



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

Retno Widia Astuti

Pendidikan Ekonomi, STKIP Seram Raya, Email : Retnoe.tutey@gmail.com

*email Koresponden: Retnoe.tutey@gmail.com

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Abstract

This research is motivated by the condition of online buying and selling competition which is increasingly growing day in the community especially the students of syariah economic study program so that make the buyer interest. Companies or stores should further develop ideas for customer satisfaction to continue to be interested in buying in e-commerce. This research formulates the problem of whether e-commerce has an effect on buyer's interest and how much e-commerce influence to buyer interest of syariah economy study program at IAIN Ambon. In this study, data were collected through questionnaire method to 32 respondents who had made a purchase in e-commerce in IAIN Ambon economic study program using research method is Research Type, Research Type, Research Data Sources, Data Collection Method, Population and sample, Technique Data Processing, Quantitative Data Analysis Technique. The result of this research indicate that there is e-commerce influence to buyer interest proved by t test value show the number 9,649 and its significance $0.000 < 0,05$ from result above hence there is significant influence between e-commerce and buyer interest. The result of determination coefficient analysis (R^2) shows how big influence e-commerce to buyer interest that is 0,748 meaning 7,48% and the rest 25,2% influenced by other variable not discussed in this research.

Keywords: E-Commerce, buyer interest, Islamic Economics

1. INTRODUCTION

A. Background

Currently, buying and selling transactions can be done in two ways, online and in person, both of which are still done by consumers. Direct buying and selling is done by meeting both parties, the seller and the buyer, by seeing directly the good and bad of the goods, the quality, of an item to be purchased. Without any element of doubt in buying an item.

The development of current technology, the internet media is not only used as a means of communication but also used as a medium for buying and selling. Buying and selling via the internet is usually called E-commerce. The increasing number of internet



users has made business people also use the internet media as a place to market their products. In addition, it is also supported by the presence of cheap mobile phones that can be reached by various levels of society so that businesses on e-commerce can be more easily used by the public for practical online shopping, but not only with mobile phones can buyers make buying and selling transactions but can also use computers.

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 there are 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.

In order to attract potential buyers, various initiatives are taken to win the hearts of consumers. This is shown by how they make advertisements as attractive as possible in different seller stores. In online transactions, one more important factor is needed that sellers must have, namely the level of consumer trust. This is very important considering that online transactions are not carried out face to face between sellers and buyers. From the buyer's perspective, price is often used as an indicator of the value of how the price is related to the perceived benefits of a good/service, thus at a certain price, the value of a good or service, so that it will affect the interest of prospective buyers (Tjiptono, 1997). However, all the convenience obtained is directly proportional to the risk that will be faced by consumers. The reason is that online fraud will be easier to occur considering that 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 weaknesses that occur in online shopping:

- fraud often occurs, goods are not sent after payment is made.
- the physical and quality of the goods are not as expected, because we can only see through the photos on the website.
- Charged transportation costs, so there are additional costs.
- Cannot see and try the goods ordered.
- It takes time for the goods to arrive at your place because of the shipping process.

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

The culture and habits of Indonesian people are that shopping is part of their leisure time activities or just for recreation. Indonesian people prefer to go shopping to shopping centers or malls with family or friends. They like to do a detailed selection before deciding to buy or, even just want to look around without the intention of buying it (Wahana computer and Andi, 2001).

The second reason, according to research that has been done, it is said that people do not want to buy via 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 Andi, 2001). Based on the background of the problem above, this study attempts to find out and analyze E-Commerce, which



influences the E-Commerce buying 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 Limitation

1. Problem Formulation

- Does e-commerce affect the buyer interest of students in the Islamic economics study program?
- How big is the influence of e-commerce on the buyer interest of students in the Islamic economics study program?

2. Problem Limitation

Related 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. Objectives and Benefits of the study

1. Research Objectives

Based on the main problem that has been formulated, the objectives of the study to be achieved are:

- To determine the effect of e-commerce on the buyer interest of students of the Islamic economics study program at IAIN Ambon.
- To determine how much influence e-commerce has on the buying interest of students of the Islamic economics study program at IAIN Ambon.

2. Benefits of the Study

This study is expected to provide benefits including:

- For Readers

This study is expected to increase insight for its readers about consumer behavior when buying products online so that they do not feel at a loss or disappointed when shopping online.

- For business actors

It is expected to be able to utilize the results of this study 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. Buying and Selling

Buying and selling according to language means exchange or exchanging. Meanwhile, according to the definition of fiqh, buying and selling is exchanging one item with another item with certain pillars and conditions. Buying and selling can also be interpreted as exchanging money for the desired item according to certain pillars and conditions. After the buying and selling is carried out legally, the item sold becomes the property of the buyer while the money paid by the buyer as a replacement for the price of the item becomes the property of the seller.

B. Definition of E-commerce

Electronic commerce, commonly called e-commerce, is the use of communication networks and computers to carry out business processes. E-commerce can also be defined as electronic commerce (e-commerce) narrowly, namely transactions that only cross company boundaries that can be classified as e-commerce. If a transaction remains within the boundaries of the company, these people will call it



an electronic business transaction (Adi Nugroho, 2006).



C. Benefits of E-commerce

E-Commerce has many benefits in the business world besides facilitating the buying and selling process, by using E-Commerce can reduce the cost of goods and services, can also increase buyer or consumer satisfaction with the speed to obtain the goods needed according to budget and price (Adi Nugroho, 2006).

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

The purpose of a company using the E-Commerce system is by using E-Commerce the company can be more efficient and effective in increasing its profits (Deni bagus, 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 that must be incurred (Wahana computer Semarang and Andi, 2001).

F. Influence of E-commerce

There are many factors that influence buyers to be interested in shopping on e-commerce, including product quality, service quality, product price, and customer or prospective buyer trust. 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 the price is affordable so that customers remain loyal to using the product and in that store.

G. Contracts in E-commerce Transactions

The contract used in e-commerce is the salam contract. Salam according to the Arabic meaning means to rush and hand over, and is so named because in the sale and purchase of salam the seller hands over the capital in the form of the price of the goods to be purchased by way of salam / order, and in sharia this kind of transaction is called salam or salaf where the word salam is used by the people of Hijaz (Makkah, Medina, Thoif) while the word salaf is used by the people of Iraq and its surroundings. Meanwhile, the salam transaction according to the sharia meaning is a sale and purchase agreement where the goods being traded do not yet exist 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 term 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. **Indrajani (2007)**, conducted an analysis and design of a web-based sales system at PT.

Sarang Imitasi. PT Sarang Imitasi 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 Imitasi 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 research at PT Adira Dinamika Multi Finance. The study 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 on 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. The buyer data and 9 applicant personal data can then be used to help officers/employees in processing motorcycle sales data in cash and credit quickly, effectively and efficiently.

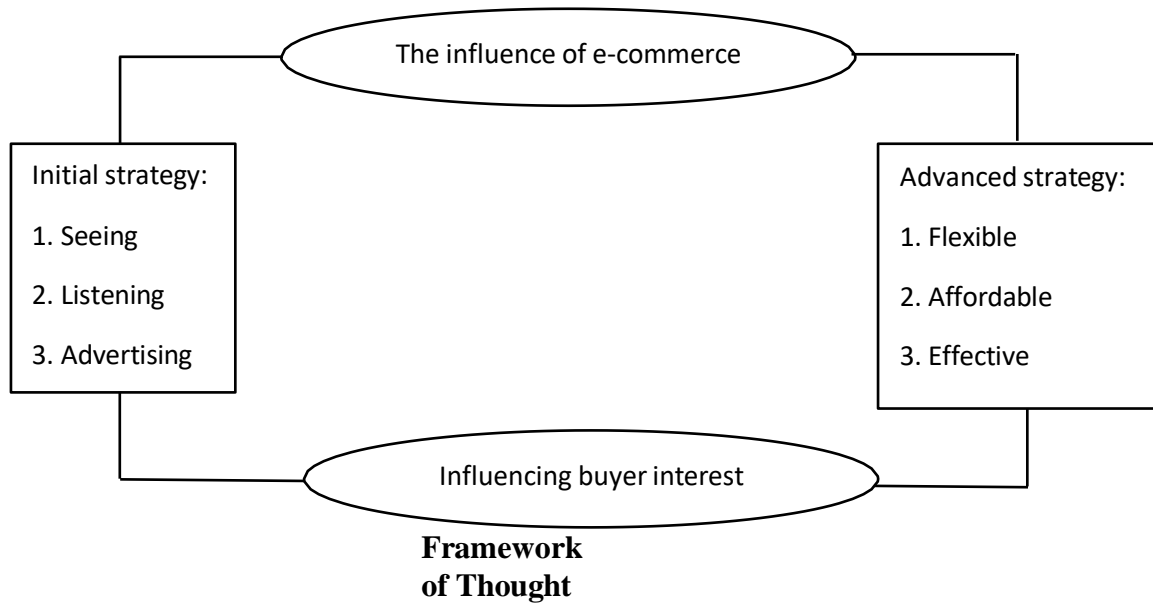
3. Jatmiko (2010), conducted an analysis and design of an information system in web- based sales services at Puri Indah Mall. The problems that arise are felt by 2 parties, namely visitors and Puri Indah Mall managers. Visitors feel that Puri Indah Mall does not provide complete and detailed information and want a website to provide complete information about the mall. The problems expressed by the management are the problems of costs incurred for printing brochures, and advertising costs on the radio, newspapers, and magazines. With the website, visitors can obtain complete information and the promotional costs incurred by the management can decrease. This is due to the presence of the Puri Indah Mall 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

Based on the study of theory and previous research results, several factors have been explained that cause the emergence of e-commerce buying interest, depending on the completeness of the information provided by each businessman who uses e-commerce. 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 you shop using e-commerce, customers just sit back and choose the product they want to buy, according to their level of trust. All of which can provide a basis for assessment for a buyer to choose to shop at an online store according to their trust. The framework for this research can be seen in Figure 1.1 below:



Figure 1.1





2. RESEARCH METHOD

A. Type of research

The type of research used is survey research, which means survey research is research that takes samples from one population and uses questionnaires as the main data collection tool.

B. Type of research

The type of research used in this research is quantitative research, which is a research method that is inductive, objective and scientific in which the data obtained is in the form of numbers or statements that are assessed and analyzed with statistical analysis.

C. Data sources

The data sources used in this study are

1. Primary Data

That is, the data itself is collected by individuals or an organization directly through its objects. Primary data in this study was obtained by distributing questionnaires to and interviewing Islamic economics students (Moh., Nazir, 2009).

D. Data Collection Method

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, namely collecting field data by:
 - a. Observation, which is data collection carried out directly to the research location and collecting the necessary data.
 - b. Interview, which is data collection by conducting questions and answers with respondents in order to obtain information about the necessary data. This data collection technique is based on self-reports, or at least on personal knowledge and/or beliefs (Sugiono, 2014).
 - c. Questionnaire. This study used a questionnaire with a closed statement. A questionnaire is a data collection technique carried out by giving a set of written questions or statements to respondents to be answered (Sugiono, 2014)
 - d. Documentation. Namely, what is chosen is illustrated documentation.

E. Population and Sample

Data were collected by distributing questionnaires to respondents who were considered able to understand the statements given.

1. Research Population

Population is all values, both the results of calculations and measurements, both quantitative and qualitative, rather than certain characteristics regarding a group of complete and clear objects (Husain and Purnomo, 1996). Here the author takes the population of sixth semester Islamic economics students, with a total of 217 students.

2. Research Sample

The sample is a portion of the population taken using a technique called the sampling technique (Husain and Purnomo, 1996). From the existing population, the researcher uses a purposive sampling technique (purposive sampling), the determination of the sample is determined by the researcher (A. Tohardi, 2008). The author took samples from many populations, namely 32 students of the Islamic economics study program at IAIN Ambon.



F. Data processing techniques

In this study, because the type of data used is quantitative data, quantitative analysis is carried out by quantifying the research data into numbers.

From the respondents' answers will be processed using the SPSS 23 program, so that it 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 used in this study is quantitative descriptive data analysis, which aims to describe the influence of E- commerce on buyer interest (Muhamad, 2008).

1) Quantitative Analysis

a) Validity Test

Valid means that the instrument used can measure what is to be measured (Augusty Ferdinand, 2006). The validity used in this study (content validity) describes the suitability of a data measure with what is to be measured (Augusty Ferdinand, 2006). Usually used to calculate the correlation between each instrument item score and the total score (Sugiono, 2004).

In conducting validity testing, a measuring instrument in the form of a computer program, namely SPSS 23, is used, and if a measuring instrument has a significant correlation between item scores and total scores, then the scoring instrument is said to be valid (Imam Gozali, 2001).

b) Reliability Test

Reliability is a tool for measuring a questionnaire which is a construct or variable measurement tool. A questionnaire is said to be reliable if a person's answer to the question is consistent or stable over time (Imam Gozali, 2001).

Reliability testing is the level of stability of a measuring instrument in measuring a symptom/event. The higher the reliability of a measuring instrument, the more stable the measuring instrument is. In calculating Alpha, a computer program tool is used, namely SPSS 23 using the Alpha model. While in making reliability decisions, an instrument is said to be reliable if the Cronbach Alpha value is greater than 0.6 (Imam Gozali, 2001).

3. RESULTS AND DISCUSSION

A. Description of Students of the Islamic Economics Study Program

1. Condition of Students of the Islamic Economics Study Program

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

2) Number of Students of the Sixth Semester Islamic Economics Study



Program Based on Gender

From the results of the study, a description of the gender of students of the sixth semester Islamic economics study program can be seen in table 4.1 as follows:



Table 4.1
Number of Sixth Semester Students

Gender	Percentage (%)
Male	85
Female	132
Total	217

Source: Primary data 2017

Table 4.1 shows that students of the sixth semester Islamic economics study program with the number of men is 85 and the number of women is 132. So the number of female students is more than the number of male students. A total of 217 sixth semester students of the Islamic economics study program are still actively taking courses.

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

Based on the results of the study, the consumption level of students of the sixth semester Islamic economics study program has different levels of consumption from one student to another. This is because each student has a different amount of remittances from their parents. The amount of money sent from parents for each student or respondent each month can be seen in table 4.2 below:

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 %
Total	32	100 %

Source: primary data processed 2017

Table 4.2 shows the amount of monthly remittances dominated by students with remittances starting from IDR 750,000 or less with the number of students 17 people with a presentation of 53.125%, followed by students with remittances of more than IDR 750,000 to IDR 1,000,000 each month, with the number of respondents 15 people 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 remittances, students can divide it for daily consumption and college assignments. For daily consumption if a student buys food for lunch for IDR 12,000 then in one month he spends money for one meal is IDR 360,000. But here many students choose to buy cooked vegetables, because they are cheaper and can be consumed until dinner. For college assignments, students will of course 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 students of the Islamic economics study program 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 learning process of lectures, and to smooth the lecture process until completion or graduation.



B. General Description of Respondents

The respondents in this study were buyers and users of e-commerce products. Based on data from 32 respondents who had 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 determine the description of the respondents as research objects. The general description of the respondents as research objects can be described one by one as in the following section:

1. General Description of Respondents Based on Gender

Based on the results of the study, a description of the gender of the respondents was obtained which can be seen from the following table:

Table

4.3

**Respondents by
Gender**

Gender	frequency	Percentage (%)
Male	6	18.75%
Female	26	81.25%
Total	32	100%

Source: Primary data processed 2017

Table 4.3 shows that male respondents are fewer than female respondents. Male respondents are 6% and female respondents are 26%. This means that women are more interested in shopping on e-commerce than men. Because basically women prefer to shop.

2. Overview of Respondents Based on Age

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

Table

**4.4 Respondents
Based on 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 %
Total	32	100%

Source: Primary and processed data 2017

Table 4.4 shows 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 is because



researchers do not simply take the desired sample.



D. Research Results

1. Data Validation

The validity test will test each variable used in this study, where the total research variables are 15 statements that must be answered by respondents. The validity test is carried out by the Pearson Moment correlation test between each indicator score and the total construct score. A statement item is said to be valid if the correlation value of the item item with the total score is significant at a significance level of 0.01 and 0.02. The following is the validity data:

**T
able
4.7
Data
valid
ation**

Variable / Indicator Correlation r table Description	Correlation	R Table	Description
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 the variable indicators used in this study all have a correlation value greater than 0.338, namely the r table value for a sample of 32. So all of these indicators are valid.

2. Reliability Test

Reliability is a measuring instrument to measure a questionnaire which is a measurement tool for constructs or variables. A questionnaire is said to be reliable if a person's answer to a statement is stable or consistent from time to time (Imam Ghozali,



2001). Reliability testing is the level of stability of a measuring instrument in measuring a symptom or event. The higher the reliability of a measuring instrument, the more stable the measuring instrument is. According to Nunnally (1967) in Ghazali (2001), a construct is said to be reliable if it provides a Cronnbach alpha value > 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	Description
E-commerce	0.707	Reliable
Buyer Interest	0.716	Reliable

source: SPSS 23 2017 data

Based on table 4.8 above, it can be seen 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.

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

3. Multicollinearity Test

The multicollinearity test aims to test whether the regression model finds a correlation between independent variables. A good regression model should not occur between variables (Imam Ghazali, 2001).

To be able to determine whether there is multicollinearity in the regression model in this study is by looking at the VIF (variance inflation factor) and tolerance values and analyzing the correlation matrix of the independent variables. The VIF value can be seen in table 4.9 below.

Table 4.9
Multicollinearity test

Variable	Tolerance	VIF	Conclusion
e-commerce	1,000	1,000	Free from Multicollinearity

Source: SPSS 23 2017 data

Based on the multicollinearity test table above, it is known that the tolerance value of all independent variables is more than 0.10 and the VIF value is not more than 10, therefore it can be concluded that there is no multicollinearity between the independent variables in the regression model and it can be said to be suitable for use in predicting buyer interest in e-commerce.

4. Regression Test

Simple linear regression analysis is used in this study with the aim of determining whether or not there is an influence between variable X and variable Y. Statistical calculations in this study are using the SPSS 23 computer program. The following is a summary of the results of data processing using the SPSS program:

T

**Coefficients^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



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

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

Where Y = e-commerce

X = Buyer Interest

In the equation $Y = 3.428 + 1.033X + e$ states that if the value of e-commerce increases by one unit, then the number of buyer interests increases by 1.033. In addition, the coefficient table above also 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, whether the influence of e-commerce on the number of buyer interests is truly significant or not. The t value above shows the number 9.649 and the significance is $0.000 < 0.05$ from the explanation above, it can be concluded that H_0 is rejected and H_1 is accepted. This means that 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

Source: SPSS 23 2017 data

The overall model test results obtained an F value of 93.104 with a significance probability of 0.000

Based on the hypothesis test (F test) on the regression model above, a significance value of 0.000 was obtained, this value is smaller than the significance level of 0.05 (5%), which is 0.00

< 0.05 . In addition, it can also be seen from the results of the comparison between Fcount and Ftable which shows an Fcount value of 93.104 and Ftable of 4.160

From these results, it can be seen that $F_{count} > F_{table}$, namely $93.104 > 4.160$, so it can be said that H_1 is accepted, meaning that the e-commerce variable has a significant effect on the dependent variable of buyer interest.



6). 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:

Coefficients^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

Sumber : data SPSS 23 2017

Based on the hypothesis testing (t-test) on the regression model above, the significance value of the promotion variable is 0.000, this value is smaller than the significance level of 0.05 (5%), which is $0.000 < 0.05$.

In addition, it can also be seen from the results of the comparison between t count and t table which shows the t count value of 9.649 while t table is (2.042), then it can be said that H1 is accepted, meaning that the independent variable (e-commerce) has an effect on the dependent variable of buyer interest.

7). Determination Coefficient (R²)

The determination coefficient R² essentially measures how far the model's ability to explain the variation of the dependent variable. The determination coefficient value is between 0 and 1 (Imam Ghazali, 2001).

Table
4.14 Koefisien
determinasi (R²)

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

Sumber : data SPSS 23 2017

Based on the results of the regression estimation calculation, the value of the Determination Coefficient (R²) is 0.748, meaning 74.8% of the variation of the independent variable (e- commerce), while the remaining 25.2% is explained by other variables not proposed in this study.

E. Does E-Commerce Affect Buyer Interest of Sharia Economics Study Program Students 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, as evidenced by the results of the regression analysis, which is 1.033. In addition, the coefficient table above also 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%). 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, there is a significant influence between e-commerce and buyer interest..

F. How Much Influence Does E-Commerce Have on Buyer Interest of Sharia Economics Study Program Students 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 find out how far the independent variable influences the dependent variable. The result of the t test is 9.649 while the t table is 2.042.

The results of the determination coefficient analysis (R²) show how much influence e-commerce has on buyer interest, which is 0.748, meaning 74.8% and the remaining 25.2% is influenced by other variables not discussed in this study.

4. CONCLUSION

From the discussion and theoretical basis above, several conclusions can be drawn in this thesis research, including:

1. Based on the analysis that has been done, does e-commerce affect buyer interest in students of the Islamic economics study program? There is an influence of e-commerce on buyer interest in students of the Islamic economics study program at IAIN Ambon.
2. Based on the results of the analysis and discussion above, it shows that the large influence of e-commerce on buyer interest is 74.8% and the rest to reach 100% is influenced by other variables.

5. REFERENCES

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