



DETERMINATION ATTITUDE TOWARD USING AND PURCHASE INTENTIONS: ANALYSIS OF PERCEIVED EASE OF USE AND PERCEIVED USEFULNESS (CASE STUDY OF INSTAGRAM SHOP'S FEATURES ON SOCIAL MEDIA INSTAGRAM)

Inayatullah Fatmawati M¹, Hapzi Ali²

¹) Univesitas Mercu Buana, Jakarta Indonesia

²) Univesitas Mercu Buana, and Univesitas Bhayangkara Jakarta Raya Indonesia.

Corresponding Author: Inayatullah Fatmawati M

Abstract: This study aims to analyze the effect of perceived ease of use and perceived usefulness on attitude toward using and the effect of perceived ease of use and perceived usefulness on purchase intentions and the effect of perceived ease of use and perceived usefulness on purchase intentions through attitude toward using. The population in this study are internet users who have done online shopping but have never made an online purchase transaction on Instagram and are domiciled in the Jakarta area. The number of samples used is based on the number of indicators at an error rate of 5%, which is 150. The survey was conducted using a questionnaire and then analyzed the data using Partial Least Square (PLS). The results showed that perceived ease of use had a positive and significant effect on attitude toward using, perceived usefulness had a positive and significant effect on attitude toward using, perceived ease of use had a positive and significant effect on purchase intentions, perceived usefulness had a positive and significant effect on purchase intention, attitude toward using had a positive and significant effect on purchase intentions and attitude toward using fully mediating between perceived of ease use and partially mediating between perceived usefulness on purchase intentions the Instagram Shop's features on Social Media Instagram.

Keywords: Perceived Ease of Use, Perceived Usefulness, Attitude Toward Using, Purchase Intentions

INTRODUCTION

Online Shopping's behavior has become a habit of many people, especially during this pandemic. Moreover, Indonesia is the *e-commerce* largest market in Southeast Asia. About 90% of internet users, according to data from Wearesocial and Hootsuite, Indonesia has shopped *online*. Result from Indonesian Service Provider Association Survey (APJII) that almost 197 million or 74% of Indonesia's population uses the Internet in 2020. This result increased by 8.9% compared to 2019. This is due to the existence of social distancing (PSBB) carried out by the Indonesian government as an effort to spread the covid-19 virus so that

people are encouraged to do isolation or *self-distancing*, as a result the company implements work from home and also online learning. The growth in the number of internet users will directly encourage the development of online commerce or what is commonly called *e-commerce* or *social commerce*.

Instagram is an application free that is used to share photos so that users can take photos and then share them on social networking services. Instagram as one of the social media and also *social commerce* released a new feature, namely Instagram Shop in Indonesia on October 2020. Through this feature, Instagram users, especially business people, can include product labels including product prices on uploads on *feeds*, Stories and IGTV. The presence of this feature is part of Instagram's commitment to supporting MSMEs adapt to digital transformation and help SMEs to be able to contribute to encouraging Indonesia's digital economy.

One of the most frequently used theories relating to the use of technology systems and explaining individual acceptance of the use of information technology systems is *Technology Acceptance Model* (TAM). This theory was first introduced by (F D Davis, 1985). This theory was developed from Theory of *Reasoned Action* or TRA by (Hill et al., 1977). Technology Acceptance Model (TAM) is something that explains how individuals accept information technology systems.

User acceptance of information systems in the TAM model is determined by two factors, namely *perceived usefulness* and *perceived ease of use*. (Patel et al., 2020) describes three factors that influence a person's interest in shopping through online channels: perceived usefulness, perceived ease of use, and perceived trust in m-commerce adoption research. The same result was revealed by (Indarsin & Ali, 2017) which said that the attitude of use was influenced by *perceived ease of use, perceived usefulness and perceived trust*. Due to the similarity of the problems in the research, interviews were conducted with internet users who have done online shopping. Interview questions based on the results of the research conclusions related to purchase intentions, namely the place of delivery of goods, price policies, and promotions are in accordance with the research (Yunita & Ali, 2017). The results of interviews conducted on 30 respondents, the three variables that get the highest score are the perception of convenience, the perception of usefulness and the attitude of use.

LITERATURE REVIEW

Purchase intentions determines how likely consumers are to buy a brand or how much the possibility of consumers switching from one brand to another. If the perceived usefulness are greater than sacrifices to get it, then the willingness to buy it is greater (Bimaruci et al., 2020) According to (Soeaidy et al., 2018), purchase intentions is consumer behavior that shows the degree of purchase commitment.

Adoption Intentions are formed generally because of behavioral intentions that describe behavior before someone takes an action. Adoption intention is also defined as a force that drives an individual's interest to do a habit. A habit to do something in the TAM model is influenced by *Behavioral intention*.

TAM was first introduced by Fishbein and Ajzen in 1975 through *Theory of Reasoned Action* (TRA) which later became very popular and was widely used to predict human behavior in various scientific applications. Then Davis developed this theory which explains the relationship between external factors and internal factors (beliefs, attitudes, and interests) and is known as the *Technology Acceptance Model* (TAM).

FD Davis in (Marangunić & Granić, 2015) *Perceived Usefulness* is defined as a measure where a person believes that technology can be easily understood and used. *Perceived usefulness* is defined as how far a person believes that using a technology will improve his job performance.

FD Davis in (Marangunić & Granić, 2015) states that *attitude* toward using is defined as feelings *positive or negative* from someone if they have to perform the behavior to be determined (Khazim, 2016) states that a person's desire to perform a behavior is based on one's psychological factors which refers to the behavioral attitudes shown research conducted by (Goyal et al., 2013) on the use of m-commerce in India states that readiness to accept or use *m-commerce* is significantly influenced by the variables *Perceived Usefulness* (PU) and *Perceived Ease of use* (PEOU).

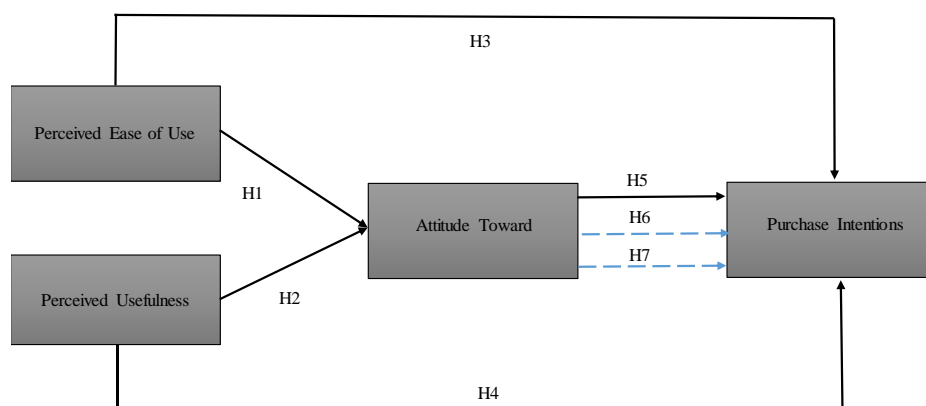
Research on *Factors Affecting Repurchase Intention to Shop at the Same Website* (Hsu et al., 2015) is influenced by variables *perceived ease of use, perceived usefulness, trust on repurchase intention* with positive and significant results.

Research with the same variables conducted by (Liébana-Cabanillas et al., 2017) on acceptance interest *m commerce* results in *Perceived ease of use* there is no significance to interest. (Bong-Keun Jeong & Tom E Yoon, 2013) through research on consumer acceptance in the use of Mobile Banking stated that *perceived usefulness* is the most dominant factor affecting consumer acceptance, then the perception of convenience and user attitudes also has a significant influence on mobile banking acceptance in India.

(Shanmugam et al., 2014) in research on consumer interest stated that interest can be influenced by *perceived ease of use* with mediating by *attitude of use*, the results of this study prove that *attitude of use* can mediate the influence between *perceived convenience* and *perceived usefulness* on acceptance of mobile banking in Malaysia .

Research (Indarsin & Ali, 2017) in stating the *perceived ease of use* and the *perceived usefulness* has a positive and significant influence on the *attitude of using m-commerce* users of the Ikens Group Wholesale Merchant application in Indonesia. From the results of this study, it can be concluded that the *Technology Acceptance Model* (TAM) formulated by (Fred D. Davis, 1989) used for this research is still very relevant.

Based on literature review and previous research, the framework for this research is as follows :



Pictures1. Conceptual Framework

Research Hypotheses

H1: Perceived ease of use Social Media Instagram has a positive and significant effect on the attitude toward using the Instagram Shop feature on social media Instagram.

H2: Perceived usefulness Social Media Instagram has a positive and significant effect on the attitude toward using the Instagram Shop feature on social media Instagram

H3 : Perceived ease of use has a positive and significant effect on purchase intentions using the Instagram Shop feature on social media Instagram.

H4: Perceived usefulness has a positive and significant effect on purchase intentions using the Instagram Shop feature on social media Instagram.

H5: Attitude toward using has a positive and significant effect on purchase intentions using the Instagram Shop feature on social media Instagram.

H6: The effect of perceived ease of use on purchase intentions through the attitude toward using the Instagram Shop feature on social media Instagram

H7: The effect of perceived usefulness on purchase intentions through the attitude toward using the Instagram Shop feature on social media Instagram

RESEARCH METHODS

This study empirically examines how perceived ease of use, perceived usefulness and attitude toward using affect purchase intentions. This study uses *convenience sampling*, namely sampling from the total population (Weismueller et al., 2020). The sample used is internet users who have done online shopping in the DKI Jakarta area. The DKI Jakarta area is expected to be the right sample because most of the people in the big city of Jakarta are internet user and often do online shopping, especially during the COVID-19 pandemic where the entire Jakarta area carries out *self-distancing*.

The five-item scale used to study the construct of buying interest using the Instagram Shop's feature on Social Media Instagram was adapted from research (Patel et al., 2020). The scale used in this study is the same as the Likert scale with five points where 'strongly disagree'. marked 1 and 'strongly agree' was marked 5. Questions related to the demographics

of the respondents were placed at the end of the questionnaire. The analysis technique uses the help of the SmartPLS 3.0 software program which consists of evaluating the outer model and inner model.

FINDINGS AND DISCUSSION

Descriptive statistical analysis, including frequency and percentage, indicated the demographics of the participants. Relevant factors include gender, age, occupation and monthly expenses. The results are presented in Table 1.

Table 1 Characteristics of Respondents

Category	Description	FQ	%
Gender	Male	68	45.3
	Female	82	54.7
Age	< 20	37	24.7
	21 - 30	90	60
	31 - 40	21	14
	> 41	2	1.3
Job	House Wife	10	6.7
	Employee	74	49.3
	Student	53	35.3
	Business Owner	13	8.7
Online Shopping Expenses	< IDR 3.000.000,00	23	15.3
	IDR 3.000.001,00 - IDR 5.000.000,00	28	18.7
	IDR 5.000.001,00 – IDR 8.000.000,00	22	14.7
	> IDR 8.000.001,00	77	51.3

Demographically, the majority of Internet users who have ever done online shopping are at the age of 21 to 30 years where the age range is in the Generation Y category, where this generation was born at a time when technology was developing. They are a group that is already accustomed to using the internet and technological devices well. In addition, 74% of respondents are employees or employees who in their daily work activities use the internet and other technological devices.

Descriptive statistics present reports from the results of variable data collection through questionnaires. The number of questionnaire results presented by the majority of respondents agreed with the statements contained in the questionnaire.

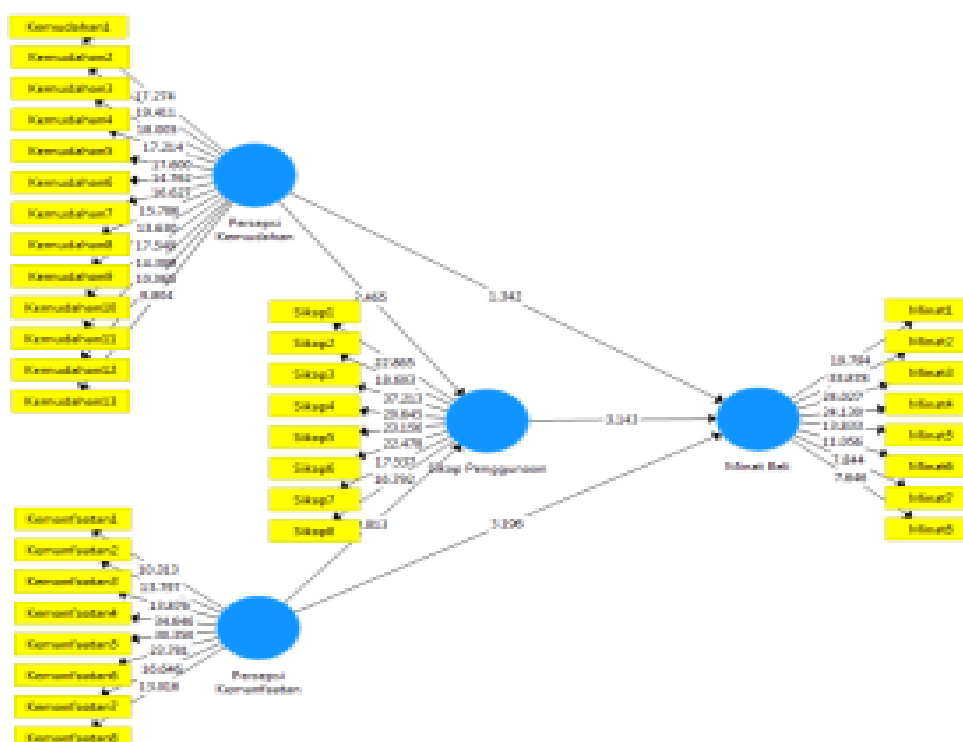
1. Descriptive Statistics of Perceived ease of use getting an average value of 4.16, this means that respondents agree with the statements in the questionnaire.
2. Descriptive statistics of perceived usefulness get an average value of 4.09, this means that respondents agree with the statements in the questionnaire.
3. Descriptive Statistics of Attitude toward using get an average value of 4.19, this means that respondents agree with the statements in the questionnaire.
4. Descriptive Statistics of purchase intentions get an average value of 4.17, this means that respondents agree with the statements in the questionnaire.

SmartPLS 3.0 is used to test the model with a structural equation modeling approach *Partial Least* component-based Squares (PLS-SEM). Previous literature has shown that PLS-SEM has superior function in exploratory studies to deal with smaller sample sizes and

multiple mediators, compared to covariance-based SEM(Hair et al., 2017). The reliability of the multi-item scale is calculated by looking at the coefficient value *alpha*. In each case, the coefficient *Cronbach Alpha* was above 0.90, which is well above the recommended 0.70 level (Ghozali & Latan, 2015) indicating a high level of internal consistency. Following the suggestion (Weismueller et al., 2020), convergent and discriminant validity were also assessed. Convergent validity was confirmed in each variable, because all AVE scores exceeded 0.50, indicating that all constructs had potential reliability to be tested further.

From the results of the test *convergent validity* , it can be seen that all indicators have met *convergent validity* because they have a value *loading factor* above 0.60 (Hartono, 2015). The AVE value indicates that all constructs have potential reliability to be tested further. This is because the AVE value in all constructs has been greater than 0.50 (Ghozali & Latan, 2015). The results of *Cronbach alpha* 0.7 means that the construct has good reliability or the questionnaire used as a tool in this study is reliable or consistent (Ghozali & Latan, 2015).

Based on the PLS-SEM analysis, the model explaining the variance in attitude toward using and purchase intentions are 38.1 % and 54.7 % . To show predictive relevance, the Q2 score must be higher than 0.02 (Hair et al., 2014). The calculation result is that the Q2 score is 72.3%. Testing the inner model to test the hypothesis of this study. The level of confidence used in this study is 95% (alpha 5 percent) so the table value is 1.96. The table below is the output of the Bootstrapping test



Pictures 2.Bootstrapping Test Results (built by author)

Table 2 Hypothesis Test Results

	T Statistics (O/STDEV)	P Values	Result
Perceived Ease of use -> Attitude Toward Using	2,451	0.015	Accepted
Perceived Usefulness -> Attitude Toward Using	3,902	0	Accepted
Perceived Ease of use -> Purchase Intentions	1,329	0.184	Rejected
Perceived Usefulness -> Purchase Intentions	2,967	0.003	Accepted
Attitude Toward Using -> Purchase Intentions	2,964	0.003	Accepted
Perceived Ease of use -> Attitude Toward Using -> Purchase Intentions	2,041	0.042	Accepted
Perceived Usefulness -> Attitude Toward Using -> Purchase Intentions	1,986	0.048	Accepted

The results of the test using PLS (*Partial Least Square*), statistical hypothesis testing is carried out by the method bootstrap the sample. Testing with bootstrapping with the following results:

1. The effect of perceived ease of use on attitudes of use is ($t = 2.451 > 1.96$, $p = 0.015 < 0.05$), hypothesis 1 is accepted.
2. The effect of perceived usefulness on usage attitudes is ($t = 3.902 > 1.96$, $p = 0.000 < 0.05$), hypothesis 2 is accepted.
3. The effect of perceived convenience on buying interest is ($t = 1.396 < 1.96$, $p = 0.184 > 0.05$), hypothesis 3 is rejected.
4. The effect of perceived usefulness on buying interest is ($t = 2,967 > 1.96$, $p = 0.003 < 0.05$), hypothesis 4 is accepted.
5. The effect of usage attitude on buying interest is ($t = 2.964 > 1.96$, $p = 0.003 < 0.05$), hypothesis 5 is accepted.
6. The effect of perceived convenience on buying interest through usage attitudes is ($t = 2.041 > 1.96$, $p = 0.015 < 0.05$), hypothesis 6 is accepted.
7. The effect of perceived usefulness on buying interest through usage attitudes is ($t = 1.986 > 1.96$, $p = 0.015 < 0.05$), hypothesis 7 is accepted.

Mediation Effect

This method was applied by (Hair et al., 2017) to examine the mediating effect between variables. Method Hair et al. carried out through four steps, the results of the four effects (effect A, B, C, and D), then by applying several criteria obtained a mediating effect of two variables of attitude of use. To test the mediating effect of attitude, the method (Hair et al., 2017) is used as seen from the direct path of two independent variables (ie perceived ease of use and perceived usefulness) on purchase intentions. Analysis of indirect effects, bias-corrected confidence interval (significant 95% confidence interval excluding 0) and direct effects. As shown in Table 2, the indirect effect of perceived convenience on purchase intention is significant, but the direct effect of perceived convenience is not significant so that the effect is full mediation. For the direct effect of perceived usefulness is significant so that the mediating effect is partial. After going through a series of inner and outer models of the obtained answer hypothesis can be summarized as follows.

Effect of Perceived Ease of use on Attitude Toward Using

Test results show there is positive and significant correlation between perceived ease of use to the attitude it showed more and more convenience gained someone from the Instagram application, the greater the attitude of using someone to use the Instagram application. The results of this study are in line with (Indarsin & Ali, 2017) (Handayani & Harsono, 2016), (Patel et al., 2020) which state that there is a positive and significant influence between Ease of use and Attitude toward using of a technology or application.

The Effect of Perceived Usefulness on Attitude Toward Using

Based on the test results on the research on the effect of perceived usefulness on attitude toward using, there is a positive and significant influence online shopping and social media in one application at once. The benefits can be felt by consumers considering that Instagram is a social media that presents a variety of information so that consumers can do shopping while accessing various information. The influence between the variables *Perceived Usefulness and Attitude Toward Using is Perceived Usefulness* also reported by (Chong, 2013) and (Indarsin & Ali, 2017) which state that has a very strong positive influence on user attitudes in online shopping applications.

The Effect of Perceived Ease of use on Purchase Intentions

Based on the test results in research, the effect of perceived ease of use on purchase intentions has a positive but not significant relationship value. This means that the convenience factor in the Instagram application is not the dominant factor for users to create buying interest. This is also caused by the number of respondents in this study, the majority of whom are aged 21-30 years and the majority of them work as employees/employees where they are included in the Generation Y category, the generation born at a time when technology was developing. The majority of respondents in this study access the internet in 1 (one) day for more than 7 hours for personal use as a means of *entertainment* or in work that is dominated by using technology devices, especially during the pandemic *covid-19* doing work from home so that they already accustomed to using various technologies that are easy to operate. In addition, the Instagram Shop application is not yet fully usable and the stores that join it are still relatively few. So that the convenience offered does not make consumers to directly make purchases on the application. Other factors that also affect the difficulty of finding goods are also taken into consideration, this is also reflected in the statement in the buying interest variable that there are still those who disagree that everything customers need is available on Instagram. The results of this study are in line with the results of research (Juhri & Dewi, 2017), (Karim, 2017), (Liébana-Cabanillas et al., 2017) and (Danurdoro & Wulandari, 2016).

The Effect of Perceived Usefulness on Purchase Intentions

Based on the results of the study the variable has a positive and significant effect on purchase intentions. This means that users will decide to buy using the Instagram Shop application when there is use value felt by consumers to increase effectiveness, productivity, usability and make work easier, especially during the pandemic *COVID-19* with the limited

space that consumers have, the existence of technology is very beneficial. especially in terms of online shopping, where consumers do not need to leave the house to shop for their needs so that the use value for creating productivity is one of the main factors for users in using a technology. The results of this study are in accordance with research from (Rahmaningtyas et al., 2017), (Karim, 2017) and (Amalia, 2018) where the results of the study state that perceived usefulness has a positive and significant effect on purchasing decisions.

The Effect of Perceived Attitude Toward Using on Purchase Intentions

The results of Attitude toward using effect on Purchase intentions that there is a positive and significant influence on purchase intentions. In other words, the user's perception of the ease and benefits received in using the Instagram Shop application gives the user a positive attitude and has a direct role that is sufficient to create purchase intention. This means that user needs in terms of the benefits provided by the Instagram application can be met so that it can lead to a positive attitude of users to create user interest in being able to use the Instagram application. The results of this study are in line with the research conducted (Asare et al., 2016) , (Amalia, 2018) and (Fitriana & Wingdes, 2017)

The Effect of Perceived Ease of use on Purchase Intentions Through Attitude of Use

Based on the test results that there is a positive and significant influence on the indirect effect of perceived ease of use on purchase intentions. Intentions is defined as an individual's tendency to fulfill an individual's need in performing certain behaviors. If an individual has a need or interest in a technology, it can be predicted from the user's attitude towards the technology, such as the existence of a desire, support or motivation to use a technology and the encouragement or motivation to influence other users. So if the perceived ease gives a good or positive attitude, purchase intentions using the Instagram application will increase. So that the higher the perception of convenience through the attitude toward using makes the higher the buying interest. The results of this study are in line with research conducted by ((Jokar *et al.*, 2017) and (Shanmugam *et al.*, 2014)

The Effect of Perceived Usefulness on Buying Interest through Usage Attitudes

Based on the test results that there is a positive and significant influence on the indirect effect perceived ease of use on purchase intentions. This means that the benefits of Instagram affect consumer attitudes, both directly and indirectly to influence consumer purchase intentions. Consumers will give a positive attitude if it can increase effectiveness, productivity, usability and make work easier. With a positive attitude of users, purchase intentions using Instagram will also increase. The article discusses the Attitude, Purchase Intentions, Perceived Ease of Use, and Perceived Usefulness variables. Apart from the Perceived Ease of Use, and Perceived Usefulness variables that affect Attitude and Purchase Intentions, there are many other factors, including: Brand Image: (Ali et al., 2016), (M & Ali, 2017), (Ali & Mappesona, 2016), (Ali, Narulita, et al., 2018a), (Novansa & Ali, 1926), and (Toto Handiman & Ali, 2019); Brand Awareness:(Toto Handiman & Ali, 2019), (Novansa, Hafizh, Ali, 2017), (Ali, 2019a), and (Sivaram et al., 2020); Customer Selection : (Indarsin & Ali, 2017), (Ali & Mappesona, 2016), (Ali, Narulita, et al., 2018b), (Mulyani et al., 2020),

(Sulistiorini & Ali, 2017), (Mansur & Ali, 2017); Product Quality:(Desfiandi et al., 2017), (M & Ali, 2017), (Ali, Narulita, et al., 2018a), (M & Ali, 2017), (Ali, Evi, et al., 2018), (Prihartono & Ali, 2020), (Riyanto et al., 2017), (Maisah & Ali, 2020), (Brata et al., 2017), (Thanh Nguyen et al., 2019), (Ali, 2019b), and (Anggita & Ali, 2017).

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

Perceived Ease of Use has a positive and significant effect on Attitude Toward Using. This proves that the ease of use of the Instagram application has a direct role that is sufficient to create user attitudes. So it can be concluded that the greater the convenience received by consumers from the Instagram application can improve the attitude of users of the Instagram application.

1. Perceived usefulness variable has a positive and significant effect on Attitude Toward Using. This proves that the benefits of use that are felt by consumers have a direct role in creating the attitudes of users of the Instagram application. The more benefits that the user gets, the better the consumer's attitude towards using the Instagram application
2. Perceived Ease of Use has a positive but not significant effect on purchase intentions. This means that the convenience offered by Instagram does not make people quickly and easily interested in making purchases using the Instagram Shop application. Moreover, with similar technology offered by other competitors, making convenience is a must created by the company so as not to be left behind from the rapid developments that occur in the current technological era.
3. Perceived usefulness has a positive and significant effect on purchase intentions. This proves that the user's perception of the benefits received in using the application has quite a direct role to create purchase intentions the Instagram application.
4. Attitude Toward Using has a positive and significant effect on buying interest. This proves that the attitude toward using which is influenced by the ease and usefulness of this technology will have a positive impact on purchase intentions.
5. Perceived Ease of use has a positive and significant effect on purchase intentions through attitude toward using. This means that people view convenience as a necessity that exists in an application and becomes an added value that can change a person's attitude.
6. Perceived Usefulness variable has a positive and significant effect on attitude toward using through attitude toward using This means that consumers will decide to buy if the application is only useful for increasing effectiveness, productivity, usability and making work easier.

Recommendations

By analyzing the research results, some suggestions that can be considered and input for Instagram and further researchers are as follows:

Suggestions for companies

- a. Instagram is expected to be able to develop in terms of ease of use where in this study it was found that the perceived ease of use factor is about the ease of using applications such as features and menus displayed so that they can be paid attention to in order to provide complete solutions to consumers, so that every need is sought by consumers can be obtained easily, so that it can make Instagram apart from being a social media, it can also be a *one-stop-solution for* online shopping centers. This is important to note because the perceived ease of use affects consumer attitudes but has not been able to influence consumers to increase purchase intentions using Instagram. Generation Y who tend to quickly get bored or bored of an application.
- b. Attitude Toward Using has a positive and significant influence on purchase intentions, therefore, it is recommended that attention be paid to increasing the benefits and usability of applications as a means to improve service quality in the digital era. The user's positive attitude will be able to increase purchase intentions so that Instagram must be able to create security, trust and an attractive application display so that consumers are more confident in making purchases using Instagram.
- c. Instagram can increase the variety of shop or brand choices available in the Instagram Shop feature so that with a large variety of brand choices, sellers, and flexibility of purchase time, it is hoped that it will also increase purchases

Limitations and suggestions for further researchers

- a. The process of collecting research data online is by utilizing the google form, so that filling out the questionnaire cannot be monitored and causes biased results. Suggestions for future researchers are direct data collection and monitoring of filling out the questionnaire to prevent bias.
- b. In this study, the cause of purchase intentions is only limited to the variables of perceived ease of use, perceived usefulness and attitude toward using with an R-Square result of 55.6% for further researchers, it is necessary to do research by adding other variables that influence purchase intentions such as price, service, *word of mouth*, trustworthiness, information quality or security. Thus it can enrich the factors studied regarding purchase intentions where a *social commerce* and *e-commerce* is a business that is very fast growing and changing so that it requires a fairly responsive response in terms of development so that the positive contribution given by the results to the world of education in general and also the company's business development in particular.
- c. In this study, the data collection technique applies convenience *sampling* which is a technique based on the ease and availability of data. It is hoped that further research can conduct research with the same variables by changing or expanding the category of objects or research areas, so that it can be seen whether the results of this study are consistent in the various types of objects and places being analyzed.

BIBLIOGRAPHY

- Amalia, S. N. A. (2018). Faktor-Faktor Yang Mempengaruhi Minat Individu Terhadap Financial Technology (Fintech) Syariah (Paytren) Sebagai Salah Satu Alat Transaksi Pembayaran (Pendekatan Technology Acceptance Model (TAM) dan Theory Of Planned Behavior (TPB)). *Iqtishaduna*.
- Asare, A. O., Yun-fei, S., Boadi, E., & Aboagye, M. O. (2016). Factors Influencing The Adoption Of Electronic Banking : Expansion Of Technology Acceptance Model (TAM). *International Journal of Innovation and Scientific Research*.
- Ali, H. (2019a). Building Repurchase Intention and Purchase Decision: Brand Awareness and Brand Loyalty Analysis (Case Study Private Label Product in Alfamidi Tangerang). *Saudi Journal of Humanities and Social Sciences*. <https://doi.org/10.36348/sjhss.2019.v04i09.009>
- Ali, H. (2019b). Purchase Decision and Repurchase Models: Product Quality and Process Analysis (Case Study of House Ownership Credit Financing in Permata Sharia Bank Jakarta). *Scholars Bulletin*. <https://doi.org/10.36348/sb.2019.v05i09.006>
- Ali, H., Evi, N., & Nurmahdi, A. (2018). The Influence of Service Quality , Brand Image and Promotion on Purchase Decision at MCU Eka Hospital. *Business and Management Studies*. <https://doi.org/10.21276/sjbms.2018.3.1.12>
- Ali, H., Limakrisna, N., & Jamaluddin, S. (2016). Model of customer satisfaction: The empirical study at Bri in Jambi. *International Journal of Applied Business and Economic Research*.
- Ali, H., & Mappesona, H. (2016). Build brand image: Analysis Service Quality and Product Quality (case study at Giant Citra Raya). *International Journal of Economic Research*.
- Ali, H., Narulita, E., & Nurmahdi, A. (2018a). Saudi Journal of Business and Management Studies (SJBMS) The Influence of Service Quality , Brand Image and Promotion on Purchase Decision at MCU Eka Hospital. *Business and Management Studies*. <https://doi.org/10.21276/sjbms.2018.3.1.12>
- Ali, H., Narulita, E., & Nurmahdi, A. (2018b). The Influence of Service Quality, Brand Image and Promotion on Purchase Decision at MCU Eka Hospital. *Saudi Journal of Business and Management Studies*. <https://doi.org/10.21276/sjbms.2018.3.1.12>
- Anggita, R., & Ali, H. (2017). The Influence of Product Quality, Service Quality and Price to Purchase Decision of SGM Bunda Milk (Study on PT. Sarihusada Generasi Mahardika Region Jakarta, South Tangerang District). *Scholars Bulletin*. <https://doi.org/10.21276/sb>
- Brata, B. H., Husani, S., & Ali, H. (2017). The Importance of Quality Products, Price, Promotion, and Location to Product Purcese Decision on Nitchi At PT. Jaya Swarasa Agung in Central Jakarta. *Saudi Journal of Business and Management Studies*. <https://doi.org/10.21276/sjbms>
- Bong-Keun Jeong, & Tom E Yoon. (2013). An Empirical Investigation on Consumer Acceptance of Mobile Banking Services. *Business and Management Research* .
- Chong, A. Y. L. (2013). A two-staged SEM-neural network approach for understanding and predicting the determinants of m-commerce adoption. *Expert Systems with Applications*. <https://doi.org/10.1016/j.eswa.2012.08.067>

- Danurdoro, K., & Wulandari, D. (2016). The Impact of Perceived Usefulness, Perceived Ease of Use, Subjective Norm, and Experience Toward Student's Intention to Use Internet Banking. *Jurnal Ekonomi Dan Ekonomi Studi Pembangunan*. <https://doi.org/10.17977/um002v8i12016p017>
- Davis, F D. (1985). A technology acceptance model for empirically testing new end-user information systems: Theory and results. *Management*. <https://doi.org/oclc/56932490>
- Davis, Fred D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly: Management Information Systems*. <https://doi.org/10.2307/249008>
- Desfiandi, A., Fionita, I., & Ali, H. (2017). Implementation of the information systems and the creative economy for the competitive advantages on tourism in the province of Lampung. *International Journal of Economic Research*.
- Fitriana, A., & Wingdes, I. (2017). Analisis TAM Terhadap Faktor-Faktor yang Mempengaruhi Konsumen Menggunakan e-Money Indomaret Card di Pontianak. *Techno.Com*. <https://doi.org/10.33633/tc.v16i4.1515>
- Ghozali & Latan. (2015). Partial Least Square SEM (PLS - SEM). *Partial Least Square*.
- Goyal, A., Maity, M., Thakur, R., & Srivastava, M. (2013). Customer usage intention of mobile commerce in India: An empirical study. *Journal of Indian Business Research*. <https://doi.org/10.1108/17554191311303385>
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2017). A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM). Second Edition. In *California: Sage*.
- Handayani, W. P. P., & Harsono, M. (2016). APLIKASI TECHNOLOGY ACCEPTANCE MODEL (TAM) PADA KOMPUTERISASI KEGIATAN PERTANAHAN. *Jurnal Economia*. <https://doi.org/10.21831/economia.v12i1.8415>
- Hartono, J. (2015). Konsep dan Aplikasi Structural Equation Modeling (SEM) Berbasis Varian dalam Penelitian Bisnis. *Public Administration Review*.
- Hill, R. J., Fishbein, M., & Ajzen, I. (1977). Belief, Attitude, Intention and Behavior: An Introduction to Theory and Research. *Contemporary Sociology*. <https://doi.org/10.2307/2065853>
- Hsu, M. H., Chang, C. M., & Chuang, L. W. (2015). Understanding the determinants of online repeat purchase intention and moderating role of habit: The case of online group-buying in Taiwan. *International Journal of Information Management*. <https://doi.org/10.1016/j.ijinfomgt.2014.09.002>
- Indarsin, T., & Ali, H. (2017). Attitude toward Using m-Commerce: The Analysis of Perceived Usefulness Perceived Ease of Use, and Perceived Trust: Case Study in Iken Wholesale Trade, Jakarta – Indonesia. *Saudi Journal of Business and Management Studies*.
- Indarsin, T., & Ali, H. (2017). Attitude toward Using m-Commerce: The Analysis of Perceived Usefulness Perceived Ease of Use, and Perceived Trust: Case Study in Iken Wholesale Trade, Jakarta – Indonesia. *Saudi Journal of Business and Management Studies*. <https://doi.org/10.21276/sjbms.2017.2.11.7>
- Jokar, N. K., Noorhosseini, S. A., Allahyari, M. S., & Damalas, C. A. (2017). Consumers' acceptance of medicinal herbs: An application of the technology acceptance model (TAM). *Journal of Ethnopharmacology*. <https://doi.org/10.1016/j.jep.2017.06.017>
- Juhri, K., & Dewi, C. K. (2017). Kepercayaan Dan Penerimaan Layanan Mobile Money T-Cash Di Bandung Dengan Pendekatan Technology Acceptance Model (Tam). *Jurnal Pro Bisnis*.
- Karim, M. A. (2017). Pengaruh Penerimaan Sistem Pembayaran Go-Pay Menggunakan Tam

- (Technology Acceptance Model) Terhadap Intensitas Penggunaan Layanan Gojek Jurnal. *Jurnal Penelitian*.
- Khazim, I. (2016). Pengaruh Strategi Internet Marketing Terhadap Perilaku Konsumen Lazada.Co.Id Dalam Berbelanja Online Melalui Variabel Electronic Word Of Mouth (EWOM). *Jurnal Ilmiah Ekonomi Bisnis*.
- Liébana-Cabanillas, F., Marinković, V., & Kalinić, Z. (2017). A SEM-neural network approach for predicting antecedents of m-commerce acceptance. *International Journal of Information Management*. <https://doi.org/10.1016/j.ijinfomgt.2016.10.008>
- Marangunić, N., & Granić, A. (2015). Technology acceptance model: a literature review from 1986 to 2013. *Universal Access in the Information Society*. <https://doi.org/10.1007/s10209-014-0348-1>
- M, A., & Ali, H. (2017). Model Kepuasan Pelanggan: Analisis Kualitas Produk Dan Kualitas Layanan Terhadap Citra Merek Pada Giant Citra Raya Jakarta. *Jurnal Manajemen*. <https://doi.org/10.24912/jm.v21i3.254>
- Maisah, & Ali, H. (2020). Entrepreneurship culture development process: Implementation of Islamic education values in the Batik Jambi (case study in Seberang Jambi community). *Talent Development and Excellence*.
- Mansur, S., & Ali, H. (2017). Impact of customer engagement to reputation of the Bri Syariah Indonesia. *International Journal of Economic Research*.
- Mulyani, S. R., Ridwan, M., & Ali, H. (2020). Model of human services and resources: The improvement efforts of Silungkang restaurant attractiveness on consumers. *Talent Development and Excellence*.
- Novansa, Hafizh, Ali, H. (2017). Purchase Decision Model: Analysis of Brand Image, Brand Awareness and Price (Case Study SMECO Indonesia SME products). *Saudi Journal of Humanities and Social Sciences*.
- Novansa, H., & Ali, H. (1926). Purchase Decision Model: Analysis of Brand Image, Brand Awareness and Price (Case Study SMECO Indonesia SME products). *Saudi Journal of Humanities and Social Sciences*. <https://doi.org/10.21276/sjhss>
- Prihartono, & Ali, H. (2020). The promises ethics and marketing concept strategy as a competitive advantage on private higher education (A survey on perception of product attributes and promotion mix in Indonesia). *Talent Development and Excellence*.
- Patel, V., Das, K., Chatterjee, R., & Shukla, Y. (2020). Does the interface quality of mobile shopping apps affect purchase intention? An empirical study. *Australasian Marketing Journal*, 28(4), 300–309. <https://doi.org/10.1016/j.ausmj.2020.08.004>
- Rahmaningtyas, A., Hartono, S., & Suryantini, A. (2017). Factors Affecting Online Purchasing Of Local Food. *Agro Ekonomi*. <https://doi.org/10.22146/jae.26129>
- Riyanto, S., Adila, L., & Ali, H. (2017). The Effect of Incentives And Job Enthusiasm To Productivity of Go-Jek Driver At PT . Go-Jek Indonesia. *Journal of Research in Business and Management*.
- Sivaram, M., Munawar, N. A., & Ali, H. (2020). Determination Of Purchase Intent Determination Of Purchase Intention Through Brand Awareness And Perceived Quality (Case Study: For consumers PT. Sentosa Santosa Finance Tangerang area). *Dinasti International Journal of Management Science*. <https://doi.org/10.31933/dijms.v1i2.71>

- Sulistiorini, M. S., & Ali, H. (2017). Customer satisfaction model: Product analysis, price, promotion and distribution (case study at PT Integrasia Utama). *International Journal of Applied Business and Economic Research*.
- Shanmugam, A., Savarimuthu, M. T., & Wen, T. C. (2014). Factors affecting Malaysian behavioral intention to use mobile banking with mediating effects of attitude. *Academic Research International*.
- Soeaidy, M., Taufiq, A., & Mandasari, A. (2018). Stimuli Pada Generasi Millennial Untuk Mau Membayar Harga Premium Fashion Muslim Melalui Status Merek Dan Preferensi Merek. *Jurnal Ekonomi Manajemen*.
- Thanh Nguyen, P., Ali, H., & Agung Hudaya. (2019). Model Buying Decision And Repeat Purchase: Product Quality Analysis (Case Study of Bank Permata Syariah Jakarta KPR Financing Customers). *Dinasti International Journal of Management Science*. <https://doi.org/10.31933/dijms.v1i1.29>
- Toto Handiman, U., & Ali, H. (2019). The Influence of Brand Knowledge and Brand Relationship On Purchase Decision Through Brand Attachment. In *International Journal of Business Marketing and Management (IJBMM)*.
- Weismueller, J., Harrigan, P., Wang, S., & Soutar, G. N. (2020). Influencer endorsements: How advertising disclosure and source credibility affect consumer purchase intention on social media. *Australasian Marketing Journal*, 28(4), 160–170. <https://doi.org/10.1016/j.ausmj.2020.03.002>
- Yunita, D., & Ali, H. (2017). Model of Purchasing Decision (Renting) of Generator Set : Analysis of Product Quality , Price an Service at PT . Hartekprima Listrindo. *Economics, Business and Management*, 4(11), 833–841. <https://doi.org/10.21276/sjebm.2017.4.11.12>