

# Technology Acceptance and Consumer Behavior: A Study of Online Shopping in Indonesia

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## ABSTRACT

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**Introduction:** The growth of this information technology allows every individual to easily involve themselves in legal activities, such as buying and selling transactions. The rapid development of the internet has had a significant impact on various aspects of our lives, facilitating interaction, communication, and trade efficiently and economically, even involving people from all over the world. By using TAM, buying and selling goods is getting easier.

**Objectives:** This study aims to determine the effect of ease of use, trust, web quality, and perceived usefulness on consumer purchasing decisions in the TikTok online shop on Generation Z in Central Java, Indonesia.

**Methods:** This study adopts a descriptive quantitative method, designed to illustrate the qualities (features) of a scenario through an impartial lens. This incorporates gathering and scrutinizing numerical information, alongside the application of statistical assessments. The analysis technique used in this study is Partial Least Squares (PLS), which is processed using Smart PLS software version 4.0. The analysis includes descriptive statistical analysis, outer model testing, inner model testing, and hypothesis testing.

**Results:** For Business Owners/Sellers on TikTok Shop: Trust significantly influences purchasing decisions. Therefore, sellers need to build consumer trust through clear product information, a transparent returns system, and maintaining a reputation through positive customer reviews. For TikTok Platform Managers: Continuous improvements to the user interface (UI) and user experience (UX) are needed to ensure consumers feel comfortable shopping, even if ease of use is no longer a dominant factor. For Consumers: The findings of this study can serve as a basis for consumers to be more selective in choosing online sellers, by considering aspects of platform trustworthiness and quality rather than just ease of use. Consumers are also encouraged to utilize security features and read reviews from other buyers before making a transaction. For Academics and Researchers: This study emphasizes the importance of trust and web quality factors in the online shopping behavior of Generation Z. These implications can be used as a reference for developing digital marketing models that are more focused on building consumer loyalty and a sense of security.

**Conclusions:** This study applies the Technology Acceptance Model (TAM) to analyze the behavior of Generation Z consumers in Indonesia using TikTok Shop, which is still rarely studied in the context of the Indonesian local market. From an academic perspective, this research expands the literature on the application of TAM to online shopping behavior by adding trust and web quality variables. Practically, it provides insights for businesses to prioritize trust and web quality in their e-commerce strategies.

**Keywords:** Purchase Decision, Ease of Use, Trust, Web Quality, Usefulness, TAM

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## INTRODUCTION

Digital marketing is any effort made to market goods or services through or using the internet media. The internet is one of the latest discoveries in the era of globalization in the field of information technology that is very beneficial for all people around the world to share information and communicate, including sharing information on products

or services sold. With the advancement of information technology today, new business opportunities and variations in business types have been formed, where business transactions are increasing through electronic platforms. The growth of this information technology allows every individual to easily involve themselves in legal activities, such as buying and selling transactions. The rapid development of the internet has had a significant impact on various aspects of our lives, facilitating interaction, communication, and trade efficiently and economically, even

involving people from all over the world. The phenomenon of the spread of internet media in recent years has caused many companies to adopt this approach to market their various products. One of the main advantages of the presence of the internet is as a means of product promotion, allowing products marketed online to be known throughout the world and generating huge profits for entrepreneurs. The results of Prasetya's research (2015) in his research on the influence of online marketing activities and online consumer behavior on increasing consumer awareness and its impact on purchasing decisions found that digital marketing has a positive effect on purchasing decisions.

Technology Acceptance Model (TAM) was developed by Davis in 1985 to explain and predict the use of a system (Chuttur, 2009). Technology Acceptance Model (TAM) has a theory that a person's intention to use technology is determined by two factors, namely Perceived Usefulness and Perceived Ease of Use. Perceived Usefulness is the level of a person's belief that using technology will improve their performance (Davis, 1989). Perceived ease of use is the level of a person's belief that using technology makes it easier to complete work. Technology Acceptance Model (TAM) provides a strong and simple explanation in accepting technology and the behavior of its users (Davis, 1989). In addition, Venkatesh et al., (2002) integrated the TAM model by including extrinsic factors that influence system use. Extrinsic factors are due to environmental factors that encourage users to use the system. Extrinsic variables can be replaced and adjusted to the object and topic of research. Trust is the basis for transacting with sellers and buyers that makes consumers have high hopes to be satisfied with the exchange relationship (Ba & Pavlou, 2002). The readiness of one entity to open themselves up to the deeds of another, anticipating that the other entity will act in a way that benefits the trusting entity, irrespective of the capacity to oversee or govern the other entity is known as Perceived Trust (Mayer, R. C., Davis, J. H. & F. D., 1995). The research findings from Leeraphong and Mardjo. A (2013), Mohd Sam & Tahir (2009), Ling et al., (2010) and Lukas (2017) indicate that consumer trust (Perceived Trust) has an impact on the desire to make purchases. Furthermore, an individual's openness to embrace and utilize emerging technologies significantly shapes the advancement of online enterprises, as the opinions and viewpoints of information technology users mold their approach to embracing information technology. User perception regarding the advantages and simplicity of employing information technology, viewed as a sensible course of action, represents a key determinant, thereby shaping an individual's motivation to embrace and utilize information technology. One of the factors that can influence is the user's perception between the benefits and ease of use of information technology as a reasonable action in the context of using information technology so that a person's reason for seeing the benefits and ease of use of information technology becomes the person's action to accept the use of information technology. One of the digital platforms that is currently soaring is the TikTok application. TikTok according to Prosenjit and Anwesan (2021) is an internet-based social media derivative application that provides features for creating and sharing content in the form of short videos. TikTok is an effective application for business actors to increase brand awareness, compete with competitors and get more customers quickly. Labeled as the fastest growing platform in the world, TikTok is increasingly popular in cyberspace. TikTok has managed to gather quite a lot of followers. TikTok comes from China and was developed by Beijing ByteDance Technology. Based on an initial survey conducted by researchers on Generation Z in Kudus with questions about using the TikTok Marketplace.

The Technology Acceptance Model, subsequently mentioned as TAM, constitutes a model that explains adjustments and is based on the TRA (Theory of Reasoned Action), initially put forward by Ajzen and Fishbein in 1980, later suggested by Davis in 1989. TRA is a theoretical framework that illustrates that actions are performed as a result of someone's desire or plan to do certain things, suggesting these actions are performed voluntarily. TAM outlines a cause and effect relationship among an individual's beliefs (the advantages of a system of information and how easy it is to use) and the attitudes, requirements, and individuals who utilize a system of information. The purpose of TAM is to describe and forecast how individuals will accept a system of

information. TAM is a theoretical framework that elucidates how technology users perceive it. What users think about technology impacts their desire to utilize IT. According to the TAM model, the degree to which IT is accepted is determined by five elements, including how simple it seems to use, how helpful it is thought to be, feelings about utilizing it, planned behavior of using it, and the actual utilization of the system. The figure presented earlier displays the correlation between elements in the TAM model. The external variable construct or external variables are considered to have a direct influence on the constructs of perceived ease of use and perceived usefulness. The construct of perceived ease of use is influenced by external variables related to the characteristics of a system that can increase the interest of IT users. Based on the six constructs, there are two factors that predominantly influence the technology system. The first factor is the perception of usefulness, while the second factor is the perception of ease of use of technology.

### OBJECTIVES

The objectives of this article are:

1. To analyze the influence of ease of use on purchasing decisions on the TikTok marketplace.
2. To analyze the influence of trust on purchasing decisions on the TikTok marketplace.
3. To analyze the influence of website quality on purchasing decisions on the TikTok marketplace.
4. To analyze the influence of perceived usefulness on purchasing decisions on the TikTok marketplace.
5. To analyze the influence of ease of use, trust, website quality, and usefulness on purchasing decisions on the TikTok marketplace.

### METHODS

This research employed a quantitative method with an explanatory design, with the variables ease of use, trust, website quality, and perceived usefulness as independent variables, and purchasing decisions as dependent variables. The research object was the TikTok marketplace. The population in this study was consumers in the digital marketplace, whose exact number was unknown. The sampling method used was purposive sampling, a technique for determining samples based on specific considerations. The sample criteria for this study were targeted at Generation Z in Kudus who had purchased products on the TikTok marketplace at least twice. The data used in this study included primary and secondary data sources. Primary data was obtained by distributing questionnaires to selected respondents. Secondary data was obtained from the web regarding consumer behavior in the digital marketplace to provide additional insights and information useful for further processing. In this study, a questionnaire was used as the data collection technique. A questionnaire is a data collection technique using several questions developed through variable indicators. Respondents will complete the questionnaire according to criteria established by the researcher, with short answer alternatives on a predetermined Likert scale. The following explains the scoring calculation for each question. For examining the data, the research employed Smart PLS version 4. The frequencies and percentages were worked out to present a comprehensive summary of the demographic data of the participating individuals. An easily understood view of the distribution of survey responses was offered by the statistics, which encompassed measures like frequency distribution, standard deviation, and mean. The reliability and validity of the items included in the construct were evaluated using confirmatory factor analysis (CFA) and Cronbach's alpha. The existence of common method variance (CMV) was established using the Harman single-factor test. The convergent validity of the research was assessed by calculating average variance extracted (AVE) and composite reliability (CR). Furthermore, the Fornell-Larck (1981) method was used in conjunction with indicators' cross-loading and the Heterotrait-Monotrait Ratio (HTMT) to measure discriminant validity. The coefficient of determination ( $R^2$ ) and the predictors' effect size ( $F^2$ ) were calculated to determine the structural model's predictive capabilities. The variance inflation factor (VIF) value was observed to determine multicollinearity. Ultimately, the hypotheses under consideration in the study were assessed, and partial least squares structural equation modelling (PLS-SEM) and the bootstrapping method were used to analyze the results for statistical significance.

RESULTS

Respondents by Gender

Data collection for this study was conducted by distributing an online questionnaire via Google Forms. A total of 125 respondents were used in this study. The questionnaires were administered to respondents starting in November 2024. The authors distributed and retrieved the questionnaires both in person and via Google Forms. Furthermore, the data were grouped by gender. Data regarding respondent characteristics by gender can be found in the table below:

Table 1 Grouping of Respondents Based on Gender

Respondent Profile	Frequency	Percentage (%)
Man	34	27,2
Gender		
woman	91	72,8

Source:Processed Primary Data (2025)

The respondents in this study were TikTok consumers, consisting of 34 male respondents (27.2%) and 91 female respondents (72.8%).

Descriptive Variable Analysis

The distribution of respondents' answers regarding the independent variables, namely ease of use (X1), trust (X2), website quality (X3), perceived usefulness (X4), and the dependent variable, namely Purchase Decision (Y), can be seen in the explanation below after conducting the research and obtaining answers from respondents through the distributed questionnaire.

Outer Model Test

Data analysis is conducted to evaluate the measurement model (outer model) and evaluate the structural model (inner model). Evaluation of the measurement model (outer model) consists of validity and reliability tests to test the data instrument. Evaluation of the structural model (inner model) is conducted to prove the relationship between latent variables and obtain conclusions from the study.

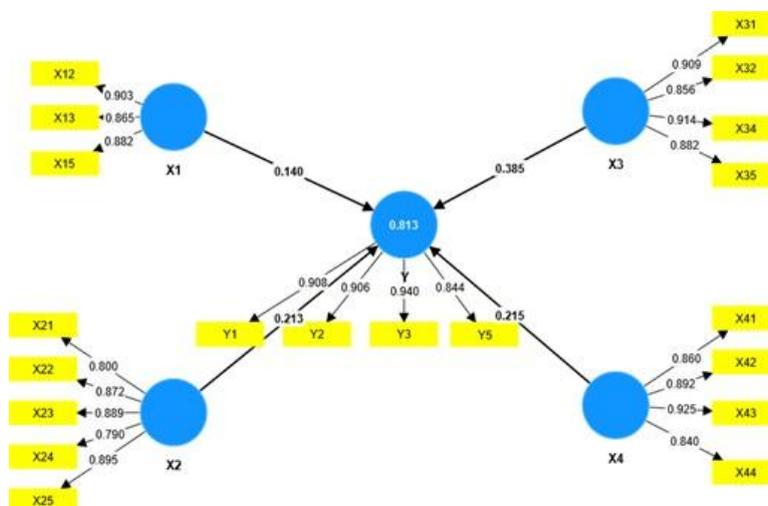


Figure 1: Outer Model Assessment Analysis (Measurement Model).

Convergent Validity Test in PLS with reflective indicators is assessed based on the loading factor. The rule of thumb used for convergent validity is an outer loading value greater than 0.60 (Abdillah and Jogiyanto, 2015). However, according to Wijaya (2019), the intermediate loading factor value can be accepted when the model is still in the early stages of 90 and starting from the measurement scale development stage. Loading factor values that are below 0.50 can be removed if they can increase AVE above 0.50 and composite reliability above 0.60. The test results for convergent validity using SmartPLS 4.0 are presented in the tables below. Figure 2 shows the results of the PLS Algorithm calculation, which illustrates the transformation of the path diagram into an outer equation model through the calculation of each indicator between variables to other variables displayed in Table 3.

**Table 2** Outer Model Evaluation based on Loading, AVE and CR

Indicator	Outer Loading	AVE	CR
X12	0,903	0,780	0,859
X13	0,865		
X15	0,882		
X21	0,800	0,723	0,904
X22	0,872		
X23	0,889		
X24	0,790		
X25	0,895		
X31	0,909	0,793	0,913
X32	0,856		
X34	0,914		
X35	0,882		
X41	0,860	0,774	0,902
X42	0,892		
X43	0,925		
X44	0,840		
Y1	0,908	0,810	0,921
Y2	0,906		
Y3	0,940		
Y5	0,844		

Measurement (indicator) of the construct loading factor value above 0.60 can be said to be ideal, meaning that the indicator is said to be valid as an indicator that measures the construct. However, the standardized loading factor value above 0.5 is acceptable, while below 0.5 is removed from the model. Based on the results of the loading value test, it is known that all loading values are > 0.60, which means that they can be accepted or fulfilled. The AVE root must be higher than the correlation between the construct and other constructs, so the instrument/questionnaire that has been designed has discriminant validity. Test results, AVE root > than the correlation between the construct and other constructs. Based on the AVE value > 0.5, then the discriminant validity is accepted or fulfilled.

Inner model evaluation can be seen from several indicators including, Determination Coefficient (R<sup>2</sup>), Predictive Relevance (Q<sup>2</sup>), Goodness of Fit Index (GoF) (Ferdinand, 2015). Determination Coefficient (R<sup>2</sup>) is a value that shows the magnitude of the relationship or correlation between variables. The R-Squared value ranges from 0 < R<sup>2</sup> < 1 where the closer it is to 1, the stronger the relationship, and vice versa. The determination coefficient used is the adjusted R square value because it is more reliable in evaluating regression models, the adjusted R square value can increase or decrease if an independent variable is added to the model.

R-Square

R<sup>2</sup> value = 0.75 (strong)

R<sup>2</sup> value = 0.50 (moderate) R<sup>2</sup> value = 0.25 (small)

**Table 3 : R-Square**

	R-Square adjusted		
Y	0,813	0,807	0,807

(primary data processed, 2025)

Goodness of Fit (GoF) is used to validate the overall model, this GoF index is a single measure used to validate the combined performance between the measurement model (outer model) and the structural model (inner model). Goodness of Fit (GoF) is used to describe the level of overall model feasibility. The GoF value is obtained from the square root of the average communalities index multiplied by the average R<sup>2</sup> value of the model and ranges from 0 - 1 with the interpretation of the value divided into three, GoF value = 0.1 (small), GoF = 0.25 (medium) and GoF = 0.38 (large) (Ferdinand, 2015).

**Table 4 : Goodness of Fit**

	Saturated model	Estimated model
SRMR	0,053	0,053
d_ ULS	0,590	0,590
d_ G	0,664	0,664
chi-square	494,601	494,601
NFI	0,830	0,830

(primary data processed, 2025 )

**Hypothesis testing** uses Full Model SEM analysis with SmartPLS. In addition to confirming the theory, it also explains whether or not there is a relationship between latent variables (Hair, 2014). Hypothesis testing by looking at the calculated value of the path coefficient in the inner model test. The hypothesis is said to be accepted if the t statistic value is greater than the t table ( $\alpha = 5\%$ ), which means that if the t statistic value of each hypothesis is greater than the t table, it can be declared accepted or proven.

**Table 5 : t-test**

	Original sample	T statistic	P value	Hypothesis
X1 > Y	0,140	1,370	0,171	H1 rejected (no effect)
X2 > Y	0,213	2,228	0,026	H2 accepted (positive and significant)
X3 > Y	0,385	3,648	0,000	H3 accepted (positive and significant)
X4 > Y	0,;			

**DISCUSSION**

**The Influence of Ease of Use on Purchasing Decisions**

The results of the data analysis show that ease of use in e-commerce does not affect consumer purchasing decisions on various platforms. This could be due to several factors. Many consumers are already familiar with various e-commerce platforms, so they no longer consider ease of use as the main factor in choosing a place to shop. There are differences in user preferences and experiences, where some consumers focus more on functional aspects such as promotions, shipping speed, or payment methods than on the ease of platform navigation. Thus, although ease of use is important, its impact on purchasing decisions can be insignificant compared to other factors. These results are in accordance with research by Asnawati et al. (2022) that ease of use has no significant impact on purchasing decisions. This study is in contrast to research by Hartono et al. (2021); Ramadhan et al., (2021) which states that ease of use plays an important role in online purchasing decisions, finding a significant correlation between an easy-to-navigate interface and the likelihood of making a purchase. These studies collectively show that a smooth user experience characterized by factors such as simple navigation and a clear transaction process is critical in shaping consumer perceptions. Ease of use extends across e-commerce platforms. Research shows that ease of transaction is related to purchase decisions, emphasizing the importance of user experience in digital platforms (Amanda & Rochdianingrum, 2024; Suleman et al., 2022). This insight shows a clear consensus across the literature that ease of use remains a critical part not only for initial purchase decisions but also for fostering long-term customer loyalty.

Consumers’ increasing familiarity with technology is an important factor. As e-commerce becomes more prevalent, most users are already familiar with various online shopping systems and mechanisms. Consumers already have experience using various marketplaces, so the aspect of ease of use is no longer a major barrier. In fact, consumers who are already loyal to a particular platform tend to continue transacting there, even though there are other options that offer a more intuitive user experience. On the other hand, technological developments have also played a role in making the difference in usability increasingly thin. Innovations such as artificial intelligence-based search features, personalized product recommendations, and more efficient checkout systems have become standard in the e-commerce industry. As a result, the user experience offered by various platforms has become relatively uniform, so that the aspect of ease of use is no longer the main differentiating factor. Consumer behavior in e-commerce is increasingly showing a value-oriented behavior. Consumers are not only looking for ease of use of applications, but are more focused on factors that provide real benefits, such as the best price, product quality, and speed of delivery. They tend to do in-depth research before buying, compare the various options available, and rely on reviews from other users to ensure the right decision. From these various perspectives, it can be concluded that although ease of use still plays a role in improving the shopping experience, its influence on purchasing decisions tends to be outweighed by other, more substantial factors. With the increasing development of digital literacy, consumers are now more independent in exploring e-commerce platforms, making the aspect of usability no longer the main determinant in choosing a place to shop.

**The Influence of Trust on Purchasing Decisions**

The results of the analysis in this study indicate that trust has a positive and significant effect on purchasing decisions. Trust plays an important role in consumer purchasing decisions, especially in the e-commerce

ecosystem. When someone decides to transact online, they cannot see or touch the product directly, so the trust factor in the platform, seller, and payment system is the main key. Consumers tend to choose a marketplace or online store that has proven credibility, has positive reviews, and a clear buyer protection system. This study supports the results of a study by Ramadhan et al. (2021) which found that trust influences online purchasing decisions and serves as a major factor that encourages consumers to build long-term relationships with vendors. These findings indicate that trust in e-commerce platforms and sellers affects consumers' overall attitudes towards purchasing.

Expanding on this theme, a study by Rahmawati & Mangifera (2023) highlighted that consumer trust is an important factor in online purchasing and significantly mediates the influence of product reviews and prices on purchasing decisions. Trust serves as an assurance mechanism that reduces the perceived risk associated with e-commerce, as consumers often face uncertainty when shopping online (Mahliza, 2020). This study contradicts the findings of Wijaya & Rachman (2024) who revealed that in certain contexts, trust does not directly affect purchasing decisions. This suggests that while trust remains important, its impact may not be universal and may depend on additional contextual factors. Trust builds consumer confidence in the purchasing environment, leading to an increased likelihood of transaction.

### **The Influence of Web Quality on Purchasing Decisions**

The results of the study show that web quality has a positive and significant effect on purchasing decisions. This condition indicates that user experience in accessing an e-commerce platform plays an important role in encouraging consumers to make transactions. Web quality includes various aspects, such as attractive design, easy navigation, access speed, transaction security, and clarity of product information. When a website has a professional appearance, is responsive on various devices, and provides a comfortable shopping experience, consumers will feel more confident and encouraged to complete the purchase. Conversely, if a website is slow, difficult to use, or has a less convincing appearance, consumers may hesitate and choose to shop on other platforms. The better the quality of a website, the greater the willingness of consumers to make purchases. This shows that investing in optimal web development not only increases customer satisfaction but also contributes directly to increased sales and customer loyalty in the long term. This study is in line with Cayabyab et al. (2023) who highlighted that website quality is positively correlated with purchasing decisions, indicating that effective website design, which includes aspects such as usability and content quality, directly influences consumers' spontaneous purchasing decisions. Similarly, To et al., (2024) asserted that website quality influences consumer purchasing behavior on e-commerce platforms, indicating a relationship between an attractive website interface and increased purchasing activity, especially post-pandemic.

### **The Influence of Perceived Usefulness on Purchasing Decisions**

This study found that perceived usefulness did not affect purchasing decisions. This indicates that even though consumers feel a platform or product is useful, it does not necessarily encourage them to make a purchase. In the context of e-commerce, many products have similar benefits, so usefulness is not the main differentiating factor. Thus, although perceived usefulness remains important in shaping consumer opinions, the results of this study indicate that this aspect is not always the main factor driving purchasing decisions, especially if there are other factors that are more dominant in influencing consumer choices.

This study contradicts the findings of Adam et al. (2022) who found that perceived usefulness has a substantial positive effect on consumer purchasing decisions. Their research shows that consumers are more likely to buy when they perceive the product as useful. However, it is important to realize that perceived usefulness is not the only determinant in purchasing decisions. Factors such as perceived risk and personal values also play an important role. The results of Rahmaningtyas et al. (2017) are in line with this study that although perceived usefulness affects purchase intentions, it does not always affect purchasing decisions

## **CONCLUSION**

The findings of this study provide theoretical contributions to the development of the Technology Acceptance Model (TAM). The results show that the core TAM variables, namely perceived ease of use and perceived

usefulness, are not always the primary determinants of purchasing decisions in the modern e-commerce context, particularly among Generation Z. This indicates that the relevance of classic TAM variables may shift with increasing digital literacy and the homogeneity of technological features across platforms. This study confirms the importance of external variables such as trust and web quality as dominant factors influencing purchasing decisions. These findings support the extended TAM approach, where psychological factors and system quality become more crucial than mere ease and functional benefits. The results of this study enrich the literature by providing empirical evidence that Generation Z consumer behavior on social commerce platforms like TikTok Shop has distinct characteristics compared to conventional e-commerce contexts. Purchasing decisions are increasingly influenced by perceived security, platform credibility, and the quality of the digital experience, rather than the basic technical aspects of technology use. The insignificance of perceived usefulness suggests that when technological benefits are considered a "minimum standard," consumers shift their focus to emotional and relational factors, such as trust and convenience. This reinforces the perspective that digital consumer behavior is not solely rational-functional, but also based on perceived risk and experience.

The research confirms that trust is a key factor in driving purchasing decisions. Therefore, sellers need to provide clear, honest, and consistent product information, maintain store reputation through positive reviews and quick responses to consumer complaints, offer a transparent return and warranty system to reduce perceived risk. Web quality has been shown to significantly influence purchasing decisions. Therefore, platform managers need to improve the quality of the user interface (UI) and user experience (UX), ensure the security

of users' personal data and financial transactions, the finding that ease of use is insignificant indicates that consumers already consider ease of use a basic feature, so innovation needs to focus on quality and trust. This research can serve as a guideline for consumers to be more selective when shopping online, by considering not only the ease of use of the application, but also the seller's credibility, transaction security, and website quality. Consumers are also advised to utilize review and buyer protection features before making a transaction. For Academics and Further Researchers, the results of this study open up opportunities for further research to integrate other variables such as perceived risk, electronic word of mouth (e-WOM), price promotion, or hedonic motivation. Retest the TAM on other social commerce platforms or different generational groups. Develop a digital consumer behavior model that is more contextual to the dynamics of social media-based e-commerce.

This study has several limitations that should be considered when interpreting the findings. First, the research focuses exclusively on Generation Z consumers who use TikTok Shop in a specific geographic area, namely Kudus, Central Java. As a result, the findings may not be generalizable to consumers from other generations, regions, or cultural contexts, or to users of different e-commerce and social commerce platforms. Second, the study employs a cross-sectional research design, with data collected at a single point in time. Consequently, the results capture consumer perceptions and behaviors only under current conditions. Given the rapid evolution of digital platforms and online shopping trends, consumer preferences and decision-making factors may change over time, potentially affecting the stability of the findings. Third, the data were collected using self-administered questionnaires, which are subject to common method bias and response bias. Respondents may have provided socially desirable answers or may not have fully reflected their actual purchasing behavior. This limitation may affect the accuracy of the measured constructs, particularly those related to perceptions and attitudes such as trust and perceived usefulness. Fourth, this study relies primarily on the Technology Acceptance Model (TAM) and selected external variables (trust and web quality). Although the model explains a substantial proportion of variance in purchasing decisions, other important factors such as perceived risk, price sensitivity, promotional strategies, electronic word of mouth (e-WOM), and social influence were not included in the model and may also play a significant role in shaping online purchasing decisions.

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