The Influence Of Household Mother's Education Level On Purchase Decisions Through Online Store In The District Of Deli Serdang

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A R T I C L E I N F O	ABSTRACT
	The development of computer technology and the internet has had a major impact on people's lives. One of them is in buying and selling transactions. Buying and selling transactions are no longer limited by region and time, with the internet the scope of buying and selling can be wider. This study was conducted to determine the effect of the education level of housewives in Deli Serdang Regency in conducting transactions using online stores. The variable level of education is the dependent variable, while the selection of product types, brands, and reasons for using online stores is the independent variable. With this research, it is hoped that the relationship between the education level of housewives and the habit of using online stores can be found. *This is an open access article under the CC BY-NC license.*

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INTRODUCTION

The rapid development of the internet at this time provides various facilities for the community to carry out every activity including buying and selling transactions. With the internet, it is easier for people to make buying and selling transactions that are no longer limited by region and time. The use of the internet as a purchasing channel, which originally tended to be for marketing communications and imaging, is now used as a purchase transaction (Nasution et al., 2020) . Changes in the form of public transactions using internet facilities have also encouraged the development of several online store platforms. Bank Indonesia data regarding the value of transactions using E-Commerce in 2021 will reach IDR 401 Trillion (Elena, 2022) . This high number proves that the development of online stores in the country has grown rapidly. Everything is also influenced by the progress of the internet which is increasingly accessible to all levels of society in Indonesia.

There are many online shops in Indonesia that are growing rapidly and have an impact on various aspects including the economic sector. Data Analysis from Ernest & Young shows that online business in Indonesia is growing by 40% annually (Kominfo, 2015) . Since its inception until now, the growth of E-Commerce has had many influences, especially on 3 important parts of the Indonesian economy, namely employment, the level of public spending, and regional economic growth.

The establishment of several online stores, of course, must be accompanied by the advantages of each service. Because with the availability of several options for online stores, people tend to be more selective in choosing the online store they will use. Among the factors that influence consumer behavior are personal factors (Age and Life Cycle Stage, Occupation, Economic Circumstances, Lifestyle and personality and psychological factors (motivation, perception, learning and Belief/Attitude) (J. Setiadi, SE, MM, 2019) In addition, according to research data from Kredivo, it was revealed that women shop online more often (Yurio Kristo, 2020).

Therefore, the focus of this research is the relationship between housewife education in Deli Serdang Regency in using online store services.

RESEARCH METHOD

E-Commerce

E-Commerce is an online channel that can be reached by someone through a computer, which is used by business people in carrying out their business activities and used by consumers to obtain information using computer assistance which in the process begins with providing information services to consumers in making choices (Kotler and Armstrong, nd).

Online shopping

Online shopping (online shopping) is a process where consumers directly buy intermediary media via the Internet (Mujiyana and Elissa, 2013) .

Education

Education is a conscious and planned effort to create a learning atmosphere and learning process so that students actively develop their potential to have religious spiritual strength, self-control, personality, intelligence, noble character, and skills needed by themselves, society, nation and state (Kemdiknas). , 2003) .

Relationship Between Variables
a. The effect of housewife education on product selection

Buying interest is obtained from a learning process and a thought process that forms a perception (Rosdiana and Haris, 2018) . Knowledge plays a role in changing consumer behavior because usually consumers will seek information before deciding to purchase (Hermawati, 2013) . Thus the level of consumer education is a factor that influences decisions when making a purchase. Based on this description, the hypothesis for the study (H1) is:

H1 : There is a positive influence on the level of education on the selection of product types through online stores.

b. The effect of housewife education on brand selection.

Consumers evaluate products by comparing the same product from different brands to get the product they think is the best. Which means that the brand is able to provide a significant influence on purchasing decisions (Fernando and Simbolon, 2022) . Brands that survive have the power to influence consumers to consume or use a product (Khasanah, 2013) . Based on the description above, the assessment hypothesis (H2) is:

H2 : There is a positive influence on the brand on purchases using online stores.

c. The effect of housewife education on reasons for using online stores

Raden Ajeng Kartini as one of the fighters who fought for women's emancipation brought a big influence in the mindset of Indonesian women, especially regarding education. Which in the end emerged the movement of women in various regions by forming women's associations with the aim of improving women's education (Amar, 2017) . But in reality in this modern era, not all women have the opportunity to take a proper education according to their era. Like the housewives who are in Deli Serdang Regency who are the object of this research, there are still housewives who just graduated from elementary school. One of the

objectives of this study was to determine the effect of housewives' education level in using online stores . Consumer behavior in making purchases is influenced by several factors including personal factors related to work, education level, and a person's income related to economic conditions (Aji and Supriono, 2016) . Based on the description above, the assessment hypothesis (H3) is:

H3 : There is a positive influence on the education of housewives on the reasons for using online stores.

RESULTS AND DISCUSSIONS

Based on data obtained from 100 respondents, it is known that the majority of respondents have a high school education background (50%), the type most often purchased is fashion (52%), the influence of brands on purchases is very influential (34%), and the reason use an online store because it is practical (47%).

From the multiple linear regression analysis, the regression coefficient, t value and significance level are shown in Table 1. (1) Product Type Variable (X1) has a positive regression coefficient towards education level (Y) with a regression coefficient value of 0.073. (2) Brand Selection Variable (X2) has a positive regression coefficient direction which indicates a positive influence on Education Level (Y) with a regression coefficient value of 0.326. (3) Reason variable (X3) has a positive regression coefficient direction which indicates a positive influence on Education Level (Y) with a regression coefficient value of 0.649.

Table 1. Multiple Regression Test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.332	0.000			
	Types of Products	0.097	0.000	0.073		
	Brand Selection	0.813	0.000	0.326		
	Reason	1.555	0.000	0.649		

a. Dependent Variable: Education Level

The F test is used to test whether all the independent variables included in the model have a joint effect on the dependent variable. Based on the results of the ANOVA or F test, the calculated F value is obtained of 0 with a probability of 0.000. Because the probability is smaller than 0.05, regression can be used to predict the Education Level (Y) or it can be said that the variables X1, X2, X3 together have an effect on the Y variable.

Table 2. F . Test Results

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1184.750	3	394.917		[b]
	Residual	0.000	0			
	Total	1184.750	3			

a. Dependent Variable: Education Level

b. Predictors: (Constant), Reason, Brand Selection, Types of Products

From the discussion of each hypothesis. Namely (1) the statement of the first hypothesis (H1) is supported, then the type of product has a positive and significant effect on the Education Level of Housewives, it can be seen from the variable coefficient of the product type which is worth 0.073 with a significance level of 0.000 (less than 0.05). This means that the type of product selected is in accordance with the level of education. As stated (Ghazali, 2009) , highly educated consumers tend to have more knowledge and are more likely to focus on the most relevant information to evaluate the strengths and weaknesses of a product.

The second hypothesis statement (H2) is supported, then the choice of brand has a positive and significant effect on the education level of housewives in making purchases through online stores. It can be seen from the variable coefficient of brand selection which is worth 0.326 with a significance level of 0.000 (less than 0.05). This means that the perception of brand selection is in accordance with the level of education. Thus the results of this study support the results of research which states that people are increasingly educated and believe in brands that already have a good reputation (Asnawi, 2022) .

The third hypothesis statement (H3) is supported, then the reason variable has a positive and significant effect on the education level of housewives. This condition can be seen from the coefficient of the reason variable is 0.649 and the significance number is 0.000 (less than 0.05). This means that the reason for using an online store is supported by the level of education. Thus, the results of this study support (Harjayanti et al., 2020) , that the level of education is one of the determinants in family financial management policies and a filter tool in purchasing decisions, especially online media.

CONCLUSION

Based on the results of the analysis and discussion that has been carried out, it can be concluded that the education level of housewives, especially housewives in Deli Serdang Regency, is very influential in making decisions when making purchases using online stores. This level of education has a positive influence when making a purchase by considering aspects of choosing the product to be purchased, the type of brand chosen, and the reasons for using an online store. Subsequent research is expected to represent the side of sellers who use online stores so that they can be input for online store development companies to provide the best service for both buyers and sellers who use online stores. It is hoped that the existence of an online store can help UMKM (Micro, Small, and Medium Enterprises) in particular to be able to develop. UMKM that have online access, engage in social media, and develop their e-commerce capabilities, will usually enjoy significant business benefits in terms of income, job opportunities, innovation, and competitiveness (Naimah et al., 2020).

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