THE USE OF MEDIA TECHNOLOGY IN FORMING ONLINE TRANSACTION DECISIONS IN LANGSA CITY COMMUNITIES

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Abstrak: Penelitian ini bertujuan untuk mengetahui pengaruh persepsi kemudahan penggunaan, kemanfaatan, sikap, minat dan risiko terhadap keputusan bertransaksi dalam berbelanja online pada masyarakat di Kota Langsa. Metode yang digunakan dalam penelitian ini adalah metode kuantitatif dengan menggunakan analisis regresi berganda. Populasi dalam penelitian ini jumlahnya tidak diketahui sedangkan sampel dalam penelitian ini berjumlah 100 sampel diambil menggunakan rumus lemeshow. Hasil penelitian menunjukkan bahwa secara simultan simultan (keseluruhan) variabel kemudahan, kemanfaatan, sikap, minat dan risiko dapat dilihat dari hasil uji F, dengan nilai F_{hitung}= 31,798 > dari F_{tabel} 2,19 dengan nilai signifikansi = 0.000. Adapun secara parsial ditemukan bahwa nilai t_{hitung} dari persepsi kemudahan sebesar 2,811 > dari t_{tabel} sebesar 1**,**660, dengan nilai signifikansi sebesar 0,006 < alpha 0,05. Kedua, hasil penelitian menunjukkan kemanfaatan memiliki nilai t_{hitung} sebesar 6,234 > dari t_{tabel} sebesar 1**,**660, dengan nilai signifikansi sebesar 0,000 < alpha 0,05. Ketiga, hasil penelitian menunjukkan nilai t_{hitung} dari persepsi sikap sebesar 2,259 > dari t_{tabel} sebesar 1**,**660, dengan nilai signifikansi sebesar 0,026 < alpha 0,05. Keempat, hasil penelitian menunjukkan nilai t_{hitung} dari minat sebesar 5,025 > dari t_{tabel} sebesar 1**,**660, dengan nilai signifikansi sebesar 0,006 < alpha 0,000. Kelima, hasil penelitian menunjukkan nilai t_{hitung} dari risiko sebesar 3,093 > dari t_{tabel} sebesar 1**,**660, dengan nilai signifikansi sebesar 0,003 < alpha 0,05.
Kata kunci: *Technology Acceptance Model* (TAM), Keputusan, Kota Langsa.

Abstract: This research aims to determine the influence of perceived ease of use, usefulness, attitudes, interests, and risks on transaction decisions in online shopping among people in Langsa City. The method used in this research is a quantitative method using multiple regression analysis. The population in this study is unknown, while the sample in this study was 100 samples taken using the Lemeshow formula. The results of the research show that simultaneously (overall), the variables of convenience, usefulness, attitude, interest, and risk can be seen from the results of the F-test, with a value of F-count = 31.798 > from F-table 2.19 with a significance value = 0.000. Partially, it was found that the t-count value of perceived ease was 2.811 > t-table of 1.660, with a significance value of 0.006 < alpha 0.05. Second, the research results show the usefulness of having a t-count value of 6.234 > from a t-table of 1.660, with a significance value of 0.000 < alpha 0.05. Third, the research results show that the t-count value for perceived attitudes is 2.259 > t-table of 1.660, with a significance value of 0.026 < alpha 0.05. Fourth, the research results show that the t-count value of interest is 5.025 > t-table of 1.660, with a significance value of 0.006 < alpha 0.000. Fifth, the research results show that the t-count value of risk is 3.093 > t-table of 1.660, with a significance value of 0.003 < alpha 0.05.
*Keywords: Technology Acceptance Model (TAM), Decision, Kota Langsa*

Introduction

According to the survey conducted by the Indonesian Internet Service Providers Association, there are 171.17 million internet users in Indonesia, which amounts to 64.8% of the total 246.16 million of Indonesia's population. The majority of these people use the internet to access social media, make payments, and even make investments. Technology really helps all Indonesian people in various activities, one of which is economic activities, especially in the financial services sector.

Currently, the phenomenon of innovation in the financial services industry is changing the outlook of the industry globally. As a result of these changes, a new phenomenon in the financial services industry has emerged. Financial services, which were previously conventional, have become digital. This phenomenon is called Financial Technology or Fintech.

Based on Financial Services Authority (OJK) regulation No. 77 of 2016, there are 164 Financial Technology Lending companies that have been registered and received operational permits from the OJK. Around 139 lending companies have been registered, 25 companies are licensed, 152 conventional companies and 12 companies have implemented Sharia principles.[1]

Figure 1.
Survey Results on the most widely used Fintech Payment Application in Indonesia
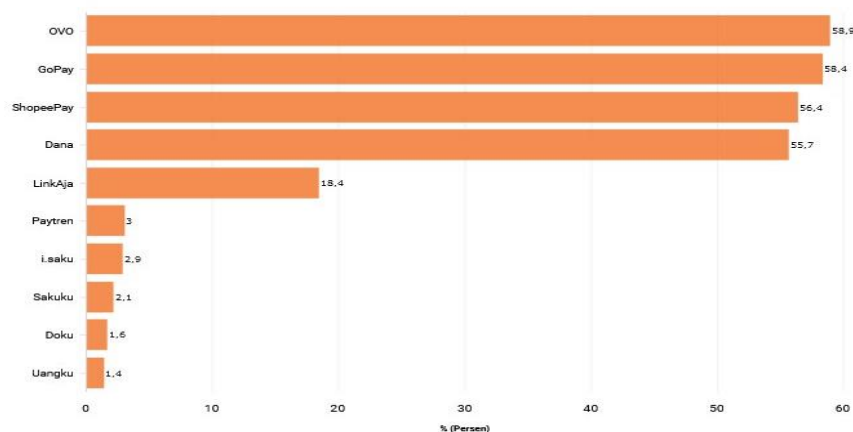
Source: Survey dailysocial.id

Based on a survey conducted by dailysocial.id in 2021, the most widely used mobile application-based e-wallet is Ovo at 58.9%, followed by Gopay at 58.4%, Shoope Pay at 56.4% and then DANA as much as 55.7%. These four applications are the types of financial technology that Indonesian people most widely use.[2]

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[1] Peraturan Otoritas Jasa Keuangan (POJK) Nomor 77/POJK.01/2016, Layanan Pinjam Meminjam Uang Berbasis Teknologi Informasi (LPMUBTI)

[2] Survey dailysocial.id tahun 2019.

The use of financial technology is closely related to people's behavior in online shopping [3]. When people do shopping using the online system, payments will usually be made via transfer, where this payment system will make it easier for people to shop online.

 In this research, the financial technology application used is the DANA application. It was due to findings in the initial survey that 8 of 10 people whom the researchers surveyed had a DANA application to carry out their financial transactions. At the same time, 2 of them used the LinkAja application. [4]

Finding out the factors that influence people to use DANA can be done using the TAM (Technology Acceptance Model) theory. The TAM concept offers a theory as a basis for studying and understanding user behavior in receiving and using information systems. The concepts used are perceived ease of use, perceived usefulness, behavioral interest in using, and real conditions of system use.[5]

This model aims to explain the key factors of information technology user behavior towards the acceptance of information technology adoption. It is hoped that the expansion of the TAM concept will help predict a person's attitude and acceptance of technology and can provide the necessary basic information regarding the factors that drive that individual's attitude. [6]

Many factors influence people's decisions in making payments online, such as perceived ease of use, perceived usefulness, attitudes towards use, behavioral interest in using, and actual conditions of system use; all of these factors are included in TAM. The Technology Acceptance Model is an adaptation theory of TRA (Theory of Reasoned Action), which was previously introduced by Ajzen and Fishbein in 1980 and proposed by Davis in 1989.

A decision is an action taken in deciding on a product that is considered to be the solution to the consumer's needs and desires.[7] In this research, a decision can be interpreted as an individual action in carrying out online transactions when shopping, where TAM is a technology that can be used to see the level of use of a technology, one of which is technology.[8]

The TAM model was chosen in this research because TAM explains in more detail the acceptance of a technology, especially technology in the payment sector with certain dimensions that can influence the ease of acceptance of the latest payment technology by users.[9]

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[3] Iskandar, A., Possumah, B. T., & Aqbar, K. (2020). Peran Ekonomi dan Keuangan Sosial Islam saat Pandemi Covid-19. *SALAM: Jurnal Sosial Dan Budaya Syar-I*, *7*(7). https://doi.org/10.15408/sjsbs.v7i7.15544

[4] Initial Observation Results on August 22, 2023

[5] Selfi Diana Putri. "Pengaruh Literasi Keuangan Terhadap Minat Menggunakan Fintech Payment (Paylater) Pada Shopee". *Jurnal Ilmiah Keuangan dan Bisnis,* 1 (2). 2021

[6] Aditiya, Siti dan Heru. Analisis Atas Praktek TAM (*Technology Acceptance ModeL)* Dalam Mendukung Bisnis *Online* Dengan Memanfaatkan Jejaring Sosial *Instagram. Jurnal Administrasi Bisnis* (JAB)|Vol. 26 No. 1 September2015

[7] Siti Alya. *Perilaku Konsumen Teori dan Aplikasi Pada Riset Pemasar*. (Depok : Rajawali Press, 2018), h 126-127

[8] Selfi Diana Putri. "Pengaruh Literasi Keuangan Terhadap Minat Menggunakan Fintech Payment (Paylater) Pada Shopee". *Jurnal Ilmiah Keuangan dan Bisnis,* 1 (2). 2021

[9] Putu Devi Sandra Dewi. Pengaruh *Technology Acceptance Model* (TAM) Terhadap Niat Beli Ulang *Online* Di Kota Denpasar . *E-Jurnal Manajemen Unud*, Vol. 7, No. 8, 2018: 4124-4152

Apart from the TAM model, which can influence people's decisions to use payment technology, there are other factors, namely risk factors. *Risk* can be defined as a person's subjective perception or view of uncertainty and negative consequences in carrying out an activity. Risks can occur at any time when people make online payments.

In making payments online, there are still several obstacles that cannot be resolved optimally, such as the internet network's stability in accessing various payment applications. If it is not stable, the payment will fail, and then there are many products from online payment applications that are not widely understood by the whole community.

The next problem that often occurs when paying online using the DANA application is a failed transaction, but the balance has been deducted. This is what people often complain about when paying online. Meanwhile, for balance refunds, you must first make a report to the application and must wait 2-7 days for a refund.

When making online payments with a DANA application, people often experience the following: "Sorry, the system is busy; the transaction can be done in a few more moments." This indicates that there is a problem with the internet connection that is being interrupted. DANA, which provides information to users that the system is busy, can be interpreted as a condition where this application cannot respond or process various transactions at the time due to an error in the system, such as the server being busy.

These situations will obstruct online payment transactions and make people unable to make payments, which will create a sense of distrust in the online payment system. If these incidents often occur, then this will affect people's interest in using the DANA application to make online payments.

These obstacles are in direct contrast to the principles of TAM, which is about ease and benefits in transactions, especially in online payments. If these obstacles are not immediately resolved, it may affect the attitudes of users who will switch to conventional payments, and these three things will greatly influence people's decisions regarding the use of technology, especially in carrying out transactions.

Literature Review

Technology Acceptance Model (TAM)

The Technology Acceptance Model is an adaptation theory of TRA (Theory of Reasoned Action), which was previously introduced by Ajzen and Fishbein in 1980 and proposed by Davis in 1989. TAM explains a causal relationship between a belief (benefit of an information system and its ease of use) as well as the behavior, needs, and users of an information system. TAM aims to explain and estimate user acceptance of an information system.[10]

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[10] Aditiya, Siti dan Heru. Analisis Atas Praktek TAM (*Technology Acceptance ModeL)* Dalam Mendukung Bisnis *Online* Dengan Memanfaatkan Jejaring Sosial *Instagram. Jurnal Administrasi Bisnis* (JAB)|Vol. 26 No. 1 September2015|

Perceived Ease of Use

Perceived ease of use of technology is defined as a measure of a person's belief that the technology is easy to understand and easy to use. In other literature, it is said that there are several indicators that technology can be said to have convenience, namely being easily skilled in using information technology. Secondly, information technology is very easy to learn, and information technology is very easy to operate.[11]

Perception of Usefulness

Usefulness is a measure of the extent to which technology is believed to be beneficial for the humans who use it. *Usefulness* is also defined as someone who believes that by using a system, they will be able to improve their performance. *Usefulness* is defined as the extent to which a person believes that the use of technology will increase performance and productivity. [12]

Attitude Towards Use

Attitude towards use can be interpreted as the user's attitude towards using an information system[13], which can take the form of accepting or rejecting, which appears as an impact when someone uses the system at work.[14][15][16]

Interest

Behavioral interest uses technology as a person's desire to carry out certain behaviors[17][18]. Behavioral interest in using can be interpreted as a behavioral tendency to continue using a particular system.[19][20]

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[11] Kasmir dan Jakfar. *Studi Kelayakan Bisnis*. (Jakarta: Kencana Prenada Media Group, 2013), h 59

[12] Scarborough & Doug Wilson, *Kewirausahaan dan Manajemen Usaha Kecil*. (Jakarta: Salemba Empat, 2011), h 88

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Risk

Risk can be defined as a person's perception or subjective view of uncertainty and negative consequences in carrying out an online payment activity.[21][22]

Decision

Decision is a process of assessing and selecting from various alternatives according to certain interests by determining an option that is considered the most profitable.[23][24][25]

Method

This study employed a quantitative approach method. The quantitative method is positivistic because it is based on the philosophy of positivism. This research collects data using a questionnaire with an instrument equipped with Likert scale intervals (1-5). The collected data was analyzed using multiple regression analysis techniques using the Statistical Package for the Social Sciences (SPSS) version 20.0 tool. Apart from that, this study uses library research to help complete the data needed in the research. This research is also associative, namely research that has the nature of a relationship between two or more variables. The population of this research is all residents of Langsa City who have made online payments when shopping, the number of which is unknown.

The sample for this research was determined using a purposive sampling technique. Purposive sampling is a sampling technique with certain considerations. The criteria used as samples in this research are: 1) Willing to be a respondent; 2) Resident of Langsa City; 3) Conducting online shopping; and 4) Conducting online payment transactions using the DANA application.

In determining the number of samples to be studied, Lameshow formula is used as follows:

$n = Z^2.P (1-P)/d^2$

$n = 1{,}96^2. 0.5 (1-0.5)/0.10^2$

$n = 3.8416 (0.25)/0.01$

$n = 0.9604/0.01$

$n = 96.4$ rounded to 100

Information:

n = sample (people who are respondents)

Z = 1.96

P = Maximum estimate 0.5 (50%)

Samarah, *5*(1). https://doi.org/ 10.22373/sjhk.v5i1.8389

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d = alpha (0.10)

Based on the Lemeshow formula, the number of samples in this study was 100 respondents.

The research questionnaires consist of 24 statements, which were developed based on indicators. The test results were carried out using N = 100-2 = 98, and r table 0.164 was obtained. From the results of the correlation calculations, all of the statements in the questionnaires have an r count that is greater than the r table (r table = 0.164). Thus, all the questions and statements on the instrument, including the perceived ease of use, perceived usefulness, attitude, interest, and risk variables, are all valid.

Likewise, with the reliability test analysis, the instrument for the perceived ease of use, perceived usefulness, attitude, interest, and risk variables has a value of > 0.60, so the instrument in this research is reliable.

Result and Discussions

Result

Multicollinearity Test

Table 1
Multicollinearity Test

Coefficients[a]						
Model		Correlations			Collinearity Statistics	
		Zero-order	Partial	Part	Tolerance	VIF
1	PEOU	0,304	0,278	0,177	0,877	1,141
	PU	0,633	0,541	0,392	0,742	1,348
	Attitude	0,380	0,227	0,142	0,733	1,364
	Interest	0,443	0,460	0,316	0,868	1,152
	Risk	0,337	0,304	0,194	0,883	1,133
a. Dependent Variable: Decision						

Based on Table 1, it is known that there is no multicollinearity in all data because it has a tolerance value greater than 0.1 while the VIF value is smaller than 10.

Multiple Linear Regression Test

Regression Model

Table 2
Multiple Linear Regression

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,834	1,529		1,199	0,233
	PEOU	0,127	0,045	0,189	2,811	0,006
	PU	0,637	0,102	0,455	6,234	0,000
	Attitude	0,127	0,056	0,166	2,259	0,026
	Interest	0,425	0,085	0,339	5,025	0,000
	Risk	0,086	0,028	0,207	3,093	0,003

a. Dependent Variable: Decision

Based on the table above, the model can be formed as follows:

$$Y = 1{,}834 + 0{,}127 X_1 + 0{,}637 X_2 + 0{,}127 X_3 + 0{,}425 X_4 + 0{,}086 X_4$$

Information:

1. The constant (a) is 1.834 percent, which can be explained if perceived ease of use, perceived usefulness, attitude, interest, and risk or X_1, X_2, X_3, X_4, $X_5 = 0$ are considered constant, so the decision value is 1.834 percent.

2. The value of the perceived ease of use variable is 0.127 percent. If the perceived ease of use variable increases by 1 unit, the decision value will increase by 0.127 percent, assuming perceived usefulness, attitude, interest, and risk remain constant.

3. The value of the perceived usefulness variable is 0.637 percent. If the perceived usefulness variable increases by 1 percent, the decision value will increase by 0.637 percent, assuming that perceived ease of use, attitude, interest, and risk remain the same.

4. The attitude variable value is 0.127 percent; if the attitude variable increases by 1 percent, then the decision value will increase by 0.127 percent, assuming that perceived ease of use, perceived usefulness, interest, and risk remain constant.

5. The value of the interest variable is 0.425 percent; if the interest variable increases by 1 percent, then the decision value will increase by 0.425 percent, assuming perceived ease of use, perceived usefulness, attitude, and risk remain constant.

6. The risk variable value is 0.086 percent; if the risk variable increases by 1 percent, then the decision value will increase by 0.086 percent, assuming that perceived ease of use, perceived usefulness, attitude, interest, and risk remain constant.

Coefficient of Determination Test (R^2)

<div align="center">

Tabel 3
Determination Test Results (R^2)

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Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,793[a]	,628	,609	1,482

a. Predictors: (Constant), perceived ease of use, perceived usefulness, attitude, interest and risk

From Table 3, it can be seen that the R Square value obtained is 0.609 or 60.9%, which shows information about perceived ease of use (X1), perceived usefulness (X2), attitude (X3), interest (X4) and risk (X5) on the decision (Y) has an actual effect of 60.9% on the decision (Y), while other variables influenced the remaining 39.1%.

F Test (Simultaneous Test)

<div align="center">

Table 4
F Test Analysis Results

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ANOVA[a]					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	349,139	5	69,828	31,798	,000[b]
Residual	206,421	94	2,196		
Total	555,560	99			

a. Dependent Variable: Decision

b. Predictors: (Constant), perceived ease of use, perceived usefulness, attitude, interest and risk

Based on Table 4, the hypothesis testing states that there is a simultaneous (overall) influence on the variables of perceived ease of use, perceived usefulness, attitude, interest, and risk, which can be seen from the results of the F test, with a value of F count = 31.798 > F table = 2.19 with a significance value = 0.000. Thus, the significance value is (0.000 < 0.05), so there is a significant influence between perceived ease of use (X1), perceived usefulness (X2), attitude (X3), interest (X4), and risk (X5) on the decision (Y).

t-Test (Partial Test)

Table 2 shows that the t-count value of perceived ease of use is 2.811 > t-table of 1.660, with a significant value of 0.006 < 0.05, then Ho1 is rejected. This means that the perceived ease of use has a positive and significant effect on transaction decisions in online shopping among people in Langsa City; thus, hypothesis Ha1 is accepted.

Table 5 above shows that the t-count value of perceived usefulness is 6.234 > t-table of 1.660, with a significance value of $0.000 < \alpha = 0.05$, then Ho1 is rejected. This means that perceived usefulness has a positive and significant effect on transaction decisions in online shopping among people in Langsa City; thus, hypothesis Ha2 is accepted.

Table 5 above shows that the t-count value of attitude is 2.259 > t-table of 1.660, with a significance value of $0.026 < \alpha = 0.05$, so Ho3 is rejected. This means that attitude has a positive and significant effect on transaction decisions in online shopping among people in Langsa City; thus, hypothesis Ha3 is accepted.

Table 5 above shows that the t-count value of interest is 5.025 > t-table of 1.660, with a significance value of $0.006 < \alpha = 0.05$, then Ho1 is rejected. This means that interest has a positive and significant effect on transaction decisions in online shopping among people in Langsa City; thus, hypothesis Ha4 is accepted.

Table 5 above shows that the t-count value of risk is 3.093 > t-table of 1.660, with a significance value of $0.003 < \alpha = 0.05$, then Ho1 is rejected. This means that risk has a positive and significant effect on transaction decisions in online shopping among people in Langsa City; thus, hypothesis Ha5 is accepted

Classic assumption test

Normality Test

Table 5
Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters[a, b]	Mean	0E-7
	Std. Deviation	1,44397466
Most Extreme Differences	Absolute	0,060
	Positive	0,060
	Negative	-0,038
Kolmogorov-Smirnov Z		0,604
Asymp. Sig. (2-tailed)		0,858
a. Test distribution is Normal.		
b. Calculated from data.		

Based on Table 5, the output test results show that the Kolmogorov-Smirnov Z value is 0.604 > 0.05 and the Asymp. Sig. (2-tailed) is 0.858 > 0.1. It can be concluded that all data from the perceived ease of use, perceived usefulness, attitude, interest and risk, and decision variables are all normally distributed.

Heteroscedasticity Test

The results of the heteroscedasticity test can be seen in the following table:

Table 6
Glesjer Test

Coefficientsª

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,370	1,667		,822	,413
	PEOU	-,058	,036	-,172	-1,603	,112
	PU	-,005	,067	-,007	-,071	,944
	Attitude	,000	,038	,001	,007	,995
	Interest	,110	,097	,120	1,130	,261
	Risk	,008	,022	,038	,360	,720
a. Dependent Variable: Decision						

Based on the table above, it can be seen that heteroscedasticity does not occur because the significant value of each variable is above 0.05.

Autocorrelation Test

Table 7
Autocorrelation Test Results

Model	Change Statistics					Durbin-Watson
	R Square Change	F Change	df1	df2	Sig. F Change	
1	,628ᵃ	31,798	5	94	,000	1,786

a. Predictors: (Constant), Perceived Ease of Use, Perceived Usefulness, Attitude, Interest and Risk

b. Dependent Variable: Decision

Based on Table 7 output above, the Durbin Watson value is 1.786, where if the du < d (Durbin Watson value) < 4-du or (1.7364 < 1.786 < 2.2636) it means that there is no autocorrelation.

Discussions

The Influence of Perceived Ease of Use on Transaction Decisions in Online Shopping in Langsa City Community

The research results show that the perceived ease of use has a positive and significant influence on online payment decisions using the DANA application among the people of Langsa City. This is proven by the t count value of perceived ease of use of 2.811 > t table of 1.660, with a significant value of 0.006 < 0.05, then Ho1 is rejected.

The perceived ease of use is an individual's belief that using a particular system will be effortless. If someone believes that a technology is easy to use, then that person will use it continuously. Several factors influence ease of use, such as DANA technology being easy to understand and easy to use, helping speed up daily activities, and payments using DANA can be made by a smartphone.

This finding strengthens the TAM theory construct which explains that there is an influence of ease of use on transaction decisions, especially in the case of online shopping in Langsa city residents. The findings of this research support several previous studies such as (Hutami, 2019)[26](Djuharyanto et al., 2020)[27](Yuniwati, 2020)[28](Fachmi & Astuti, 2016)[29](Hidayat & Paramita, 2021)[30] so that in the future the

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[29] Fachmi, M., & Astuti, S. R. (2016). Analisis Kemenarikan Desain Website,Reputasi Vendor,dan Persepsi

level of convenience will continue to be felt by the community By using online transactions, it is possible that people will continue to have the decision to use online transactions.

The Influence of Perceived Usefulness on Transaction Decisions in Online Shopping in the Community in Langsa City.

The research results show that perceived usefulness has a positive and significant influence on online payment decisions using the DANA application among the people of Langsa City. This is proven by the t count value of perceived usefulness of 6.234 > t table of 1.660, with a significant value of 0.000 < 0.05, then Ho1 is rejected.

This result concluded that the perceived usefulness of technology is one of the most important things to be considered when using a technology that is believed to bring benefits to the people who use it. Users' perceived usefulness of a technology when carrying out transactions is a construct of a person's belief that the use of a particular technology would be beneficial for them. So, in this research, the greater the benefits provided by the DANA application, the greater the public's decision to use the application for every online payment.

The findings of this research reaffirm the TAM construct which in fact has an influence on people's decision making in using online transaction services. This research in fact supports several previous studies such as (Maisaroh & Wibisono, 2022)[31] (Suhir et al., 2014)[32](Hutami, 2019)[33](Djuharyanto et al., 2020)[34] (Yuniwati, 2020)[35](Fachmi & Astuti, 2016)[36](Hidayat & Paramita, 2021)[37]. In the end, if the use

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Kemudahan transaksi terhadap Keputusan Pembelian Belanja Online dengan Persepsi Nilai Pelanggan sebagai Variabel Intervening. *Diponegoro Journal Of Management*, *5*(3).

[30] Hidayat, E. P., & Paramita, E. L. (2021). PENGARUH PERSEPSI KEINFORMATIFAN, HARGA, KEGUNAAN, DAN KEMUDAHAN PENGGUNAAN TERHADAP MINAT PEMBELIAN ULANG KONSUMEN GO-FOOD. *E-Jurnal Manajemen Universitas Udayana*, *10*(8). https://doi.org/10.24843/ejmunud.2021.v10.i08.p05

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[33] Hutami, L. T. H. (2019). Intensi Penggunaan Electronic Wallet Generasi Millenial Pada Tiga Startup "Unicorn" Indonesia Berdasarkan Modifikasi TAM. *Jurnal Perilaku Dan Strategi Bisnis*, *7*(2). https://doi.org/10.26486/jpsb.v7i2.607

[34] Djuharyanto, T., Novia, R. A., & Sunendar. (2020). DETERMINAN MINAT PENGGUNAAN E-COMMERCE DALAM PEMBELIAN MAKANAN SIAP SAJI : MODIFIKASI TECHNOLOGI ACCEPTANCE MODEL (TAM) (Kasus di Kota Kecamatan Purwokerto Utara).

[35] Yuniwati, Y. Y. (2020). FAKTOR MOTIVASIONAL NIAT PEMBELIAN MAKANAN DAN MINUMAN MELALUI GRABFOOD DI INDONESIA. *AGRIBUSINESS JOURNAL*, *14*(1). https://doi.org/10.15408 /aj.v14i1.16309

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of online transactions continues to provide benefits to society, then it is possible that in the future society will continue to make decisions in using online transactions

The Influence of Attitudes on Transaction Decisions in Online Shopping in the Community in Langsa City

The research results show that perceived attitudes have a positive and significant influence on online payment decisions using the DANA application among the people of Langsa City. This is proven by the t count value of attitude perception is 2.259 > t table of 1.660, with a significant value of 0.026 < 0.05, then Ho3 is rejected.

Researchers concluded that attitudes influence transaction decisions in online shopping among people in Langsa City. A person's attitude in accepting or rejecting technological systems that have developed can influence online shopping transaction decisions among people in Langsa City. A person's attitude arises because they feel and evaluate for themselves a payment system, namely the DANA application, in its use. Attitudes in use are in the form of user perceptions in accepting or rejecting the technology model in a system. If users increasingly accept positive things and reject negative things according to the policies and regulations in the DANA application, then this can increase people's decisions in using the application.

The findings of attitudes which are proven to be significant in making decisions strengthen the theory of planned behavior (TPB) although in the case of Langsa city, this research confirms that it has confirmed several previous studies such as (Dayyan & Chalil, 2020)[38](Yuniwati, 2020)[39](Virginia, 2019)[40](Hasyim & Nurohman, 2021)[41](Faisal, 2020)[42] (KAMAL, 2022)[43]. Therefore, if people's attitudes

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[37] Hidayat, E. P., & Paramita, E. L. (2021). PENGARUH PERSEPSI KEINFORMATIFAN, HARGA, KEGUNAAN, DAN KEMUDAHAN PENGGUNAAN TERHADAP MINAT PEMBELIAN ULANG KONSUMEN GO-FOOD. *E-Jurnal Manajemen Universitas Udayana*, *10*(8). https://doi.org/10.24843/ejmunud.2021.v10.i08.p05

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[42] Faisal, M. (2020). Sikap, Norma Subjektif, Religiusitas, dan Partisipasi Terhadap Wakaf Tunai. *Li Falah: Jurnal Studi Ekonomi Dan Bisnis Islam*, *4*(2). https://doi.org/10.31332/lifalah.v4i2.1548

[43] KAMAL, S. et al. (2022). Is Loan Shark an Alternative? The Intentions to Take a Loan from Loan Sharks in Indonesia. *Shirkah: Journal of Economics and Business*, *7*(2).

become more positive towards the use of online transactions in the future, it is possible that people will continue to make decisions to use online transaction services for shopping.

The Influence of Interest on Transaction Decisions in Online Shopping in the Community in Langsa City.

The research results show that perceptions of interest have a positive and significant influence on online payment decisions using the DANA application among the people of Langsa City. This is proven by the t-count value of interest is $5.025 >$ t-table of 1.660, with a significance value is $0.006 < 0.000$ then Ho1 is rejected.

Researchers concluded that interest is the first step in making a decision. The greater the public's interest in making payments using the DANA application when shopping online, the greater the decision and vice versa. Interest in using the DANA application will arise if the DANA application has features that help transactions so that people keep using it now and in the future.

Thus, this research supports a number of previous studies such as (Yanti & Budiatmo, 2020)[44](Kharisma & Hutasuhut, 2019)[45](Putra et al., 2016)[46] which confirms that there is a significant influence between interest on the decision to carry out a transaction.

The Influence of Risk on Transaction Decisions in Online Shopping in the Community in Langsa City.

The results of the research show that risk has a positive and significant influence on decisions to make online shopping transactions among people in Langsa City. This is proven by the t-count value of risk is $3.093 >$ t-table of 1.660, with a significance value of $0.003 < 0.05$, then Ho1 is rejected. This means that risk has a positive and significant effect on transaction decisions in online shopping among people in Langsa City; thus, hypothesis Ha5 is accepted.

Risk can be defined as the chance that an undesirable outcome will occur and related to situations that allow negative outcomes to occur and the ability to predict negative outcomes. Therefore, increasing

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[44] Yanti, M. M., & Budiatmo, A. (2020). Pengaruh Store Atmosphere dan Harga terhadap Keputusan Pembelian melalui Minat Beli sebagai Variabel Intervening (Studi pada Konsumen Gelael Ciputra Mall Semarang). *Jurnal Ilmu Administrasi Bisnis*, *9*(4). https://doi.org/10.14710/jiab.2020.28850

[45] Kharisma, L., & Hutasuhut, S. (2019). PERAN MEDIASI MINAT BELI PADA PENGARUH BRANDAMBASSADOR DAN KUALITAS PRODUK TERHADAP KEPUTUSAN PEMBELIAN. *NIAGAWAN*, *8*(3). https://doi.org/10.24114/niaga. v8i3.15579

[46] Putra, E., Kumadji, S., & Yulianto, E. (2016). PENGARUH DISKON TERHADAP MINAT BELI SERTA DAMPAKNYA PADA KEPUTUSAN PEMBELIAN (Study pada konsumen yang membeli produk diskon di Matahari Department Store Pasar Besar Malang). *Jurnal Administrasi Bisnis S1 Universitas Brawijaya*, *38*(2).

understanding of all the risks that can be avoided from online payments using DANA will further improve people's decisions in making payment transactions using DANA.

In the case of this research, it was found that the influence exerted by the session on risk was positive. This is a finding that is opposite to the usual peristia. This finding explains that even though there are threats to online transactions in terms of digital use, respondents do not mind this. Respondents felt that taking advantage of online transactions was better than worrying about the risks. This research supports a number of previous studies such as (Haryani, 2019)[47](YUNITA et al., 2019)[48](Ong & MN, 2022)[49].

The Influence of Using the Technology Acceptance Model (TAM) on Transaction Decisions in Online Shopping in the Langsa City Community

The results of the research show that the simultaneous (overall) influence of the variables perceived ease of use, perceived usefulness, attitude, interest, and risk can be seen from the results of the F test, with a value of F count of 31.798 > F table of 2.19 with a significance value equal to 0.000. Researchers concluded that the greater the use of the Technology Acceptance Model (TAM) by the people of Langsa City, the greater the community's decision to use the DANA application during the payment process.

From the results of the F test, it can be seen that the decision to make transactions when shopping online among the people of Langsa City is greatly influenced by 5 factors, namely perceived ease of use, perceived usefulness, attitude, interest, and risk. The greater the convenience felt by the public in using the DANA application, the more benefits they will get from it, and the more it will shape people's attitudes and interest in using the application. Meanwhile, the risk variable itself is a variable that is outside of TAM, where the community will also consider the risks obtained from using DANA. If the risk is minimal, the more the decision will improve.

Conclusion

Based on the results of the research and discussion, several conclusions can be drawn as follows:

1. The results of the research show that the t value of perceived ease of use is 2.811 > t table of 1.660, with a significant value of 0.006 < 0.05. This means that the perceived ease of use has a positive and significant effect on transaction decisions in online shopping among people in Langsa City; thus, hypothesis Ha1 is accepted.

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[47] Haryani, D. S. (2019). PENGARUH PERSEPSI RISIKO TERHADAP KEPUTUSAN PEMBELIAN ONLINE DI TANJUNGPINANG. *JURNAL DIMENSI*, *8*(2). https://doi.org/10.33373/dms.v8i2.2155

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[49] Ong, V., & MN, N. (2022). Pengaruh Persepsi Risiko, Persepsi Kemudahan, dan Literasi Keuangan terhadap Minat Penggunaan Linkaja. *Jurnal Manajerial Dan Kewirausahaan*, *4*(2). https://doi.org/10.24912/jmk. v4i2.18259

2. The result of the t-count value of usefulness is $6.234 >$ t-table of 1.660, with a significant value of $0.000 < 0.05$. This means that perceived usefulness has a positive and significant effect on transaction decisions in online shopping among people in Langsa City thus hypothesis Ha2 is accepted.

3. The t-count value of attitude is $2.259 >$ t-table of 1.660, with a significant value of $0.026 < 0.05$. This means that attitude has a positive and significant effect on transaction decisions in online shopping among people in Langsa City thus, hypothesis Ha3 is accepted.

4. The t-count value of interest is $5.025 >$ t-table of 1.660, with a significance value of $0.006 < 0.05$. This means that interest has a positive and significant effect on transaction decisions in online shopping among people in Langsa City thus hypothesis Ha4 is accepted.

5. The t-count value of Risk is $3.093 >$ t-table of 1.660, with a significance value of $0.003 < 0.05$. This means that Risk has a positive and significant effect on transaction decisions in online shopping among people in Langsa City; thus, hypothesis Ha5 is accepted.

6. The research results state that there is a simultaneous (overall) influence on the variables of perceived ease of use, perceived usefulness, attitude, interest, and risk, which can be seen from the results of the F test, with a value of F count is $31.798 >$ F table of 2.19 with a significant value $= 0.000$. Thus, the significant value is $(0.000 < 0.05)$, then there is a significant influence between perceived ease of use (X1), perceived usefulness (X2), attitude (X3), interest (X4), and risk (X5) on the decision (Y).

Recommendations:

1. The government should be able to encourage online transactions by building technology-based services to make it easier for sellers and buyers to do transaction online.

2. Merchants should continue to evaluate and increase creativity in order to provide a favorable shopping environment for customers and increase interest in online shopping.

3. For academics, this research has shown the strengthening of the theory of the use of technology as an important element in forming people's online shopping behavior.

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