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The Impact of TAM, Social Influence, and Information Quality on Purchase Intention in E-commerce

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Abstract

Purpose – This study analyzes the impact of TAM (Technology Acceptance Model), social influence, and quality of information on purchase intention with mediation of e-commerce attitude.

Methodology– The study procedures were carried out using quantitative method, and data were collected with various instruments, and analyzed applying structural equation modeling technique (PLS-SEM). A total of 349 consumers who were familiar with e-commerce applications were then selected with purposive sampling using non-probability methods.

Findings—The perceived usefulness, information quality, and social influence had a significant effect on attitude, while attitude had an impact on purchase intention. In addition, perceived ease of use was reported to have no significant impact. The results also showed that attitude could mediate the relationship between perceived usefulness, information quality, and social influence regarding purchase intention. However, the variable did not mediate the impact of perceived ease of use on purchase intention.

Originality – This analysis developed TAM theory by adding new variables, namely social influence and information quality. Since social influence played a role in motivating technology use, information quality was also considered an essential variable in online platforms.

1. Introduction

E-commerce is purchasing and selling products or services through electronic networks or the Internet. It also refers to using information and communications technology (ICT) to perform business activities, such as online shopping, electronic payments, and online banking. In addition, consumers can enjoy the ease of shopping at any location and time, the availability of diverse items and services, and the capability to compare costs and read reviews before purchasing (Ligaraba et al., 2023). Statista Market Insights show that Indonesia is expected to have 178.94 million e-commerce users by 2022. The figure has grown by 12.79% than the previous year, reaching 158.65 million users. According to Bank Indonesia, the projected value of e-commerce transactions in Indonesia for 2022 is IDR 476.3 trillion. The amount was obtained from 3.49 billion electronic transactions in 2022 (Mustajab, 2023). SimilarWeb data also revealed that there were five e-

commerce marketplace categories with the most visitors in Indonesia occurring in the third quarter of 2023, namely Shopee, Tokopedia, Lazada, Blibli, and Bukalapak. Among these marketplaces, visitor growth was only seen on the Shopee and Blibli platforms, as other competitors tended to weaken (Ahdiat, 2023). Shopping online has become a lifestyle for most Indonesian individuals today (Winto, 2022). The increase of the Internet use in business and the rapid growth of e-commerce in Indonesia are currently shaping consumer behavior. Consequently, e-commerce opportunities are tremendous, and public trust in online transactions is increasing.

According to previous studies, TAM (Technology Acceptance Model) is a popular theoretical structure among academics, which elucidates the key elements influencing users' acceptance of information technology. Several studies have substantiated the prognostic capability of TAM in determining users' behavior. For example, (Davis, 1989) introduced a TAM based on the TRA (theory of reasoned action), which revealed that users' intents, affected by attitude, determined the use of information systems (IS) (Mokhtar et al., 2018). An analysis of multiple studies showed that TAM was a highly reliable and accurate framework. Consequently, it is an important factor in understanding how individuals accept, use, and integrate technology (Usman et al., 2022). TAM posits that the disposition of prospective users toward technology is the primary determinant of its acceptability. Users' behavioral intentions to use technology were reported to be contingent upon their views of the usefulness and ease of use. (Camilleri & Falzon, 2021; Ferri et al., 2020; Kampa, 2023; Kelly & Palaniappan, 2023; Zhang & Lee, 2023) have conducted several studies using TAM. Despite criticism for its antiquated nature, bibliometric analysis has shown a growing number of papers on TAM and its uses. This suggests that the model's use, modification, and extension remain relevant in numerous applications and fields (Al-Emran & Granić, 2021). TAM proposed by (Davis, 1989) has garnered various empirical validation. However, previous literature assessments revealed that it has not consistently offered improved explanations or forecasts of behavior (Patel & Patel, 2018). To address this constraint, the present study aims to enhance TAM by incorporating supplementary factors to augment its predictive capacity for behavior. To have a more thorough understanding of consumer intents for e-commerce, it is necessary to incorporate additional elements, including social influence and information quality, into the framework.

The inclusion of social influence variable in the TAM is critical, as it relies on social information from close acquaintances that shapes individuals' attitude toward technology (Venkatesh et al., 2012). However, this impact will only impact those who lack firsthand experience. Empirical data indicates contradictory findings about the correlation between social influence and the propensity to apply technology. Several analysis have reported favorable outcomes (Ikhsan, 2020; Kelly & Palaniappan, 2023; Singh & Srivastava, 2020; Zhang et al., 2023), while others reported the absence of significant impacts (Chaouali et al., 2016; Hsu & Lin, 2016). Consumers typically perceive social influence as a hidden source of motivation that shapes their adoption of technology (Vahdat et al., 2021). This phenomenon leads to the perception of friends and family as trustworthy and low-risk examples of technology use. The aforementioned concepts and rationales underlie the social influence application in technology adoption. However, other analysis present contradictory evidence that social influence does not imply the ability to motivate prospective users to choose adoption (Basri, 2018). This indicates that it is essential to conduct further studies on the variable. Therefore, this study aimed to present empirical data on the social influence impact on the inclination to acquire a product/service through the Internet, specifically in electronic commerce.

Apart from social influence, the information quality also has a significant impact (Kim et al., 2023), particularly within the setting of an online platform. Information quality is defined as

the precision, comprehensiveness, lucidity, comprehensibility, utility, and dependability of the data produced by an information system. Reliable online product information is considered extremely valuable by consumers (Chen & Chang, 2018). Customers, when confronted with a plethora of online information with questionable authenticity, place a high value on the quality of the information. The presence or absence of high-quality information impacts the shopping experience and customers' intentions to purchase items and services online (Ghasemaghaei & Hassanein, 2016). Prospective buyers are more inclined to place their trust in websites that offer what customers see as impartial evaluations of products and services. Accurate, timely, and dependable information establishes confidence among prospective customers (Xie et al., 2017). The relationship of perceived information quality and purchase intention suggests that high-quality positive review material has a substantial motivating impact (Zhu et al., 2020).

Based on the description regarding TAM, information quality, and social influence, this study was carried out to bridge the gap by analyzing the impact of the variables on purchase intention, focusing on mediation attitude in e-commerce. The study is deemed valuable because it sheds light on the impact of TAM, social influence, and information quality on purchase intention in e-commerce.

TAM has been utilized in the previous studies(Cimbaljević et al., 2023; Hartutik et al., 2024) Muñoz-Carril et al., 2021; Safari et al., 2022; Sobon, 2022; Peng et al., 2023). The model is a theoretical structure that elucidates and forecasts users' willingness to agree and apply new information technology. Purwianti, (2019) developed TAM to analyze the real-world application of technology, revealing utility and ease of use as the most relevant factors. The results argue that the main factors influencing intention to use technology are perceptions of its usefulness and ease of use. Perceived usefulness pertains to individuals' subjective evaluation of how adopting a particular technology improves their job performance (Kampa, 2023). Several studies consistently support the relationship between perceived usefulness and attitude. For example, (Cimbaljević et al., 2023) revealed that perceived usefulness positively impacted attitude. This variable refers to how consumers perceive the potential benefits and enjoyment anticipated from using a good or service (Madias et al., 2023). Customers who perceive a product as beneficial are more inclined to recognize and appreciate its benefits and advantages (Ngoc et al., 2023). The favorable view of usability engenders a positive disposition toward utilization (Debasa et al., 2023). These results are consistent with the reports of (Fard & Marvi, 2020; Kim et al., 2023; Leon, 2018; McLean et al., 2020; Mpinganjira, 2019; Muñoz-Carril et al., 2021; Mwesiumo et al., 2021; Nath et al., 2019; Safari et al., 2022; Shaker et al., 2023; Sobon, 2022; Syahruddin et al., 2021; Peng et al., 2023). Previous studies have shown that those who see technology or invention as useful are more likely to hold a positive attitude. This shows the significance of perceived usefulness in shaping individuals' attitude toward novel technology or innovation. Consequently, the following hypothesis was proposed:

H_1: Perceived usefulness significantly affect attitude positively

Perceived ease of use is related to individuals' subjective assessment of the amount of exertion needed to operate a certain technology, as articulated by (Kampa, 2023). (Cimbaljević et al., 2023) also found that the variable affect favorably on attitude. Perceived ease of use, as defined by (Madias et al., 2023), pertains to consumers' belief that using a product or service would be effortless and not necessitate substantial cognitive exertion. Consumers tend to view technology more positively when it is considered to be easy. These results are consistent with the reports of (Fard & Marvi, 2020; Kim et al., 2023; Leon, 2018; Muñoz-Carril et al., 2021; Shaker et al., 2023; Sobon, 2022; Syahruddin et al., 2021; Peng et al., 2023). However, some studies, including

(Debasa et al., 2023; Ligaraba et al., 2023), challenge the concept of a significant relationship of perceived ease of use with attitude. This is due to the possibility that other factors may exert a more substantial influence. Consequently, the hypothesis was proposed:

H_2: Perceived ease of use significantly affect attitude positively

Social influence measures how individuals see others' opinions as important in shaping their behavior when using a new system (Pitchay et al., 2022).The variable also denotes a measure of how much individuals believe that others see a system or technology as the most advantageous option for utilization (Sudarsono et al., 2024). The positive correlation of social influence with attitude has been stated in various studies. Social influence refers to the references impact including friends, family, and experienced individuals on attitude and behavior (Oloveze et al., 2022). When individuals observe that their peers or social network have a positive attitude, there is a tendency to adopt a similar attitude (Pitchay et al., 2022). The opinions and expectations of others can influence how individuals perceive benefits and opportunities (Nikou & Luukkonen, 2023). Individuals are frequently swayed by the viewpoints, behaviors, and advice of others, particularly those who are considered to be trustworthy or similar. Social influence has also been reported to provide social validation and approval, which can increase perceptions of innovation, thereby leading to a positive attitude (Kusumawardani et al., 2023). Consequently, the hypothesis was proposed:

H_3: Social Influence significantly affect Attitude positively

According to Pitchay et al. (2022) stated that "Information quality" was the public's view of the caliber of the data displayed in the system. A study (Wang et al., 2018) revealed that information quality had a favorable and substantial impact on attitude. The significance of the variable is crucial in influencing perceptions and attitude (Ligaraba et al., 2023). Users who perceive information presented as helpful, accessible, precise, and timely are more inclined to have a positive attitude (Wang et al., 2018). Enhancing the variable reduces ambiguity and perceived risk associated with online transactions, thereby fostering trust and confidence in service providers (Pitchay et al., 2022). This is appropriate to Kim et al. (2023) and Leon (2018), providing evidence of a positive correlation of information quality with attitude. Consequently, the hypothesis 4 was proposed:

H_4: Information quality significantly affect attitude positively

Attitude is characterized as an individual's propensity to react and establish beliefs or opinions that constitute evaluative assertions on objects or events (Dora et al., 2023). Attitude includes concepts, sentiments, cognition, conduct, and affect (Pitchay et al., 2022). Several studies have also shown that it is the manifestation of consumers' assessments and opinions regarding the attractiveness and practicality of a technology (Madias et al., 2023). In addition, having a favorable attitude towards something significantly enhances the probability of intending to make a purchase. Individuals with a more favorable disposition toward utilizing technology tend to be more inclined to employ it (Cimbaljević et al., 2023). A favorable attitude indicates a thorough evaluation of the merits and benefits of a product. A favorable perception can enhance the determination to utilize it (Ngoc et al., 2023). The conclusions is appropriate to (Abedi et al., 2020; Mamun et al., 2023; Bilal et al., 2022; Fard & Marvi, 2020; Kampa, 2023; Leon, 2018; McLean et al., 2020; Mpinganjira, 2019; Najib et al., 2022; Nath et al., 2019; Safari et al., 2022; Syahruddin et al., 2021; Veloso & Gomez-Suarez, 2023; Wang et al., 2018; Zhang et al., 2023). These studies collectively

support the notion that a positive correlation exists on the attitude and purchase intention. Consequently, the hypothesis 5 was proposed:

H_5: Attitude significantly affect purchase intention positively

Perceived usefulness is how individuals personally judge the benefits and value they can get from applying a certain technology/system (Nath et al., 2019). Several studies have shown that this factor indirectly affects purchase intention by influencing attitude (Madias et al., 2023). Therefore, when customers find an item useful, it leads to a more positive attitude, which then affects their intention to purchase (Oloveze et al., 2022). A positive view of usability creates a good attitude, which in turn raises purchase intention (Cimbaljević et al., 2023). Consequently, the following hypothesis was proposed:

H_6: Attitude mediates the correlation of perceived usefulness with purchase intention

Perceived ease of use is how individuals think about the amount of effort and difficulty expected when using a certain technology (Nath et al., 2019). (Fard & Marvi, 2020) found a strong and positive link of perceived ease of use with purchase intention, with attitude towards the product being an important factor. (Cimbaljević et al., 2023) said that when individuals think technology is easy to apply, it boosts their confidence in using it. (Peng et al., 2023) said that individuals who find technology easy to use are tend to have a good attitude toward it, which can lead to a higher chance of purchasing. Therefore, the following hypothesis was suggested:

H_7: Attitude mediates the correlation of perceived ease of use with purchase intention

Social influence is about how important individuals in a social setting affect how a behavior is seen and the pressure they put on someone to follow that view (Oloveze et al., 2022). Attitude is key in linking social influence to the intention to purchase (Maziriri et al., 2023). This means that social influence affects purchase intention indirectly by changing attitude (Nikou & Luukkonen, 2023). The hypothesis 8 was suggested:

H_8: Attitude mediates the correlation of social influence with purchase intention

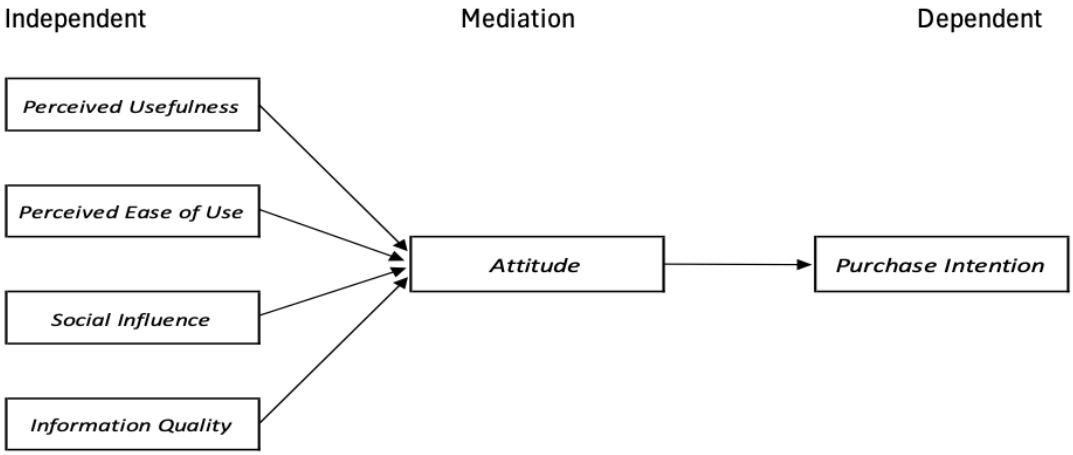

Figure 1. Study Model

Information quality refers to the features of information that make it useful, reliable, accurate, complete, relevant, and easy to access (Wang et al., 2018). Many studies have shown that this factor positively affects purchase intention, with attitude acting as a middle step (Ligaraba et al., 2023). When individuals think the information is of high quality, they tend to form a positive

attitude, which then affects their intention to buy (Leon, 2018). Purchase intention is a stage in which consumers evaluate a product or service prior to making a purchasing decision (Nahar & Silintowe, 2021). Then, the hypothesis 9 was proposed:

H_9: Attitude mediates the correlation of information quality with purchase intention

2. Research Methods

In this study, the author analyzed the factors impacting purchase intention in e-commerce, TAM perspective, information quality, and social influence. The object of this study was an e-commerce application and used a non-probability sample, especially utilizing a purposive sampling technique. This was employed with specific considerations and criteria that were determined (Hartutik et al., 2024, Purwianti, 2023). The sample used was the individuals of Batam City who were familiar with e-commerce applications (Shopee, Tokopedia, Lazada, Blibli, and Bukalapak). The sample for this report was 349 and data collection used questionnaires to potential respondents via Google Forms or distributing questionnaires directly to each potential respondent which consisted of 27 statements. The study used a Likert scale instrument measurement to measure the subject's responses on a 5-point interval scale, while the analytical tool used was PLS-SEM.

Table 1. Measurement of Independent Variables

Variable	Code	Items	Reference
Perceived Usefulness	PU1	I think applying e-commerce applications can help me search for and buy products more efficiently.	(Kampa, 2023)
	PU2	In my opinion, using e-commerce applications improves my shopping performance.	
	PU3	In my opinion, using e-commerce applications makes searching and purchasing products more effective.	
	PU4	In my opinion, using e-commerce applications makes it easier for me to search for and buy products.	
	PU5	In my opinion, overall, the features in the e-commerce application are useful for me when searching for and purchasing products.	
Perceived Ease of Use	PEOU1	In my opinion, learning to use e-commerce applications is easy for me	(Kampa, 2023)
	PEOU2	In my opinion, it is effortless to search for the desired product in e-commerce applications.	
	PEOU3	In my opinion, the process of using e-commerce applications is clear and understandable.	
	PEOU4	In my opinion, it is easy to become proficient (skillful) in using e-commerce applications.	
	PEOU5	In my opinion, overall, the e-commerce application is easy to use	
Information Quality	IQ1	In my opinion, using e-commerce applications provides accurate information about products, costs, and estimated delivery times.	(Pitchay et al., 2022)
	IQ2	In my opinion, using e-commerce applications provides reliable information about products, costs, and estimated delivery times.	
	IQ3	In my opinion, using e-commerce applications can provide information about products in the right level of detail.	
	IQ4	I think using e-commerce applications can present information in an appropriate format.	
Social Influence	SI1	I am sure many individuals in my country use e-commerce applications	(Pitchay et al., 2022)
	SI2	I am sure many individuals in my country have expressed their desire to use e-commerce applications.	
	SI3	I am sure many individuals in my country are looking for a product using e-commerce applications.	
	SI4	Individuals around me think I should use e-commerce applications to buy a product.	
	SI5	Individuals whose opinions I value prefer using an e-commerce application to search for a product.	

Source: processed data

Table 1 presents a measurement of four independent variables: perceived usefulness, perceived ease of use, social influence, and information quality. The measure perceived usefulness factors using five statements, perceived ease of use using five statements from Kampa (2023), social influence using five statements, and information quality using four statements from Pitchay et al. (2022). The study used a Likert scale instrument measurement to measure the subject's responses on a 5-point interval scale, while the analytical tool used was PLS-SEM.

Table 2 Measurement of Dependent and Mediating Variables

Variable	Code	Items	Reference
Attitude	ATT1	In my opinion, purchasing a product using an e-commerce application is a wise action.	(Pitchay et al., 2022)
	ATT2	In my opinion, purchasing a product using an e-commerce application is good.	
	ATT3	In my opinion, purchasing a product using an e-commerce application makes sense.	
	ATT4	In my opinion, purchasing a product using an e-commerce application is useful.	
Purchase Intention	PI1	I intend to continue using e-commerce applications to purchase products in the future.	(Pitchay et al., 2022)
	PI2	I will always try to buy a product using e-commerce applications in my daily life.	
	PI3	I plan to continue using e-commerce applications to purchase products.	
	PI4	I decided to use an e-commerce application to purchase a product another time.	

Source: processed data

Table 2 presents a measurement of dependent variables: purchase intention and measurement of mediating variables: Attitude, The measure purchase intention factors using four statements, and attitude using four statements from Pitchay et al. (2022). The study used a Likert scale instrument measurement to measure the subject's responses on a 5-point interval scale, while the analytical tool used was PLS-SEM.

3. Results and Discussions

3.1 Respondent Profiles

The demographics indicated that the dominant respondents were male (59%), aged between 18 and 21 (33%), with a high school education (48.4%), working as private employees (44.1%), with monthly income between IDR 4,500,441 - IDR 6,000,000 (38.7%) and monthly expenses IDR 1,000,001 - IDR 2,000,000 (28.1%). This showed that most of those who used e-commerce applications were employed and had an income (Table 3).

This demographic pattern highlights that most e-commerce users are young adults who are employed and financially independent. With a steady income and controlled expenditure, they represent a group that is likely to engage in online transactions. This trend underscores the growing reliance of working individuals on e-commerce platforms, particularly among those with disposable income, making them a key target audience for e-commerce businesses.

Table 3. Demographics

Categories	Details	Frequency	%
Gender	Male	206	59%
	Female	143	41%
Age	< 18	13	3.7%
	18 – 21	115	33.0%
	22 – 25	107	30.7%
	26 – 30	66	18.9%
	31 – 35	32	9.2%
	36 – 40	9	2.6%
	41 – 45	7	2.0%
Education Level	Elementary School	4	1.1%
	Junior High School	6	1.7%
	Senior High School	169	48.4%
	Bachelor's Degree	138	39.5%
	Master's Degree	26	7.4%
	Doctorate Degree	6	1.7%
Occupation	Student	98	28.1%
	Private Employee	154	44.1%
	Civil Servant	33	9.5%
	Housewife	26	7.4%
	Entrepreneur	38	10.9%
Income per Month	< IDR4.500.440	37	10.6%
	IDR4.500.441 - 6.000.000	135	38.7%
	IDR6.000.001 - 8.000.000	89	25.5%
	IDR8.000.001 - 10.000.000	66	18.9%
	> IDR10.000.001	22	6.3%
Expense per Month	< IDR500.000	42	12.0%
	IDR500.001 - 1.000.000	92	26.4%
	IDR1.000.001 - 2.000.000	98	28.1%
	IDR2.000.001 - 3.000.000	72	20.6%
	IDR3.000.001 - 5.000.000	39	11.2%
	> IDR5.000.001	6	1.7%

Source: processed data

The growing reliance of young, financially stable individuals on e-commerce platforms makes them a key target audience for businesses in this sector. With their disposable income and inclination toward digital transactions, this group represents an opportunity for e-commerce companies to expand their reach and foster long-term customer loyalty through tailored marketing strategies.

3.2 Common Method Bias (CMB)

Common Method Biases (CMB) presented a challenge in the study by potentially causing inaccuracies in data measurement or evaluation. Many prior scholars had employed Harman's one factor, or the single factor test, as a method to identify concerns associated with CMB. The idea of Harman's single-factor test entailed incorporating all items from various study constructs in a factor analysis to determine whether a singular common factor could account for the bulk of variance. This study demonstrated that no single factor accounts for >50% of the variance, suggesting that CMB did not manifest in this study. The CMB test results show % of variance was 29.654% which indicated that the data was free from bias.

The authors measured the constructs in this study using the validity and reliability method. Table 3 and Figure 2 displayed the standard quality measuring test results. For the validity test, the outer loadings should >0.6, and the AVE should >0.5. This study employs PLS SEM analysis to assess the interrelationships among variables. Figure 2 visually illustrates the structural links

among the variables. Figure 2 illustrates the outcomes of a comprehensive model employing PLS SEM analysis.

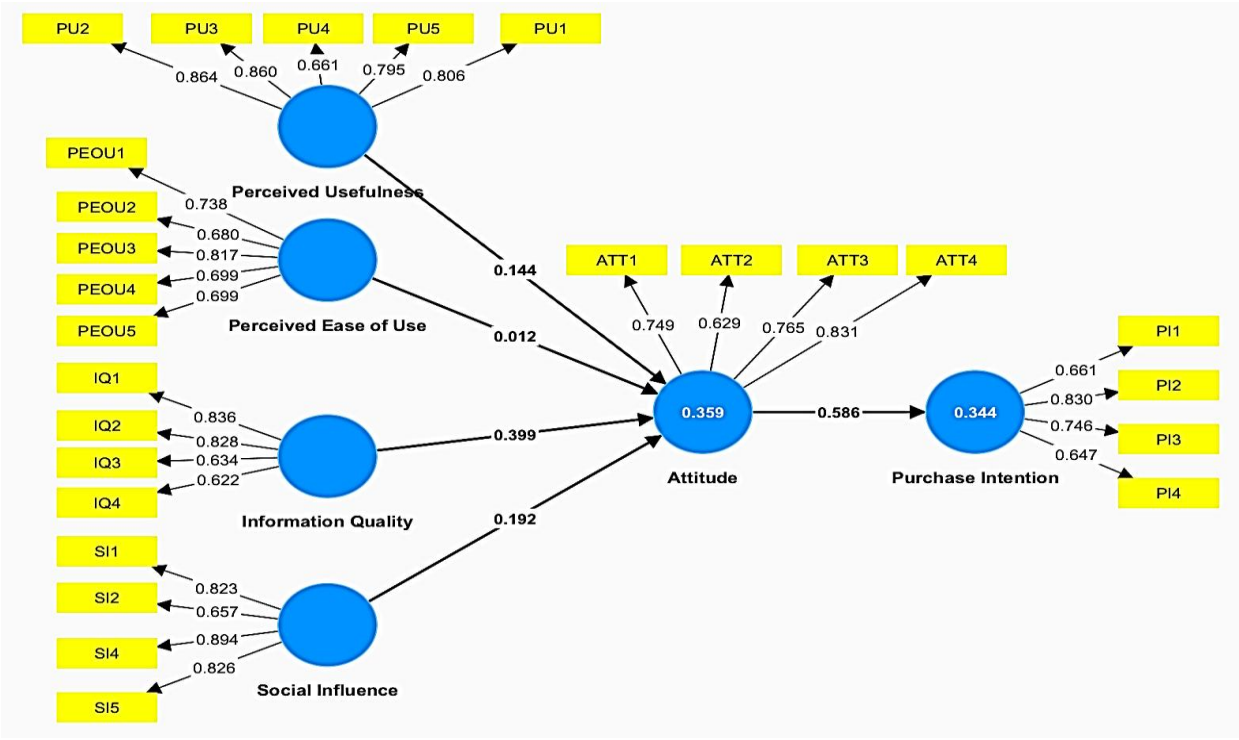

Figure 2. Full Model Analysis

Table 4 demonstrated that the variables perceived usefulness, ease of use, information quality, social influence, attitude, and purchase intention had strong validity values for their outer loading, from 0.622 to 0.864. These values exceeded the threshold of 0.6 and were greater than 0.5 for the AVE, which ranged from 0.525 to 0.647. For the reliability test, Cronbach's alpha and composite reliability values must be above 0.6. This also demonstrated that both Cronbach's alpha (0.692-0.857) and composite reliability (0.814-0.899) regularly exhibited strong reliability values above the threshold of 0.6. According to the test results, the correlation of variables demonstrated strong validity and reliability, indicating that it could effectively support the implementation of additional testing.

In terms of reliability, the results were equally robust, with Cronbach's alpha values ranging from 0.692 to 0.857 and composite reliability values from 0.814 to 0.899. Both metrics surpassed the threshold of 0.6, indicating high internal consistency among the indicators for each variable. These findings suggest that the measurement model not only satisfies the requirements for validity but also ensures reliability, making it a solid foundation for subsequent testing. Overall, the strong correlation and reliability of these variables reinforce their capability to support further analysis and provide meaningful insights into the relationships within the study.

Table 4. Outer Model Measurements

Constructs	Outer Loading	Cronbach's Alpha	Composite Reliability	AVE
Perceived Usefulness				
PU_1	0.806			
PU_2	0.864	0.857	0.899	0.641
PU_3	0.861			
PU_4	0.661			
PU_5	0.796			
Perceived Ease of Use				
PEOU_1	0.738			
PEOU_2	0.680	0.783	0.849	0.530
PEOU_3	0.818			
PEOU_4	0.698			
PEOU_5	0.698			
Information Quality				
IQ_1	0.835			
IQ_2	0.828	0.711	0.824	0.543
IQ_3	0.635			
IQ_4	0.622			
Social Influence				
SI_1	0.798			
SI_2	0.673	0.813	0.879	0.647
SI_4	0.852			
SI_5	0.797			
Attitude				
ATT_1	0.748			
ATT_2	0.629	0.731	0.833	0.558
ATT_3	0.768			
ATT_4	0.829			
Purchase Intention				
PI_1	0.660			
PI_2	0.831	0.692	0.814	0.525
PI_3	0.747			
PI_4	0.646			

Source: processed data

Overall, the test results demonstrated that the variables exhibit strong validity and reliability, making them suitable for supporting the implementation of additional testing. The consistent correlations among the variables further strengthen the credibility of the model, ensuring that it can effectively measure the constructs being evaluated.

3.3 Inner Model Measurement

The subsequent phase involved assessing the structural model, which served to examine the relationships among latent variables and evaluate the model's Goodness of Fit. Moreover, to determine the predictive potential of the structural model using PLS, one must examine the R squared values for each endogenous latent variable, and employ the Goodness of Fit test to asses the overall adequacy of the model.

Table 5. R^2 Value

Variable	R^2	%
Attitude	0.378	37.8%
Purchase Intention	0.350	35.0%

Source: processed data

Table 5 showed that the R^2 for attitude was 0.378. This means that perceived usefulness, ease of use, social influence, and information quality could explain 37.8% of the attitude. Also, the R^2 for purchase intention was 0.350, which means attitude could explain 35% of the purchase intention. Following (Hair et al., 2019) an R^2 of 0.75 was classified as strong, while 0.50 was termed as moderate, and 0.25 was labeled as weak. The predicted results for the endogenous variables attitude and purchase intention were moderate.

Table 6. Goodness of Fit

Variable	AVE	R2
Perceived Usefulness	0.641	
Perceived Ease of Use	0.530	
Information Quality	0.543	
Social Influence	0.647	
Attitude	0.558	0.378
Purchase Intention	0.525	0.350
Goodness of Fit	**0.457**	

Source: processed data

Goodness of Fit compared the specified model and the covariance matrix between indicators. This Goodness of Fit test was used to assess the model as a whole. A small Goodness of Fit value was represented by a value > 0.10, a moderate value was > 0.25, and a large value was > 0.36. Goodness of Fit test result calculations showed a value of 0.457, which meant the study model was included in a large value.

3.4 Hypothesis Testing

In this study, direct effects and indirect effects were tested separately through PLS-SEM bootstrapping output. These effects tests were carried out to prove that the hypothesis testing was used to determine the correlation of the variables in the study following the value criteria, t statistics > 1.96 and p values < 0.05.

Table 7. Path Analysis Results

Path		Sample Mean (M)	T Statistics (|O/STDEV|)	P Values	Conclusions
Direct Effects					
Perceived Usefulness => Attitude	H1	0.140	2.441	0.015	Accepted
Perceived Ease of Use => Attitude	H2	0.004	0.009	0.993	Rejected
Social Influence => Attitude	H3	0.218	3.580	0.000	Accepted
Information Quality => Attitude	H4	0.391	6.542	0.000	Accepted
Attitude => Purchase Intention	H5	0.590	13.923	0.000	Accepted
Indirect Effects					
Perceived Usefulness => Attitude => Purchase Intention	H6	0.082	2.380	0.017	Accepted
Perceived Ease of Use => Attitude => Purchase Intention	H7	0.003	0.008	0.993	Rejected
Social Influence => Attitude => Purchase Intention	H8	0.129	3.295	0.001	Accepted
Information Quality => Attitude => Purchase Intention	H9	0.231	6.039	0.000	Accepted

Source: processed data

GoI needs to be innovative in accessing financing for projects that support efforts to address climate change and its impacts in order to achieve NDC target. The issuance of Green Sukuk is a

strategic move by GoI to diversify financial assets while simultaneously achieving this national target (Sahari & Henniche, 2020; Alam et al., 2023; Hiljannah et al., 2023). However, a lack of coordination between ministries can affect the formulation of impact reporting on the results of Green Sukuk issuance, even though the credibility of these reports was crucial for gaining investor legitimacy. To ensure effective implementation at the issuance, allocation, and reporting stages, efforts are required to improve understanding and cooperation among ministries as project owners. Several studies have raised concerns about the allocation of Green Sukuk proceeds, emphasizing the need to ensure that funds are directed toward priority areas. To address this, governments must enhance their technical and financial capacities to ensure that projects funded by Green Sukuk are sustainably operated, particularly to benefit rural communities and contribute to carbon emission reduction. Another finding highlights the critical need to balance environmental sustainability with economic development, underscoring the potential of global Green Sukuk as an effective tool for mitigating carbon emissions while fostering sustainable growth (Rahman et al., 2024; Mujizat, 2021; Suriani et al., 2024).

Variance-based SEM, also known as PLS-SSEM (partial least squares), combined regression analysis techniques and factor analysis to estimate parameters in the hypothesis analysis. Often referred to as soft modeling, Partial Least Squares was a powerful analysis method that eliminated the assumptions of Ordinary Least Squares (OLS) regression, including the need for multivariate normally distributed data and the absence of multicollinearity between exogenous variables (Ghozali, 2021). PLS employed the bootstrapping method, also known as random duplication. Therefore, the assumption of normality must not be a problem for PLS, and not only did bootstrapping ensure data normality, but it also eliminated the need for a minimum number of samples in PLS. Hayes, 2021 argued that in indirect effect analysis, the bootstrapping technique was stronger and more precise than the Sobel test for the mediation effect inference because it better respected the nature of the indirect effects' sampling distribution (Rasoolimanesh et al., 2021).

Table 7 displayed the testing results of the nine proposed hypotheses. The direct effects test rejected hypothesis H2 but confirmed four other hypotheses. The t-statistics value of 0.009, below 1.96, and the p-value of 0.993, above 0.05, supported the rejection of the hypothesis that perceived ease of use influences attitude. The approved hypotheses (H1, H3, H4, and H5) related to the effect of perceived usefulness, social influence, and information quality on attitude and the role of attitude on purchase intention. The indirect effects test yielded the invalidation of one hypothesis (H7) and the validity of 3 other hypotheses. The study rejected the hypothesis that perceived ease of use, through attitude, influences purchase intention. This rejection was based on a t-statistics value of 0.008, below 1.96, and a p-value of 0.993, above 0.05. The confirmed hypotheses (H6, H8, and H9) suggested that perceived utility, social influence, and information quality impacted purchase intention which was mediated by attitude.

This study developed a conceptual framework to explain TAM, social influence, and information quality in the e-commerce application to make purchases. The results confirmed that all hypotheses were significant except for the fact that perceived ease of use did not impact attitude, and did not act as a mediator between perceived ease of use and purchase intention in e-commerce. The findings of this report stated that TAM suggested that attitude towards technology acceptance were influenced by perceived usefulness, which positively affected attitude. This was because using e-commerce applications provided many benefits to users, such as making shopping more efficient and effective and making it easier to find a product. When users felt that using an e-commerce application could provide benefits, a positive attitude toward the e-commerce application tended to be implemented, and this occurred consistently. (Ligaraba et al., 2023;

Mwesiumo et al., 2021; Oloveze et al., 2022; Shaker et al., 2023). A positive attitude could encourage consumers to use e-commerce applications regularly and make transactions more frequently on e-commerce applications. Using e-commerce applications could help individuals search for and buy products more efficiently and effectively. Furthermore, the features in e-commerce applications were also useful in searching for and purchasing products, however buying a product using an e-commerce application is a wise action. Other results also stated that attitude played a role as a medium for the influence of perceived usefulness, which positively affected purchase intention. When users felt that using an e-commerce application provided benefits and had a positive attitude toward the e-commerce application, a more substantial purchase intention to purchase the e-commerce application was needed. High perceived usefulness formed a positive attitude and increased the possibility of users having the intention to purchase. Therefore, the perceived usefulness impact on purchase intention with attitude mediation was considered significant in understanding user behavior in making purchases in e-commerce. This was aligned with the studies by Cimbaljević et al., 2023, Debasa et al., 2023, Kampa, 2023, Mpinganjira, 2019, Ngoc et al., 2023, Safari et al., 2022, Peng et al., 2023.

An additional finding from this study indicated that no statistically significant impact of perceived ease of use on attitude. These aligned with the report by Debasa et al., 2023, Ligaraba et al., 2023, and Ngoc et al., 2023 which suggested that changing a user's mindset was insufficient to achieve perceived ease of use. Users prioritize obtaining the intended benefits over the ease or difficulty of using e-commerce applications. Similarly, attitude could not moderate the perceived ease of use impact on purchase intention. This discovery aligned with the studies by Ngoc et al., 2023, and Safari et al., 2022. The utilization of user-friendly and easily navigable e-commerce applications did not incentivize consumers to make purchases using such platforms. This study demonstrated that attitude did not mediate the correlation of perceived ease of use with purchase intention. This demonstrated that the perceived level of simplicity in using a product or service did not consistently serve as the primary determinant of user attitude and intention to make a purchase. Users were more inclined to use e-commerce applications that offered high-quality products at competitive costs and provided enjoyable and secure buying advantages rather than prioritizing the program's ease of use. The reports by Ngoc et al., 2023, and Safari et al., 2022 aligned with the findings.

Social influence affected attitude, which in turn affected the social influence effect on purchase intention. This showed that social influence, such as friends, family, influencers, and reviews, could influence users and have a positive attitude. Additionally, feedback regarding purchasing products in e-commerce from other individuals who used e-commerce applications was essential. This could strengthen their attitude towards e-commerce applications which aligned with the study (Pitchay et al., 2022, Maziriri et al., 2023, Oloveze et al., 2022). Social influence could have a big influence on shaping attitude and purchase intentions towards e-commerce. This could give users a sense of validation that the purchase made was the right decision. When other individuals around were seen using or recommending a particular e-commerce application, users tend to feel more confident and have a positive attitude toward the application. However, the impact of social influence on purchase intention mediated by the attitude in e-commerce was significant because it could influence attitude and purchase intention directly or indirectly which aligned with the study (Pitchay et al., 2022, Maziriri et al., 2023, Nikou and Luukkonen, 2023, Oloveze et al., 2022).

High-quality information also had a beneficial impact on attitude. Information quality referred to the degree to which e-commerce apps' information sources were readily available, easily accessible, user-friendly, and accurate. Users perceived e-commerce applications as

advantageous when clear and reliable information was received. This could enhance their disposition toward e-commerce applications, and be consistent with Pitchay et al., 2022, Kim et al., 2023, Leon, 2018, Ligaraba et al., 2023, and Wang et al., 2018. Attitude could serve as an intermediary between the information quality and the intention to purchase. E-commerce applications influenced purchase intention based on the information quality. This referred to the accuracy, authenticity, thoroughness, and relevance of information presented to users on e-commerce. Excellent content could help users make better purchasing selections and develop a positive picture of the e-commerce site. This study was consistent with prior studies by Pitchay et al., 2022, Leon, 2018, Ligaraba et al., 2023, Wang et al., 2018. The attitude one holds significantly influences one's decision to purchase in a good manner, and this was important in predicting customer behavior and determining purchase intention (Abedi et al., 2020). In addition, users perceived e-commerce applications as beneficial for enabling convenient shopping and purchasing of goods, making shopping on e-commerce platforms positive and rational. This worked as something that pushed customers to buy things on e-commerce sites, and analysis by Abedi et al., 2020, Pitchay et al., 2022, Bilal et al., 2022, and McLean et al., 2020 backed up this idea.

4. Conclusions

In summary, from the hypothesis test results, attitude was affected by perceived usefulness, information quality, and social influence. This means that perceived usefulness, information quality, and social influence affected how individuals feel about using e-commerce applications. Also, this had an effect on purchase intention, so how users feel about e-commerce apps could make them want to buy something. The hypothesis test determined that attitude was not significantly impacted by perceived ease of use meaning the perceived ease of using e-commerce applications did not influence user attitude. In the mediation test, attitude mediates perceived usefulness, information quality, and social influence on purchase intention. This showed that the three variables were able to generate purchase intentions in users without going through attitude. In addition, it was also found that attitude could not mediate perceived ease of use on purchase intention, and this was hoped that further studies could be conducted with a different object, namely the hotel industry (Purwianti, 2023) and the healthcare industry (Purwianti et al., 2024). This study had several limitations that could affect optimal results. First, the target was only one business sector, namely e-commerce. Second, the variables used were only limited to TAM, social influence, and information quality. Lastly, future investigators must consider these limitations and attempt to overcome this influence, to obtain more comprehensive and robust results in their future study. The present work made both theoretical and practical contributions, where this work enhanced the literature of scholars engaged in connected subjects. The present study demonstrated that the enhancement of attitude, social influence, information quality, and the utility of the e-commerce platform could effectively generate purchasing interest among consumers. The recommendations for e-commerce traders must prioritize providing consumers with reliable and trustworthy information, and it was crucial to use influencers with high credibility to disseminate information about these products.

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