

Usefulness, Ease of Use, Risk on Intention to Buy Online Patisserie Through Customer Attitude With Social Media Instagram

by Puspita Yuniar, Sengguruh Nilowardono

Submission date: 12-Apr-2023 02:19AM (UTC-0400)

Submission ID: 2062324510

File name: Artikel_Puspita,_Sengguruh.pdf (272.2K)

Word count: 5231

Character count: 27149

Usefulness, Ease of Use, Risk on Intention to Buy Online Patisserie Through Customer Attitude With Social Media Instagram

Puspita Yuniar Hermayanti, Sengguruh Nilowardono, Agus Sukoco, Iga Aju Nitya Dhamani, Joko Suyono

Departement Management Faculty of Economics and Business Narotama University,
Surabaya, East Java, Indonesia

yuniarpuspita25@gmail.com, sengguruh@narotama.ac.id, agus.sukoco@narotama.ac.id,
Aju.dharmani@narotama.ac.id, joko.suyono@narotama.ac.id

Abstract

This study was conducted to determine the effect of Usefulness, Ease Of Use, Risk on buying interest through consumer attitudes at the Mons Pastry Shop. The sample in this study using the technique of Non-Probability Sampling method accidental sampling / sampling based on chance. The population in this study is that making purchases and transactions in the store M ounces P Astry through social media Online or Offline. Teknik data analysis using Partial Least Square (PLS). Hypothesis testing using the Resampling Bootstrapping method. The results of this study Usefulness has a significant effect on Intention To Buy, Ease Of Use has a significant effect on Intention To Buy, Risk has no significant effect on Intention To Buy, Customer Attitude has a significant effect on Intention To Buy, Usefulness and Ease Of Use cannot mediate or mediate the effect Usefulness and Ease Of Use against Intention To Buy.

Keywords:

Consumer Attitudes, Intention to Buy Online, Perceived Ease of Use, Perceived Risk, Perceived Usefulness

1. Introduction

The development of the pastry world in Indonesia is far more advanced than in previous years. Many pastry variants are inspired by local cuisine, such as street food, or street food. Traditional flavors but packaged in a more modern form. The food and beverage industry is one of the mainstay manufacturing sectors in making a major contribution to national economic growth. The food and beverage industry has the potential to be the most superior industry because it has a lot of supply and demand. Including consumption of bread and other bakery products.

Instagram is the application that is most widely used as a marketing medium, because Instagram focuses on the use of images and videos besides that, it is easy to use and does not require a large amount of money and Instagram can be an effective solution as a culinary marketing medium. Especially in the business competition in the culinary world which has experienced many developments. Increasingly fierce business competition makes companies must be able to meet consumer needs and be able to compete in marketing products.

With the emergence of business opportunities supported by online buying interest in the people of Surabaya. This is strongly influenced by information systems theory, one of which is TAM (Technology Acceptance Model). According to Davis (1986) TAM is a theory of information systems designed to explain how users understand and use an information technology. TAM purpose is to provide a basic search influence of external factors on users beliefs, attitudes, and goals. One of the problems at the Mons Pastry Shop is buying interest (Intention to Buy). Buying interest (Intention to Buy) consumers in instagram very concerned about the quality of products and prices. To be able to attract consumer buying interest, it is necessary to build trust through consumer attitudes so that interest in buying products from the Mons Pastry Shop increases high.

1.1. Literature Review

1. TAM (Technology Acceptance Model)

This theory was first coined by Davis (1986) and then further developed by several scientists such as (Adams et al 1992), (Szajna 1994), (Igbaria et al., 1995). According to Davis (1986) TAM is a theory of information systems designed to explain how users understand and use an information technology. TAM adopts TRA from Fishbein and Ajzen (Fishbein 1967) which is used to see the level of use of respondents in receiving information technology. The original construction TAM formulated by F.D Davis (1989), is the perception of

the usefulness (perceived usefulness), perceived ease of use (perceived ease of use), attitude (attitude), behavioral intentions (behavioral intention), the actual use (actual use) and added several external perspectives, namely, experience (experience) and complexity (complexity).

2. Perceived Usefulness

Perceived usefulness as the extent to which individuals believe that using a technology will improve their job performance. If the individual assumes that the information media is useful then he will use it. Conversely, if the individual assumes that the information media is less useful then he will not use it. Jogiyanto in Oentario et al (2017). According to Fred D Davis (1986) is a belief from a person that by using a certain information technology system will improve his work performance. According to Davis (2017) Perception of Benefits can be measured from several indicators as follows:

- 1) Make it easy
- 2) Speed up
- 3) Giving profit
- 4) Gives a sense of security
- 5) Increase efficiency

3. Perceived Ease Of Use

According to Jogiyanto (2008), Ease of Use (Ease Of Use) is the degree to which a person believes that the use of technology will be free of effort (both time and effort). According to F.D Davis (1989), Ease of Use (Perceived Ease Of Use) is the perceived ease of use, in contrast it refers to - the extent to which a person believes that using a particular system will be free of effort. According to F.D Davis (1989), several indicators that can measure ease of use are:

- 1) Easy to learn (easy to learn)
- 2) Can be controlled (controllable)
- 3) Flexible (flexible)
- 4) Easy to use (easy to use)
- 5) Be clear and understandable (clear and understandable)

4. Perceived Risk

According to Kim (2007) also stated, consumers feel anxious about the risks that may be associated with shopping via the internet. Perceived risk can be defined as consumers' predictions about the potential uncertainty of online transactions. According to L. G. Schiffman & Kanuk (2008), risk perception is the uncertainty faced by consumers when they cannot predict the future consequences of their purchasing decisions. According to (Masoud, 2013) measuring risk into five indicators as follows:

- 1) Product risk
- 2) Time Risk
- 3) Shipping Risk
- 4) Security Risk

5. Customer Attitude

According to Cannon, William and Jerome in Lampengan et al (2019) said attitude is a person's perspective on something. "It could be a product, an advertisement, a salesperson, a company, or an idea. Attitude is an important topic for marketers because it influences the selective process, learning, and ultimately purchasing decisions that people make. Consumer attitudes are responses to consumer feelings which can be feelings of liking or disliking a certain object (L. Schiffman & Kanuk, 2013). Factors that influence consumer behavior include:

- 1) Cognitive Component
- 2) Affective Component
- 3) Conative Component

6. Intention to Buy Online

According to Hajli (2013) reinforces that trust has a significant positive effect on the intention to buy products on the Internet. Trust is the main capital in evoking consumer intentions to shop at online stores. Purchase intention is a psychological force that exists within an individual, which has an impact on taking an action (L. G. Schiffman & Kanuk, 2008). A product is said to have been consumed if the consumer has decided to buy it. The decision to buy is influenced by the value of the product being evaluated. If the perceived benefits are greater than the sacrifice to get it, the higher the urge to buy it. On the other hand, if the benefits are smaller

than the sacrifices, usually the buyer will refuse to buy and will generally switch to evaluating other similar products. according to Lucas and Britt (Fitriah, 2018) said that the aspects contained in buying interest include:

- 1) Attention
- 2) Interest
- 3) Wish
- 4) Confidence
- 5) Decision

1.2. Hypothesis

1. The Effect of Usefulness on Intention To Buy

The results of this study are in line with research conducted by Budiantara et al (2019) Perceived Usefulness positive and significant effect on online purchase intention, (Fradiani, Rr, Puspaningrum, 2018) Perceived Usefulness positive and significant effect on online interest to by Rahmiati & Yuannita (2019) Perceived Usefulness positive and significant effect on online purchase intention

H1 : Usefulness affect Intention To Buy

2. The effect Of Ease Of Use on Intention To Buy

The result of this study are in line with research conducted by Fradiani, Rr, Puspaningrum (2018) Perceived usefulness has a significant effect on intention to by, Rahmiati & Yuannita (2019) Perceived usefulness has a significant effect on intention to by, Hasibuan & Pradana (2020) Perceived usefulness has a significant effect on intention to buy.

H2 : Ease Of Use affects Intention To Buy

3. The Effect Of Risk on Intention To Buy

The Result of this study are in line with research conducted by Hasibuan & Pradana (2020) risk has no significant effect on intention to by, Setyanta & Kadi (2020) that risk perception has no effect on purchase intention

H3: Risk affects Intention To Buy

4. The Effect Of Customer Attitude on Intention To Buy

The Result of this study are in line with research conducted by Oentario et al (2017) consumer attitude has a positive and significant influence on the intention to buy online, (Bayu Anugerah Perdana Wijaya Putra Fatchur Rochman et al., 2017) consumer attitude significant influence on the intention to buy, (Rahmiati & Yuannita, 2019) consumer attitude significant influence on the intention to buy

H4 : Customer Attitude affect intention to buy

H5 : Usefulness, Ease Of Use, Risk affect intention to buy through customer attitude.

1.3. Thinking Framework

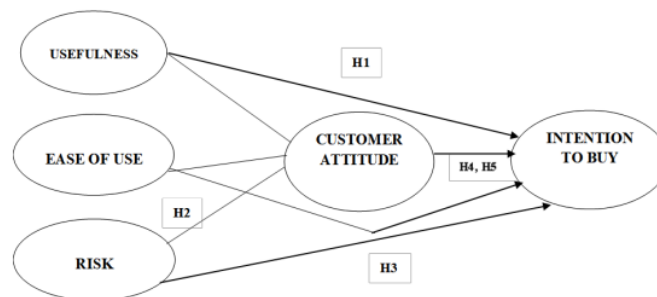


Figure 1. Thinking Framework

2. Methodology

The type in this research is quantitative. The source of data in this study is primary data by taking a sample of 100 respondents from customers who make purchases and transactions at the Mons Pastry Shop through online or offline social media. The sample in this study using the technique of Non-Probability Sampling method accidental sampling/sampling based on chance . The measurement scale in this study is to use

selected answers with a 5-point Likert scale . Data analysis in this study is to use Partial Least Square (PLS) with the smart PLS 3.0 program

3. Result and Discussion

3.1. Result

1. Measurement Model (Outer Type)

specification of the relationship between latent variables and their indicators. It can be said that the outer model defines how each variable relates to the latent variable. The tests performed on the outer model include.

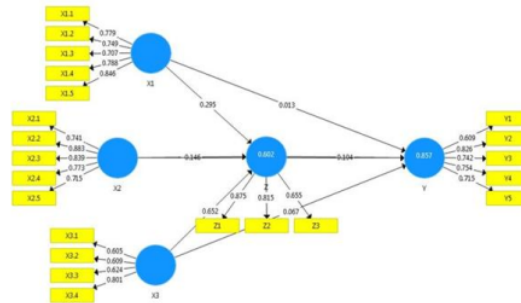


Figure 2. Measurement Model (Outer Model)

2. Validity test

For the validity of convergent validity, use the value of outer loading or loading factor . An indicator is declared to meet convergent validity in the good category if the outer loading value is > 0.7. However, for the initial stage of developing a measurement scale, the loading value of 0.5 to 0.60 is considered sufficient.

Tabel 1. Outer Loading

Variable	Indikator	Outer Loadings
Usefulness	XI 1	0.779
	XI 2	0.749
	XI 3	0.707
	XI 4	0.788
	XI 5	0.846
Ease of Use	XI 1	0.741
	XI 2	0.833
	XI 3	0.839
	XI 4	0.773
	XI 5	0.715
Risk	XI 1	0.605
	XI 2	0.609
	XI 3	0.624
	XI 4	0.801
Cusstomer Attitude	Y 1	0.609
	Y 2	0.826
	Y 3	0.742
	Y 4	0.754
	Y 5	0.715
Intention to Buy	Z 1	0.875
	Z 2	0.815
	Z 3	0.655

Source : Processed Primary Data

Based on the data in table 1, it is known that each of the research variable indicators has an outer loading <0.7. But there are still some indicators in the variable that have outer loading > 0.7. According to Chin (1998) the value of outer loading between 0.5-0.6 is considered sufficient to meet the requirements of convergent validity.

3. Reality Test

Composite Reliability is the part that is used to test the reliability value of indicators on a variable. A variable can be declared to meet composite reliability if it has a composite reliability value > 0.6 and in this study the reliability value is > 0.7 . So in this study it can be said that each variable has met Composite Reliability. So that it can be stated that the variable is reliable and can be used for further research.

Tabel 2. Composite Reliability

Variabel	Composite Reliability
Usefulness	0.882
Ease of Use	0.826
Risk	0.757
Customer Attitude	0.767
Intention to Buy	0.828

Source: Data Primer yang diolah (2021)

Based on table 2 it can be concluded that the Composite Reliability value of all variables in this study is > 0.6 . This shows that each variable has met Composite Reliability so it can be concluded that all variables have high reliability values.

4. Structural Model (Inner Model)

The R-Square value of the Customer Attitude variable is 0.857. Obtaining this value explains that the percentage of the Customer Attitude variable described by Usefulness, Ease Of Use, and Risk is 85.7%. Then the R-Square value is said to be in the high category. While the Intention To Buy variable is 0.602. Obtaining this value explains that the percentage of the Intention To Buy variable described by Usefulness, Ease Of Use, Risk, and Customer Attitude is 60.2%. Then the R-Square value is said to be in the high category.

5. Hypothesis Testing Result

Hypothesis testing in this study was carried out by looking at the T-Statistics value and the P-Values value. The hypothesis can be accepted if the P-Values < 0.05 .

Tabel 3. Result for Inner Weights

Variable	Ordinal Sampel	P-Values
Usefulness $> Y$ Intention to Buy	0,413	0,031
Easy of Use $> Y$ Intention to Buy	0,916	0,000
Risk $> Y$ Intention to Buy	0,067	0,139
Customer Attitude $> Y$ Intention to Buy	0,604	0,001

Source : Primary data processed (2021)

The results of the bootstrapping test from the PLS analysis are as follows: Usefulness on Intention To Buy The results of the Usefulness variable test on Intention To Buy obtained a p-value of 0.031 < 0.05 , it can be concluded that Usefulness has a significant effect on Intention To Buy, Ease Of Use on Intention To Buy the test results of the Ease Of Use variable on Intention To Buy obtained a p-value of 0.000 < 0.05 , it can be concluded that Ease Of Use has a significant effect on Intention To Buy, Risk to Intention To Buy The test results of the variable Risk to Intention To Buy obtained a p-value of 0.139 > 0.05 , it can be concluded that Risk has no significant effect on Intention To Buy, Customer Attitude towards Intention To Buy The test results of the Customer Attitude variable on Intention To Buy obtained a p-value of 0.001 < 0.05 , it can be concluded that Customer Attitude has a significant effect on Intention To Buy.

Tabel 4. Specific Indirect Effect

Variabel	Ordinal Sampel	P-Values
Usefulness $> Z$ Customer Attitude $> Y$ Intention to Buy	0,31	0,159
Easy of Use $> Z$ Customer Attitude $> Y$ Intention to Buy	0,015	0,152
Risk $> Z$ Customer Attitude $> Y$ Intention to Buy	0,068	0,083

Source Primary data processed (2021)

The effect of Usefulness, Ease Of Use, Risk on Intention To Buy through Customer Attitude can be seen from the indirect effect, the coefficient value of the indirect effect of the Usefulness variable on Variable

Intention to Buy (0.031) < the value of the direct influence coefficient (0.423), then the intervening variable is not mediating the relationship between variables independent Usefulness with the dependent variable Intention to Buy. The value of the coefficient of indirect influence of the variable Ease Of Use on the variable Intention To Buy (0.068) < the value of the coefficient of direct influence (0.916), then the intervening variable is not mediating the relationship between the independent variable Ease Of Use and the dependent variable Intention To Buy. The value of the coefficient of indirect influence variable Risk to variable Intention To Buy (0.068) > the value of the direct influence coefficient (0.067), then the intervening variable is mediating the relationship between the independent variable Risk and the dependent variable Intention To Buy.

3.2. Discussion

The results show that the Usefulness variable has a significant effect on Intention To Buy . This can be seen from the p-value of 0.031 <0.05. It can be concluded that Mons Pastry customers in accessing Mons Pastry's Instagram accounts are useful for obtaining product information, saving costs and time in purchasing products in the sense that consumers do not need to come directly to the store, making it more efficient. The results of this study are in line with research conducted by M. Budiantar, Hamzah Gunawan, and Endang Sri Utami (2019), namely: Perceived Usefulness, Perceived Ease Of Use, Trust In Online Stores, Perceived Risk As Triggers for Online Purchase Intentions for Made In Umkm Products. Indonesia Through the Use of the E-Commerce Marketplace . Which shows Perceived Usefulness has a positive and significant effect on online purchase intentions.

Then the results of the Ease Of Use variable have a significant effect on Intention To Buy. This can be seen from the p-value of 0.000 <0.05. This concept includes the clarity of the purpose of using an information system that is easy and does not require hard work from the user to be able to use it. It can be concluded that Mons Pastry customers have easy access to Mons Pastry Instagram, besides that respondents are also easy to find the desired products, and do not require special skills to use Instagram and access Mons Pastry Instagram accounts. The results are consistent with research conducted by Rr. Fradiani Eka Yudiarti And Astrid Puspaningrum (2018), namely: "The Role Of Trust As A Mediation Between The Effect Of Perceived Usefulness And Perceived Ease Of Use To Interest To Buy E-Book". Which shows that perceived ease of use has a positive and significant influence on intention to buy .

Then the Risk variable has no significant effect on Intention To Buy . This can be seen from the p-value of 0.139 > 0.05. This can happen because most consumers prioritize the advantages or benefits they receive compared to the perceived risk. it can be concluded that Mons Pastry's customers have confidence in the suitability of the items in the instagram catalog to be in accordance with the items that will arrive later, Mons Pastry also maintains the trust of its consumers in responding to the questions given, and is always on time in making deliveries. The results of this study are in accordance with research conducted by Raihan Oryza Hasibuan, Mahir Pradana (2020), namely: The Effect of Perception of Convenience, Perception of Risk, and Consumer Trust on Interest in Buying Online (Study of Students / I Users of the Lazada Online Buying Application).

Then result which indicates that the variable Customer Attitude significant effect on the Intention To Buy . This can be seen from the p-value of 0.001 <0.05. This means that the intention to buy can be significantly shaped by the customer's perceived attitude towards a product or service. it can be concluded that Mons Pastry customers have knowledge of Mons Pastry products and believe the products are of quality, customers are also happy to be able to shop because Mons Pastry can meet customer needs. h acyl this study are consistent with research conducted by Yudianto Oentaro, the Supreme Harianto, and Jenny Irawati (2017) , namely: Effect Usefulness, Ease Of Use, Risk Against Intentionto Buy Online Patisserie Through Consumer Attitude -Based Social Media In Surabaya. shows that consumer attitude has a positive and significant influence on the intention to buy online.

Likewise with the Effect of Usefulness, Ease Of Use, Risk on Intention To Buy through Customer Attitude. that the variables X1 (Usefulness) and X2 (Ease Of Use) cannot mediate or mediate the effect of variables X1 (Usefulness) and X2 (Ease Of Use) on the variable Y (Intention To Buy) where the coefficient value of the indirect effect of the variable X1 (Usefulness) on Variable Y (Intention To Buy) (0.031) < the value of the coefficient of the direct influence of the variable X1 (Usefulness) on Variable Y (Intention To Buy) (0.413) and the value of the coefficient of the indirect effect of variable X2 (Ease Of Use) on Variable Y (Intention To Buy) (0.015) < the coefficient value of the direct influence of the X2 variable (Ease Of Use) on the Y variable (Intention To Buy) (0.916). While the influence of X3 can mediate or mediate the effect of the variable X3 (Risk) on the variable Y (Intention To Buy) where the coefficient value of the indirect effect of the variable X3 (Risk) on Variable Y (Intention To Buy) (0.068) > the coefficient value of the direct influence of the variable X3 (Risk) to Variable Y (Intention To Buy) (0.607).

4. Conclusion

Based on the results of the calculations above, the Square value is 0.944. This shows the magnitude of the diversity of research data that can be explained by the research model is 94.4%. While the remaining 5.6% is explained by other factors outside the research model. Thus, from these results, this research model can be declared to have a high goodness of fit .

4.1. Suggestion

For further research, it is recommended to replace the Customer Attitude variable with another variable as an intermediary medium. In this study, the mediating variable is Customer Attitude in achieving Intention To Buy . Because the variables X1 (Usefulness) and X2 (Ease Of Use) cannot mediate or mediate the effect of variables X1 (Usefulness) and X2 (Ease Of Use) on variable Y (Intention To Buy). While the influence of X3 can mediate or mediate the influence of the X3 variable (Risk) on the Y variable (Intention To Buy). The hope is that in the future we can use other variables or without using intermediary media to find out the improvement or better implementation of Usefulness, Ease Of Use, and Risk. Always develop Innovation and Creativity to improve service in terms of quality, information and security so that customers have high confidence in the products to be purchased so that they do not become an obstacle to the desire to shop online. Especially now that social media is very easy to access and increasingly sophisticated in online buying and selling activities.

References

- Adams, J., Puskas-Rozsa, S., Simlar, J., & Wilke, C. M. (1992). Adaptation and major chromosomal changes in populations of *Saccharomyces cerevisiae*. *Current Genetics*, 22(1), 13–19. <https://doi.org/10.1007/BF00351736>
- Bayu Anugerah Perdana Wijaya Putra Fatchur Rochman, Noermijati, Bayu Anugerah Perdana Wijaya Putra, Fatchur Rochman, Noermijati, Bayu Anugerah Perdana Wijaya Putra Fatchur Rochman, Noermijati, Bayu Anugerah Perdana Wijaya Putra, Fatchur Rochman, & Noermijati. (2017). the Effect of Trust , Risk , and Web Design on Consumer Intention By Means of Consumer Attitude To Purchase Online. *Jurnal Aplikasi Manajemen*, 15(3), 472–479.
- Budiantara, M., Gunawan, H., & Utami, E. S. (2019). Perceived Usefulness, Perceived Ease of Use, Trust in Online Store, Perceived Risk Sebagai Pemicu Niat Beli Online Pada Produk Umkm “Made in Indonesia” Melalui Penggunaan E-Commerce Marketplace. *Jurnal Riset Akuntansi Mercu Buana*, 5(1), 19. <https://doi.org/10.26486/jramb.v5i1.783>
- Chin, W. W. (1998). *Commentary: Issues and opinion on structural equation modeling*. JSTOR.
- Davis. (2017). *Long Term passive acoustic recordings track the cahnging distribution of North Atlantic Right Whales (Eubalena Glacialis) from 2004 to 2014*. <https://www.documentcloud.org/documents/6783189-Davis-et-al-2017>
- Davis, F.D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology”. *MIS Quarterly*, 13(5), 319–339.
- Davis, Fred D. (1986). A technology acceptance model for empirically testing new end-user information systems. *Cambridge, MA*.
- Fishbein, M. (1967). *A behavior theory approach to the relations between beliefs about an object and the attitude toward the object*. M. Fishbein (Ed.), *Readings in Attitude Theory and Measurement*. <https://www.scirp.org/%28S%28vtj3fa45qm1ean45vffc25%29%29/reference/referencespapers.aspx?referenceid=242497>
- Fitriah, M. (2018). *Komunikasi Pemasaran Melalui Desain Visual*.
- Fradiani, Rr, Puspaningrum, A. (2018). *the Effect of Perceived Usefulness and Perceived Ease of Use To Interest To Buy E-Book*. 16(3).
- Hajli, M. (2013). A research framework for social commerce adoption. *Information Management & Computer Security*.
- Hasibuan, R. O., & Pradana, M. (2020). Pengaruh Persepsi Kemudahan, Persepsi Resiko, Dan Kepercayaan Konsumen Terhadap Minat Beli Online (studi Pada Mahasiswa/i Pengguna Aplikasi Jual Beli Online Lazada). *EProceedings of Management*, 7(3).
- Igbaria, M., Guimaraes, T., & Davis, G. B. (1995). Testing the Determinants of Microcomputer Usage via a Structural Equation Model. *Journal of Management Information Systems*, 11(4), 87–114. <https://doi.org/10.1080/07421222.1995.11518061>
- Jogiyanto, H. M. (2008). *Sistem Teknologi Keperilakuan*. Yogyakarta: Andi Offset.
- Kim, I. (2007). The role of perceived risk on purchase intention in internet shopping. *International Journal of Electronic Marketing and Retailing*, 1(3), 279–288.

- 3 Lampengan, P., Massie, J. D. D., & Roring, F. (2019). Pengaruh Motivasi, Kepercayaan dan Sikap Konsumen Terhadap Minat Beli Pengguna Online Shop Zalora Pada Mahasiswa Fakultas Ekonomi dan Bisnis Unsrat Manado. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 7(4).
- 8 Masoud, E. Y. (2013). The effect of perceived risk on online shopping in Jordan. *European Journal of Business and Management*, 5(6), 76–87.
- 1 Oentario, Y., Harianto, A., & Irawati, J. (2017). Pengaruh Usefulness, Ease of Use, Risk Terhadap Intentio to Buy Online patisserie Melalui Consumer Attitude Berbasis Media Sosial Di Surabaya. *Jurnal Manajemen Pemasaran*, 11(1), 26–31. <https://doi.org/10.9744/pemasaran.11.1.26-31>
- Rahmiati, R., & Yuannita, I. I. (2019). The influence of trust, perceived usefulness, perceived ease of use, and attitude on purchase intention. *Jurnal Kajian Manajemen Bisnis*, 8(1), 27–34. <https://doi.org/10.24036/jkmb.10884800>
- 15 Schiffman, L. G., & Kanuk, L. L. (2008). *Costumer Behavior. Edisi 7*. Pearson Education Australia.
- Schiffman, L., & Kanuk, L. L. (2013). *Consumer Behavior (8th editio)*. *Nrw Jersey: Prentice Hall*.
- Setyanta, B., & Kadi, D. C. A. (2020). The Effect Of Perceived Ease of Use, Investment Knowledge, And Perceived Risk On Intentions to Purchase of Share in Generation Y. *AMAR (Andalas Management Review)*, 4(2), 60–72. <https://doi.org/10.25077/amar.4.2.60-72.2020>
- 6 Szajna, B. (1994). Software evaluation and choice: Predictive validation of the technology acceptance instrument. *MIS Quarterly: Management Information Systems*, 18(3), 319–324. <https://doi.org/10.2307/249621>

Biography

Yuniar Puspita Hermayanti, is a student studying economics and business at Narotama University, Surabaya, Indonesia. worked in the food and beverage sector. Currently, he has opened a culinary business, namely Mons Pastry and Pita Kitchen in Surabaya, Indonesia

22 **Sengguh Nilowardono**, is a permanent lecturer at the Faculty of Economics and Business, Narotama University, Surabaya. Completed his Doctoral education in Management Science at the Postgraduate School of the Widya Mandala Catholic University, Surabaya. Previously served as Head of Narotama University's Master of Management Study Program and Head of Narotama University's Career Center. Some of his journal publications have been indexed by Scopus. Some of the subjects taught include Brand Management, Digital Marketing, Strategic Marketing Management, Marketing Research, Marketing Practicum, Consumer Behavior. In addition, he is the holder of the BNSP Assessor certification for the field of Marketing Management.

Agus Sukoco, is a Lecturer/Supervisor at Faculty of Economics and Business, Narotama University, Surabaya Indonesia. He holds a Bachelor of Naval Engineering degree in Naval Engineering from Institut Teknologi Sepuluh Nopember, a Master of Management Business degree in Narotama University and a Doctoral Student of Management Business degree in STESIA, Indonesia. He has been recognized as a professional construction management consultant with more than 18 years of experience working with closely held businesses. He is also a member of INTAKINDO Consultant Indonesia.

22 **Hj.I Gusti Agung Aju Nitya Dharmani**, fondly called Bu Ayu Rai, is a permanent lecturer at the Faculty of Economics and Business, Narotama University, Surabaya. This multi-talented lecturer as a Permanent Lecturer of FEB Management Study Program at Univ Narotama has served as Head of Study Program. Publication of Introduction to Business Textbooks with ISBNs and registered at the National Library of Indonesia. His journal publications have been indexed by Scopus. Some of the courses taught include Introduction to Business, Introduction to Management, Business Ethics. Community activities are also supervised as CHAIRMAN OF HIPWA (Shop Traders Association) JAWATIMUR, Secretary of PERSANI (Indonesian Gymnastics Athlete Association) Surabaya City, Head of KPJ (East Java Perias Community), Pembina DPW PEKNAS East Java. Strengthening the National People's Economy (PEKNAS). Also as a ludruk artist for the Sinar Nusantara Cultural Rhythm.

Joko Suyono, is a lecturer at Narotama university, Surabaya, Indonesia. He is also as Head of Master of Management at Narotama University, Surabaya, Indonesia. He got bachelor degree in business administration and also accounting, he got master degree in industrial management and also in marketing management, and he got doctoral degree in business administration. Prior becoming a lecturer, he is a practitioner as senior manager in some multinational corporation such as Stanley Works Indonesia (USA Company), Ericsson Indonesia (European Company) and Lotus Indah Textile Industries, a multinational company in the textile, spun yarn

Usefulness, Ease of Use, Risk on Intention to Buy Online Patisserie Through Customer Attitude With Social Media Instagram

ORIGINALITY REPORT

15%

SIMILARITY INDEX

13%

INTERNET SOURCES

11%

PUBLICATIONS

5%

STUDENT PAPERS

PRIMARY SOURCES

1	jurnal.unmer.ac.id Internet Source	1%
2	amareview.fekon.unand.ac.id Internet Source	1%
3	journal.yrpiiku.com Internet Source	1%
4	media.neliti.com Internet Source	1%
5	sajim.co.za Internet Source	1%
6	jurnal.unej.ac.id Internet Source	1%
7	www.koreascience.or.kr Internet Source	1%
8	dspace.bu.ac.th Internet Source	1%

9	Nufri Wilis, Lindung Parningotan Manik. "The Effect of Visual Appeal, Social Interaction, Enjoyment, and Competition on Mobile Esports Acceptance by Urban Citizens", <i>Interdisciplinary Journal of Information, Knowledge, and Management</i> , 2022 Publication	1 %
10	Devi Wahyu Hidayah, Asri Rejeki. "CONSUMER TRUST ON BUYING INTEREST IN ONLINE SHOPPING: E-COMMERCE SHOPEE", <i>Journal Universitas Muhammadiyah Gresik Engineering, Social Science, and Health International Conference (UMGESHIC)</i> , 2021 Publication	1 %
11	Sensor Review, Volume 33, Issue 1 (2013-01-29) Publication	1 %
12	www.granthaalayahpublication.org Internet Source	1 %
13	www.gbmr.ioksp.com Internet Source	<1 %
14	www.ijiet.org Internet Source	<1 %
15	journal.stieputrabangsa.ac.id Internet Source	<1 %
16	serialsjournals.com Internet Source	<1 %

<1 %

17

commercialglobaldataaresearch.blogspot.com

Internet Source

<1 %

18

www.fsc.yorku.ca

Internet Source

<1 %

19

Submitted to University of Derby

Student Paper

<1 %

20

C. Gardner, D.L. Amoroso. "Development of an instrument to measure the acceptance of Internet technology by consumers", 37th Annual Hawaii International Conference on System Sciences, 2004. Proceedings of the, 2004

Publication

<1 %

21

media.proquest.com

Internet Source

<1 %

22

manajemen.feb.ub.ac.id

Internet Source

<1 %

23

www.scirp.org

Internet Source

<1 %

24

ejurnalunsam.id

Internet Source

<1 %

25

kemalapublisher.com

Internet Source

<1 %

26	revista.apsi.pt Internet Source	<1 %
27	Charbel M. El Khoury, Mrinalini Choudhary, Adel F. Al Alam. "Consumers' Online Purchasing Intentions Post COVID-19: Evidence from Lebanon and the Kingdom of Bahrain", <i>Administrative Sciences</i> , 2023 Publication	<1 %
28	etds.lib.ncku.edu.tw Internet Source	<1 %
29	O. Kwon, K. Choi, M. Kim. "User acceptance of context-aware services: self-efficacy, user innovativeness and perceived sensitivity on contextual pressure", <i>Behaviour & Information Technology</i> , 2007 Publication	<1 %
30	e-journal.uajy.ac.id Internet Source	<1 %
31	ijiset.com Internet Source	<1 %
32	journal.uin-alauddin.ac.id Internet Source	<1 %
33	www.growingscholar.org Internet Source	<1 %
34	Arun Vishwanath, Linda Brodsky, Steve Shaha. "Physician Adoption of Personal Digital	<1 %

Assistants (PDA): Testing Its Determinants
Within a Structural Equation Model", Journal
of Health Communication, 2009

Publication

35

Logistics Information Management, Volume
16, Issue 6 (2006-09-19)

Publication

<1 %

Exclude quotes On

Exclude matches Off

Exclude bibliography Off