The Effect Of Trust Perceptions, Quality Perceptions, Convenience Perceptions, To Buying Interest MSMEs In The City Of Madiun
(Case Study On Sambal Pecel the City In Madiun)

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ABSTRACT

This study aims to determine the effect of perceived trust, perceived quality, and perceived convenience on the buying interest of Sambal Pecel in Madiun City. This study uses a non-probability sampling method, which is to determine the sample by determining the characteristics that are in accordance with the research objectives in determining the number of samples. This situation is also known by the buying interest of consumers who have high perceptions of trust, perceived quality, and perceived ease of buying interest as well as other consumers who will show increased buying interest and trust that are more adaptable to products and more able to accept SME pecel chili products in cities. Madison. The results of this study are that Perceived Trust, Perceived Quality, Perceived Convenience on Purchase Intentions have a positive and significant influence on Sambal Pecel MSMEs in Madiun City. The results of this study are that Perceived Trust, Perceived Quality, Perceived Convenience on Purchase Intentions have a positive and significant influence on Sambal Pecel MSMEs in Madiun City. This situation is also known by the buying interest of consumers who have high perceptions of trust, perceived quality, and perceived ease of buying interest as well as other consumers who will show increased buying interest and trust that are more adaptable to products and more able to accept SME pecel chili products in cities. Madison. The results of this study are that Perceived Trust, Perceived Quality, Perceived Convenience on Purchase Intentions have a positive and significant influence on Sambal Pecel MSMEs in Madiun City. and a high perception of ease of purchase intention as well as to other consumers will show increased buying interest and trust that is more adaptable to products and more able to accept SME pecel chili products in Madiun City.

Keywords: Trust Perceptions, Quality Perceptions, Convenience Perceptions, Buying Interest

INTRODUCTION

The economy in Indonesia at this time has become an international standard and what has been mutually agreed upon is still not enough to say perfectly, but in general we

can interpret e-commerce, which is commonly known as e-com, to be said as how customers shop or trade online customers usually use internet facilities where there are usually websites that provide "get and deliver" services. As for the fact that people use internet technology to take advantage of being a MSME business compared to conventional advantages of using e-commerce, namely a new, promising stream of income that is not widely found in traditional trading systems, it can also increase market exposure, reduce regional operational costs. East Java

Primary & Suputra (2019)explains the perception of convenience is how far consumers use internet technology will be free from a business. Consumers assume that a technology that is easy to use, then the technology will be used, whereas if the technology is not easy then he will not use it.

Siddharta & Boy Suzanto (2015)in his research entitled The Effect of Online Shopping Transaction Satisfaction and Consumer Trust on Consumer Behavior Attitudes in E-Commerce in carrying out transaction process attitudes and consumer trust in e-commerce is influenced by trust in online shops which has a significant effect on e-commerce user attitudes .Siddharta & Sidh (2014)also researched on the Effect of Perceived Usefulness and Perceived Ease of Use on Attitudes and the Impact on the Use of Online Shopping in E-Commerce also stated that perceived use fulness and perceived ease of use had a significant effect on student attitudes to make online shopping purchases on student e-commerce. research that has been done(Puji Lestari, 2018)who researched the effect of e-commerce web, product quality, and service quality on customer satisfaction showed that the existence of an e-commerce website makes it easy for consumers to make sales, purchase, and payment transactions online.(Miftahul Jannati Pratiwi, 2018)entitled Analysis of the effect of perceived ease of use and quality of information on interest in e-commerce transactions in case studies at the University of Muhammadiyah Yogyakarta, it is also proven that convenience does not affect interest in transactions using the e-commerce system.

Purchase of MSME productsSambal Pecel done by consumers can be done conventionally directly through the Sambal Pecel MSME entrepreneur's place or can come directly to the market and can buy MSME products on an e-commerce platform, the form of purchasing decisions can be influenced by several factors including quality, convenience , and trust.

LITERATURE REVIEW

Perception of Trust

Women and Minor (2018) explain that the perception of ability trust is obtained by consumers about research objects, benefits and attributes, objects in the form of a person, company, product, and everything related to the perception of trust where an individual has it. according to McKnight, namely: 1) perceptions of web vendors, namely reputation, which is a completeness that is given to sellers who are given information from the person concerned or certain people from other sources, 2) perceptions of website quality, namely perceptions on the quality of the system*e-commerce*from a virtual site, the appearance of the virtual shop can influence the first time it appears, a good impression will be formed, displaying the website for professionals identifies that the virtual shop site has the opportunity to run its operations properly

Perceived Quality

According to Kotler (2005) product quality is the overall characteristics of a product or service where the ability to satisfy consumer needs has been agreed upon or implied. According to the opinion of the researchers Tjiptono (2008) there are many dimensions that are usually conveyed, namely eight dimensions such as:

1. Dimensions of performance (Performance)
2. *Features*(writing or coverage)
3. Reliability of a product
4. *conformance*(Performance suitability with the desired product quality
5. *durability*(durability) which is a measure of the mass or time of a product
6. Service capability
7. Aesthetics (a branch very close to art philosophy)
8. Acquired quality

Perception of Convenience

Perceived convenience according to Hartono (2017) explained that the Perception of Convenience makes a person free from a business, and believes in using the technology. If someone will believe about information technology then they will use the technology, perceived ease of use according to Lim and Ting (2012) is defined as physical and mental concentration as users are expected to be able to accept information technology users and consider it, namely the extent to which the technology system will be received and used. According to(Blut et al., 2015)Someone in a business venture involved in e-commerce, both producers and consumers rely on internet-based technology in carrying out their transactions, e-commerce has the advantage of making transactions anytime and anywhere. Perceived ease of giving users a little less effort, effort, time in learning the use of e-commerce in applications and using the internet. Thus, the use of the internet in this modern era, when buying UMKM Sari Rempah products conventionally or indirectly buying online B2B, B2C, C2C, C2B and other agents that are easy to use, users will often use it, that the system is easy to use and operate by individual.

Purchase Interest

Schiffman and Kanuk (2006) provide the meaning of a purchase as "the option from two or alternative choices" so that it can be concluded in the decision of the consumer's buying interest or someone where he chooses one product or several alternative consumer choices. According to Tjiptono (2008) gives the meaning that purchasing is a process in which a consumer recognizes a problem, regarding a particular product and brand information to evaluate how well these alternatives can solve a problem which will then lead to a decision of buying interest in the product.

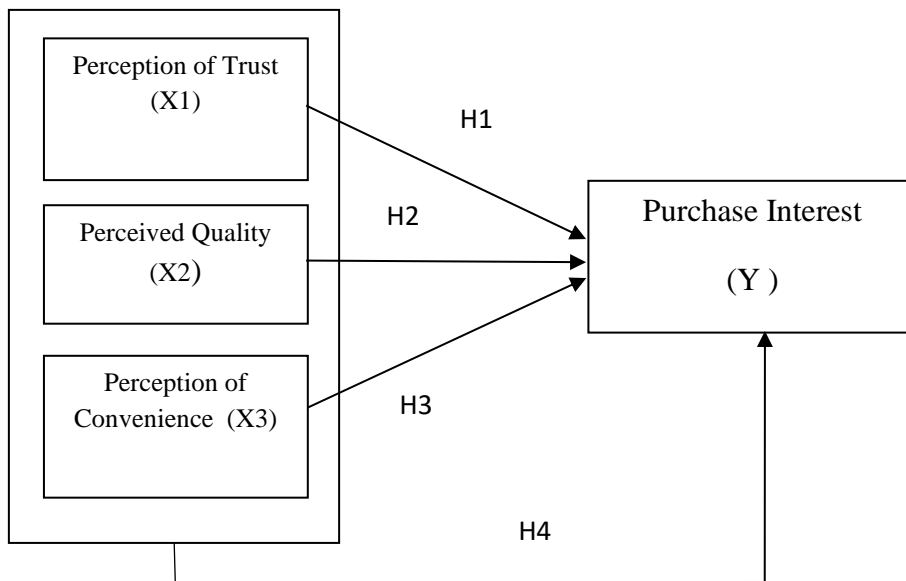This conceptual framework can be seen in the following figure:

Figure 1. Conceptual Framework

Table 1. Purchase MSME products online and purchase directly from MSME entrepreneurs

No	Month	Direct purchase of products	Purchasing products (online)
1	January	44 %	76%
2	February	42%	78%
3	March	43%	77%
4	April	42%	78%
5	May	45%	75%
6	June	43%	77%
7	July	44 %	76%
8	August	52%	68%
9	September	53%	67%
10	October	52%	78%
11	November	45%	75%
12	December	53%	67%

Source: MSME Entrepreneurs 2020

Based on data obtained from Sambal Pecel MSME entrepreneurs in Madiun City, in the last six months, namely January to December 2020, there was an increase in the percentage of product purchases online compared to conventional ones, as shown in the table above.

This test uses the Slovin method because in sampling there must be a number of consultants so that the research effect can be generalized and calculations require tables of various samples, unless they can be solved through easy formulas and calculations. The Slovin method for finding out the pattern is as follows:

$$n = \frac{N}{1 + N(e)^2}$$

For the information, n is sample size or total respondents. Meanwhile N is Population Size. While e is percentage of sampling error accuracy that can still be tolerated; e = 0.05 (5%).

RESEARCH METHOD (Times New Roman 12, 1 space, Bold)

The exact population According to(sugiono, 2017)is a sampling technique (simple random sampling) that is anyone who is a member of the population to become a research sample can be used as a sample, if the community is the source of data and is happy to fill out a questionnaire that has been made by the population. The sample is part of the number and characteristics possessed by the population, because the population is large, the entire population is used as the research sample(sugiono, 2017)states that the sampling technique is a sampling technique is a way to determine the sample size to be taken by the actual data source. Because the population is large, the entire population will be taken 286 people to be used as research samples. The data source that will be used is a very important factor because the data source concerns the quality of the results of a study. What is meant by the data source is the subject from which the data was obtained(Arikunto, 2010)Sources of data in research are primary and secondary data. The process of collecting data in research according to(sugiono, 2017)primary data, namely data writers who directly provide data to data collectors, carried out by observation, interviews, and questionnaires, it must have ways and even techniques to obtain accurate data or good and correct information from everything that will be studied, so that the truth will produce its own satisfaction and can be accounted for. The data analysis technique used is the Reliability Test with a Likert scale, the Validity Test is used to measure whether a questionnaire is valid or not.(Ghozali, 2016)whether each item in the instrument is valid or not by correlating the item score and the total score(sugiono, 2017). The Normality test is intended to test whether the residual or confounding variables in the regression model have a normal distribution(Ghozali, 2016)The normal regression method is the data distribution is good or towards good. In order to measure the normality of the data, a non-parametric Kolmogorof-Smirnov (KS) statistical test was used. The Kolmogorof-Smirnov test is used to create a hypothesis:

H0: Residual data is normally distributed if it is significant> 0.05.

H0: Residual data is not normally distributed if the significance is <0.05

The multicollinearity test has the function of measuring whether the regression method found a correlation between independent variables. A good regression model should not have a correlation between the independent variables. If the independent variables are correlated with each other, then these variables are not orthogonal(Ghozali, 2016)In order to detect whether multicollinearity is good or not in the regression method, it can be seen from the tolerance value and Variance Inflation Factor (VIF). The common cutoff value is used to indicate the existence of multicollinearity, that is, if the VIF tolerance value is 0.10 or the same as the VIF value ≥ 10. If the VIF value is proven to be ≤ 10 then there is no coloniality in the regression variable.≤

The autocorrelation test is used to test whether in linear regression there is a correlation between the interference errors in period t and the interference errors in the previous tl period. If there is a correlation, then there is called an autocorrelation problem. Autocorrelation arises because successive observations over time are related to one another. This problem arises because the residuals (confounding errors) are not independent from one observation to another.(Ghozali, 2016)To detect whether there is a correlation or not, using the Durbin Watson test is only used for first-order autocorrelation and requires an intercept (constant) in the regression model and there are no more variables among the independent variables. The heteroscedasticity test is used to measure whether the method the regression becomes unbalanced between the variance of the residuals from one researcher to another. Multiple Linear Regression is used to test the

magnitude of the relationship between variables, as well as provide clues to the relationship between the dependent variable and the independent variable. Multiple regression analysis to determine whether there is a significant influence between two or more independent variables on the variable(Ghozali, 2016). The use of the analytical model is the multiple linear regression method, the equation of which can be written as follows:

$$Y = a + b1X1 + b2X2 + b3X3 + b4X4 + e$$

For the information, Y is Buying Interest Decision. While XI is Perception of Trust, X2 is Perceived Quality, X3 is Perception of Convenience and X4 is Interest in buying. As for b1, b2, and b3 is Regression coefficients of X1, X2, X3, X4. Further α is a Constant and e is standard error.

Hypothesis test using the t test According to Ghozali (2016: 97), the t statistical test basically shows how far the influence of one independent variable individually explains the variation of the dependent variable. Coefficient of Determination According(Ghozali, 2016)the coefficient of determination (Adjusted R Square) is a tool to measure how far the model's ability to explain the variation of the dependent variable. The value of the coefficient of determination is started from zero and one. If the coefficient of determination is low, the ability of an individual variable to explain the independent variable is not very widespread. On the contrary, if the value is closer to 1 then the individual variables show information that is almost needed in predicting the independent variables.

RESULT AND DISCUSSION

Perceived Trust influences the Buying Interest of MSMEsSambal Pecel in Madiun City

The results of this study indicate that the perception of trust has a significant effect on the intention to buy UMKM Sambal Pecel products in Madiun City. The results showed that the t-value was -1.009, which means that t-count <t-table was -1.009 <1.907. Meanwhile, the significant t value for the price variable (X1) is 0.315, meaning that it is greater than the α value of 0.05. Based on these results, H0 is accepted and Ha is rejected, which means that the perception of trust has a significant effect on buying interest.

Perceptions of trust influence the Buying Interest of UMKM Sambal Pecel in Madiun City. Perceived Trust in Buying Interest of MSMEs in accordance with the benefits means that people who have an interest in buying see the perception of trust from the facilities provided. The perception of MSME product trust is in accordance with its quality, meaning that the facilities or types of data provided by MSME producers are beneficial because every product offered by Sambal Pecel UMKM has benefits for the community.

The perception of trust in UMKM Sambal Pecel products is easy and affordable, meaning that the perception of trust is in accordance with the wishes of consumers, most consumers now want to enjoy the product only once at an affordable price but also with good quality. This research is supported by research conducted by(Romadloniyah & Prayitno, 2018b)The influence of perceived ease of use, perceived usability, perceived trust, and perceived benefits has an effect on customer interest in using e-money at BRI Lamongan bank.

Perceived Quality influences the Buying Interest of UMKMSambal Pecel in Madiun City

The results of this study indicate that Perceived Quality has a significant effect on the Buying Interest of Sambal Pecel UMKM in Madiun City. The results of the research show valueis 2.804, which means t count < ttable, namely 2.804> 1.984. Meanwhile, the significant t value for the service variable (X2) is 0.006, which means that it is smaller than the α value of 0.05. Based on these results, H0 is rejected and Ha is accepted, which means that perceived quality has a significant effect on user behavior.

Perceived Quality has a significant influence on the Buying Interest of Sambal Pecel UMKM in Madiun City. An affordable location in Madiun City means that the MSME locations in Madiun can be reached by consumers in Madiun City and even MSME consumers in villages, because the production of MSME Sambal Pecel materials is found in both urban and rural areas. The handling of complaints at MSMEs was carried out well, meaning that in the results of this study consumers felt that the handling provided by Sambal Pecel UMKM in Madiun City had been carried out properly so that consumers were satisfied. Perceptions of quality Rangkuti (2002) suggests there are several brand extensions of quality and excellence as follows: 1) increasing logo design efficiency and in an attractive packaging, 2) reduce the development cost of developing new products 3) reduce the cost of introducing a new product and also new product marketing programs, 4) increasing the efficiency of promotion programs, 5) utilizing existing distribution channels, 6) reducing the perception of the possibility of not accepting the product by consumers, 7) provide several variations of processed product choices for consumers. This research is supported by research conducted by Kotler (2005) who argued that product quality is the overall characteristics of a product or service where the ability to satisfy consumer needs has been agreed upon, which has the result that perceived quality influences the Purchase Interest of Sambal Pecel UMKM in Madiun City. 5) utilizing existing distribution channels, 6) reducing the perception of the possibility that the product will not be accepted by consumers, 7) providing several variations of processed product choices for consumers. This research is supported by research conducted by Kotler (2005) who argued that product quality is the overall characteristics of a product or service where the ability to satisfy consumer needs has been agreed upon, which has the result that perceived quality influences the Purchase Interest of Sambal Pecel UMKM in Madiun City. 5) utilizing existing distribution channels, 6) reducing the perception of the possibility that the product will not be accepted by consumers, 7) providing several variations of processed product choices for consumers. This research is supported by research conducted by Kotler (2005) who argued that product quality is the overall characteristics of a product or service where the ability to satisfy consumer needs has been agreed upon, which has the result that perceived quality influences the Purchase Interest of Sambal Pecel UMKM in Madiun City.

Perceived Convenience influences the Buying Interest of MSMEsSambal Pecel in Madiun City

The results of this study indicate that the Perception of Convenience has a significant positive effect on the Interest in Buying Sambal Pecel UMKM in Madiun City. The results obtained from t count of the variable Perception of Convenience (X3) is 3.453, which means t count> t table, namely 3.453 > 1.984. Meanwhile, the significance value of t count variable Perceived Convenience (X3) is 0.001 <0.05. Based on these results, H0 is rejected and Ha is accepted, which means Perceived Convenience (X3) has a

significant effect on the Interest in Buying Sambal Pecel MSME products in Madiun City. Perceived ease of giving users a little less effort, effort, time in learning the use of e-commerce in applications and using the internet. Thus, the use of the internet in this modern era, if you purchase Sambal Pecel MSME products conventionally or indirectly purchase online B2B, B2C, C2C, C2B and other agents that are easy to use, users will often use them, that the system is easy to use and operate by individual. This research is supported by research conducted by Hartono (2017) which explains that the Perception of Convenience makes a person free from a business, and believes in using the technology. If someone will believe about information technology then they will use the technology, This research is supported by research conducted by Hartono (2017) which explains that the Perception of Convenience makes a person free from a business, and believes in using the technology. If someone will believe about information technology then they will use the technology, This research is supported by research conducted by Hartono (2017) which explains that the Perception of Convenience makes a person free from a business, and believes in using the technology. If someone will believe about information technology then they will use the technology,(Flowers, 2017)and research(Nurmalia & Wijayanti, 2018)with analysisThe effect of perceived convenience and perceived usefulness on online purchase intentions has a positive effect on online purchase intentions

The Effect of Perceived Trust, Perceived Quality, Perceived Convenience, on Interest in Buying MSMEsSambal Pecel in Madiun City

The results of this study indicate that Perceived Convenience, Perceived Quality, Perceived Convenience simultaneously influence the Buying Interest of UMKM Sambal Pecel in Madiun City obtained Fcount = 25.439 and Ftable = 2.70, then Fcount>Ftable with sig probability. of 0.000 <0.05. So that it can be seen that this research H0 is rejected and H1 is accepted, which means that there is a significant influence simultaneously or together with the variables Perceived Trust (X1), Perceived Quality (X2), and Perceived Convenience (X3) on Purchase Intention (Y). That consumer purchasing decisions as a variety are complex and some are simple or simple, the decision making process for buying interest in UMKM Sambal Pecel in Madiun City by using a habitual decision making process, a simple process for consumers who know a number of problems, then they immediately make a decision on a favorite product and know their preferences without any alternative evaluation . Sambal Pecel MSMEs in increasing consumers' buying interest can be achieved by increasing perceived trust, perceived quality, and perceived convenience, so that the buying interest of Sambal Pecel SMEs will increase. In this hypothesis, there is no previous research that examines the hypothesis of Perceived Trust, Perceived Quality, and Perceived Ease of Interest in Buying Sambal Pecel UMKM in Madiun City UMKM Sambal Pecel in increasing consumers' buying interest can be achieved by increasing the perception of trust, perceived quality, and perceived convenience, so that the interest in buying Sambal Pecel UMKM will increase. In this hypothesis, there is no previous research that examines the hypothesis of Perceived Trust, Perceived Quality, and Perceived Ease of Interest in Buying Sambal Pecel UMKM in Madiun City UMKM Sambal Pecel in increasing consumers' buying interest can be achieved by increasing the perception of trust, perceived quality, and perceived convenience, so that the interest in buying Sambal Pecel UMKM will increase. In this hypothesis, there is no previous research that examines the hypothesis of Perceived Trust,

Perceived Quality, and Perceived Ease of Interest in Buying Sambal Pecel UMKM in Madiun City.

CONCLUSION

Based on the result we can see that Perceived convenience has a positive and significant effect on Sambal Pecel MSME buying interest, meaning that the higher the consumer's perceived confidence, the higher the MSME buying interest. Meanwhile Perceived quality has a positive and significant effect on buying interest of Sambal Pecel UMKM, meaning that the better the perceived quality of buying interest, the more it will increase consumer buying interest.

Further, Perceived convenience has a positive and significant effect on the buying interest of UMKM Sambal Pecel, meaning that the better the perception of convenience provided to consumers, the consumer's buying interest will increase. As for Perceived Trust, Perceived Quality, Perceived Conveniencehas a simultaneous and significant effect on the Buying Interest of Sambal Pecel MSMEs in Madiun City, meaning that the better the variable Perception of Trust, Perception of Quality, Perception of Convenience to consumers, the Interest in Buying of MSMEs in Madiun City will increase.

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