

The Analysis of Purchase Interest on Online Products by Islamic University Students in Malang Regency

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Abstract

The purpose of this study was to determine the characteristics of students in Malang regency in online shopping and their influence on the purchasing behavior to make online purchases. The research technique used quantitative descriptive research. The sample involved 400 students. The data were collected through questionnaires, and then analyzed by PLS. The results showed that the purchasing behavior variable was affected by the variables of trust, discount and promotion by the seller. In addition, the level of public trust in online shopping websites with good reputation and variety of products are the things that attracts buyer interest. Based on the results of PLS analysis, it showed that online shopping behavior can reduce students' shopping movements, especially on food or drink, children's needs and toys, cosmetics and skin care, and tertiary fashion.

Keywords: Consumer confidence, purchase interest, product, online shopping

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1. INTRODUCTION

There are many benefits of having internet technology. It is not only used to find information, but also for business, or widely known as e-commerce. E-commerce involves the activity of buying, selling, and promoting goods and services by using electronic channels (Toruan, 2022). Indonesian also use the internet frequently. The economy is highly impacted from the use of internet. Digital exhibitions are now more accessible, effective, and profitable for online companies too, as the positive impact of Internet. Moreover, with the presence of financial technology, the digital lifestyle has become part of everyday life, such as for shopping (Botutihe & Landali, 2023).

In line with the development of online business in Indonesia, it cannot be denied that Indonesian buyers still face some problems. Many of them do not trust e-commerce. One of which is caused by cybercrime, that can be a serious threat for the e-commerce. According to Husna Zahir in (Siahaan, 2021), The Indonesian Consumer Protection Foundation (YLKI) stated that “variation of goods,

promising quality of goods, delay in delivery of goods, and safety of transactions are common complaints in e-commerce transaction”. These factors can cause negative stigma in e-commerce that leads to consumer confidences and their purchase decision. Negative news and company complaints can shape negative perceptions that can influence purchase decisions.

A product with high rating and positive reviews will increase consumer confidence. Buyer tends to choose the item with higher ratings. Because of its ability to shift visitors into customers in online shopping, consumer confidence is essential for online businesses. Trust is very vital, especially in the midst of cybercrime such as selling fake goods and other fraud. The ability to ensure valid transaction and on-time delivery becomes a requirement for the seller in online transaction (Tirtayasa et al., 2021).

Purchase interest is highly influenced by consumer confidence. Purchase interest can be defined as the tendency of a client to act before making decision (Bakhtiar, M.R., & Sunarka, 2020). It is an important factor in making decision to

purchase a product. Purchase interest is also influenced by several psychological elements such as motivation, perception, lesson, belief, and attitude (Andespa, 2017) and consumer confidence (Wiguna & Dirgantara, 2023). In this case, purchase interest is related to several factors, one of which is motivation which can encourage someone to act, where the action is influenced by their perception. Through their action and lesson, a person will obtain their belief and attitude. The advantage of buyer confidence is that it encourages purchase interest in costumer. Whereas, the disadvantage of high purchase interest leads to excessive shopping. Therefore, in order to attract buyers' interest, shaping trust among buyers is essential, since trust is a solid foundation for online shopping. In particular, this research on online shopping aims to determine and analyze consumer confidence on purchase interest of university students in Malang Regency.

LITERATURE REVIEW

Consumer Confidence

Consumer confidence is a perception from customer's point of view about seller's reliability in experience and the fulfillment of customer's expectations and satisfaction (Firdayanti, 2012). Trust is the strength of belief that a product has attributes (Sumarwan, 2011). Trust is customer's knowledge and conclusion that a product has objects, attributes and benefits(Sangadji, 2012).

According to Mowen and Minor in Firdayanti (2012), consumer confidence is formed in two ways, namely direct and indirect formation. In direct formation, consumer confidence is formed without any previous circumstances. In online transaction, consumer confidence is very important for business actors because this trust can turn visitors into buyers. Moreover, beside numerous cybercrime such as selling fake products, and fraud transaction, trust has become a very important thing. In an online buying and selling system, business actors must be able to provide trust that the transactions carried out are free from fraud and customer will receive the goods immediately after making the transaction.

According to Rumijati in Siahaan, (2021), there are several important elements of trust, namely: 1) skills in managing an online shop that can lead to trust that the transaction will run easily and comfortably; 2) honesty that will give the sense of security for online shop customer, and 3) indicators that can build trust.

According to Mayer in Tirtayasa et al., (2021), consumer confidence can be measured using the following indicators: 1) sincerity (benevolence), 2) ability, and 3) integrity.

Purchase Interest

Purchase interest is related to customer's plan to buy certain product, as well as how many units of the product are needed in a certain period. Needs can be defined as daily needs (for family), study needs, work needs, economic status needs, social status needs, and other needs (Salimun & Sugiyanto, 2019). Interest is described as a someone's situation before doing an action, which can be used as a basis for predicting the outcome behavior or action. Schiffman & Kanuk (2007) stated that purchase interest is an attitude of a person towards an object, that is very suitable in the purchase process.

Model of a person's attitude towards goods which is very suitable is very suitable to measure the attitudes towards certain categories of products, services or brands. According to (Nurhayati dan Wahyu, 2012), repurchase interest is the customer's intention to repurchase a product, because the satisfaction received after purchasing the product is in line with the expectation beforehand. According to (Kotler and Keller, 2012), repurchase interest is behavior that comes as a response to an object, that indicates the customer's desire to repurchase.

Purchase interest is part of the behavioral component of consumption attitudes. This interest is related to a phase before someone takes an action, where it can be used to predict the action afterward. Purchase interest comprises the customer's plan to buy a product in certain amount based on their needs in a particular period of time. Thus, it can be concluded that purchase interest is a mental statement of a customer which reflects plans to purchase a number of products with a certain brand (Listyawati, 2016). A customer purchase interest is based on interest in trying a product or service which finally sparks a desire to buy the product or service. In conclusion, purchase interest is a process when the customer plans to purchase a product by considering several things, including the numbers of products needed at a time, the brand, and the attitude in consuming the product.

According to Wahid & Santoso in Siahaan (2021), there are several indicators of purchase interest, namely ability to find deeper information

about a product, desire to make a transaction, curiosity about a product, interest in using the desired product, and a sense of possession.

2. METHOD

This research used descriptive research techniques with a quantitative approach. The population and sample included 400 students from 3 universities in Malang Regency, namely: Raden Rahmat Islamic University, Al Qolam Islamic Institute and STIKES Kepanjen. Data collection techniques were done through questionnaires. This study used Partial Least Square (PLS) regression analysis to test the four hypotheses proposed in this research. Each hypothesis was analyzed using SmartPLS 2.0 software to test the relationship among variables. The purpose of researchers using PLS is because PLS is not based on many assumptions or requirements such as normality and multicollinearity tests multicollinearity test, and the data does not have to be multivariate normal distribution (Ghozali, 2014). Even indicators with categorical, ordinal, intervals to ratios can be used. In addition, the sample size does not have to be large.

The steps in the analysis by using PLS were first designing the Measurement Model (Outer Model). The measurement model was assessed by using reliability and validity. Then, it was continued by designing a Structural Model (Inner Model). The next step was formulating a relationship model between constructs and then evaluate the Model (Goodness of Fit). The fourth step was constructing a Path Diagram to visualize the relationship between indicators and their constructs and between constructs which will

make it easier for researchers to see the model as a whole. The last step was Hypothesis Testing.

3. RESULT AND DISCUSSION

3.1. Research results

Based on the survey result, there were 304 female respondents (72.99%), and 96 male respondents (27.01%). It is because women have a greater desire to shop than men, and women also have more control over the benefits and features of online shopping applications. On the other hand, apart from men not having the desire to shop, men prioritize needs over desires.

Based on age, the respondents who dominated the shopping activities was in a range of 20-23 years old, for 217 respondents. This is because at this age, someone tends to search for information more often and is more easily influenced by advertisements or recommendations to purchase a brand's goods or services. When someone is getting older, they will be more logical in making a purchase of goods or services. Also, the respondents who dominated online shopping had a monthly income of Rp. 1,000,000–Rp. 2,999,999, as many as 202 respondents

Validity test was divided into two. First, the convergent validity test that can be determined through factor loadings and AVE values. An instrument is considered to meet the convergent validity test if it has a loading factor above 0.7. Second, the discriminant validity test that can be measured using cross loadings. If the loading factor value in a corresponding variable is greater than the correlation value of the indicator in other variables (cross correlation), then the indicator is declared valid.

The validity test can be seen at Table 1 below

Table 1. Validity Test

Type of Need	Loading Factor	AVE	Cross Loading
Food/drink	valid	valid	valid
Groceries	valid	valid	valid
Credit	valid	valid	valid
Fashion (Clothes, Hijab, Sandals)	valid	valid	valid
Children's necessities (clothes, milk, pampers)	valid	valid	valid
First aid/medicine equipment	valid	valid	valid
School Books/	valid	valid	valid
Lesson/	valid	valid	valid
Lecture Books	valid	valid	valid
Fashion (bags, shoes)	valid	valid	valid
Children's toy	valid	valid	valid
Cosmetics and skin care	valid	valid	valid

Type of Need	Loading Factor	AVE	Cross Loading
Fashion (branded bags, branded clothes, branded shoes)	valid	valid	valid
Jewelry/ Accessories	valid	valid	valid
Hobbies (video games, flora & fauna, books, etc)	valid	valid	valid
Services (tickets, tour & travel, household services, etc.)	valid	valid	valid
Art items (handicrafts, paintings, antiques, etc.)	valid	valid	valid

The validity test results showed that all instruments were valid because the correlation results between items with total items showed a significance smaller than 0.05 (5%) (Sgiyono, 2012). Likewise, the reliability results showed that the *Alpha Cronbach* of both variables ($X = 0.727$ and $Y = 0.644$) was greater than 0.6 (Ghozali, 2018).

The variable reliability test in this research was measured by composite reliability of the indicators that measure the variable. According to Salisbury, Chin, Gopal, & Newsted (2002) in Abdilah and Jogiyanto (2015), composite reliability is considered better in estimating the internal consistency of a construct. A variable is declared reliable if the composite reliability value is greater than 0.7. Composite reliability values can be seen in Table 2.

Table 2. Composite Reliability

Type of Need	Composite Reliability
Food/drink	Reliable
Groceries	Reliable
Credit	Reliable
Fashion (Clothes, Hijab, Sandals)	Reliable
Children's necessities (clothes, milk, pampers)	Reliable
First aid/medicine equipment	Reliable
School Books/Textbooks/Lecture Books	Reliable
Fashion (bags, shoes)	Reliable
Children's toy	Reliable
Cosmetics and skin care	Reliable
Fashion (branded bags, branded clothes, branded shoes)	Reliable
Jewelry/ Accessories	Reliable
Hobbies (video games, flora & fauna, books, etc)	Reliable
Automotive (motorbikes, cars, vehicle accessories, spare parts)	Reliable
Services (tickets, tour & travel, household services, etc.)	Reliable
Art items (handicrafts, paintings, antiques, etc.)	Reliable

In this study, the normality test results were used to determine whether the independent and dependent

variables were normally distributed. Based on table 1 data, the significance value was 0.075. We can conclude that the data was normally distributed.

Table 3. Normality Test

One-Sample Test Kolmogorov-Smirnov	
Asymp. Sig. (2-tailed)	,000 ^c
Exact Sig. (2-tailed)	,075

Source: Primary data processed, 2023

Descriptive Analysis Test

The research variables used were analyzed descriptively by using simple linear regression analysis. The questionnaire statement consisted of 2 indicators of buyer confidence, which were translated into 5 statements for a total of 400 student respondents. The results of the processed data collection stated that the descriptive analysis was declared high with a level of 3.88-4.13. Furthermore, it was described to determine the percentage of buyer confidence.

Based on the analysis results of the buyer confidence category, a percentage of 100% was obtained. Thus, it can be concluded that buyer confidence and purchase interest had a significant effect. The questionnaire statements consisted of 4 indicators of purchase interest, which were translated into 5 statements for a total of 400 student respondents. The results of the processed data collection stated that the descriptive analysis was declared high with a level of 3.93-4.15. Furthermore, based on the results of the analysis of the purchase interest category, a percentage of 100% was obtained. Therefore, it can be concluded that buyer confidence and purchase interest had significant effect.

Simple Regression Test (t test)

The relationship between two variables (X and Y) was described by a similarity model known as the regression line (Y). If the regression coefficient (X) was greater than 0.857, it means that every 1% increase in the level of trust would increase the cadre level. The standard deviation was 3.065 and the trust factor was 0.857. Since the regression coefficient was positive, it can be concluded that the trust variable had

a significant effect on the purchase price. Also, significance testing was used to test whether there was an effect of exogenous variables on endogenous

variables. The test criteria stated that the T-statistics value was \geq Ttable (1.96). Hypothesis testing can be seen in Table 4.

Table 4. Hypothesis Test Results

Type	Variable	t Statistics	Note
Need Food/drink	Consumer behavior	1,270	Not Sig.
	Internet Use	1,980	Sig.
	Trust	1,178	Not Sig.
	Purchase decision	1,221	Not Sig.
Groceries	Consumer behavior	0,861	Not Sig.
	Internet Use	0,840	Not Sig.
	Trust	1,774	Not Sig.
	Purchase decision	0,235	Not Sig.
Credit	Consumer behavior	1,540	Not Sig.
	Internet Use	0,166	Not Sig.
	Trust	2,467	Sig.
	Purchase decision	0,109	Not Sig.
Fashion (Clothes, Hijab, Slippers)	Consumer behavior	0,405	Not Sig.
	Internet Use	1,078	Not Sig.
	Trust	1,729	Not Sig.
	Purchase decision	2,193	Sig.
Children's needs (clothes, milk, pampers)	Consumer behavior	3,067	Sig.
	Internet Use	2,339	Sig.
	Trust	2,240	Sig.
	Purchase decision	2,070	Sig.
First aid/medicine equipment	Consumer behavior	1,654	Not Sig.
	Internet Use	0,641	Not Sig.
	Trust	2,843	Sig.
	Purchase decision	0,039	Not Sig.
School Books/	Consumer behavior	1,557	Not Sig.
	Internet Use	0,178	Not Sig.
	Trust	2,650	Sig.
	Purchase decision	1,439	Not Sig.
Lesson/ Book Lectures	Consumer behavior	1,135	Not Sig.
	Internet Use	0,431	Not Sig.
	Trust	1,627	Not Sig.
	Purchase decision	2,004	Sig.
Fashion (bags, shoes)	Consumer behavior	3,530	Sig.
	Internet Use	3,004	Sig.
	Trust	1,624	Not Sig.
	Purchase decision	1,527	Not Sig.
Children's toy	Consumer behavior	1,360	Not Sig.
	Internet Use	2,023	Sig.
	Trust	1,531	Not Sig.
	Purchase decision	0,810	Not Sig.
Cosmetics and skin care	Consumer behavior	0,700	Not Sig.
	Internet Use	2,482	Sig.
	Trust	2,454	Sig.
	Purchase decision	1,890	Not Sig.
Tertiary Fashion	Consumer behavior	1,163	Not Sig.
	Internet Use	0,122	Not Sig.

Type	Variable	t Statistics	Note
	Trust	2,345	Sig.
	Purchase decision	2,329	Sig.
Jewellery/Type Need	Consumer behavior	1,159	Not Sig.
	Internet Use	0,226	Not Sig.
	Trust	3,147	Sig.
	Purchase decision	1,872	Not Sig.
Accessories Hobby	Consumer behavior	0,252	Not Sig.
	Internet Use	0,945	Not Sig.
	Trust	1,680	Not Sig.
	Purchase decision	1,997	Sig.
Automotive	Consumer behavior	1,309	Not Sig.
	Internet Use	0,837	Not Sig.
	Trust	2,008	Sig.
	Purchase decision	1,580	Not Sig.
	Consumer behavior	0,579	Not Sig.
	Internet Use	0,861	Not Sig.
	Trust	2,645	Sig.
	Purchase decision	1,228	Not Sig.

Source: 2024 analysis results

Table 3 above showed test result on the influence of consumer behavior, internet use, trust, and purchasing decisions variables on shopping movement patterns for each type of shopping need. The results showed that the T Statistics value > T-table = 1.96, which can be interpreted that there was a significant effect of variable X (consumer behavior, internet use, trust and purchasing decisions) on variable Y (shopping movement patterns). Hypothesis testing found that the types of needs for food/drink, children's needs, children's toys, cosmetics and skin care, and tertiary fashion.

Converting Path Diagrams into Structural Models

The conversion of the path diagram into a measurement model was intended to determine how exogenous variables influence endogenous variables directly or indirectly as presented in the following table:

Table 5. Path Coefficients Food/Drink

Exogenous	Endogenous	Path Coefficients
Consumer Behavior	Shopping Movement Pattern	-0,209
Internet Use	Shopping Movement Pattern	-0,451*
Trust	Shopping Movement Pattern	-0,172
Purchase Decision	Shopping Movement Pattern	0,156

Source: 2024 analysis results

Notes: * (Significant)

Based on the table above, it can be seen that the measurement model formed is:

$$YES = - 0.451X_2$$

$$= - 0.451 (0.751 X_{2.1} + 0.713 X_{2.2} + 0.821 X_{2.3})$$

From this equation, it can be informed that:

Buyers preferred to order food/ drink *online* because *online* stores offered discounts. As an example, the price of goods in *online* stores (Gofood) offered a 20% discount from the price of *offline* stores and free shipping, so the price of goods became much cheaper than buying directly in an *offline* store.

Thus, the influence of using the internet to shop *online* was expected to reduce the number of *offline* shopping trips/movements, because *online shop* users did not need to struggle with traffic, parking, and walk to the store. On the other hand, it could save time and money. Also, with the *online* business, the people of Malang City could shop without having to leave the house to various shops to compare prices and models.

The above modeling can be applied to reduce the number of trips from the existing pull generation. As an example, the number of movements to shop for food/drinks in Malang is about 400 movements per day. With the influence of internet use, it can reduce the number of trips by 201 movements. The following is the calculation:

$$YES = - 0.451X_2$$

$$= - 0.451 (0.751 X_{2.1} + 0.713 X_{2.2} + 0.821 X_{2.3})$$

The number of people who chose "Strongly Agree" on the indicator of internet use (x_2), namely $X_{2,1} = 166$; $x_{2,2} = 248$; $X_{2,3} = 175$.

$$x_{2,1} = 0.751 \times 166 = 124.666$$

$$x_{2,2} = 0.713 \times 248 = 176.824$$

$$x_{2,3} = 0.821 \times 175 = 143.675$$

$$YES = -0.451x_2$$

$$= -0.451 (124,666 + 176,824 + 143,675)$$

$$= -0,451 (445,165)$$

$$= -200,769$$

$$= -201$$

Thus, the influence of internet use on *online* food/drink needs can reduce 201 movements. As a result, the number of movements becomes 147 movements.

It is expected that with the influence of the number of movements, the effect of *online* shopping behavior can be an input for the government to overcome the traffic problems that occurs due to the large number of *offline* shopping movements, as well as for the supervision of consumer laws regarding *online* shopping.

3.2. Discussion

The purpose of this research is to study how consumer confidence affects the purchase interest of students in Malang Regency in online shopping. The findings of the regression test showed that the effect was quite significant, as well as high consumer confidence that can affect the desire to purchase. The findings of this study corroborated with several previous researches by (Monica, 2018), (Arsyianto & Sinollah, 2022), (Asmin, 2022) and (Wiguna & Dirgantara, 2023), which showed how buyer interest in making another purchase is influenced by satisfaction and trust. This shows that customers will have more trust in the company if it can meet customer's requirements and preferences while meeting or even exceeding their expectations. In addition, the happier customers are with the service received, the more likely they will consider making another purchase (Monica, 2018).

According to (Rosdiana & Haris, 2018), interest in making online purchases will be influenced by consumer confidence. The variable of trust significantly and favorably affects customer interest to shop at certain online sellers. According to McKnight in (Monica, 2018), in consumer confidence, the trust is defined as consumer's opinion of a trusted party (seller) that the seller has qualities that will benefit the buyer. According to Mayer in (Tirtayasa et al., 2021), there are three factors that can contribute to trust,

namely virtue, ability and integrity. The intention to trust is related to someone who is willing to rely on another person in a certain situation, which occurs personally and leads directly to another person. A person who is willing to rely on others in certain situation may believe that the action will benefit them personally as well as others.

The significance of this research is to show the importance of consumer confidence to affect the purchase interest. In contrast, there is limitation in this research in the difficulty of directly meeting the subjects because the students were the 3rd semester students with packed schedule. To overcome this problem, the researcher used Google Form to obtain data from the subjects although it might cause another limitation of the possibility of inconsistency in data collection. The inconsistency could happen because some subjects might fill out the questionnaire as a part of formality or they were not serious in answering the questions.

4. CONCLUSION

Based on the result of the analysis and research finding, the consumer confidence can be increased by considering the time needed to purchase online product especially among university students in Malang Regency. If consumer confidence increases, then their desire to shop will also increase. because consumer confidence is a key factor in the buying process.

The students in Malang Regency in online shopping shows the dominant characteristic that they are mostly influenced by discounts given by online stores, which shows that affect consumer purchase interest in online shopping. The greater the discount given by the online seller, the greater the number of people who will make online purchases. In addition, they have high trust in several online websites with a good reputation in Indonesia such as Bukalapak, Tokopedia, Shopee, and Gojek, as well as the large variety of products in online stores.

Among four variables, namely consumer behavior, internet use, trust, and purchase decision, the variable of internet use becomes the main key in online shopping. It is because the major reason for online shopping is the use of the internet. Without internet, the students cannot access online shopping sites. Thus, based on PLS analysis, it can be seen that online shopping can reduce the shopping movements of the students for the types of food/ drink needs,

children's needs (clothing, milk, diapers), children's toys, cosmetics and skin care, and tertiary fashion (branded bags, branded clothes, branded shoes). The researchers make recommendations based on the research findings and the possibility of the sequence in the future. Future researchers who are interested to conduct additional research on consumer confidence and purchase interest can use this research as a reference. Additionally, more research in the same subject will suggest the possibility of including additional variables.

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