

FACTORS THAT IMPACTING BUYING INTEREST IN E-COMMERCE

Syaffa Amelia Ramadhina^{1*}, Eliada Herwiyanti², Yusriyati Nur Farida³

^{1*} Faculty of Economic and Business, Jenderal Soedirman University
, syaffa.ramadhina@mhs.unsoed.ac.id

² Faculty of Economic and Business, Jenderal Soedirman University,
eliadaherwiyanti@gmail.com

³ Faculty of Economic and Business, Jenderal Soedirman University,
yusriyati_nur_farida@yahoo.com

Abstract

The Covid19 pandemic has caused people to become more consumptive when transacting in e-commerce in order to reduce the spread of the Covid19 virus. The purpose of this study was to determine the effect of price, shipping cost, payment systems, and information technology capabilities on buying interest in e-commerce. This research is a type of quantitative research. The population in this study used regular S1 Accounting students at Jenderal Soedirman University class of 2021. A total of 104 students were selected using the saturated sampling method from a population of 114. Data collection in this study was carried out by distributing questionnaires via gform which were distributed to research respondents. The results of this study state that prices, shipping costs, payment systems, and information technology capabilities have a positive effect on buying interest in e-commerce. Based on these results, it can be interpreted that consumer buying interest can be influenced by the price of the desired product or service, shipping costs charged, available payment systems, and the existence of information technology capabilities used to find information about products needed by consumers. Based on the implicit theory, the variables in this study are related to the constructs in the TAM theory. In short, in practice, all e-commerce users, both sellers and buyers, are expected to be able to take advantage of the various benefits and facilities available in e-commerce.

Keyword: Price, Cost, Payment, Technology, Interest.

INTRODUCTION

In 2020 there has been a pandemic due to the Covid19 virus which can be transmitted through small droplets (droplets) from the human nose or mouth when coughing or sneezing. The government advises people to keep their distance from other individuals to reduce the spread of the Covid19 virus. The Covid19 pandemic caused economic activity to decline, so the government adopted a policy to create a series of economic stimulus packages with the aim of maintaining the economic correction budget in Indonesia (Kemenkesri, 2021). The Covid19 pandemic gave rise to a digital marketing trend which is used as a strategy in the economic sector with the aim of increasing the income of a company or trade organization. One of the places that causes digital marketing to grow rapidly is e-commerce. E-commerce is a business model that uses a technology system to carry out transaction activities which include sales and purchases

made online (Uviyanti et al., 2022). E-commerce contributes to increasing revenue streams for trading companies through product sales (Utami, 2020). Throughout 2021, e-commerce received revenue of IDR 403 trillion or 51.6%. This increase occurred due to increased public consumption when transacting online because of the various conveniences obtained and felt from e-commerce (DataIndonesia.id). Various types of e-commerce in Indonesia, Tokopedia and Shopee are platforms that are very popular with the people of Indonesia with the acquisition of 149.61 million visitors on the Tokopedia platform and 131.89 million on Shopee (Databoks, 2022). This study conducted a survey regarding the employment status of e-commerce users and the results obtained by students obtained the most results, namely 61.3%. Based on the reasons given, transactions in e-commerce are considered more effective, efficient and instant. Various information about the products and services needed are available in e-commerce.

Research conducted by Taan (2021), Supiandi et al., (2022), and Supartono (2022) states that price has a positive and significant influence on buying interest in e-commerce. Kusumawati and Saifudin (2020), and Ganyang and Ritonga (2021) state that price has no significant effect on buying interest in e-commerce. Research by Pratama et al., (2021), Sasmita and Effendi (2021), and Siregar et al., (2022) state that free shipping has a significantly positive effect on purchase intention. Tsai and Chang (2022) state that shipping costs are proven to increase sales on e-commerce platforms by 9%. Sanjaya and Candraningrum (2021), and Setyagustina et al., (2022) state that shipping costs do not significantly influence buying interest in e-commerce. Research by Nurjihan and Subaweh (2021) states that digital payments influence consumer interest in transacting online in e-commerce. Ratna et al., (2022) stated that the cash on delivery payment system affects consumer buying interest. Andriani et al., (2022) stated that the cash on delivery payment system has no effect on purchase intention. Ramadhanni et al., (2022) stated that payment methods affect consumer buying interest in e-commerce. Pratiwi et al., (2022) and Mochtar et al., (2022) state that payment methods have no effect on purchase intention. Research conducted by Wahyuli and Tarmawan (2019) states that consumer buying interest will increase if consumers obtain accurate and complete information about the product or service needed. Hudha (2021) states that the affordability of information technology influences buying interest in e-commerce. Lukiyana (2021) states that information technology capabilities do not significantly influence buying interest in e-commerce.

The theory used in this study is the Technology Acceptance Model (TAM) theory which has five constructs namely perceived usefulness, perceived ease of use, attitude towards using, behavioral intention to use, and actual system use. Prices and shipping costs are related to the construct of the attitude toward using, where the attitude of consumers when making purchases in e-commerce will be influenced by the price of the product and the imposition of shipping costs for a product. The capability of the payment system and information technology is related to the perceived usefulness construct, where the construct supports the definition of system use on performance. The dependent variable, namely purchase intention, is related to the construct of behavioral intention to use, where consumer intention will be influenced by several factors such as price, shipping costs, payment systems, and information technology capabilities.

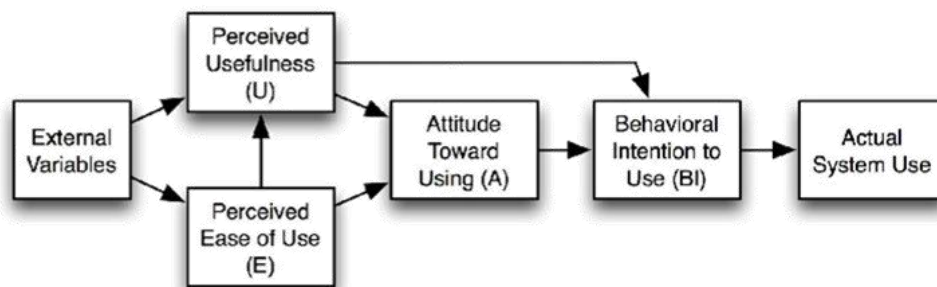
This research is different from previous research which lies in the independent variables, research objects, and research samples. The independent variables in this study are price, shipping costs, payment systems, and information technology capabilities. The objects used in this study are Tokopedia and Shopee, because these two e-commerce are e-commerce in

Indonesia and are the e-commerce that is most in demand by Indonesian people for online transactions. Based on the phenomenon of the very rapid increase in e-commerce profits during the Covid19 pandemic, this study aims to find out whether prices, shipping costs, payment systems, and information technology capabilities affect buying interest in e-commerce. This research is limited by the problems that will be examined on the Tokopedia and Shopee e-commerce platforms, namely related to prices, shipping costs, payment systems, and information technology capabilities on e-commerce buying interest. This study uses quantitative methods with survey methods. Respondents to this study were regular undergraduate students in Accounting at Jenderal Soedirman University class of 2021. Research data was collected by distributing research questionnaires to respondents via the Google form. Theoretically, this research is expected to add insight and knowledge regarding the effect of price, shipping costs, payment systems, and information technology capabilities on buying interest in e-commerce which refers to the theory of technology acceptance model (TAM) put forward by Davis (1989) concerning acceptance and use of a technology system. Practically, this research is expected to provide information and an overview of e-commerce users in online transactions.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

1. Technology Acceptance Model Theory (TAM)

Technology Acceptance Model (TAM) is a theory that defines the acceptance of an information technology system. The TAM theory was first introduced by Fred Davis (1989). The TAM theory is the result of the adoption of Theory of Reasoned Action (TRA) initiated by Fishbein and Ajzen (1975), namely a theory that explains the causal chain of beliefs, attitudes, intentions, and individual behavior in using a technology. The TAM theory aims to define user psychology in using a technology to interact online (Primasari et al., 2019). The TAM theory has a model consisting of five constructs, which are as follows:



Picture 1. Technology Acceptance Model Theory (Davis, 1989)

Based on the picture above, it is known that the TAM theory has five constructs that are used to measure how far a person receives, understands, and uses an information technology system. Davis (1989) says that the definitions of the five constructs in TAM theory are perceived usefulness, perceived ease of use, attitude toward using, behavioral intention to use, and actual system use. In implementing a technology system, a user will consider whether technology can provide benefits to his performance. The convenience that can be obtained is able to arouse someone's interest in using a technology to interact online.

2. E-Commerce

E-commerce began to develop in Indonesia in 1996 which began with the establishment of Dyviacom Inrabumi or D-Net as a pioneer of online transactions (Nugroho, 2016). E-commerce is generally defined as a place to carry out sales and purchase transactions of products or services that are carried out online using the internet network (Rahmadi et al., 2016). There are various types of e-commerce in Indonesia. This research focuses on Tokopedia and Shopee as its research objects. Nugroho (2016: 22) says that Tokopedia and Shopee are a C2C (consumer to consumer) marketplace business model and are a business model or form of transaction process carried out between individuals or individuals in the form of products or services as actors in the electronic trading system (e-commerce). The C2C business model is considered to provide benefits for individual entrepreneurs and MSMEs, because their products can be disseminated through electronic media and do not require costs to advertise their products or services. Both of these e-commerce use the website as a tool to promote products or services and also facilitate various facilities and infrastructure that support online business transactions. The C2C business model uses an escrow (third party account) to ensure transaction security. Funds paid by the buyer are not immediately received by the seller before the buyer receives the goods ordered by the buyer, because these funds are stored in a third party account as a security guarantee provided by the e-commerce. If the transaction fails or the buyer requests a return for some reason, the funds will be returned to the buyer. There are advantages to be gained from the C2C business model, including helping a person or MSMEs who personally want to sell their goods or services quickly to the wider community, the costs for placing product advertisements on online sites are relatively cheap or affordable, the margins obtained are higher, potential buyers can compare prices with the quality of the product to be purchased in accordance with its benefits, and the ease of accessing the product or service needed (Nugroho, 2016).

3. Buying Interest

Kotler (2005) says that interest is described as a situation where consumers have not taken an action that can be used as a basis for predicting that behavior or action. Interest is a behavior that appears as a response to an object that indicates a desire to make a purchase. Howard (1994) argues that buying interest is something related to consumer plans to buy certain products and how many units of the product are needed in a certain period. Kinnear and Taylor (1996) say that buying interest is the stage of the consumer's tendency to act before the purchase decision is actually implemented (Japarianto and Adelia, 2020). Purchase intention is a desire that arises from within a person based on a consideration through various stages and a high level of possibility to buy the desired product or service. Interest in making purchases of products or services occurs because of the impact of an observation made by consumers. This attitude can lead to a desire to buy (Kusumawati and Saifudin, 2020). Kotler (2005) in Siregar et al., (2022) says that there are several factors that can influence a person's interest in buying a product or service, including differences in occupations, socio-economic differences, differences in hobbies, gender differences, and age differences. Kotler and Keller (2016) in Mochtar *et al.*, (2022) state that indicators of buying interest is transactional interest, referensial interest, preferential interest, and explorative interest.

4. Price

Price is the amount of money given by consumers to measure the value of a product or service in terms of the suitability of its benefits in buying and selling transactions (Satriadi et al., 2021). Kotler and Armstrong (2008: 345) say in a narrow sense, price is the amount billed for a product or service. More broadly, price is the sum of all the values that customers provide for the benefits of having or using a product or service. Price is one of the most important elements in determining a company's market share and profits. William J. Stanton (1994) says that price is the amount of money needed to obtain several combinations of products and services that accompany it, while Jerome McCarty (1960) says price is what is charged for something (Indrasari, 2019). Price is the main component to get a product or service allocated by a company. However, each individual's perception of price is motivated by their respective economic conditions (Supartono, 2022). Kotler and Armstrong (2008: 346) say that when setting prices there are several things that companies must consider. Prices that are set too high will be taken into consideration by consumers whether the product or service is comparable to the quality of the product or service obtained, whereas if it is too low, the company will suffer losses from the product or service it sells. Swastha (2009: 148) says that the purpose of pricing is to get maximum profit, get a targeted return on investment or return on net sales, prevent or reduce competition, maintain and improve market share (Indrasari, 2019). Meanwhile, Kotler and Keller (2006) say that the purpose of pricing is the ability to survive in the face of challenges faced by the company, get maximum profit, maximum market share, Market Skimming Pricing, and leadership in product quality sold (Satriadi et al., 2021:114). Kotler and Armstrong (2009) in Taan (2021) state that price indicators is price affordability, conformity of price, price according to ability or price competitiveness, and price compatibility with benefits. Taan (2021) in his research obtained results which stated that price had a positive and significant effect on purchase intention. This research is in line with research conducted by Supiandi et al., (2022) which states that price has a significant influence on buying interest. These two studies are supported by Supartono's research (2022) which states that price has a positive and significant influence on online buying interest. Based on the results of previous research, it can be concluded that the alternative hypothesis on the price variable can be formulated as follows:

H1: Price has a positive effect on buying interest in e-commerce.

5. Shipping Cost

Shipping costs are something familiar to e-commerce users when transacting online. Kotler and Keller (2013) say that shipping costs are the amount of money consumers have to pay to get a product (Hafizha et al., 2019). Supriyono (1985) says that shipping costs are variable costs that have characteristics, namely costs whose total amount will change proportionally (proportionally) with changes in the volume of activity, the greater the volume of activity, the higher the total variable cost, the lower the volume of activity, the lower the total cost. variable. At variable costs, unit costs are not affected by changes in activity volume, so unit costs are constant. Shipping costs will be charged in accordance with the agreement between the seller and the buyer during the online transaction process. There are two types of charging of shipping costs, namely FOB Shipping point, which means that the shipping costs will be fully charged to the buyer, and FOB Destination, which means that the shipping costs will be fully charged to the seller. Shipping costs charged to the buyer will add to the acquisition cost of the product purchased. Meanwhile, if shipping costs are the responsibility

of the seller, these costs become an operating expense from sales that occur (Jusup, 2011). In e-commerce, product delivery to consumers is the most important activity after the sale and purchase of a product. Goods delivery service companies that contribute to e-commerce include JNE, J&T, SiCepat, Pos Indonesia, and so on. The delivery service company has various means of transportation that are used to process the delivery of goods to buyers according to the distance traveled by the goods to be sent. These means of transportation include land, air and sea transportation (Nugroho, 2016). Siregar *et al.*, (2022) states that indicators of shipping costs is familiarity, the difference, message or value, and conformity. Pratama *et al.*, (2021) obtained research results which stated that free shipping had a significant positive effect on purchase intention. This research is in line with research conducted by Sasmita and Effendi (2021) which states that free shipping has a positive effect on purchase intention. Sasmita and Effendi research is in line with Siregar *et al.*, (2022) which showed the result that free shipping affects purchase intention. Based on the results of previous research, it can be concluded that the alternative hypothesis on the shipping cost variable can be formulated as follows:

H2: Shipping costs have a positive effect on buying interest in e-commerce.

6. Payment Systems

A payment system is a system that includes a set of rules, institutions and mechanisms used to transfer funds in order to fulfill obligations arising from an economic transaction activity. There are two types of payment systems provided by e-commerce, namely cash and non-cash. With technology developing rapidly, e-commerce provides a non-cash payment system (e-payment) to simplify and speed up transactions to be carried out (Ramadhani *et al.*, 2022). E-payment in general is a non-cash payment system that is carried out using electronic media with the help of the internet network as a means of intermediary. The Federal Financial Institutions Examination Council (2010) states that e-payment is a new payment practice for retail where trading companies take payment information for goods and services and then place that information into an electronic pattern when creating electronic documents to be processed over the network (Fatonah *et al.*, 2018). The payment system using the cash method provided by e-commerce is Cash on Delivery (COD). The definition of Cash on Delivery (COD) is a payment method in which payment is made after the product is received by the buyer from the delivery service courier who delivers the product ordered. In the COD payment system, buying and selling transactions carried out by sellers and buyers are still carried out online, even though payments can be made offline. The COD payment system does not require a bank account or e-wallet as a payment intermediary, because the COD payment system is the total product price that has been agreed upon by sellers and buyers online and the total number of products ordered will be paid via courier provided by e-commerce (Armiani, 2022). Rismana (2018) in Mochtar *et al.*, (2022) states that payment system indicators is trust, experience, risk, and profits. Nurjihan and Subaweh (2021) in their research stated the results that digital payments affect purchase intention. Research by Ratna *et al.*, (2022) states that Cash On Delivery payments affect consumer buying interest. Both of these studies are supported by the research of Ramadhani *et al.*, (2022) which states the results that various payment methods have an influence on consumer buying interest in e-commerce. Based on the results of previous research, it can be concluded that the alternative hypothesis on the payment system variable can be formulated as follows:

H3: The payment system has a positive effect on buying interest in e-commerce.

7. Information Technology Capability

The rapid development of digital technology and internet networks has been utilized by human resources (HR) in various fields, namely education, economics, industry, and so on. Information technology makes it easy for users to access various information needed. Information technology aims to solve a problem, develop creativity, increase the effectiveness and efficiency that occur in the daily activities of individuals. The development of information technology has a significant effect on company competition, especially in the economic sector (Nugroho, 2016). Information technology is a place and tool used by human resources (HR) to analyze, collect, store and provide information about products or services being promoted or to communicate with other individuals with the help of the internet network. Information technology aims to solve a problem, develop creativity, increase the effectiveness and efficiency that occur in the daily activities of individuals. In the business world, especially e-commerce, information technology is the main factor that is the reason for the development of businesses that are conducted online. The use of information technology in online business is a means to provide convenience in online transactions (Rerung, 2018). The application of information technology provides wider market opportunities to gain greater profits for trading companies, individuals, and MSMEs by implementing their products or services. The advantages obtained from the application of information technology to online business transactions, namely the ease of disseminating information about products or services sold to various regions both domestically and abroad, online business transactions are growing rapidly because they are considered flexible, and the speed of the internet network available is increasingly causing online business transactions are increasingly advanced (Utami, 2010). Lukiyana (2021) states that indicators of information technology capability is easier work, useful, increasing productivity, paying attention to effectiveness, and develop job performance. Wahyuli and Tarmawan's research (2019) found that consumers have high interest when they see products offered on social media with all available information to make purchases. This research is in line with Hudha's research (2021) which states that live streaming shopping mediates the affordability of information technology on purchase intention. It means that the affordability of information technology influences purchase intention in e-commerce. Based on the results of previous research, it can be concluded that the alternative hypothesis on the information technology capability variable can be formulated as follows:

H4: Information technology capabilities have a positive effect on purchase intention in e-commerce.

RESEARCH METHOD

This research is a quantitative research with a survey method, so the data obtained is processed into numbers (numeric) using statistical tests. This research was conducted at the Faculty of Economics and Business, Jenderal Soedirman University. The research object used in this study is Tokopedia and Shopee. The data source in this study uses primary data obtained from research respondents by distributing questionnaires through the Google form. The population in this study were Bachelor of Regular Accounting students at Jenderal Soedirman University class of 2021. The sample method used in this study was saturated sampling, so that

all respondents who filled out the questionnaire in this study were used as sample data for this study. Questionnaires were distributed to research respondents using a Likert scale with rating points from one to five with statements from strongly disagree to strongly agree.

The data analysis technique in this study is by carrying out the classical assumption test using the multicollinearity test, heteroscedasticity test, and normality test. Then, do a multiple linear regression analysis test to find out the value of the f test, test the regression coefficient, and test the hypothesis. This research uses software based on SPSS version 22 to process research data. In testing multiple linear regression analysis using the equation:

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

Keterangan:

- Y = Buying Interest
 α = Constant
 β = Independent variable regression coefficient
X = Independent variable
e = Standard error term

RESULTS AND DISCUSSION

A. RESULT

1. Classic Assumption Test

a. Multicollinearity Test

Table 1. Multicollinearity Test Result

Variable	Tolerance	VIF	Information
Price (P)	0.789	1.267	multicollinearity does not occur
Shipping Cost (SP)	0.731	1.367	multicollinearity does not occur
Payment Systems (PS)	0.687	1.457	multicollinearity does not occur
Information Technology Capabilities (ITC)	0.969	1.032	multicollinearity does not occur

Based on Table 1 above, it is known that the results of the multicollinearity test on the four independent variables in this study had a VIF value ≤ 10 . So it can be said that in this study there were no symptoms of multicollinearity in the regression model.

b. Heteroscedasticity Test

Table 2. Heteroscedasticity Test Result

Variable	Significant Value	Information
Price (P)	0.089	heteroscedasticity does not occur
Shipping Cost (SC)	0.476	heteroscedasticity does not occur

Payment Systems (PS)	0.366	heteroscedasticity does not occur
Information Technology Capabilities (ITC)	0.831	heteroscedasticity does not occur

Based on Table 2 above, it is known that the results of the heteroscedasticity test showed that the four independent variables in this study had a significance value of > 0.05 . So it can be concluded that the results of the heteroscedasticity test in this study did not show symptoms of heteroscedasticity in the regression model.

c. Normality Test

Table 3. Normality Test Result

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		104
Normal Parameters ^{a,b}	Mean	0.0000000
	Std. Deviation	2.75549546
Most Extreme Differences	Absolute	0.064
	Positive	0.032
	Negative	-0.064
Test Statistic		0.064
Asymp. Sig. (2-tailed)		0.200 ^{c,d}

Based on Table 3 above, it is known that the normality test output results in this study have a significance value of 0.200. Then the results of the normality test in this study the sample used has a normally distributed population because the significance value of the normality test has a value of > 0.05 .

2. Multiple Linear Regression Analysis

Table 4. Multiple Linear Regression Analysis Result

Variable	Regression Coefficient	T _{count}	Significant
Price (P)	0.234	2.738	0.007
Shipping Cost (SC)	0.240	2.704	0.008
Payment Systems (PS)	0.304	3.323	0.001
Information Technology Capabilities (ITC)	0.158	2.049	0.043
Constant	-0.585		
Adjusted R ²		0.407	

F_{count}	18.650
F_{sig}	0.000
*Sig.	< 0.05

Based on Table 4, it can be concluded that the regression equation in this study is as follows:

$$MB = -0.585 + 0.234 H + 0.240 BP + 0.304 SP + 0.158 KTI + \epsilon$$

Information:

- MB = Buying Interest
- P = Price
- SC = Shipping Cost
- PS = Payment System
- ITC = Information Technology Capability
- ϵ = Standard Error Term

3. Goodness of Fit Test

a. F Test Result

The F test can be seen in table 4 which shows that the Fcount value is 18.650 and the resulting significance value is 0.000 where the value is <0.05. So it can be concluded that the independent variables namely price, shipping costs, payment systems, and information technology capabilities affect the dependent variable, namely buying interest in e-commerce.

b. Coefficient Test Result

The coefficient of determination test (Adjusted R Square) can be seen in table 4 which shows that the Adjusted R Square value is 0.407 or 40.7%. So it can be concluded that the variable purchase intention can be explained by the independent variables in this study, namely price, shipping costs, payment systems, and information technology capabilities. 59.3% is explained by other variables outside the research.

4. Hypothesis Test Result

The results of testing the first hypothesis state that the price variable has a tcount value of 2.738 and a significance value of $0.007 \leq 0.05$, so it can be said that price has a positive and significant effect on buying interest in e-commerce. The results of the second hypothesis test stated that shipping costs have a tcount value of 2.704 and a significance value of $0.008 \leq 0.05$, so it can be said that shipping costs have a positive and significant effect on buying interest in e-commerce. The results of the third hypothesis test stated that the payment system has a tcount value of 3.323 and a significance value of $0.001 \leq 0.05$, so it can be said that the payment system has a positive and significant effect on buying interest in e-commerce. The results of the fourth hypothesis test stated that the ability of information technology has a tcount value of 2.049 and a significance value of $0.043 \leq 0.05$, so it can be said that the ability of information technology has a positive and significant effect on buying interest in e-commerce is accepted.

B. DISCUSSION

Based on the results of the discussion, it can be seen that price has a positive and significant effect on buying interest in e-commerce, because consumers tend to compare

prices and the quality and benefits of the desired product at each online store in e-commerce. Shipping costs have a positive and significant effect on buying interest in e-commerce, meaning that consumers object to being charged shipping costs if the consumer is interested in the product or service to be purchased. However, if there is a free shipping offer, consumer buying interest will increase. The payment system has a positive and significant effect on buying interest in e-commerce, because various payment systems available in e-commerce provide attractive offers. That is, the more offers that are given to each payment system, the consumer's buying interest will also increase. Information technology capabilities have a positive and significant effect on purchase intention in e-commerce, meaning that users feel that the existence of information technology capabilities causes transactions on e-commerce sites to be carried out effectively and efficiently. Information needed by consumers can be easily obtained through electronic media with the help of the internet network.

CONCLUSION

Based on the results of the analysis and discussion, it can be concluded that price have a positive and significant effect on purchase intention. Shipping costs have a positive and significant effect on purchase intention. Payment systems have a positive and significant effect on purchase intention. Information technology capabilities have a positive and significant effect on purchase intention.

IMPLICATION

Theoretically, this research is expected to add insight and knowledge regarding the effect of price, shipping costs, payment systems, and information technology capabilities on buying interest in e-commerce which refers to the theory of technology acceptance model (TAM) put forward by Davis (1989) concerning acceptance and use of a technology system. Practically, this research is expected to provide information and reviews for e-commerce users for sellers, prospective sellers, buyers, and prospective buyers in online transactions.

SUGGESTION

The suggestions in this study refer to the description above, namely that it is hoped that for further research that will examine similar topics regarding buying interest in e-commerce, it is expected to be able to develop a broader questionnaire used in this study by adding open questions to research respondents, so that the research results obtained can be more detailed. In addition, the area used in this study is quite narrow, which only includes students from the Faculty of Economics and Business majoring in Bachelor of Accounting for the 2021 academic year. It is hoped that further research can reach a wider range of respondents.

REFERENCE

- Andriani, E. R., Pujianto, A., & Andayani, S. (2022). Pengaruh Sistem Pembayaran COD, Gratis Ongkir Dan Review Pembeli terhadap Minat Beli Baju Di Lazada. *Seminar Nasional Hasil Skripsi*, 1(01), 297–301.
- Armiani. (2022). E-Commerce berbasis Cash On delivery Guna Meningkatkan Omset Penjualan Produk UMKM pada Masa Pandemi Covid-19. *Jurnal Akuntansi*, 6(1), 668–676.

- Dihni, V. A. (2022). Tokopedia, *E-Commerce* dengan Pengunjung Terbanyak pada 2021. Databoks. Retrieved April 12, 2022. From: <https://databoks.katadata.co.id/datapublish/2022/04/12/tokopedia-e-commerce-dengan-pengunjung-terbanyak-pada-2021>.
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly: Management Information Systems*, 13(3), 319–340. <https://doi.org/10.2307/249008>.
- Fatonah, S., Yulandari, A., & Wibowo, F. W. (2018). A Review of E-Payment System in E-Commerce. *Journal of Physics: Conference Series*, 1140(1). <https://doi.org/10.1088/1742-6596/1140/1/012033>
- Ganyang, M. T., & Ritonga, W. (2021). Pengaruh Harga dan Customer Review Terhadap Minat Beli Teh Gelas pada Pengguna Tokopedia. *Manajemen Strategi Dan Aplikasi Bisnis*, 4(2), 373–380. <https://doi.org/10.36407/jmsab.v4i2>.
- Ghozali, I. (2016). Aplikasi Analisis *Multivariate* dengan Program IBM SPSS 23 (Edisi 7). Cetakan ke VII. Semarang: Badan Penerbit Universitas Diponegoro.
- Hafizha, S., Abdurrahman, & Sri Nuryani, H. (2019). Pengaruh Kualitas Pelayanan, Ketepatan Waktu, Tarif Pengiriman, Dan Fasilitas Terhadap Kepuasan Pelanggan J&T Express. *Jurnal Manajemen Dan Bisnis*, 2(1). <https://doi.org/10.37673/jmb.v2i1.266>.
- Hudha, I. A. (2021). Keterjangkauan Teknologi Informasi Dalam Live Streaming Shopping Untuk Menciptakan Minat Pembelian Pada E-Commerce Shopee. <http://eprints.ums.ac.id/id/eprint/98365%0Ahttp://eprints.ums.ac.id/98365/16/npiswanto%28Mnj%29r.pdf>.
- Indrasari, D. M. (2019). *Pemasaran & Kepuasan Pelanggan* (Vol. 1999, Issue December).
- Japarianto, E., & Adelia, S. (2020). Pengaruh Tampilan Web dan Harga Terhadap Minat Beli dengan Kepercayaan Sebagai Variabel pada E-Commerce Shopee. *Jurnal Manajemen Pemasaran*, 14(1), 35–43. <https://doi.org/10.9744/pemasaran.14.1.35>.
- Jaya, I. (2021). Penguatan Sistem Kesehatan dalam Pengendalian COVID-19. Kementerian Kesehatan Republik Indonesia. Retrieved December 23, 2021. From: <http://p2p.kemkes.go.id/penguatan-sistem-kesehatan-dalam-pengendalian-covid-19/>.
- Jusup, A. H. (2011). *Dasar-Dasar Akuntansi*. Vol. 1. No. 7. Yogyakarta: Universitas Gajah Mada.
- Karnadi, A. (2022). Transaksi E-Commerce Ditaksir Capai Rp530 Triliun pada 2022. *DataIndonesia.id*. Retrieved Januari 20, 2022. From: <https://dataindonesia.id/digital/detail/transaksi-ecommerce-ditaksir-capai-rp530-triliun-pada-2022>.
- Karnadi., & Seventeen, W. L. (2021). Pengaruh Periklanan dan Harga Terhadap Keputusan Pembelian Di E-Commerce. *Jurnal Akuntansi*, 4(1), 271–276.
- Kusumawati, D., & Saifudin. (2020). Pengaruh Persepsi Harga dan Kepercayaan Terhadap Minat Beli Secara Online Saat Pandemi Covid-19 Pada Masyarakat Millenia Di Jawa Tengah. *Jurnal Akuntansi Bisnis*, 6(1), 1–12. <https://doi.org/10.1016/j.jnc.2020.125798%0A>.
- Kotler, P., & Amastrom, G. (2012). *Prinsip-Prinsip Pemasaran* (pp. 1–367).
- Lukiyana. (2021). Pengaruh Kompetensi Teknologi Dan Tampilan Produk Terhadap Minat Beli Yang Di Moderasi Pemanfaatan E Commerce Pada Umkm Onezo Di Jakarta. *Media Studi Ekonomi*, 24(2), 45–55. <http://journal.uta45jakarta.ac.id/index.php/MSE>

- Mochtar, M. M. I., Mandey, S. L., & Pondaag, J. J. (2022). Pengaruh Media Sosial, Metode Pembayaran, dan Kualitas Produk Terhadap Minat Beli Makanan dan Minuman di Cinema XXI Manado Town Square. *Jurnal Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 10(4), 1807–1818.
- Nugroho, A. S. (2016). *E-Commerce Teori dan Implementasi*. Vol. 1. Yogyakarta: Ekuilibra.
- Nurjihan, G., & Subaweh, I. (2021). The Influence of Website Quality and Digital Payments on Consumer Purchase Decisions on E-Commerce Websites: Consumer Buying Interest as a Mediation Variable. *International Research Journal of Advanced Engineering and Science*, 6(3), 181–184.
- Pratama, W. C., Ley-Ley, W. L., & Sanjaya, V. F. (2021). Pengaruh Promosi Big Sale dan Gratis Ongkos Kirim Shopee Terhadap Minat Beli Anak Muda di Kabupaten Tanggamus. *Jurnal Ekonomi, Manajemen Dan Akuntansi*, 3(1), 2–8.
- Pratiwi, L. H. J., Dirgantara, I. M. B., & Hasya, A. (2022). Analisis Perval dan Consumer Experience Terhadap Minat Pembelian Produk Virtual dalam Aplikasi Freemium Line Webtoon dengan Metode Pembayaran Elektronik (E-Wallet) Sebagai Variabel Moderasi. *Journal of Management*, 11(1), 1–16.
- Primasari, D., Sudjono, S., & Abriani, N. (2019). Analisis Penggunaan E-Commerce Terhadap Peningkatan Permintaan Kuantitas Produk Pada UMKM di Kabupaten Banyumas (Suatu Pendekatan Teori Technology Acceptance Model). *Jurnal Ilmu Manajemen Dan Bisnis*, 10(1), 63–74. <https://doi.org/10.17509/jimb.v10i1.15371>.
- Rahmadi, H., & Malik, D. (2016). Pengaruh Kepercayaan dan Persepsi Risiko Terhadap Keputusan Pembelian E-Commerce Pada Tokopedia.Com Di Jakarta Pusat. *Jurnal Ilmiah Administrasi*, 3(1), 126–145. <https://doi.org/10.31334/v3i1.100>.
- Ramadhani, A. N., Fasa, M. I., Islam, U., Raden, N., & Lampung, I. (2022). Analisis Metode Pembayaran Dalam Meningkatkan Minat Beli Konsumen Pada E-Commerce: Tinjauan Perspektif Ekonomi Islam. *Jurnal Bina Bangsa Ekonomika*, 15(01), 111–119.
- Ratna, R., Juniarni, S., & Afriany, A. N. (2022). Analisis Minat Beli Pelanggan Melalui Sistem Penjualan Cash on Delivery Study Kasus Butik Kemazena di Kabupaten Mamuju. *Jurnal Ilmiah Ilmu Manajemen*, 1(1), 23–29. <https://stiemmamuju.e-journal.id/FJIIM/article/view/85%0A>.
- Rerung, R. R. (2018). *E-Commerce Menciptakan Daya Saing Melalui Teknologi Informasi*. Vol. 1. Sleman: CV Budi Utama.
- Sanjaya, C., & Candraningrum, D. A. (2021). Pengaruh Promosi Gratis Ongkos Kirim Shopee Terhadap Minat Beli Konsumen di Toko Non Star Seller. *Prologia*, 5(2), 369. <https://doi.org/10.24912/pr.v5i2.10216>.
- Sasmita, I., & Effendi, A. (2021). Pengaruh Tagline “Gratis Ongkir” Marketplace Shopee Terhadap Keputusan Pembelian dengan Minat Beli Sebagai Variabel Intervening pada Masyarakat Kota Makassar. 2(4), 6.
- Satriadi., Wanawir., Hendrayani, E., Siwiyanti, L., & Nursaidah. (2021). Manajemen Pemasaran. In *Samudra Biru (Anggota IKAPI)* (Vol. 1).
- Setyagustina, K., Joni, M., Kholik, A., & Dwi, W. (2022). Pengaruh Potongan Harga (Diskon), Gratis Ongkir dan Sistem COD Terhadap Minat Berbelanja Online di Aplikasi Shopee dalam Perspektif Ekonomi Islam. *Jurnal Ekonomika*, 1(3), 597–604.

- Siregar, R., Isa, M., & Nasution, A. M. (2022). Pengaruh Penggunaan Tagline Gratis Ongkir dan Online Customer Rating Terhadap Minat Beli Produk Pakaian Muslim di Shopee (Studi pada Mahasiswa FEBI IAIN Padangsidimpuan). *Jurnal Ekonomi Syariah*, 1(1), 133–149. <http://etd.iain-padangsidimpuan.ac.id/id/eprint/7651>.
- Supartono. (2022). Pengaruh Harga, Kemudahan Bertransaksi, dan Kepercayaan Terhadap Minat Beli Online di E-Commerce Shopee Pada Masa Pandemi Covid19. *Jurnal Ekonomika*, 5(2), 210–218.
- Supiandi, G., Narimawati, U., Affandi, A., Priadana, S., & Erlangga, H. (2022). The Effect of Quality of Service And Price on Consumer Purchase Interest in Two Cipete Coffee In The City of Jakarta Selatan. *International Journal of Education, Information Technology and Others (IJEIT)*, 5(2), 99–1043. <https://doi.org/10.5281/zenodo.6400062>.
- Supriyono, R. A. (1985). Akuntansi Biaya. Vol. 1 No. 2. Yogyakarta: Universitas Gajah Mada.
- Taan, H. (2021). Kemudahan Penggunaan dan Harga Terhadap Minat Beli Online Konsumen. *Jurnal Ekonomi Bisnis Dan Akuntansi*, 8(1), 89. <https://doi.org/10.19184/ejeba.v8i1.19502>.
- Tsai, C. A., & Chang, C. W. (2022). Development of a Partial Shipping Fees Pricing Model to Influence Consumers' Purchase Intention under the COVID-19 Pandemic. *Energies*, 15(5). <https://doi.org/10.3390/en15051846>.
- Utami, S. S. (2010). Pengaruh Teknologi Informasi dalam Perkembangan Bisnis. *Jurnal Akuntansi Dan Sistem Teknologi Informasi*, 8(1), 61–67.
- Utami, A. R. H. (2020). Pengaruh Persepsi Kemudahan, Kepercayaan, Keamanan, dan Persepsi Risiko Terhadap Minat Menggunakan E-Commerce. *Jurnal Riset Mahasiswa Akuntansi*, 1(6), 79–93.
- Uviyanti, S., Pramuka, B. A., & Putri, N. K. (2022). Faktor-Faktor Yang Mempengaruhi Niat Pembelian Pada Sistem E-Commerce Dengan Kepercayaan Sebagai Pemediasi. *Journal of Public Accounting (JPA)*, 2(1), 1–10. <https://doi.org/10.30591/jpa.v2i1.3438>.
- Wahyuli, R. R., & Tarmawan, I. (2019). Marketing Strategy using Information Technology in Consumer Buying Interest. *IOP Conference Series: Materials Science and Engineering*, 662(3). <https://doi.org/10.1088/1757-899X/662/3/032020>.