



The Influence of Perceived Manageable Conduct, Unobjective Rules, Mental State, and Assurance on Propensity to Buy on Online Application and Its Impact of Conduct to Use Electronic Commerce

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Abstract

This study is aimed to analyze the effect of perceived manageable conduct, unobjective rules, mental state, and assurance on propensity to buy on online application and their impact on conduct to use electronic commerce. The study exogenous variables were perceived manageable conduct, unobjective rule, mental state, and assurance. The study endogenous variables are the propensity to buy on online application and the conduct to use electronic commerce. The study sample consisted of 100 respondents, namely buyers who shop at electronic commerce X. The results of the study concluded that there was an effect of planned control of conduct on the propensity to buy on online application, there was no effect of unobjective rules on propensity to buy on online application, there was an effect of mental state towards propensity to buy on online application, there is no effect of assurance on propensity to buy on online application, and there is an effect of propensity to buy on online application on conduct to use electronic commerce.

Keywords: *Perceived Manageable Conduct; Unobjective Rule; Mental State; Assurance; Propensity to buy on Online Application; Conduct to Use Electronic Commerce*

Introduction

The advancement of information technology is currently develop very quick. The advancement of information technology can be seen from the increasing usage of information technology, especially the world wide web for assorted purposes. World wide web users always increase every year. commonly, the usage of the world wide web is to communicate, find information, navigate, social media and shop. One of the most widely manifestation of the world wide web is networked shopping. Several e-malls such as Tokopedia, Shopee, Blibli, Lazada, Bukalapak, and other e-malls have also enlivened the online shopping service provider industry or marketplace. Easy to use and low prices are some of the reasons buyers buy online. Therefore, the development of information technology is very influential on the development of online shopping.

According to the Directorate General of Information Applications at the Ministry of Communication and Informatics, in 2019 the growth in the value of electronic commerce (electronic

commerce) in Indonesia reached 78 percent, the highest in the world (Kominfo.go.id). This condition shows that the electronic trading business has good economic value so that it can be utilized by business actors, especially micro, small and medium enterprises (MSMEs). Online shopping or electronic commerce is one good way for MSMEs to take advantage. The use of the world wide web in business activities can increase sales and reduce costs and can realize a competitive advantage (Yannopoulos, 2011).

Based on this background, an analysis of online shopping or electronic commerce from assorted aspects is needed. From the marketing aspect of electronic commerce it can be related to the analysis of buyer buying intention conduct online. This aspect tries to find out the factors that influence the intention to purchase products electronically.

Customers who implement online transactions are initially unsure of their transactions because in online transactions, customers completely rely on assurance in the information submitted by the owner on a website and customers cannot see the products offered (Buttner & Goritz, 2008).

One of the reasons buyers are interested in dealing online transactions is the convenience provided by online merchants to buyers, including buyers who are not faced with the problems of traffic jams, time, parking, and others. Buyers can also shop all day for 24 hours, so that buyers can buy goods and services anytime and anywhere, besides that buyers can also fulfill their desires only by making transactions via the world wide web and without leaving the house (Jusoh and Ling, 2012).

The convenience provided to buyers should be able to increase online sales, but the risk that raises concerns for online shoppers makes the number of buyers who make online purchases is still relatively small. This phenomenon has an impact on buyers, such as buyers often use the world wide web only to find product information (Shim et al., 2001). This information search is very important so that buyers have sufficient information before making an online purchase and do not feel disappointed after making an online purchase. According to Shim et al. (2001) information search can increase buyer intention to use the world wide web to make online purchases, so that the more often buyers search for product information, the buyer's desire to make online purchases will increase. This means that the variable of intention to use the world wide web for information retrieval is a moderating variable.

Information search is the most important function in making purchases through the world wide web, so it plays an important role in predicting buyer desires to make purchases in the future (Shim et al., 2001). These desires are based on assurance that individuals have in the past familiarizations. Assurance based on past familiarizations are related to certain treatments, information sourced from observations and from others about a treatment, and certain factors that can influence individuals in performing a treatment (Ajzen, 1991). The familiarizations of purchasing via the world wide web will reduce the risk of purchasing via the world wide web so that it will increase the intention to purchase through the world wide web (Dai, et al., 2014).

Dai, et al. (2014) in their study suggests that the acquaintance of shopping through the world wide web will reduce the risk of purchasing via the world wide web so that it will increase the intention of buying through the world wide web. This is reinforced by study from Forsythe and Shi (2003) which shows that a positive familiarizations in shopping online affects the perceptions and intentions of shoppers in purchasing online.

Assurance is also a part of buyer implementation to make purchases online. Purchase impulse intentions, quality orientation, brand orientation, online assurance and previous online purchase acquaintance have a positive influence on buyers' online purchase intentions (Ling, Chai, and Piew, 2010). Assurance also has an important role in influencing a person's implementation to shop online, so in this study using seven variables, namely: mental states, unobjective rules, perceived manageable conduct, online purchasing acquaintance, assurance, world wide web usage intentions for information seeking, and

world wide web usage intentions influence customer to make purchases online. The assurance factor is a key factor of the many factors that influence the occurrence of buying and selling transactions at online stores. Only customers who have assurance will make online transactions. Without the assurance of customers, online transactions will not occur. Assurance in an online store can be obtained from the customer's purchasing familiarizations (customer acquaintance). Generally, new customers try to shop at online stores at first with a small transaction value. If online transactions produce a good customer familiarizations, buyer confidence will increase.

The problem faced by online-based businesses is how to predict buyers' online purchase intentions. For this reason, this study was made to predict online buying intentions by looking for assorted factors that can predict online buying intentions. Purchase intention is important because it is the most important factor in predicting implementation, especially online buying implementation. One approach in predicting buyer implementation is planned conduct theory. planned conduct theory (TPB) according to Ajzen (1991) focuses on the assumption that humans generally behave rationally, which is always considering the information and implications of their actions, both implicitly and explicitly. This theory illustrates that a person's intention (intention) to display or not display a implementation is the closest determinant of the implementation itself. According to TPB, intentions are formed or influenced by three basic determinant factors, namely personal factors, social factors, and control factors. Thus, the more positive mental states and unobjective rules towards a conduct, and the stronger the control the individual has over the existing volitional control factors, the stronger the individual's intention to perform certain implementation.

Intention to buy online in this study is proxied by variables from planned conduct theory consisting of mental state variables, unobjective rules, and perceived manageable conduct. In addition, study added a variable of assurance (assurance) as a determinant variable of online buyer purchase intentions. Therefore, the formulation of the problem in this study is whether there is an influence of perceived manageable conduct, unobjective rule, mental state, and assurance on the propensity to buy on online application and its impact on conduct to use electronic commerce?

Literature Review

Planned Conduct Theory

This theory has a foundation on the perspective of beliefs that are able to influence a person to carry out a specific conduct. The belief perspective is carried out through the incorporation of assorted characteristics, qualities and attributes of certain information which then forms the will to behave. Intention is a decision to behave in a desired way or a stimulus to carry out an action, whether consciously or not. This intention is the beginning of the formation of a person's conduct. Planned conduct theory is suitable for describing any conduct that requires planning (Ajzen, 1991).

Planned conduct theory is an improvement from reasoned action theory. Reasoned action theory has scientific evidence that the intention to carry out certain actions is caused by two reasons, namely unobjective rules and mental states towards conduct (Fishbein and Ajzen, 1975). Several years later, Ajzen (1991) added one factor, namely individual control of conduct or perceived manageable conduct. The existence of these factors changes the reasoned action theory into Planned conduct theory.

Planned conduct theory is based on the assumption that humans are rational beings and use the information that is possible for them, systematically. People think about the implications of their actions before they decide whether or not to perform a particular conduct. Planned conduct theory is a theory that analyzes buyer mental states, unobjective rules, and perceived manageable conduct by buyers.

Planned conduct theory explains that mental state towards conduct is an important point that can predict an action, however it is necessary to consider a person's mental state in testing unobjective rules and measuring control of that person's conduct. If there is a positive mental state, support from people around and a perception of ease because there are no barriers to conduct, the person's intention to behave will be higher (Ajzen, 1991). Someone who has a positive mental state towards stock investment, gets support from the people around him and a perception of convenience because there are no barriers to investing in stocks, the intention of someone to invest in stocks will be higher.

The theory of reasoned action (Fishbein and Ajzen, 1975) is a model used to predict interest and conduct. According to the theory of reasoned action, a person's conduct (conduct) depends on his interest (intention), while the interest in behaving is highly dependent on mental states and unobjective rules of conduct. On the other hand, beliefs about the consequences of conduct greatly affect unobjective mental states and norms. Buyer interests and conduct are influenced by individual internal factors and external factors (social environment). Individual internal factors are reflected in one's mental state, while external factors are reflected in the influence of others (unobjective rules) on conduct. To analyze unobjective mental states and norms, a model is needed, one of which is the multi-attribute model from Fishbein.

The theory of reasoned action assumes that almost all conduct is under the control of a person's progress to perform a particular action. But in reality there are still many conducts that are not in the full control of the person. Some conducts that acquaintance deficiencies such as those related to skills, abilities, knowledge and good planning. In other conducts, there may be external obstacles such as time or opportunity that may limit the achievement of the target, so to accommodate these inhibiting factors, the model from theory of reasoned action becomes theory of planned conduct. Theory of Reasoned Action (TRA), developed in 1967, Control of conduct. A person has complete control, when there are no obstacles to displaying a conduct. In the opposite extreme, there may be absolutely no possibility of controlling a conduct, because there is no opportunity, because there are no resources or skills. Perceived manageable conduct refers to the degree to which an individual feels that the performance or absence of a conduct is under his control. People tend not to form a strong intention to perform a certain conduct, if they do not have the opportunity to do so despite being positive and believing that other people who are important to them will approve it. A direct path from perceived manageable conduct to conduct is expected to emerge when there is a congruence between a person's perception of control and actual control over a conduct. Furthermore, the theory continued to be revised and expanded by Icek Ajzen and Martin Fishbein. In the 1980s, the theory was used to study human conduct and to develop more appropriate interventions. In 1988, control of conduct was added to the existing reasoned action model, later named planned conduct theory (TPB).

Prediction of buyer conduct is accurately carried out by experts in assorted studies. Planned conduct theory is a development of the theory of reasoned action which aims to overcome problems that are not fully under the control of someone who is not yet complete in the theory of reasoned action. The core of planned conduct theory, remains in the conductal intention factor, but the determinants of intention are not only unobjective mental states and norms but also aspects of perceived conduct control. However, perceived manageable conduct is considered to have direct and indirect implications for predicting buyer conduct. The three components, namely mental states, unobjective rules and perceived manageable conduct interact and become determinants of interest which in turn will determine whether the conduct in question will be carried out or not.

The components in planned conduct theory are (Ajzen, 1991): 1. Buyer mental states. Mental state is considered as the first variable of conduct. Mental state is a positive or negative belief to display a certain conduct. These beliefs are called conductal beliefs. An individual will intend to display a certain conduct, when someone evaluates it positively. Mental states are determined by individual beliefs about the consequences of displaying a conduct (conductal beliefs), weighed based on the results of the evaluation of the consequences (outcome evaluation). This mental state is believed to have a direct

influence on conduct and is associated with unobjective rules and perceived manageable conduct. 2. Unobjective rules. Unobjective rules are assumed to be a function of specific beliefs that a person agrees or disagrees with to display a conduct. Beliefs that are included in unobjective rules (normative beliefs). An individual will intend to display a certain conduct, if he perceives that important others think that he should do so.

Propensity to Buy on Networked Application

Propensity to buy on networked application according to Assael (1998) is the tendency of buyers to buy a brand or take actions related to purchases as measured by the level of possibility of buyers to make purchases networked. According to Kotler & Keller (2006) propensity to buy on networked application is how likely buyers are to buy a brand or how likely buyers are to switch from one brand to another networked. Schiffman and Kanuk (2004), suggest that the propensity to buy on networked application is a thought that arises because of the feeling of being interested and wanting to own an item or service that is expected networked.

Maichun et al (2016) explained that mental state is a consistent evaluation, feeling, and tendency of a person's likes or dislikes of objects or ideas. Kotler & Keller (2006) define mental state as the buyer's feelings (positive and negative) of an object after he evaluates the object. The more objects that are evaluated, the more mental states are formed. Mental state has several functions, namely the function of adjustment, ego defense, expression of values and knowledge. Buyer mental state is a response given by advertising messages and captured by buyers. Mental state towards conduct is defined as a person's positive or negative feelings if he has to perform the conduct to be determined, other definitions Mental state is the level of self-evaluation when a person feels favorable or unfavorable when evaluating the intended conduct (Ajzen, 1991).

Mental state towards conduct is a tendency to respond to things that are liked or disliked on an object, person, institution or event (Ajzen, 1991). Mental state toward conduct is considered as the first variable that influences conductal intention. When an individual appreciates an action positively, then he has the will to do certain actions.

Views about a conduct are influenced by beliefs (conductal beliefs) as a result of the conduct performed. Individual beliefs include beliefs strength and outcome evaluation. The view on conduct is believed to have a direct impact on the will to behave which is then affiliated with perceived manageable conduct and unobjective rules (Ajzen, 1991).

Unobjective Rule

Fishbein and Ajzen (1975) defined that unobjective rule as an individual's perception of whether people are important to individuals thinking conduct should be done. Perception is a process that involves the entry of messages or information into the human brain. Maichun et al (2016) define unobjective rule as a person's perception that comes from social pressure to perform or not perform certain conducts. The opinion contribution of each given referral is weighted

Unobjective rule is an acknowledgment of social pressure in showing a particular conduct (Kreitner and Kinicki, 2001). Unobjective rules are benefits that have a basis for belief which has the term normative belief (Ajzen, 2005). Normative belief is a belief in the understanding or disagreement of a person or group that influences an individual's conduct. The important social influence of some conducts stems from family, spouse, relatives, colleagues at work and other references related to a conduct (Ajzen, 2006).

Conduct Control

Ajzen (1991) explained that conduct control refers to a person's perception of his ability to display certain conducts. In other words, control of conduct refers to the extent to which a person feels that displaying or not displaying certain conducts is under the control of the individual concerned. Control of conduct is determined by a number of beliefs about the presence of factors that can facilitate or complicate the implementation of the conduct displayed. Conduct is all human activities or activities, both those that can be observed directly and those that cannot be observed by outsiders. Conduct is a person's response or reaction to external stimuli (Maichun et al, 2016).

Perceived manageable conduct is a measure of a person's beliefs about how simple or complex it is to carry out an action (Hogg and Vaughan, 2005). Control of conduct can also be interpreted as an understanding of the simplicity or complexity of carrying out an action based on previous familiarizations and the obstacles that can be found in carrying out an action (Feldman, 1995). Someone who has unobjective mental states and norms that support certain actions will depend on the perceived manageable conduct support he has.

The existence of supporting factors provides an important role in terms of controlling conduct control. Vice versa, the fewer supporting factors felt by an individual, the individual will find it difficult to understand the conduct carried out (Ajzen, 2005). A person who has a positive mental state, support from the people around him and the least obstacles to carrying out a conduct, then that person will have a stronger intention than when he has a positive mental state and support from people around him, but there are many obstacles to carrying out the conduct.

Assurance

Assurance is defined as a willingness to rely on the ability, integrity and motivation of other parties to act in order to satisfy one's needs and interests as mutually agreed upon, implicitly or explicitly (Sheth and Mittal, 2004). Assurance or assurance is seen as a perception of reliability from the buyer's point of view based on familiarizations, or rather on a sequence of transactions or interactions characterized by the fulfillment of expectations for product performance and satisfaction. Guillen et al. (2003), defines assurance as a feeling of security that buyers have as a result of their interaction with a brand, which is based on the perception that the brand is reliable and responsible for the interests and safety of buyers.

Familiarizations is a source for buyers to create a belief in a product or brand that arises naturally which can be caused because the desires that buyers have can only be answered by the product or brand. This is what makes the assurance grow so that buyers will not switch to other products because assurance in the brand and the product has the ability to answer buyer needs and even provide more than buyers need. Assurance is a feeling that arises naturally based on someone's familiarizations where the product or service chosen by buyers is reliable and accountable.

Impact of Planned Control of Conduct on Propensity to Buy on Networked Application

Control of conduct is a condition in which the individual believes that an action is easy or difficult to perform under the control of the individual (Ajzen 1991). When the use of electronic commerce is difficult to use, control of conducts are formed that make buyers not intend to use electronic commerce. Conversely, if buyers think that electronic commerce is easy to use, a positive mental state will be formed (Garcia, et al., 2020). Study hypothesis:

H1: Planned control of conduct affects the propensity to buy on networked application

Impact of Unobjective Rule on Intention to Use to Electronic Commerce

Unobjective rules are a person's judgment regarding whether other people think that someone needs to do this or not (Ajzen 1991). Buyers' unobjective rules for the use of electronic commerce are formed from the surrounding environment. When other buyers in the neighborhood do not use electronic commerce and still use direct purchasing, a unobjective rule is formed that makes buyers not intend to use electronic commerce. Conversely, if people around, such as friends or family, recommend using electronic commerce, and the transaction process is going well, unobjective rules are formed that make buyers intend to use electronic commerce (Garcia, et al., 2020). Study hypothesis:

H2: Unobjective rule affects the propensity to buy on networked application

Impact of Mental State on Intention to Use to Electronic Commerce

Mental state is the degree to which an individual has a positive or negative evaluation of a particular conduct (Ajzen 1991). When buyers think that the use of electronic commerce is not important, then an mental state is formed that makes buyers not intend to use electronic commerce. On the other hand, if buyers assume that the use of electronic commerce is a must, a positive mental state will be formed, besides that if buyers think that electronic commerce can provide benefits for obtaining more effective product searches and greater price discounts, buyers will intend to use electronic commerce. (Garcia, et al., 2020). Study hypothesis:

H3: Mental state affects the propensity to buy on networked application

Impact of Assurance on the Propensity to Buy on Networked Application

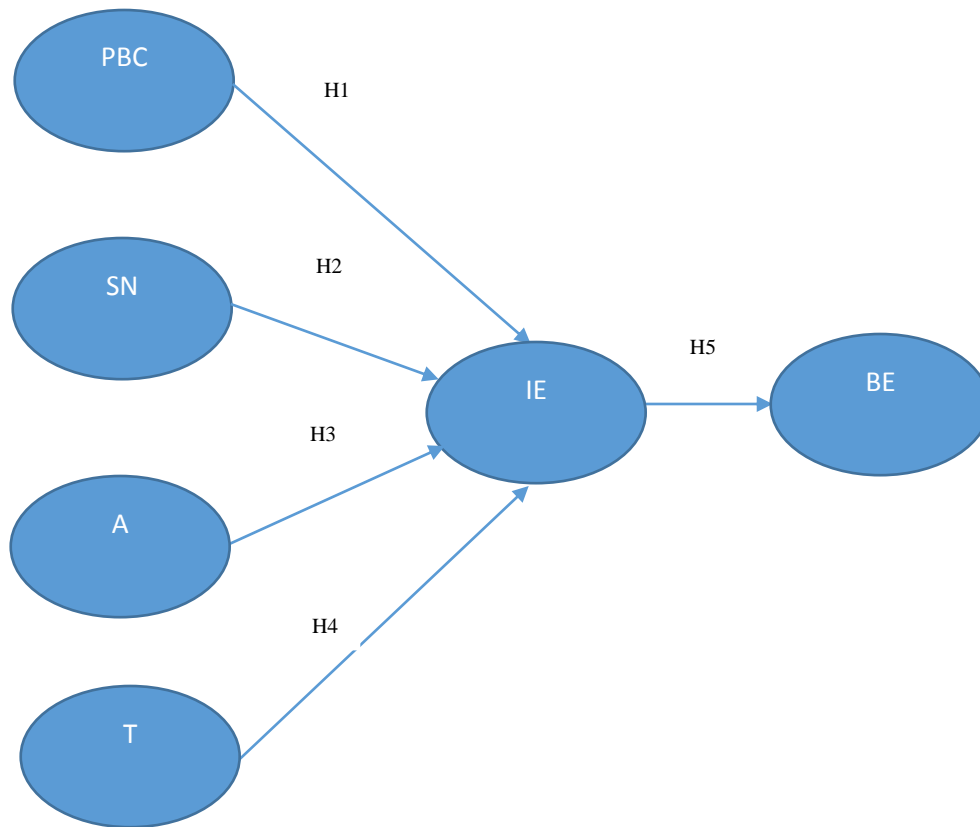
The higher assurance will certainly be used as a measure to grow networked purchase intention. The higher the assurance, the higher the use of electronic commerce. Assurance positively affects the intention to shop networked because buyers believe that the company is able to carry out its networked activities (because of its competence) and can deliver the products purchased to buyers. If buyers assurance the networked store provided by the company, then it allows them to increase their intention to make purchases networked. This understanding generally controls networked transactions which have a positive influence on buyer intentions to make purchases (Buttner & Goritz, 2008). Based on this description, study hypothesis:

H4: Assurance has an effect on the propensity to buy on networked application.

Impact of Propensity to Buy on Networked Application on Conduct to Use Electronic Commerce

Propensity to buy on networked application is able to produce conduct to use electronic commerce from the interests experienced buyers. At the stage of the emergence of interest, buyers realize that they like a particular product and want to have the product so that if the belief in the product is positive, it will lead to a decision to make a purchase conduct. Propensity to buy on networked application is a variable that affects conduct to use electronic commerce (Garcia, et al., 2020). Based on this description, study hypothesis:

H5: Propensity to buy on networked application has an effect on conduct to use electronic commerce



Study Methods

This study aims to analyze the purchasing of perceived manageable conduct, unobjective rule, mental state, and assurance on the propensity to buy on networked application and their impact on conduct to use electronic commerce. The exogenous variables of the study are perceived manageable conduct, unobjective rule, mental state, and assurance. The endogenous variables of the study are the propensity to buy on networked application and the conduct to use electronic commerce. The study sample was 100 respondents, namely buyers who shopped at electronic commerce X. The data collection method used a questionnaire. The data analysis method used SEM PLS.

Study Results And Discussion

Validity Test

The corrected convergent validity test is declared valid if the loading factor value is greater than or equal to 0.3. While discriminant validity is seen from the AVE value and is declared valid if it is greater than or equal to 0.5. Convergent validity test results can be seen in the following table:

Tabel 1; Outer Loading

	Attitude	Behavior to E-...	Intention to E-...	Planned Behav...	Subjective Norm	Trust
A1	0.821					
A2	0.769					
A3	0.805					
BE1		0.930				
BE2		0.751				
BE3		0.929				
BE4		0.790				
IE1			0.827			
IE2			0.789			
IE3			0.865			
PBC1				0.967		
PBC2				0.826		
PBC3				0.964		
SN1					0.939	
SN2					0.719	
SN3					0.954	
T1						0.944
T2						0.732
T3						0.963

Mental state statement items have the highest loading factor value of 0.821 and the lowest 0.769. The statement item conduct to use electronic commerce has the highest loading factor value of 0.930 and the lowest is 0.751. The statement item propensity to buy on networked application has the highest loading factor value of 0.865 and the lowest is 0.789. The statement item on planned control of conduct has the highest loading factor value of 0.967 and the lowest is 0.826. The unobjective rule statement item has the highest loading factor value of 0.954 and the lowest 0.719. The item of assurance statement has the highest loading factor value of 0.963 and the lowest is 0.732. After testing the convergent validity, then the discriminant validity is tested by looking at the AVE value.

Tabel 2; Average Variance Extracted (AVE) dan Cronbach Alpha

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Attitude	0.717	0.720	0.841	0.638
Behavior to E-...	0.873	0.884	0.914	0.729
Intention to E-...	0.771	0.784	0.867	0.685
Planned Behavi...	0.908	0.925	0.944	0.848
Subjective Norm	0.844	0.883	0.908	0.770
Trust	0.858	0.904	0.915	0.785

Based on table 2, the AVE value for each variable is greater than 0.5 so that all statement items are discriminantly valid. Testing the reliability of the instrument was tested using Cronbach's Alpha analysis. Cronbach's alpha is the average of all possible coefficients resulting from different ways of dividing the scale items. Based on table 2, the alpha-cronbach value for each variable is greater than 0.7 so it can be concluded that the statement items for each variable are reliable.

Hypothesis Test

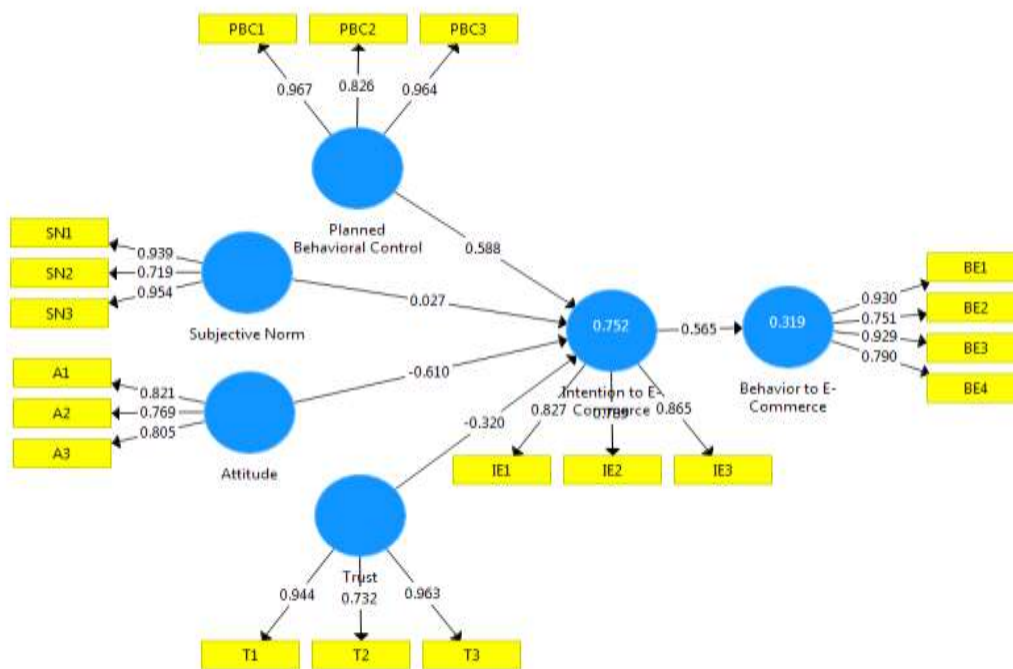
The Following Is a Table of Hypothesis Testing Results:

Tabel 3; Hypothesis Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDE...	T Statistics (O/STDEV)	P Values
Attitude -> Int...	-0.610	-0.643	0.225	2.717	0.007
Intention to E-...	0.565	0.571	0.067	8.466	0.000
Planned Behavi...	0.588	0.567	0.237	2.478	0.014
Subjective Nor...	0.027	0.012	0.429	0.064	0.949
Trust -> Intenti...	-0.320	-0.308	0.371	0.862	0.389

Here is the SmartPLS output image:

Gambar 1; Output SmartPLS



Based on table 3, the p-value for hypothesis 1 is 0.014 < 0.05, meaning that there is an influence of planned control of conduct on the propensity to buy on networked application. The p-value for hypothesis 2 is 0.949 > 0.05, meaning that there is no influence of unobjective rule on the propensity to buy on networked application. The p-value for hypothesis 3 is 0.007 < 0.05, meaning that there is an

influence of mental state on propensity to buy on networked application. The p-value for hypothesis 4 is $0.389 > 0.05$, meaning that there is no influence of assurance on the propensity to buy on networked application. The p-value for hypothesis 5 is $0.000 < 0.05$, meaning that there is an influence of propensity to buy on networked application on conduct to use electronic commerce

Conclusion

Based on the results of the analysis, from all hypothesis testing the influence of perceived manageable conduct, unobjective rule, mental state, and assurance on propensity to buy on networked application and its impact on conduct to use electronic commerce, it can be concluded that the results of hypothesis 1 test have an influence of planned control of conduct on propensity to buy on networked application. These results are in accordance with the study of Garcia, et al. (2020) which concludes that planned control of conduct has an effect on the propensity to buy on networked application. Control of conduct is a condition in which the individual believes that an action is easy or difficult to perform under the control of the individual. When the use of electronic commerce is difficult to use, control of conducts are formed that make buyers not intend to use electronic commerce. Conversely, if buyers think that electronic commerce is easy to use, a positive mental state will be formed.

The results of hypothesis 2 test there is no influence of unobjective rule on the propensity to buy on networked application. These results are not in accordance with the study of Garcia, et al. (2020) which concludes that unobjective rules affect the propensity to buy on networked application. Unobjective rules are a person's judgment regarding whether other people think that someone needs to do this or not. Buyers' unobjective rules for the use of electronic commerce are formed from the surrounding environment. When other buyers in the neighborhood do not use electronic commerce and still use direct purchasing, a unobjective rule is formed that makes buyers not intend to use electronic commerce. Conversely, if people around, such as friends or family, recommend using electronic commerce, and the transaction process is going well, unobjective rules are formed that make buyers intend to use electronic commerce. The results of this study are not appropriate because the study respondents are old customers of electronic commerce X so that the opinions of other parties do not affect the propensity to buy on networked application.

Unobjective rule on the propensity to buy on networked application. The p-value for hypothesis 3 is $0.007 < 0.05$, meaning that there is an influence of mental state on the propensity to buy on networked application. The p-value for hypothesis 4 is $0.389 > 0.05$, meaning that there is no influence of assurance on the propensity to buy on networked application. The p-value for hypothesis 5 is $0.000 < 0.05$, meaning that there is an influence of propensity to buy on networked application on conduct to use electronic commerce.

The results of hypothesis 3 test have the influence of mental state on the propensity to buy on networked application. These results are in accordance with the study of Garcia, et al. (2020) which concludes that mental state affects the propensity to buy on networked application. Mental state is the degree to which an individual has a positive or negative evaluation of a particular conduct. When buyers think that the use of electronic commerce is not important, then a mental state is formed that makes buyers not intend to use electronic commerce. On the other hand, if buyers assume that the use of electronic commerce is a must, a positive mental state will be formed, in addition, if buyers think that electronic commerce can provide benefits for obtaining more effective product searches and greater price discounts, buyers will intend to use electronic commerce.

The results of hypothesis 4 test have no influence of assurance on the propensity to buy on networked application. This result is not in accordance with the study of Buttner & Goritz (2008) which concluded that assurance has an effect on the propensity to buy on networked application. The higher assurance will certainly be used as a measure to grow networked purchase intention. The higher the

assurance, the higher the use of electronic commerce. Assurance positively affects the intention to shop networked because buyers believe that the company is able to carry out its networked activities and can deliver the purchased products to buyers. If buyers assurance the networked store provided by the company, then it allows them to increase their intention to make purchases networked. This understanding generally controls networked transactions which have a positive influence on buyer intentions to make purchases. The results of this study are not appropriate because the study respondents are old customers of electronic commerce X so that buyers already believe in electronic commerce services.

The results of hypothesis testing 5 have an influence of propensity to buy on networked application on conduct to use electronic commerce. These results are in accordance with the study of Garcia, et al. (2020) who concluded that the propensity to buy on networked application has an influence on conduct to use electronic commerce. Propensity to buy on networked application is able to produce conduct to use electronic commerce from the interests experienced buyers. At the stage of the emergence of interest, buyers realize that they like a particular product and want to have the product so that if the belief in the product is positive, it will lead to a decision to make a purchase conduct. Propensity to buy on networked application is a variable that affects conduct to use electronic commerce.

Implications/Limitations and Suggestions for Further Study

The limitation of this study is that this study was conducted by taking a sample of only 100 respondents on electronic commerce x so that the results of the study are most appropriate to be used only on electronic commerce x. the study was conducted on buyers who have been purchasing at electronic commerce x for a long time so that several factors such as assurance and opinions or unobjective rules from other parties do not affect the propensity to buy on networked application x. the study was conducted only on buyers in indonesia so that the application of study results is most appropriate only in indonesia.

Suggestions for further study is that more sampling can improve the study model. study on new buyers is very crucial because it can produce more objective answers. the expansion of the sample by taking samples of buyers outside indonesia provides a more complete picture of electronic commerce x. the addition of other variables besides those in this study can complete study on buyer conduct in using electronic commerce.

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