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The 4th COBI

The Strategy of Digital in Business for Gaining Competitive Advantages after Pandemic













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FOREWORD

Alhamdulillah, praise be to Allah Subhanahu Wa Ta'ala for granting us the opportunity to organize and publish the proceedings of the 4th International Conference on Business and Banking Innovations (ICOBBI) with the topic "The Strategy of Digitalization in Business for Gaining Competitive Advantages after Pandemic". This proceeding contains several researches articles from many fields in Business & Marketing, Banking & Sharia Banking, Accounting & Financial Management, Human Resources Management, Operations Management, Investasi, Insurance & Capital Market, Strategic Management, Technology Management, and Information System.

The 4th International Conference on Business and Banking Innovations was held on 29th January 2022 by virtual (online) zoom meeting and organized by the Master Management Study Program of Universitas Hayam Wuruk Perbanas in Collaboration with five Higher Education Institutions in Indonesia and three Universities from Asia countries. Keynote speakers in this conference were: Chonlatis Darawong, P.hD (Sripatum University, Thailand), Associate Prof. Dr. Ellisha Nasrudin (University of Science, Malaysia), Dr. Sanju Kumar Singh (Postdoctoral Fellowship in Universitas Airlangga, Tribhuvan University Nepal) and Prof. Dr. Abdul Mongid, MA., P.hD (Universitas Hayam Wuruk Perbanas, Indonesia).

I would like to give high appreciation to the Rector of Universitas Hayam Wuruk Perbanas for his support at this event. Acknowledgments and thank you to all the steering and organizing committees of the ICOBBI for the extra ordinary effort during the conference until this proceeding published. Thank you very much to all presenter and delegates from various Universities. Beside it, I would like to express our gratitude to the three universities, namely Universitas 17 Agustus Surabaya, STIE YKPN Yogyakarta, Universitas Negeri Gorontalo, Universitas Surabaya and Universitas Muhammadiyah Surakarta which has been the co-host of this event.

Hopefully, the proceeding will become a reference for academics and practitioners, especially the business and banking industry to get benefit from the various results of the research field of Business and Banking associated with Information Technology. Proceedings also can be accessed online on the website http://eprints.perbanas.ac.id/

> Chair of the Master Management Study Program Universitas Hayam Wuruk Perbanas

> > Prof. Dr. Tatik Suryani, M.M.









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Factors Influencing Online Purchase Intention Through E-Commerce in The Millennial Generation

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ABSTRACT

The development of the internet as an e-commerce medium in the world has increased. The emergence of online commerce will be a great opportunity for both companies and retailers to trade their products or services. Marketing by utilizing social media plays an important role in consumer decision making to make a purchase. The aim of this research was to examine the effect of Shopping Enjoyment, Price Consciousness, Convenience/Time Consciousness, In-home Shopping Tendency, and Purchase Experience on Online Purchase Intentions through E-Commerce in the millennial generation. The population in this study is the millennial generation with the characteristics of having made purchases online through e-commerce. The method in this study used a survey method using a questionnaire. The sampling technique used was non-probability sampling with the accidental sampling method and obtained a sample of 121 respondents. The data was processed using SPSS 25. The data analysis technique used multiple regression analysis. The results showed that the variables Price Consciousness, Convenience/Time Consciousness, In-home Shopping Tendency, and Purchase Experience had an effect on Online Purchase Intention. While the Shopping Enjoyment variable has no effect on Online Purchase Intention. The value of Adj.R² is 0.409, which means that these variables have an effect on Online Purchase Intentions of 40.9%.

Keywords: Price Consciousness, Convenience/Time Consciousness, In-home Shopping Tendency, Purchase Experience.

1. INTRODUCTION

The Internet is not only limited to users of information that can be accessed through one medium, but can also be used as a means of conducting transactions to build new markets and broad commercial networks that are not limited by time and place. The increasing number of Internet users in Indonesia makes it a good market for e-commerce industry players [1].

The development of the internet as an e-commerce medium in the world has increased from year to year, this is indicated by the presence of 5 countries that have high market growth, where Indonesia reaches 78% per year followed by Mexico 59%, the Philippines 51%, Colombia 45% and United Arab Emirates (UAE) by 33%. So it can be said that the growth of e-commerce in Indonesia is the largest[2]. The Indonesian Internet Service Providers Association survey on internet users in Indonesia for the 2019-second quarter of 2020 period stated that the number of internet users in Indonesia rose to 73.7 percent of the population or the equivalent of 196.7 million users. There was an increase in the number of internet users by 8.9 percent or equivalent to 25.5 million users.

Not only as a means of communication and seeking information, the internet also has a function to support marketing activities such as media for promotion and also for the sales and purchase process. With the emergence of online sites that are used to sell goods/services, and the emergence of intangible/virtual shops commonly referred to as online shops. The emergence of online trading or online shops will be a great opportunity for both companies and retailers in trading their products or services, but online trading will also be a challenge for companies that will demand new marketing strategies. Therefore, companies must review consumers and potential consumers who will make buying and selling transactions via the internet in accordance with market segmentation [3]. In Indonesia, there are many e-commerce sites to make online purchases such as Lazada, Tokopedia, Elevenia, Blibli.com, MatahariMall.com and Shopee Indonesia.

Most of internet users are millennial generation which causes the increasing public demand for online products and services. This has resulted in many companies both in the field of products and services taking advantage of these opportunities, thus giving







birth to products or services that are sold through the internet[5].

Individual lifestyles related to shopping activities are often known as shopping orientation [6]. Individual shopping orientation will be shown through individual activities, interests and opinions when going shopping [6]. An understanding of the shopping orientation possessed by individuals can help producers to capture what is wanted, needed or desired by individuals when doing shopping activities [7].

The main reason for online shopping is price [8]. Consumers consider price in purchase intentions at online stores, where one's price perception will affect one's shopping intentions.

The consumer experience involves the five senses, heart, and mind that can place the purchase of a product or service between the larger contexts of life [9]. Consumer experience will greatly influence shopping behavior in the future. In the context of online shopping, consumers will evaluate the online purchasing experience in terms of perceptions regarding product information, forms of payment, delivery terms, services offered. risks involved, privacy, security, personalization, visual appeal, navigation, entertainment and enjoyment[6].

Purchase intention is a consumer's cognitive plan or desire for a particular item or brand. Purchase intention can be measured by asking about the likelihood of buying the advertised product. Purchase intention is the stage of the respondent's tendency to act before actually making a purchase[10].

Several researchers in other countries have examined the relationship between shopping orientation (Shopping Enjoyment, Brand/fashion consciousness, Price Consciousness, Shopping Confidence, Convenience/time consciousness, In-home shopping tendency, and Brand/store loyalty) and online purchases as in Vijayasarathy's study (2003), Brown et.al (2003), Seock and Bailey (2008), Ling et.al (2010), Kwek et.al (2010). Several researchers in Indonesia have also examined the relationship between shopping orientation and purchase intention, such as in the research of Tiong (2021), Kusuma and Septarini (2013), Nirmala and Dewi (2011). One of the research results shows that the effect of shopping orientation on shopping intentions can be different for different types of products [7]. Research conducted by Seock (2003) shows that the relationship between a person's shopping orientation and the intention to buy fashion products can be different for each distribution channel [11].

This research is a modification of Nirmala and Dewi's (2011) research by changing the place of research to be in Indonesia. Based on the description that has been explained, the purpose of this study is to examine the effect of Shopping Enjoyment, Price

Consciousness, Convenience/Time Consciousness, Inhome Shopping Tendency, and Purchase Experience on Online Purchase Intentions through E-Commerce in the millennial generation. The reason I replicate the journal from Nirmala and Dewi (2011) is because the topic in this study is in accordance with the conditions during the current pandemic where people tend to choose to online shopping.

2. THEORITICAL REVIEW

2.1 Theory of Reasoned Action

Theory of Reasoned Action (TRA) offers a parsimony explanation of a behavior or action [12]. TRA is explained by the subjective attitudes and norms that can shape one's intentions. Based on the TRA model, the intention to behave is a function of two components, namely the attitude component and the subjective norm component [13]. Subjective norms are defined as how a behavior is seen from a person's social environment, so that it can influence his decisions [14]. In this study, Theory of reasoned action (TRA) describes a person's behavior is influenced by intentions, while intentions are influenced by subjective attitudes and norms. Attitude themselves are influenced by beliefs in experience and norms subjectively influenced by beliefs about the perceptions of others and motivation to follow that perception.

2.2 Online Purchase Intention

Purchase intention is a process to analyze and predict consumer behavior related to their willingness to buy and use a product. Intention as a behavioral tendency, which is carried out by someone if there is the right time and opportunity and will be manifested in the form of action[15]. Purchase intention is the tendency of consumers to buy brands or take actions related to purchases which is measured by how consumers tend to make purchases [16].

According to Pavlou, online purchase intention is a situation when a customer is willing and intends to engage in online transactions [17]. Online transactions can be considered as the activities of the information retrieval process, information transfer, and the purchase of finished products. Perceived usefulness in online purchases can be defined as the subjective probability of a potential consumer using the internet efficiently and will facilitate his purchase[18].

2.3 Shopping Orientation

In the current pandemic, there are many people who make purchases and transactions online, but in this case, every consumer will be different in terms of shopping orientation. The concept of shopping orientation as a shopping lifestyle or shopping style that places specialization on shopping activities[19]. Conceptualize







shopping orientation as a particular part of the shopper's lifestyle which includes shopping activities, opinions, and interests[6].

Seock explained that "shopping orientation has seven dimensions, namely: Shopping enjoyment, Brand/fashion consciousness, Price Consciousness, Shopping Confidence, Convenience/time consciousness,

In-home shopping tendency, and Brand/store loyalty". These dimensions can be explained as follows:

- 1.) Shopping Enjoyment is individual satisfaction when doing shopping.
- 2.) Brand/fashion consciousness is an individual's awareness of the price of a brand or fashion model.
- 3.) Price Consciousness which is an individual's awareness of the price of the product.
- 4.) Shopping Confidence is an individual's expectation of his shopping ability.
- 5.) Convenience/time consciousness is an individual's awareness of time and tranquility when shopping.
- 6.) In-home shopping tendency is an individual's tendency or desire to make purchases without leaving the house.
- 7.) Brand/store loyalty is an individual's loyalty to brands and stores when doing shopping activities.

2.4 Shopping Enjoyment

Shopping enjoyment or shopping pleasure is defined as the pleasure obtained from the shopping process[20]. Shopping pleasure is identified into three types of constructs, which include escapism, pleasure, and arousal. Escape is reflected in the enjoyment that comes from engaging in interesting activities, to the point that it offers an escape from the demands of the everyday world. Pleasure is the extent to which a person feels excited, happy, or satisfied in online shopping. While arousal is the extent to which a person feels aroused, active, or alert during online shopping. Consumers who fall into the shopping enjoyment category will achieve their pleasure by spending time browsing the products they want[21].

2.5 Price Consciousness

Price consciousness is the segment that focuses the buyer's attention on the price of an item. They search for and compare an offer at a lower price. Consumers will visit Internet sites to find out about sales or promotional offers, or to compare prices from different company sites. Low prices can be a factor that causes a consumer to choose which one of the websites they will choose[21].

2.6 Convenience/time consciousness

Convenience/Time Consciousness can be interpreted as a buyer who is aware of the time and convenience in shopping. Buyers with this type have a tendency to shop at stores which can save time when they do shopping activities[21]. Convenience or convenience can be interpreted as everything related to saving the dimensions of time and effort in making a purchase transaction. Service convenience is the consumer's perception of the time and effort associated with the purchase or use of a service.

2.7 In-home shopping tendency

In-home shopping tendency is the tendency of individuals to make purchases by not leaving the house[20]. At this time, it is easier for people to buy the desired item without having to go all the way to a conventional store. Only by staying at home and simply moving his index finger on the smartphone screen to buy products at the online shop. Consumers do not need to leave the house or go to the store to buy something and do not need to carry a lot of goods when shopping outside. Through online shopping, consumers only need to order the products they need or want from one of the online stores when and where consumers are.

2.8 Purchase Experience

Customer experience originates from a set of interactions between the customer and the product, company, or part of the organization, which triggers a reaction. This experience is personal and implies customer involvement on different levels (rational, emotional, sensory, physical and spiritual)[22].

Previous purchase experience demonstrated the use of sensory, affective, creative, physical and socialidentity media to enhance experience values to enhance consumers' perceived benefits [23]. An online purchasing experience that gives satisfactory results will result in consumers continuing to shop online through ecommerce.

2.9 Conceptual Framework

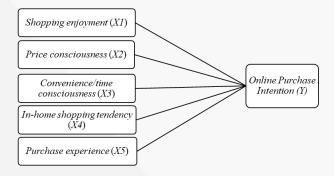


Figure 1 Conceptual Framework

2.10 Hypothesis Development







2.10.1 Shopping Enjoyment on Online Purchase Intention

Shopping Enjoyment is individual satisfaction when shopping [11]. Consumers when going to do shopping online will prioritize convenience in shopping, convenience in this case can be interpreted as consumer satisfaction. Convenience in shopping online must prioritize the ease of getting products. In addition, it is important to make consumers feel happy even if it is just an exploration when visiting an online shopping platform which seems to make consumers feel when they are exploring when visiting a store directly.

Seock and Bailey (2008) state that shopping convenience is significantly and positively related to information seeking and online purchases [21]. Kwek et.al (2010) in their research stated that Shopping Enjoyment was not significant to online purchase intention [20]. Based on this description, the hypotheses in this study are:

H1:Shopping enjoyment has an effect on Online Purchase Intention.

2.10.2 Price consciousness on Online Purchase Intention

Price Consciousness is an individual's awareness of the price of the product [24]. Price is something that is quite influential because the price can attract consumers to buy a product. Consumers when exploring products will compare the prices of products sold online with products sold offline, often products sold online will produce lower prices because of the suppression of distribution costs and operational costs. Price variations, price compatibility with quality and affordability can also influence consumers in making online purchases..

Vijayasarathy (2003) found that this orientation significantly and positively affects internet shopping intentions [7]. Nirmala and Dewi (2011) in their research found that price consciousness has a significant effect on consumers' purchase intentions to shop for fashion products online [25]. Based on this description, the hypotheses in this study are:

H2:Price consciousness han an effect on Online Purchase Intention.

2.10.3 Convenience/time consciousness on Online Purchase Intention

Convenience/time consciousness is an individual's awareness of time and convenience when shopping [24]. Currently the development of the era greatly affects people's lifestyles such as shopping patterns which originally had to spend a lot of time when going to shop online but now consumers can easily do online shopping at any time so that it saves more time.

Kusuma and Septarini (2013) in their research found that convinience/time conciousness had a significant effect [19]. Based on this description, the hypotheses in this study are:

H3: Convenience/time consciousness has an effect on Online Purchase Intention.

2.10.4 In-home shopping tendency on Online Purchase Intention

In-home shopping tendency is an individual's tendency or desire to make a purchase by not leaving the house [24]. Currently, internet users, such as the use of e-commerce, which is widely used by the millennial generation, shows that the increasing number of users who carry out their transaction activities only from home. Especially in the current pandemic conditions, consumers will tend to make purchases online.

Nirmala and Dewi (2011) found that the tendency to shop at home on the intention to shop for products online has a positive and significant effect [25]. Nirmala and Dewi (2011) found that the tendency to shop at home on the intention to shop for products online has a positive and significant effect[25]. Kusuma and Septarini (2013) found that In-home shopping tendency had a significant effect[19]. Based on this description, the hypotheses in this study are:

H4: In-home shopping tendency has an effect on Online Purchase Intention.

2.10.5 Purchase experience on Online Purchase Intention

The customer experience originates from a set of interactions between the customer and the product, company, or part of the organization, which trigger a reaction [22]. This experience is personal and implies customer involvement at different levels (rational, emotional, sensory, physical and spiritual). Someone who has bought a product online, this experience will affect their intention to buy a product online. When consumers are satisfied with the quality of products purchased previously, it can encourage consumer purchase intentions.

Nirmala and Dewi (2011) found that the purchase experience on the intention to shop for fashion products online had a positive and significant effect [25]. Parhusip and Lubis (2020) found that there is a positive influence of the buying experience variable on online buying interest [1]. Based on this description, the hypotheses in this study are:

H5: Purchase experience has an effect on Online Purchase Intention.

3 RESEARCH METHODS







This type of research is research with the formulation of a hypothesis. This research is a quantitative research, ie research whose data is expressed in numbers and analyzed by statistical techniques. The population in this study is the millennial generation with the characteristics of having made purchases online through e-commerce.

The sampling technique used is non-probability sampling with the accidental sampling method. The sample criteria in this study are respondents who have shopped online through e-commerce at least once in the past year.

The method in this study used a survey method using a questionnaire. The method that will be used in this study is a quantitative method and obtained a sample of 121 respondents with a Likert scale as a data collection tool. The Likert scale contains a set of written statements or questions to be answered in writing by research respondents. Response answers in this research scale using 5 (five) options, namely:

- 1. Strongly Agree = 5
- 2. Agree = 4
- 3. Neither Agree = 3
- 4. Disagree = 2
- 5. Strongly Disagree = 1

4. RESULTS AND DISCUSSION

4.1 Data Analysis

Table 1. KMO MSA Test

Desc.	Shoppi ng Enjoy ment	Price Consci ousnes s	Conve nience/ Time Consci ousnes	In- home Shoppi ng Tende	Purcha se Experi nce	Online Purchase Intention
			S	ncy		
SE1	0,860ª					
SE2	0,880a					
SE3	0,903ª					
PC1		0,729ª				
PC2		0,675ª				
TC1			0,809ª			
TC2			0,894ª			
TC3			0,832ª			
IST1				0,863ª		
IST2				0,866ª		
PE1					0,853a	

PE2	0,837ª
OPI1	0,819ª
OPI2	0.787^{a}
OPI3	0,811ª
OPI4	0.905^{a}

Source: SPSS 25.0 Data Processing in 2021

Validity test is carried out to ensure the ability of the scale to measure the intended concept. The benefit of this test is to ensure that the items on the questionnaire are really able to reveal with certainty what will be studied. Based on the results of the study the value of Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO MSA) shows a high value, it is said to be a high value when the KMO value is 0.5 - 1.00. Barlett's Test of Sphericity is a test used to test the interdependence between variables. The purpose of this analysis is to show that these variables are not related to each other in the population. Significance in the Barlett test must show a value of <0.05 so that factor analysis can be carried out.

Based on the table above, it shows that the KMO MSA value is high because it is at a value of 5.00 – 1.00. Significance is below 0.05. Based on the tests that have been carried out, it can be concluded that all existing variables can be analyzed further because they have met the criteria.

Table 2. Reliability Test

Variables	Cronbach's	Description
	Alpha	
Shopping	.783	Reliable
Enjoyment		
Price	.602	Reliable
Consciousness		
Convenience/Time	.626	Reliable
—Consciousness		
In-home Shopping	.841	Reliable
_tendency		
Purchase	.747	Reliable
Experience		
Source: SPSS 25.0 D	ata Processing in	2021
_		
 The reliability te 	st in this study us	ed the Cronbach'
Alpha method. A var	riable is said to be	reliable if it has
Cronbach's Alpha va	lue > 0.60 [26]. I	Based on the table

above, it shows that all variables have Cronbach's Alpha values above 0.60. So it can be concluded that all variables are said to be reliable because they have met





the criteria.



Table 3. Normality Test

Description	Sig.
Asymp Sig. (2-tailed)	.200

Source: SPSS 25.0 Data Processing in 2021

In the table above, it can be seen that Asymp. Sig. (2-tailed) is 0.2 > (0.05). So it can be concluded that the residual data is normally distributed.

Table 4. Multicollinearity Test

Variables	Tolerance	VIF	Description
Shopping Enjoyment	.454	2.202	Passed the multicollineari ty test.
Price Consciousne ss	.871	1.148	Passed the multicollineari ty test.
Convenience /Time Consciousne ss	.763	1.310	Passed the multicollineari ty test.
In-home Shopping tendency	.503	1.988	Passed the multicollineari ty test.
Purchase Experience	.534	1.872	Passed the multicollineari ty test.

Source: SPSS 25.0 Data Processing in 2021

Based on the table above, it can be seen that the Shopping Enjoyment variable with Tolerance 0.454>0.1 and VIF 2.202<10, Price Consciousness with Tolerance 0.871>0.1 and VIF 1.148<10, Convenience/Time Consciousness with Tolerance 0.763>0.1 and VIF 1,310<10, In-home Shopping tendency with tolerance 0,503>0,1 and VIF 1,988>10, Purchase Experience with tolerance 0,534>0,1 and VIF 1,872<10 it can be concluded that all variables pass the multicollinearity

Table 5. Heteroskedasticity Test

Variables	Sig.	Description
Shopping	.400	Passed the
Enjoyment		heteroscedasticity
		test.
Price	.378	Passed the
Consciousness		heteroscedasticity
		test.

Convenience/Time	.440	Passed the	
Consciousness		heteroscedasticity	
		test.	
In-home Shopping	.346	Passed the	
tendency		heteroscedasticity	
		test.	
Purchase	.299	Passed the	
Experience		heteroscedasticity	
		test.	

Source: SPSS 25.0 Data Processing in 2021

Based on the table above, testing using the Spearman Rho test, the significance value of the Shopping Enjoyment (X1) variable is 0.400 > 0.05, Price Consciousness (X2) is 0.378 > 0.05, Convenience/Time Consciousness (X3) is 0.440 > 0.05, In-home Shopping Tendency (X4) is 0.346 > 0.05, and Purchase Experience (X5) is 0.299 > 0.05, so it can be concluded that the data passed the heteroscedasticity

Table 6. Multiple Resgression Analysis

Description	Beta	Sig. .578
α	-1.139	
SE (X1)	-1.188	.132
PC (X2)	.537	.000
TC (X3)	.501	.001
IST (X4)	.497	.029
PE (X5)	.484	.002
F		.000
Adj.R ²		.409

Source: SPSS 25.0 Data Processing in 2021

Based on the table above, the following multiple linear regression equation is obtained:

$$Y = -1.139 - 0.188X1 + 0.537X2 + 0.501X3 + 0.497X4 + 0.484X5 + e$$

Based on these equations it can be interpreted that:

1. Constant $(\beta 0) = -1.139$. Shows that the level of constants, where if the variables Shopping Enjoyment (X1), Price Consciousness (X2), Convenience/time consciousness (X3), In-home shopping tendency (X4), Purchase Experience (X5) is 0, then online purchase intention (Y) will remain at -1.139 assuming other variables remain.







- 2. The variable of Shopping enjoyment (X1) with $(\beta 1) = -0.188$. This means that if the Shopping Enjoyment (X1) increases by 1 point, the online purchase intention (Y) will decrease by 0.188 points.
- 3. The variable of Price Consciousness (X2) with $(\beta 2) = 0.537$. This means that if the Price Conciousness (X2) variable increases by 1 point, the online purchase intention (Y) will increase by 0.537 points.
- 4. The variable of Convenience/time consciousness (X3) with $(\beta 3) = 0.501$. This means that if the Time Consciousness (X3) variable increases by 1 point, the online purchase intention (Y) will increase by 0.501 points.
- 5. The variable of In-home Shopping Tendency (X4) with $(\beta 4) = 0.497$. This means that if the Inhome shopping tendency (X4) variable increases by 1 point, then online purchase intention (Y) will increase by 0.497 points.
- 6. The variable of Purchase Experience (X5) with $(\beta 5) = 0.484$. This means that if Purchase Experience (X5) increases by 1 point, then online purchase intention (Y) will increase by 0.484 points.

Simultant Test (F Test)

Based on the table above, it is known that the value of sig (0.000) < (0.05). This means that the variables Shopping Enjoyment (X1), Price Consciousness (X2), Convenience/Time Consciousness (X3), In-home Shopping Tendency (X4), and Purchase Experience (X5) simultaneously affect online purchase intentions

Hypothesis Test (T Test)

Based on the results of the T test in the table, the results obtained are:

- 1. The sig value is 0.132 > = 0.05, then Ha is rejected. This means that Shopping Enjoyment (X1) has no effect on online purchase intention (Y).
- 2. The sig value of 0.000 < = 0.05, then Ha is accepted. This means that Price Consciousness (X2) has an effect on online purchase intention (Y).
- 3. The sig value is 0.001 < 0.05, then Ha is accepted. This means that Time Consciousness (X3) has an effect on online purchase intention
- 4. The sig value 0.029 < = 0.05, then Ha is accepted. This means that In-home shopping tendency (X4) has an effect on online purchase intention (Y).

5. The sig value 0.002 < = 0.05, then Ha is accepted. This means that Purchase Experience (X5) has an effect on online purchase intentions

Coefficient of Determination R²/Adj R²

Based on the results of the table above, it shows that the Adjusted R Square value of 0.409 or 40.9% can be explained by the variables Shopping Enjoyment, Price Consciousness, Convenience/Time Consciousness, Inhome Shopping Tendency, and Purchase Experience. While the remaining 59.1% (100% - 40.9%) explained other variables that were not included in this research.

4.2 Discussion

1. The effect of Shopping Enjoyment on Online Purchase Intention.

The sig value is 0.132 > = 0.05, then Ha is not accepted. This means that the Shopping Enjoyment variable (X1) has no effect on online purchase intentions (Y). The results of this study are in line with Kwek.et.al (2010) which states that Shopping Enjoyment has no effect on online purchase intentions.

Some people don't agree that convenience in shopping will affect their intention to buy online, because some people feel they don't really like spending time just looking for products in e-commerce. Some people may only look for products when they are in need of goods, so not to fill their spare time.

2. The effect of Price Consciousness on Online Purchase Intention.

The sig value of 0.000 < 0.05, then Ha is accepted. This means that Price Consciousness (X2) has an effect on online purchase intention (Y). The results of this study are in line with Nirmala and Dewi (2011) which state that price consciousness affects consumers' purchase intentions to shop for products online.

According to customers, the price indicates the quality of the product. That is, when customers feel that the product they are going to buy is of good quality, they will not hesitate to buy it. Customers don't care about high prices as long as the product they buy is in accordance with what the buyer wants.

3. The effect of Convenience/Time Consciousness on Online Purchase Intention.

The sig value is 0.001 < 0.05, then Ha is accepted. This means that Convenience/Time Consciousness (X3) has an effect on online purchase intention (Y). The results of this study are in line with Kusuma and Septarini (2013) which stated that convenience/time conciousness had an effect on the intention to purchase products online.

Customers like to make purchases online because they can make purchases online at any time according to







the wishes of the buyer. So, customers prefer to make purchases online because it will save time.

4. The effect of In-home Shopping Tendency on Online Purchase Intention.

The sig value 0.029 < 0.05, then Ha is accepted. This means that In-home shopping tendency (X4) has an effect on online purchase intention (Y). The results of this research are in line with Nirmala and Dewi (2011) who stated that In-home shopping tendency affects the intention to shop for products online. Kusuma and Septarini (2013) which state that In-home Shopping Tendency affects the intention to purchase products online.

Currently shopping from home is in great demand because by shopping from home, buyers do not need to leave the house to buy goods. Buyers only need to open a website or application that provides online buying and selling services and choose the goods they need.

5. The effect of Purchase Experience on Online Purchase Intention.

The sig value 0.002 < = 0.05, then Ha is accepted. This means that Purchase Experience (X5) has an effect on online purchase intentions (Y). The results of this research are in line with Nirmala and Dewi (2011) who stated that purchasing experience affects the intention to shop for fashion products online. Parhusip and Lubis (2020) state that purchasing experience affects online buying interest. Tiong (2021) states that previous purchase experience affects the intention to buy online fashion products on the Shopee Makassar site.

Previous purchase experience also affects online purchase intentions, when buyers are satisfied with the products received from previous purchases, buyers will have more confidence and prefer to make online purchases on their next purchase. Buyers will also feel more competent in choosing the products to buy because they already have previous buying experience.

5. CONCLUSION

This study aims to examine the effect of Shopping Enjoyment, Price Consciousness, Convenience/Time Consciousness, In-home Shopping Tendency, and Purchase Experience on Online Purchase Intentions through E-Commerce in the millennial generation. Based on the results of research and discussion, it can be concluded:

- 1. Shopping Enjoyment (X1) has no effect on online purchase intention (Y).
- 2. Price Consciousness (X2) has an effect on online purchase intention (Y).
- 3. Convenience/Time Consciousness (X3) has an effect on online purchase intention (Y).

- 4. In-home shopping tendency (X4) has an effect on online purchase intention (Y).
- 5. Purchase Experience (X5) has an effect on online purchase intentions (Y).

For providers of online buying and selling applications through e-commerce such as Shopee, Lazada, Tokopedia, Blibli.com, etc. to provide good service to users because that will attract people to use the application services. The provider must also pay attention to reviews from consumers, because from positive consumer experiences, in the future consumers will be interested in making repeat purchases.

Future research is expected to be able to increase the number of samples in the study so that the results can be more generalized.

AUTHORS' CONTRIBUTIONS

All authors conceived and designed the study. All authors contributed in compiling this paper. All authors cooperate in completing research, from data search to research completion.

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