

The Impact of Covid-19 on Intentions to Conduct Online Transactions: The Role of Affective and Cognitive

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ABSTRACT

Purpose : We investigate the effect of affective and cognitive factors on online transaction intention during the pandemic covid-19 period.

Method : We used an internet-based survey through Google form distributed directly to Indonesian respondents with the following criteria: (1) users who have made e-commerce purchases; (2) users who have made transactions on online platforms such as Shopee, Lazada, Instagram, and others. The final sample comprised of 253 respondents, dominated by 185 female users. We employed WarpPLS based on Structural Equation Modelling (SEM) for testing our hypotheses.

Findings : We find that cognitive factors, such as perceived ease of use, perceived usefulness, and attitudes towards, have positive effect on online transaction intention. Then, the affective factor, such as perceived enjoyment, positively affects the online transaction intention through cognitive processes, but social norm does not influence the online transaction intention.

Novelty : Our study contributes to developing literature on Theory Acceptance Modelling (TAM) by highlighting cognitive and affective factors to explain the effect of the pandemic covid-19 on the intention for the online transaction.

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INTRODUCTION

The impact of pandemic covid-19 resonates across every facet of society, leaving no sector untouched, with the economy no exception. The coronavirus outbreak, commonly referred to as covid-19, along with the implementation of stringent movement restriction policies, has ushered in a significant decline in face-to-face interactions among key players within the business landscape, thereby exerting substantial repercussions on the economic landscape. Indeed, the reverberations of the covid-19 pandemic extend even further into consumer behavior and shopping trends. The traditional, in-person interaction with merchants, once the cornerstone of commerce, is undergoing a profound transformation, with a notable shift towards online shopping. The pandemic has prompted consumers to reassess their consumption patterns, leading them to favor the convenience and safety of virtual transactions over conventional face-to-face interactions with traders. This metamorphosis in shopping habits underscores the pandemic's far-reaching influence on how we engage in commerce. According to data from BPS (2021), a significant 50.87% of new businesses emerged and began their operations during the period of 2017-2020. An additional 30.57% of companies embarked on their journey within the broader timeframe of 2010-2026, signifying a noteworthy expansion in entrepreneurship over the years. However, it's worth noting that a relatively modest 18.56% of businesses have successfully sustained their operations for over a year, indicating a certain level of attrition within the business landscape. This data reflects a trend of increasing numbers of new businesses launching each year. This uptick can be largely attributed to the transformative impact of the Covid-19 pandemic on consumer behavior. The pandemic has catalyzed a surge in e-commerce businesses, fundamentally altering how people fulfill their consumption needs. E-commerce, in particular, has gained immense popularity during the pandemic due to its ability to facilitate transactions without the need for physical interactions between sellers and buyers. It has become especially crucial during periods of large-scale social restrictions when conventional in-person commerce faced significant challenges. As a result, e-commerce has emerged as a lifeline for businesses and consumers alike, driving the growth of new enterprises and fundamentally reshaping the business landscape. E-commerce helps people fulfill

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their needs more easily because there is no need for physical transactions between sellers and buyers in large-scale social restrictions. The e-commerce statistics report by BPS shows that 24,4% of e-commerce businesses experienced an increase in online business revenue compared to 2019 (BPS, 2021).

The role of the internet in e-commerce cannot be overstated. It serves as the infrastructure that enables businesses to reach a global audience, breaking down geographical barriers and time constraints. Online platforms provide a seamless and user-friendly environment for consumers to browse products, compare prices, and make purchases from the comfort of their homes or virtually anywhere with an internet connection. Moreover, the internet has facilitated various payment options, enhanced security measures, and allowed for the integration of advanced technologies like artificial intelligence and data analytics, further enhancing the overall e-commerce experience. The advent of the internet has undeniably sparked a profound transformation in people's behavior, particularly in commerce. This shift is prominently evident in the transition from traditional offline shopping to the rapidly growing trend of online shopping. In the pre-internet era, offline or brick-and-mortar stores were the primary venues for shopping. Shoppers would physically visit stores, interact with salespeople, examine products firsthand, and make purchases on-site. This conventional shopping approach was deeply ingrained in consumer habits for generations. However, with the internet's widespread accessibility and convenience, people's shopping behavior has undergone a notable metamorphosis. Online shopping platforms have emerged as attractive alternatives, offering many benefits such as convenience, a wider selection of products, competitive pricing, and the ability to shop from the comfort of one's home. This transition from offline to online shopping clearly reflects how the internet has reshaped consumer behavior. During 2017-2019, conventional retailers closed several outlets in Indonesia, such as 7-Eleven, Ramayana, Lotus, Debenhams, and Matahari Department Store (Abrar, 2020). Amid the issue of many conventional retailers closing down and the decline in people's purchasing, e-commerce can survive in the market. It is supported by the Covid-19 pandemic, which requires social distancing then many businesses must be closed and turned into online businesses.

The growth of digital-based businesses has been significantly propelled by the harmonious synergy of technological advancements, fortified infrastructure, and a regulatory environment characterized by streamlined policies and support. E-commerce businesses sell goods and services directly to end consumers for immediate consumption, or alternatively, they supply their products to agents or other companies for subsequent resale. Several studies have examined the impact of pandemic covid-19 on e-commerce growth, such as (Bhatti et al., 2020), which found that pandemic covid-19 has a significant impact on e-commerce in the world and, in some cases, has a negative effect, but overall it is growing rapidly. Ayu & Lahmi (2020) investigated the role of e-commerce on economic development during the Covid-19 period, and the findings also has a significant effect. It showed that Covid-19 has caused changes in people's behaviour to switch and use e-commerce in buying and selling transactions. Previous studies have focused on the role of e-commerce in economic development. However, just a few studies have examined the determinant factors that encourage individual intention to carry out e-commerce during a pandemic.

The e-commerce business process is related to technology. The rapid advancement of technology has not been matched by the ability to use technology at all levels of society. However, the impact of the pandemic has caused activities to be online. Consequently, technology has become a daily necessity. The concept of attitude, widely used in technology acceptance models, arises from psychological theories stating that human actions regarding an object consist of attitudes that have informed the thing. Davis (1989) developed the Technology Acceptance Modelling (TAM), which considers why a person accepts or rejects using technology. This acceptance depends on two factors. These are perceived usefulness and perceived ease of use. This attitude reflects the user's pleasure or displeasure in using the system. Perceived benefits and ease of use will encourage users intention to take action, including choosing e-commerce activities during a pandemic, even though they do not have sufficient technological capabilities. However, the perceived benefits and ease of use can reduce feelings of anxiety or fear in using technology. Perceived usefulness is characterized as how much an individual believes in using certain tools to improve their duties and performance. Perceived usefulness is the main determinant influencing users beliefs and expectations to take advantage of innovations. Meanwhile, perceived ease of use is characterized as how much the user uses a particular tool and is free from effort. Davis (1989) concluded that perceived usefulness is the strongest predictor of a person's intention to use technology.

Bali & Musrifah, (2020) found that the Affective process as an aspect of attitudes and norms that can influence individual perceptions. In addition, pleasant feelings can affect the use of certain technologies. Positive feelings towards a system will make individuals eager to try new things. Individual behaviour can also be influenced by social networks and organizations to which a person belongs. The Covid -19 pandemic impacts the increasing transformation of offline and online activities. Therefore, knowing how affective and cognitive factors influence the intention to make online transactions is important. Thus, this study investigates the role of affective and cognitive factors in the choice to make online transactions.

Saari et al. (2022) found that the first version of TAM (TAM 1) has been expanded into the second version of TAM (TAM2) (F. D. D. Venkatesh, 2000), and the third version of TAM (TAM 3) (H. B. Venkatesh, 2008). TAM 3 includes cognitive, social processes, and social norms that can be used to demonstrate perceived ease of use and perceived usefulness. Social perception positively affects the use of technology (Wang et al., 2007). An adaptive environment encourages individuals to be more open for adaptation. The individual will naturally follow when

the social environment has a high adaptive value in technology. Previous studies found that social norms positively affect perceived ease of use (Prasojo et al., 2021; Rodrigues et al., 2016) and it also impacts on perceived usefulness (Izuagbe et al., 2019; Prasojo et al., 2021; Rodrigues et al., 2016).

H_{1a}: Social Norm has a significant positive effect on Perceived Ease of Use

H_{1b}: Social Norm has a significant positive effect on Perceived Usefulness

H. B. Venkatesh (2008) and Savelle et al. (2018) have stated that perceived enjoyment is a part of TAM. Enjoyment is defined as a pleasure that is felt by users when using an application (F. D. D. Venkatesh, 2000). Users who have happiness experiences and obtain positive responses from enjoyment the technology are more motivated to behave adaptively (Huang & Cappel, 2005). It can positively impacts user psychology by creating a positive perception of sustainable usage (Rodrigues et al., 2016). Consequently, user who feels comfortable from using an application will get the satisfaction (Zhou, 2013). It will add to their pleasure for using the application. In addition, technology that provides a pleasurable experience will make users tend to put aside the complexity of the technology and lead to continued adoption (Poong et al., 2017). Previous studies found that perceived enjoyment positively impacts perceived ease of use (Pipitwanichakarn & Wongtada, 2019; Rodrigues et al., 2016; Saari et al., 2022), and it also influences perceived usefulness (Alalwan et al., 2018; Holdack et al., 2022).

H_{2a}: Perceived enjoyment has a significant positive effect on Perceived Ease of Use

H_{2b}: Perceived enjoyment has a significant positive effect on Perceived Usefulness

Technological convenience and customer satisfaction are important factors that can be used to predict future online sales prospects (Ramayah & Ignatius, 2005). Applications that are easy to understand can create more significant benefits for users (Ramayah & Lo, 2007). The ease of use of the technology encourages high user intensity. Then, it will create a positive user experience from using the technology. Previous studies have found a significant positive effect of perceived ease of use on perceived usefulness (Akdin et al., 2022; Hansen et al., 2018; Rodrigues et al., 2016; Zhu & Chang, 2014). Rodrigues et al. (2016) have stated that the success of system depends on the ease of use. The easier a technology is to apply, the greater chance for success. TAM consists of two main models, which can influence behavioral intentions (Pipitwanichakarn & Wongtada, 2019). They are perceived ease of use and perceived usefulness. Users who feel convenience tend to enjoy for using the technology (Tan et al., 2014). Therefore, the convenience of technology can create a positive attitude toward for users. Renny et al. (2013) and Prasojo et al. (2021) found that there are positive relationship between perceived ease of use and attitude toward. The greater perceived enjoyment will impact the greater potential users for adopting the technology (Nguyen & Cassidy, 2018). Previous studies found that perceived ease of use positively affects user behavioral intention (Hansen et al., 2018; Pipitwanichakarn & Wongtada, 2019; Prasojo et al., 2021).

H_{3a}: Perceived Ease of Use has a significant positive effect on Perceived Usefulness

H_{3b}: Perceived Ease of Use has a significant positive effect on attitude Toward

H_{3c}: Perceived Ease of Use has a significant positive effect on Online Transaction Intention

Perceived usefulness is defined as the usefulness of technology users feel when performing a specific tasks (Madan & Yadav, 2016). Studies about TAM have found that perceived usefulness is important in encouraging customers for using online technology, making transactions, and obtaining product information (Eriksson et al., 2008; Gerrard et al., 2006; Pikkarainen et al., 2004). Perceived usefulness is very crucial in TAM influencing the attitude toward and behavioural intention from user (Zhu & Chang, 2014). Renny et al. (2013) have stated that the greater use of technology in TAM can encourage the formation of a positive attitude toward service users. Studies conducted by Prasojo et al. (2021) and Kim & Song (2010) have found that perceived usefulness significantly affects the attitudes toward from users. The usefulness of technology is also an important consideration for users in adopting the technology (Rauschnabel & Ro, 2016). The higher usefulness will increase users' potential to adopt new technologies. Previous studies found a significant effect of perceived usefulness on users' behavioural intention (Hansen et al., 2018; Singh & Sinha, 2020; Zhu & Chang, 2014).

H_{4a}: Perceived usefulness has a significant positive effect on attitude Toward

H_{4b}: Perceived usefulness has a significant positive effect on Online Transaction Intention

TAM explained and predicted the factors that drive organizations and individuals to adopt the technology (T. L. Huang & Liao, 2015; J. Kim & Forsythe, 2008; Rauschnabel et al., 2015). According to TAM, the success of

technological innovation depends on attitude toward and behavioural intentions from user (Martínez et al., 2014; Pantano & Viassone, 2014). Attitude toward describes the evaluation of technology from user, while behavioural intention defines the decision toward technology from user (Pantano & Di Pietro, 2012). They can explain whether users like or dislike responses to the technology. A positive response from user will impact the continuation of the behavioral intention of user. Then, a negative response from the user will lead to the termination of the user's behavioral intention. Previous studies have found a positive relationship between attitude toward and online transaction intention (Holdack et al., 2022; Jadir et al., 2022; Shang & Wu, 2022).

H₅ Attitude Toward has a significant positive effect on Online Transaction Intention

RESEARCH METHODS

This study collected data through an internet-based survey with Google form distributed directly to respondents who met the criteria. We used a purposive sampling method for selecting the sample with the following criteria: (1) users who have made e-commerce purchases; (2) users who have made transactions on online platforms such as Shopee, Lazada, Instagram, and others. The questionnaire was distributed to users with online purchasing experiences in Indonesia. We got 253 respondents who returned the questionnaire as our final sample. We used a five-point likert scale questionnaire from Rouibah et al. (2016) and Mehrad & Mohammadi (2017), with adjusting the questionnaire to Indonesian language before distributed to respondents. The questionnaire was provided in table 1.

We conducted a pilot study before distributing the questionnaire to large respondent areas. It is intended that respondents easily understand our questionnaire. The pilot study was carried out by distributing questionnaires to a few respondents to evaluate the reliability and validity of the questionnaire before conducting a large distribution (Sugiyono, 2012). We dropped the questionnaire item, which did not achieve reliability and validity construct. Then, after all criteria were fulfilled, we distributed the questionnaires and tabulated the data. We employed WarpPLS based on Structural Equation Modelling (SEM) for testing our hypotheses.

RESULTS AND DISCUSSIONS

The final sample comprised of 253 respondents, which dominated by 185 female respondents. It indicated that purchasing online transaction during pandemic covid-19 is majority done by women. The age of respondents dominated by 21 – 24 years old for 145 respondents. It is only a small portion of e-commerce user respondents over than 30 years old as 12%. These findings indicated that e-commerce users are dominated by young people. They can accept the system changes more easily than the older groups. Moreover, the educational background from the respondent dominated by Bachelor's Degree (S1) for 188 respondents as 74.3%. Education increases the ease of accepting technological changes and being more adaptive user. We provide the sample distribution and respondent demography in the following table 2.

We employed Structural Equation Modeling (SEM) to assess the inner model for data validity and reliability, as outlined in Tentama (2019). The validity tests encompass two crucial aspects: discriminant validity and convergent validity. Discriminant validity testing involves examining the relationships between our constructs and ensuring that they are related to their supposed constructs and not highly correlated with unrelated ones. On the other hand, convergent validity testing involves assessing the relationships between constructs and measures that adhere to the high construct principle, as outlined in the work by Hartono & Abdillah (2014). The results of these validity tests are presented in Table 3, providing insights into the robustness and quality of the data in our study. **CONCLUSIONS**

Table 3 indicates that all the items in the questionnaire are considered valid. This validity is evidenced by the loading scores and the Average Variance Extracted (AVE) scores, all of which exceed the threshold of 0.5. Furthermore, the reliability test was conducted to assess the internal consistency of the measurement instruments. Composite reliability was employed as the parameter to evaluate reliability, following a rule-of-thumb value, as specified by (Ghozali & Latan, 2015). The outcomes of the reliability test are detailed in Table 4, providing insights into the dependability and consistency of the measurement instruments used in the study.

Table 4 provides assurance that the test results are reliable as indicated by scores surpassing the 0.5 threshold. Subsequently, the subsequent stage entailed the evaluation of the structural model. This was achieved by analyzing R-square values, path coefficients, and t-values. The findings of the structural model test are visually presented in Figure 1, offering a comprehensive representation of the relationships and outcomes examined in the study.

Figure 1 showed that the R-square score of the perceived ease of use is 28%, while 72% is presented by other variables outside from the research model. The perceived usefulness showed that the R-square score is 59%, while other variables outside the research model give 41%. The R-square value in attitude toward is 32%, while other variables outside the research model explain for 68%. The R-square in online transaction intention is 41%, while other variables outside this research model present 59%. Figure 1 shows that social norm does not influence perceived ease of use. It is shown by the significance value ($<0,47$) which is higher than 0,05. Because of that the first hypothesis, H1a was not supported. The condition of the surrounding environment caused it could not change someone's perception of the ease of use technology. Our finding does not support Prasajo et al. (2021) and Rodrigues et al. (2016), who found that social norms positively influenced perceived ease of use. The influence of social norms on

usefulness has a significance value ($< 0,01$). Therefore, H1b was accepted. This condition is influenced by more information and the state of the surrounding environment that the application will be used and has been proven beneficial. Our findings support Izuagbe et al. (2019) and Prasojo et al. (2021) that found social norms positively influence perceived usefulness.

Perceived enjoyment has a positive influence on perceived ease of use with a significance value of $< 0,01$, which is smaller than $0,05$. Because of that, H2a was accepted. Enjoyment becomes an intrinsic factor from user which positively impacts the psychology of user by creating a positive perception of the sustainability technology usage (Rodrigues et al., 2016). It is caused by the higher pleasure that someone feels, which will increase the ease of perception towards certain applications. Our findings support Pipitwanichakarn & Wongtada (2019), who found

Table 1. Operational Definition and Variable Measurement

Construct	Definition	Measurement	
		Items	Source
Social norm	Individual attitude to do or not that activity Concerned (Htay et al., 2013)	<ul style="list-style-type: none"> ·People who are important to me would recommend using e-commerce ·People who are important to me would find using e-commerce beneficial ·People who are important to me would find using e-commerce a good idea ·More people around me use e-commerce 	(Mehrad & Mohammadi, 2017)
Perceived enjoyment	Feeling comfortable and pleasure in using technology that is owned by user (Monica & Japarianto, 2022)	<ul style="list-style-type: none"> ·Using e-commerce to online transaction provides me with a lot of enjoyment ·I enjoy using e-commerce ·E-commerce is trustworthy ·E-commerce keeps promises and commitments 	(Rouibah et al., 2016)
Perceived usefulness	The usefulness of technology that users feel in performing specific tasks (Madan & Yadav, 2016)	<ul style="list-style-type: none"> ·E-commerce would make doing my purchasing transaction faster ·E-commerce would be useful for doing my purchasing transaction ·I think that using e-commerce would improve how I do my online transaction ·E-commerce would make doing my transaction easier 	(Mehrad & Mohammadi, 2017)
Perceived ease of use	The extent to which a consumer believes that ease of use of technology can increase interest in using and learning features that support technology (Monica & Japarianto, 2022)	<ul style="list-style-type: none"> ·The interaction with e-commerce is clear and understandable ·Using e-commerce would be easy to online purchasing transaction ·I find it easy doing my transaction when using e-commerce ·I think it would be simple for me to become skilled at using e-commerce 	(Mehrad & Mohammadi, 2017)
Attitude toward	The user's evaluation of the technology (Pantano & Di Pietro, 2012)	<ul style="list-style-type: none"> ·Using e-commerce is compatible with my lifestyle ·Using e-commerce is compatible with most transaction activities ·Using e-commerce is a wise idea ·Using e-commerce is a beneficial 	(Mehrad & Mohammadi, 2017)
Online transaction intention	The user's decision toward technology (Pantano & Di Pietro, 2012)	<ul style="list-style-type: none"> ·I'm going to use e-commerce for online purchasing transaction ·I want to gain more information on e-commerce ·I'm going to do my payment through e-commerce 	(Mehrad & Mohammadi, 2017)

Table 2. Respondents' Demography

Panel A. Gender distribution

Gender	Total	Percentage
Male	185	73.10%
Female	68	26.90%

Panel B. Age of respondents

Age	Total	Percentage
16-20	25	10%
21-25	145	57%
26-30	52	21%
31-35	17	7%
36-40	11	4%
>41	3	1%

Panel C. Educational background

Education	Total	Percentage
Junior high school	2	0.80%
Senior high school	22	8.70%
Bachelor's degree (S1)	188	74.30%
Postgraduate (S2)	40	15.80%
Doctoral (S3)	1	0.40%

Source: processed data, 2022.

that perceived enjoyment positively influences perceived ease of use. Rodrigues et al. (2016) also found that perceived enjoyment positively affects perceived ease of use. We also find that perceived enjoyment positively influences perceived usefulness with a significance level of 0,01, H2b was accepted. It is caused by the presence of a comfortable feeling from user that will cognitively encourage the application. Our findings support Alalwan et al. (2018) and Holdack et al. (2022), who also found that perceived enjoyment positively affects perceived usefulness.

Further, in the relationship between perceived ease of use on perceived usefulness in Figure 1, we find positive significance value of ($< 0,01$), which is smaller than 0,05 and H3a was supported. Ease in technology usage is proven increasing benefits for users. It is because user will feel that the technology used has usage and ease until it will encourage the intention to use it again. Our findings support Zhu & Chang (2014), Rodrigues et al. (2016), Hansen et al. (2018), and Akdim et al. (2022), who found that perceived ease of use has significant positive influence on perceived usefulness. The perceived ease of use is also proven to influence attitude towards positively. It can be seen

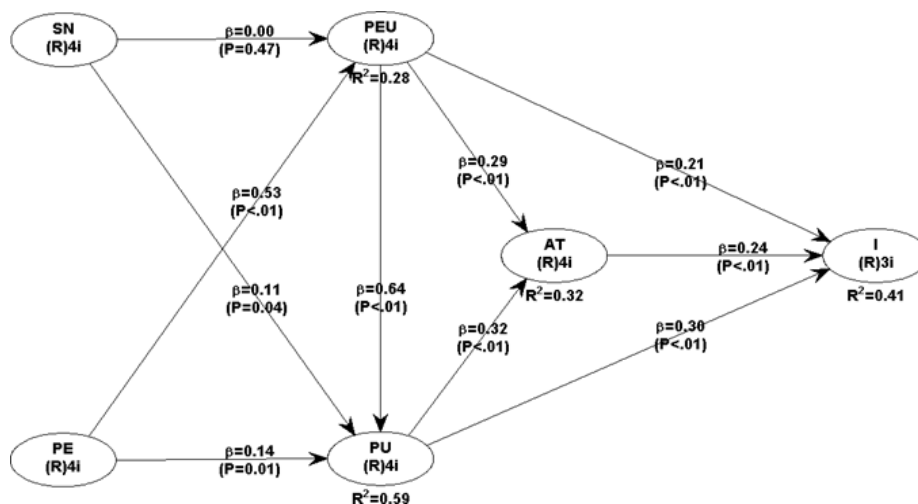


Figure 1. The result of the Outer Model
Source: Primary Data, processed (2022)

Table 3. The result of the Validity Test

		COGNITIVE		AFFECTIVE			I	AVE
		S	PE	PEU	PU	AT		
COGNITIVE	S_1	-0.916						-0.742
	S_2	-0.969						
	S_3	-0.928						
	S_4	-0.907						
	PE_1		-0.905					-0.841
	PE_2		-0.982					
	PE_3		-0.971					
	PE_4		-0.962					
AFFECTIVE	PEU_1			-0.972				-0.827
	PEU_2			-0.965				
	PEU_3			-0.976				
	PEU_4			-0.859				
	PU_1				-0.916			-0.781
	PU_2				-0.921			
	PU_3				-0.954			
	PU_4				-0.954			
	AT_1					-0.775		-0.699
	AT_2					-0.872		
	AT_3					-0.915		
	AT_4					-0.915		
L_1						-0.902	-0.843	
L_2						-0.916		
L_3						-0.982		

Source: processed data, 2022

based on the significance level in Figure 1, which is $< 0,01$ and smaller than $0,05$. Therefore, H3b was supported. Users who feel easy in usage will be highly satisfied. Our findings support (Renny et al. 2013), Prasajo et al., (2021), and Nguyen & Cassidy (2018), who stated that the higher perceived ease of use cause the higher potential of users in adopting the technology. Perceived ease of use also can influence online transaction intention. It can be seen from the significant value of ($< 0,01$), which is smaller than $0,05$. Therefore H3c was supported. The higher ease of use from user impact on the higher intention to use the technology. Our finding supports the previous literature that perceived ease of use positively influences intention behavior (Hansen et al., 2018; Pipitwanichakarn & Wongtada, 2019; Prasajo et al., 2021).

Perceived usefulness is proven to influence attitude towards positively. It can be seen from the significance value at $0,05$ ($< 0,01$). Therefore, H4a was supported. Big technology usefulness could encourage the formation of a positive attitude toward users, thus will emerge pleasure feeling from users. This finding supported Renny et al. (2013), Prasajo et al. (2021), and H. Kim & Song (2010), who found that perceived usefulness positively influences attitude towards. Further, perceived usefulness also positively influences online transaction intention. Its significance value is $< 0,01$, which is smaller than $0,05$. Therefore, H4b was supported. Technology usefulness becomes an important factor in encouraging higher usage intensity. The higher value of technology usefulness cause the higher intention to use it (Hansen et al., 2018; Singh & Sinha, 2020; Zhu & Chang, 2014).

The results of the hypothesis test, particularly the acceptance of H5, hold significant statistical value with a p-value of less than 0.01 , which signifies robust statistical support (falling below the conventional threshold of 0.05). In the specific context of this study, "attitude towards" refers to an individual's response to the utilization of a parti-

Table 4. Reliability Test

Composite Reliability Test	S	PE	PEU	PU	AT	I
	0.83	0.906	0.896	0.862	0.789	0.88

Source: processed data, 2022

Table 5. Hypothesis Acceptance

	Hypothesis	Sig	Results
H _{1a}	Social Norm has a significant positive effect on Perceived Ease of Use.	0.47	Rejected
H _{1b}	Social Norm has a significant positive effect on Perceived Usefulness.	0.04	Accepted
H _{2a}	Perceived enjoyment has a significant positive effect on Perceived Ease of Use.	0.01	Accepted
H _{2b}	Perceived enjoyment has a significant positive effect on Perceived Usefulness.	0.01	Accepted
H _{3a}	Perceived Ease of Use has a significant positive effect on Perceived Usefulness.	0.01	Accepted
H _{3b}	Perceived Ease of Use has a significant positive effect on Attitude Toward.	0.01	Accepted
H _{3c}	Perceived Ease of Use has a significant positive effect on Online Transaction Intention.	0.01	Accepted
H _{4a}	Perceived usefulness has a significant positive effect on Attitude Toward.	0.01	Accepted
H _{4b}	Perceived usefulness has a significant positive effect on Online Transaction Intention.	0.01	Accepted
H ₅	Attitude Toward has a significant positive effect on Online Transaction Intention.	0.01	Accepted

*Significant at level 0,05

Source: processed data, 2022

cular technology. When individuals exhibit positive reactions and attitudes towards engaging in online transactions, it tends to strengthen their intention to participate in such activities. Conversely, if individuals maintain negative attitudes or respond unfavorably to online transactions, their intention to engage in them is likely to decrease. These findings align with previous studies conducted by Holdack et al. (2022) and Jadir et al. (2022), which found a positive influence of attitude on intention. These consistent results further substantiate the conclusions drawn by Shang & Wu (2022). The following table 5 presents a comprehensive summary of the accepted hypotheses and their respective outcomes, offering a detailed overview of how various factors and variables interplay to shape the intentions of individuals when it comes to online transactions.

CONCLUSION

The intention to engage in online transactions is influenced by cognitive processes, specifically perceived ease of use, perceived usefulness, and attitude. Users are more inclined to adopt technology when they perceive it as beneficial and easy to use. Simultaneously, the affective process can reinforce intention through cognitive functions, such as social norms and perceived enjoyment. The motivation behind the intention to use technology is rooted in the pleasure and comfort experienced while utilizing it. However, it's worth noting that the social norm variable does not directly impact the perceived ease of use. It because our research was conducted during the pandemic covid-19. The situation resulting from the pandemic covid-19 has caused reduced the social activities. The pandemic covid-19 has contributed to heightened levels of individualism among users, primarily due to more factors such as the Work From Home (WFH) program, Large-Scale Social Restrictions (Pembatasan Sosial Berskala Besar or PSBB), and others. Furthermore, the influence of social factors on ease of use in using technology is not universally consistent because users' abilities and their experiences tend to more various.

Our study give more implications for theoretical and practical fields. Theoretical implications involve the validation of the Technology Acceptance Model (TAM) development model based on cognitive and affective factors. This study contributes to the existing literature on the TAM model, particularly regarding the behavior of e-commerce users during the pandemic covid-19. In terms of practical implications, our study underscores the advantages for vendors who are capable of designing systems that offer comfort, ease of use, and high usefulness to technology users. It also suggests that practitioners in the e-commerce industry should focus on providing valuable information to buyers.

In addition, our study has several limitations. First, we address a relatively broad context of e-commerce. We use all e-commerce platforms such as Shopee, Lazada, Instagram, and others. Future research can consider conducting more specific investigations related to particular e-commerce applications. Second, our sample distribution does not come from homogeneous backgrounds. It likely impacts on the behavioral intention from user. For the example, age, educational background, and the user area can influence the user intention on technology. We give the recommendation that future studies can strive for a more even sample selection, encompassing participants from various provinces to achieve a broader representation.

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