



Purchase Intention of Accounting Students in E-Commerce

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ABSTRACT

This research aims to provide empirical evidence on the influence of perceived user convenience, perceived benefit, perceived risk, and trust on purchase intentions in E-Commerce, as well as the influence of these factors on user attitudes towards shopping in E-Commerce. The study used primary data from 129 respondents, examining four independent variables perceived user convenience, perceived benefit, perceived risk, and trust alongside one mediating variable, attitude toward use, and purchase intention as the dependent variable. Partial test results indicate that perceived convenience, perceived usefulness, and trust significantly influence both attitudes and purchase intentions through attitudes toward using E-Commerce, while perceived risk does not have a significant effect on attitudes. Additionally, attitude toward use, perceived convenience, perceived benefits, perceived risk, and trust collectively have a significant impact on purchase intentions in E-Commerce. These findings highlight the critical role of user attitudes in mediating the effects of perceived convenience, benefit, and trust on purchase intentions in E-Commerce. This underscores the importance for e-commerce platforms to focus on enhancing user convenience and trust while mitigating perceived risks to drive positive user attitudes and, ultimately, higher purchase intentions.

Keywords: purchase intention, attitude towards use, perceived convenience, perceived benefits, perceived risk, trust

INTRODUCTION

The rapid development of the industry today is closely linked with advances in information technology, which is increasingly being leveraged to rethink and refine business strategies (Day & Schoemaker, 2016). This is consistent with the provisions of Law Number 11 of 2008 concerning Information and Electronic Transactions, which emphasize the significant role of information technology in trade and national economic growth, ultimately aimed at enhancing public welfare (DPR RI and President of the Republic of Indonesia, 2008). A prominent manifestation of technological advancement in the business sector is the rise of e-commerce, defined as the buying and selling of goods and services through electronic networks (Rehatalanit, 2021).

E-commerce's roots can be traced back to the early 1970s with the introduction of electronic fund transfers (EFT) (Graham & Ferrari, 2022). Initially, its application was limited to large corporations, financial institutions, and a few small, adventurous companies. The subsequent emergence of electronic data interchange (EDI) expanded the scope of transactions to include a broader range of industries, from manufacturing to retail and service companies (Samad, 2019). As the use of e-commerce spread, applications diversified, encompassing activities like stock

trading and travel reservations. Indonesia, recognized as the fourth most populous country with a vast number of internet users, has seen e-commerce grow rapidly. In 2019, the Ministry of Communication and Informatics reported a 78 percent growth in the value of e-commerce in Indonesia, the highest globally (Ministry of Communication and Information of the Republic of Indonesia, 2019).

E-commerce transactions rely on computer networks and the availability of the internet, allowing the sale of products without direct contact between buyer and seller, and overcoming physical boundaries across regions and countries (Pramiswari & Dharmadiaksa, 2017). This dissolution of physical barriers facilitates efficient communication, directly influencing how companies interact with consumers (Romindo et al., 2019). However, running a business in the e-commerce domain also requires a solid understanding of accounting information systems to support business decision-making.

As communication and information technologies evolve, there has been a noticeable shift in consumer behavior from traditional to online shopping (Xiang et al., 2015). The convenience of online shopping, which transforms shopping from a leisure activity to a more practical endeavor, has significantly changed consumer habits (Sazali & Rozi, 2020). Online shopping provides an easy and often more affordable alternative to offline shopping, primarily due to the lower operational costs associated with running an online store. However, this shift has also altered the nature of interactions, from direct human interactions in physical stores to interactions between humans and technology in online environments, driving the proliferation of online shopping applications (Hardiyanto et al., 2021; Sazali & Rozi, 2020).

Previous studies have extensively explored the benefits and challenges of e-commerce, focusing on factors like convenience, cost-effectiveness, and consumer behavior (Harahap, 2018). However, a gap remains in understanding the specific factors that influence user perceptions of convenience, benefit, risk, and trust in e-commerce platforms and how these perceptions translate into buying interest and shopping attitudes. This research addresses this gap by analyzing these factors in the context of the Indonesian e-commerce market (Ariansyah et al., 2021).

The novelty of this research lies in its comprehensive approach to assessing the combined impact of user convenience perception, benefit perception, risk perception, and trust on both buying interest and shopping attitudes (Adapa et al., 2020). By doing so, it offers new insights into the consumer decision-making process in e-commerce, particularly in a rapidly growing market like Indonesia. The findings are expected to benefit e-commerce platforms by providing a deeper understanding of consumer behavior, thereby enabling them to design strategies that enhance user experience and foster customer loyalty (Gulfranz et al., 2022).

RESEARCH METHODS

Population and Sample Selection Techniques

The population in this study consists of all accounting students in Jakarta, with a specific focus on those from Tarumanagara University. A sample of 129 students was selected for the

study. Data were collected using a questionnaire, where respondents were asked to express their agreement or disagreement with various statements on a Likert scale ranging from strongly disagree to strongly agree. The study employed validity and reliability tests to assess the quality of the data, along with Goodness of Fit model tests to evaluate the suitability of the model used.

Variable Operationalization

1. The dependent variable in this study is buying interest.
2. The independent variables in this study are:

Perception of convenience, perception of benefits, perception of risk, and trust. The question item was measured using the 5-point Likert Scale, where the more it leads to point 5, it shows that the convenience, benefits, risks, and confidence in using e-commerce have an effect on the attitude of use, while the more it leads to point 1, the more it illustrates that there is no influence of independent variables on the attitude of use.

3. Mediation Variables

The mediating variable in this study is the attitude of use. The question item was measured using the 5-point Likert Scale, where the more it leads to point 5, it shows that the user's attitude in using e-commerce has an effect on buying interest, while the more it leads to point 1, the more it illustrates that there is no influence of the usage attitude on the buying interest.

In this study, linear regression analysis is used as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$$

$$Z = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$$

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 Z + \varepsilon$$

Information:

Y	= Buying Interest
Z	= Usage Attitude
X1	= Perception of Convenience
X2	= Perception of Benefits
X3	= Risk Perception
X4	= Trust
α	= Constant
$\beta_1 - \beta_6$	= Regression Coefficient
ε	= Error

RESULTS AND DISCUSSION

This validity test analysis uses factor analysis by looking at factor loading from SPSS version 26.0. The results of the validity test on all items of the variable statement of the perception of the driver obtained a factor loading value greater than 0.5, and the decision was declared valid. So that all statement items in the variables of perception of convenience, benefits, risks, trust, usage attitudes, and buying interest can be stated to be accurate in measuring these variables and can be used for further testing (Mohd Suki & Mohd Suki, 2017).

Reliability testing on data is needed to ensure where the data is owned and to give good results in repeated measurements with the same subject. The results of the reliability test showed that the value of the Cronbach alpha coefficient for all variables in this study was more than 0.7. This shows that the measuring tool used is reliable or, in other words, the indicators in the variable are internally consistent (Cheung et al., 2024).

Based on the Goodness of Fit value, it can be concluded that the approach RMR 0.043 (Good Fit), RMSEA= 0.075 (good fit), CFI= 0.942 (Good Fit), IFI =0.943 (Good Fit), CMIN/DF 1.718 (Good Fit), and PGFI 0.607 (Good Fit) were used to produce the conclusion of the fit model so that the theoretical hypothesis can be continued.

Table 1.
Hypothesis Test

Hipo Thesis	Influence	Estimation β	<i>p</i>-values (two-tailed) < 0.05	Information
Ha1a	Perception of Convenience Interest in buying	0,216	0,041	Ha1a supported
Ha1b	Perception of Convenience Usage attitude	0,290	0,020	Ha1b supported
Ha1c	Perception of Convenience Interest in buying through consumption attitude	0,097	0,022	Ha1c supported
Ha2a	Perception of Benefits Buying interest	0,346	0,002	Ha2a supported
Ha2b	Perception of Benefits Attitude of use	0,266	0,043	Ha2b supported
Ha2c	Perception of Benefits Interest in buying through usage attitudes	0,089	0,027	Ha2c supported
Ha3a	Risk Perception Buying Interest	-0,360	0,001	Ha3a supported
Ha3b	Risk Perception Usage attitude	0,249	0,053	Ha3b is not supported
Ha3c	Risk Perception Buying interest through usage attitudes	0,084	0,051	Ha3c is not supported
Ha4a	Belief Buying interest	0,488	0,000	Ha4a supported
Ha4b	Trust Usage attitude	0,342	0,030	Ha4b supported
Ha4c	Trust Buying interest through usage attitude	0,115	0,038	Ha4c supported

Hipo Thesis	Influence	Estimation β	<i>p-values</i> (two-tailed) < 0.05	Information
H5	Usage attitude Buying interest	0,335	0,000	H5 supported

Source: Primary data processed with SEM-AMOS (2024)

The Influence of Convenience Perception on Buying Interest

Based on the table of the results of the hypothesis test above, it is known that the influence of the perception of convenience on buying interest is obtained with a p-value of 0.041. Because the p-values are smaller than the specified (p-values < 0.05), Ha1a is accepted (supported), meaning that there is a significant influence of the perception of convenience on buying interest in e-commerce. This proves that the ease with which people access e-commerce, use the application, and transact in it will ultimately affect buying interest in e-commerce. This is in line with research conducted by Faradila and Soesanto (2016).

The Influence of Perception of Convenience on Usage Attitudes

Based on the table of the results of the hypothesis test above, it is known that the influence of the perception of convenience on the attitude of using e-commerce was obtained with a p-value of 0.020. Because the p-values are smaller than the specified (p-values < 0.05), Ha1b is accepted (supported), meaning that there is a significant influence of the perception of convenience on the attitude of using e-commerce. This proves that the ease with which people access e-commerce, use the application, and transact in it will affect the attitude of the person's use (Awiagah et al., 2016).

The Influence of Perception of User Convenience on Buying Interest Through Usage Attitude

Based on the table of the results of the hypothesis test above, it is known that the influence of the perception of convenience on the attitude of using e-commerce was obtained with a p-value of 0.022. Because the p-values are smaller than specified (p-values < 0.05), Ha1c is accepted (supported), meaning that there is a significant influence of user perception of ease of purchase interest through usage attitudes in e-commerce transactions. This proves that the ease with which people access e-commerce, use the application, and transact in it will affect the attitude of the person to use it and will ultimately affect the buying interest in e-commerce (Li et al., 2020).

The Effect of Benefit Perception on Buying Interest

Based on the table of hypothesis test results above, it is known that the influence of the perception of convenience on buying interest is obtained with a p-value of 0.002. Because the p-values are smaller than specified (p-values < 0.05), Ha2a is accepted (supported), meaning that there is a significant influence of the perception of benefits on buying interest in e-commerce. This proves that the benefits obtained by people who transact using e-commerce will ultimately affect buying interest in e-commerce. This is in line with research conducted by Faradila and Soesanto (2016).

The Effect of Benefit Perception on Usage Attitudes

Based on the table of hypothesis test results above, it is known that the influence of benefit perception on the attitude of using e-commerce was obtained with a p-value of 0.043. Because the p-values are smaller than specified (p-values < 0.05), Ha2b is accepted (supported), meaning that there is a significant influence of the perception of benefits on the attitude of using e-commerce. This proves that the benefits obtained by people who transact using e-commerce will affect the attitude of the person.

The Effect of Benefit Perception on Buying Interest Through Usage Attitudes

Based on the table of hypothesis test results above, it is known that the influence of benefit perception on the attitude of using e-commerce was obtained with a p-value of 0.022. Because the p-values are smaller than specified (p-values < 0.05), Ha2c is accepted (supported), meaning that there is a significant influence of the perception of benefits on buying interest through usage attitudes in e-commerce transactions. This proves that the benefits obtained in e-commerce transactions, using the application, and transacting in it will affect the person's attitude of use and will ultimately affect the buying interest in e-commerce.

The Effect of Risk Perception on Buying Interest

Based on the table of hypothesis test results above, it is known that the influence of risk perception on buying interest is obtained with a p-value of 0.001. Because the p-values are smaller than specified (p-values < 0.05), Ha3a is accepted (supported), meaning that there is a significant influence of risk perception on buying interest in e-commerce. This proves the risk when someone transacts in e-commerce will eventually affect buying interest in e-commerce.

The Effect of Risk Perception on Usage Attitudes

Based on the table of hypothesis test results above, it is known that the influence of risk perception on the attitude of using e-commerce was obtained with a p-value of 0.053. Because the p-values are greater than the specified (p-values > 0.05), Ha3b is rejected (not supported), meaning that there is no significant influence of risk perception on e-commerce attitudes. This proves that the risk when someone transacts in e-commerce will not affect the person's attitude of use because it is considered that all marketplaces that have been circulating today are very safe for online transactions. This is in line with research conducted by Baharuddin, et al. (2022).

The Effect of Risk Perception on Buying Interest Through Usage Attitude

Based on the table of the results of the hypothesis test above, it is known that the influence of risk perception on the attitude of using e-commerce was obtained with a p-value of 0.051. Because the p-values are greater than the specified (p-values > 0.05), Ha3c is rejected (not supported), meaning that there is no significant influence of risk perception on e-commerce attitudes. This proves that the risk when someone transacts in e-commerce will not affect the attitude of the person's use because it is considered that all marketplaces that have been circulating today are very safe for online transactions and, in the end, do not have an impact on buying interest.

The Effect of Trust on Buying Interest

Based on the table of hypothesis test results above, it is known that the influence of trust on buying interest is obtained with a p-value of 0.000. Because the p-values are smaller than specified

(p-values < 0.05), Ha4a is accepted (supported), meaning that there is a significant influence of trust on buying interest in e-commerce. This proves that a person's trust in e-commerce, which they usually use, will ultimately affect their buying interest in e-commerce.

The Effect of Trust on Usage Attitudes

Based on the table of hypothesis test results above, it is known that the influence of trust on the attitude of using e-commerce was obtained with a p-value of 0.030. Because the p-values are smaller than specified (p-values < 0.05), Ha4b is accepted (supported), meaning that there is a significant influence of trust on e-commerce attitudes. This proves that a person's trust in the e-commerce they usually use affects their attitude of use.

The Effect of Trust on Buying Interest Through Usage Attitudes

Based on the table of hypothesis test results above, it is known that the influence of trust on the attitude of using e-commerce was obtained with a p-value of 0.038. Because the p-values are smaller than the specified (p-values < 0.05), Ha4c is accepted (supported), meaning that there is a significant influence of trust on buying interest through usage attitudes in e-commerce transactions. This proves the belief that a particular technological solution is safe and trustworthy will affect the person's usage attitude and will ultimately influence the buying interest in e-commerce.

The Effect of Usage Attitude on Buying Interest

Based on the table of the results of the hypothesis test above, it is known that the influence of perception of usage attitude on buying interest is obtained with a p-value of 0.000. Because the p-values are smaller than specified (p-values < 0.05), Ha5 is accepted (supported), meaning that there is a significant influence of usage attitudes on buying interest in e-commerce. This proves that a person's attitude of use will ultimately affect buying interest in e-commerce. This is in line with research conducted by Fatmawati (2021).

CONCLUSION

This study aims to obtain empirical evidence on the influence of user convenience perception, benefit perception, risk perception, and trust on buying interest in E-Commerce, as well as the influence of user convenience perception, benefit perception, risk perception, and trust in user attitudes shopping in E-Commerce. This study uses primary data processed with a total of 129 respondents. In this study, 4 independent variables were taken, namely the influence of user ease perception, benefit perception, risk perception, and trust, 1 mediation variable, namely usage attitude, and buying interest as dependent variables. The results of the partial test showed that there was a significant influence of convenience perception, benefit perception, and trust on the attitude of using e-commerce, while the risk perception did not have a significant influence on the attitude of using e-commerce. In addition, usage attitudes, perception of convenience, perception of benefits, perception of risks and trust have a significant influence on buying interest in e-commerce.

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