### International Business and Accounting Research Journal

Volume 3, Issue 1, January 2019, 1-14 http://ibarj.com

# The Influence of Perceived Usefulness, Ease of Use, Attitude, Self-Efficacy, and Subjective Norms Toward Intention to Use Online Shopping

# Shabrina Ramadania<sup>™</sup>, Zaki Braridwan

DOI: http://dx.doi.org/10.15294/ibarj.v3i1

Universitas Brawijaya, Indonesia

### **Info Articles**

#### History Articles: Submitted 1 November 2018 Revised 15 December 2018 Accepted 8 January 2019

#### Keywords:

Perceived Usefulness; Ease of Use; Attitude; Self-Efficacy; Subjective Norms; Intention to Use Online Shopping

#### **Abstract**

Technology development in this era has promoted new innovation in shopping. Nowadays, there are a popular trading forms called online shopping system. Online shopping can become a new medium for buyers and sellers to do a transaction in goods or services. In Indonesia, online shopping has become popular nowadays. This research examines the factors influencing consumers to use online shopping. In this study, the author uses quantitative research method. The data collection method uses questionnaires. The respondents are 300 active undergraduate students from accounting department at the University of Brawijaya. The research data and hypothesis are analyzed using linear regression based on partial least squares (PLS). These research findings indicate that intention to use online shopping is determined by perceived usefulness, ease of use, attitude, self-efficacy, and subjective norms. All those variables have a positive influence towards an intention to use online shopping. It can be concluded that the higher perceived usefulness, ease of use, attitude, self-efficacy, and subjective norms, the higher the effect toward intention to use online shopping.

p-ISSN 2550-0368 e-ISSN 2549-0303

<sup>&</sup>lt;sup>™</sup> Address Correspondence: E-mail: shabrinaramadania@gmail.com

#### INTRODUCTION

The development of information technology in this globalization era especially the internet has changed the way of doing business. The Internet has become a necessity that used by the majority population of the world. Online shopping is one of the business advancement utilizing an internet connection to conduct trading.

Indonesia presents many opportunities for the Internet business (Rustandi, 2010). A study by Singapore Post indicates that the future forecast for online shopping in Indonesia looks bright and promising. In 2013, there were 4.6 million Indonesians shopping online. This is expected to increase to 8.7 million people by 2016 (Singapore Post, 2014). Another study shows that 50% of Indonesian internet users do online shopping, and they are eager to spend their money online (Yulisman, 2012).

Online shopping allows consumers to buy faster, more alternatives and can order products and services with a comparative lowest price (Koyuncu & Bhattacharya, 2004). convenience and time-saving offered by online shopping are two motivating factors for online purchases (Lee, 2002). But on the other hand, there are some reasons why people still do not want to use online shopping. Swaminathan et al. (1999) stated the primary reason indicated of the most buyers who do not shop online because of afraid to reveal personal credit card information to retailers or over the internet. Furthermore, previous research pointed out the lack of online consumer trust is the main barrier to consumer participation in e-commerce (Jarvenpaa and Tractinsky, 1999; Reichheld and Schefter, 2000).

Growing number of internet shopping attract the researcher to do more research concerning online shopping. Research interest in the area of online shopping has increased considerably. Prior researchers have examined how behavioural intension to do online shopping is affected by perceived usefulness (Jaturavith, 2007; Juniwati, 2014; Butt et al., 2016), perceived ease of use (Dai and Palvi, 2009; Juniwati, 2014; Butt, 2016), attitude (Delafrooz et al., 2011; Butt et al., 2016; Nasrabadi and Mosavi, 2012; Juniwati,

2014), self-efficacy (Li, 2001), subjective norm (Al-Gahtani et al., 2007, Zhang et al., 2006; Mosavi, 2012). However little attention has been paid off the impact of self-efficacy on behavioral intention. Since individual behavior is determined, in part, by the perceived self-efficacy, it is logical to expect that perception of self-efficacy will have an influence on individual behavior.

Perceived ease of use, refers to the degree to which a person believes that using a particular system would be free of effort. If using internet technology for shopping perceived ease to use, one will make it as a new alternative for shopping. Previous research found inconsistent results about the influence of perceived ease of use on behavioral intention. Jaturavith (2007). Dai & Palvi (2009) and Butt (2016) found the higher the perceived in use, the higher the behavioral intention. But in contrast Juniwati (2014) found that perceived ease of use has no influence on behavioral intention.

Attitudes toward online shopping are defined as a consumer's positive or negative feelings related to accomplishing the purchasing behavior on the internet (Chiu et al., 2005). Attitude is related to online shopping interactivity and internet as communication media. Attitude toward online shopping will increase behavioral intention (Juniwati, 2014)

Self-efficacy is defined as the judgment of one's ability to do online shopping. Self-efficacy plays an important role in understanding individual responses to online shopping. People, who have the ability to operate internet, can search and find information quickly and most of the people do not have time to go shopping and they try to purchase their needs through the internet. Li (2001) found that self-efficacy has a positive effect on behavioral intention.

This study is a combination of the previous research done by Guriting and Ndubisi (2006) and Lam et al. (2007). This study uses variable perceived usefulness and ease of use from Guriting and Ndubisi (2006), and attitude, self-efficacy and subjective norms from Lam et al. (2007).

There are two important reasons that motivate the current study. Firstly, prior research has produced inconclusive results concerning the effect of perceived usefulness, perceived ease of use, and subjective norm on behavioral intention. Secondly, there is only few research that studies the effect of self-efficacy in predicting customer behavior toward online shopping. This study will enrich research related to technology acceptance model by including self-efficacy as one of the determinants of behavioral intention in online shopping.

# Literature Review & Hypotheses Development TAM (Technology Acceptance Model)

Technology acceptance model (TAM) is an extension of Theory of reasoned action proposed by (Fishbein & Ajzen, 1975). In Davis (1989) words Perceived Usefulness (PU) is the "the degree to which a person believes that using a particular system would enhance his or her job performance" and Perceived Ease of Use (PEOU) is the "degree to which a person believes that using a particular system would be free from effort".

The technology acceptance model (TAM) proposed by Davis (1989) in an attempt to understand why people accept or reject information systems. TAM has been widely used in studying consumer behaviour in Indonesia, including in studying people's interest with respect to e-learning, consumer perceptions, studies of information systems, acceptance of the application of audit techniques, in case of e-procurement, the use of information technology, use of internet banking, the use of mobile internet, and others (Renny et al., 2013).

TAM proposed perceived usefulness (PU) and perceived ease of use (PEOU) as the fundamental determinants of IT adoption. The original TAM explained the causal links between beliefs (usefulness of an IS and ease of using the IS) and users' attitudes, intentions and "actual computer adoption behavior." (Davis et al. 1989, p. 983). In this study, there are five variables, and two of them are using TAM as a model. There are perceived usefulness and ease of use.

#### TRA (Theory of Reasoned Action)

The theory of reasoned action (TRA) (Fishbein and Ajzen, 1975), originally introduced in the field of Social Psychology, has been widely used to explain individuals behavior. In this

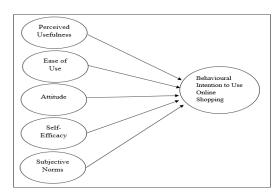
research, the TRA is applied to test the online shopping intention.

In this research, the TRA is applied to examine the factors towards behavioral intention to use online shopping. According to the theory, two components are expected to influence behavioral intention. These are attitude and the subjective norm. In this research, there is self-efficacy as an additional variable. Attitude and subjective norm have been found to be important determinants of peoples' intentions to perform an action such adopting and using new technology (Brown et al., 2008).

# Conceptual Framework and Hypothesis Development

This research conducted from the previous study that has been done previously by Guriting and Ndubisi (2006) and Lam et al. (2007) entitled "Borneo Online Banking: Evaluating Customer Perceptions and Behavioural Intention" and "A study of hotel employee behavioral intentions towards the adoption of information technology." Guriting and Ndubisi (2006) research, he examined factors that determine intention to use online banking in Malaysia with perceived usefulness and ease of use as fundamental in determining the acceptance and use if various information technologies. The purpose of Lam et al. (2007) is to explore the influence of perceived IT beliefs, tasktechnology fit, attitude, self-efficacy, and subjective norm on a behavioral intention of adopting information technology in hotels in Hangzhou, China.

Thus, in this study uses perceived usefulness, ease of use, attitude, self-efficacy and subjective norm as factors affecting behavioral intention to use online shopping. This current study is held in Indonesia. The research model explained in Figure 1



**Figure 1**. Research Framework **Intention to Use Online Shopping** 

The intention to shop online is based on a well-defined concept in psychology and consumer behavior (Fishbein &Ajzen, 1975). Behavioral intention is also defined as a person's perceived likelihood or subjective probability that he or she will engage in a given behavior (Agrebi and Jallais, 2015).

In this research, the intention to shop online is defined as the consumers' intent or expectation to purchase in online shopping in the future. In this study there are five factors that will affect the behavioral intention to use online shopping. There are perceived usefulness, ease of use, attitude, self-efficacy and subjective norms. These five variables examined in this study to obtain empirical evidence about the relationship and influence on behavioral intention to use online shopping.

### **Perceived Usefulness**

Perceived usefulness is defined as a person's level of confidence that by using a particular technology he will improve his performance (Van der Heijden, 2003). In addition, perceived usefulness is defined as the extent to which consumers feel the online website could add value and efficacy to them when performing online shopping (Hu et al., 2009; Lai & Wang, 2012).

In the past, researchers have validated the construct of PU and they found the influence of intention on the potential Internet shoppers. Guriting and Ndubisi (2006) evaluated customer perceptions and behavioral intention in Borneo online banking. A random sampling of bank customer was conducted. They spread questionnaires to the customers of banks in Malaysia Borneo. Research results indicated that

PU is a strong determinant of behavioral intention to adopt online banking.

Ma et al. (2005) investigated student teachers' perceptions of computer technology in relation to their intention to use computers. Based on an expanded variation of the Technology Acceptance Model, 84 completed surveys of student teachers were collected at a local university in Sweden. The results indicated that student teachers' perceived usefulness of computer technology has a significant direct effect on their intention to use it. It also supported by other researchers such as Moon and Kim (2001); Ramayah and Ignatius et al. (2005) also found that PU is significant and positively influences the behavioral intent.

Based on the research described, the proposed alternative hypothesis is as follows: H1:Perceived Usefulness has Positive influence the Behavioural Intention to Use Online Shopping.

#### Ease of Use

According to Burton-Jones and Hubona (2005), the ease of learning and becoming skillful at using pervasive technologies, including technologies and interfaces on online shopping sites, are concluded as valid determinants as to what makes technology easy to use. Saleh Al Arussi (2009) further added that a technology which is perceived to be easier to use than another is more likely to be accepted by users whereas the more complex a technology is perceived to be, the slower will be its rate of adoption.

Other scholars have also found that the perceived ease of use had a positive influence on consumers' attitude in using the Internet to shop online (Yulihasri&Daud, 2011). Gefen and Straub (2000) found that PEOU has a positive effect on intention to use technology. Similar findings have been stated by several researchers (Sentosa& Mat, 2012; Teo& Noyes, 2011), who also concurred with the result that behavioral intention to use an IT system was influenced by PEOU.

Based on the studies that have been described, the researcher proposed the following alternative hypothesis.

H2:Ease of Use has Positive influence the Behavioural Intention to Use Online Shopping.

#### **Attitude**

Attitude is a key concept in the theory of reasoned action (TRA). This research uses an attitude as one of the factors influencing the behavioral intention to use online shopping. Suki and Ramayah (2010) said that attitude has long been identified as a cause of intention. According to Fishbein and Ajzen (1975), an attitude is the function of behavioral beliefs and evaluation of outcomes.

Consumers today have been exposed to experience many technologies included online shopping. They are likely to feel favourableness or unfavourableness towards online shopping. Jusoh and Ling, (2012) suggested that e-commerce experience, product perception and customer service have an important relationship with attitude towards e-commerce purchases through online shopping. Moreover, the attitude toward using an information system has been found to mediate the relationship between motivational factors and the behavioral intention (Bruner and Kumar 2005).

Among the multitude of factors examined in previous research as potential determinants of online shopping, attitude toward online shopping demonstrated a significant impact on online shopping behavior (Ahn, Ryu, & Han, 2007; Lin, 2007). In most studies, attitude shows a positive relationship with online shopping (Chang et al., 2005).

Based on the studies described, the proposed alternative hypothesis is as follows: H3:Attitude has positive Influence towards the Behavioural Intention to Use Online Shopping.

#### Self-Efficacy

Self-efficacy is defined as "a consumer's self-assessment of his/her capabilities to shop online" as proposed by Vijayasarathy (2004). Self-efficacy is the belief in one's capabilities to use the particular system. Self-efficacy also refers to one's interest and willingness to use and interact with information technology (Hasan, 2003). Furthermore, Ajzen (1988) finding showed that perceived behavioral control is very similar to the concept of self-efficacy, which is a decisive factor

affecting behavior selection, efforts, continuance, and performance level under different scenarios. First, self-efficacy reflects an individuals' comprehensive judgment on whether they are capable of implementing a specific task. Second, the judgment on self-efficacy changes as the individual obtains information and experiences. Third, a self-efficacy judgment involves a motivational factor which directly mobilizes the individuals' behaviors.

One objective of this research is to examine the relationship between self-efficacy towards behavioral intention in the online shopping context. Many studies have been conducted to research the impact of self-efficacy on computerrelated use. Khairi and Baridwan (2015) proved that self-efficacy has an influence on the behavior intention of Accounting Information System based IT acceptance. But, from previous study Teo (2006) state that internet self-efficacy decreases internet shopping anxiety. Another research also was done by Eastin and LaRose (2002) that analyzed four ecommerce activities, i.e. network shopping, electronic banking, network investment, and online services, showing that Internet self-efficacy has a significant influence upon them.

Moreover, O'Cass and Fenech (2003) showed that personal internet self-efficacy has a positive effect on user acceptance of online shopping. According to Perea y Monsuwé et al. (2004) consumers who have low self-efficacy levels are insecure and feel uncomfortable making purchases over the internet.

Based on these studies described, the proposed alternative hypothesis is:

H4: Self-Efficacy has Positive Influence the Behavioural Intention to Use Online Shopping.

#### **Subjective Norms**

The subjective norm is a composite of normative beliefs about a certain behavior and the individual's motivation to comply with relevant others (Fishbein and Ajzen, 1975). According to Nor and Pearson, (2008) friends, family members and colleague as subjective norms have a positive influence individual to buy online. It was also proven from Chuchinprakarn (2005) that subjective norms have significantly towards intention of using e-commerce but in minor

influence compared to other variables. Research from Leek &Christodoulides, (2011) shows that social interaction predicts significant in satisfaction of online shopping.

Several previous studies proved that subjective norms influence the behavioral intention. Prior studies suggested that there is a positive relationship between subjective norm and behavioral intention (Barkhi et al., 2008 and Hansen et al., 2004). Furthermore, Baridwan et al. (2016) conclude that subjective norms influence the behavior intention of AIS based IT acceptance.

Based on argument described, the proposed alternative hypothesis is as follows:

H5:Subjective Norms has Positive Influence the behavioral Intention to Use Online Shopping.

#### **METHODS**

Type of this research is quantitative causal. Data collection methods used is survey method. The population in this study is undergraduate accounting students in Faculty of Economics and Business, University of Brawijaya. In this study, the population used is the Accounting Department UB student, in neither regular program nor international program. The amount of active students majoring in Accounting Economics and Business is 1,233 students. In this study, the researcher used non-probability sampling in convenience sampling method. The numbers of questionnaires distributed are 355. As for the number of questionnaires received are 300. While the not returned questionnaire is 32. After checking, 23 questionnaires cannot be used for research data. Because, some are: (1) question or statements are not filled completely by the respondents, (2) the respondents never use online shopping system, (3) Inconsistent answers given to the question resulted in a biased answer. Thus the level of respondents' rate in this study was 84.50 % and the total questionnaire that can be processed as a sample of this research is 300.

#### **RESULTS AND DISCUSSION**

#### **Demographic Characteristic**

The composition of the respondents in this study is based on age, semester, gender, respondents that used use online shopping in the last six month, as well as the duration of the respondents in using online shopping.

Based on age, all of the respondents are distributed into eight age groups. About 31% of the participants is 20 years that is the largest ratio. About 29.3 % of the participants is 21 years, 15.3 % of the participants is 19 years.

Furthermore, the result shows that the gender distribution of the participants in the survey. Female participants are 63% and 37% male. It indicates a high discrepancy ratio between male and female students. The main reason for this high level of gender inequality is that women like to shop more than men.

Then, the respondents were asked if they were conducting an online based transaction within the last 6 Month. The data was summarized in two responses: yes and no. Approximately, 83.3% of the participants were found to conduct an online based transaction within the last six month, while 16.7% were found not to conduct an online based transaction within the last six months. It indicates that majority of the respondents is aware of an online-based transaction.

Lastly, in the duration using online shopping system, there is about 24.7% of the participants have 1-year experience of using online shopping system. 29.3% of the participants have 1-2 years' experience, 32.7% of the participants have 3-4 years' experience, and 13.3% participants has more than four years' experience. These findings indicate that respondents are familiar and proficient with online shopping.

#### **Hypothesis Testing**

After a test of convergent validity, discriminant validity and reliability testing, the next is hypothesis testing. Based on the data processing, the form of Total Effects is presented in the table below.

In hypothesis testing, if the coefficient path shown by the T-statistic is more than 1.96, then the alternative hypothesis can be stated as supported. Nevertheless, if the statistical value of T-statistic is less than 1.96, then the alternative hypothesis is

Shabrina Ramadania, Zaki Braridwan / International Business and Accounting Research Journal 3 (1) (2019)

not supported. From processing the data in statistic for each construct and determine whether following total effects table, can be seen that the T- or not the hypothesis is supported.

Table 2. Total Effects

	Original Sample (0)	Sample Mean (M)	Standard Deviation (STDEV)	Standard Error (STERR)	T Statistics ( O/STERR )
ATT -> BI	0.312958	0.315818	0.062124	0.062124	5.037645
EOU -> BI	0.137136	0.136932	0.053652	0.053652	2.556033
PU -> BI	0.104622	0.109755	0.05133	0.05133	2.038207
SE -> BI	0.181997	0.180687	0.050691	0.050691	3.590321
SN -> BI	0.250461	0.247842	0.051613	0.051613	4.852704

#### Hypothesis 1

Hypothesis 1 states that the perceived usefulness constructs effect the behavioral intention to use online shopping. From the table above, it can be seen that T- Statistics construct perceived usefulness towards behavioral intention to use online shopping is 2.038207 which is greater than the value of T-table 1.96. It indicates that perceived usefulness effect the behavioral intention to use online shopping. Based on the results, it can be stated that hypothesis 1 is supported. This result is consistent with research conducted by Dash and Saji (2016) and Faqih (2016). They mentioned that usefulness has a positive effect towards behavioral intent.

#### Hypothesis 2

Hypothesis 2 states that the perceived ease of use constructs effect the behavioral intention to use online shopping. It can be seen that the value of the construct ease of use towards behavioral intention to use online shopping is 2.556033 which is greater than the value of T-table 1.96. It indicates that the ease of use affects the behavioral intention to use online shopping. It can be stated that hypothesis 2 is supported. This result is consistent with research conducted by Cho and Sagynov (2015) and Akhlaq and Ahmed (2015).

#### Hypothesis 3

Hypothesis 3 states that attitude constructs influence the behavioral intention to use online shopping. From the table 2, it can be seen that the T-Statistic value of attitude construct towards behavioral intention to use online shopping is 5.037645 (greater than the value of T-table 1.64). It indicates that attitude positively affects the behavioral intention to use online shopping. Based

on these results it can be stated that hypothesis 3 is supported. This result is consistent with research conducted by Javadi et al. (2012) and Hsu (2013).

#### Hypothesis 4

Hypothesis 4 states that self-efficacy influence behavioral intention to use online shopping. It can be seen in table 2 that T-statistic value of the self-efficacy construct influence on behavioral intention to use online shopping is equal to 3.590321 which is (greater than value T-Table 1.64), it indicates that self-efficacy positively affect the behavioral intention to use online shopping. Based on these results it can be stated that hypothesis 4 is supported. This result is consistent with research conducted by Akhter (2014) and Delafrooz et al. (2011).

#### 1. Hypothesis 5

Hypothesis 5 states that subjective norms construct influence behavioral intention to use online. From the table 2, it can be seen that the value of T-Statistic on the construct of subjective norms on behavioral intention is 4.852704 (greater than the value of T-table 1.64), indicating that subjective norms influence behavioral intention to use online shopping. Based on the results, it can be stated that hypothesis 5 is supported. The result is consistent with the research conducted by Chiu and Leng (2016) andLiat and Wuan (2014).

#### Discussion of the Study Result

Based on the hypothesis testing results above, it indicates that the entire construct perceived usefulness, ease of use, attitude, self-efficacy and subjective norms positively influence behavioral intention to use online shopping. Based on these results, researchers conducted finding of

validity by seeking an explanation for the results of hypotheses tested. The validity of the discoveries is analyzed using journals and research models to support the statement disclosed previously.

# Perceived Usefulness has Influence towards Behavioural Intention to Use Online Shopping

Davis (1989) defined perceived usefulness as the belief that using the application would increase one's performance. (Davis, 1989). Vander Heijden (2003) defined the perceived usefulness as confidencein using particular technology that will improve their performance and achievements.

The analysis showed that the perceived of the usefulness influences behavioral intention to use online shopping. The result is consistent with the research conducted by Dash and Saji (2016)and Faqih (2016).

Dash and Saji (2016) study have the same context with this research, in terms of online shopping and one of the variables that are perceived usefulness. The outcome of the study is that the higher perceived usefulness will result in more positive attitude towards an intention to transact with the online store.

In another study, according to Faqih (2016) explained that the aim of the paper is to investigate factors deterring Internet users from adopting the Internet shopping in developing cultures. The findings of this study have clearly confirmed that the perceived usefulness are important constructs in influencing non-shoppers' behavioral intention toward internet shopping adoption.

# Perceived Ease of Use has Influence towards Behavioural Intention to Use Online Shopping

Perceived ease of use is the degree to which an individual believes that by using a particular technology would be free of effort (Davis, 1989). Converted into this research context ease of use is the consumer's perception that shopping on the internet will involve a minimum of effort for the customer.

The analysis shows that perceived competence has a positive effect towards consumer's trust in online shopping. This result is consistent with research conducted by Cho and Sagynov (2015) and Akhlaq and Ahmed (2015).

According to research conducted by Cho and Sagynov (2015) examined the effects of factors on online attitudes and behavior. The population of this research is customers who had online shopping experience and those who had possibly used the Internet for seeking product characteristics and detailed information. The data collection for this study were collected using email, a survey website, and offline. This study result found that perceived ease of use had a statistically significant positive effect on behavioral intention to shop online

One of the Akhlaq and Ahmed (2015) variables used in their research is perceived ease of use. They want to know if perceived ease of use is accounted for variation in online shopping intentions in Pakistan. They explained that an application or the system perceived to be easier to use is more likely to be adopted by a user than the application or the system giving high difficulty level. They used online survey method for data collection and a convenience sample as a technique to distribute the questionnaires. They distributed the questionnaires to the university staff, alumni graduates and fresh students by broadcasting the survey link through a domain network of a local higher education institute. The finding of the research is perceived ease of use showed positive relationships with intentions to shop online.

# Attitude has Influence towards Behavioural Intention to Use Online Shopping

The attitude toward using an information system mediates the relationship between motivational factors and the behavioral intention (Bruner and Kumar 2005). The attitude in the context of online shopping is defined as an individual's feeling, either positive or negative towards behavioral intention to shop online. Thefinding showed that attitude has an influence towards behavioral intention to use online shopping. This result is consistent with the research conducted by Javadi et al. (2012), and Hsu (2013).

Twoprevious studies results are consistent with the current study finding. The first study was conducted by Javadi et al. (2012) who researched factors affecting online shopping behavior of

consumers supporting. One of the factors is attitude, and the result indicated that attitude of consumers towards online shopping significantly affected their online shopping behavior. Thus when a consumer has a significant attitude toward online shopping, this will have an effect on consumer shopping behavior.

The second study is conducted by Hsu (2013). This study is to examine whether the blog reader's trusting belief in the blogger is significant in relation to the perceived usefulness of the blogger's recommendations; and how the blog reader's perceptions influence his/her attitude and purchasing behavior in online trading. The result of the study indicates that attitude toward online shopping is the most important determinant of a user's behavioral intention.

# Self-Efficacy has Influence towards Behavioural Intention to Use Online Shopping

Compeau and Higgins (1995) defined selfefficacy as an individual judgment of one's capability to use a computer. In online shopping context, it can be defined as consumers' selfassessment of their capabilities to shop online.

The analysis showed that self-efficacy influences behavioral intention to use online shopping. This result is consistent with the research conducted by Akhter (2014), and Delafrooz et al. (2011).

Akhter (2014) defined self-efficacy as the belief of perceived ability to successfully organize and execute a task. The purposes of the study are to examine the effects of internet self-efficacy and internet involvement on privacy concern and the effect of privacy concern on the frequency of online transactions. The study found that internet self-efficacy play an important role in influencing the frequency of online transactions because of the complexity of the internet technology. In other words, self-efficacy influences the customer's intention to shop online.

Furthermore, Delafrooz et al. (2011) research aimed to explore the antecedents relating to the extent of both the attitude and the purchasing intention of online shopping. A purposive sampling method was used in this study and the sample was 370 students studying at a

public University in Malaysia. The data collection method was via a self-administered questionnaire. One of the results showed that self-efficacy construct is positively associated with the intention to purchase online.

# Subjective Norms has Influence towards Behavioural Intention to Use Online Shopping

Subjective norms refer to an individual's perception of whether people who are important to him or she think that he or she should or should not perform the behavior in question (Ajzenand Fishbein, 1980). In this research context, subjective norms are defined as people referent to influence individual perception towards using the online shopping, whether she or he should or should not use online shopping.

The results showed that subjective norms influence behavioral intention to use online shopping. This result is consistent with research conducted by Chiu and Leng (2016) andLi at and Wuan (2014)

The research conducted by Chiu and Leng (2016). Purpose of this paper is to compare the purchase intention of counterfeit sporting goods between Singaporean and Taiwanese students using the Theory of Planned Behaviour. The research used a quantitative approach. Data collection was done by collecting 295 valid questionnaires to Singaporean and Taiwanese students studying in tertiary institutions. They found that subjective norm is predictive of purchase intention for both countries.

According to Liat and Wuan (2014), a subjective norm is another significant element to predict the behavior intention among university students' online purchase intention, because they are still at the learning and developing stage of social influence. This research distributed online questionnaires to 250 Malaysian university students aged between 20-29 years old, who possess experience in online purchases. The result of the research is the significant factors in predicting online purchase intention.

#### CONCLUSION

In conclusion, the correlation between the variables is positive. The higher the usefulness, ease of use, positive attitude, self-efficacy and subjective norms, the more individual's intention to use online shopping. Furthermore, the results of this study show clearly that there is a significant positive effect of perceived usefulness, ease of use, attitude, self-efficacy, and subjective norms toward intention to use online shopping. This research result is supported by the previous research done Ramayah and Ignatius et al. (2001) who studied in perceived usefulness towards intention, Bisdee (2007) studied in ease of use (Bisdee, 2007), attitude (Lin, 2007), self-efficacy (Eastin, 2007), and subjective norms (Baridwan et al., 2016).

In the era information technology, understanding of information technology has become a focus point for professional and workforce readiness. Workforce competencies in the field of information technology are closely related to the quality of knowledge about existing educational institution.

The results of this study are also expected to provide input for the management of companies, especially online shopping company for more attention to customer's perceived usefulness, ease of use, attitude, self-efficacy and subjective norms in applying and developing online shopping system. These would lead to increase in perceived ease of use and usefulness of the user, thus allowing the individual to respond favourably to online shopping.

Also, the other factor is self-efficacy, online retailer should give the orientation. It is recommended to make their digital marketplace simple to learn and easy for consumers to become skillful at using the technological interfaces and tools on the site. The impact of subjective norms on online shopping behavior proposes that online shopping companies should use word-of-mouth marketing to for getting their website known to consumers. This method could be one of the most effective methods among other tools and methods of advertising.

Furthermore, this study has its limitations. First, due to the fact that online shopping has several types of design and specialty, the ability to recognize which kind of online shopping that

respondent use cannot be detected. The author does not have the data about what kind of online shopping that respondent use. Second, the author does not use longitudinal study in this research because of the time limitation. Furthermore, the author did not find one case study or one special big company that engaged in the field of online shopping.

#### REFERENCES

- Ajzen, I., &Fishbein, M. (1975). Belief, attitude, intention and behavior: An introduction to theory and research. *Philosophy and Rhetoric* 10 (2), 130-132.
- Ahn, T., Ryu, S., & Han, I. (2007). The impact of Web quality and playfulness onuser acceptance of online retailing. *Information & management*, 44(3), 263-275.
- Akhlaq, A., & Ahmed, E. (2015). Digital commerce in emerging economies: Factors associated with online shopping intentions in Pakistan. International *Journal of Emerging Markets, 10*(4), 634-647.
- Akhter, S. (2014). Privacy concern and online transactions: the impact of internet self-efficacy and internet involvement. *Journal of Consumer Marketing*, 31(2), 118-125.
- Al-Gahtani, S. S., Hubona, G. S., & Wang, J. (2007). Information technology (IT) in Saudi Arabia: Culture and the acceptance and use of IT. *Information & Management*, 44(8), 681-691.
- Agrebi, S., &Jallais, J. (2015). Explain the intention to use smartphones for mobile shopping. *Journal of Retailing and Consumer Services*, 22, 16-23.
- Baridwan, Z., Diatmika, I. W. B.,&Irianto, G. (2016).

  Determinants of BehaviorIntention Of Accounting
  Information Systems Based Information
  Technology Acceptance. *Imperial Journal of Interdisciplinary Research*, 2(8).
- Barkhi, R., Belanger, F., & Hicks, J. (2008). A model of the determinants of purchasing from virtual stores. *Journal of Organizational Computing and Electronic Commerce*, *18*(3), 177-196.
- Brown, S. A., Venkatesh, V., Maruping, L. M., &Bala, H. (2008). Predicting different conceptualizations of system use: the competing roles of behavioral intention, facilitating conditions, and behavioral expectation. *MIS quarterly*, 483-502.
- Bruner, G. C., & Kumar, A. (2005). Explaining consumer acceptance of handheld Internet devices. *Journal of business research*, *58*(5), 553-558.

- Burton-Jones, A., &Hubona, G. S. (2005). Individual differences and usage behavior: revisiting a technology acceptance model assumption. ACM Sigmis Database, *36*(2), 58-77.
- Butt, I., Tabassam, S., Chaudhry, N. G., & Nusair, K. (2016). Using technology acceptance model to study the adoption of online shopping in an emerging economy. Journal of Internet Banking and Commerce, *21*(2), 1.
- Chang, M. K., Cheung, W., & Lai, V. S. (2005). Literature derived reference models for the adoption of online shopping. *Information & Management*, 42(4), 543-559.
- Chiu, W., &Leng, H. K. (2016). Consumers' intention to purchase counterfeitsporting goods in Singapore and Taiwan. *Asia Pacific Journal of Marketing and Logistics*, *28*(1), 23-36.
- Chiu, Y. B., Lin, C. P., & Tang, L. L. (2005). Gender differs: assessing a model of online purchase intentions in e-tail service. *International Journal of Service Industry Management*, 16(5), 416-435.
- Cho, Y. C., &Sagynov, E. (2015). Exploring Factors That Affect Usefulness, Ease Of Use, Trust, And Purchase Intention In The Online Environment. *International Journal of Management & Information Systems (Online), 19*(1), 21.
- Chuchinprakarn, S. (2005). Application of the Theory of Reasoned Action to On-line Shopping. *Knowledge Center E-paper Bangkok University*, 1-7.
- Compeau, D. R., & Higgins, C. A. (1995). Computer self-efficacy: Development of a measure and initial test. *MIS quarterly*, 189-211.
- Dai, H., &Palvi, P. C. (2009). Mobile commerce adoption in China and the United States: a cross-cultural study. *ACM SIGMIS Database*, 40(4), 43-61.
- Dash, S., &Saji, K. B. (2008). The role of consumer self-efficacy and website social-presence in customers' adoption of B2C online shopping: anempirical study in the Indian context. *Journal of International Consumer Marketing, 20*(2), 33-48.
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and useracceptance of information technology. *MIS quarterly*, 319-340.
- Delafrooz, N., Paim, L. H., &Khatibi, A. (2011). Understanding consumer's internet purchase intention in Malaysia. *African Journal of Business Management*, *5*(7), 2837.
- Doherty, N. F., & Ellis-Chadwick, F. E. (2006). New perspectives in internetretailing: a review and strategic critique of the field. *International Journal of Retail & Distribution Management,* 34(4/5), 411-428.

- Eastin, M. S. (2002). Diffusion of e-commerce: an analysis of the adoption of foure-commerce activities. *Telematics and informatics*, *19*(3), 251-267.
- Gefen, D., & Straub, D. W. (2000). The relative importance of perceived ease ofuse in IS adoption: A study of e-commerce adoption. *Journal of the association for Information Systems, 1*(1), 8.
- Guriting, P., &OlyNdubisi, N. (2006). Borneo online banking: evaluatingcustomer perceptions and behavioral intention. *Management researchnews*, *29*(1/2), 6-15.
- Hair, J. F., Black, W. C., Babin, B. J., Anderson, R. E., & Tatham, R. L. (2006). *Multivariate data analysis, 6.*
- Hasan, B. (2003). The influence of specific computer experiences on computerself-efficacy beliefs. *Computers in Human Behavior*, *19*(4), 443-450.
- Hansen, T., Jensen, J. M., &Solgaard, H. S. (2004). Predicting online grocery buying intention: a comparison of the theory of reasoned action and thetheory of planned behavior. *International Journal of Information Management*, 24(6), 539-550.
- Hartono, J., &Abdillah, W. (2009). KonsepdanAplikasi Partial Least Square (PLS) untukPenelitianEmpiris. Yogyakarta: Penerbit BPFE.
- Hsu, C. L., Chuan-Chuan Lin, J., & Chiang, H. S. (2013). The effects of blogger recommendations on customers' online shopping intentions. *Internet Research*, *23*(1), 69-88.
- Hu, Y., Sun, X., Zhang, J., Zhang, X., Luo, F., & Huang, L. (2009, December). *A university student behavioral intention model of online shopping.* In 2009 International Conference on Information Management, Innovation Management and Industrial Engineering (Vol. 1, pp. 625-628). IEEE
- Jarvenpaa, S. L., Tractinsky, N., & Saarinen, L. (1999).

  Consumer trust in an internet store: a crosscultural validation. *Journal of Computer- Mediated Communication, 5*(2), 0-0.
- Jaturavith, W., Noormohamed, N. A., &Massrour, B. (2007). Internet Adoption by Consumers in Thailand-Competing in a Globalized World. *In Competition Forum, 5*(1),156.
- Javadi, M. H. M., Dolatabadi, H. R., Nourbakhsh, M., Poursaeedi, A., &Asadollahi, A. R. (2012). An analysis of factors affecting on onlineshopping behavior of consumers. *International Journal of Marketing Studies*, 4(5), 81.
- Juniwati. (2014). Influence of perceived usefulness, ease of use, risk on attitude, and intention to shop

- online. European Journal of Business and Management, 6.
- Jusoh, Z. M., & Ling, G. H. (2012). Factors influencing consumers' attitude towards e-commerce purchases through online shopping. *International Journal of Humanities and Social Science*, 2(4), 223-230.
- Keng Kau, A., Tang, Y. E., & Ghose, S. (2003). Typology of online shoppers. *Journal of Consumer Marketing,* 20(2), 139-156.
- Khairi, M. S., & Baridwan, Z. (2015). An Empirical on Organizational Acceptance Accounting Information System in Sharia Banking. The International *Journal of Accounting and Business* Society, 23(1), 97-122.
- Kim, J., & Park, J. (2005). A consumer shopping channel extension model: attitude shift toward the online store. *Journal of Fashion Marketingand Management: An International Journal, 9*(1), 106-121.
- Koyuncu, C., & Bhattacharya, G. (2004). The impacts of quickness, price, paymentrisk, and delivery issues on on-line shopping. *The Journal of Socio-Economics*, 33(2), 241-251.
- Lai, E., & Wang, Z. (2012, June). Empirical research on factors affectingcustomer purchasing behavior tendency during online shopping. In 2012 IEEE International Conference on *Computer Science* and Automation Engineering (pp. 583-586). IEEE.
- Lam, T., Cho, V., & Qu, H. (2007). A study of hotel employee behavioralintentions towards the adoption of information technology. *International Journal of Hospitality Management, 26*(1), 49-65.
- Leek, S., & Christodoulides, G. (2011). Brands: Just for consumers? Introduction to the special issue on B2B branding. *Industrial Marketing Management,* 40(7), 1060-1062.
- Liat, C. B., & Wuan, Y. S. (2014). Factors influencing consumers' online purchaseintention: a study among university students in Malaysia. *International Journal of Liberal Arts and Social Science, 2*(8), 121-133.
- Lee, P. M. (2002). Behavioral model of online purchasers in e-commerce environment. *Electronic Commerce Research*, *2*(1-2), 75-85.
- Lin, J. C. C. (2007). Online stickiness: its antecedents and effect on purchasing intention. *Behaviour & information technology*, *26*(6), 507-516.
- McKinney, L. N. (2004). Creating a satisfying internet shopping experience viaatmospheric variables. *International Journal of Consumer Studies, 28*(3), 268-283.
- Ming-Shen, W., Chih-Chung, C., Su-Chao, C., & Yung-Her, Y. (2007). Effects of online shopping attitudes,

- subjective norms and control beliefs on onlineshopping intentions: A test of the theory of planned behaviour. *International Journal of Management*, 24(2), 296.
- Moon, J. W., & Kim, Y. G. (2001). Extending the TAM for a World-Wide-Webcontext. *Information & management, 38*(4), 217-230.
- Mosavi, S. A., & Ghaedi, M. (2012). An examination of the effects of perceived value and attitude on customers' behavioral intentions in e-shopping. *African Journal of Business Management, 6*(5), 1950.
- Nasrabadi, H. A., & Mousavi, S. (2012). The Contribution of critical thinking Attitude and Cognitive learning styles in predicting AcademicAchievement of Medical University's Students. *Iranian Journal of Medical Education,* 12(4), 285-296.
- Nor, K. M., & Pearson, J. M. (2008). An exploratory study into the adoption ofinternet banking in a developing country: Malaysia. *Journal of Internet Commerce*, 7(1), 29-73.
- O'cass, A., & Fenech, T. (2003). Web retailing adoption: exploring the nature ofinternet users Web retailing behaviour. *Journal of Retailing and Consumer services*, 10(2), 81-94.
- Perea y Monsuwé, T., Dellaert, B. G., & De Ruyter, K. (2004). What drivesconsumers to shop online? A literature review. *International journal of service industry management, 15*(1), 102-121.
- Ramayah, T., & Ignatius, J. (2005). Impact of perceived usefulness, perceived easeof use and perceived enjoyment on intention to shop online. *ICFAI Journal of Systems Management (IJSM), 3*(3), 36-51.
- Reichheld, F. F., & Schefter, P. (2000). E-loyalty: your secret weapon on the web. *Harvard business review*, *78*(4), 105-113.
- Renny, J. S., Tomasevich, L. L., Tallmadge, E. H., & Collum, D. B. (2013). Method of continuous variations: Applications of Job plots to the study of molecular associations in organometallic chemistry. 

  Angewandte Chemie International Edition, 52(46), 11998-12013.
- Rustandi, N. (2010). A Broader Look at Indonesian Startups and Internet Business Prospects, 2005, from http://coolfounders.com/indonesianow-a-broader-look-at-indonesian-startups-and-internetbusiness-prospects/
- Saleh Al Arussi, A., Hisyam Selamat, M., & Mohd Hanefah, M. (2009). Determinants of financial and environmental disclosures through the internet

- by Malaysian companies. *Asian Review of Accounting*, *17*(1), 59-76.
- Sentosa, I., & Mat, N. K. N. (2012). Examining a theory of planned behavior(TPB) and technology acceptance model (TAM) in internet purchasing using structural equation modeling. *Researchers World*, *3*(2 Part 2), 62.
- Sin, L., &Tse, A. (2002). Profiling internet shoppers in Hong Kong: demographic, psychographic, attitudinal and experiential factors. *Journal of International Consumer Marketing*, *15*(1), 7-29.
- Sujianto, A. E. (2009). *AplikasiStatistikdengan SPSS 16.0.* Jakarta: PT. Prestasi Pustakaraya.
- Suki, N. M., &Ramayah, T. (2010). User acceptance of the e-governmentservices in Malaysia: structural equation modeling approach. *Interdisciplinary Journal of Information, Knowledge, and Management, 5*(1), 395-413.
- Swaminathan, V., Lepkowska- White, E., & Rao, B. P. (1999). Browsers or buyersin cyberspace? An investigation of factors influencing electronic exchange. *Journal of Computer- Mediated Communication*, *5*(2), 0-0.
- Teo, T. S. (2006). To buy or not to buy online: adopters and non-adopters of online shopping in Singapore. *Behaviour & Information Technology,* 25(6), 497-509.

- Teo, T., & Noyes, J. (2011). An assessment of the influence of perceived enjoymentand attitude on the intention to use technology among preservice teachers: A structural equation modeling approach. *Computers &Education, 57*(2), 1645-1653.
- Van der Heijden, H. (2003). Factors influencing the usage of websites: the case of generic portal in The Netherlands. *Information & Management, 40*(6), 541-549.
- Vijayasarathy, L. R. (2004). Predicting consumer intentions to use online shopping: the case for an augmented technology acceptance model. *Information & Management, 41*(6), 747-762.
- Yulihasri, I. MA, &Daud, KAK (2011). Factors that Influence Customers' Buying Intention on Shopping Online. *International Journal of Marketing Studies, 3*(1), 128-139.
- Yulisman, L. (2012, May 11). Indonesia can benefit from Taiwan's economy. *The Jakarta Post.* Retrieved from
  - http://www.thejakartapost.com/news/201 2/05/11/indonesia-can-benefit-Taiwan-s-economy.html
- Zhang, P., &Sun, H. (2006). The role of moderating factors in user technologyacceptance. *International journal of human-computer studies,* 64(2), 53-78.