

KIA9_AKMK_007

INVESTIGATING ONLINE PURCHASE INTENTION IN THE PERSPECTIVE OF TECHNOLOGY ACCEPTANCE MODEL: EMPIRICAL FINDING BASED ON EVIDENCE IN SOUTH TANGERANG

Yohanes Totok Suyoto¹⁾, Refina Sari Wiratami²⁾, Endang Pitaloka³⁾, Dede Suleman⁴⁾, Teguh Prasetyo⁵⁾

¹Department of Management & Jaya Launch Pad, Universitas Pembangunan Jaya
email: totok.suyoto@upj.ac.id

²Department of Management & Jaya Launch Pad, Universitas Pembangunan Jaya
email: refina.sariwiratami@upj.ac.id

³Department of Management & Jaya Launch Pad, Universitas Pembangunan Jaya
email: oka@upj.ac.id

⁴Department of Management & Jaya Launch Pad, Universitas Pembangunan Jaya
email: dede.suleman@upj.ac.id

⁵Department of Management & Jaya Launch Pad, Universitas Pembangunan Jaya
email: teguh.prasetyo@upj.ac.id

Abstract

Advances in information and communication technology enable consumers to increasingly conduct online purchase transactions. From the perspective of the Technology Acceptance Model (TAM), this study aims to examine the effect of perceived ease to use and perceived usefulness on consumers' intention to buy online in South Tangerang. The study used 130 data obtained through questionnaires distributed online to users of multiple consumer-to-consumer (C2C) e-commerce platforms. Determination of the sample is done by applying a non-probability sampling technique. Using multiple linear regression analysis techniques with SPSS software, the study found that perceived ease to use and perceived usefulness had a positive effect on the intention to buy online. Regression analysis shows that both perceived ease of use and perceived usefulness have significant effects on online purchase intention. However, the effect of perceived usefulness on intention to buy online is greater ($\beta = .199$, p -value $< .000$) than that of perceived ease to use ($\beta = .277$, p -value $< .00$). The findings of the study help to understand everything about online buying behavior and make strategic implications for digital-based companies to increase consumers' willingness to buy online.

Keywords: E-commerce, Technology Acceptance Model, Intention to buy, Perceived ease to use, Perceived usefulness

INTRODUCTION

Advances in communication and information technology are developing rapidly, which has a significant impact on the industrial sector, especially in terms of trade transactions. Buying and selling transactions are no longer traditional but have undergone a fundamental shift with the concept of e-commerce (Hadion et al., 2021). The concept of e-commerce basically means selling and buying using an internet platform for sellers and buyers to communicate and transact online. E-commerce is understood as a form of trade transactions conducted through electronic media, where sellers and buyers are connected through an internet network. Considering this technological development, sellers need to make changes to their sales model to accommodate the needs and desires of consumers who want a digital technology-based shopping system. Data from the Indonesian Internet Service Providers Association (2018) shows that out of a total of 171,176,716 internet users in Indonesia, 62.8% of internet users, or

107,498,977.65 users, said online shopping is safe. This shows that consumers have a positive assessment of the online transaction model, and this is a strong signal for the e-commerce industry in Indonesia to have high economic potential. Consumer behavior is currently starting to shift where the entry of technology is one of its influences (Suleman et al., 2021). Traditional and digital competition is unavoidable because all will win for the same consumers, this is where the market fights and will change new ways of shopping which are considered easier by consumers (Suleman et al., 2020). There are at least two common forms of business, business-to-business (B2B) and business-to-customer (B2C). With the increasing complexity of how internet technology works, a business model called customer-to-customer (C2C) is emerging. This study takes the context of the C2C e-commerce context as developed in online businesses, such as Tokopedia, Bukalapak, and Shopee. Empirical research shows that e-commerce platforms are the most widely used business model by Indonesians between January 2019 and June 2019. According to information released by CupoNation through SimilarWeb, there are 10 online stores in Indonesia that are very popular and widely used by the public for shopping or purchasing. The results show that Tokopedia is the most visited e-commerce platform in Indonesia. Total visitors for 6 months were 805.5 million. The second place is still controlled by local e-commerce company Bukalapak, with 599.3 million visits in 6 months. Shopee came in third with 476.5 million visitors in the past 6 months. C2C e-commerce has become the most popular market model for Indonesian people.

This study focuses on Generation Z. According to the report of the Central Bureau of Statistics of South Tangerang City (2017), the total population of Gen Z reached 29.23%. This makes Gen Z a promising market and therefore needs to be investigated more deeply about their perception of the e-commerce technology that already exists in Indonesia today. According to a report from the National Retail Federation's Consumer View 2019, the behavior of Generation Z has an impact on household spending. Using the perspective of the Technology Acceptance Model (TAM), this study aims at examining the impact of online consumers' purchase intentions based on consumers' perceptions of technological convenience and perceived benefits of technology in the online store.

LITERATURE STUDY AND HYPOTHESIS DEVELOPMENT

The Technology Acceptance Model (TAM) proposed by Davis in 1985 was used as the theoretical basis for this study. System usability is a response that can be explained or predicted by user motivation, which is directly influenced by external stimuli from the features and capabilities of the system (Davis, 1985). This study was conducted to determine whether the Technology Acceptance Model can explain consumer buying interest online with the variables perceived ease to use (user perception that technology is easy to use) and perceived usefulness (user perception that technology can be useful).

Hence, this study raised the perceived ease to use and perceived usefulness variables that were associated with the variable intention to buy online. Perceived ease to use is described as a person's level of confidence in using technology that will make his work avoid difficulties (Jogiyanto, 2007). Venkatesh and Davis (2000) pointed out that perceived usefulness creates a perception among those who have the use of technology, resulting in a sense of comfort in working with the technology. Purchase intention is a part of consumers' consumption behavior, which is the tendency of respondents to act before a purchase decision is implemented (Kinneer & Taylor, 1995). Intention to buy online is a proxy for actual behavior. Behavioral intent determines actual individual behavior (Ajzen, 1991).

Hence, the intention to buy online from a particular online shopping site becomes a factor in predicting the actual behavior of customers (Kim et al., 2008).

Perceived ease to use is a user's view that measures the user's belief that using a specific application system will make his work easier (Davis, 1989). Davis & Venkatesh (2000) pointed out that perceived ease can be measured by the following indicators such as the system is easy to use, the system is clear and

understandable, interacting with the system does not require a lot of my mental effort, and the system can be easily operated.

Meanwhile, perceived usefulness is a user's subjective view that measures the user's belief that a specific application system will improve his work performance (Davis, 1989). According to Chin & Peter (1991), perceived usefulness is a concept that describes a measure of a technology that provides benefits to its users. Indicators of perceived usefulness include ease of use, usefulness, productivity gain, efficiency gain, and job performance improvement. According to Chin & Peter (1991), perceived usefulness is a concept that describes a measure of a technology that provides benefits to its users. Indicators of perceived usefulness include ease of use, usefulness, productivity gain, efficiency gain, and job performance improvement.

Buying intention is part of consumer behavior in consuming attitudes or the respondent's tendency to act before the buying decision is carried out (Kinnear & Taylor, 1995; Suyoto et al., 2022). Empirical results show that online purchase intention is an appropriate indicator to measure website use intention, involving the process of information sharing and actual purchase, so online purchase intention will depend on many factors (Pavlou, 2003). Intention to buy online can be measured by several indicators, such as the likelihood of purchasing a product on this site (Kim et al., 2008; Gefen, 2000; Heijden et al., 2003; Javernpaa et al., 2000), probably going to recommend this site to my companions (Kim et al., 2008), preferential interest (Ferdinand, 2006), and not hesitate to provide information to this site (Gefen, 2000; Gefen et al., 2003).

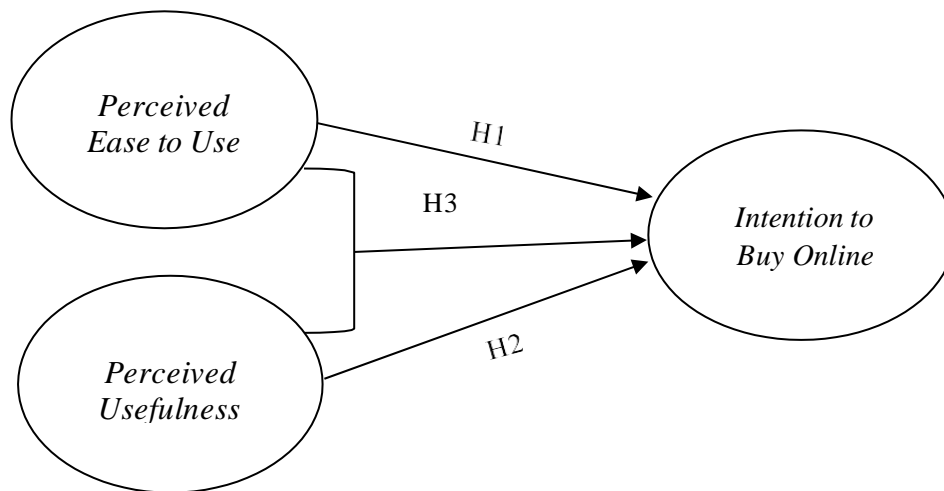


Figure 1: Conceptual Model

According to previous research by Lim & Ting (2012), perceived ease of use when using an online shopping website positively affects attitudes towards online shopping. Because the better a person's perception of ease of use, the more positive that person's attitude in using technology will be (Lim & Ting, 2012). The ease of technology has a direct influence on purchase intention. This can be explained by the fact that consumers perceive the ease of use of technology as one of the factors influencing consumers' purchase interest in using technology. Based on the above description, the following assumptions can be made:

H1: Perceived ease of use has an impact on online purchase intention.

Based on previous research conducted by Lim & Ting (2012) the perceived usefulness of consumers in using online shopping sites will positively affect attitudes towards online shopping. The better a person's

perception of the perceived benefits, the more confident that person's attitude to using technology. The benefits directly felt by consumers can have an impact on purchase interest. This can be interpreted that the benefits felt by consumers when using technology can lead to buying interest in using the technology. Reinforced by research (Suleman et al., 2019) which found that ease of use is a variable that affects purchase intention. Based on the above description, the following assumptions can be made: H2: Perceived usefulness has an impact on online purchase intention.

The perceived convenience and benefits of technology influence consumer buying interest. Perceived convenience and benefits of e-commerce technology for purchasing interest. The convenience and benefits these consumers feel when using technology together may lead to purchase interest in using the technology. Therefore, the higher the perceived benefit and perceived ease of use, the higher the purchase interest (Andryanto, 2016). Based on the above description, the following assumptions can be made:

H3: Perceived ease of use and perceived usefulness influence online purchase intention.

RESEARCH METHOD

This study examines online consumers' purchase intentions based on consumers' perceptions of technological convenience and perceived benefits of technology in a marketplace. To this end, this study used quantitative methods to obtain sample data from randomly distributed questionnaires. Researchers use a non-probability sampling method with a sampling technique commonly referred to as purposive sampling. To determine the sample size, researchers recommend a minimum sample size of 5 to 10 times the estimated number of parameters, with a sample size of 100 to 200 respondents (Hair et al., 2010). In this study, the researcher used 3 variables and 13 dimensions that would then become questions in the questionnaire. Hence, the sample size for this study was 130 respondents.

This study used cross-sectional data. According to Roser (1988), cross-sectional data is a method that is temporary or only once in nature and is not followed for a certain period. Variable measurement is a method used to measure an indicator in a variable. Variable questionnaires were measured using the self-assessment system developed by Mahoney et al., (1963) using the Likert scale. The questionnaire will be distributed to 130 consumers, who will be randomly selected. To answer research questions and test hypotheses, this study used multiple linear regression and the software SPSS.

RESULT

Descriptive Statistics

Respondents' characteristics are based on gender were obtained in this study. According to the above table, it can be explained that there are 84 respondents (64.6%) in the female group. The number of respondents in the male group was 46 (35.4%). The results showed that most of the respondents were female respondents because basically women prefer shopping to men. Online stores also usually offer many promotions, so women tend to shop when there are many interesting promotions. At the same time, this study obtained the characteristics of the respondents based on the year of birth. Based on the table above, it can be explained that the respondents with the highest frequency are respondents who were born in 2000 because at the age of 20, children are considered adults, and most parents will give their children the authority to manage their own finances at that age. This may cause these kids to become aware of their financial situation and choose to start shopping for their needs in stores that offer many discounts and promotions, such as online stores. What's more, at that age children will begin to be interested in technology and trends so that they will show an interest in using technology that is currently popular, such as C2C marketplace platforms such as Tokopedia, Bukalapak, Shopee.

Respondents' characteristics are based on the profession obtained in this study. Based on the table above, it can be explained that the results of the study show that most respondents are respondents with

the student profession category because students tend to have a lot of free time and are at a time when someone is interested in popular technology so that most students will start to be interested in using the technology in their spare time. Meanwhile, characteristics of respondents based on the last education obtained in this study. Based on the table above, it can be explained that the respondents with the highest frequency were the last education group of Senior High School with a total of 93 people or 71.5% of the sample. The results of the study can be considered normal because most of the graduates in that category are students which can be seen in table 4.3 as the type of occupation of the most respondents.

The variables used in this study such as Perceived Ease to Use, Perceived Usefulness, and Intention to Buy Online can be seen using descriptive statistical analysis. Descriptive statistical analysis in this study includes the number of samples, minimum value, maximum value, mean (mean), and standard deviation. This research questionnaire uses a Likert scale of 1 to 5 where each research variable statement has five alternative answers, namely: Strongly Disagree, Disagree, Neutral, Agree, Strongly Agree. Tests on variable items are carried out to determine the highest and lowest average values of each variable.

Table 1. Statistic Descriptive

Variable	N	Minimum	Maximum	Mean	Std. Deviation
X ₁	130	14	20	16.70	1.32
X ₂	130	17	25	21.65	1.68
Y	130	14	20	17.26	1.29

Source: Processed Data

The research sample amounted to 130 samples. Based on the table above, the Intention to Buy Online (Y) variable has a mean value of 17.26 and a standard deviation of 1.29. This means that the mean value is greater than the standard deviation, thus indicating that the results of the data distribution are quite good. Standard deviation is a standard deviation which means the data shows normal results and does not cause bias. The minimum value for this variable is 14 while the maximum value is 20.

The independent variable Perceived Ease to Use (X₁) is 130 samples. Where the Perceived Ease to Use (X₁) variable has a mean or average value of 16.70 which means the average contribution of Perceived Ease to Use (X₁) to Intention to Buy Online (Y) is 16.70% with a minimum value of 14% and a maximum of 20%. The standard deviation is 1.32 or it can be said that the average deviation value of the Perceived Ease to Use (X₁) variable is 1.32%.

The independent variable Perceived Usefulness is 130 samples. Where the Perceived Usefulness variable has a mean or average value of 21.65, which means that the average contribution of Perceived Usefulness to Intention to Buy Online is 21.65% with a minimum value of 17% and a maximum of 25%. The standard deviation is 1.68 or it can be said that the average deviation value of the Perceived Usefulness variable is 1.68%.

Validity and Reliability Test

The questionnaire was distributed online via google form and has been filled out by 211 respondents (after being selected it became 130 respondents based on the number of samples required). Based on the number of samples, the value of r table for each variable indicator to be declared valid is at least 0.172.

Table 2. Validity Test

Variable	Indicator	Question Item	r count	r table	Description

<i>Perceived Easy to Use (X1)</i>	<i>Easy To Use</i>	X1.1	0.279	0.172	Valid
	<i>Understandable</i>	X1.2	0.338	0.172	Valid
	<i>Mental Effort</i>	X1.3	0.408	0.172	Valid
	<i>Easy To Control</i>	X1.4	0.277	0.172	Valid
<i>Perceived Usefulness (X2)</i>	<i>Easy To Shop</i>	X2.1	0.388	0.172	Valid
	<i>Useful</i>	X2.2	0.225	0.172	Valid
	<i>Productivity</i>	X2.3	0.251	0.172	Valid
	<i>Effectivity</i>	X2.4	0.209	0.172	Valid
	<i>Improve Performance</i>	X2.5	0.211	0.172	Valid
<i>Intention to Buy Online (Y)</i>	<i>Interest To Use</i>	Y1	0.364	0.172	Valid
	<i>Recommend</i>	Y2	0.197	0.172	Valid
	<i>Preference</i>	Y3	0.215	0.172	Valid
	<i>Provide Information</i>	Y4	0.234	0.172	Valid

Source: Processed Data

Based on the results of the analysis above on Perceived Easy to Use, there are 4 statement items that are declared valid by obtaining the lowest r count of 0.277 on the X1.4 indicator. Perceived Usefulness has 5 statement items that are declared valid with the lowest calculated r -value of 0.209.

Intention to Buy Online has 4 indicators that are declared valid with the lowest calculated r -value of 0.197 on the indicator of Intention to Buy Online. The results showed that all variable indicators had an r -value that was higher than r arithmetic so that the indicators could be declared valid.

Reliability testing was carried out using the Cronbach's Alpha technique with a sample of 130 respondents to determine the reliability of the instrument. A research instrument is declared reliable if the alpha value $>$ r table.

Table 3. Reliability Test

Variable	Number of Question Items	alpha	r table	Description
<i>Perceived Easy To Use</i>	4	0.688	0.172	Reliable
<i>Perceived Usefulness</i>	5	0.504	0.172	Reliable

<i>Intention to Buy Online</i>	4	0.425	0.172	Reliable
--------------------------------	---	-------	-------	----------

Source: Processed Data

Based on the results of the reliability test above for all variables involving all statement items, the Cronbach's Alpha value is higher than r calculated so that all variables involving all statement items are declared to have sufficient reliability and the data can be used for the next stage. The statement on the questionnaire can be declared reliable or consistent if it has a Cronbach's Alpha value above 0.60. After distributing the questionnaires, the results obtained were processed using SPSS data with a total of 130 respondents.

Table 4. Overall Reliability Test

Cronbach's Alpha	N of Items
0.632	13

Source: Processed Data

Based on the results of the reliability test above for all variables involving all statement items, the Cronbach's Alpha value of 0.632 is obtained so that all variables involving all statement items are declared to have sufficient reliability and the data can be used for the next stage.

Hypothesis Testing

Multiple Linear Regression testing aims to measure how much influence Perceived Ease to Use and Perceived Usefulness has on Intention to Buy Online.

Table 5. Testing Result of Multiple Linear Regression

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
(Constant)	10.233	1.830			5.591	.000
X1	0.194	.083	.199		2.342	.021
X2	0.175	.065	.227		2.675	.008

Source: Processed Data

The results of the regression coefficient table show the coefficient values in the multiple linear regression equation. The equation values used are those in column B (coefficients). The standard multiple linear regression equation is that the following results can be obtained:

$$Y = a + b_1(X_1) + b_2(X_2)$$

$$Y = 10.233 + 0,194 X_1 + 0,175 X_2$$

From the results of multiple linear regression analysis, the results show that the variables Perceived

Ease to Use and Perceived Usefulness affect Intention to Buy Online linearly. A constant of 10,233 means that if there is no Perceived Ease to Use and Perceived Usefulness or the value is 0, then the consumer's intention to shop using the online shop digital platform has a value of 10,233. The regression coefficient of the Perceived Ease to Use variable is 0.194, which means that if the Perceived Ease to Use is increased by 1 value, the consumer's online purchase intention will experience a relatively very small increase, which is 0.194. The coefficient is positive, which means there is a unidirectional relationship between Perceived Ease of Use and Intention to Buy Online. If technology is easier to use, there is a possibility that consumers' purchase intentions to shop online will increase. Vice versa, if technology is difficult to use, the consumer's purchase intention to shop online will decrease.

The regression coefficient of the Perceived Usefulness variable is 0.175, which means that if Perceived Usefulness is increased by 1 value, the online purchase intention of consumers will experience a relatively very small increase of 0.175. The coefficient is positive, which means there is a unidirectional relationship between Perceived Usefulness and Intention to Buy Online. If the benefits of using technology are increasingly felt when used, there is a possibility that consumers' purchase intentions to shop online will increase. if there is no perceived benefit in shopping online through the C2C marketplace platform, the consumer's purchase intention to shop online will decrease.

T statistical test is used to determine how far each variable Perceived Ease to Use and Perceived Usefulness has an effect on Intention to Buy Online. the test is carried out with the results of the T test in the coefficient table below, the t table value is 1,979 from:

$$\begin{aligned} T \text{ table} &= t (a/2; n-k-1) \\ &= t (0.05/2; 130-2-1) \\ &= t (0.025; 127) \\ &= 1.979 \end{aligned}$$

Table 6. T-Test Result

Model		Unstandardized Coefficients		Standardize d Coefficients		t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta				Tolerance	VIF
1	(Constant)	10.233	1.830			5.591	0.000		
	X1	0.194	0.083	0.199		2.342	0.021	0.978	1.023
	X2	0.175	0.065	0.227		2.675	0.008	0.978	1.023

Source: Processed Data

Based on the table above, it can be seen that the results of the t-test partially, the independent variables Perceived Ease to Use and Perceived Usefulness have a partial effect on Intention to Buy Online.

Based on the results of the calculations in the table above, it can be seen that the t value of Perceived Ease to Use is 2,342 > 1,979 so Ha is accepted, and H0 is rejected. Then there is a partial effect of the independent variable Perceived Ease to Use on the dependent variable Intention to Buy Online. The significance value obtained from the T-test results on this variable is 0.021 < 0.05 so that hypothesis 1 can be declared significant.

Based on the results of the calculations in the table above, it can be seen that the t value of Perceived Usefulness is 2.675 > 1.979 so Ha is accepted and H0 is rejected. Then there is a partial effect of the

independent variable Perceived Usefulness on the dependent variable Intention to Buy Online. The significance value obtained from the T-test results on this variable is $0.008 < 0.05$ so that hypothesis 2 can be declared significant.

The F statistical test is used to determine the effect of the independent variables Perceived Ease to Use and Perceived Usefulness to influence the dependent variable Intention to Buy Online together.

Table 10. F Test Result

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	22.490	2	11.245	7.414	.001 ^b
	Residual	192.618	127	1.517		
	Total	215.108	129			

Source: Processed Data

Hypothesis:

Ho: Perceived Ease to Use and Perceived Usefulness have no effect on Intention to Buy Online. Ha: Perceived Ease to Use and Perceived Usefulness have an effect on Intention to Buy Online.

Based on the results of the F test in the ANOVA table above, the F table value is 3.07 from: $F_{table} = F(k; n - k)$
 $= F(4; 130 - 2)$
 $= F(4; 128)$
 $= 3.07$

With probability F count 7.414 and level F table 3.07 then F count is greater than F-table 7.414 > 3.07 . It can be said that all independent variables, namely Perceived Ease to Use and Perceived Usefulness have an influence on the dependent variable, namely Intention to Buy Online. So it can be said that the F test in this study got the results that Ho was rejected and Ha was accepted. The significance value obtained from the F test results is $0.021 < 0.05$ so hypothesis 3 can be declared significant.

The coefficient of determination is used to determine how much influence the independent variables have on the dependent variable.

Table 7. Result of Coefficient Correlation Test

Model	R	R Square	Adjusted R Square
1	0.323 ^a	0.105	0.090

Source: Processed Data

The results of the regression calculations in table 4.11 can be seen that the coefficient of determination obtained is 0.105. This means that 10.5% of generation Z's online buying interest is influenced by the variables of ease of use and perceived benefits, while the remaining 89.5% is influenced by other variables not examined in this study.

DISCUSSION

This study has a valid and reliable instrument that can be proven by the results of the validity and reliability test above. The use of the measurement model in this study as a whole can be considered feasible because the classical assumption test has been carried out. Based on the results of the classical

assumption test, the research instrument has normal normality test results using the Kolmogorov-Smirnov Test, the regression model is declared not to have multicollinearity as indicated by the test results from the VIF (Variance Inflation Factor) value, the regression equation model does not occur heteroscedasticity because the graph The scatterplot shows that there is no clear pattern in the distribution of the data, and the data analyzed in this study can be concluded that there is no autocorrelation because the run test results are higher than the level of significance. This shows that the research model is feasible and suitable for research so that it can be continued in the next stage.

Hypothesis 1 in this study is that Perceived Ease to Use has an effect on Intention to Buy Online. In testing this hypothesis, the results of the analysis of the Perceived Ease to Use variable have an influence on Intention to Buy Online. This can be seen from the level of significance which is smaller than alpha which indicates that the Perceived Ease to Use variable has a positive and significant influence on Intention to Buy Online.

The hypothesis is accepted because there is a partial influence of the independent variable Perceived Ease to Use on the dependent variable Intention to Buy Online. This is supported by previous research conducted by Lim and Ting (2012) which stated that Perceived Ease to Use had a positive effect on buying interest. The results of the research on the Perceived Ease to Use variable, the highest average value is 4.28 in the first question, which is "The online shop digital platform or C2C marketplace model (Tokopedia, Bukalapak, and Shopee) is easy to use". This shows that most consumers have the intention to buy goods online because the online shop digital platform technology is easy to use. The results of research that have been researched show that C2C e-commerce consumers need technological convenience to increase their online purchase intention.

Hypothesis 2 in this study is Perceived Usefulness has an effect on Intention to Buy Online. In testing this hypothesis, the results of the analysis of the Perceived Usefulness variable have an influence on Intention to Buy Online. This can be seen from the level of significance which is smaller than alpha which indicates that the Perceived Usefulness variable has a positive and significant influence on Intention to Buy Online. The hypothesis is accepted because there is a partial influence of the independent variable Perceived Usefulness on the dependent variable Intention to Buy Online. This is supported by previous research conducted by Blagoeva & Mijoska (2017) which states that Perceived Usefulness has a positive effect on buying interest.

The results of the research on the Perceived Ease to Use variable, there is the highest average value of 4.37 obtained from the second and fourth statements, namely "Online shop digital platforms or C2C marketplace models (Tokopedia, Bukalapak, and Shopee) can be felt the benefits." and "Online shop digital platforms or C2C marketplace models (Tokopedia, Bukalapak, and Shopee) increase my effectiveness in finding and buying goods". This shows that most consumers have the intention to buy goods online because the benefits of online shop digital platform technology can be felt and can increase the effectiveness in finding and buying goods. The results of research that have been researched show that C2C e-commerce consumers need tangible benefits to increase their online purchase intention.

Hypothesis 3 in this study is Perceived Ease to Use and Perceived Usefulness have an effect on Intention to Buy Online. In testing this hypothesis, the results of the analysis of the variables Perceived Ease to Use and Perceived Usefulness together have an influence on Intention to Buy Online. The hypothesis is accepted because the F test results show that all independent variables, namely Perceived Ease to Use and Perceived Usefulness, have an influence on the dependent variable, namely Intention to Buy Online. This is supported by previous research conducted by Priambodo & Prabawani (2016) which stated that Perceived Ease to Use and Perceived Usefulness together had a positive effect on interest in use.

The results of the research on the Perceived Ease to Use variable there is the highest average value of 4.45 obtained from the first statement, which is "I am interested in using the C2C e-commerce marketplace technology (Tokopedia, Bukalapak, and Shopee) that is currently available for shopping".

This shows that most consumers have an interest in buying goods online because the online shop digital platform technology is easy to use and the benefits can be felt. The results of research that have been researched show that C2C e-commerce consumers need technological convenience and perceived benefits to increase their online purchase intention.

CONCLUSION, IMPLICATION, LIMITATION

Based on the results of research and discussion on online buying interest through perceived ease of use and perceived benefits felt by consumers of C2C e-commerce users. Perceived Ease to Use has an influence on Intention to Buy Online. The results of this research show that C2C e-commerce consumers need technological convenience to increase their online purchase intention. This proves that the easier the technology is to use, the more consumers will buy online using the C2C e-commerce platform. Of course, it is also necessary to know that there are several things that encourage consumers to have a purchase intention in e-commerce, namely how the process in the e-commerce platform can provide convenience in the buying process and the search process, maybe even in the early stages when the goods are in line with expectations. consumers appear on the consumer homepage according to the consumer category. If indeed this can be done by an e-commerce platform, then it is certain that there is a high possibility that consumer buying intentions online will increase because consumers will certainly be happy to buy the goods they already want but need to be supported by the process of each part of the e-commerce being easy to use by consumers. even ordinary consumers.

Perceived Usefulness has an influence on Intention to Buy Online. The results of research that have been researched show that C2C e-commerce consumers need tangible benefits to increase their online purchase intention. This proves that the higher the perceived benefits, the consumer's online purchase intention using the C2C e-commerce platform also increases. This is where the important role of observant marketers is to understand that the current digital era consumers will get the stimulus effect of the usefulness of an e-commerce which has the ability to shorten consumers' work in bringing up goods that consumers may want, which is one of the advantages of e-commerce. commerce compared to offline retail because e-commerce has become important as a bridge for consumers to get information on goods that can give them the desire to buy.

Perceived Ease to Use and Perceived Usefulness together have an influence on Intention to Buy Online. The hypothesis is accepted because the F test results show that all independent variables, namely Perceived Ease to Use and Perceived Usefulness, have an influence on the dependent variable, namely Intention to Buy Online. The combination of the two things above cannot be denied because consumers are now getting used to digital changes, especially the transaction process and purchasing goods, but it should also be noted that an e-commerce platform must be more practical and must also be easy to use by consumers.

ACKNOWLEDGEMENT

This project would not have been possible without support from Universitas Pembangunan Jaya (UPJ). The authors are also extremely grateful to all anonymous reviewers that contribute to the research improvement.

REFERENCE

- Adamson, I. & Shine, J. (2003). Extending the New Technology Acceptance Model to Measure the End User Information Systems Satisfaction in a Mandatory Environment: A Bank's Treasury. *Technology Analysis & Strategic Management*, 441-455.
- Ajzen, I. (1991). The theory of planned behavior. In *Organizational Behavior and Human Decision Processes*. 50 (2): 179-211. doi:10.1016/0749-5978(91)90020-T.

- Andryanto, R. (2016). *Pengaruh Kepercayaan, Persepsi Manfaat, Dan Persepsi Kemudahan Penggunaan Terhadap Minat Beli Di Toko Online*. Retrieved from: https://eprints.uny.ac.id/41480/1/RezaAndryanto_12808144073.pdf
- Asosiasi Penyelenggara Jasa Internet Indonesia dan Polling Indonesia. (2018). *Penetrasi & Profil Perilaku Pengguna Internet Indonesia*. Jakarta: Asosiasi Penyelenggara Jasa Internet Indonesia dan Polling Indonesia.
- Badan Pusat Statistik. (2017). *Statistik Pemuda Indonesia 2017*. Jakarta: Badan Pusat Statistik.
- Badan Pusat Statistik Kota Tangerang Selatan. (2017). *Jumlah Penduduk Kota Tangerang Selatan, 2010-2017*. Retrieved from Badan Pusat Statistik Kota Tangerang Selatan: - penduduk-kota-tangerang-selatan-2010-2017.html
- Badan Pusat Statistik. (2018). *Statistik Gender Tematik: Profil Generasi Milenial Indonesia*. Jakarta: Kementerian Pemberdayaan Perempuan dan Perlindungan Anak.
- Baum, D. (1999). *E-Commerce*. New Jersey: Oracle Corp.
- Blagoeva, K. T. & Mijoska, M. (2017). Applying TAM to Study *Online shopping Adoption Among Youth in the Republic of Macedonia*. *Manajemen International Conference*, 543-554.
- Chin, W.W. & T. Peter. (1991). On the usefulness, ease of use of structural equation modeling in MIS research: A note of caution. *Management Information Quarterly* 21 (3): 221-243.
- Chuttur, M. (2009). Overview of the Technology Acceptance Model: Origins, Developments, and Future Directions. *Sprouts: Working Papers on Information Systems*, 9-37.
- Cuponation. (2019). *Toko Online Terpopuler di Indonesia Mengungkap ritel website dengan jumlah pengunjung terbanyak di 2019*. Retrieved from cuponation: <https://www.cuponation.co.id/magazin/toko-online-paling-populer-di-indonesia>
- Davis, F. (1985). *A technology acceptance model for empirically testing new end-user information systems: theory and result* (Doctoral Dissertation, MIT Sloan School of Management, Cambridge, MA). Retrieved from https://www.researchgate.net/publication/35465050_A_Technology_Acceptance_Model_for_Empirically_Testing_New_End-User_Information_Systems
- Davis, F. D. (1989). Perceived usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, 319-340.
- Davis, F. D. & Venkatesh, V. (2000). A Theoretical Extension of the Technology Acceptance Model Four Longitudinal Field Studies. *Management science*: 46 (2), 186-204.
- David, L. L. & Della Bitta, A. J. (1998). *Consumer Behavior*. New York: McGraw Hill.
- Dietrich, C. (2010). Decision Making: Factors that Influence Decision Making, Heuristics Used, and Decision Outcomes. *Inquiries Journal/Student Pulse*, 2. Retrieved from <http://www.inquiriesjournal.com/a?id=180>
- Fedorko, I., B. R. & Gavurova, B. (2018). Technology Acceptance Model in e-commerce segment. *Management & Marketing: Challenges for the Knowledge Society*, 1242-1256.
- Ferdinand, A. (2006). *Metode Penelitian Manajemen: Pedoman Penelitian untuk Penulisan skripsi, Tesis, dan disertasi Ilmu Manajemen*. Semarang: Badan Penerbit Universitas Diponegoro
- Gani, I. & Amalia, S. (2015). *Alat Analisis Data: Aplikasi Statistik untuk Penelitian Bidang Ekonomi dan Sosial*. Yogyakarta: CV Andi Offset.
- Gefen, D. (2000). E-commerce: the role of familiarity and trust. *Omega The International Journal of Management Science*.
- Gefen, D. K. E. and Straub, D.W. (2003). Trust and TAM in *online shopping: an integrated model*. *MIS Quarterly*.
- Ghozali, Imam. (2016). *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 23 (Edisi 8)*.

- Semarang: Badan Penerbit Universitas Diponegoro.
- Gregory, R. J. (2000). *Psychological Testing: History, Principles and Applications*. Boston: Allyn & Bacon
- Hair, J. F., Jr., Black, W. C., Babin, B. J., Anderson, R. E., & Tatham, R. L. (2014). *Multivariate Data Analysis, New International Edition*. New Jersey: Pearson Prentice Hall.
- Heijden, V. D. H., Verhagen, T. & Creemers, M. (2003). Understanding *online* purchase intentions: Contributions from technology and trust perspectives. *European Journal of Information Systems*.
- Jarvenpaa, S. L., Tractinsky, N. & Vitale, M. (2000). Consumer Trust in an Internet Store. *Information Technology and Management Special Issue on Electronic Commerce*.
- Jogiyanto. (2007). *Sistem Informasi Keperilakuan Edisi Revisi*. Yogyakarta: Andi Offset
- Kalakota, R. & Whinston, A. B. (1997). *Electronic Commerce: A Manager's Guide*. Boston: Addison-Wesley Publishing Company.
- Kerlinger, F. N. (1978). *Multiple Behavioral Research dalam Korelasi dan Analisa Berganda (Alih Bahasa: Taufik A.R.)*. Yogyakarta: Nurcahaya.
- Kerlinger. (2006). *Asas-Asas Penelitian Behaviour*. Yogyakarta: Gadjah Mada University Press.
- Kim Changsu, et al. (2008). An Empirical Study On The Integrated Framework of e-CRM in *Online Shopping: Evaluating the Relationships Among Perceivedvalue, Satisfaction, and Trust-Basedon Customer Perspective*. *Journal of Electronic Commerce in Organization*.
- Kim, D. D., Ferrin, L. & Rao, H. R. (2008). A trust-based consumer decision-making model in electronic commerce: The role of trust, perceived risk, and their antecedents. *Decision Support System*.
- Kinney, T. C., & Taylor, J. R. (1995). *Marketing Research: An Applied Approach*. New York: McGraw Hill Text.
- Kotler, P. (2006). *Manajemen pemasaran*. Jakarta: Indeks Gramedia. Kotler, P. (2008). *Manajemen Pemasaran*. Jakarta: Indeks.
- Lee, H. H., Fiore, A. M. & Kim, J. h. (2006). The role of the Technology Acceptance Model in explaining the effects of image interactivity technology on consumer responses. *International Journal of Retail & Distribution Management*, 621-644.
- Lim, W. M. & Ting, D. H. (2012). E-Shopping: An Analysis of the Technology Acceptance Model (TAM). *E-Jurnal Monash University*.
- Mahoney, et al. (1963). *Development of Managerial Performance: A Research Approach*. Cincinnati: South-Western Publishing.
- Monsuwe, T. P., Dellaert, B. G. & Ruyter, K. d. (2004). What drives consumers to shop online? A literature review. *International Journal of Service Industry Management*, 15(1), 102-121.
- National Retail Federation. (2019). *Consumer View Fall 2019: Keeping up with Gen Z*. Retrieved from National Retail Federation: <https://nrf.com/research/consumer-view-fall-2019>.
- Nugroho, A. S. (2016). *e-commerce. Teori dan Implementasi* (1st ed.). Yogyakarta: Ekuilibria.
- Pavlou, P. A. (2003). Consumer Acceptance of Electronic Commerce: Integrating Trust and Risk with the Technology Acceptance Model. *International Journal of Electronic Commerce*.
- Peter, J. P. & Olson, J. C. (2010). *Consumer Behavior & Marketing Strategy* (9th ed.). New York: McGraw-Hill.
- Priambodo, S. & Prabawani, B. (2016). Pengaruh Persepsi Manfaat, Persepsi Kemudahan Penggunaan, dan Persepsi Risiko terhadap Minat Menggunakan Layanan Uang Elektronik (Studi Kasus pada Masyarakat di Kota Semarang). *Jurnal Ilmu Administrasi Bisnis S1 Undip*.
- Rachman, F. F. (2017). Marak e-commerce, Konsumen Mulai Beralih ke Belanja *Online*. *detikfinance*. Retrieved from <https://finance.detik.com/berita-ekonomi-bisnis/d-3493664/marak-perceived ease>

- to use-konsumen-mulai-beralih-ke-belanja-online
- Santoso, S. (2012). Panduan Lengkap SPSS Versi 20. Jakarta: PTElex Media Komputindo. Simamora, B. (2008). *Panduan Riset Perilaku Konsumen*. Jakarta: PT. Gramedia Pustaka Utama. Sinha, P. & Singh, S. (2017). Comparing Risks and Benefits for the Value Enhancement of *Online Purchases*. *Gadjah Mada International Journal of Business*, 307-326. Sudaryono. (2017). *Metodologi Penelitian*. Jakarta: PT Raja Grafindo Persada. Sugiyono. (2014). *Metode Penelitian Manajemen*. Bandung: Alfabeta.
- Sugiyono. (2018). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta.
- Suleman, D., Ali, H., Nusraningrum, D., & Ali, M. M. (2020). Strategi memenangkan persaingan bisnis berbasis perilaku konsumen untuk produk fashion. Lembaga pendidikan dan pelatihan balai insan cendekia.
- Suleman, D., Ali, H., Nusraningrum, D., & Ali, M. M. A. (2019). Perceived Ease of Use, Trust and Risk toward Attitude and Intention in Shopping for Online Fashion Products In Indonesia. *Archives of Business Research*, Vol.7(No.4), pp.240-253. <https://doi.org/DOI:10.14738/abr.74.2019>
- Suleman, D., Sabil, S., & Suharyadi, D. (2021). Mengenal Perilaku Konsumen dan Konsep Strategi Pemasaran (berbasis teori dan pendekatan praktis). Insan Cendekia Mandiri.
- Supardi. (2017). *Statistik Penelitian Pendidikan Perhitungan, Penyajian, Penjelasan, Penafsiran, dan Penarikan Kesimpulan*. Depok: PTRajaGrafindo Persada.
- Suyoto, Y. T., Khiong, K., Musnaini, Prasetio, T., Pitaloka, E., Putra, R. S. (2022). Brand Image and Indonesian Ecommerce Consumer Loyalty: How the Role of Social Media Marketing? *Journal of Positive Psychology and Wellbeing*, 6(1), 677-686.
- Ting, D. H. & Lim, W. M. (2012). E-shopping: an Analysis of the Technology Acceptance Model. *Modern Applied Science*.
- Widiyanto, Joko. (2014). *SPSS FOR WINDOWS: Untuk Analisis Data Statistik dan Penelitian*. Surakarta: BP-FKIP UMS.
- Widodo. (2017). *Metodologi Penelitian*. Jakarta: PTRajaGrafindo Persada.
- Wijoyo, H. (ed.), Musnaini, Suyoto, Y. T., Handayani, W., & Jihadi, M. (2021). *Manajemen Pemasaran*. Sumatra Barat: Insan Cendekia Mandiri.
- Zulfikar & Budiantara, I. N. (2014). *Manajemen Riset dengan Pendekatan Komputasi Statistika*. Yogyakarta: Deepublish.
- Zwass, V. (1998). *Foundation of Information System*. New Jersey: Prentice hall.