



THE INFLUENCE OF E-COMMERCE ON BUYER INTEREST (STUDY ON STUDENTS OF THE ISLAMIC ECONOMICS STUDY PROGRAM AT IAIN AMBON)

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DOI: <https://doi.org/10.62567/micjo.v2i3.1035>

Article info:

Submitted: 04/07/25

Accepted: 25/07/25

Published: 30/07/25

Abstract

This research is motivated by the increasing competition in online buying and selling activities, particularly among students of the Sharia Economics Study Program, which has influenced consumer buying interest. Businesses and online stores are encouraged to innovate and improve customer satisfaction strategies to sustain consumer engagement in e-commerce platforms. The study aims to examine whether e-commerce has an effect on buying interest and to what extent it influences the buying interest of students in the Sharia Economics Study Program at IAIN Ambon. Data were collected through a questionnaire distributed to 32 respondents who had previously made purchases via e-commerce platforms. The research methodology includes research design, data sources, data collection methods, population and sample, data processing techniques, and quantitative data analysis. The results of the study indicate that e-commerce significantly influences buying interest. This is supported by the t-test result of 9.649 with a significance level of 0.000 (< 0.05), indicating a statistically significant relationship. The coefficient of determination (R^2) shows that e-commerce accounts for 74.8% of the variance in buying interest, while the remaining 25.2% is influenced by other variables not examined in this research.

Keywords: E-commerce; buying interest; consumer behavior; sharia economics.

1. INTRODUCTION

A. Background

The rapid development of information technology has transformed the internet from a mere communication tool to a means of economic transactions. One example of this transformation is the emergence of e-commerce, the online buying and selling activity conducted through the internet. The increasing number of internet users has encouraged businesses to utilize digital platforms as a means of marketing and selling products more widely and efficiently.

This phenomenon has been further amplified by the availability of affordable mobile phones, which are now accessible to all levels of society. This has made e-commerce transactions increasingly convenient, allowing people to shop practically anytime and anywhere. In addition to mobile phones,



online transactions can also be conducted via computers, expanding the accessibility and flexibility of online shopping.

The great interest of consumers in online transactions is also supported by adequate facilities. Currently, the internet can be accessed anywhere and anytime. This is because of the many accesses that allow for using the internet. The number of internet users, both globally and users in Indonesia, is increasing rapidly every year.

Consumer behavior today tends to prefer practical things, so that in addition to the internet being used as a personal communication medium, it is currently also used for shopping. This can be seen from the number of consumers who are starting to switch to choosing to transact *online*.

To attract potential buyers, various marketing ideas are carried out to win the hearts of consumers. This is shown by how they make advertisements as attractive as possible on the products sold to be different from each seller. One important factor in online transactions is building and maintaining consumer trust in the seller. This is very important considering that *online transactions* are not carried out face to face between the seller and the buyer.

Buyers often see price as an indicator of the value of how the goods provide benefits that can be felt from a good/service, so that at a certain high price, the value of a good or service will influence the interest of potential buyers (Tjiptono, 1997).

However, all the conveniences obtained are directly proportional to the risks that consumers will face. Because *online* fraud will be easier to happen considering there is no direct face-to-face interaction in transactions. That is what distinguishes *online* and direct systems in terms of buying and selling.

There are several drawbacks to online shopping that consumers should be aware of. One of the most common is fraud, where goods are not delivered even after payment has been made. Furthermore, the physical appearance and quality of goods often do not meet expectations, as consumers can only see the items through photos displayed on the website, without being able to verify their actual condition.

Another drawback is the cost of transportation or shipping, which incurs additional costs for consumers. Consumers also lack the opportunity to see and try the goods in person before purchasing, increasing the risk of non-conformity. Finally, shipping time is required for goods to reach the buyer, which can be a challenge if the item is needed urgently.

Everyone has different expectations and experiences from online shopping, so someone has a different response from another person. From that experience can affect consumer buying interest.

In Indonesia, shopping activities are often part of recreational activities or filling free time, according to the cultural habits of the community. Most Indonesian people will go shopping to the mall or to the market with family or friends. Because they will see and choose in detail before deciding to buy the products they want or, even just want to look around without any intention to buy them (Wahana computer and Andy, 2001).

The second reason, according to research that has been done, is said that people choose not to buy through the internet because they are worried about the quality of the products they will order. In other words, the products purchased do not match their expectations (Wahana computer and Andy, 2001).

Based on the background of the problem above, this study attempts to find out and analyze *E-Commerce*, which influences the *E-Commerce purchasing interest* of Islamic economics students at IAIN AMBON, therefore this study takes the title "**The Influence of *E-Commerce* on Buyer Interest (Study on Islamic economics study program students at IAIN AMBON)**".

B. Problem Formulation and Problem Limitations

1. Problem Formulation

a. What is e-commerce? influential towards interest Buyers of Islamic economics study program students?



b . How big is the contribution of e-commerce in influencing the purchasing interest of students of the Sharia Economics Study Program at IAIN AMBON?

2. Problem Limitation

In relation to the problem, and so that the discussion does not cause interpretation, in this study the researcher only focuses on the problem of buyer interest in e-commerce and the influence of e-commerce on buyer interest. In accordance with the description of the problem formulation.

C. Research objectives and benefits

1. Research Objectives

Based on the main problem formulated , the research objectives to be achieved are:

- To find out whether or not there is an influence of e-commerce on the buyer interest of students of the Islamic economics study program at IAIN AMBON .
- To find out how much *e-commerce* influences the buyer interest of students of the Islamic economics study program at IAIN AMBON .

2. Benefits of Research

It is hoped that this research will provide benefits including :

a . For Readers

This research is expected to increase the readers' insight into consumer behavior when purchasing products online so that they do not feel at a loss or disappointed when shopping online.

b. For business actors

The results of this study can provide information to business actors to be able to take strategic marketing steps to attract buyers, especially in analyzing the factors that influence consumers in their decisions to buy products or goods online.

2. THEORETICAL STUDY

A. Buy and Sell

According to the language, buying and selling means exchanging or exchanging each other. While according to the understanding of Islamic jurisprudence, buying and selling is exchanging one item with another item with a certain agreement and conditions. After the buying and selling is carried out legally between the buyer and the seller, after that the goods sold become the property of the buyer while the money paid by the buyer as a replacement for the price of the goods becomes the property of the seller.

B. Definition of E-commerce

In a narrower sense, e-commerce is defined as a transaction activity that occurs between companies through electronic networks. If a transaction remains within the boundaries of the company, these people will call it *an electronic business transaction* (Nugroho 2006).

C. Benefits of E-commerce

E-commerce provides various advantages in the business world, such as ease in the transaction process and allows consumers to choose products according to their needs with time and cost efficiency according to their price budget, so that it can increase buyer or consumer satisfaction (Nugroho, 2006).

D. The Purpose of Using E-Commerce in the Business World

One of the goals of companies using an *E-Commerce system* is to be more efficient and effective in increasing their profits (Bagus D, 2009).

E. Consumer perspective

Consumers , as the target of the products sold or offered, must be able to work around all the conditions and facilities provided so that they do not experience losses, either in terms of time or costs incurred (Wahana Computer Semarang and Andy 2001).

F. Influence of E-commerce

There are many factors that influence buyers to be interested in shopping on e-commerce, including product quality, quality service, comparable product prices, and trust from prospective buyers.



If the seller provides satisfaction as expected by the buyer, the buyer will not look for other sellers who they think are better. The product design is made as attractive as possible so that customers are interested in choosing the product over other products and in other stores and affordable prices so that customers remain loyal to using that product and in that store.

G. Contracts in E-commerce Transactions

The contract used in *e-commerce* is the salam contract. Salam according to Arabic means to rush and hand over, and is so named because in buying and selling the seller hands over money as much as the price of the goods to be purchased by way of salam/ordering it, and in sharia this kind of transaction is called salam or salaf where the word the salam is used by the people of Hijaz (Mecca, Medina, Ta'if) while the word the salaf is used by the people of Iraq and its surroundings.

Salam transaction according to the meaning of sharia is a sale and purchase agreement in which the goods being traded are not yet available and will be delivered in a deferred manner while the payment is made in cash in advance. However, the nature and price of the ordered goods must have been agreed upon at the beginning of the agreement using the word salam or salaf (Alhabib, 2015).

3. Empirical Study

a . Previous Research

Several studies on website design have been conducted previously, some of these studies are:

1. Indraajani (2007), conducted an analysis and design of a web-based sales system at PT. Sarang Imitation. The company is a company engaged in the field of toy accessory suppliers, especially for snack products, stationery (stationery, school bags, etc.), electronic products (watches, mini radios, etc.) and imitations or copies made in China. Web design for PT. Sarang Imitation was carried out with the aim of designing an online sales and transaction system. With the existing system, purchase transactions and exchange of goods information (data, product images and prices) with consumers can run easily.

2. Elvia (2008), conducted a research at PT Adira Dinamika Multi Finance. The research aims to design a web-based motorcycle sales information system. The existing system can provide information to the public that PT. Adira Dinamika Multi Finance sells motorcycles in cash or credit. The information displayed on the web is information about the price and type of motorcycle as well as buyer data and applicant personal data. Buyer data and 9 applicant personal data can then be used to assist officers/employees in processing motorcycle sales data in cash and credit quickly, effectively and efficiently.

3. Jatmiko (2010), conducted an analysis and design of an information system in web-based sales services at Beautiful Palace Mall. The problems that arose were felt by 2 parties, namely visitors and managers of Beautiful Palace Mall. Visitors feel that Beautiful Palace Mall does not provide complete and detailed information and want a website to provide complete information about the mall. The problems expressed by the management are the costs incurred to print brochures, and the costs of advertising on the radio, newspapers, and magazines. With the website, visitors can obtain complete information and the promotional costs incurred by the management can be reduced. This is due to the presence of the Mall beautiful palace website which has information in the form of profiles, event pages, store pages, facility pages, and contact us pages. In the existing system, if the user clicks on the image, title, or details of one of the information on the screen, it will be connected to the detailed information page containing complete information about the information.

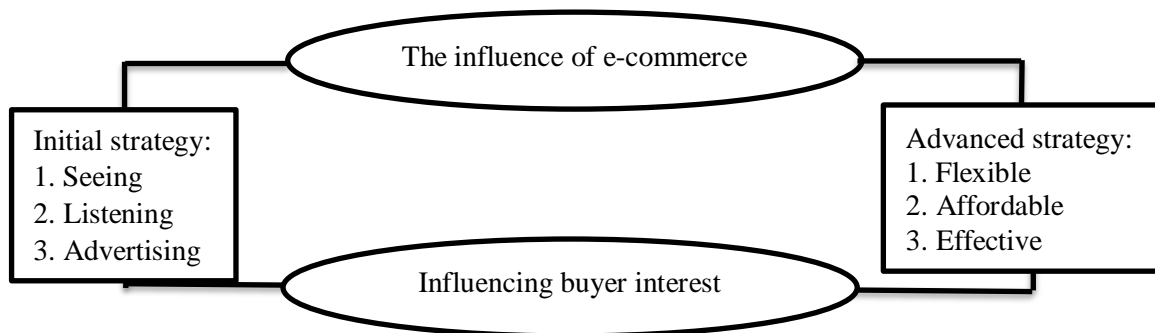
4. Framework of Thought

From the study of theory and previous research results have explained several factors that **cause the emergence of e-commerce** buying interest depending on the completeness of the information provided by each businessman. Basically, buyers will find it easier to shop or transact through *e-commerce* because they will not take time to go to each store just to find the product they are looking for. But if shopping using *e-commerce*, customers just sit back and choose the product they want to buy, according to their level of trust. All of this can provide a basis for assessment for a buyer to choose to



shop at an *online store* according to their trust. The following research framework can be seen in Figure 1.1 below:

Figure 1.1 Framework of Thought



3. RESEARCH METHODS

A. Types of research

This study uses survey research where the research takes samples from the population and questionnaires are used as a tool for data collection.

B. Type of research

The type of research used is quantitative research, namely a research method that is inductive, objective and scientific in nature where the data obtained is in the form of numbers or statements to be assessed and analyzed using statistical analysis.

C. Data source

The following are data sources used in this study:

1. Primary Data

That is, the data itself is collected by individuals or an organization directly through its objects. Primary data is obtained by distributing questionnaires and interviews with Islamic economics students (Nazir, 2009).

D. Data Collection Methods

Data collection techniques are the methods used to collect data. Data collection is done directly, so the author uses several techniques, namely:

1. *Field* research is the collection of field data by means of:

- a. Observation, namely data collection carried out directly at the research location and collecting the necessary data.
- b. Interview, which is data collection by conducting question and answer sessions with respondents to obtain information about the data needed. Data collection is based on self-reports of knowledge or personal beliefs (Sugiono, 2014).
- c. Questionnaire. This study uses a questionnaire with closed statements. Data collection is carried out by giving several questions or written statements to respondents to answer (Sugiono, 2014)
- d. Documentation. That is, what is selected is illustrated documentation.

E. Population and Sample

The questionnaire was distributed to respondents who were deemed able to understand the statements given.

1. Research Population

The author took the population of sixth semester Islamic economics students, totaling 217 people.

2. Research Sample



A sample is a part of a population selected using a specific sampling technique (Hussein and Purnomo (1996). From the existing population, the researcher uses purposive sampling technique (purposive sampling), the determination of the number of samples will be determined by the researcher (A. Tohardi, 2008). The author took samples from many populations, namely 32 people.

F. Data processing techniques

The type of data used is quantitative data, so data management analysis is carried out by quantifying the research data in the form of numbers.

The respondents' answers will be processed using the SPSS 23 program, so that they can answer the problem formulation.

G. Data Analysis Techniques

The data in this study were processed quantitatively by sorting and classifying the data according to the research problems, then analyzed quantitatively. The data analysis technique uses quantitative descriptive data analysis, with the aim of describing the influence of *E-commerce* on buyer interest (Muhamad, 2008).

1) Quantitative Analysis

a) Validity Test

In conducting validity testing, using a computer program measuring tool, namely SPSS 23, if it has a significant correlation between the item score and the total score, then the scoring tool is said to be valid (Ghozali, 2001). Validity in this study explains the extent to which the instrument can measure what should be measured (Ferdinand, 2006).

b) Reliability Test

Reliability refers to the extent to which an instrument, such as a questionnaire, can produce consistent data in measuring a construct or variable. An instrument is considered reliable if the respondents' responses to the same questions remain stable over time (Ghozali, 2001).

The higher the level of reliability of an instrument, the more reliable the measuring instrument is in producing consistent data. In this study, reliability testing was carried out by calculating the Cronbach's Alpha value using SPSS software version 23. An instrument is said to be reliable if its Cronbach's Alpha value exceeds 0.6, according to the criteria put forward by Ghozali (2001).

4. RESEARCH RESULTS AND DISCUSSION

A. Description of Sharia Economics Study Program Students

1. Conditions of Students in the Islamic Economics Study Program

The Islamic Economics study program, which was just established in 2012, is in great demand by new students, as proven by the significant increase in students every year, and has had its own lecture building since 2015. Although it is a new major, Islamic economics students are very capable of competing with other majors in terms of intelligence and sports, as proven by the many trophies they have received from various competitions, such as quiz competitions, BKKBN competitions, futsal competitions, etc.

2) Number of Students in the Sixth Semester Islamic Economics Study Program Based on Gender

Table 4.1 displays data on the gender of sixth semester students in the Sharia Economics Study Program based on research results.

Table 4.1 Number of sixth semester students

Gender	Percentage (%)
Man	85
Woman	132
Amount	217

Source: Primary data 2017



Table 4.1 shows that the number of sixth semester students in the Sharia Economics Study Program consists of 85 male students and 132 female students. Thus, the number of female students is greater than male students. Overall, there are 217 sixth semester students who are still actively attending lectures.

3) Consumption Level of Respondents of the Islamic Economics Study Program

Based on the research results, the level of consumption which varies from one student to another. This is because each student has a different amount of remittances from their parents. The amount of remittances from parents for each student or respondent each month, here is an explanation table based on remittances:

Table 4.2 Students based on monthly remittances

Amount Per Month (Rp)	frequency	Percentage %
≤ Rp. 750,000	17	53.125%
Rp. 750,000 – Rp. 1,000,000	15	46.475%
Amount	32	100%

Source: primary data processed 2017

The table above shows the amount of monthly remittances dominated by students with remittances starting from Rp750,000 or less with the number of students 17 people with a presentation of 53.125%, followed by students with remittances of more than Rp750,000 to Rp1,000,000 each month, is 15 respondents with a percentage of 46.475%. But if there are other needs such as buying books or others, this could be what causes additional remittances in one month.

In the amount of money sent, students can divide it for daily consumption and college assignments. For daily consumption, if students buy food for lunch for Rp12,000, then in one month they spend money for one meal is Rp360,000. But here, many students choose to buy cooked vegetables, because they are cheaper and can be consumed until dinner. For college assignments, students will certainly choose places or shops that they think are the cheapest so that they don't drain too much money.

1) Purpose of Consumption

The purpose of respondents to consume is to meet their daily needs and support their lecture process. Because if they are hungry they will not concentrate on following the lecture learning process, and to smooth the lecture process until completion or graduation.

B. Respondents' Overview

Respondents in this study were buyers and users of *e-commerce products*. Based on data from 32 respondents who have shopped on *e-commerce*, through a questionnaire list, the respondents' conditions regarding gender and age were obtained. The classification carried out on respondents in this study aims to clearly understand the description of respondents as research objects. The general description of respondents as research objects can be described one by one as in the following section:

1. Respondents Overview by Gender

The results of the study obtained a description of the gender of the respondents which is presented in the following table:

Table 4.3 Respondents by Gender

Gender	frequency	Presentation (%)
Man	6	18.75%
Woman	26	81.25%
Amount	32	100%

Source: Primary data processed 2017

Table 4.3 explains that there are fewer male respondents than female respondents. Respondents with male gender were 6% and respondents with female gender were 26%. This means that women show more interest in shopping on *e-commerce* than men. Because basically women prefer shopping.

2. Respondents Overview by Age



Respondents who have shopped at *e-commerce* in the Islamic economics study program are categorized from 19 to 24 years old. This can be seen in the data presented in the following table:

Table 4.4 Respondents by Age

Age (Years)	Frequency	Percentage (%)
18	2	6.25%
19	3	9.36%
20	14	43.75%
21	10	31.25%
22	1	3.13%
23	1	3.13%
24	1	3.13%
Amount	32	100%

Source: Primary data and processed 2017

Table 4.4 explains the number of samples taken from students of the Islamic economics study program taken objectively starting from the youngest age and the oldest age in the sixth semester of the Islamic economics study program, with a proportional number to represent the entire research population. This means that researchers do not simply take the desired samples.

D. Research Results

1. Data Validation

Validity testing in this study aims to evaluate each variable used, which consists of 15 statement items responded to by respondents. Validity testing is carried out using the *Pearson Product Moment correlation technique*, by connecting the score of each indicator with the total score of the construct. An item is considered valid if its correlation value with the total score shows significance at the level of 0.01 or 0.02. The following is the validity data:

Table 4.7 Data validation

Variable / Indicator Correlation r table Description	Correlation	R Table	Information
X			
	0.657	0.338	Valid
	0.311	0.338	Valid
	0.547	0.338	Valid
	0.621	0.338	Valid
	0.521	0.338	Valid
	0.657	0.338	Valid
	0.377	0.338	Valid
Y			
	0.487	0.338	Valid
	0.177	0.338	Valid
	0.642	0.338	Valid
	0.625	0.338	Valid
	0.518	0.338	Valid
	0.732	0.338	Valid
	0.297	0.338	Valid
	0.732	0.338	Valid



source: SPSS 23 2017 data

Table 4.7 above shows that all indicators used to measure variables in this study are stated as valid items. This is because all of the variable indicators used in this study have a correlation value greater than 0.338, which is the *r* table value for a sample of 32. So all of these indicators are valid.

2. Reliability Test

Reliability is a measure used to assess the consistency of an instrument, in this case a questionnaire, as a measuring tool for constructs or variables. An instrument is said to be reliable if the responses given by respondents to questions are stable and consistent over time (Ghozali, 2001). Reliability testing assesses the extent to which a measuring instrument can provide consistent results under similar measurement conditions. The higher the reliability value, the better the stability of the instrument. Based on the opinion of Nunnally (1967) in Ghozali (2001), a construct is declared reliable if it has a Cronbach's Alpha value of more than 0.6. The results of the reliability test in this study can be seen in Table 4.8.

Table 4.8 Reliability Test

Variable	Alpha Value	Information
<i>E-commerce</i>	0.707	Reliable
Buyer Interest	0.716	Reliable

Source: SPSS 23 2017 data

In table 4.8 in above explains that *the e-commerce* and buyer interest variables have reliable status. This is because the Cronbach Alpha value of the variable is greater than 0.6. This condition also means that all of these variables can be used in further analysis.

Alpha value of *e-commerce* is 0.707 so the data from *e-commerce* is reliable, and the *alpha* value of buyer interest is 0.716 so the data shows buyer interest is also reliable.

3. Multicollinearity Test

The multicollinearity test is conducted to determine whether there is a correlative relationship between independent variables in the regression model. A good regression model ideally does not show multicollinearity or high correlation between independent variables (Ghozali, 2001).

To identify the presence or absence of multicollinearity symptoms in the model, two main indicators are used, namely **the Variance Inflation Factor (VIF) value** and **the tolerance value**, as well as an analysis of the correlation matrix between independent variables. The VIF values used in this study are shown in the following table. 4.9 below.

Table 4.9 Multicollinearity test

Variables	Tolerance	VIF	Conclusion
<i>e-commerce</i>	1,000	1,000	Multicollinearity Free

Source: SPSS 23 2017 data

Based on the results of the multicollinearity test presented in the table, it was obtained that the tolerance value for all independent variables was above 0.10 and the VIF value was below 10. Thus, it can be concluded that there are no symptoms of multicollinearity among the independent variables in the regression model used. Therefore, this model is considered suitable for use in predicting purchase interest variables for *e-commerce*.

4. Regression Test

This study uses simple linear regression analysis to test the extent to which the independent variable (X) influences the dependent variable (Y). Data processing is carried out statistically using



software. SPSS version 23. A summary of the results of the regression calculations is presented in the following table.

Table 4.10 coefficientsCoefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.428	2.900		1.182	.247		
	E-COMMERCE	1.033	.107	.870	9.649	.000	1.000	1.000

a. Dependent Variable: MINAT PEMBELI

Table 4.10 shows the values of coefficients A and B as well as t count and also the level of significance. Then the **Regression Equation can be obtained** in the table above, as follows :

$$Y = 3.428 + 1.033 X + e$$

Where $Y = e-commerce$

$X = \text{Buyer Interest}$

In the equation $Y = 3.428 + 1.033 X + e$ states that if the value of *e-commerce* increases by one unit, then the amount of buying interest increases by 1.033. In addition, the *coefficient table* above shows that the number 1000 in the *standardized coefficients* (Beta). The number 1000 or 100% shows a very strong level of correlation between *e-commerce* and buyer interest (the relationship is said to be very strong because it reaches 100% and is far above 50%).

Then the t value explained above is a value that can be used for testing, the influence of *e-commerce* on the number of buyer interest is truly significant or not. The t value above shows the number 9.649 and its significance is $0.000 < 0.05$ from the explanation above it can be concluded that H_0 is rejected and H_1 is accepted. namely there is a significant influence between *e-commerce* and buyer interest.

5. F Test

The results of the calculation of the regression model parameters together are obtained in the following table 4.12 :

Table 4.12 Results of Joint Regression Analysis (F Test)ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	237.834	1	237.834	93.104	.000 ^b
	Residual	76.635	30	2.555		
	Total	314.469	31			

a. Dependent Variable: MINAT PEMBELI

b. Predictors: (Constant), E-COMMERCE

The test results obtained an F value of 93.104 with a significance probability of 0.000. The results of the hypothesis test using the F test on the regression model showed a significance value of 0.000, which means it is smaller than the significance level of 0.05 (5%), which is $0.000 < 0.05$. In addition, the results of the analysis show that the F count value of 93.104 is greater than the F table which is 4.160.

Based on these results, it can be concluded that H_1 is accepted. In other words , e-commerce variables simultaneously have a significant influence on the dependent variable, namely purchase interest.

8). t-test

The t-test is intended to determine how far the influence of one independent variable (*e-commerce*) and the dependent variable (buyer interest) is. The results of the t-test in this study can be seen in table 4.13 below :

Table 4.13 t-testCoefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.428	2.900		1.182	.247		
	E-COMMERCE	1.033	.107	.870	9.649	.000	1.000	1.000

a. Dependent Variable: MINAT PEMBELI



Source: SPSS 23 2017 data

Based on the results of the t-test on the regression model, the significance value for the e-commerce variable is 0.000. This value is smaller than the significance level used, which is 0.05, so it can be concluded that the results are significant. In addition, the t-value of 9.649 is much larger than the table of 2.042. Therefore, the alternative hypothesis (H1) is accepted, which means that the independent variable e-commerce has a significant influence on the dependent variable, namely purchase interest.

9) . Coefficient of Determination (R^2)

The coefficient of determination (R^2) is used to measure the extent to which the regression model is able to explain the variation in the dependent variable. The R^2 value is in the range between 0 and 1, where the closer it is to 1, the higher the predictive ability of the model (Ghozali, 2001).

Table 4.14 Coefficient of determination (R^2)

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.870 ^a	.756	.748	1.598

a. Predictors: (Constant), E-COMMERCE

b. Dependent Variable: MINAT PEMBELI

Source: SPSS 2017 data

The regression estimation results show that the coefficient of determination (R^2) is 0.748. This indicates that 74.8 % of the variation in the dependent variable (purchase interest) can be explained by the independent variable *e-commerce*. The rest, which is 25.2 %, is influenced by other factors outside this research model.

E. Does *E-Commerce* Influence Buyer Interest of Students of the Islamic Economics Study Program at IAIN AMBON?

From the results of the analysis above, the answer to the first problem formulation is that there is an influence of *e-commerce* on buyer interest, indicated by the results of the regression analysis of 1.033. In addition, the *coefficients table* above also shows the number 1000 in the *standardized coefficients* (Beta). The number 1000 or 100% shows a very strong level of correlation between *e-commerce* and *buyer interest* (the relationship is said to be very strong because it reaches 100% and is far above 50%). In accordance with the interpretation of the correlation coefficient. The t value above shows the number 9.649 and its significance is $0.000 < 0.05$ from the explanation above, it can be concluded that there is a significant influence between *e-commerce* and buyer interest.

F. How big is the contribution of *e-commerce* in influencing the purchasing interest of students of the Sharia Economics Study Program at IAIN AMBON?

From the results of the analysis above, the answer to the second problem formulation is seen from the t-test, because the t-test is to determine how far the independent variable influences the dependent variable. The result of the t_{-test} was 9.649 while the t_{-table} was 2.042.

From the results of the determination coefficient analysis (R^2), it shows how much influence *e-commerce* has on buyer interest, namely 0.748, meaning 7.48 %.

4.CONCLUSION

Based on the discussion and theoretical basis outlined above, the following conclusions can be drawn:



1. The analysis results show that e-commerce significantly influences purchasing intention among students in the Sharia Economics Study Program at IAIN Ambon. This demonstrates that the use of digital platforms in buying and selling activities plays a crucial role in shaping consumer decisions among students.
2. The influence of e-commerce on purchasing intention is 74.8%, while the remaining 25.2% is influenced by factors outside of this research variable, such as promotions, price, or social recommendations.

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