consumer purchase behavior on online shops Instagram. The method of analysis is using the multiple regression analysis method. The statistical population of this study is online shop's consumers that using Instagram as their media to find the goods they were looking for by visiting several online shops Instagram account. The samples collected are 107 data in form of questionnaire. Multiple regression analysis was conducted using SPSS software. The result shows that price (X1), price (X2), quality (X3), and perceived risk (X4) had a significant result toward consumer purchase behavior (Y), simultaneously. But partially, only price (X2) had a significant effect toward consumer purchase behavior (Y). Trust (X1), quality (X3) and perceived risk (X4) had no significant effect toward consumer purchase behavior (Y), partially.

Keywords: Trust, Price, Quality, Perceived Risk, Consumer Purchase Behavior, Online Shop.

ABSTRAK

Tujuan dari penelitian ini ialah menemukan dampak kepercayaan, harga, kualitas dan persepsi akan resiko terhadap perilaku pembelian konsumen di toko online Instagram. Metode analisa yang digunakan menggunakan metode analisa regresi berganda. Populasi statistik yang digunakan dalam penelitian ini adalah konsumen toko online yang menggunakan Instagram sebagai media untuk mencari produk yang mereka inginkan dengan mengunjungi beberapa akun toko online di Instagram. Sampel yang dikumpulkan sebanyak 107 data sampel melalui kuisioner. Analisa regresi berganda digunakan pada perangkat lunak SPSS. Hasil menunjukkan bahwa kepercayaan (X1), harga (X2), kualitas (X3), dan persepsi akan resiko (X4) memiliki dampak hasil yang signifikan terhadap perilaku pembelian konsumen (Y) secara simultan. Namun secara parsial, hanya harga (X2) yang memiliki dampak hasil yang signifikan terhadap perilaku pembelian konsumen (Y). Harga (X1), kualitas (X3) dan persepsi akan resiko (X4) tidak memiliki hasil dampak yang signifikan terhadap perilaku pembelian konsumen (Y) secara parsial.

Kata Kunci: Kepercayaan, Harga, Kualitas, Persepsi akan Resiko, Perilaku Pembelian Konsumen, Toko Online.

1. INTRODUCTION

Research background

As time goes by, the presence of internet for human life has becoming more proficient. The Internet has brought rapid changes of various aspects of human life. Of course, including how the business will operate in the current period. Supply chains are being recalibrated, goods and service are being reinvented, and business models revamped. As such, the Internet is having a profound impact on the way business is being conducted in ways that are often disruptive to traditional methods. This is creating new challenges and opportunities for one who sees this kind of opportunity.

One of the most useful electronic communication media for online shop to start promoting their products is through social network. However, to achieve attraction, the attention of the various pairs of eyes and make social network as a pond filled with consumers, some online shop must have crucial strategy for some online shop. First, they need to choose a right social network for them to start promoting their products.

Many social networks had been used to promote business's products, one of them is Instagram. In researcher opinion Instagram is one of the most efficient social network than other social network like Kaskus, Facebook, Tumblr, Twitter, or BBM. Why choose Instragram? Instagram is a photo-sharing social network app that firstly appear on Apple's iOS platform. It's not the first photo-sharing social network app that appears, but it is more efficient than the other photo-sharing app in any mobile platform.

Instagram, made online businesses activity easier to put their product photos, product information, and how-to-order information in one place. So the consumer can actually see any information they need before choosing any product they want to purchase and contact the sellers. Instagram's active users in 10 December 2014 has increased rapidly. It has added more than 100 million monthly active users over the past nine months. That means Instagram, which has been purchased by Facebook in 2012, has grown more than 50% so far until 2014. That brings the app's total user count to over 300 million surpassed Twitter (Fortune & Instagram Blog). With the ease and advantages that Instagram has, no wonder that Instagram has surpassed Twitter. Instagram users will continue to grow, and of course Instagram is a pond full of consumers. The online shop businesses must be keen in sees the opportunity that Instagram has.

Taking into account the number of online shoppers and the increasing amount of online transactions are recorded, the researcher wanted to examine the factors that influence consumers to make purchases online, so it is expected to provide input for the online business how to make Indonesian consumers are willing to conduct transactions online. There are many factors that cause a person to purchase something from online shop in social network like Instragram. Start from affordable prices, availability of certain goods, quality of goods and services, trust, service facilities, payment method, perceived risk and security. Based on how important is trust, price, quality and perceived risk in influencing the consumer purchase decision in online shop through social network like Instagram. So, it is necessary to do a research based on these four variables in affecting consumer purchase decision on online shop through Instagram.

Research Objectives

This research aim to:
1. To identify the significant influence of trust, price, quality and perceived risk toward consumer purchase decision in online shop in Instagram, simultaneously.

2. To identify the significant influence of price toward consumer purchase decision in online shop in Instagram, partially.
3. To identify the significant influence of quality toward consumer purchase decision in online shop in Instagram, partially.
4. To identify the significant influence of trust toward consumer purchase decision in online shop in Instagram, partially.
5. To identify the significant influence of trust toward consumer purchase decision in online shop in Instagram, partially.

2. THEORETICAL FRAMEWORK

Trust

Buyers and sellers develop a degree of trust between each other. Sellers should trust in their customers in that they are able to choose goods and services, purchase them, and pay for them. On the other hand, customers should trust in sellers in that they can provide their needed goods and services and are able to distribute (or deliver) them if necessary (Zargar and Mahmoud. 2001). To maintain the business relationship and reach the goal between sellers and buyers, trust is a necessary factor. When people trust in each other, it means that they keep their promises they made during their business relationship.

The concept "trust" is defined as the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party (Mayer, Davis and Schoorman. 1995).

Price

Price is the amount of money that must be paid by the consumer to get the product. Actual prices are the discounts or surcharges relative to price expectations, according to prospect theory (Tversky and Kahneman. 1991), this perception affects the demands for a firm's product, and hence its profitability.

The degree that consumers distinguish and react to price levels and price changes is price sensitivity (Goldsmith *et al.* 2005). Price sensitivity can work as an indicator of how much a consumer willing to pay. Therefore, price has an important effect on consumers' purchase behavior and as a result on sales and profits of the business (Han *et al.* 2001).

Quality

Quality means providing pleasant to consumers, not just protecting them from annoyance (Garvin, 1984). Quality can also be regarded as one of the key components of a business' competitive advantage. Thus, the quality of goods or services is important to a business (Foster and Sjoblom, 1996).

There are five approaches to define quality, they are: the transcendent approach, the product-based approach, the user-based approach, the manufacturing-based approach and value-based approach (Garvin. 1984). The transcendent approach assumed quality is both absolute and generally identifiable. The product-based approach states that the differences in the quantity of ingredient or attribute of a product reflect in divergence in quality of that product. The user-based approach states quality is the degree of how a good or service meets or go beyond consumers' expectations. The manufacturing-based approach defined quality as conformance to

requirement. That means how a product or service meets a certain design standard. Finally, the value-based approach considers quality with performance at acceptable price or acceptable cost.

Perceived Risk

Despite the benefits of online commerce over traditional commerce and optimistic predictions for future growth of online shopping, negative aspects associated with this shopping method are also becoming critical (Kotler *et al.* 2004). Risk plays an essential role in consumer behavior, and it makes a valuable contribution towards explaining information-searching behavior and consumer purchase decision making, there are two theoretical perspectives about risk: one that is centered on a decision result is uncertainty and another centered on the costs or consequences of such results (Barnes *et al.* 2007).

Perceived risk reduces the willingness of consumers to buy goods over the internet (Barnes *et al.* 2007), greater perception of risk on the part of consumers' acts as a deterrent to their purchase intentions.

Consumer Purchase Behavior

Based on Kotler and Armstrong (2004:179), purchases made by consumers are influenced by cultural characteristics, social, personal (private) and psychological. Cultural characteristics consist of Culture, Subculture and Social Class. Based on Kotler and Armstrong (2004:197), type of purchase behavior consists of:
1. Complex Buying Behavior is the buying behavior in situations characterized by high consumer involvement in the purchase and there is not much difference between brands.
2. Reducing Dissonance Buying Behavior is the buying behavior in situations characterized by high consumer involvement in the purchase, but there are only slight differences in the brand.
3. Habitual Buying Behavior is the buying behavior in situations characterized by low consumer involvement in the purchase and there is little difference between brands.
4. Variety-seeking Buying Behavior is the buying behavior in situations characterized by low consumer involvement in the purchase and there is not much difference between brands.

Previous Research

Lui Cheuk Man, BA (Hons) (2012) study results is among all the factors, product quality has the lowest level of online shopping satisfaction. About 64.5% of respondents agree that the product quality of online stores is relatively lower than physical stores' product. More than half of the respondents cannot accept the real product they received is different from the displayed photos on sellers' website. That means online sellers need to pay more efforts on ensuring their goods quality. While trust and price has significance affects consumers' purchase decision. The sellers must give price with actual price that fit with the quality of products that the sellers' sale and according to the prevailing market prices. The price too low, than the buyers will think the goods is low quality and if it's too high, than the buyers will try to find another online vendor.

The empirical results of study made by Dan J. Kim, Ph.D, Donald L. Ferrin, Ph.D, and H. Raghav Rao, Ph.D (2007) suggest that a consumer's trust directly and indirectly affects his or her purchasing intention. A consumer's trust has a strong positive effect on the purchasing intention as well as a strong negative effect on a consumer's perceived risk.

Research Hypothesis

The hypotheses of this research are:

    H1: There is a simultaneous influence between trust, price, quality and perceived risk toward consumer purchase decision.

    H2: There is a partial influence between trust and consumer purchase decision.

    H3: There is a partial influence between price and consumer purchase decision.

    H4: There is a partial influence between quality and consumer purchase decision.

    H5: There is a partial influence between perceived risk and consumer purchase decision.

3. RESEARCH METHOD

Type of Research

This research conducts causal type of research. According to Sugiyono (2013:37) causal relationship is a relationship that is both cause and effect.

Place and Time of Research

This research is conducted in several random places where it can have held research through the distribution of questionnaires online or offline. The research lasted from April to May 2015.

Research Procedure
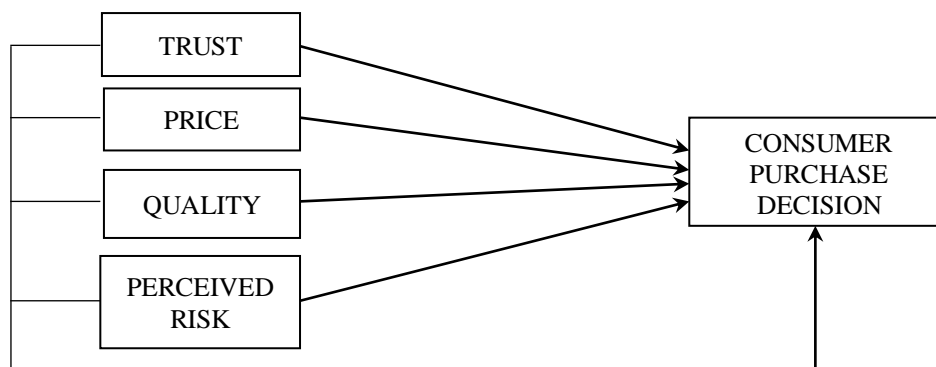
Figure 1. Research Procedure
Source: Data Processed, 2015

Population and Sample

According to Sekaran (2006:121), population refers to a whole group of people, events or things of interest that want to research investigation. The population in this study is that consumers have ever shopped online, which according to data from GlobalWebIndex in 2014 was approximately 32% of Instagram users from 71 million Internet users in Indonesia is about 23.04 million people.

According to Sekaran (2006:123), the sample is a portion of the population. In multivariate research (including multiple regression analysis), the sample size should be 10x greater than the number of variables in the study (Roscoe. 1975:163). Because there are 5 variables in the study, the minimal sample used in this study was determined to be 50 samples. In determining the data to be studied, sampling technique used is the non-probability sampling is a sampling technique that does not provide equal opportunity for each element or member of the population to be

sampled. Respondents were selected were (users of social media Instagram ever make purchases through that social media). The method used to collect the sample is non-probability sampling using a random sampling. Random sampling is collecting information from members of random population (Kuncoro. 2009:104).

Data Collection Method

According Sugiyono (2009:133), the type of data by way of acquiring divided into two. First, primary data is data collected and processed by the researchers directly from respondents. Existing primary data in this study is the result of a questionnaire on factors that affect online consumers' purchase decision. Second is secondary data is data obtained in the form of ready-made are processed and presented by the other party. Secondary data in this study is about the number of Internet users, the number of online shoppers and the various theories and related data.

Data Analysis Method
Validity Test

Tests carried out by looking at the value of the MSA (Measures of Sampling Adequacy). If the MSA values above 0.5 then the data can be declared valid so that it can be used for the test or analyzes further. Usman (2008:112).

Reliability Test

Test carried out by looking at the value Croanbach Alpha with the following restrictions:
1. If the reliability coefficient (alpha) is close to 1 means very good
2. If the reliability coefficient (alpha) is above 0.8 means either
3. If the reliability coefficient (alpha) below 0.6 means no good or in other words, it is stated that the measurements made inconsistent or unreliable. Usman (2008:138).

Multiple Regression Analysis Model

The equation model of Multiple Regression Analysis use in this research can be formulated as shown below:

$$Y = a + b1X1 + b2X2 + b3X3 + b4x4$$

Explanation:

Y	: Consumer purchase decision
a	: The constant, when all the independent variable equal to 0
b1	: The slope of Trust variable
b2	: The slope of Price variable
b3	: The slope of Quality variable
b4	: The slope of Perceived Risk variable
X1	: Value of Trust variable
X2	: Value of Price variable
X3	: Value of Quality variable
X4	: Value of Perceived Risk variable

4. RESULT AND DISCUSSION

Validity Test Result

The first stage in the validity test is to assess which items are considered eligible to be included in subsequent analyzes. This testing is done by including all existing items, then the items are subject to a number of tests. At this stage, included 15 items from 5 variables, each variable has 3 indicators shown the results provide value KMO and Bartlett's test of 0.585 with 0.000 significances.

Table 1. KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.585
Bartlett's Test of Sphericity	Approx. Chi-Square	361.701
	df	105
	Sig.	.000

Source: Data Processed, 2015

In the test using Anti-Image Matrices, found one item that have a value of less than 0.5 MSA is an item in one of Perceived Risk indicators which is Financial Risk indicator shown 0.468 of MSA score (Lamp. 1). In this case, the Financial Risk indicators are not valid and cannot be used in further analysis.

Table 2. Measuring of Sampling Adequacy (MSA)

Anti-image Matrices

		X11	X12	X13	X21	X22	X23	X31	X32	X33	X41	X42	X43	Y1	Y2	Y3
Anti-image Covariance	X11	.454	-.273	-.034	-.065	-.102	.069	.038	.016	-.027	.033	.012	.018	.020	-.092	-.022
	X12	-.273	.385	-.098	-.063	.145	.025	-.050	-.060	-.029	-.129	.036	-.090	-.008	.070	.016
	X13	-.034	-.098	.711	-.060	.018	-.201	-.068	-.020	.062	-.024	-.103	.068	-.048	-.005	.073
	X21	-.065	-.063	-.060	.740	.035	-.089	-.053	-.036	.026	.167	-.151	.109	-.093	.027	-.051
	X22	-.102	.145	.018	.035	.645	-.217	-.083	-.045	-.021	-.089	.064	-.058	-.081	-.037	.034
	X23	.069	.025	-.201	-.089	-.217	.575	.097	.047	-.003	-.171	-.031	-.099	.116	-.089	.059
	X31	.038	-.050	-.068	-.053	-.083	.097	.908	-.011	.022	.060	.014	-.055	-.014	-.024	.134
	X32	.016	-.060	-.020	-.036	-.045	.047	-.011	.919	-.084	.018	.079	.076	-.031	.004	-.014
	X33	-.027	-.029	.062	.026	-.021	-.003	.022	-.084	.900	.022	.032	-.159	-.010	.061	-.018
	X41	.033	-.129	-.024	.167	-.089	-.171	.060	.018	.022	.723	.059	.017	-.049	.064	-.200
	X42	.012	.036	-.103	-.151	.064	-.031	.014	.079	.032	.059	.587	-.289	-.035	-.008	-.051
	X43	.018	-.090	.068	.109	-.058	-.099	-.055	.076	-.159	.017	-.289	.571	-.072	.009	-.004
	Y1	.020	-.008	-.048	-.093	-.081	.116	-.014	-.031	-.010	-.049	-.035	-.072	.461	-.281	-.050
	Y2	-.092	.070	-.005	.027	-.037	-.089	-.024	.004	.061	.064	-.008	.009	-.281	.461	-.090
	Y3	-.022	.016	.073	-.051	.034	.059	.134	-.014	-.018	-.200	-.051	-.004	-.050	-.090	.618
Anti-image Correlation	X11	.563a	-.654	-.060	-.112	-.189	.135	.059	.025	-.042	.057	.024	.035	.044	-.202	-.036
	X12	-.654	.524a	-.187	-.117	.290	.052	-.085	-.101	-.050	-.245	.076	-.193	-.020	.167	.029
	X13	-.060	-.187	.687a	-.083	.027	-.314	-.085	-.025	.078	-.034	-.160	.107	-.084	-.009	.096
	X21	-.112	-.117	-.083	.640a	.050	-.136	-.065	-.043	.032	.228	-.229	.168	-.159	.045	-.066
	X22	-.189	.290	.027	.050	.596a	-.356	-.108	-.059	-.028	-.130	.104	-.096	-.148	-.067	.047
	X23	.135	.052	-.314	-.136	-.356	.541a	.135	.065	-.004	-.265	-.053	-.173	.226	-.173	.086
	X31	.059	-.085	-.085	-.065	-.108	.135	.527a	-.012	.025	.074	.020	-.076	-.021	-.037	.156
	X32	.025	-.101	-.025	-.043	-.059	.065	-.012	.654a	-.092	.022	.107	.105	-.047	.006	-.016
	X33	-.042	-.050	.078	.032	-.028	-.004	.025	-.092	.535a	.027	.044	-.222	-.016	.095	-.021
	X41	.057	-.245	-.034	.228	-.130	-.265	.074	.022	.027	.469a	.090	.027	-.086	.110	-.260
	X42	.024	.076	-.160	-.229	.104	-.053	.020	.107	.044	.090	.628a	-.499	-.066	-.015	-.073
	X43	.035	-.193	.107	.168	-.096	-.173	-.076	.105	-.222	.027	-.499	.580a	-.140	.017	-.007
	Y1	.044	-.020	-.084	-.159	-.148	.226	-.021	-.047	-.016	-.086	-.066	-.140	.621a	-.610	-.081
	Y2	-.202	.167	-.009	.045	-.067	-.173	-.037	.006	.095	.110	-.015	.017	-.610	.611a	-.147
	Y3	-.036	.029	.096	-.066	.047	.086	.156	-.016	-.021	-.260	-.073	-.007	-.081	-.147	.608a

a. Measures of Sampling Adequacy(MSA)

Source: Data Processed, 2015

The next test is done by generating value and KMO and Bartlett's test of 0.613 with 0.000 significance.

Table 3. KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.613
Bartlett's Test of Sphericity	Approx. Chi-Square	361.954
	df	91
	Sig.	.000

Source: Data Processed, 2015

In the test using Anti-Image Matrices, all of the items already have MSA above 0.5 which is means that all the items can be analyzed further.

Table 4: Measuring of Sampling Adequacy (MSA)

Anti-image Matrices

		X11	X12	X13	X21	X22	X23	X31	X32	X33	X42	X43	Y11	Y12	Y13
Anti-image Covariance	X11	.449	-.274	-.026	-.066	-.098	.079	.059	-.059	-.031	-.005	.001	.024	-.103	-.020
	X12	-.274	.388	-.127	-.046	.142	-.005	-.134	-.002	-.032	.067	-.055	-.016	.093	-.021
	X13	-.026	-.127	.692	-.062	-.009	-.204	.104	.069	.068	-.100	.044	-.056	-.009	.090
	X21	-.066	-.046	-.062	.783	.050	-.045	.037	-.061	.016	-.177	.094	-.088	-.001	.006
	X22	-.098	.142	-.009	.050	.852	-.258	-.081	-.040	-.025	.081	-.041	-.086	-.026	.020
	X23	.079	-.005	-.204	-.045	-.258	.635	.033	.023	.007	-.026	-.103	.118	-.076	-.006
	X31	.059	-.134	.104	.037	-.081	.033	.706	-.126	-.002	-.097	-.150	-.016	-.091	.026
	X32	-.059	-.002	.069	-.061	-.040	.023	-.126	.845	.068	.100	.078	-.030	.103	.031
	X33	-.031	-.032	.068	.016	-.025	.007	-.002	.068	.904	.044	-.140	-.014	.066	-.015
	X42	-.005	.067	-.100	-.177	.081	-.026	-.097	.100	.044	.576	-.250	-.029	.009	-.039
	X43	.001	-.055	.044	.094	-.041	-.103	-.150	.078	-.140	-.250	.543	-.065	.029	.008
	Y11	.024	-.016	-.056	-.088	-.086	.118	-.016	-.030	-.014	-.029	-.065	.463	-.271	-.071
	Y12	-.103	.093	-.009	-.001	-.026	-.076	-.091	.103	.066	.009	.029	-.271	.445	-.072
	Y13	-.020	-.021	.090	.006	.020	-.006	.026	.031	-.015	-.039	.008	-.071	-.072	.905
Anti-image Correlation	X11	.555ª	-.656	-.046	-.111	-.182	.149	.105	-.095	-.049	-.010	.003	.052	-.238	-.032
	X12	-.656	.517ª	-.245	-.084	.282	-.009	-.256	-.003	-.054	.142	-.119	-.037	.224	-.035
	X13	-.046	-.245	.643ª	-.085	-.014	-.308	.149	.090	.086	-.159	.072	-.098	-.016	.114
	X21	-.111	-.084	-.085	.701ª	.071	-.064	.050	-.075	.019	-.263	.144	-.146	-.001	.007
	X22	-.182	.282	-.014	.071	.577ª	-.402	-.120	-.054	-.033	.132	-.069	-.157	-.048	.025
	X23	.149	-.009	-.308	-.064	-.402	.559ª	.049	.032	.009	-.043	-.175	.217	-.144	-.008
	X31	.105	-.256	.149	.050	-.120	.049	.649ª	-.163	-.003	-.152	-.242	-.028	-.162	.032
	X32	-.095	-.003	.090	-.075	-.054	.032	-.163	.635ª	.079	.143	.116	-.048	.168	.035
	X33	-.049	-.054	.086	.019	-.033	.009	-.003	.078	.574ª	.060	-.200	-.022	.103	-.017
	X42	-.010	.142	-.159	-.263	.132	-.043	-.152	.143	.060	.657ª	-.448	-.056	.018	-.053
	X43	.003	-.119	.072	.144	-.069	-.175	-.242	.116	-.200	-.448	.662ª	-.129	.060	.011
	Y11	.052	-.037	-.098	-.146	-.157	.217	-.028	-.048	-.022	-.056	-.129	.649ª	-.596	-.110
	Y12	-.230	.224	-.016	-.001	-.048	-.144	-.162	.168	.103	.018	.060	-.596	.616ª	-.114
	Y13	-.032	-.035	.114	.007	.025	-.008	.032	.035	-.017	-.053	.011	-.110	-.114	.785ª

a. Measures of Sampling Adequacy(MSA)

Source: Data Processed, 2015

Reliability Test Result

The validity test that has been analyzed above shown that 14 of 15 items are valid and can be used for further analysis. For the reliability test will using 14 items and used Cronbach's Alpha as the basic analyze.

Table 5. Reliability Statistics

Cronbach's Alpha	N of Items
.643	14

Source: Data Processed, 2015

The 14 items in this study had a Cronbach's Alpha shown of 0,643 which exceeds the minimum value to be considered reliable is 0.6. For that reason, it can be concluded that the 14 items of data in this study are reliable.

Multiple Regression Result

In this table 6 below show the output of multiple regression analysis using SPSS 22:

Table 6. Multiple Regression Analysis

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.687	.661		2.551	.012		
	X1	.041	.103	.038	.397	.692	.946	1.057
	X2	.243	.113	.211	2.157	.033	.905	1.105
	X3	.034	.141	.023	.237	.813	.933	1.072
	X4	.207	.105	.198	1.979	.050	.863	1.159

a. Dependent Variable: Y

Source: Data Processed, 2015

From the data processed output shown by the table 4.25 above, can be expressed in regression equation as:

$$Y = 1.685 + 0.041\ X1 + 0.243\ X2 + 0.034\ X3 + 0.207\ X4$$

The interpretation of the multiple regressions above is:
1. Constant value of 1.685 means that if all the independent variables in this research are equal to zero, then the Consumer Purchase Decision in online shops in Instagram is predicted to be 1.685
2. Coefficient value of 0.041 (X1) means that if the variable in this research, Trust (X1) were built between the consumer and the seller, is increased by one scale or one unit, it will affect the Consumer Purchase Decision (Y) in online shops in Instagram by 0.041.
3. Coefficient value of 0.243 (X2) means that if the variable in this research, Price (X2) at one of the online shop in Instagram, is increased by one scale or one unit, it will affect the Consumer Purchase Decision (Y) in online shops in Instagram by 0.243.
4. Coefficient value of 0.034 (X3) means that if the variable in this research, Quality (X3) at one of the online shop in Instagram, is increased by one scale or one unit, it will affect the Consumer Purchase Decision (Y) in online shops in Instagram by 0.034.
5. Coefficient value of 0.207 (X4) means that if the variable in this research, consumer's Perceived Risk (X4), is increased by one scale or one unit, it will affect the Consumer Purchase Decision (Y) in online shops in Instagram by 0.207.

Hypothesis Testing
F-Test (Simultaneous) Result
Table 7. F-Test Result

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7.090	4	1.773	3.391	.012[b]
	Residual	53.316	102	.523		
	Total	60.406	106			

a. Dependent Variable: Y
b. Predictors: (Constant), X4, X1, X3, X2

Source: Data Processed, 2015

F-Count< F-Table, H0 is accepted
F-Count > F-Table, H0 is rejected
F-count (3.391) > F-table (2.461)

Since the F-count is greater than F-table means that H_0 is rejected and H_1 is accepted. It means that there is a simultaneous influence between Trust (X1), Price (X2), Quality (X3) and Perceived Risk (X4) toward Consumer Purchase Decision (Y).

t-Test (Partial) Result

Table 8. t-Test Result

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	1.687	.661		2.551	.012		
	X1	.041	.103	.038	.397	.692	.946	1.057
	X2	.243	.113	.211	2.157	.033	.905	1.105
	X3	.034	.141	.023	.237	.813	.933	1.072
	X4	.207	.105	.198	1.979	.050	.863	1.159

a. Dependent Variable: Y

Source: Data Processed, 2015

1. The Trust (X1) T-count (0.397) < T-table (1.983) means that there is no significant partial influence between Trust (X1) and Consumer Purchase Decision (Y). Therefore, H_0 is accepted and H_1 is rejected.
2. The Price (X2) T-count (2.157) > T-table (1.983) means that there is a significant partial influence between Price (X2) and Consumer Purchase Decision (Y). Therefore, H_0 is rejected and H_1 is accepted.
3. The Quality (X3) T-count (0.237) < T-table (1.983) means that there is no significant partial influence between Quality (X3) and Consumer Purchase Decision (Y). Therefore, H_0 is accepted and H_1 is rejected.
4. The Perceived Risk (X4) T-count (1.979) < T-table (1.983) means that there is no significant partial influence between Perceived Risk (X4) and Consumer Purchase Decision (Y). Therefore, H_0 is accepted and H_1 is rejected.

Discussion

Consumers who already trust and familiar with the online shop, they do not directly do the transaction because they have to consider some other factor first. These results are supported by Tang and Chi (2005) in their journal said that there was no significant impact of trust on the decision to shop online. In the journal was mentioned that trust affects intention but does not directly affect the consumer's attitude (deciding) to purchase.

When the consumers visit the online shop and found the goods they were looking for, the first thing they will consider is the price, because the demand of the products depends on consumers purchasing power. That is why price are absolute factor to consumer purchase behavior, and it is the first thing they will consider. This statement is supported by Monsuwe, Dellaert and Ruyter (2004) which states that in addition to usefulness effect on attitude, also affects the intention that the price is one indicator of usefulness.

Consumer's brand orientation that indicating good quality is found in good (known) brand is also not a real intention of consumers to buy a product via online, but consumers prefer to buy products that do not exist in their local areas without considering the quality of the product based on the price or the product's brand. In terms of quality of service, quality of service also did not significantly affect consumer purchase decision but only increase the confidence level between consumer and seller so that the seller can convince the consumer to buy their product, though the seller efforts only affecting consumer purchase intention but still the decision are coming from the consumer based on what they really need according to their own situation.

Consumers tend to think of many risk that may happen, and the sellers (marketer) try to minimalize the consumer's perception of risk, and from that consumer's trust appear to strengthen only consumer purchase intention, but the decision come out from the needs of consumers who are forced because of the urgency of consumer's condition in particular circumstances. People do not tend to shop online because they are not sure whether the ordered merchandise will be delivered or not and lack of seriousness and efforts towards building trust by the sellers makes it a significant reason (Sukma, 2012).

5. CONLUSION AND RECOMMENDATION

Conclusion

1. Based on these four factors taken from the journal Masoud (2013), Man (2012) and Kim, Ferrin and Rao (2007), after being analyze using multiple regressions, found that Trust, Price, Quality, and Perceived Risk only 11.7% variation of dependent variable can be explained by these four factors. And the rest of 88.3% is explained by other factors.
2. From the multiple regression output, found that it is indicating that the correlation between Trust, Price, Quality and Perceived Risk toward Consumer Purchase Decision in online shops in Instagram are having moderate positive association.
3. From F-test, the output shows that Trust, Price, Quality and Perceived Risk had significantly affecting the Consumer Purchase Decision in online shops in Instagram simultaneously.
4. From T-test, only Price factor that is significantly affecting Consumer Purchase Decision partially.
5. Price is one of absolute factor of consumer purchase behavior, because the demand from the consumers came from their purchasing power. So, the price of the product is the first thing consumers will consider.

Recommendation

1. Anywhere in the world, all the consumers are tending to buy a product that have a cheap price and have good quality. For the sellers, is it a good strategy to give a discount, coupon, voucher, free delivery or something else so that their products have a cheaper price than the offline shops offered.
2. Sellers should include product information with complete and detailed information. Making it easier for prospective buyers to identify the products they want.
3. Showing reviews and testimonials from consumers (either the ordinary person or public figure) who told of their previous shopping experiences.
4. Improve services and facilities that prioritize efficiency of the shopping process for consumers, both from the mode of payment and the selection and various shipping option. With various advantages than shopping in offline shop, it is expected to increase consumer's intention to shop online rather than offline.

5. For the next researcher, it is good to choose more variant variables than this researcher. Because there are many more factors that affect consumer purchase decision.

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