# Collaboration Technology Acceptance Model, Subjective Norms and Personal Innovations on Buying Interest Online

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Abstract:- The development of information technology has now penetrated various industrial sectors, such as manufacturing, banking, hospitals, hotels, agriculture and others. With the development of this technology, it gives rise to the importance of the role of the internet in meeting people's daily needs. Almost all people, from students to professionals, use internet access to connect, provide and access information quickly. In the trade sector, many business people are competing with each other to get buyers for their products. Electronic-based commerce (e-commerce) is becoming a part of today's e-lifestyle which allows buying and selling transactions to be carried out online anywhere and anytime. Furthermore, when viewed from the Technological Acceptance Model (TAM) theory, any activity related to technology or information systems should know how easy it is to benefit from existing technology and how easy it is to use. . The population in this study amounted to 340 samples. Data analysis techniques using 1) Validity Test, 2) Reliability Test, 3) Path analysis. The results of the analysis show the perceived benefits, ease of use, subjective norms, personal innovation have a direct effect on the attitude of using social media while behavioral control has no effect. Furthermore, all the indirect effects of perceived benefits on online buying interest on social use attitudes have no effect as well as the indirect effect of ease of use on online buying interest through the attitude of using social media, the results show not significant.

**Keywords:-** Tachnology Aceptance Model, Buying Interest Online, Social Media.

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### I. INTRODUCTION

The information society is identified with the amount of media consumed. This is proven by the rapid circulation of information around them. Besides thanks to new technologies such as the internet all human needs can be fulfilled. Starting from the need to socialize, access information to fulfill entertainment needs. Now, its presence is used more as social media by the community [1]. Because with social media, the real world can be transformed into a 'virtual world'. Communities can freely share information and communicate with many people without having to think about barriers in terms of cost, distance and time.

Almost all people, from students to professionals, use internet access to connect, provide and access information quickly. The birth of social media has made people's behavior patterns experience a shift in both culture, ethics and existing norms. Indonesia with a large population with various ethnic, racial and religious cultures has a lot of potential for social change. From various backgrounds and ages, almost all Indonesians own and use social media as a means of obtaining and conveying information to the public. Searching for information needed at this time on average uses the internet which is used as a source in making decisions, and can even buy goods online. Online shopping has been shown to provide more satisfaction to modern consumers who are looking for convenience and speed [2].

According to [3] has tested empirically with a conceptual model of the effect of website quality on customer satisfaction and purchase intention. The results show that the quality of the website directly has a positive influence on customer satisfaction, and customer satisfaction has a positive influence on purchase intention. Meanwhile, according to [4] the quality of the website has an influence on buying interest. Therefore, the researcher focuses on the influence of - Attitude

Mediation Investigation Using Social Media on Online Purchasing Decisions in Malang City.

### II. LITERATURE REVIEW

#### A. Management information System

Management Information System or commonly referred to as SIM is an information system between human beings with a computer machine that is teringrasi for use as decision making in which an information system is provided that can be used by users with various needs [5]. Meanwhile, one of the objectives of the SIM is to fulfill the need for general information for all lines and sub-lines in a company. In addition, SIM also provides information in the form or in the form of the required reports, and other outputs from the system itself depending on the SIM application used.

#### B. Technology Acceptance Model (TAM)

TAM was originally obtained from the opinion of [6] in Theory of Reasoned Action introduced and developed by [7]. In TAM, the system of one's acceptance of information technology is described as seen from two main variables, namely Perceived Usefulness and Perceived Ease of Use. The following is a drawing of the initial TAM construct introduced by [8] [9] [10]

## Figure 1: Initial TAM construct model introduced by Davis (1989)



### C. Ecommerce

Ecommerce can be defined as a way to conduct a system of buying and selling goods or services through a network with an internet connection [11]. From the existence of e-commerce there are advantages such as at the marketing stage or product information can be done easily. The advantage of using e-commerce for buyers is like everything is done with easier purchase transactions, especially in choosing and comparing the goods or services that consumers want to buy. Thus, consumers can get products in the form of goods or services that are desired, which are good and at prices that are in line with the budget. In addition, there are also disadvantages in using e-commerce such as security factors, knowledge of online buyers, and the availability of supporting infrastructure.

### D. Behavior control

Behavioral control can be characterized by a description of the perceived ease or difficulty of a person to carry out a certain behavior [12]. In addition, the general assumption of behavior control is the belief and control of behavior control. On the other hand, behavioral control is a determinant of behavioral intention and ease of use [13], [14]

#### E. Subjective Norms

[15] inform that subjective norm is a description or describes "a person's perception that most people who are important to him think he should or should not engage in questionable behavior". According to [16], subjective norms are social influences and the resulting social pressure is an explanation of why someone behaves in certain ways that may not be typical for him.

### F. Personal Innovation

Personal innovation assumes that highly innovative people have certain or different characteristics such as curiosity, and are trying to find new ideas [17], or people who are able to face uncertainty and increase on the positivity of existing problems and attitudes towards acceptance. technology in general [18][19]. Based on [20] study that includes a survey to investigate how people can work in organizations dealing with IT in general, personal innovation added to the ease of use and easy benefits of TAM so that results can be maximized.

### G. Buying Interest Online

Purchase interest is a behavior of a person (consumer) where consumers have the desire to choose, use and even want the products offered by the producer or company [21]. Online buying interest is described as someone's buying interest online where the individual has the desire and purpose to be involved in conducting an online transaction. Online transactions can be considered as a process in which information retrieval takes place, transfers information and purchases products / services [22].

- H. Relevant Research Research
- 1. To avoid plagiarism, researchers conducted tracing of previous research. From the results of these searches, several titles were obtained related to the problem to be studied, namely :
- 2. The Impact of Website Quality on Customer Satisfaction and Purchase Intention: Perceived Playfulness and Perceived Flow as Mediators, author of [23], Conclusion Website quality, perceived playfulness and perceived flow affect customer satisfaction and purchase interest.
- 3. Technology Acceptance Model Revised An Investigation on the Managerial Attitudes towards Using Social Media in Innovation Processes, [24], Conclusion This research model is based on the extended Technology Acceptance Model and is revised for the purposes of this study. The research model consisted of PU, PEU, PBC, SN, PIIT, ATT and BI factors. It aims to explain the influence between PU, PEU, PBC, SN and PIIT on managerial ATT on the use of social media for

innovation and to see whether there is an influence of attitudes on the use of BI in using social media in process innovation.

- 4. The Impact of Website Quality on Customer Satisfaction and Purchase Intentions: Evidence from Chinese Online Visitors, author of [3], where website quality has a positive impact on customer satisfaction, and customer satisfaction variables have a positive impact on online buying interest. There is an effect of website quality on purchase intention, customer satisfaction significantly mediates this effect.
- a. The Influence of Website Quality on Purchase Intention for Jaben Bandung Products, author [3], conclusions There is a simultaneous influence between the quality of the website and the interest in buying Jaben Bandung products.

#### III. METHODOLOGY

Explanatory research is the type of this research. The population in this study are all people of Malang City who use social media to shop online. Because the population in this study is unknown, the number of samples in this study is based on opinion [25] which suggests a sample size of 5 to 10 for each indicator used when the population is unknown. The number of indicators in this study is 34 indicators, so the number of samples that can be taken is between 170 and 340 samples. The maximum number of samples specified was  $34 \times 6 = 204$  respondents. Data analysis techniques using 1) Validity Test, 2) Reliability Test, 3) Path analysis.

#### A. Research Conceptual Framework



### B. Operational Definition

Table 1: R	esearch Va	riables and	Indicators
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Variable	No	Indicator
Benefits	X1.1	Social Media allows me to get work
felt (X1)		done more and faster
	X1.2	Social media is currently very
		qualified in online sales
	X1.3	Social Media makes it easier for me
		to transact
	X1.4	Social Media can improve my
		innovation in shopping
	X1.5	The use of social media increases the

Variable	No	Indicator
		effectiveness of online shopping
	X1.6	Social media gave me access to a lot
		of information about online shopping
	X1.7	The advantages of shopping on
		social media outweigh the
		disadvantages
Easy to	X2.1	Overall, existing social media is easy
Use (X2)		to use
	X2.2	Shopping online with social media is
		very easy to operate
	X2.3	Shopping on social media doesn't
		confuse me
	X2.4	Social media in online shopping is
		easy to navigate
	X2.5	Social Media allows me to have
		more accurate information
Behavior	X3.1	In the process of shopping online
Control		with social media, I am always
(X3)		confident
	X3.2	I have the knowledge to use social
		media in online shopping
	X3.3	I have supporting resources
		(cellphone / laptop / pulse / package)
		in shopping online
	X3.4	I have self-control over the use of
		social media in Belanca online
Subjective	X4.1	I always think of using social media
Norms		in my shopping
(X4)	X4.2	My close friends understand my
		habit of using social media when
		shopping
	X4.3	In general, I use social media in
		shopping online without the pressure
		of internal social factors
	X4.4	There are also people close to me
		who use social media not only for
		shopping but also for prestige
	X4.5	Online shopping with social media is
		considered a status symbol.
Personal	X5.1	If I hear about a new information
Innovation		technology, I will try to find and
(X5)		experiment with it
	X5.2	Among my colleagues, I am among
		those who are constantly exploring
	375.0	the latest information technology
	X5.3	I like experimenting with new
	377 1	information technology
	X5.4	I don't hesitate to try new
A		information technology
Attitudes	Z.1	information technology I think positively about using social
towards	Z.1	information technology I think positively about using social media for online shopping
towards using		information technology I think positively about using social media for online shopping Social media is a positive tool for
towards using Social	Z.1 Z.2	information technology I think positively about using social media for online shopping Social media is a positive tool for online shopping
towards using	Z.1	information technology I think positively about using social media for online shopping Social media is a positive tool for online shopping Using social media for online
towards using Social	Z.1 Z.2 Z.3	information technology I think positively about using social media for online shopping Social media is a positive tool for online shopping Using social media for online shopping is a wise idea
towards using Social	Z.1 Z.2	information technology I think positively about using social media for online shopping Social media is a positive tool for online shopping Using social media for online shopping is a wise idea Social media is worth using in online
towards using Social	Z.1 Z.2 Z.3 Z.4	information technology I think positively about using social media for online shopping Social media is a positive tool for online shopping Using social media for online shopping is a wise idea Social media is worth using in online shopping
towards using Social	Z.1 Z.2 Z.3	information technology I think positively about using social media for online shopping Social media is a positive tool for online shopping Using social media for online shopping is a wise idea Social media is worth using in online

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No	Indicator
Y2.1	I use social media for online
	shopping
Y2.2	I plan to use social media for regular
	online shopping in the future
Y2.3	The pleasant feeling of seeing
	interesting information for online
	shopping
Y2.4	Promotions on social media make
	me shop online
	Y2.1 Y2.2 Y2.3

#### IV. **RESULTS AND DISCUSSION**

#### A. Regression Analysis Model 1

Model Equation 1

$$Z = PZX1 + PZX2 + PZX3 + PZX4 + PZX5 + e$$
 (1)

Model	Ŭ	ndardiz	Standar	Т	Sig.
	ed		dized		
	Coefficients		Coefficie		
			nts		
	В	Std.	Beta		
		Error			
Perceived	0,15			2,35	0,02
Benefits	2	0,065	0,132	3	0
(X1)				0	Ť
Easy to Use	0,15	0,058	0,141	2,73	0,00
(X2)	9	0,050	0,111	4	7
Behavior	0,03	0,061	0,028	0,62	0,53
Control (X3)	8	0,001	0,020	5	3
Subjective	0,50	0,059	0,494	8,45	0,00
Norms (X4)	2	0,007	0,121	8	0
Personal	0,22			2,98	0,00
Innovation	1	0,074	0,189	2,50	3
(X5)	-			_	5
Dependent	Attitu	de to Use	Social Med	ia (Z)	
Variable					
R	0,830				
<b>R</b> <sub>2</sub>	0,689				
R <sub>2Adjusted</sub>	0,682				
F hitung	87,928				
Probability	0,000				
Line	$Z = PZX^{1} + PZX^{2} + PZX^{3} + PZX^{4} + PZX^{5}$				
Equation	+ e				
Result	$\epsilon_1 \qquad Z = 0.132X^1 + 0.141X^2 + 0.028X^3 +$			$28X^3 +$	
	$0,494X^4 + 0,189X^5 + e$				

Table 4: Regression Analysis Test Results Model I

Source: Primary Data, processed, 2020

Judging from table 1, it can be seen that the significant value of Perceived Benefits (X1) = 0.020 and Easy to Use (X2) = 0.007, Behavioral Control (X3) = 0.533, Subjective Norms (X4) = 0.000, and Personal Innovation (X5) is less than 0, 05 means that it can be concluded, from the five variables studied, it can be seen that there are 4 variables, namely X1, X2, X4, X5 which have a significant influence on Z (the attitude of using social media). Meanwhile, Variable X3 is declared insignificant because its value is

The results of the f test state the relationship between the variables as a whole based on the results of F count 64.919 with a significance of 0.000, meaning that together, the perceived benefits, ease of use, behavioral control, subjective norms and personal innovation affect the attitude of using social media.

#### B. Regression Analysis Model 2

Model Equation 2 :	
Y = PYX1 + PYX2 + PYZ + e	(2)

Model	Unstand	lardiz	Standardi	Т	Sig.
	ed		zed		
	Coeffic	eients	Coefficie		
		1	nts		
	В	Std.	Beta		
		Erro			
		r			
Perceived	0,210	0.05	0.188	3.78	0.00
Benefits (X1)	0,210	6	0.100	7	0
Easy to Use	0.354	0.05	0.3 23	6.87	0.00
(X2)	0.554	1	0.3 23	2	0
Attitude to Use		0.05		0 55	0.00
Social Media	0.468	0.05	0.480	8.55 9	0.00
(Z)		5		9	0
DependentVaria	Buying Interest Online (Y)				
bel					
R			0.833		
$R_2$			0.694		
R <sub>2Adjusted</sub>	0.689				
F hitung			151,073		
Probability	0,000				
Line Equation	$Y = PYX^1 + PYX^2 + PYZ + e$				
Result	$Y = 0.188X^1 + 0.323X^2 + 0,480 Z + e$				
Source: Primary Data, processed, 2020					

Table 3 : Regression Analy	ysis Path Test Results Model 2
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In table 2, it can be seen that the significant value of perceived benefits (X1) = 0.000 and easy use (X2) = 0.000, and the attitude of using social media (Z) = 0.0.00, less than 0.05, meaning that it can be concluded, from the three The variables studied can be seen that all of them have a significant influence on Y (Buying Interest Online).

The contribution of the influence of the studied variables on tourist satisfaction was 83%, and the remaining 17% was the contribution of other variables which were not analyzed in this study. And the value of  $e_1 = \sqrt{(1-0.830)} =$ 0.418.

The results of the f test state the relationship between the variables as a whole based on the results of F count 151.073 with a significance of 0.000, meaning that together

the perceived benefit variables, ease of use and the attitude of using social media affect the interest in buying online.

#### C. Hypothesis Testing

Table 4 : Calculation of influence (Direct, Indirect and

t
t
t
t
t
t
t
t
t
t

Source: Primary Data, processed, 2020

Based on the test results above, it is known that the coefficient of direct effect of benefits felt on online buying interest is 0.188, while the coefficient of indirect effect of benefits felt on online buying interest through the attitude of using social media is 0.063 but not significant. Thus, the attitude of using social media is stated to be unable to partially mediate (partial mediation) on the relationship between perceived benefits on online buying interest, as is the direct effect of ease of use on online buying interest of 0.323 while the result of the indirect effect is 0.068, meaning that the effect is not The direct link between ease of use and interest in buying online through the attitude of using social media is not significant because the value of the direct effect is greater than the existing indirect effect.

#### V. DISCUSSION

### A. The effect of perceived benefits on attitudes towards using social media

The results of testing with SPSS in Model I regression, it is known that the effect of perceived benefits on the attitude of using social media, the result is that the variable X1 (perceived benefits) is obtained t value = 2.353 with a significance level of 0.020. By using a significant limit of 0.05, it means that the significance value of X1 is smaller than the significant limit used so that it can be concluded for the first hypothesis which says there is an influence between the perceived benefits on the attitude of using social media which can be accepted or statistically tested. This article is in line with the research conducted by [26] said the perceived ease of use of online shopping has a significant effect on consumer attitudes towards online purchases. This means that if the perceived benefit factor of online shopping is getting better or increasing, it will increase consumer buying interest in online purchases. This research is also in line with research conducted by [27] Where this research

proves that partially the three factors of Perceived Usefulness, Perceived Ease of Use, and Perceived Credibility are proven to influence Indomaret consumer interest in using e-Money.

### B. The effect of ease of use on attitudes towards using social media.

The results of testing with SPSS on Model I regression showed the effect of ease of use on attitudes to using social media, the result was that the variable X2 (easy to use) obtained a value of t count = 2.734 with a significance level of 0.007. By using a significant limit of 0.05, it means that the significance value of X2 is smaller than the significant limit used so that it can be concluded for the second hypothesis which says there is an influence between ease of use on attitudes to using social media which can be accepted or statistically tested. This article is in line with the research conducted by [26] said the perceived ease of use of online shopping had a significant effect on consumer attitudes on attitudes to using social media. This means that if the perceived benefit factor of online shopping is getting better or increasing, it will increase consumer buying interest in online purchases. This research is also in line with research conducted by [28][29] This study used 380 respondents with the results of perceived benefits, perceived ease of use, and perceived risk, both partially and simultaneously, had a positive and significant effect on the interest in using emoney.

### C. The effect of controlling behavior on attitudes towards using social media

The results of testing with SPSS on Model I regression showed that the influence of behavior control on attitudes to using social media, the result was that the X3 variable (behavior control) obtained t value = 0.625 with a significance level of 0.533. By using a significant limit of 0.05, it means that the significance value of X3 is greater than the significant limit used so that it can be concluded for the third hypothesis which says that there is an influence between behavior control on attitudes towards using social media which cannot be accepted or cannot be statistically tested. Research is in line with research conducted by [30] where shopping behavior The results showed that there was a negative and insignificant relationship between self-control and online shopping behavior of Belitung students who studied in Yogyakarta in 2016 with a correlation value of -0.462. This can happen because in shopping online, consumers always feel insecure, limited knowledge about online shopping, as well as non-existent supporting resources such as pulses or quotas. This is what can lead to insignificant behavior control for online shopping.

### D. The Influence of Subjective Norms on Attitudes towards using social media

The results of testing with SPSS on Model I regression, it is known that the influence of subjective norms on the attitude of using social media, the result is that the variable X4 (subjective norm) is obtained by the value of t count = 8.458 with a significance level of 0.000. By using a significant limit of 0.05, it means that the significance value of X4 is smaller than the significant limit used so that it can

be concluded for the fourth hypothesis which says that there is an influence between subjective norms on attitudes towards using social media which can be accepted or statistically tested. This article is in line with the research conducted by [31] Where it is concluded that the subjective norm affects the purchase intention of students as potential consumers of pepsodent toothpaste products.

### E. The Influence of Personal Innovation on Attitudes towards using social media

The results of testing with SPSS on Model I regression, it is known that the influence of personal innovation on attitudes to using social media, the result is that the variable X5 (personal innovation) is obtained t value = 2.982 with a significance level of 0.003. By using a significant limit of 0.05, it means that the significance value of X5 is smaller than the significant limit used so that it can be concluded that for the fifth hypothesis which says there is an influence between personal innovation on attitudes towards using social media, it can be accepted or tested statistically. This article is not in line with research conducted by Artha, Ulie (2011), The Effect of Perception of Usability, Perception of Ease, Perception of Risk, Trust, Personal Innovation, and Conformity to Attitudes to Use Ecommerce "where the results of personal innovation research have no significant effect on the use of e-commerce.

#### F. The effect of perceived benefits on online buying interest

The results of testing with SPSS on Model II regression showed that the effect of perceived benefits on buying interest, the result is that the variable X1 (perceived benefits) obtained t value = 3.787 with a significance level of 0.000. By using a significant limit of 0.05, it means that the significance value of X1 is smaller than the significant limit used so that it can be concluded that for the sixth hypothesis which says there is an influence between perceived benefits on online purchase intention can be accepted or statistically tested. This article is in line with the research conducted by [32] The results of the study of the perceived ease of use variable had a positive effect on the trust variable, and the perceived usefulness variable also had a positive and significant impact on the trust variable, while the perception variable and the ease of use variable, the perceived usefulness and the trust variable had a positive influence on the purchase intention variable.

#### G. The effect of ease of use on online buying interest

The test results with SPSS on Model II regression showed that the effect of ease of use on Purchase Intention, the result was the variable X2 (easy to use) obtained the value of t count = 6.872 with a significance level of 0.000. By using a significant limit of 0.05, it means that the significance value of X2 is smaller than the significant limit used so that it can be concluded for the seventh hypothesis which says there is an influence between ease of use on online buying interest can be accepted or statistically tested. This article is in line with the research conducted by [33] [34] The results showed that the convenience and quality of information had a significant effect on purchase intention and purchasing decisions at www.ardiansmx.com. The results of this analysis can be seen that ease of use influences consumers to purchase interest at www.ardiansmx.com and the existence of accurate quality information has an influence on consumer purchase interest at www.ardiansmx.com.

### *H.* The influence of the attitude of using social media on online buying interest

The results of testing with SPSS in regression Model II show the influence of social media use attitudes towards buying interest, the result is that the X3 variable (attitudes to using social media) obtained a value of t count = 8.559 with a significance level of 0.000. By using a significant limit of 0.05, it means that the significance value of X3 is smaller than the significant limit used so that it can be concluded for the eighth hypothesis which says there is an influence between the attitude of using social media on online buying interest can be accepted or statistically tested. This article is in line with the research conducted by [35] dimana The results of the existing research show that there is a relationship between social media variables and the variable of consumer buying interest in the Management Study Program students of Pasir Pengaraian University with a value of 0.632 (63.2%). From the results obtained, it is suggested that consumers who will conduct transactions on social media beforehand should visit a reliable website and must be vigilant and more careful in transacting in online stores so that consumers are not disappointed later on

### *I.* The effect of perceived benefits on buying interest online through the attitude of using social media

Table 4 shows that the attitude of using social media as a moderating variable between the perceived benefits of online buying interest can be seen from the magnitude of the indirect effect (0.063) compared to the direct effect (0.188). Because the results of the indirect effect are smaller than the direct effects, it means that the perceived benefits do not affect the interest in buying online through the attitude of using social media so that it can be concluded that the ninth hypothesis cannot be accepted or is not statistically tested. The influence of the moderator variable is insignificant due to the attitude of using social media for consumers who shop online, not or not considering social media as a positive tool for online shopping transactions or not stuttering that social media is a wise solution there in making transactions. This can happen because consumers are still afraid of the existence of negative information from online shopping such as goods that do not arrive as ordered, the difficulty of payment systems made with virtual money and others so that the perceived benefits do not get significant results. [36]. As the research results submitted by [37] This research shows that the variable of risk perception turns out to have a negative effect on the trust variable and attitude variable. The study also shows that the trust variable and attitude variable have a positive influence on the online purchase intention variable.

### *J.* Effect of ease of use on interest in buying online through the attitude of using social media

The results of the calculation of the indirect effect in table 4 show that the attitude of using social media as a moderating variable between ease of use and interest in buying online, the value of the indirect effect is 0.068 compared to the direct effect of ease of use on the attitude of using social media as large as 0.323. Because the result of the indirect effect is smaller than the direct effect, it means that the perceived benefits do not affect the interest in buying online through the easy use of social media so that it can be concluded that the tenth hypothesis cannot be accepted or not statistically tested. The insignificant influence of the moderator variable can be caused by consumers who buy goods online not only seeing the convenience, but also the existence of the desired item, so even though it is not easy to operate online purchases, if the desired item is there, consumers are willing to buy it. This is in line with what was stated by [34] where in online purchasing is not only an aspect of convenience but also a factor of trust and quality of information offered. In line with this [38] [39] Say what makes consumers satisfied in making online purchases such as Influence Of Design, Information Quality And Customer Services from existing websites.

#### VI. CONCLUSION

The results of the analysis show the perceived benefits, ease of use, subjective norms, personal innovation have a direct effect on the attitude of using social media while controlling behavior has no effect. Furthermore, all the indirect effects of perceived benefits on online buying interest on social use attitudes have no effect as well as the indirect effect of ease of use on online buying interest through the attitude of using social media, the results show insignificant. Consumer interest in buying goods online is not only seen from the variables that the researchers have done, but also from various aspects and many aspects. The quality of the goods, and the quality of the website are also very influential in the decision to buy online. especially in the current coronavirus situation[40]. In addition, the role of the marketing information system is also very important to inform the existence of a company in a comprehensive manner [41], as well as financial support with an online system development system so that system administrators must understand and understand also business development with investment [42]. Online service business management is what is really needed is the trust of the services we will offer and the quality we provide, because service businesses can and can develop because of trust and satisfaction and vice versa, these service businesses can also lose money and even close because of lack of trust and quality. there is no [43][44].

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