

Increasing online Purchase through Perceived Usefulness, Perceived Risk and Perceived Ease of Use

Lena Ellitan¹, Cornelia Prayogo²

^{1,2}Universitas Katolik Widya Mandala, Surabaya

E-mail: lena@ukwms.ac.id

Article History:

Received: 01 Juni 2022

Revised: 10 Juni 2022

Accepted: 10 Juni 2022

Keywords: *perceived usefulness, perceived risk and perceived ease of use in influencing online purchase*

Abstract: *The rapid development of internet users or users is due to the support of mobile phone technology and smooth mobile network connections, meaning that when cellphones can access the internet easily, internet users will develop quickly. This not only affects the community as consumers, but also affects business people to take advantage of the development of internet users, namely by doing trading business in the form of electronic stores so that e-commerce is also growing rapidly. Perceived usefulness, subjective norms, and enjoyment as predictors of online shopping behavior. Interest in online shopping is also influenced by perceived risk, namely the fear of consumers to accept risk in online shopping and perceived ease of use, namely consumer perceptions of the ease of use of online sites. This paper will discuss the role of perceived usefulness (PU), perceived risk (PR) and perceived ease of use (PEU) in influencing online purchases.*

INTRODUCTION

Technological developments occur very rapidly, especially on the internet. The market research institute E-marketer (2014) found that the population using the internet in Indonesia in 2014 reached 83.7 million and this number will continue to increase in the following years. In January 2020 as many as 175.4 million people or around 64 percent of Indonesia's population have used the internet. It is explained that the rapid development of internet users or users is due to the support of mobile phone technology and smooth mobile network connections, meaning that when cellphones can access the internet easily, internet users will develop quickly. This not only affects the community as consumers, but also affects business people to take advantage from internet users.

Lots of business people involve their business electronically and various e-commerce applications have sprung up, not only selling products or goods but also selling services, using program applications for various purposes. Basically, internet users use this access for online shopping activities or looking for information about products and services. Furthermore, consumers will process this information to determine purchasing decisions. After searching and processing information, consumers will provide responses about the product. If consumers have a positive response to an object, it will be very easy for consumers to buy an object, but a negative attitude or response will hinder consumer interest in making purchasing decisions (Zuelseptia,

Rahmiati, and Engriani, 2018). Septialana and Kusumastuti (2017) state that buying interest is an effective tool to predict the buying process, usually buying interest is related to behavior, perception, and consumer attitude. The Technology Acceptance Model (TAM) is based on the Theory of Reasoned Action (TRA), showing that social behavior influences consumer attitudes towards technology (Li and Huang, 2009). Perceived usefulness, perceived ease of use, and perceived risk are considered important in predicting consumer attitudes towards technology acceptance (Sarkar and Khare, 2017).

In a study on consumers, Sarkar and Khare (2017) found the PU, subjective norms, and enjoyment as predictors of online shopping behavior. Interest in online shopping is also influenced by the PR, namely the fear of consumers to accept risk in online shopping and the PEU, namely consumer perceptions of the ease of use of online sites (Zuelseptia, et al., 2018). This paper will discuss the role of PU, PR and PEU in influencing online purchases.

LITERATURE REVIEW

Perceived Usefulness

PU describes the extent to which users feel that by using technology assistance, performance can be improved (Saripah, Putri, and Darwin, 2016). Usability states the sharpness that using this new tool will expand or improve its performance, the perception of PU as the basis for predicting user acceptance of information technology, where PU has a significant effect on online shopping decisions (Hsu, Lin and Chiang, 2013). Luthfihadi and Dwanto (2013) found that the acceptance of e-commerce technology in the Kaskus buying and selling forum reported that PU variables influenced user interest. Sembada (2012) states that there are six indicators in measuring perceived usefulness, namely:

1. Get the information you need
2. Get additional information
3. Increase effectiveness
4. Make work easier
5. Advantages of use

Perceived Risk

Schiffman and Kanuk (2008:170) explain perceived risk as consumer uncertainty when it cannot be predicted. The PR is caused by the fear of consumers to accept risk in online shopping, this perceived risk arises with what allows the risk that consumers will accept if online (Zuelseptia, et al., 2018). The PR will arise when shopping online and directly affect attitudes, and on online shopping behavior (Ansyah and Abror, 2019). Han and Kim (2017) found that PR includes various dimensions, namely product, financial, security, privacy, time and psychological. Almousa (2011) explains that the most influential are product, security and financial risks. Risk is the extent to which a person perceives the possibility of experiencing an unfavorable outcome from a decision or an action (Yi, Jeon, and Choi, 2013). To reduce the negative perception of consumer attitudes, an application needs to understand the PR aspect from the consumer's perspective in terms of e-voucher purchase intentions. Suresh and Shashikala (2011) state that there are five indicators in measuring PR, namely:

1. Functional risk because the quality of the product is not as expected by the customer.
2. The financial risk perceived by the customer in the process of payment security, transaction convenience

3. The psychological risk that customers feel for fear of being cheated
4. The physical risk perceived by customers due to the insecurity of personal data in online purchases.
5. The social risk perceived by customers due to disagreements with family and friends as a result of the purchase.

Perceived ease of use

The PEU explains the extent to which users can trust that in using technology, they can do anything without any disturbance (Tahar, Riyadh, Sofyani, and Purnomo, 2020). In the context of online hotel bookings, perceived ease of use is defined as the extent to which hotel customers feel that online bookings are not difficult. If users feel that online ordering is easy to use, the system will be considered useful for users (Abdullah, Jayaraman, Shariff, Bahari, and Nor, 2017). Pavlou (2003) states that there are four indicators in measuring PEU, namely: Features of application are clear and easy to understand

1. Using the Dealjava application is not difficult
2. Easy to use app
3. Easily find the information you need

Consumer Attitude

Schiffman and Kanuk (2008:222). "Attitude is a learned tendency to behave in a favorable or unfavorable way toward a particular object." Consumer attitude is the behavior and concept of a person's beliefs and becomes a factor that influences a purchase decision. To know the consumer buying decision process, the basic requirement for marketers is to find out questions about what consumers buy, where consumers buy, how and how much consumers buy, when and why consumers buy (James, Duybinh, and Giang, 2016). If the advertisement will be carried out effectively, so that the overall consumer attitude will be good and the response will be more positive (Salamah and Ma, 2017).

Consumer attitude refers to the approach that is involved when an individual or group chooses, buys, utilizes or a collection of products, services, concepts or experiences that suit their needs and desires (Haider and Shakib, 2018). Attitudes and purchase intentions show a parallel relationship in consumer studies (Ting and Run, 2015). A person's attitude will be different towards an issue or object with various types of information obtained. Consumers will be influenced by the environment and influenced externally during the buying process. Putro and Haryanto (2015) state that there are three indicators in measuring consumer attitude, namely:

1. Perceived usefulness
2. Less risk
3. Ease of use of the application

Interest Online Purchase

Khan, Tauqir, and Salman (2012:4) define online purchase interest, namely a person's intention to make a purchase decision after going through a certain evaluation process. Kotler and Armstrong (2012: 188) explain "purchase decision is a step in the buyer decision-making process, where consumers will actually buy". Kotler and Keller (2012: 181) state that "consumer buying interest is consumer behavior where consumers have a desire to buy or choose a product based on experience in choosing, using and consuming or even wanting a product". Buying interest is always related to consumers' plans to buy certain products that

are needed at a certain time (Palvau 2003). Interest in online purchases in the future is strongly influenced by consumer experiences. Utami and Rahyuda (2019) stated that there are four indicators in measuring online purchase interest, namely:

1. Will make purchases in the future
2. Purchase the recommended e-voucher in the near future
3. Definitely buy the recommended product
4. Higher purchase intention after opening the Dealjava app

RESEARCH RESULTS AND DISCUSSION

The higher the PU, the higher the consumer's attitude, this phenomenon can occur because online shopping sites aim to offer a pleasant experience to the community and provide functional benefits for the community (Putro and Haryanto, 2015). Attitude reflects a person's acceptance or rejection of a product that is in technology and on a sustainable intention (Lee, Tsao, and Chang, 2015). Warangin, Respati, and Kusumawati (2018) state that PU has a very strong positive influence on consumer attitudes. Gusni, Hurriyati, and Dirgantari (2020) found that PU has a positive influence on the attitude of Go-Pay users. Liebana, Higuera, Molinillo and Montanez (2019) which state that PU has a positive effect on consumer attitudes. The PU has a positive effect on consumer attitudes, systems that have more information will foster positive attitudes and vice versa.

Putro and Haryanto (2015) show that PR has a positive effect on consumer attitudes and state that PR has been proven to be a major barrier to online shopping, this phenomenon can occur because the individual is concerned about the possible risks associated with new types of shopping via the internet. Research by Kavitha and Kannan (2020) validates that PR has a positive effect on consumer attitudes. But it is different with the results of Ansyah and Abror (2019) research which states that risk perception has a negative and significant effect on consumer attitudes. Then in the research of Fuad and Albushari (2019) and Sukmana (2018), they found that perceived risk had a negative effect on consumer attitudes. A high PR will affect a high consumer attitude as well, because perceived risk creates an attitude of worry about the product to be provided, insecurity over the data provided, and other negative attitudes.

The ease with which the technology is used will encourage the development of a good attitude towards the technology. The results of Putro and Haryanto's (2015) research show that there is a positive significant effect of PEU on consumer attitude. In research on the Go-Pay user application, it can be seen that PEU has a positive influence on attitude (Gusni, et al., 2020). Mwiya, Chikumbi, Shikaputo, Kabala, Kaulungombe, and Siachinji (2017) found that PEU has a significant effect on attitude. The results of research by Kurniasari, Abd Hamid, and Qinghui (2020) also found that PEU had a significant effect on attitude. Less effort in using a system will encourage consumer attitudes to use the system more often.

For consumers, PU is a consideration for making decisions in online shopping. The PU is first and most significant on intention to use (Al Khattab, et al., 2015). The main focus of consumers is how to see perceived usefulness when shopping online because this can develop a positive attitude towards online interest purchase activities (Suleman and Zuniarti, 2019). Singh, Keswani, Singh and Sharma (2018) state that PU can influence consumers' online shopping decisions. PU has a significant effect on the intention to use an information system (Indarsin and Ali, 2017). According to Makmor, Aziz, and Alam (2019) PU has a significant influence on interest purchase. With this statement, it is better for the next platform to make usability more

useful for users.

The PR can be interpreted as a perception of uncertainty and negative consequences for consumers who buy goods or services (Zhang and Hou, 2017). Al Khattab et al. (2015) stated that PR has a significant and negative effect on intentions to use a system. Consumers who feel more secure or feel a small risk in transacting, have an increased interest in buying through the website (Sari, Widyanti and Listyorini, 2020). Gazali and Suyasa (2020) state that PR has a negative and significant effect on online purchase interest, the higher the consumer's perception of uncertainty regarding the risk of loss from online shopping will reduce a person's intention to shop online. In this context, perceived risk can be expressed as consumer concern at the purchase decision stage such as "What if this product does not meet my expectations" (Ozbek, 2016). Pelaez, Chen, and Chen (2019) stated that perceived risk has a negative impact on Interest online purchase. The dilemma in the online shopping environment involves the perception of a high risk, which in turn will result in less consumers to shop online.

PEU is based on the perception that a new system used will free its users from difficulties (Aditya and Wardana, 2016). Al Khattab et al. (2015) stated that perceived ease of use had a significant effect on the intention to use a system. Chin and Ahmad (2015) conclude that perceived ease of use is important to determine the perceived usefulness and intention of consumers to use a single platform electronic payment system. Nurrahmanto and Rahardja (2015) found that perceived ease of use had a positive and significant effect on buying interest. When you first use or do online shopping, users will find it difficult, but the perceived ease of use is also related to whether the application is used correctly or not.

The results of Atika, Tarigan, and Tarigan (2020) research show that perceived ease of use affects online purchase interest. The higher the perceived ease of use felt by consumers, the higher the online purchase interest (Puspitasari and Briliana, 2017). According to Wardani, Hendrati and Sishadiyati (2020) any increase in convenience will result in an increase in online purchase interest. Therefore, by increasing the PEU of technology, behavioral intentions in using technology will also increase. Therefore, the convenience of transacting must be the concern of the platform to provide convenience for consumers so that buying interest increases.

Consumers will be influenced by the environment and influenced externally during the buying process. Purchase intention reflects the customer's desire to buy a particular brand. Putro and Haryanto (2015) concluded that the consumer attitude has a significant influence on purchase intention. A positive attitude will encourage people to adopt new technology (Mwiya et al., 2017), but conversely if the consumer has a negative attitude towards online shopping, it will reduce online purchase interest. Based on the information obtained by consumers, then the information will have an impact on consumer attitudes and interests which will affect online purchase interest.

The PU is considered important in predicting individual attitudes towards technology acceptance. Nguyen (2020) states that PU has a positive influence on online purchase interest through attitude. The main focus of consumers is how to see the usefulness and trust of online marketers, because this can develop positive attitudes towards online shopping activities (Suleman and Zuniarti, 2019). The results of Indarsin and Ali's research (2017) find that there is a positive and significant effect of PU on consumer spending decisions through attitude. Thus, it can be concluded that consumers with positive PU will affect a positive attitude which will then have an impact on online purchase interest.

AlHogail and AlShahrani (2018) found that perceived risk or uncertainty has a positive impact on online purchase interest through consumer attitudes. The existence of a sense of

uncertainty over privacy and data security creates a negative attitude towards an application that will be used. Ansyah and Abror (2019) stated that PR has a negative and significant effect on online purchase interest through consumer attitudes. The online shopping culture has changed the focus of consumers on issues of convenience, practicality, and also cheaper prices compared to offline shopping (Zuelseptia, et al., 2018). From the information above, online shopping which involves a high perception of risk, will eventually lead to a negative attitude and reduced consumer interest in shopping online. The results of the study of Zuelseptia et al. (2018) shows that PEU has a positive and significant effect on online purchase interest through consumer attitudes. The results of Rahmiati's research (2017) found that perceived ease of use had a positive and significant effect on online purchase interest through consumer attitudes. Perceived ease of use affects consumer spending decisions through attitude (Indarsin and Ali, 2017; Udayana and Ramadhan, 2020). That is, if consumers feel the ease of doing transactions online, it will lead to a positive attitude towards online shopping. However, if consumers find it difficult to make online transactions, it will lead to a negative attitude towards online shopping (Zuelseptia et al., 2018).

CONCLUSION

The higher the perceived usefulness, the higher the consumer's attitude, this phenomenon can occur because online shopping sites aim to offer a pleasant experience to the community and provide functional benefits for the community. The PU builds consumer attitudes. Perceived risk will shape consumers' negative attitudes. The ease with which the technology is used will encourage the development of a good attitude towards the technology.

The PU has the most significant influence on intention to use technology. PU has a significant effect on intentions to use an information system. This is because the main focus of consumers is how to see perceived usefulness when shopping online because this can develop a positive attitude towards online purchase interest activities. Meanwhile, PR has a negative effect on online purchase interest due to differences in the socioeconomic status of each subject or even personality traits, which can affect perceived risk. Furthermore, the PEU felt by consumers, the higher the online purchase interest. Which in turn builds buying interest. If consumers feel the ease of doing transactions online, it will lead to a positive attitude towards online shopping.

REFERENCES

- Abdullah, D., Jayaraman, K., Shariff, D. N., Bahari, K. A., dan Nor, N. M. (2017). The effects of perceived interactivity, perceived ease of use and perceived usefulness on online hotel booking intention: A conceptual framework. *International Academic Research Journal of SocialScience*, 3(1), 16-23.
- Aditya, R., dan Wardana., A. (2016). Pengaruh Perceived Usefulness dan Perceived Ease of Use Terhadap Behavior Intention dengan Pendekatan Tecnology Acceptance Model (TAM) Pada Pengguna Instan Messaging Line di Indonesia. *Jurnal Siasat Bisnis*, 20(1), 24–32
- Al Khat tab, A., Al-Shalabi, H., Al-Rawad, M., Al-Khat tab, K., dan Hamad, F. (2015). The effect of trust dan risk perception on citizen's intention to adopt dan use e-government services in Jordan. *Journal of Service Science dan Management*, 8(03), 279-290.
- AlHogail, A., dan AlShahrani, M. (2018). Building consumer trust to improve Internet of Things (IoT) technology adoption. *Advances in Intelligent Systems and Computing*, 775, 325–334.

- Almousa, M. (2011). Perceived risk in apparel *online* shopping: a multi dimensional perspective. *Canadian Social Science*, 7(2), 23-31.
- Ansyah, F., dan Abror, A. (2019). Pengaruh Persepsi Risiko dan Kepercayaan pada Vendor terhadap Minat Beli yang Dimediasi oleh Sikap Konsumen Toko Online Lazada di Kota Padang. *Jurnal Kajian Manajemen dan Wirausaha*, 1(1), 46-58
- Atika, N., Tarigan, Z. A., & Tarigan, Y. (2020). The Effect of Customer Satisfaction on Interest Buy *Online* on Website Lazada. *Journal of Applied Business Administration*, 4(1), 71-77.
- Chin, L. P., dan Ahmad, Z. A. (2015). Perceived enjoyment dan Malaysian consumers' intention to use a single platform e-payment. In *SHS Web of Conferences*, 18(01009), 1-9.
- Databoks. (2019). *Tren Pengguna E-Commerce Terus Tumbuh*. Didapat dari <https://databoks.katadata.co.id/datapublish/2019/10/10/tren-pengguna-e-commerce-2017-2023>, 11 September 2020, pukul 11:30 WIB.
- E-marketer. (2014). *Pengguna internet Indonesia nomor enam dunia*. Didapat dari https://kominfo.go.id/content/detail-/4286/pengguna-internet-indonesia-nomor-enamdunia/0/sorotan_media, 8 Agustus 2020, pukul 12:30 WIB.
- Fuad, S., S., M., dan Albushari, S. A. (2019). Pendekatan Technology AccepranceModel (TAM) dan Perceived Risk Untuk Mengidentifikasi Faktor-faktor yang Mempengaruhi Perilaku Belanja Online di Kalimantan. *JWM (Jurnal Wawasan Manajemen)*, 6(3), 310-328.
- Gazali, A. V., dan Suyasa, P. T. Y. (2020, May). The Role of the Perceived Riskto Purchase Decision (For Consumers Who Use *Online* Shopping Technology). In *Tarumanagara International Conference on the Applications of Social Sciences dan Humanities*, 439, 375-379.
- Gusni, G., Hurriyati, R., dan Dirgantari, P. D. (2020). Pengaruh Perceived Usefulness dan Perceived Ease of Use terhadap Attitude dan Actual Usage Go-Pay. *Jurnal Manajemen dan Kewirausahaan*, 8(1), 22-33.
- Haider, T. dan Shakib, S. (2018), "A Study on the influence of advertisement on consumer buying behavior", *Business Studies Journal*, 9(1), 1-13.
- Han, M. C., dan Kim, Y. (2017). Why consumers hesitate to shop *online*: Perceived risk dan product involvement on Taobao.com. *Journal of promotion management*, 23(1), 24-44.
- Hsu, C. L., Lin, J. C. C., dan Chiang, H. S. (2013). The effects of blogger recommendations on customers' *online* shopping intentions. *Internet Research*, 23(1), 69-88.
- Indarsin, T. dan Ali, H. (2017). Attitude toward Using m-Commerce: The Analysis of Perceived Usefulness Perceived Ease of Use, dan Perceived Trust: Case Study in Ikens Wholesale Trade, Jakarta – Indonesia. *Saudi Journal of Business dan Management Studies*, 2(11), 995-1007.
- James, C., DuyBinh, L., dan Giang, V. T. H. (2016), "The impact of mobile advertising on Vietnamese consumer buying decision", *International Journal of Research studies in Management*, 5(1), 3-18.
- Kavitha, K., dan Kannan, D. D. (2020). Factors Influencing Consumers Attitude Towards

- Mobile Payment Applications. *International Journal of Management*, 11(4), 140-150.
- Khan, I., Tauqir, A. G., & Salman, M. (2012). Impact of brand related attributes on purchase intention of customers: A study about the customers of Punjab, Pakistan. *Interdisciplinary Journal of Contemporary Research in Business*, 4(3), 194-200.
- Kotler, P., dan Gary, A. (2012). *Principles of Marketing*. United States of America: Pearson Prentice Hall.
- Kotler, P., dan Keller, K. L. (2012). *Marketing Management* (edisi ke-14). England: Prentice Hall, Inc
- Kurniasari, F., Abd Hamid, N., dan Qinghui, C. (2020). The Effect of Perceived Usefulness, Perceived Ease of Use, Trust, Attitude and Satisfaction Into Continuance Intention in Using Alipay. *Management dan Accounting Review(MAR)*, 19(2), 132-145.
- Lee, C. Y., Tsao, C. H., dan Chang, W. C. (2015). The Relationship between Attitude toward Using and Customer Satisfaction with Mobile Application Services. *Journal of Enterprise Information Management*, 28(5), 680-697.
- Li, Y. H., dan Huang, J. W. (2009). Applying theory of perceived risk and technology acceptance model in the online shopping channel. *World Academy of Science, Engineering dan Technology*, 53(1), 919-925.
- Liebana-Cabanillas, F., Higuera-Castillo, E., Molinillo, S., & Montañez, M. R. (2019). Assessing the role of risk and trust in consumers' adoption of online payment systems. *International Journal of Information Systems and Software Engineering for Big Companies (IJISEBC)*, 5(2), 99-113.
- Luthfihadi, M., dan Dhewanto, W. (2013). Technology Acceptance of E-commerce in Indonesia. *International Journal of Engineering Innovation dan Management*, 3(1), 9-18.
- Makmor, N., Abd Aziz, N., dan Alam, S. S. (2019). Social Commerce an Extended Technology Acceptance Model: The Mediating Effect of Perceived Ease of Use dan Perceived Usefulness. *Malays. J. Consum. Fam. Econ*, 22, 119-136.
- Mwiya, B., Chikumbi, F., Shikaputo, C., Kabala, E., Kaulung'ombe, B., dan Siachinji, B. (2017). Examining Factors Influencing E-Banking Adoption: Evidence from Bank Customers in Zambia. *American Journal of Industrial and Business Management*, 7(6), 741-759.
- Nguyen, O. T. (2020). Factors Affecting the Intention to Use Digital Banking in Vietnam. *The Journal of Asian Finance, Economics, and Business*, 7(3), 303-310.
- Nurrahmanto, P. A., dan Rahardja, E. (2015). *Pengaruh kemudahan penggunaan, kenikmatan berbelanja, pengalaman berbelanja dan kepercayaan konsumen terhadap minat beli konsumen di situs jual beli online bukalapak.com* (Doctoral dissertation, Fakultas Ekonomika dan Bisnis). Didapatkan dari http://eprints.undip.ac.id/45651/1/14_NURRAHMANTO.pdf
- Ozbek, V. (2016). Alginan Risk Ve Alginan Deger Arasindaki Iliskide Alginan Hizmet Kalitesinin Duzenleyici Etkisi. *International Review of Economics dan Management*, 4(3), 62-83.
- Pavlou, P. A. (2003). Consumer acceptance of electronic commerce: integrating trust dan

- risk with the technology acceptance model. *International Journal of Electronic Commerce*, 7(3), 101-134.
- Pelaez, A., Chen, C. W., dan Chen, Y. X. (2019). Effects of perceived risk on intention to purchase: A meta-analysis. *Journal of Computer Information Systems*, 59(1), 73-84.
- Perangin-angin, W. A., Respati, A. D., dan Kusumawati, M. D. (2018). Pengaruh perceived usefulness dan perceived ease of use terhadap attitude toward using e-faktur. *Jurnal Riset Ekonomi dan Manajemen*, 16(2), 307-322.
- Puspitasari, I., dan Briliana, V. (2017). Pengaruh Perceived Ease of Use, Perceived Usefulness, Trust dan Perceived Enjoyment Terhadap Repurchase Intention (Studi Kasus Pada Website Zalora Indonesia). *Jurnal Bisnis dan Akuntansi*, 19(2), 171-182.
- Putro, H. B., dan Haryanto, B. (2015). Factors affecting purchase intention of *online* shopping in Zalora Indonesia. *Journal of Economics, Management dan Trade*, 9(1), 1-12.
- Rahmiati. (2017). The influence of individual dan system characteristic toward digital library usage. *International Journal of Management dan Applied Science*, 3(6), 99-102.
- Sari, S. D., Widyanti, R. N., dan Listyorini, I. (2020). Trust dan Perceived Risk toward Actual Online Purchasing: Online Purchasing Intention as Mediating Variable. *Integrated Journal of Business dan Economics*, 4(1), 61-70.
- Saripah, S., Putri, A. A., dan Darwin, R. (2016). Pengaruh Kepercayaan, Persepsi Kebermanfaatan, Persepsi Risiko dan Kepuasan Wajib Pajak Terhadap Penggunaan e-filling bagi Wajib Pajak Orang Pribadi di KPP Pratama Pekanbaru Tampan Tahun 2015. *Jurnal Akuntansi dan Ekonomika*, 6(2), 134-149.
- Sarkar, S., dan Khare, A. (2017). Moderating effect of price perception on factors affecting attitude towards online shopping. *Journal of Marketing Analytics*, 5(2), 68-80.
- Schiffman, G. L., dan Kanuk, L. L. (2008). *Perilaku Konsumen* (edisi ke-7). Jakarta: Indeks.
- Sembada, D. A. (2012). *Evaluasi Penggunaan Content Management System (CMS) untuk System Informasi Perpustakaan Dengan Technology Acceptance Model (TAM): Studi Kasus Perpustakaan Emil Salim Jakarta*. (Disertasi, Program Pascasarjana Universitas Indonesia, Depok, Indonesia). Didapatkan dari http://eprints.upnjatim.ac.id/6760/2/FILE_2.PDF
- Septialana, M. K., dan Kusumastuti, A. E. (2017). Pengaruh faktor intrinsik, faktor ekstrinsik dan sikap konsumen terhadap minat menjadi mitra laku pandai (Studi pada masyarakat kota Pekalongan, Semarang, dan Yogyakarta). *Jurnal EBBANK*, 8(2), 1-16.
- Singh, P., Keswani, S., Singh, S., dan Sharma, S. (2018). A Study of Adoption Behavior for Online Shopping: An Extension of Tam Model. *IJASSH*, 4(07), 11-22.
- Sukmana, F. H. (2018). Pengaruh Persepsi Risiko, Vasriasi, Kualitas dan Harga Produk Terhadap Sikap Konsumen. *VALID Jurnal Ilmiah*, 15(1), 11-20.
- Suleman, D., dan Zuniarti, I. (2019). Consumer Decisions toward Fashion Product Shopping in Indonesia: The effects of Attitude, Perception of Ease of Use, Usefulness, dan Trust. *Management Dynamics in the Knowledge Economy*, 7(2), 133-146.
- Suresh, A. M., dan Shashikala, R. (2011). Identifying factors of consumer perceived risk towards

online shopping in India. In *3rd International Conference on Information dan Financial Engineering IPEDR*, 12(1), 336- 341.

Tahar, A., Riyadh, H. A., Sofyani, H., dan Purnomo, W. E. (2020). Perceived Ease of Use, Perceived Usefulness, Perceived Security and Intention to Use E-Filing: The Role of Technology Readiness. *The Journal of Asian Finance, Economics, and Business*, 7(9), 537-547.

Ting, H., dan de Run, E. C. (2015). Attitude towards advertising: A young generation cohort's perspective. *Asian Journal of Business Research*, 5(1), 83-96.

Udayana, I. B. N., dan Ramadhan, D. (2020). Pengaruh Perceived Usefulness, Perceived Ease of Use, dan Subjective Norm Terhadap Purchase Intention Melalui Attitude Sebagai Mediasi (Studi Kasus pada Konsumen Gudang Digital Online Yogyakarta). *EBBANK*, 10(2), 41-48.

Utami, P. D. P., dan Rahyuda, K. (2019). The antecedents of consumers' attitude dan its consequences on online purchase intention. *International research journal of management, IT dan social sciences*, 6(4), 107-117.

Yi, Y., Jeon, H., dan Choi, B. (2013). Segregation vs aggregation in the loyalty program: The role of perceived uncertainty. *European Journal of Marketing*, 47(8), 1238-1255.

Wardani, N. I. K., Hendrati, I. M., dan Sishadiyati, S. (2020). The Influence Factors Interest in Buying on E-commerce. *Journal of Economics, Business, dan Government Challenges*, 3(1), 16-20.

Zhang, Z., dan Hao, P. (2017). The effect of perceived risk on information search for innovative products and services. *Journal of consumer marketing*, 34(3), 241-254.

Zuelseptia, S., Rahmiati, R., dan Engriani, Y. (2018). The Influence of Perceived Risk and Perceived Ease of Use on Consumers Attitude and Online Purchase Intention. *Advances in Economics, Business and Management Research*, 57, 384-390.