



THE INFLUENCE OF INSTAGRAM SOCIAL MEDIA, TRUST AND RISK ON INTEREST TO BUY ONLINE MAYOUTFIT PRODUCTS DURING COVID-19

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Abstract

The coronavirus pandemic has had a major impact on changes in the economy and society in meeting their daily needs, not least what happened in the fashion world, such as Mayoutfit. The study examines the effect of Instagram social media on online buying interest. The study also examines the effect of trust on online buying interest and the effect of risk on online buying interest. The method used is quantitative because the data in the study are in the form of numbers, and the analysis uses statistics. The number of samples set is 100 respondents. Based on the results of the multiple regression test, it can be seen that the results of the t-test of the Instagram social media variable obtained a t-count value of $4.275 > t\text{-table } 1,984$ and a significance of $0.000 < 0.05$. The confidence variable obtained t arithmetic value of $1.124 < t\text{-table } 1.984$ and a significance of $0.264 > 0.05$. The value of tcount 6.424 obtained the risk variable $> t\text{-table } 1984$ and a significance of $0.000 < 0.05$. So it can be concluded that the Instagram social media variables and risk of H_a are accepted, and H_0 are rejected. Furthermore, the confidence variable H_0 is accepted, and H_a is rejected.

Keywords: Instagram Social Media, Trust, Risk

JEL Classification: M31, L21

1. INTRODUCTION

Development economy on era globalization or technology which make this world more sophisticated with technological advances, especially for technology digital. Technology information and communication through digital is multiplying, both in developed and developing countries such as Indonesia. Progress from technology information which interesting is with the emergence of the internet. Internet is a name given to the world's most extensive collection of computer communication networks consisting of smaller ones formed by the ARPANET network, namely a network that was formed by the US government for military purposes (Laundon, 2005) in research (Maskuri et al., 2019). One

digital technology that develops on the internet because it has many advantages in every feature is practical and applicable. This significant change also happened because there is a big influence on the existence of the internet. The bigger the acceptance of the use of the internet by everyone, the more digital technology increasingly has much room to grow.

Previous researchers (Amrullah et al., 2016) support the understanding that the more advanced technology, the more capable it is to interact, expanding networks in business, and making it easier to disseminate information faster. One indicator of Indonesia's internet growth is the number of users. The internet has become a common means of cyberspace, and I

do not see limitations on age now; using the Internet is very easy to access by age mature or teenagers though. Based on Association Organizer Service Internet Indonesia (APJII), the number of internet users in Indonesia has increased yearly.

Table 1. Amount User Internet in Indonesia

Year	Amount population (Soul)	Amount user Internet (Soul)
2016	258.700.000	132.700.000
2017	261.900.000	143.260.000
2018	264.160.000	171.170000
2019	267.000.000	171.200.000
2020	270.000.000	196.000.000

Utilization of Internet in field economy alone most tall, then followed us for help profession, information buys, buy online, look for the profession, transaction banking, and transaction sell buy. Progress technology from the internet causes changes in people's lifestyles. The change is that the Indonesian people have become more open to activities, shopping, and selling things online. One place to transact online is to use social media.

Social media is a group of internet-based applications that are built on technology web 2.0, which supports the creation as well as the exchange of user-generated content, and it also allows users to participate various in communication and packages in various forms, both vlogs, networks social, forum, wiki, etc. (Kaplan, 2015). Media social is an online media that can interact socially, with use technology based on Internet sophistication di era globalization change communication Becomes dialog interactive without know Limitation room and time.

Social media has various applications such as Instagram, Facebook, Youtube, Twitter, and many others. Not only used by individuals, but many companies also use social media as a medium for product marketing or as customer service for consumers (Muslim et al., 2019).

Social media use a lot as media activity business significantly contributes to efficiency. Efficiency is one of the advantages of transacting through internet media because of time savings. There is no need for sellers and buyers to meet direct, so there is no constraint on transportation. The shift in consumer behavior is expected to be cost-efficient and time. Reducing the cost, of course, becomes very important, especially if you remember that conventional commercial activities often involve several chains of activities which incurs a reasonably high cost and a considerable amount of time to complete an economical process. With the existence of social media, it is easier for consumers to find something which currently needed, so that make amount company online shopping in Indonesia causes intense competition to attract interest, somebody to visit and to do purchase through site his property; this can show that the market in Indonesia is very potential.

Social media could cause influence and help reach destination marketing for para businessman, with this company must highlight characteristics for every product offered through social media. Development di era digital every company must realize potency from use of the internet, especially with the existence of social media that can be used to influence consumers and could strengthen activity communication marketing. The most used active social media users for channeling a hobby, learning, or buying and selling online in Indonesia as of February 2020 reached 160 million or 59% of them is wrong one data social which act according to databooks.katadata.

The diagram shows that Instagram is the wrong social media frequently used in 2020, with users reaching 79%, so experienced a reasonably high increase from the previous year, in users Instagram social media in 2017 only reached 39% and in 2018 reached 38% of users Instagram only.

Instagram is the wrong platform media social which is most popular, especially among mature young, because it allows users to share photography content and follow the lives of their favorite celebrities. In Indonesia, amount

users Instagram accounts until July 2021 is as big as 91.77 million users. The most significant users are in the 18-24 year age group, namely 36.4%. Instagram is ordered third as the platform social media most often used, after youtube and WhatsApp (Databoks.Katadata.2021). Not only for sharing content but Instagram can also be used to market a product or service because Instagram wrong one method for transacting through visual-based social media applications.

The increase in social media users, one of which is Instagram, is due to the Covid-19 outbreak; the government has to set a program PSBB or restrictions on a social scale big, so that makes people do their work from home WFH (work from home).

Media use social not only conducted for the worker but also used for study until selling. So online shopping has become a trend in Indonesia because of the high growth of internet users, so it impacts the value of buying and selling online. Wrong, the only media social used for selling is Instagram. Various kinds of businesses exist in social media, ranging from the electronic world and culinary to fashion. The development of the fashion world in Indonesia can be said very rapidly because fashion significantly influences globalization and lifestyle.

Usually, a person or group expresses itself through the fashion style used. The fashion world has continuously developed from one design to design from the past until now. So, give rise to there is competition in the business. To understand the factors that can generate interest in buying online, especially those related to the media, social, trust, and risk so para businessman must do the marketing with good.

The decision to purchase online in a moment pandemic like now is one of the effective ways because it does not communicate directly with many people and make it accessible to choose various type of clothes only through social media. The use of social media has changed various activities. Public no except in this world fashion like mayoutfit.



Figure 1. Products Mayoutfit

Mayoutfit is a fashion store that sells various types of clothing women aim to market and sell products in mayoutfit to the consumer so that any person who could know the product-its products. Products that mayoutfit the market more are produced by themselves, and 21% of the product results from the supplier. Mayoutfit has a product that stands out for young women because many customers are young, so the product gives too many following the current trend. That causes the mayoutfit to be more noticed development on social media. The more the easy development of social media, the more business people and consumers buy and sell online. Thus several risks must be faced, especially in terms of the trust. The risks in online product purchases can be categorized into two possibilities that are risk product and risk transaction (Chang et al.,2005). Case fraud several times in online shopping makes the trust factor become a thing that online consumers pay much attention to.

Trust is defined in the context of the marketing business. Anderson and Narus 1990 (in Ika goddess 2016) believe something company. This will provide a positive outcome for the company. Trust: A statement between the two parties is considered a source of temporary knowledge that involves something connection. In e-commerce, trust is one of the main factors that must be built in online buying and selling transactions. One party's belief in the other party will lead to interaction behavior that will strengthen commitment in the connection and help maintain the connection. Ultimately trust will be a valuable component of creating a successful relationship. A high level of trust

reduces transaction uncertainty and eliminates the perception of risk in a transaction online.

Perception of Risk is a negative consumer perception of several activities based on negative results and allows those results to become real. A negative consequence must be accepted due to uncertainty in making decisions, for example, when consumers determine new product purchases. There are five risks that online shoppers face, which have been explained by (Antyadika, 2012). Risk which first is not according to the product ordered with the image shown generally occurs because picture display besides already also engineered often intentional shown by particular with more view exciting consumer.

Risk second is the damaged goods received. The damaged goods received may occur because it was damaged during shipping. It could also be due to a defect in production. The third risk is packing, which will display an order error in color, quantity, or type. Risk fourth is non-delivery of goods due to loss or late. Risk fifth is the emergence of fraud or fraud. Perceived risk factors and trust strongly influence buying interest, which leads to buying interest made by consumers. Understanding some factors that significantly affect online buying interest, it must maximize marketing through social media to obtain maximum results. Therefore, this study aims to determine the "effect of social media" instagram trust and risk to interest buy online product mayoutfit on time covid-19."

Based on the description background behind what has been delivered, so problem this research can be formulated as follows:

1. is Media Social Instagram take effect to Interest Buy Online Mayoutfit products at the time of pandemic covid-19?
2. Does trust affect Interest Buy Online product Mayoutfit on covid-19 pandemic time?
3. is Risk-taking effect on Interest Buy Online product Mayoutfit on time covid-19 pandemic?

2. LITERATURE REVIEW AND HYPOTHESES

Marketing now plays a role necessary for the success of something company. Where company very needs marketing because marketing is something effort or effort conducted by the producer to sell or distribute something product or service in skeleton Fulfill needs customers (customers), intending to make a profit. Marketing is an essential factor in meeting customer needs. Therefore marketing must be able to trust customers so that a company could reach something destination from the company. Management marketing is one of the essential activities carried out by companies (entrepreneurs) small) to maintain the company's survival, development, and profit (Budiyanto et al., 2020).

The objective of Marketing is to create customer satisfaction by building a mutually beneficial relationship with customers. (Kotler, 2001) marketing means working with target markets to bring about exchange potential for satisfying human needs and wants. (Merangin et al., 2018)

According to Elly's (2018) research, social media is a means for consumers to share text, images, audio, and video information with one another, the company, and the contrary. Social media is media which online-based, which makes for easy to find information.

Husen et al. (2018) research define Instagram as linking one part of the world with another world with geographic content (in the form of photos and videos) with an entertaining and different way to share information with other people through a series of content to beautify and make it into memory for himself and others. Instagram is a social media application which used to share photos or videos. Use digital filters on photos, and share them on user media, social Instagram, and others.

The characteristics that social media usually have (Becker et al., 2015) :

- (1) Participation (participation) encourages users to give contributions and feedback to others.
- (2) Openness (openness), social media has the characteristics of openness in acceptance

bait come back and participation from the user other through the comment field.

- (3) Conversation (conversation), a form of communication on social media, has a method of two-way communication conversation
- (4) Community (Public), media social allow the formation of communication which has an interest which same by fast and each other communicate effectively.
- (5) Connectedness (connect), social media develop because of its users' connectedness.

According to Sofyan (2020), trust is always considered the most important factor that stimulates buying via the Internet, as it has been recognized to affect online consumers' intention to buy positively. This is also essential for changing visitors. Becomes buyers so that a consumer is not hesitant to the offered product. Usually, buyers make a promise to the seller. Like convincing buyers to give information about that product which ordered following which desired, and ensure that the seller will not misuse the transactions that have been made online.

Therefore, Trust is the center for all economic transactions, whether done at retail outlets in the offline world or online through the Internet. This is an important aspect that influences interest customers to shop online. Takdir et al. (2022) trust in the seller lies through the seller's ability to provide service to the buyer, whether it will sell for profit to both parties and how the seller's behavior in carrying out his efforts. In this case, the buyer's trust in buying interest online lies in the popularity of a site because the more popular the site, the buyer will feel more confident in shopping.

According to Fatimah et al. (2022), the risk is uncertainty faced by consumers when they cannot predict the impact of the decision to purchase them. Risk is every Action consumer will produce consequences which he cannot anticipate with something close to specific, and some of them tend not pleasant. With say other, draft this related to a situation where the buyer must deal with the uncertainty of a new product that involves both favorable and unfavorable

outcomes. Risk is a weakness inherent in a product that impacts reluctance to buy. Buyers do not want to bear the risk of loss.

According to Mahendrayasa (2013), buying interest is described as a process before To do Action, which could make a process before taking actions that can be used as a basis for predicting behavior or Action; interest buy is something that relates to consumer plans to buy a particular product, it can be said that interest Buying is a mental statement from the consumer that reflects the plan purchase number of products with specific brands.

According to Nurvidiana (2015), buying interest is the behavior of consumers who desire to choose and buy products based on experience in choosing the product and using the product. External influences influence consumer buying interest, and awareness needs introduction products and evaluation alternatives. Activity marketing is an external influence that drives consumer buying interest. Besides that, Consumer motivation is also an internal force that drives consumers to make purchases.

If the consumer's motivation is high towards a particular object, then the impulse to do purchase the more tall. On the contrary, if consumers' motivation is low towards a particular object, then the behavior that is formed within the audience is their tendency to buy a product or service take. Actions related to purchases as measured by the level of possibility consumer to make the purchase (Rahayu & Edward, 2014).

Interest buy obtained through process study and process thinking which form perceptions. Buying interest creates a motivation for the mind consumer, which finally, when a consumer must Fulfill his need, he will actualize what exists in his mind. Buying interest is related to feelings and emotions; if someone is happy and satisfied with buying a product, it will strengthen interest in buying. Interest buying is a step trend consumers for act on before the decision to buy indeed held (Khotimah & Febriansyah, 2018).

Hypothesis in this scientific work, with the theme of media effects instagram social, trust, and risks to interest in buying online product

mayoutfit on time Covid-19 is designated as follows:

- a. Stated that Instagram social media will have an influence on online buying interest in mayoutfit products in the covid-19 century, where the hypothesis is supported by:
- b. States that trust will have an influence on online buying interest in mayoutfit products during the covid-19 pandemic, where the hypothesis is supported by:
- c. I stated that the risk would affect the interest in buying mayoutfit products online during the covid-19 pandemic. Where is the location?

3. RESEARCH METHODS

Related to the phenomenon that there is, this writer uses quantitative research. Quantitative research is research that emphasizes testing theory through measurement variables, research with numbers, and performing data analysis with statistical procedures, While causality is a study to investigate the possibility of a connection between cause and effect with the method based on observation to the consequence that exists and looks for factors that might be the cause through the date specified.

This study uses quantitative methods that emphasize aspect measurement with the objective of social phenomenon. Based on the title under study, "The Influence of Instagram Social Media, Trust, and Risks to Interest in Buying Mayoutfit Products Online The Covid-19 Pandemic Period,". The author wants to know whether there is an effect between media social Instagram, trust, and risk of interest buy. To know the research design that aims to simplify and understand how to influence Among variables independent (variable free) to the dependent variable (bound variable) design.

The population is a region generalization consisting of objects or subjects with specific qualities and characteristics that the researcher sets for study and then concludes (Sugiyono, 2016:80) population in a study using Instagram

which once buys mayoutfit product Bekasi branch.

The technique of taking the sample used in the study is probability sampling. Probability sampling is one technique that gives the same opportunity to every element population chosen to make a member sample. Type design sample will use researcher in the form of simple random sampling, where taking sample this conducted randomly regardless of the strata in the population. Criteria taker deep sample this research is :

- a. The consumer who uses product Mayoutfit on time covid-19 Consumer who uses media social Instagram for buy product mayoutfit online.
- b. One respondent can fill out one questionnaire only.

4. RESULTS AND DISCUSSION

Test validity used for knowing appropriateness details in something list of statements in defining a variable. validity testing done by using the correlation formula. If r count is greater than on r table then data declared valid. Based on data which listed on table on could is known score correlation coefficient on the validity test of all variables obtained states that r count is greater than r table so that the validity test on variable Interested in buying online this is declared valid.

From Data T test results variable media instagram social (X1): based on results table on is known t count = 4.275 with significance $0.000 < 0.05$ could concluded that hypothesis variable media social Instagram received and have an effect on Online Buying Interest.

Variable trust (X2): based on the results table above could known t count = 1.124 with significance $0.264 > 0.05$ could concluded that hypothesis variable trust rejected and no have an influence on Interest to Buy Online.

Variable risk (X3): based on the results table above can is known t count = 6,424 with significance $0.000 < 0.05$ could concluded that hypothesis variable risk received and have influence on Online Purchase Interest.

Test F could used for test influence variable independent to dependent variable or to find out the greatest influence among variable independent to variable dependent. Following this is results testing as following based on results test F on table on could is known results score table $F = 97.042$ with significant 0.000 with use limit significance 0.05 found score F table as big as 2.70 . This showing that score F count $> F$ value table. So could concluded each variable free have significant influence on the dependent variable (Interest to buy online). If seen in the previous test, namely in the partial test, it can be seen that variable Trust (X2) is variable which no have influence which significant with value significant 0.264 .

5. CONCLUSION

Based on results from processing data study which has conducted, this study aims to determine the influence of social media Instagram, trust and risk to interest buy on line product mayoutfit during the covid-19 period and to find out the biggest impact of third variable independent the. Based on formula problem study which filed, so analysis data which has conducted and discussion which has put forward on chapter previously, so in chapter In this case the author will draw conclusions regarding the research "Media Influence" Instagram Social, Trust and Risk to Interest in Buying Online Product Mayoutfit On time Covid-19" is as follows:

1. Based on t-test (Test Significant Partial), Media social Instagram the value of t count is $4.275 > t$ table $1,984$. Therefore variable Media social Instagram take effect positive and significant on the interest in buying online mayoutfit products during the covid-19 period. This means that on the Instagram social media variable H_{a1} is accepted and H is rejected.
2. Based on t-test (Test Significant Partial), Trust get score t count $1,124 < t$ table 1984 . With thereby the trust variable has no significant effect on the interest in buying online mayoutfit

products during the covid-19 period. This means that the confidence variable H_{02} is accepted and H_{a2} rejected.

3. Based on t-test (Test Significant Partial), Risk obtained t count $6.424 > t$ table 1984 . Thus the risk variable take effect positive and significant to interest buy products online mayoutfit on time covid-19 Thing this means on variable risk H_{a3} accepted and H_{03} is rejected.
4. Based on F-test (Test by Simultaneous), Media social Instagram, trust and risk together have a positive effect and significant to interest buy on line product mayoutfit on time covid-19 This shows that in the F test H_a is accepted and H rejected.

After conducting research, discussing and formulating conclusions From the results of the research, the writer will give some suggestions as follows following:

Media social Instagram mayoutfit must more upgraded again especially in terms of product characteristics. If a product have characteristics which good or could said different with other products. if this is done it will cause interest which more in mind consumer as well as impact on increasing sales of mayoutfit products. and on finally consumer feel more different When use product mayoutfit.

Companies should pay more attention to the rates of products sold so that in accordance with quality product which for sale without cost additional costs such as product shipping costs, so that consumers do not feel harmed for buy product which is offered.

Companies must pay attention to the delivery time of products to customers consumer, so that product which sent could until appropriate and estimated delivery time to consumers, so that consumers feel safe in shopping on line.

Consumer is element which very important for a the company because of the consumers, the company can still To do activity. By because that satisfaction consumer is an absolute thing for companies if they want to have consumer, so that consumer no

disappointed with what which they can from a product.

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