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The Influence of Technology Acceptance, Social Factors, Risk Perceptions on Attitudes and Intentions to Purchase (Study on Shopee Mobile Application Users)



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ABSTRACT: Internet transformation plays an important role in influencing consumer behavior and habits in society. One of the changes that has occurred in society can be seen in the way people shop online using the Shopee mobile application. This phenomenon is supported by the emergence of many e-commerce mobile applications that can make it easier for people to shop online. These factors ultimately increase and promote people's online shopping habits using mobile applications. This research aims to determine the factors that influence user attitudes and purchase intentions among Indonesian people in using the Shopee mobile application through the TAM theoretical model which is expanded with social factors and risk perception to investigate the determining factors that influence users' attitudes towards using the Shopee mobile application. Data collection was carried out using an online survey method with purposive sampling technique. The research sample consisted of 322 respondents with the characteristics of knowing and understanding the Shopee cellular application and being over 17 years old. Data analysis used SEM-AMOS with the help of AMOS 24 software. The research results show that of the nine hypotheses proposed, seven hypotheses were accepted and two hypotheses were rejected. Perceived ease and perceived usefulness are proven to have a positive and significant influence on attitudes towards using the Shopee mobile application and directly mediate the intention to purchase. Environmental influence and peer influence have a positive and significant influence on attitudes which ultimately influence intention to purchase. Risk perception is proven to have an insignificant influence on attitudes towards using the Shopee mobile application and intention to purchase

KEYWORDS: TAM, Social Factors, Risk Perception, Intention, Shopee Mobile Application

I. INTRODUCTION

The very rapid development of technology has brought progress to almost all aspects of human life, one of which is the technology we know as the internet. The internet is a technology that makes global communication easier and allows people to obtain and exchange information quickly. The rapid development and progress of information technology has caused changes in human life activities in various fields which have directly influenced consumer behavior in purchasing goods, including the increasing increase in online trading. If you pay attention, nowadays it is very easy to access the internet. Moreover, most gadgets today are supported by the internet. We cannot deny that the development of the internet is something that is very much used in our lives. The use of the internet varies from looking at the surroundings to seeing what is happening in neighboring countries. Various kinds of transactions can now be carried out via the internet. Not only is access easy, but use is just one touch away.

According to Reportal data, a Hootsuite (We are Social) survey institute from Canada in 2023 recorded that there were 4.95 billion internet users in January 2022, which means that 61.875% of the world's population used the internet and this number increased by 4% from 2021. Based on region, Northern Europe has the largest internet adoption, reaching 98%, while for the Southeast Asia region it reaches 72% and the survey results of the Indonesian Internet Service Providers Association (APJII), internet users in Indonesia reached 215.63 million people in the 2022-2023 period, which means that 78.19% of the total population in Indonesia. The increase in internet users in Indonesia can help someone become successful in career and business, of course with positive and productive use of the internet because the global computer network has really changed our lives. This is proven by the report put forward by e-conomy Southeast Asia in 2022, there are 40 million new users in Southeast Asia

starting in the early quarter of 2021 and 80% of them have made purchases online using digital platforms and a large number of digital consumers are likely to continues to increase from year to year in the future.

The development of online shopping has been very fast over the last few years and has led to interactions that can directly touch consumers with the help of digital platform technology in the form of mobile applications. It is hoped that the cellular application that has been created will be able to actively encourage consumers or users to shop online. A. Y. Liu et al., (2021) stated that the meaning of a cellular application is an application of software which in operation can run on a mobile device (Smartphone, Tablet, iPod, etc.), and has an operating system that supports the software standalone. In general, mobile applications allow users to connect to internet services that are usually only accessed via a PC or Notebooks. Thus, cellular applications can help users carry out online shopping transactions on e-commerce in Indonesia.

Consumer interaction in online shopping using cellular applications which is able to create an influence on marketing relationships with consumers directly is able to make online shopping easier. Its use and application digitally, which can be accessed anywhere and at any time, can change and influence consumer behavior. This can have a significant impact on consumers who have the desire to shop online on mobile applications. In recent years, cellular applications have been very diverse and have been able to influence consumer behavior and intentions, resulting in consumers being interested in shopping online on these cellular applications. Innovation in the form of a business model created in the form of a mobile application can open up new opportunities to create and capture value for consumers who want to use it to shop online (7;15).

In Indonesia it self, there are many online stores that have mobile applications. One of them is that Shopee is superior to its competitors in the use of mobile applications, as proven by the ranking of AppStore and PlayStore which has the top ranking even though in terms of visitors Shopee is ranked second below Tokopedia. However, as a mobile application developer, the Shopee mobile application is superior to its competitors. The increase in users of the Shopee mobile application over the last 3 years will continue to increase in line with the behavior of consumers who really like shopping online. For the first time, Shopee has succeeded in becoming the mobile application with the highest total number of monthly active visitors. Apart from being well known by many consumers, e-commerce also has a mobile application that is easy to use and has seen an increase from year to year in its use. This is because the mobile application they created is very easy to use and useful for consumers to buy online. Based on this data, it suggests that the potential and opportunities for e-commerce using cellular applications are still very wide open. Shopee as e-commerce is able to create technological facilities in the form of mobile applications for online shopping. This application can influence consumer use of the system because it can be seen through the perception of ease and usefulness. The Technology Acceptance Model (TAM) is a model that can explain how users can understand and use information technology. One of the determinants of TAM, namely perceived ease of use, is defined as the extent to which a person believes that using a technology will be free from effort (4;6).

The next important factor is perceived usefulness as the extent to which a person believes that using a technology will improve his or her job performance (4). (21)Stated that convenience and usefulness are attitudes to the extent to which people believe that using technology is useful and has a positive effect on the user. Research conducted by (21) demonstrated directly that perceived convenience has a positive influence on attitudes towards using the Digikala mobile application in Iran. Meanwhile, perceived usefulness does not indicate that perceived usefulness does not have a positive effect on attitudes towards using the mobile application. These results are different from research conducted by (6) that perceived usefulness has been proven to be an antecedent factor that influences acceptance and attitude towards using technology. From these two studies, different results were obtained even though technology has now become mandatory for every user to shop online using mobile applications.

Consumer behavior in using mobile applications can be beneficial and useful for shopping online and is also influenced by trust in e-commerce. However, trust in using mobile applications can also be obtained from social factors. The conceptualization of social factors can be regarding subjective norms which are defined as perceived social pressure to perform or not perform a behavior (2). In this case, researchers use social influence from the environment, influence from peers and risk perceptions to see consumers' attitudes in using the Shoppe mobile application on their intention to purchase on the Shoppe application. Risk perception is added because it can influence customer attitudes towards online shopping. (18) Perceived usefulness and perceived ease of use were found to have a positive and significant effect on tokopedia.com customer attitudes. Customer attitudes were found to have a positive and significant effect on tokopedia.com customers' purchasing intentions. Previous research (21) laid a very important foundation on the use of the technology acceptance model (TAM) theory which shows the relationship between (perceived ease of use and perceived usefulness) and the existence of social factors and attitudes towards using cellular applications and intention to purchase. In the research that I developed by replicating previous research (21), this research is different by adding

and testing new variables, namely perceived risk on attitudes towards using cellular applications and purchase intentions. In research presented by (3; 5; 10; 12; 16; 20) it is reported that risk influences usage attitudes and the desire to shop online. on line. And by using perceived risk, I think it can influence attitudes towards using cellular applications and purchasing intentions.

This research begins with issues regarding the use of cellular applications which are used for online shopping and are often used by consumers as a means of online shopping. The phenomena that occur in the use of the Shopee mobile application and the impact of social factors can determine how consumers have different perceptions in determining their usage attitudes and the risks that arise as a result of using the application on their devices and on consumers' purchasing intentions. The arguments presented by previous researchers that attitudes towards using cellular applications and purchasing intentions are influenced by perceived convenience, perceived usefulness, social influence, peer influence and perceived risk were able to support the author in conducting this research.

A. Literature review technology acceptance model

According to (4), the TAM theory introduced aims to explain how users can receive technology in information systems. TAM also shows what factors influence the acceptance of technology in information systems. The TAM model believes that the use of information systems will improve individual or business performance, besides that the use of information systems is easy and does not require a lot of user effort (13). If applied to use the Shopee cellular application, it means that consumers or users believe that the Shopee cellular application is easy to use so that it does not require much effort and will avoid difficulties and this perception of usefulness forms a belief for decision making whether to use the system in the form of an application. cellular or not and the assumption is that if consumers believe the system is useful then they will of course use it, but on the other hand if they don't believe the answer is definitely not to use it.

Meanwhile, attitudes towards the use of technology in cellular applications are shown to find out how consumers/users behave in accepting the Shopee cellular application. The better the perceived usefulness and perceived ease of use of consumers, the better the consumer/user's attitude towards using towards one's intentions.

- H₁: Perception of convenience influences consumer attitudes in using the Shopee mobile application
- H₂: Perception influences consumer attitudes in using the Shopee Mobile Application
- H₇: Consumer attitudes in using the Shopee mobile application towards intention to purchase.
- H₈: Consumer attitudes in using the Shopee mobile application mediate the relationship between perceived convenience and perceived usefulness on intention to purchase.

B. Social Factor

According to (12) Understanding target consumers and the type of decision process they will go through is an important task for a marketer. Apart from that, marketers also need to know other actors who influence purchasing decisions, understand buyer behavior at each purchasing stage and the factors that influence their behavior. If marketers do not know the influencing factors, it will be difficult for marketers to understand consumer behavior. said that: "consumer purchasing behavior is influenced by cultural, social, personal and psychological factors".

A person's purchasing behavior can be said to be unique, because each person's preferences and attitudes towards objects are different. Apart from that, consumers come from several segments, so what they want and need is also different. Several consumer segments greatly influence the purchasing decision process. A consumer's decision is influenced by his or her personality characteristics, including age, occupation, and economic situation. Consumer behavior will determine the decision-making process in making purchases.

Previous research supports that public (social) opinion influences personal attitudes towards certain technologies (9; 11; 17). This public opinion can influence potential users to be more likely to observe the technology being used because it can encourage them to believe that it is useful. Therefore, it is expected that users' attitudes towards a mobile application may be affected when they perceive that many other people are using it, especially in their social group. Meanwhile, (21) found that peer influence was noted as a significant factor in determining usage attitudes and it can be assumed that peer influence is very strong in some circles or small groups because of the closeness of friends of the same age in their environment.

- H₃: Social influence influences consumer attitudes in using the Shopee mobile application
- H₄: Peer influence influences consumer attitudes in using the Shopee mobile application
- H₉: Consumer attitudes in using the Shopee mobile application mediate the relationship between social influence and peer influence on intention to purchase.

C. Risk perception

In a very rigorous study of decision making under risk, (22) has identified besides the most common risk components, namely the magnitude and probability of loss, three common risk determinants. Lack of time and information for decision making, and lack of control over alternative courses of action reflect the elements that contribute most to subjective perceptions of risk. Users/consumers typically try to adapt to risky situations by delaying or delegating decisions to gain time, information, and/or control in an effort to increase the set of alternatives from which to choose.

This choice can be made in the attitude of using the cellular application by considering all the risks that occur, so users can decide for themselves, considering the existing risks, the user can take the attitude of using the cellular application or not. And then this risk also applies to the decisions taken by users/consumers/buyers in determining their intention to purchase if they have used the Shopee cellular application and the user understands the risks that must be taken according to the decisions they have taken.

In this research, it can be assumed that consumers or users will determine their attitudes towards using cellular applications because of the number of benefits or satisfaction they feel can fulfill their desires when shopping online. This risk perception then influences customers in using e-commerce cellular applications. (10;22) suggests that risk perception is considered a variable that has a positive correlation with consumer attitudes. A variety of risks are faced in purchasing decisions, including product risks, security risks, and privacy risks. This happens because consumers do not have the opportunity to research or examine the product they are going to buy and the perception of risk that occurs can make consumers need to make a decision regarding their intention to buy or not when their perceived risk is very high.

H₅: Risk perception on consumer attitudes in using the Shopee mobile application

H₆: Perception of risk influences intention to purchase

D. Conceptual framework

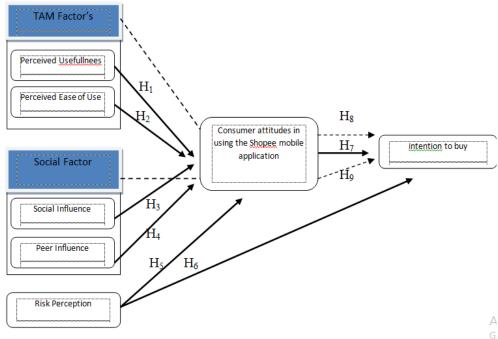


Figure 1. Conceptual model

II. RESEARCH METHODOLOGY

This research is quantitative research, namely quantitative research is a research methodology that attempts to measure data applying several forms of statistical analysis (8). Data obtained from research samples were analyzed according to the statistical methods used and then interpreted.

A. Population

The target population is a collection of elements or objects that have the information sought by the researcher and about the conclusions to be made (19). Based on the criteria desired by the researcher, the population in this study is Shopee application users who have shopped online or have not shopped online via the Shopee mobile application.

B. Sample

The sampling technique used in this research is nonprobability sampling, namely a sampling design where elements in the population do not have a known or predetermined chance of being selected as sample subjects (19). Furthermore, the sample design used in this research was purposive sampling

The sampling criteria in this research are:

- 1. Have a minimum age of 17 years
- 2. The user has installed the Shopee cellular application on the user's device.
- 3. Shopee application users who have shopped online and who have not shopped online

There are 23 indicators in this research. Based on the guidelines according to (8), the number of samples for this research is: $23 \times 10 = 230$ respondents. Based on the formula above, the minimum number of samples in this study is 230 Shopee application users who have shopped online or have not shopped online.

C. Data analysis technique

This research uses the SEM (Structural Equation Modeling) method with the help of the AMOS 24 application to test the hypotheses that have been proposed.

Validity test

The purpose of a validity test is to assess whether a set of measuring instruments appropriately measures what it is supposed to measure. So validity is related to accuracy in using measuring instruments. Validity can be defined as the extent to which observed differences in results reflect true differences in what is measured, but not systematic or random error (Hwang et al., 2010).

Reliability Test

According to (8), reliability is an index used to indicate the extent to which a measuring instrument can be trusted or reliable. A variable can be said to be reliable if the variable has a Cronbach Alpha value and construct reliability for items ranging from 0.79 to 0.89, which is above the recommended value, namely 0.7. If a variable has a Cronbach Alpha value and construct reliability of more than 0.7, it shows internal consistency for all items (8). Reliability test results with a value of \geq 0.70 indicate that the research instrument is suitable enough to be used in research and is quite consistent in reliability tests (19).

Hypothesis Testing and Path Analysis

Hypotheses are generally divided into two, namely alternative hypotheses and null hypotheses. The alternative hypothesis is the hypothesis offered by the researcher, while the null hypothesis is the hypothesis being tested. The measure of significance in the hypothesis can use a comparison of values from the t-table and t-statistics. If the t-statistic value is greater than the value in the t-table, it means that the hypothesis is supported. The t-test is used to show the significance level of hypothesis model testing. The t-statistic value must be above the T-table, namely above 1.96 at a significance (α) of 5%. It can be concluded that the way to determine whether the hypothesis is supported or not is with a significance level of 5% using a one-tailed hypothesis. Meanwhile, path analysis, according to (1), states that path analysis is an extension of multiple linear regression analysis, or path analysis is the use of regression analysis to estimate the causal relationship between variables (casual model) that has been previously determined. based on theory. Path analysis is used to test the influence of mediating variables.

III. RESULTS AND DISCUSSION

This chapter will discuss the results of field research conducted by researchers. The research results that will be discussed include the characteristics of respondents in the study using descriptive statistical analysis, analysis of measurement models (outer models) in the form of convergent validity tests, discriminant validity tests and reliability tests.

A. Analysis of Respondent Characteristics

The sampling technique used in this research is nonprobability sampling, namely a sampling design where elements in the population do not have a known or predetermined chance of being selected as sample subjects (19). The total required sample is 230 respondents and has been fulfilled through distributing questionnaires. Discussion regarding the characteristics of the respondents sampled in this study, categorized based on age, gender, education level, consumers who have installed the Shopee mobile application, and frequency of online purchases in the last 6 months.

B. Validity Test Results

Table 1. Loading Factors and AVEs.

Variabel	Indicator	Loading Factor	AVE	Result
Perceived ease of use (X_1)	PEoU ₁	0.900		Valid
	PEoU ₂	0.859	0.762	Valid
Of use (A1)	PEoU₃	0.860		Valid
Perceived	PU ₁	0.894		Valid
Usefulness (X ₂)	PU ₂	0.931	0.796	Valid
Usejuilless (A2)	PU₃	0.849		Valid
Cooled	SI ₁	0.873		Valid
Social	SI ₂	0.828	0.708	Valid
Influence (X₃)	SI₃	0.823		Valid
Door Influence	PI_1	0.925		Valid
Peer Influence	PI ₂	0.935	0.765	Valid
(X ₄)	PI ₃	0.752		Valid
	PR ₁	0.793		Valid
Daysained Diele	PR ₂	0.888	1	Valid
Perceived Risk	PR ₃	0.857	0.689	Valid
(X ₅)	PR ₄	0.827	1	Valid
	PR ₅	0.782	1	Valid
Attitude	ATU ₁	0.780		Valid
Toward to Use	ATU ₂	0.814	0.664	Valid
Mobile Apps Shopee (Z)	ATU₃	0.849	0.664	Valid
Intention	IP ₁	0.884		Valid
Intention to Purchase (Y)	IP ₂	0.811	0.679	Valid
Purchase (1)	IP ₃	0.774		Valid

The table shows that all indicators have a factor loading value of > 0.5, which means that the indicators in this research can measure each latent variable (8; 19). Meanwhile, if we look at the AVE measure, it can be seen that all variables have a value > 0.5. This means that the indicators have been declared valid for measuring the latent variables, namely, perceived convenience, perceived usefulness, social influence, influence of peer groups, perceived risk, attitudes and intentions. Therefore, each indicator can be used for further testing of the structural model.

C. Reliability Test Results

Table 2. Cronbach's alpha and composite reliability

Variable	Cronbach's Alpha	Composite Reliability	Description	
Perceived ease of use	0.769	0.906	Reliabel	
Perceived Usefulness	0.744	0.921	Reliabel	
Social Influence	0.740	0.879	Reliabel	
Peer Influence	0.768	0.906	Reliabel	
Perceived Risk	0.848	0.917	Reliabel	
Attitude Toward to Use Mobile Apps Shopee	0.740	0.855	Reliabel	
Intention to Purchase	0.780	0.864	Reliabel	

With these results it can be seen that all research variables have a Cronbach's alpha value of >0.7 and a composite reliability value of >0.6. This can be concluded that the measuring instrument is reliable and reliable for measuring research variables.

D. Goodness of Fit

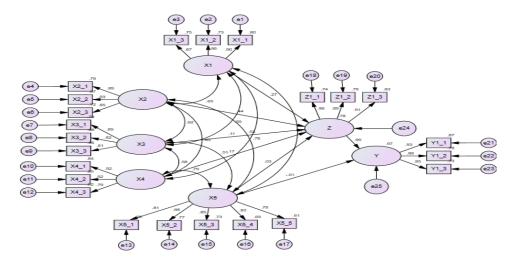


Figure 2. Inner Model

The model was modified by providing an element of covariance between the variables Perceived ease of use (X_1) , Perceived Usefulness (X_2) , Social Influence (X_3) , Peer Influence (X_4) , Perceived Risk (X_5) . Results of model feasibility testing (Goodness of Fit) after modification.

Table 3. the fit Statistics

Indeks	Goodnes Of Fit	Cut Off Value	Description
GFI	0.917	≥ 0.90	Good Fit
RMR	0.032	≤ 0.5	Good Fit
RMSEA	0.051	≤ 0.08	Good Fit
TLI	0.977	≥ 0.90	Good Fit
NFI	0.952	≥ 0.90	Good Fit
AGFI	0.901	≥ 0.90	Good Fit
RFI	0.943	≥ 0.90	Good Fit
CFI	0.980	≥ 0.90	Good Fit

It can be seen that from the 8 (eight) goodness of fit indices, it was found that all the GFI, RFI and AGFI, RMR, RMSEA, TLI, NFI and CFI indices stated that the model was good fit.

Table 4. R-Square Determination Coefficient Value (R2)

Variabel	R^2
Attitude Toward to Use Mobile Apps Shopee (Z)	0.779
Intention to Purchase (Y)	0.974
$Q^2 = 1 - (1 - R_1^2) * (1 - R_2^2)$	
$Q^2 = 1 - (1 - 0.779)*(1 - 0.974) = 0.994$	

The Q-Square predictive relevance (Q2) value is 0.994 or 99.4%. This can show that the diversity of data can be explained by the entire model by 99.4%, meaning that the model is able to explain the data well. Meanwhile, the remaining 0.6% is explained by other factors/variables not involved in this research.

Table 5. Hypothesis test

Hypothesis	Path	Standardized Coeficients	SE	p value	Description
H ₁	Persepsi Kegunaan → Sikap	0.265	0.074	0.001	supported
H ₂	Persepsi Kemudahan → Sikap	0.438	0.053	0.001	supported
H ₃	Pengaruh Sosial → Sikap	0.110	0.057	0.018	supported

H ₄	Pengaruh Rekan Sejawat → Sikap	0.173	0.089	0.015	supported
H5	Persepsi Risiko → Sikap	0.029	0.081	0.655	not supported
H ₆	Persepsi Risiko → Sikap	-0.009	0. 052	0.810	not supported
H ₇	Sikap → Niat	0.993	0. 056	0.001	supported
H ₈	Persepsi Kegunaan → Sikap → Niat	0.263	0.072	0.005	supported
	Persepsi Kemudahan \rightarrow Sikap \rightarrow Niat	0.435	0.065	0.005	supported
H ₉	Pengaruh Sosial $ ightarrow$ Sikap $ ightarrow$ Niat	0.109	0.051	0.021	supported
	Pengaruh Rekan Sejawat $ ightarrow$ Sikap $ ightarrow$ Niat	0.172	0.082	0.033	supported

The path coefficient for Perceived ease of use is 0.265, indicating that Perceived ease of use has a positive effect on Attitude Toward to Use Mobile Apps Shopee. Perceived Usefulness of 0.438 indicates that Perceived Usefulness has a positive effect on Attitude Toward to Use Mobile Apps Shopee. Social Influence of 0.110 indicates that Social Influence has a positive effect on Attitude Toward Using Mobile Apps Shopee. Peer Influence of 0.173 indicates that Peer Influence has a positive influence on Attitude Toward to Use Mobile Apps Shopee. The path coefficient for Perceived Risk of 0.029 indicates that Perceived Risk has a positive effect on Attitude Toward to Use Mobile Apps Shopee. The test results show that the p value (0.810) > level of significance (alpha = 5%). This means that at a real level of 5% it can be stated that there is no significant influence of Perceived Risk on Intention to Purchase. The path coefficient for Perceived Risk of -0.009 indicates that Perceived Risk has a negative effect on Intention to Purchase. Testing the influence of Attitude Toward to Use Mobile Apps Shopee (Z) on Intention to Purchase (Y) produces a p value of <0.001. The test results show that the p value (0.001) < level of significance (alpha = 5%). This means that at a real level of 5% it can be stated that there is a significant influence of Attitude Toward to Use Mobile Apps Shopee on Intention to Purchase. And when viewed from the coefficient, it has a positive value of 0.435. This means that Shopee's Toward to Use Mobile Apps is able to positively mediate the influence of Perceived Usefulness on Intention to Purchase, where the better Shopee's Toward to Use Mobile Apps is due to an increase in Perceived Usefulness, the more likely it is to increase Intention to Purchase. In the test results, it can be seen that the coefficient has a positive value of 0.172, meaning that Shopee's Toward to Use Mobile Apps is able to positively mediate the influence of Peer Influence on Intention to Purchase, where the better Shopee's Toward to Use Mobile Apps is due to increasing Peer Influence, the more likely it is to increase Intention to Purchase.

IV. DISCUSSION AND CONCLUSIONS

The results of the research show that of the nine hypotheses proposed, seven hypotheses are supported, namely, the influence of perceived convenience, perceived usefulness, environmental influence, influence of peers on attitudes towards using the Shopee mobile application and attitudes towards using the Shopee cellular application on intention to purchase, while 2 hypotheses do not. supported, namely, the influence of risk perception on attitudes towards using the Shopee mobile application and risk perception on intention to purchase. The research also found that attitudes towards using the Shopee mobile application mediate the influence of the TAM factor (perceived convenience and perceived usefulness) on intention to purchase. It has been proven that perceived usefulness does not directly influence the intention to purchase, but rather through the cognitive thinking process or attitude held by each individual to determine the use of the Shopee mobile application and it is also proven that the attitude of using the Shopee mobile application mediates the influence of Social Factors (social influence and peer influence) on intention to purchase. It is proven that social influence does not directly influence the intention to buy, but must go through a process from the surrounding environment, namely to determine the attitudes held by each individual to determine the use of the Shopee mobile application. Shopee should be advised to continue to improve its services by regularly and scheduledly evaluating the Shopee mobile application so that it can provide new features such as examples of categorization for ages who want to shop online as well as features that can make down payments in advance and provide more security when using the shopee mobile application when registering, using, shopping and by using Two Verification Code Security to increase security and reduce leaks. The limitations of this research are only looking at how consumers behave and have intentions to use the Shopee mobile application. This research still has limitations because it is limited to measuring the attitudes and intentions of its users and has not seen actual usage behavior and can add factors related to consumer attitudes and intentions that can be further developed, such as adding cost perceptions, self-efficacy and trust as moderating variables in predicting consumer attitudes towards consumer intentions in online shopping.

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