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Determinants of Online Purchase Intention: Evidence from Indonesia's E-Commerce

Dewi Wuisan [1] Zefanya Hisqia Gedalia [2] Gabriel Kennard Chan [3]
Benny Aristo [4] Christoffel Wantah [5]
Email: dewi.wuisan@uph.edu

Universitas Pelita Harapan, South China University of Technology (SCUT) - Guangzhou, China,

Universitas Indonesia

ABSTRACT

This study aims to examine the effect of *perceived ease of use, perceived usefulness, social influences, price perception,* and *perceived risk* on *online purchase intention*. The development of internet technology in Indonesia in various sectors is getting faster. One of the industrial sectors that rely on internet technology as a place to do business is *e-commerce*. Indonesia is one of the countries with the highest percentage of *e-commerce users* in the world, but the development of *e-commerce* cannot be separated from the problems that occur. As one of the *e-commerce* sites in Indonesia, "XYZ" is currently developing its services to make it more attractive to consumers, but there are still many problems that are felt by consumers related to "XYZ", such as service quality that is not yet optimal. Thus, research is needed regarding the factors that influence *online purchase intention*. This study uses a quantitative approach with data collection methods using electronic questionnaires distributed through *Google Forms*. Analysis of the measurement model and structural model in this study was carried out using the *Partial Least Square-Structural Equation Modeling* (PLS-SEM) method with the help of the *SmartPLS* 3.0 application. The respondents of this research are Indonesian people who are more than 16 years old and have used "XYZ" *e-commerce.* The measurement model test consists of testing the validity and reliability, while the measurement model testing consists of testing the coefficient of determination, t-count, significance, and the relationship between constructs. The results of this study indicate that the *perceived ease of use variable* affects *online purchase intention, the perceived usefulness* variable affects *online purchase intention, the social influences* variable affects *online purchase intention,* and the *price perception variable* affects *online purchase intention.* . Meanwhile, the *perceived risk* variable has no effect on *online purchase intention*.

Keywords: *perceived ease of use, perceived usefulness, social influences, price perception, perceived risk*, *online purchase intention*

1. PRELIMINARY

The world today continues to be characterized by rapid development and progress, especially in the fields of trade and business, transportation, and technology. Among them, the greatest advances are in technology. Almost every country in the world now has internet access. With the internet, all activities will become easier. There are several benefits of the internet, namely, the ability to buy or sell goods and services indirectly through the internet network so that customers do not need to visit conventional places to get the desired commodity. On the other

hand, by accessing the *marketplace application*, all problems are quickly resolved and consumers get convenience.

The development of internet technology also helps business people in developing their business, especially in the field of marketing management. Marketing according to Seturi and Urotadze (2017) is an effort to identify and fulfill human desires. Profitably meeting needs is the essence of marketing. To achieve effective marketing, companies also need various marketing instruments. This combination is commonly known as the marketing mix. The marketing mix according to Khan (2014) is a collection of marketing strategy instruments such as product prices, products sold, locations, and strategies to market products that the company uses to gain big profits in its target market.

online business people, which are related to internet access which is already widespread throughout Indonesia. Many entrepreneurs take advantage of this economic potential by marketing and selling their products through the internet and using a technique known as *e-commerce*. *Electronic commerce*, sometimes known as e-commerce, is a new technology that allows sellers to market and then sell what they sell to potential consumers via the internet. Transaction methods in *e-commerce* can be done non-cash or using electronic payment instruments. *E-commerce companies* have also sprung up in Indonesia, such as "XYZ", *Lazada* , *Tokopedia* , *Shopee* , and *Bukalapak* . According to data compiled by *CupoNation* in 2020, several marketplaces are dominating Indonesia, the first rank being *Tokopedia* with 1.3 billion visits, then *Shopee* with 845 million visits, and *Bukalapak* with 830 million visits. This shows that *e-commerce* in Indonesia is growing rapidly, and the Indonesian people are very enthusiastic.

Online shopping seems to have become one of the favorite activities among Indonesian people. According to, two factors motivate Indonesian people to shop *online*, namely attractive offers at low prices and easy access to purchases needed by users who are generally busy with work and hobbies, so *e-commerce* can help people fulfill their needs.

Consumers go through the purchase decision stages by gathering information and comparing many options before making a purchase decision. According to, the purchase decision is a phase of customer decision-making steps before the prospective customer agrees to continue the transaction. Consumers will collect information about what they want to buy and where they want to buy it before making a purchase. To advertise their products or services, *e-commerce companies* in Indonesia use various methods, such as sales promotions, discount offers, as well as working with celebrities to become *ambassadors* for *e-commerce companies*. All of these techniques have an impact on customer purchasing decisions. Sales promotion is the first-factor influencing consumer purchasing decisions. In modern times, *e-commerce companies* place more emphasis on their marketing activities through sales promotion.

2. LITERATURE REVIEW
Marketing

According to, marketing is an effort to fulfill consumer desires, which is an economic and social imperative for the company's operations to be sustainable. Companies must be able to please their consumers by understanding their desires, and by the marketing ideas discussed previously so that the company's existence can continue to grow.

Customer Behavior

Customer behavior refers to the actions of everyone who is directly involved in the acquisition and use of products and services, both every action that is included in the decision-making process to actions that are included in planning and determining purchasing decisions.

E-commerce

E-commerce refers to all types of business transactions or trade in products and services that occur via the internet. Thus, *e-commerce* is a component of the business world. The sale, purchase, and marketing of products and services through digital and internet technology, for example, such as the internet or other digital networks such as *e-commerce*.

Perceived Ease of Use

Perceived ease of use is defined by Behrend *et al* . (2011) as the degree to which a person believes that using a particular technology does not involve too much effort. This relates to the definition of *ease*, namely the absence of difficulty or heavy effort.

Perceived Usefulness

According to Al-Eqab and Adel (2013), *Perceived usefulness* has several dimensions, including system expertise to improve individual performance, system expertise to increase individual productivity, system expertise to increase individual effectiveness, and system benefits to increase individual productivity.

Social Influence

Social influence is the influence exerted by a group of individuals or groups and can influence a person's behavior.

Price Perception

Price perception was defined by Gensler *et al.* (2017) as the relative costs that buyers have to pay to get the goods or services they want. Meanwhile, price perception *is* concerned with how customers understand and interpret price information. Consumers are often influenced by their behavior when analyzing and studying the price of a product.

Perceived Risk

risk can be interpreted as the uncertainty they feel if they cannot predict the outcome of their purchase choice. This concept emphasizes two important aspects of *perceived risk*, namely uncertainty, and consequences. In research related to consumer behavior, risk refers to a scenario in which the consumer is not aware of the impact of the alternative or the potential losses incurred as a result of the purchase.

Online Purchase Intention

According to, *online purchase intention* is the possibility that certain customers want to obtain certain goods at a certain time online, and it occurs after consumers store important information to make purchasing decisions.

Effect *of Perceived Ease of Use* on *Online Purchase Intention*

A person's belief in utilizing a particular system that does not involve a lot of effort is referred to as *perceived ease of use*. As a type of responsibility, one will dedicate effort as limited resources to a task. As a form of technology application, *e-commerce sites* can be used to calculate how involved people are in the features and quality of the site. *Perceived ease of use* is the idea of how individuals make decisions. Users who believe that the "XYZ" website is easy to use and understand will come back again to make *online purchases*. On the other hand, users will choose not to visit the site again if they believe that the procedures for using the site are convoluted and difficult to understand. The following hypothesis can be made based on this explanation.

H1: There is a positive influence between *perceived ease of use* on *online purchase intention.*

Effect *of Perceived Usefulness* on *Online Purchase Intention*

The term perceived *usefulness* relates to a person's opinion that implementing a given system will help him perform better. *Perceived usefulness* can also be described as a person's belief that using technology will help him perform better at work. This point of view can be used as one element in determining how effective an information system, in this example an *e-commerce site*, is accepted by consumers. Users who believe that the "XYZ" *e-commerce* site will be valuable to them are more likely to be happy to access the site, which has a direct impact on their willingness to make a purchase. Users who feel that the "XYZ" e-commerce site they access is of no value to them, on the other hand, will not take advantage of it. The following hypothesis can be made based on this explanation.

H2: There is a positive influence between *perceived usefulness* on *purchase intention*

The Effect of Social *Influences* on *Online Purchase Intention*

One of the main indicators of *social influences* is consumers' belief that *significant others* in their lives, such as family and friends, suggest consumers use certain technologies to support their activities. The influence of environmental components such as the opinions of friends, family, and other people with certain relationships in encouraging users to embrace new technology is known as a *social influence*. *Purchase intention* to use *e-commerce sites is* influenced by their ideas, therefore the stronger the influence of the social environment on consumers, the greater the consumer's intention to use *e-commerce sites*.

Social influence has a major impact on the intention of technology users to use technology. Faziharudean and Li-Ly (2011) on the other hand found that *social influence* had no impact on behavioral intentions to use technology. Although consumers are aware of the impact caused by their social environment, this does not affect their decision to use *e-commerce sites*. The following hypothesis can be made based on this explanation.

H3: There is a positive influence between *social influences* on *online purchase intention.*

Effect of *Price Perceptions* on *Online Purchase Intention*

One of the most important factors in increasing the *perceived value of e-commerce* sites is the price (Prebensen *et al.*, 2013) So, it can be said that the price range that is acceptable to customers is an affordable price with appropriate quality, this is needed so that the *perceived value* of an *e-commerce site* is high enough, so that the desire to make purchases on the site is also high (Auka, 2012). . Discounts have a big impact on consumer *purchase intentions in terms of online* transactions (Cheah *et al.*, 2015) Promotions using affordable product prices have been shown to significantly increase consumers' purchase intentions in research on retail companies (Jia *et al* ., 2018)

Affordable prices for consumers can be a value in itself in their view; *E-commerce* sites that provide affordable, reasonable, and cheap prices will certainly be in great demand if followed by equivalent quality. In addition, many e-commerce sites offer low prices and provide more affordable facilities and services so that customers continue to feel benefited and *online purchase intentions* arise. Every consumer has a different perception of price. Some consumers are very concerned about price, while other consumers are willing to spend more money for a product or service if they already believe in the product and believe that the value received is also worth it. If the price is too low or too high, consumers will not want to use the product. This can provide a theoretical basis for the influence of *price perceptions* on *online purchase intention* based on the findings of previous research. The following hypothesis can be made based on this explanation.

H4: There is a positive influence between *price perceptions* on *online purchase intention.*

Influence of *Perceived Risk* on *Online Purchase Intention*

The risks that are feared will reduce the attention of each individual so that they can carry out the online shopping transaction process, are the *financial risk dimension* which is related to the possibility of loss and inconvenience to potential buyers in using the payment. *If online* actors feel worried about the risk of loss in the *online* transaction process, it will reduce the intention of prospective buyers to do *online shopping*. This can give rise to dimensions that released a positive influence on the desire to shop online. Then, the second dimension is product risk which has an understanding of potential consumers' concerns with the incompatibility of the desired goods. If potential consumers feel worried about this, it will reduce consumer interest in shopping online. This is also the basis of what will give a positive impact on interest in shopping *online*.

The third dimension is the time risk which is the opinion of the prospective buyer on the time spent in vain if an error occurs in a direct purchase *online*. If *online* consumers feel worried that time will be wasted in vain when an error occurs in the online shopping process, it can reduce the intention of prospective buyers to shop *online*. This is also a positive impact on the relationship in *online shopping*. Furthermore, the fourth is the risk of shipping related to problems in the delivery of goods which are feared not by the applicable time provisions. This can reduce the interest of potential consumers in shopping. This can also have a positive impact.

The fifth is the social risk which exists *in* the opinions of people around potential buyers when ordering goods, usually, prospective buyers get opinions from the social community. If potential consumers feel disturbed by these opinions, this will reduce the interest of potential online shoppers. This is also a positive impact on shopping interest. Then lastly, the information security

risk is related to information that is by what is listed. If the consumer feels concerned about the incompatibility of the information purchased or the incomplete notification about the product. which will be ordered *online* which will reduce interest in shopping *online*. This can also have a positive impact on *online shopping interest*. From the explanation above, the following hypothesis can be shown.

H5: There is a positive influence between *perceived risk* on *online purchase intention.*
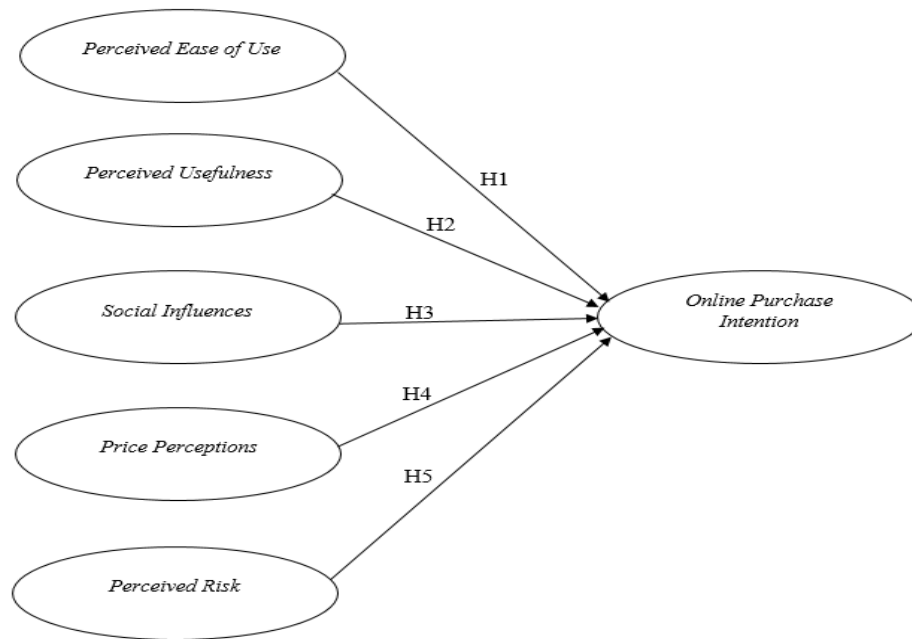
Source: This model is a replication of the Fitri and Wulandari Journals (2020)

3. RESEARCH METHODS

This research uses a quantitative research type. Research with quantitative methods has the aim of being able to provide experiments for hypotheses and the relationship between the findings of different variables. Furthermore, because the purpose of this study was to establish relationships between variables to conclude, the design was conclusive. The kinds of conclusive findings used to support this research are descriptive findings, defined by the production of certain research questions and the existence of research hypotheses before the start of the study. On the "XYZ" *e-commerce* site, descriptive research will be conducted to examine the characteristics that influence online purchase intentions. This study was conducted using a *single cross-sectional design*, which means that information was collected from the study sample only once.

For data to be collected, it can be done using a survey approach, with electronic questionnaires distributed to "XYZ" *e-commerce* consumers in Indonesia, to know their perceptions of *perceived ease of use, perceived usefulness, social influences, price perceptions*, and "XYZ"'s *perceived risk*,

as well as how these factors affect their *online purchase intention*. Researchers will use multiple linear regression testing to see if these characteristics have an impact on their choice to buy something. There are three steps in this research, namely *wording*, preliminary research, and actual research. The *wording step* ensures that the sentences used are correct and the respondent can understand them. This stage was carried out by the researcher together with the supervisor. Furthermore, a trial was conducted, where 35 respondents were selected to fill out the research questionnaire, and the data obtained would then be processed to test the validity and reliability of the questionnaire. *SmartPLS software* will be used to analyze the test data. The last stage is the actual research, which will be given to at least 160 respondents. The data from the actual research will be checked with *SmartPLS* software and a statistical approach to Structural Equation Modeling (SEM).

Outer Model **(Validity Test and Reliability Test)**

Table 3.1. *Outer Loading* Convergent Validity Test - Actual

	PEU	PU	SI	PP	PR	OPI
PEU1	0,461					
PEU2	0,875					
PEU3	0,882					
PEU4	0,852					
PEU5	0,885					
PEU6	0,880					
PU1		0,354				
PU2		0,834				
PU3		0,853				
PU4		0,834				
PU5		0,882				
PU6		0,827				
SI1			0,849			
SI2			0,861			
SI3			0,906			
SI4			0,904			
SI5			0,889			
SI6			0,858			

Source: Results of data processing (2021).

The results from table 3.1 show the factor loading coefficients for each indication of each variable. According to Yuliantoro *et al* . (2019), a *factor loading level of* 0.4 to 0.7 can be maintained as

long as the AVE limit value for all variables exceeds 0.5. As a result, 35 indicators can be declared valid. Meanwhile, because it has a *factor loading value* of less than 0.4, then one of the indicators, namely PU1 can be considered invalid.

Table 3.2. *AVE* Table

	Cronbach's Alpha	Average Variance Extracted (AVE)
PEU	0,895	0,673
PU	0,864	0,618
SI	0,941	0,771
PP	0,935	0,754
PR	0,868	0,597
OPI	0,921	0,718

Source: Results of data processing (2021).

The results from table 3.2 show that all 6 variables have crossed the threshold set for the AVE, which is 0.5. Therefore convergent validity has been established. The next step after determining convergent validity is to test discriminant validity, which in this study was carried out using the correlational method. Table 3.2 shows the results of the correlation test.

Actual Reliability Test

The results of the actual test reliability testing are as follows:

Table 3.3 Reliability Test Results

	Composite Reliability
PEU	0,923
PU	0,902
SI	0,953
PP	0,948
PR	0,898
OPI	0,938

Source: Results of data processing (2021).

From the table above, it is known that the composite reliability value for each variable is said to be reliable because it is above 0.7.

Table 3.5 Results of Structural Model

Hypothesis	*Original Sample* (O)	*T-Statistics* (|O/STDEV|)	*P-Values*	Information
H1: There is a direct and significant effect between *perceived ease of use* on *online purchase intention*	0.311	3,718	0.000	Supported
H2: There is a direct and significant effect between *price perception* on *online purchase intention*	0.294	5,261	0.000	Supported
H3: There is a direct and significant effect between *perceived risk* on *online purchase intention*	0.050	1.097	0.137	Not supported
H4: There is a direct and significant effect between *perceived usefulness* on *online purchase intention*	0.207	2,625	0.004	Supported
H5: There is a direct and significant influence between *social influences* on *online purchase intention*	0.184	2,576	0.005	Supported

Source: Produced from 160 samples (2021).

4. DISCUSSION AND RESULTS

This study replicates and modifies the research of Fitri and Wulandari (2020) using a *Shopee e-commerce case study* about the effect of *perceived ease of use, perceived usefulness, price perception, perceived risk*, and *social influences* on *online purchase intention* in Indonesia. Researchers researched all of these variables, but researchers used a "XYZ" *e-commerce case study* through questionnaires distributed to 160 respondents in Indonesia. There is a difference between the hypothesis set at the beginning of the study and the results of testing the hypothesis that has been described in the subsection of inferential analysis. In this study, there are five hypotheses, with one hypothesis which is not supported by the research results. The following is a discussion regarding the findings of this study.

H1: There is a positive influence between *perceived ease of use* on *online purchase intention*
The resulting t-count value is 3.718, as can be seen in Table 4.18. Because the t-count value is more than the minimum limit of 1.96, there is a direct influence between *perceived ease of use* and *online purchase intention*. Furthermore, because the t-count value is greater than the minimum limit, the resulting significance value is 0.000 or less than the maximum limit of 0.05, which implies that there is a significant effect between perceived ease of use and online purchase intention. In conclusion, *perceived ease of use* has a direct and significant influence on *online purchase intention*.

H2: There is a positive influence between *price perception* on *online purchase intention*
The resulting t-count value is 5.261, as shown in Table 4.18. That is because the t-count value is more than the minimum limit of 1.96, then there is a direct influence between *price perception* and *online purchase intention*. Furthermore, because the t-count value is greater than the minimum

limit, the resulting significance value is 0.000 or less than the maximum limit of 0.05, which implies that there is a significant effect between *price perception* and *online purchase intention*. In conclusion, *price perception* has a direct and significant impact on *online purchase intention*.

H3: There is no positive and significant effect between *perceived risk* on *online purchase intention*

The resulting t-count value is 1.097, as can be seen in Table 4.18. Because the t-count value is less than the required limit of 1.96, there is no direct impact between *perceived risk* and *online purchase intention*. Furthermore, because the t-count value is greater than the minimum limit, the resulting significance value is 0.137, which is greater than the maximum limit of 0.05, which implies that there is no significant effect between *perceived risk* and *online purchase intention*. In conclusion, *perceived risk* has no direct and significant impact on *online purchase intention*.

H4: There is a positive influence between *perceived usefulness* on *online purchase intention*

The resulting t-count value is 2.625, as shown in Table 4.18. Because the t-count value is more than the minimum limit of 1.96, there is a direct influence between *perceived usefulness* and *online purchase intention*. Furthermore, because the t-count is greater than the minimum limit, the resulting significance value is 0.004 or lower than the maximum limit of 0.05, which implies that there is a significant impact between *perceived usefulness* and *online purchase intention*. In conclusion, *perceived usefulness* has a direct and considerable impact on *online purchase intention*.

H5: There is a positive influence between *social influences* on *online purchase intention*

The resulting t-count value is 2.576, as shown in Table 4.18. Because the t-count value is more than the minimum limit of 1.96, there is a direct influence between *social influence* and *online purchase intention*. Furthermore, because the t-count value is greater than the minimum limit, the resulting significance value is 0.005 or lower than the maximum limit of 0.05, which implies that there is a significant influence between *social influence* on *online purchase intention*. In conclusion, *social influence* has a direct and significant influence on *online purchase intention*.

5. CONCLUSION

Researchers can draw the following conclusions based on the results of data processing and analysis, as well as the discussion that has been explained in the previous chapter regarding the influence of variables *perceived ease of use, perceived usefulness, price perception, perceived risk*, and *social influences on online purchase intention* variables.

6. MANAGERIAL IMPLICATIONS

The managerial implication is a contribution in the form of practical guidelines for research objects based on research findings, which can then be used as a reference and basis for decision-making for "XYZ".

7. LIMITATIONS AND SUGGESTIONS

Although several other variables influence online purchase intention, this study only examines the effect of the independent variables perceived ease of use, perceived usefulness, price perception, perceived risk, and social influences. The object of this research only focuses on "XYZ" e-commerce, while there is various other e-commerce that can be used as research objects. And the total number of respondents in this study was 160, but the number of e-commerce consumers far exceeds that number.

Suggestions for further research:

1. Adding variables that can influence online purchase intention such as personal influence, customer satisfaction, and product quality;
2. Using industries other than e-commerce, such as social media, learning sites, and public service sites;
3. Increase participant coverage for more comprehensive results.

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