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Digital Transformation of SMEs: Boosting Online Shopping Interest through E-Commerce Adoption

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Abstract: The purpose of this study is to provide advise to conventional small and medium-sized businesses (SMEs) that want to increase their income by implementing online sales and marketing strategies. The necessity for SMEs to use e-commerce as a sales and marketing channel in the midst of the COVID-19 epidemic is what spurred this inquiry. The use of e-commerce is seen crucial by SME practitioners owing to its user-friendly transaction procedures and perceived safety. Customers who use platforms like Shopee and Tokopedia and who live in the Jakarta, Bogor, Depok, Tangerang, and Bekasi districts are the focus of the study. A questionnaire was used to poll 189 people in these locations as a sample. Partial Least Squares (PLS) was used to do quantitative analysis. According to the study's findings, consumers' intentions to make online purchases are not significantly impacted by perceived usefulness, perceived ease of use, or perceived risk. On the other hand, buying online intentions are significantly influenced by perceived enjoyment and trust. These results imply that in developing e-commerce platforms and marketing strategies, there should be a focus on fostering consumer trust, delivering enjoyable experiences, and ensuring ease of use and perceived benefits for users.

Keywords: Digitalization; E-commerce; Online Shopping Interest; SMEs

INTRODUCTION

As per the results of the 2022 e-commerce survey, around 34.10% of firms had completed transactions using e-commerce platforms as of September 15, (Oktora et al., 2022). Despite this increase, conventional business methods continue to dominate the Indonesian market, with a very small percentage of businesses accepting orders and making transactions online (Bps.go.id, 2021). The survey results also showed that the food and beverage industry was the main emphasis for SMEs using e-commerce (Oktora et al., 2022). Additionally, according to the survey results, a significant percentage of business owners

have chosen not to engage in e-commerce activities for a variety of reasons, including a preference for offline sales, a lack of interest in online selling, a lack of knowledge or skills, and other factors (Oktora et al., 2022).

The COVID-19 pandemic has had a profound effect on Indonesia's economic trajectory. As per the 2022 e-commerce survey, 27.65% of e-commerce enterprises witnessed growth during this period (Oktora et al., 2022). In response to the pandemic's impact, SMEs implemented various measures, including scaling back production, reducing working hours and staff numbers, as well as trimming sales and marketing channels. Nonetheless, some SMEs opted to expand their sales and marketing avenues by embracing digital technologies as a means of survival during the crisis. Approximately 80.6% of SMEs leveraged digital sales and marketing strategies to sustain their operations amid the pandemic (Katadata.co.id, 2020).

There are unquestionably many benefits to SMEs from adopting e-commerce, but these benefits are accompanied with obstacles, such as SME operators' technological competency (Karyati, 2019). According to Figure 1, among SMEs, the most trusted e-commerce platforms are Shopee and Tokopedia (Annur, 2023).

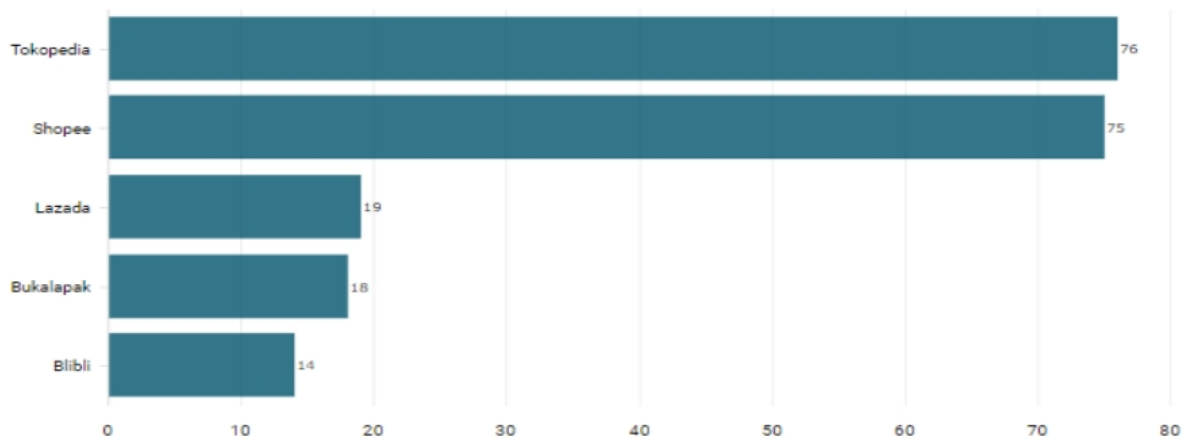


Figure 1. List of E-commerce Platforms Most Trusted by SMEs in Indonesia (Annur, 2023)

This study endeavors to offer guidance to traditional SMEs on implementing online sales and marketing tactics to enhance revenue generation. These insights are gleaned from SME practitioners who have embraced e-commerce as their primary sales and marketing platform. This research is urgent because SMEs must use e-commerce as a key sales and marketing tool during the COVID-19 epidemic. E-commerce assumes a critical role, particularly when integrated into marketplaces, as it entices consumers through various promotional incentives such as shipping benefits, cashback, and discounts. The perceived safety and ease of use of e-commerce make it a substantial uptake, according to SME practitioners.

Consequently, the researcher seeks to explore in-depth the online shopping preferences of consumers patronizing SMEs that have embraced e-commerce. The goal of this study is to offer insights to traditional SME practitioners, facilitating their transition towards digitalization and ultimately influencing consumer interest in engaging in online shopping transactions through e-commerce platforms.

One of the well-known social psychology theories that is frequently used to describe human behavior is the theory of planned behavior (TPB)(Ajzen, 1991, 2020; Armitage & Conner, 2001; Yuriev et al., 2020). The Theory of Reasoned Action (TRA), which is used to forecast human behavior, evolved into TPB. The theory known as TRA, which asserts that a person's behaviors are only motivated by their intentions, was later attacked for its inadequate capacity to describe human behavior behavior (Ajzen, 1991, 2020; Astuti & Prijanto, 2021;

Bandura, 1991). As a result, in order to improve our comprehension of intents and behaviors, Ajzen (1991) expanded on TRA and suggested TPB by adding the idea of perceived behavioral control (Ajzen, 2020; Astuti & Prijanto, 2021; Bosnjak et al., 2020).

According to TRA, a person's desire to participate in a certain activity determines their conduct, which is impacted by their attitudes and subjective norms (Ajzen, 2020; Bosnjak et al., 2020). Asserting that people are prone to behave in response to shifts in their attitudes, TPB is a widely used and advised theory to forecast human behavior (Ajzen, 2020; Apau & Koranteng, 2019). Individual viewpoints have a major influence on the cognitive and emotional underpinnings of behavioral aspects such as attitudes, subjective norms, and perceived behavioral control in both TRA and TPB (Ajzen, 2020; Bosnjak et al., 2020).

A person's perception of how simple it is to utilize technology is known as perceived ease of use (Priambodo & Prabawani, 2016). According to a different viewpoint, perceived ease of use refers to the belief that utilizing the internet is simple and doesn't take much work (Karimah, 2018). According to Ikhsani et al (2021), perceived risk is the overall risk that users of a system or application accept. Perceived risk was classified into five categories by Soto-Acosta et al (2014): financial, performance, psychological, physical/privacy, and social hazards. Since consumers have little control over online transactions, financial risk is the one that affects them the most.

Consumer trust is defined as an individual's willingness to accept risks from others if those parties perform actions resulting in losses for others, regardless of the ability to monitor and control the trusted party's actions (Nur et al., 2020). Previous studies have suggested that trust significantly influences attitudes (Suleman, Ali, et al., 2019). Perceived enjoyment, experienced satisfaction by customers during online purchases potentially leading to happiness, regardless of the performance they experience, is considered a critical factor. Customers are more inclined to make purchases on specific websites when their online shopping experience is enjoyable (Ulaan et al., 2016).

Purchase decisions are preceded by the intention of buyers to make online transactions based on trust (Puspitarini & Dewi, 2021). Purchase interest involves a series of processes that consumers undergo before making transactions for goods or services, considering various factors (Ariyanti & Darmanto, 2020).

A review of the literature was done to contrast the planned investigation with earlier findings. Suleman et al. state that attitudes have a considerable impact on usefulness, ease of use, and trust and that attitudes have a big influence on decisions (Suleman, Zuniarti, et al., 2019). In contrast to earlier research that suggested trust had an impact on customer decisions, it was discovered that trust did not affect consumer views on internet buying. Suleman et al., however, advocated for more research on Indonesian consumers' views of other items when they buy online as well as the inclusion of other variables about their attitudes while making an online purchase decision (Suleman, Zuniarti, et al., 2019).

The same year, Suleman et al. conducted another study that found risk and trust variables had a major impact on customers' views and intentions toward online shopping. To further expand consumer attitude factors, they suggested looking at other variables that shape consumer attitude constructs (Suleman, Ali, et al., 2019). Suleman, Ali, et al (2019) the study examined risk factors, perceived ease of use, and trust about attitudes toward and intentions for online buying. Therefore, in the next investigation, the investigator will introduce more variables that might contribute to the formation of consumer attitude constructs. Raman (2019) research revealed a strong correlation between female customers' intentions to purchase online and their attitudes toward comfort, customer service, and subjective standards. The most important function was to provide customer service.

According to research by Nguyen et al (2019) opinions toward online food buying were significantly influenced by perceived utility, perceived simplicity of use, and website trust. The development of attitudes was significantly influenced by perceived ease of use.

Furthermore, Nguyen et al (2019) found that attitudes and website trust had a direct and favorable influence on the propensity to purchase food online. Nguyen et al. (2019) proposed extending their study model by adding elements associated with enjoyment, past encounters, or perceived hazards. Research by Ulaan et al (2016) and Immanuel & May (2022) demonstrated that interest in online buying was significantly influenced by perceived enjoyment.

Consumer perceptions of technology use have been the subject of several prior studies (Chistiarini & Yovania, 2022; Nguyen et al., 2019; Raman, 2019; Suleman, Ali, et al., 2019; Suleman, Zuniarti, et al., 2019), with an emphasis on perceived risk Marza et al (2018) as well as usefulness, ease of use, and trust.

Consequently, by employing several constructs, this study aims to close the gap in Suleman et al.'s research Nguyen et al (2019); Suleman, Ali, et al (2019); Suleman, Zuniarti, et al (2019) about consumer perceptions of attitudes in causal modeling. By building a special model from earlier research and integrating and adding perceived danger and perceived enjoyment variables as independent variables, the researcher will carry out a unique study. By using proper tactics and taking into consideration elements that impact customer intents to boost online buying, the study's conclusions should benefit SMEs. As a result, a conceptual framework that explains the study's thought process has been developed.

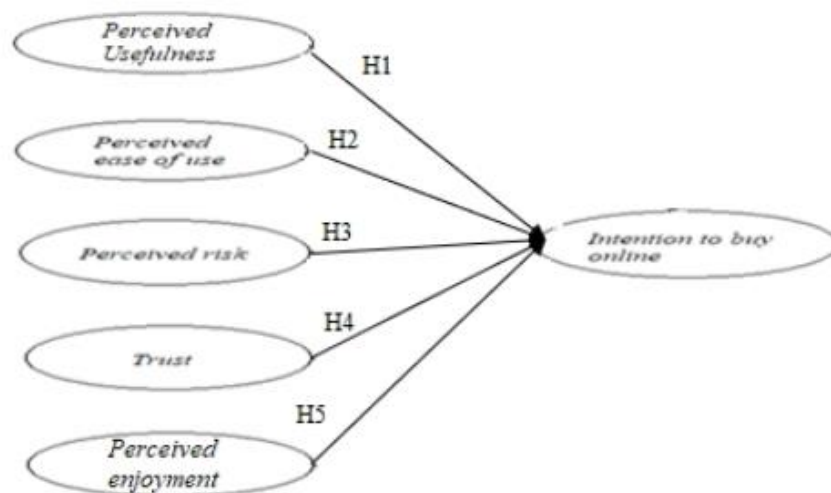


Figure 2. Conceptual Framework

METHOD

This study focused on SME product buyers in the Jakarta, Bogor, Depok, Tangerang, and Bekasi regions, where the popularity of online shopping has a big financial influence on SMES's capacity to develop and survive. The buyers used the Shopee and Tokopedia programs to make their purchases. Transactions made on the Shopee and Tokopedia applications represent two major marketplace platforms often used, reflecting the transactions acquired by SME players when adopting e-commerce. Customers who had at least once in the previous year used the Shopee and Tokopedia programs for shopping made up the respondents in this survey.

A Likert scale with five points, representing the most negative, neutral, and positive responses, was employed as the instrument (Suliyanto, 2018). Customers of Shopee and Tokopedia marketplaces in Jakarta, Bogor, Depok, Tangerang, and Bekasi made up the demographic questioned. The sample in the research was a subset of the population with specific characteristics. When studying a large population, researchers might not be able to study every aspect due to limitations in funds, resources, and time, so they use samples taken from that population. If the sample correctly represents the population, then the results may

be applied to the entire population. Therefore, in this research, a convenience sampling technique was utilized, comprising 189 respondents.

This study used a causal or influential connection model as its model. PLS was the analytic tool, and a quantitative technique was employed. Prior to doing the route analysis, tests for the validity and reliability of the instrument (a questionnaire) as well as hypothesis testing at the 5% alpha (0.05) level were carried out. Respondents to a questionnaire that was administered in several-choice and Likert scale forms (1–5) completed it in order to contribute data. In this work, PLS using SmartPLS 3.3 software was used for data analysis.

A quantitative and descriptive methodology was used in this investigation. The goal of descriptive research is to elucidate the traits of a certain group. The purpose of this study was to ascertain the correlations between variables, express values in numerical form, or concentrate on numerically valued data that was mathematically processed using statistical formulae. The positivist ideology underpins the quantitative approach, a research methodology used to examine a certain population or sample. The survey was numerical in nature, and via the use of questionnaires and statistical analysis, survey findings were measured.

RESULTS AND DISCUSSION

Formative indicator validation testing raises the prospect that a specific indicator within a construct may change if other indications within the same construct change or are removed from the model. Convergent validity and the Average Variance Extracted (AVE) value can be used to assess the validity of this investigation. Below are the results of the validity evaluations.

Table 1. Outer Loading

Variable	Indicators	PU	PEOU	PR	TR	PE	ITBO
Perceived Usefulness (PU)	Transaction speed	0.734					
	User-friendliness	0.783					
	Presence of benefits	0.790					
	Time efficiency	0.763					
	Increased effectiveness	0.815					
Perceived Ease of Use (PEOU)	Serving as a solution to shopping	0.792					
	Ease to learn		0.901				
	Easy to use		0.914				
	Clear and understandable		0.904				
Perceived Risk (PR)	Become skillful		0.833				
	Financial risk			0.783			
	Performance risk			0.771			
	Psychological risk			0.762			
	Physiological risk			0.793			
Trust (TR)	Social risk			0.740			
	Security				0.824		
	Privacy				0.842		
	Experience				0.859		
Perceived Enjoyment (PE)	Information				0.809		
	Exciting program offering					0.838	
	Enjoyable					0.888	

Variable	Indicators	PU	PEOU	PR	TR	PE	ITBO
nt (PE)	Abundant product choices					0.885	
	Promotions					0.894	
	Will purchase products from this website soon						0.916
Intention to Buy Online (ITBO)	Planning to buy through this website soon						0.892
	Intending to purchase through this website shortly						0.931
	Considering buying through this website soon						0.947

Source: The data processed using SmartPLS

The loading factor values for each construct are more than the suggested cutoff of >0.7, as Table 1 above shows. A criteria of > 0.7 is used to obtain convergent validity, which is the consistency between the loading factors of latent variables and their indicators (Ghozali & Latan, 2020). It is clear from the table that every loading factor value for every build is more than 0.7. All indicators in this study fulfill the validity standard, or convergent validity test, even though transaction speed has the lowest value (0.734) and considering buying through this website soon has the greatest value (0.947).

Examining the Average Variance Extracted (AVE) values is the second validity test. Ghozali and Latan (2020) state that the AVE ought to be more than 0.5.

Table 2. Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)
Perceived Usefulness	0.608
Perceived Ease of Use	0.789
Perceived Risk	0.593
Trust	0.695
Perceived Enjoyment	0.768
Intention to Buy Online	0.849

Source: The data processed using SmartPLS

The values of all the variables in Table 2 are more than 0.5, indicating that it satisfies the requirements for convergent validity evaluation. Perceived usefulness is valued at 0.608, perceived ease of use is valued at 0.789, perceived risk is valued at 0.593, trust is valued at 0.695, perceived enjoyment is valued at 0.768, and intention to buy online is valued at 0.849. The Average variation Extracted (AVE), which attempts to quantify the degree to which a concept extracts variation from its indicators while taking error into account, is another statistic used to assess dependability.

Next, a discriminant validity test is conducted, in which the Fornell Larcker criteria and cross-loading are used to assess discriminant validity. By comparing the square root of the AVE for each construct with the correlations between the model's components, the Fornell Larcker criteria may also be used to evaluate discriminant validity (Ghozali & Latan, 2020). If the square root of the AVE for a build is larger for the desired construct than it is for other constructs, the construct is considered legitimate.

Table 3. Fornell Larcker Criterion

Perceived Usefulness	Perceived Ease of Use	Perceived Risk	Trust	Perceived Enjoyment	Intention to Buy Online
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Perceived Usefulness	0.780					
Perceived Ease of Use	0.626	0.889				
Perceived Risk	0.581	0.552	0.770			
Trust	0.580	0.582	0.763	0.834		
Perceived Enjoyment	0.625	0.632	0.649	0.656	0.876	
Intention to Buy Online	0.451	0.398	0.445	0.495	0.499	0.922

Source: The data processed using SmartPLS

The data from the Fornell Larcker criteria shows, as Table 3 illustrates, that the square root of the AVE values is greater than the correlations with other variables. The degree of distinction of an indicator in measuring instrument constructs is known as discriminant validity. A cross-loading analysis may be used to assess discriminant validity. In this analysis, the correlation coefficient between an indicator and its matching construct (loading) is compared to the correlation coefficient between the indicator and other constructs (cross-loading). An indicator's correlation coefficient should be higher with its associated concept than it should be with other constructs. When compared to other constructions, an indicator's suitability for clarifying its linked construct is indicated by a larger coefficient value.

Table 4. Cross Loading

	Perceived Usefulness	Perceived Ease of Use	Perceived Risk	Trust	Perceived Enjoyment	Intention to Buy Online
Transaction speed	0.734	0.520	0.404	0.435	0.497	0.324
User-friendliness	0.783	0.543	0.428	0.393	0.509	0.310
Presence of benefits	0.790	0.448	0.421	0.358	0.456	0.367
Time efficiency	0.763	0.385	0.434	0.441	0.407	0.318
Increased effectiveness	0.815	0.517	0.501	0.516	0.529	0.373
Serving as a solution to shopping	0.792	0.512	0.513	0.550	0.520	0.402
Ease to learn	0.547	0.901	0.510	0.520	0.588	0.358
Easy to use	0.539	0.914	0.434	0.493	0.565	0.330
Clear and understandable	0.516	0.904	0.499	0.546	0.551	0.360
Become skillful	0.616	0.833	0.512	0.505	0.539	0.363
Financial risk	0.431	0.379	0.783	0.633	0.453	0.388
Performance risk	0.495	0.487	0.771	0.584	0.581	0.315
Psychological risk	0.491	0.448	0.762	0.456	0.497	0.281
Physiological risk	0.380	0.373	0.793	0.642	0.355	0.343
Social risk	0.453	0.453	0.740	0.595	0.619	0.367
Security	0.381	0.381	0.625	0.824	0.399	0.405
Privacy	0.602	0.555	0.652	0.842	0.662	0.490
Experience	0.463	0.505	0.643	0.859	0.524	0.342
Information	0.458	0.488	0.621	0.809	0.575	0.384
Exciting program	0.525	0.616	0.635	0.680	0.838	0.396

offering						
Enjoyable	0.608	0.584	0.584	0.581	0.888	0.420
Abundant						
product	0.525	0.504	0.541	0.519	0.885	0.515
choices						
Promotions	0.537	0.527	0.526	0.538	0.894	0.396
Will purchase						
products from	0.380	0.351	0.402	0.439	0.436	0.916
this website						
soon						
Planning to						
buy through	0.432	0.380	0.454	0.469	0.478	0.892
this website						
soon						
Intending to						
purchase						
through this	0.393	0.352	0.370	0.439	0.407	0.931
website						
shortly						
Considering						
buying	0.451	0.381	0.411	0.473	0.508	0.947
through this						
website soon						

Source: The data processed using SmartPLS

In Table 4 above, which displays the cross loading results, it can be observed that all indicators meet the criteria for discriminant validity because the values of these variable indicators are higher compared to others, thus fulfilling the requirement for discriminant validity.

Following validity testing, the subsequent phase involves reliability assessment. Reliability testing gauges the consistency of respondents in their responses to questionnaire items o Cronbach's alpha and composite reliability are two techniques that are frequently used in reliability testing. The study questionnaire uses Cronbach's alpha to assess the dependability of its indicators (Ghozali & Latan, 2020). According to Ghozali and Latan (2020), a minimum of 0.70 is considered appropriate for the Cronbach's Alpha dependability level.

Table 5. Composite Reliability dan Cronbach's Alpha

	Cronbach's Alpha	Composite Reliability
Perceived Usefulness	0.871	0.903
Perceived Ease of Use	0.911	0.937
Perceived Risk	0.830	0.879
Trust	0.855	0.901
Perceived Enjoyment	0.900	0.930
Intention to Buy Online	0.941	0.957

Source: The data processed using SmartPLS

It is clear from the data in Table 5 that every variable has composite reliability and values of Cronbach's alpha greater than 0.7. This finding suggests that all of the study's variables meet the criteria for Cronbach's alpha and composite reliability. Therefore, it follows that the factors indicated above are dependable and trustworthy.

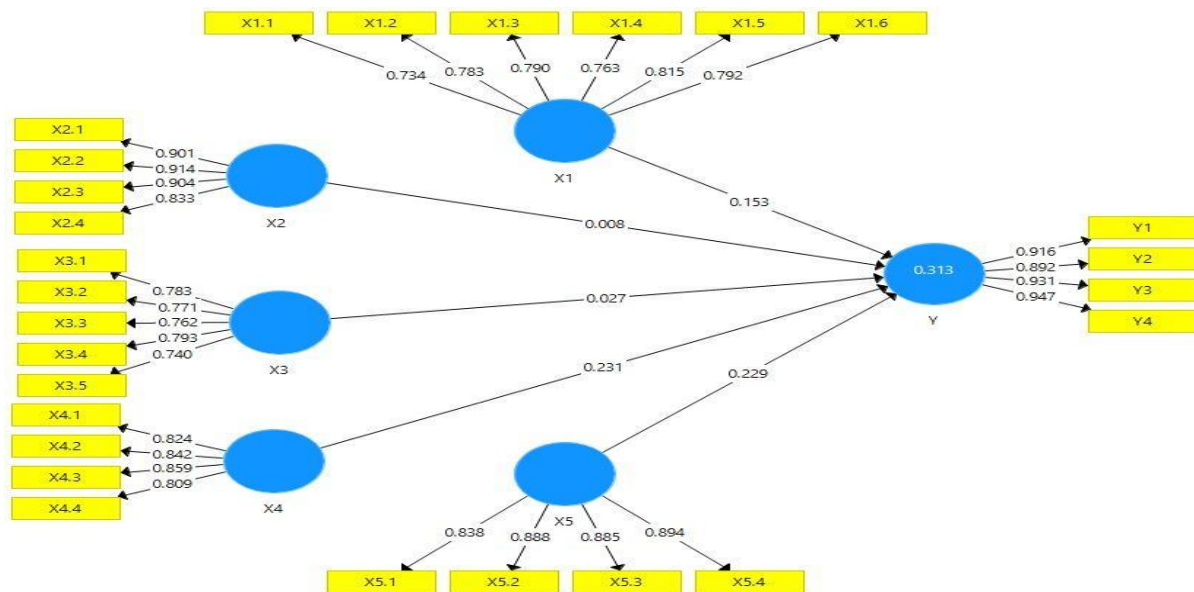


Figure 3. Measurement Model
 Source: The data processed using SmartPLS

Table 6. R Square

	R Square	R Square Adjusted
Intention to Buy Online	0.313	0.294

Source: The data processed using SmartPLS

The R2 value of the Intention to Buy Online variable in Table 6 is 0.313, meaning that perceived usefulness, perceived ease of use, perceived risk, perceived enjoyment, and trust account for 31.3% of the variance in purchase intention, with other variables accounting for 68.7% of the variance. The structural model appears to adequately represent the variance in the Intention to Buy Online variable, as indicated by the R² value of 0.313.

After the R2 value has been examined, the next step is to evaluate the Variance Inflation Factor (VIF) values by performing a collinearity test. Finding out whether there is connection between independent or predictive variables is the goal of the multicollinearity test (Ghozali & Latan, 2020). The regression model looks closely at both tolerance and VIF values in order to identify multicollinearity. The variability of the chosen independent variables that is not explained by additional independent variables is measured by tolerance. As a result, high VIF values, as shown by VIF = 1/tolerance, correlate with low tolerance values, suggesting increased multicollinearity. The threshold values used are a VIF greater than 10 or a tolerance of 0.10.

Table 7. Inner VIF Values

	Perceived Usefulness	Perceived Ease of Use	Perceived Risk	Trust	Perceived Enjoyment	Intention to Buy Online
Perceived Usefulness						2.041
Perceived Ease of Use						2.033
Perceived Risk						2.719
Trust						2.802
Perceived Enjoyment						2.369
Intention to Buy Online						

Source: The data processed using SmartPLS

Table 7 shows that all six variables (perceived usefulness, perceived ease of use, perceived risk, trust, perceived enjoyment, and intention to buy online) have inner VIF values below 10 in the structural model. This indicates that the structural model is not collinear.

Tabel 8. Outer VIF Values

PU	VIF	PEOU	VIF	PR	VIF	TR	VIF	PE	VIF	ITBO	VIF
PU1	2.005	PEOU1	3.288	PR1	1.940	TR1	2.060	PE1	2.248	ITBO1	3.890
PU2	2.278	PEOU2	4.189	PR2	2.170	TR2	1.796	PE2	2.865	ITBO2	2.966
PU3	2.051	PEOU3	3.362	PR3	2.051	TR3	2.604	PE3	2.548	ITBO3	5.478
PU4	1.915	PEOU4	1.989	PR4	2.088	TR4	1.968	PE4	3.043	ITBO4	5.704
PU5	2.176			PR5	1.567						
PU6	1.880										

Source: The data processed using SmartPLS

Table 8's outer VIF values show that every latent variable indicator has a VIF value less than 10. This suggests that the structural model does not have collinearity.

After obtaining these test results, the next stage is to assess the interaction model by closely examining the effect size (f^2). Effect size (f^2) values of 0.02, 0.15, and 0.35, which indicate moderation effects, indicate the weak, moderate, and strong levels of the model, respectively. Ghazali & Latan (2020) explained that the interaction effect would not be impacted if the effect size (f^2) determined is weak.

Table 9. f Square

	Perceived Usefulness	Perceived Ease of Use	Perceived Risk	Trust	Perceived Enjoyment	Intention to Buy Online
Perceived Usefulness						0.017
Perceived Ease of Use						0.000
Perceived Risk						0.000
Trust						0.028
Perceived Enjoyment						0.032
Intention to Buy Online						

Source: The data processed using SmartPLS

The effect sizes are shown for each construct in Table 9 above. Perceived usefulness has a weak (0.017) influence on the intention to buy online. In a similar vein, the impact of perceived ease of use on intention to buy online is 0.000, which is regarded as extremely small. Similarly, the extremely modest effect of perceived risk on desire to purchase online is 0.000. Additionally, there is a 0.028, or modest, influence of trust on the intention to buy online. Finally, there is a 0.032, modest effect of perceived enjoyment on intention to buy online.

The proposed correlations between the constructs are then examined using path coefficient tests. Path coefficient values vary from -1 to +1, with values near +1 denoting a strong positive link and values approaching -1 denoting a strong negative relationship, according to (Hair et al., 2021).

The path coefficient test has already demonstrated a positive relationship, followed by the implementation of a test utilizing the t-statistic analysis method. The t-statistic analysis method is conducted through bootstrapping procedures, aimed at assessing the significance values between constructs. Hair et al (2021) advise using a resample value of 5,000 while carrying out the bootstrapping process. ±1.96 is the cutoff point for accepting or rejecting the

hypothesis. The null hypothesis (H0) will be accepted if the t-statistic result is between -1.96 and 1.96, which means that the hypothesis will be rejected.

The next step is to do the predictive relevance (blindfolding) test after the t-statistic test. The structural model's predictive relevance (Q²) measures how effectively the observed values are produced. According to Hair et al (2021), the PLS path model may have predictive relevance for a given construct if the Q² value for a given endogenous latent variable is greater than zero.

Table 10. Predictive Relevance (Q²)

Q ² (=1-SSE/SSO)	
Perceived Usefulness	
Perceived Ease of Use	
Perceived Risk	
Trust	
Perceived Enjoyment	
Intention to Buy Online	0.240

Source: The data processed using SmartPLS

According to the findings of the predictive relevance (Q²) test, the variable Intention to Buy Online exhibits a value exceeding zero, specifically 0.240, indicating favorable observation values for the endogenous latent variable.

Subsequently, the evaluation of model fit in this study entails the utilization of two testing models. Firstly, the normal fit index (NFI), as proposed by (Ghozali & Latan, 2020; Ramayah et al., 2017), suggests that as the NFI value approaches 1, the model's fit improves. Besides NFI, model fit assessment can also be conducted using SRMR and Chi-Square.

Table 11. Normal Fit Index (NFI)

	Saturated Model	Estimated Model
SRMR	0.072	0.072
Chi-Square	948.598	948.598
NFI	0.773	0.773

Source: The data processed using SmartPLS

Based on Table 11, it can be deduced that the model is considered good since this study produces a normal fit index (NFI) score of 0.773, or 77.3%.

It can be used to answer the study hypotheses once the researcher has completed the data analysis. In this study, doing hypothesis testing involves closely examining the t-value and p-value. If the t-value is positive and the p-value is less than 0.05, the study hypothesis is considered acceptable. These are the findings from this study's hypothesis testing.

Table 12. Hypothesis Testing

Hypothesis	Effect	Path Coefficients	t-statistic	P-Value	Result
H1	Perceived usefulness influences intention to buy online	0.153	1.725	0.085	Not Supported
H2	Perceived ease of use influences intention to buy online	0.008	0.096	0.923	Not Supported
H3	Perceived risk influences intention to buy online	0.027	0.284	0.777	Not Supported
H4	Trust influences intention to buy online	0.231	2.104	0.036	Supported
H5	Perceived enjoyment influences intention to buy online	0.229	2.370	0.018	Supported

Source: The data processed using SmartPLS

The research hypotheses on the effects of perceived risk, perceived ease of use, perceived usefulness, perceived enjoyment, and trust on an intention to buy online are supported by the data in Table 12.

According to the first hypothesis, intention to buy online is not much influenced by perceived usefulness. The t-statistic test at a significance level of 5% (1.725) is smaller than the crucial t-value (1.960), providing sufficient evidence to accept H₀ and reject H_a. The path coefficient test produces 0.153, suggesting that there is a positive correlation.

According to the second hypothesis, intention to buy online is not significantly affected by perceived ease of use. The t-statistic test at a significance level of 5% (0.096) is smaller than the crucial t-value (1.960), giving enough evidence to accept H₀ and reject H_a. The path coefficient test results reveal 0.008, showing that there is a positive correlation.

According to the third hypothesis, intention to buy online is not significantly affected by perceived risk. The t-statistic test at a significance level of 5% (0.284) is smaller than the crucial t-value (1.960), providing adequate evidence to accept H₀ and reject H_a. The path coefficient test results suggest 0.027, demonstrating that there is a positive correlation.

According to the fourth hypothesis, the intention to buy online is positively and significantly influenced by trust. The t-statistic test at a significance level of 5% (2.104) is larger than the crucial t-value (1.960), providing adequate evidence to reject H₀ and accept H_a. The path coefficient test results suggest 0.231, demonstrating that there is a positive correlation.

According to the fifth hypothesis, the intention to buy online is positively and significantly influenced by perceived enjoyment. The t-statistic test at a significance level of 5% (2.370) is larger than the crucial t-value (1.960), providing enough evidence to reject H₀ and accept H_a. The path coefficient test results reveal 0.229, showing that there is a positive correlation.

Perceived usefulness does not significantly influence intention to buy online

The lowest outer loading on the perceived usefulness variable is found in the statement "Shopping through Shopee/Tokopedia transactions is fast." This result indicates that some Shopee users may not perceive the speediness of transactions while shopping. On the other hand, the highest outer loading is found in the statement "Shopping through Shopee/Tokopedia becomes more effective." This finding suggests that shopping through the Shopee online platform will feel more effective.

The lowest outer loading on the intention to buy online variable is in the statement "I have made a purchase transaction through the Shopee/Tokopedia site recently." This indicates that some Shopee users have not engaged in purchasing activities on the platform. Meanwhile, the indicator with the highest outer loading is the statement "I will use the Shopee/Tokopedia application to buy goods in the near future." This result implies that many Shopee users intend to make a purchase in the near future.

The results of this study suggest that trust is not much impacted by perceived usefulness. This runs counter to a research by Immanuel & May (2022) that found interest to buy online is significantly positively impacted by perceived usefulness. This proves that the intention to buy online may be influenced by perceived utility. It is noteworthy to highlight that, despite the lack of substantial influence found in this study, other studies have shown that perceived usefulness may still have an impact on the intention to buy online. Therefore, further investigation and analysis are required to precisely determine how perceived usefulness influences consumers' online buying decisions.

Perceived ease of use does not significantly influence intention to buy online

The lowest outer loading on the perceived ease of use variable is found in the statement "I am skilled in shopping through Shopee/Tokopedia." This result indicates that Shopee users feel more skilled when making purchases. On the other hand, the highest outer loading is found in the statement "The Shopee/Tokopedia application is easy to use." This finding suggests that Shopee/Tokopedia users perceive the Shopee/Tokopedia app system as easy to understand, making them comfortable shopping on Shopee/Tokopedia.

The results of this study show that intention to buy online is not significantly influenced by perceived ease of use. This study contradicts studies by Puspitarini & Dewi, (2021); Rachmawati et al (2020); Marvianta (2020); (Ermawati, 2020), which found that perceived ease of use significantly positively affects interest to purchase online. This proves that the desire to make an online purchase may be influenced by perceived ease of use. It's vital to keep in mind that the user experience still heavily depends on the notion of ease of use, even if this study did not find any significant correlations. Ease of use can have an impact on overall user satisfaction even when it has no direct effect on purchase intention.

Perceived risk does not significantly influence intention to buy online

The study's findings suggest that an intention to buy online is not much influenced by perceived risk. The results of Ermawati (2020); Ilhamalimy & Ali (2021) that perceived risk influences online purchase intention are not supported by this study. Concurrently, research by Puspitarini & Dewi (2021); Rizkitasari (2017) shown that the desire to purchase online is significantly impacted negatively by the perceived risk variable. This indicates that the perception of risk might influence an individual's inclination to make an online purchase as well as function as a deterrent. The study comes to the conclusion that intention to purchase online is not significantly influenced by perceived risk. This suggests that within the framework of this study, the perceived level of risk

The variability in results between this study and previous research highlights the complexity of consumers' perceived risk when shopping online. Various factors such as the type of product, trust in the platform, past experiences, and other environmental factors may influence how consumers assess risk in the context of online purchases. To comprehend the variations in these findings and the variables influencing perceived risk in the context of online transactions, more investigation is required. It is possible to create more effective methods to lower perceived risk and boost customer trust in online buying by having a better understanding of how consumers perceive risk.

Trust has a positive and significant effect on intention to buy online

The study's findings suggest that trust significantly and favorably influences consumers' intentions to make online purchases. According to studies by Aisyah & Engriani (2019); Ermawati (2020); Faradila & Soesanto (2016); Ilhamalimy & Ali (2021); Nur et al (2020); Rizkitasari (2017), trust influences and has a link with the intention to buy online. This conclusion is consistent with that study. This proves that the desire to make an online purchase can be motivated by trust. These results highlight the critical role that trust plays in motivating customers to make online transactions. The online environment is influenced by several aspects that impact customer purchase decisions, including trust in the platform, sellers, security mechanisms, and transaction procedures.

Openness, transparency, reliability, and good service are important factors in building consumer trust. Effective management of these factors can enhance consumer trust, which in turn can increase their intention to shop online. While trust plays a big role in influencing customers' intents to buy online, it's crucial to keep in mind that other criteria like product quality, pricing, user experience, and service features all have an impact.

Perceived enjoyment has a positive and significant effect on intention to buy online

The study's findings suggest that intention to make an online purchase is significantly and positively affected by perceived enjoyment. This result is in accordance with studies by Immanuel & May (2022); Ulaan et al (2016), which found that perceived satisfaction and intention to purchase online are related. This proves that the desire to make an online purchase may be influenced by perceived satisfaction. These results imply that one of the most important factors in encouraging customers to make purchases may be the pleasure they get from their online shopping experiences. Customers' propensity to spend online may be increased by positive encounters, a positive experience with the purchasing process, and positive interactions with the platform or merchandise.

CONCLUSION

Factors such as trust, perceived enjoyment, perceived ease of use, perceived risk, and perceived usefulness play crucial roles in influencing consumers' intention to shop online. The research findings indicate that trust and perceived enjoyment have a significant impact on intention to buy online, aligning with several previous studies highlighting the importance of these factors in the e-commerce context.

While perceived ease of use, perceived risk, and perceived usefulness also play important roles in shaping purchase intentions, the analysis results did not show statistically significant effects. However, this does not diminish the importance of these factors in the online shopping experience. Instead, it suggests that these factors may need to be carefully considered or that additional variables may need to be added to more accurately estimate their influence on online purchase intention.

The implications of these findings are that in developing e-commerce platforms and marketing strategies, special attention should be given to enhancing consumer trust, creating enjoyable shopping experiences, and ensuring perceived ease of use and benefits. Addressing and strengthening these factors can help increase consumer interest in online shopping, enhance customer satisfaction, and strengthen the position of e-commerce businesses in an increasingly competitive market.

In the context of e-commerce business model development, it is important to note that success relies not only on technical aspects such as platform functionality but also on psychological and emotional aspects of consumers such as trust and enjoyment. By understanding and accommodating consumers' needs and preferences comprehensively, e-commerce businesses can create satisfying shopping experiences and build long-term relationships with their customers. For future research, several areas could be explored further to deepen the understanding of consumer behavior in online shopping. Firstly, longitudinal studies that monitor changes in consumer perceptions and preferences towards factors such as trust, perceived enjoyment, perceived ease of use, perceived risk, and perceived usefulness over time could provide deeper insights. Such research could highlight how technological advancements, market trend shifts, and consumer adaptation to the e-commerce landscape influence their attitudes towards online shopping. Additionally, focusing on the influence of additional social and psychological factors, such as social media influence or individual psychological motivations in the context of online purchases, is also an intriguing area for further investigation. A more in-depth study of how these factors interact and mutually influence each other in shaping online shopping intention could provide a more comprehensive understanding of consumer behavior in the e-commerce realm. Therefore, further research in this area would contribute significantly to the development of more effective e-commerce strategies and the enhancement of more satisfying online shopping experiences for consumers.

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