



## The Influencing Factors toward Universitas Warmadewa Student Interests in Using Mobile Commerce

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**Abstract-** Mobile commerce provides an overview of the development of electronic commerce. The rapid growth of the mobile phone population has accompanied the emergence and development of wireless technology which has made mobile commerce an important part of existing business strategies. The purposes of this study are to treasure the empirical evidence on the factors that influence the interest of mobile commerce users as input for e-commerce providers and users as well as to describe the reflection of the development and needs conditions of the business world, especially in the mobile commerce sector. This study uses primary data collected using a questionnaire, as a data collection method. Data collection method was a survey method through a questionnaire. study belongs to a qualitative research with Multiple Linear Regression Analysis technique. The results showed that the users of mobile commerce have been increasing in number. Besides that, the perceived usefulness, perceived ease of use, perceived cost, perceived social influence, perceived trust, perceived privacy, and perceived security had an impact on the user's interests in using the mobile commerce.

**Keywords:** E-Commerce, Mobile Commerce, User Interest

### INTRODUCTION

Nowadays, technology is developing rapidly and transforming into various business models, eliminating the previously existing conventional limitations. This kind of condition, then, raises various kinds of trends, one of which is mobile commerce. This trend is growing very rapidly and its use has proven to be very effective for business running. Moshin et al. (2003) argued that the general definition of mobile commerce describes the development of electronic commerce. Furthermore, the rapid growth of the mobile phone population together with the development of wireless technology has made mobile commerce an important part of the current business strategy.

In terms of utility, Chaffey (2009) declared there are four benefits that can be accessed via a wireless network, namely ubiquity, reachability, convenience, and security. There

are a number of benefits that will be obtained if mobile commerce is used, such as efficiency of time, cost and energy. In practice, however, not a few of the people still prefer to make transactions traditionally (face-to-face) because the instability of the internet infrastructure makes customers reluctant to do online shopping because it has the risk of losing their money and privacy. In connection with the constraints within online sales or online-made transactions (e-commerce), the results of a 2014 survey revealed that in Indonesia 50% of respondents did not believe in the sales system. There were 34.6% of the respondents making security as the reasons; 21.6% of the respondents based their arguments on the product visibility factor; 13.8% of respondents stated their responses regarding cost factor; and 12.7% of the respondents did not use the e-commerce because they were not in need of it.

The phenomenon as described above, in turn, raises an urgent condition for further research to be carried out by referring to similar studies that have previously been carried out, such as the one conducted by (Lallmahamood, 2007; Wei, Marthandan, Chong, Ooi, & Arumugam, 2009). (Wei et al., 2009) examined the factors that influence consumer interest in the use of mobile commerce in Malaysia by using the perceived usefulness, perceived ease of use, perceived social influence, perceived trust and perceived cost. Meanwhile, Lallmahamood (2007) examined how perceptions of privacy and security affected the interest of internet banking users as mobile commerce in Malaysia by using the perceived privacy, perceived security, perceived usefulness, and perceived convenience.

Technology Acceptance Model (TAM) is used as a theoretical basis in the prediction of several factors that affect the interest of mobile commerce users because this model appears as a system acceptance model for information technology that will be used by users (Hartono, 2007). Davis (1989) claimed the perceived usefulness represents the person's level of confidence, in that, when using a technology, it will improve job performance in the person using it. Meanwhile, perceived ease of use is in the capacity of a person's level of confidence, in that, by using a technology they will be free from making deliberate efforts.

In addition, Theory of Planned Behavior (TPB) is also used as a theoretical basis in detecting the factors that trigger the interest of mobile commerce users. This is based on the results of Ajzen (1991) study which found that the intention to carry out a behavior can be predicted accurately through attitudes towards the behavior itself, the existence of subjective norms, and perceived behavior control. In this case, the factor of price or cost and social influence is presumed to be a form of control mechanism and normative belief for someone to use mobile commerce facilities. The cost factor may consist of the initial purchase price (e.g., handset costs), ongoing usage fees (subscription fees, service fees and communication costs), and maintenance costs and upgrade costs (Luarn & Lin, 2003).

Meanwhile, Rashotte (2007) argued that social influence is referred to as a change in an individual's thoughts, feelings, attitudes, or behavior as a result of interactions with other individuals or a group.

In different conditions, building upon the results of the 2014 survey that were previously described, the factors of security and privacy of information system users are also crucial aspects to be considered today. Consumer acceptance of a technology is influenced by how consumers view the importance of security and to what extent they are willing to sacrifice security for the benefits they will obtain from using the technology (Hossain & Prybutok, 2008). According to Kassim & Asiah Abdullah (2010), when trust is conceptualized as a dimension of technology acceptance models, it can be considered to have a striking influence on users' willingness to engage in online money exchange and the sensitivity of personal information. The level of user confidence can also be influenced by social environmental factors, individual desires, and the products produced from the technology itself.

Additionally, mobile commerce has a close relationship with accounting information systems (AIS). Mobile commerce appears as an information system design in the field of information technology. The system used in mobile commerce has the capability to collect and integrate financial and non-financial data from each transaction activity which is then recorded using the accounting information system used as room material for the preparation of financial reports, in this condition the role of the accounting information system works. In such as a case, an effective accounting information system - consisting of actors, a series of procedures, and information technology - acts as the key to the success of a business (Romney & Steinbart, 2003). This is in contrast to the study of (Lallmahamood, 2007; Wei et al., 2009) who used consumers in Malaysia as respondents. Along with the rapid advancement of technology which is supported by the advancement in system, in line with the results of a survey conducted by the Indonesian Internet Service Providers Association (APJII),

from year to year the number of mobile commerce users is increasing. Data for 2018 shows that from various user lines in terms of age ranges, the most users are the 15 to 24-year-old group.

A number of similar studies have been studied, one of which shows that more impulsive consumers and innovative consumers tended to perceive mobile commerce sites and apps as useful and had higher TAR (Law Chui Chui, Kwok, & NG Chi Ho, 2016). Nugroho, Najib, & Simanjuntak (2018) found that attitude toward behavior did not significantly affect the behavior intention.

Taking into the problem above, this study conducted to determine the influence of perceived usefulness, perceived convenience, perceived cost, perceived social influence, perceived trust, perceived privacy, and perceived security on interest in using mobile commerce.

## CONCEPT AND HYPOTHESIS

### Information System and Mobile Commerce

Scheible & Ojala (2005) declared that information systems had two types, namely personal (designed to meet the personal information needs of a single user) and multiuser (designed to meet the information needs of a work group or an entire organization). Mobile commerce takes form of multiuser type of information system that has the characteristics of ubiquity (freedom of access), reachability, personalization (conformity to user needs), and dissemination (simultaneous data transmission) (Erickson & Siau, 2003).

### Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) represents that individual acceptance of an information technology system is determined by two constructs, namely *perceived ease of use* and *perceived usefulness* (Davis, 1989). The *perceived usefulness* can be defined as the rate at which a user perceives that an information system can improve their performance (Chong, 2013). The *perceived ease of use* is identical to the level at which a user perceives that an effort is always needed

in the use of information systems (Chong, 2013). Based on this explanation, it can then be claimed that the two variables in TAM, *the perceived ease of use* and *the perceived usefulness*, has the capability of explaining about the aspects of behavior causing the users to accept the utilisation of information technology.

### Theory Planned Behaviour (TPB)

The intention to accurately perform behaviour is predictable through the attitude towards the behavior itself, the existence of subjective norms, and the perceived behavior control. The model in TBP comes to light in accommodating other predictors, in addition to the three predictors that have been stated previously in predicting certain interests or behavior of a person (Ajzen, 1991). Due to its flexible and open nature, TPB appears as an adequately flexible conceptual framework to detect the tendency of interest or behavior of humans to make use of something (Pan & Truong, 2018). TPB is used in this study to frame the relationship between the variables that are considered to be predictors of the interest of mobile commerce users.

### Concept of Mobile Commerce User Interests

Intention is defined as the subjective possibility of an individual leading to the desire to perform certain behaviors by considering the category of belief, serving as an attribute of the behavior itself (Hartono, 2007; Havelka, 2003). The reaction or response arising from an individual to an object then gives rise to the individual's behavior towards that object in certain ways (Azwar, 2010). Tang & Chen (2008) argued that the attitude regarding the cognitive component is linked to belief, while the affective component has the connotation of liking or disliking. Attitude turns out to be an assessment process carried out by an individual toward an object. Objects that are addressed by individuals can be objects, people or information. The process of evaluating a person for an object can be in the form of positive and negative assessments (Sarwono & Meinarno, 2009).

Attitude represents the reaction or response in the form of an assessment that arises from an individual against an object, and as a manifestation of their awareness of the environment. The formation of attitudes is influenced by factors from within a person and environmental forces. This study uses the theory of attitude since it is related to how a person's attitude determines their actions to use or not use mobile commerce facilities with consideration of the factors affecting their interest in using the technology.

Based on the conceptual above, the hypothesis of this study can be formulated into:

- H<sub>1</sub> : The Influence of Perceived usefulness on the Interest of Mobile Commerce Users
- H<sub>2</sub> : The Influence of Perceived Ease of Use on the Interest of Mobile Commerce Users
- H<sub>3</sub> : The Influence of Perceived Cost on the Interest of Mobile Commerce Users
- H<sub>4</sub> : The Influence of Perceived Social Effect on the Interest of Mobile Commerce Users
- H<sub>5</sub> : The Influence of Perceived Trust on the Interest of Mobile Commerce Users
- H<sub>6</sub> : The Influence of Perceived Privacy on the Interest of Mobile Commerce Users
- H<sub>7</sub> : The Influence of Perceived Security on the Interest of Mobile Commerce Users

## METHOD

This research conducted at Universitas Warmadewa with the object of research, namely the interest of mobile commerce users. The sample of this research was the respondents who were students filling out a questionnaire with the criteria of the entry year was 2017. Data collection method was a survey method through a questionnaire which was used as a qualitative research data collection technique by scaling and analysing the respondents' answers to the questions in the questionnaire by giving weight (in the form of number) in each answer, which was then processed with Multiple Linear Regression Analysis method so that conclusions can be drawn. This study belongs to a qualitative research with Multiple Linear Regression Analysis technique. The regression model used in research was tested with Classical Assumption Tests, which include the normality test, multicollinearity test and heteroscedasticity test.

## RESEARCH RESULTS

This study was conducted to determine the influence of perceived usefulness, perceived convenience, perceived cost, perceived social influence, perceived trust, perceived privacy, and perceived security on interest in using mobile commerce. Details of the results of distributed questionnaires are presented in Table 1:

**Table 1**  
Data from Questionnaire

Description	Number of Questionnaire
Total questionnaires distributed	95
Non-returned questionnaires	0
Questionnaire used in the analysis	92

**Table 2**  
Descriptive Test Results

**Descriptive Statistics**

	Mean	Std. Deviation	N
Y	24.9348	5.75661	92
X1	24.2935	5.08723	92
X2	18.4783	3.94043	92
X3	17.6413	3.97957	92
X4	29.9348	5.41833	92
X5	23.7826	5.14584	92
X6	17.5326	4.19694	92
X7	23.8804	5.52883	92

Table 2 indicates that all research variables, both the dependent and independent variables, have a mean value that is higher than that of the standard deviation. This implies that there is effective data distribution regarding the

perceived utility, perceived convenience, perceived costs, perceived social influence, perceived trust, perceived privacy, and perceived security in measuring the interest in using mobile commerce.

**Table 3 Validity Test Results**

Variable	Item	Validity	
		Correlation coefficient	Description
Perceived usefulness (X1)	X1.1	0,698	Valid
	X1.2	0,624	Valid
	X1.3	0,809	Valid
	X1.4	0,693	Valid
Perceived ease of use (X2)	X2.1	0,633	Valid
	X2.2	0,841	Valid
	X2.3	0,832	Valid
Perceived cost (X3)	X3.1	0,842	Valid
	X3.2	0,652	Valid
	X3.3	0,791	Valid
Perceived social effect (X4)	X4.1	0,664	Valid
	X4.2	0,677	Valid
	X4.3	0,561	Valid
	X4.4	0,682	Valid
	X4.5	0,628	Valid
Perceived trust (X.5)	X.5.1	0,569	Valid
	X.5.2	0,805	Valid
	X.5.3	0,773	Valid
	X.5.4	0,679	Valid
Perceived privacy (X6)	X6.1	0,848	Valid
	X6.2	0,789	Valid
	X6.3	0,751	Valid
Perceived security (X7)	X7.1	0,765	Valid
	X7.2	0,704	Valid
	X7.3	0,862	Valid
	X7.4	0,757	Valid
Interest of mobile commerce users (Y)	Y.1	0,766	Valid
	Y.2	0,677	Valid
	Y.3	0,893	Valid
	Y.4	0,828	Valid

Based on Table 3, it can be concluded that all variable instruments are valid since the Pearson Correlation value is above 0.3; thus,

all statements in this study are declared valid and have passed the validity test.

**Table 4**  
**Reliability Test Results**

Variable	Cronbach's Alpha	Description
Perceived usefulness (X1)	0,809	Reliable
Perceived ease of use (X2)	0,844	Reliable
Perceived cost (X3)	0,841	Reliable
Perceived social effect (X4)	0,784	Reliable
Perceived trust (X.5)	0,809	Reliable
Perceived privacy (X6)	0,850	Reliable
Perceived security (X7)	0,823	Reliable
Interest of mobile commerce users (Y)	0,827	Reliable

Based on 4, it can be seen that the Cronbach's alpha value of all variables, both the independent and the dependent variables,

has a Cronbach's Alpha value above 0.7, so it can be concluded that this study has passed the reliability test.

**Table 5**  
**Multiple Linear Regression Analysis Test Results**

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	-3.566	2.080		-1.714	.090					
X1	.148	.071	.131	2.091	.040	.677	.222	.090	.466	2.147
X2	.516	.119	.353	4.350	.000	.852	.429	.186	.278	3.596
X3	.478	.158	.331	3.030	.003	.883	.314	.130	.154	6.494
X4	.001	.064	.001	.017	.987	.523	.002	.001	.508	1.970
X5	.073	.048	.065	1.508	.135	.118	.162	.065	.980	1.020
X6	.047	.074	.035	.643	.522	.466	.070	.028	.636	1.572
X7	.181	.090	.174	2.005	.048	.806	.214	.086	.245	4.089

a. Dependent Variable: Y

Based on Table 5, the equation for the Multiple Linear Regression model can be made as follows.

$$Y = 0,131X_1 + 0,353X_2 + 0,331X_3 + 0,001X_4 + 0,065X_5 + 0,035 X_6 + 0,174X_7 + e$$

Based on the results of the equation for the Multiple Linear Regression, the information can be explained as follows:

- 1) The regression coefficient value of perceived usefulness is 0.131. This means that if the perception of usability increases the interest of mobile commerce users will also increase, assuming that other variables are constant.
- 2) The regression coefficient value of perceived ease of use is 0.353. This indicates that if the perceived convenience increases the interest of mobile commerce users will also

increase, assuming that other variables are constant.

- 3) The regression coefficient value of perceived cost is 0.331. This implies that if the perceived cost increases the interest of mobile commerce users will also increase, assuming that other variables are constant.
- 4) The regression coefficient value of perceived social effect is 0.001. This denotes that if the perceived social effect increases the interest of mobile commerce users will also increase, assuming that other variables are constant.
- 5) The regression coefficient value of perceived trust is 0.065. This shows that if the perceived trust increases the interest of mobile commerce users will

also increase, assuming that other variables are constant.  
 6) The regression coefficient value of perceived privacy is 0.035. This displays that if the perception of privacy increases the interest of mobile commerce users will increase as well, assuming that other variables are constant.

7) The regression coefficient value of perceived security is 0.174. This demonstrates that if the perceived security increases the mobile commerce user interest will increase as well, assuming that other variables are constant.

**Table 6**  
**Statistical F-Test Results**

**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2550.773	7	364.396	65.850	.000 <sup>a</sup>
	Residual	464.836	84	5.534		
	Total	3015.609	91			

a. Predictors: (Constant), X7, X5, X6, X1, X4, X2, X3

b. Dependent Variable: Y

Based on Table 6, it is exposed that the significance value is 0,000. This attests that the significance value of only 0.000 is smaller than the alpha value ( $\alpha$ ) 0.05 ( $0.000 < 0.005$ ). Thus, an inference can be drawn that the regression model is feasible to use. Simultaneously, the

variables of perceived usefulness, perceived ease of use, perceived cost, perceived social influence, perceived trust, perceived privacy, and perceived security have an influence on interest in using mobile commerce.

**Table 7**  
**Determination Coefficient Test Results (R<sup>2</sup>)**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.920 <sup>a</sup>	.846	.833	2.35240

a. Predictors: (Constant), X7, X5, X6, X1, X4, X2, X3

b. Dependent Variable: Y

Hinged on Table 7, it can be summed up that the contribution of pressure, opportunity, rationalization and capability variables - viewed from the value of Adjusted R Square (R<sup>2</sup>) - is 0.846. This testifies that 84.46% of the variation in interest in using mobile commerce can be explained by variations in perceived usefulness, perceived ease of use, perceived cost, perceived social effects, perceived trust, perceived privacy, and perceived security, while the rest, which is as big as 15.54% ( $100\% - 84.46\% = 15.54\%$ ), explained by factors and other variables outside of this research model.

**DISCUSSION**

**H<sub>1</sub>: The Influence of Perceived usefulness on the Interest of Mobile Commerce Users**

Established on the statistical t-test results obtained, the influence of perceived usefulness variable has a significant level of  $0.131 < 0.05$ . Then, from the results of the statistical test, the first hypothesis claiming that the perceived usefulness had an impact on the users' interest in using mobile commerce is acceptable. The results of this study are supported by the researches of (Liu & Yu, 2017; Mansyur, Hariadi, & Andayani, 2018). Those research results indicated that, if a person's trust in the

use of m-commerce information technology being capable of increasing their performance and be useful for the consumers themselves increased, the interest in consumer behavior towards m-commerce information technology adopted would be increasingly more positive.

### **H<sub>2</sub>: The Influence of Perceived Ease of Use on the Interest of Mobile Commerce Users**

Determined from the statistical t-test results obtained, the variable of perceived ease of use has a significance level of  $0.353 < 0.05$ . Then, from the results of the statistical test, the second hypothesis claiming that the perceived ease of use had an impact on the user interests in using mobile commerce is acceptable. The results of this study are supported by the results of the researches conducted by (Dewi & Warmika, 2015; Dwitasari & Baridwan, 2014; Liu & Yu, 2017; Mansyur et al., 2018) that the easier the application and means of mobile commerce the more influential it is towards the increasing interest of mobile commerce users.

### **H<sub>3</sub>: The Influence of Perceived Cost on the Interest of Mobile Commerce Users**

Derived from the statistical t-test results obtained, the perceived cost variable has a significance level of  $0.331 < 0.05$ . Then, from the results of the statistical test, the third hypothesis stating that the perceived cost had an impact on the interest of mobile commerce users is acceptable. The results of this study are supported by the results of researches conducted by (Chong, 2013; Wei et al., 2009; Wu & Wang, 2005). The results of these previous studies revealed that the higher the motivation given by other parties, the higher the interest of a mobile commerce user to take advantages of its services. The lowness of price of internet packages, offered by various provider companies in Indonesia from year to year, also makes the cost factor not a barrier for individuals to use mobile commerce services. Thus it can be concluded that, the more balanced the perceived cost issued, the interest of mobile commerce users will increase.

### **H<sub>4</sub>: The Influence of Perceived Social Effect on the Interest of Mobile Commerce Users**

Based upon the statistical t-test results obtained, the perceived social effect variable has a significance level of  $0.001 < 0.05$ . Then, from the results of the statistical test, the fourth hypothesis, claiming that the perceived social effect had an impact on a user interest in using mobile commerce, is acceptable. The results of this study are supported by the research conducted by (Mansyur et al., 2018) which found that users and adopters of mobile commerce information technology would be more affected by social pressure from superiors, colleagues or friends, as well as mass media would have an important role in social impacts of the use of the information technology. These results are also supported by results of the research conducted by (Yadav, Sharma, & Tarhini, 2016) which found the same evidence.

### **H<sub>5</sub>: The Influence of Perceived Trust on the Interest of Mobile Commerce Users**

Grounded with the statistical t-test results obtained, perceived trust has a significance level of  $0.065 < 0.05$ . Thus, from the results of the statistical test, the fifth hypothesis assuming that the perceived trust affects the interest in using mobile commerce is acceptable. The results of this study are supported by the results of studies conducted by (Chong, 2013; Mahardika, 2018; Wei et al., 2009). These preceding studies found that if the perception of trust increased, the interest of mobile commerce users would also increase.

### **H<sub>6</sub>: The Influence of Perceived Privacy on the Interest of Mobile Commerce Users**

Reached from the statistical t-test results obtained, the perceived privacy variable has a significance level of  $0.035 < 0.05$ . Hence, from the results of the statistical test, the sixth hypothesis, conjecturing that perceived privacy had an impact on the interest of mobile commerce users, is acceptable. Perceived privacy is connected to information. Information on consumer or customer data serves an important part of businesses engaged in online trading. If consumers have a strong

belief in that their data or information privacy is maintained, it will increase their interest in using the mobile commerce. This is in line with the research of (Anggraeni & Madiawati, 2016) revealing that the quality of information had a significant effect on trust.

#### H7: The Influence of Perceived Security on the Interest of Mobile Commerce Users

Developed on the statistical t-test results obtained, perceived security has a significance level of  $0.174 < 0.05$ . Then, from the results of the statistical test, the seventh hypothesis, presuming that perceived security had an impact on the interest of mobile commerce users, is acceptable. The results of this study are supported by the results of the researches conducted by (Alwafi & Magnadi, 2016; Dewi & Warmika, 2015; Mahardika, 2018) which revealed that increased security raises positive perceptions that increase the interest of mobile commerce users. Also, the same finding was obtained by Raman and Annamalai (2011) who found that security perceptions had a positive influence on consumer decisions to do e-shopping.

#### CONCLUSION

Based on the result above, it can be concluded that perceived usefulness, perceived ease of use, perceived cost, perceived social influence, perceived trust, perceived privacy, and perceived security had an impact on the user's interests in using the mobile commerce

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