

# The Effect of Perceived Ease of Use Website and Internet Skills on Website Trust and Online Purchase Interest (Case Study Online Purchase on H&M Indonesia Website)

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## Abstract

Website Marketing has become one of the strategies companies to increase consumer buying interest, by creating a perception of the ease of use website accompanied by internet skills, which will to generate consumer buying interest one of these which is the H&M company specifications at H&M Indonesia. This study aims to analyze the effect of perceived ease of use and internet skills on consumer trust, to increase online buying interest in the minds of Indonesian H&M consumers. The research method is a quantitative method with distributing questionnaires online to 200 respondents with consumer characteristics who know and have visited the H&M Indonesia website. The data analysis technique used is Structural Equation Modeling (SEM) using the AMOS 24.0 application. The results of this study indicate that the perceived ease of use does not affect website trust, and perceived ease of use positively influences online buying interest, while in this study there are internet skills variables that do not affect website trust and buying interest online, and website trust as intervening variables in this study showed the results positively influenced online buying interest. Suggestions that can be given that is more improving the security and website quality on the website H&M Indonesia.

## Keywords

Perceived Ease of Use, Internet skills, Website Trust, and Consumer Buying Interest.

## 1. Introduction

The development of e-commerce or electronic commerce can change the economic era into the new digital economy era. With the increasing growth of e-commerce, many offline business then combine online and offline O2O (online to offline) business models. The website is one of the promotional media and can be developing businesses that carry out the O2O business model, by using marketing through the website it can be supported online marketing and also online sales. According to a survey (idea.or.id, 2016), one of the most purchased products online is clothing or fashion with a percentage of 3.6% or purchased by 4.7 million users. One of the companies engaged in the fashion sector that transitions its business from offline to online and uses the website as a promotional and sales medium is the H&M company.

There are two types of websites H&M, e-commerce websites, and also general websites, the website's e-commerce are websites that can make product purchase orders directly on the page, and also general websites are websites where visitors can only view a few product catalogs, and see the location of the H&M store in the country, and Indonesia an e-commerce website has been launched with the portal address id.hm.com in 2019.

According to (Kurniawan et al., 2018), the website can significantly influence buying interest and product purchase decisions because consumers will depend on the information contained on the website and the experience consumers get from using the website. According to research (Lindh et al., 2020), it is explained that the factors that consumers consider when shopping online, it is involve perceived ease of use, Internet skills, website trust, and online purchase interest. Consumer trust is one of the main foundations in online shopping because when consumers purchases online, they will consider whether the website can be trusted (Yunita et al., 2016).

H&M Indonesia carries out a strategy of transitioning from offline to online by depending on the website as a sales and marketing that will be offered to all consumers. However, according to the results of a mini-survey conducted by the author to 35 respondents, it shows that there is a lack of interest in buying online because Indonesian consumers still choose to buy conventional fashion products, especially H&M.

Perceived ease of use is a consideration for consumers doing online shopping. If the components on a website are considered complicated for consumers, website users will tend to discourage their intention to interact or conduct online shopping transactions, but it will also affect the level of consumer confidence in the website. Perceived ease of use is discernible from the perception of navigation, effectiveness, and ease of mind of consumers. Internet skills from consumers according to (Lindh et al., 2020), can be seen from how much consumer abilities base on consumer experience in online shopping. With a high level of internet skills, any information and promotions

will be accepted easily by users, triggering consumer confidence towards the website and also stimulating consumer buying interest doing online shopping.

In this study, with H&M's offline to online transition strategy and decision about decreasing the number of stores in the world to focus on developing online sales, it is considered interesting to discuss to see how Indonesian H&M consumers are interested in buying online. Indonesian consumer online purchasers are still low and survey results show a lack of consumer interest in buying online on the H&M Indonesia website. Besides this, research on the H&M Indonesia website and buying interest on the H&M Indonesia website is still very minimal. Therefore, this research is entitled "The Effect of Perceived Ease of Use Website and Internet Skills on Website Trust and Interest in Online Purchases (Case Study on Online Purchases of H&M Indonesia)."

### 1.1 Objectives

The aim of this research is causal which is to determine the relationship or influence between variables related to this research. To achieve the objectives of this study, the detailed research objectives based on the introduction explanation are determined as follows:

1. To find out the perceived ease of use of the website can affect the trust of H&M Indonesia's website
2. To find out the perceived ease of use of the website to be able to influence the buying interests of Indonesian H&M consumers
3. To find out that internet skills can influence website trust in H&M Indonesia's website,
4. To find out that internet skills can influence consumer buying interests on the H&M Indonesia's website
5. To find out the effect of trust on the H&M website on consumer buying interest on the H&M Indonesia's website.

Based on the purpose of the research, it's hoped that this research will be able to provide benefits for academics by providing benefits in the field of education, especially in Business Management, and benefits for H&M companies by being able to be used as input for Indonesian H&M companies and can be taken into consideration for H&M Indonesia website development strategies.

## 2. Literature Review

The perception of ease of use has the greatest influence on trust, with the indicators being the ease of learning the website, the ease of finding products that suit your needs, and the ease of using the website skillfully and without difficulty, according to (Faradila and Soesanto, 2016). Ease of use or ease of use desired by respondents includes ease of computer operation, ease of accessing the internet, ease of opening websites, especially online shopping sites, etc.

This ease of use has an indirect and direct impact on consumers' intention to shop online. This is evidenced by the results of research (Putra et al., 2016) showing that ease of use is effective and significant for purchase intention, which means that the higher the ease of use, the higher the consumer's purchase intention.

The results of research conducted (Lindh et al., 2020) show that there is strong support for internet skills that affect website trust. In analyzing internet skills, a combination of experiences felt by consumers is carried out (Lindh et al., 2020).

Consumer experience in web shopping is obtained from the results of small purchases at the beginning which are then supported and developing confidence and also skills that will facilitate buying interactions via the internet (Ling et al., 2010). For consumers who have internet skills, for example, such as having experience of making purchases via the internet would increase the likelihood that consumers will continue to make purchases online. The results of the study

(Ratchford et al., 2001) in (Pancaningrum and Risdiyanto, 2013) stated that the higher the knowledge and skills possessed by consumers, the higher the level of desire to shop on the internet.

Trust influences the intention to buy online because consumers who already have the intention to buy if they already feel that the product will provide comfort and satisfaction for consumers (Putra et al., 2016). According to previous research (Li et al., 2007) stated that the biggest motivation in consumer buying intentions is trust because greater consumer trust will produce more purchase intentions to buy in shopping centers via the internet. This result is also supported by research results (Suleman et al., 2019) which show that consumers who trust websites have positive attitudes and intentions towards online shopping.

This research framework on this study replicated from previous research conducted by (Lindh et al., 2020). The research conduct by Lindh aims to determine consumer online buying behavior as an international phenomenon, specifically discusses perceived ease of use, internet skills, and website trust as antecedents of consumer buying interest. The difference is in the object of research studied that is the H&M Indonesia's website.

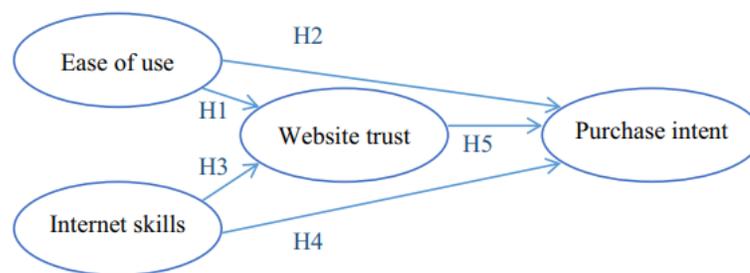


Figure 1. Research Framework

Based on our explanation above, we proposed the following hypotheses:

- H<sub>1</sub>: Perceived ease of use website positively affected the Website trust
- H<sub>2</sub>: Perceived ease of use website positively affected the consumer's online buying interest
- H<sub>3</sub>: Internet skills positively affected the website trust
- H<sub>4</sub>: Internet skills positively affected the consumer's online buying interest
- H<sub>5</sub>: Website trust positively affected the consumer's online buying interest

### 3. Methods

This research is quantitative research aim of causal research, namely to determine the relationship between variables that occur with the time of cross-sectional research cause this study seeks to collect information from a predetermined number of populations and samples and data collected at one time (Yusuf, 2017). The data analysis technique used in this study is the Structural Equation Model (SEM) then the research data is processed using SEM software that is Analysis of Moments Structure (AMOS).

The reason to choose that Structural Equation Model (SEM) is because that analysis technique is easy than using multiple linear regression analysis. And then choosing AMOS application as data processing software because the AMOS application is an application that is suitable with the Covariance Based SEM type, the point is to assist in testing or confirming the theory in this study.

The population in this study are Indonesian H&M consumers who know and have accessed the H&M Indonesia website. With a sample size of 200 samples determined from the rule of thumb, the sample size is generally 20 times the number of indicators for checking the basic model (Thakkar, 2020). The data collection technique used in this study is an online questionnaire. In this data collection, respondents are supposed to fill out the answer to the question that has been given by the researcher regarding the research problem. The scale used in this study is the likert scale because it can to measure the attitudes, opinions, and perceptions of a person or group of people about the research variables with a scale of (5) strongly agree and (1) strongly disagree (Sugiyono, 2013).

### 3.1 Variable Operation

The variables used in this study consisted of four variables. There were two independent variables, one intervening variable, and one dependent variable. According to (Sekaran and Bougie, 2016) independent variables or often referred to as stimulus/predictor/antecedent variables, are independent variables capable of influencing the dependent variable either positively or negatively?. According to (Sugiyono, 2013), intervening variables are variables that theoretically affect the relationship between the independent variable and the dependent variable in indirect relationship that cannot be observed and measured. And then, according to (Creswell and Creswell, 2018) the dependent variable is a variable that is affected by the independent variable, where the dependent variable is the result of the influence of the independent variable.

Variable Operations is a process of reducing the variables contained in the research problem into the small parts so we can know the classification and specifications of the variables, this process makes it easier to obtain the data needed for the assessment of research problems (Indrawati, 2015).

Based on the description above, the operational variables in this study can be described in the following table:

Table 1. Operations Variables

Variable	Indicator	No. item
Variable (X1) <i>Perceived Ease of Use</i>  (Lindh et al, 2020)	Ease of use on the H&M Indonesia website is important to me	PEOU1
	Ease of navigation on the H&M Indonesia website is important to me	PEOU2
	Efficiency on H&M Indonesia website is important to me	PEOU3
Variable (X2) <i>Internet Skills</i>  (Lindh et al, 2020)	I have had a lot of online buying experience	IS1
	I am a very skilled internet user (Skillful)	IS2
Variable (Y) <i>Website Trust</i>  (Lindh et al, 2020)	I am comfortable providing personal information when using the H&M Indonesia Website	WT1
	I am comfortable providing financial-related information when using the H&M Indonesia Website	WT2
Variable (Z) <i>Consumer Purchase Intent</i>  (Lindh et al, 2020)	I intend to continue buying from the H&M Indonesia Website	MB1
	I believe that I will buy more products online through the H&M Indonesia Website in the future	MB2
	I want to buy other products compared to now from the H&M Indonesia website in the future	MB3

### 4. Data Collection

This study used a sample of 200 respondents from all over Indonesia. This sample was collecting by distributing online an questionnaire through Google Form. To complete characteristics of the respondent in this study are shown in table 2.

Table 2. Characteristics Respondents

Variabel		Frequency	Percentage
Gender	Female	118	59%
	Male	82	41%
Age	< 20	53	27%
	21 – 30	77	39%
	31 – 40	40	20%
	41 – 50	20	10%
	> 50	10	5%
Domicile	Jawa Barat	43	22%

	DKI Jakarta	25	13%
	Jawa Tengah	16	8%
	Jawa Timur	14	7%
	Banten	14	7%
	DI Yogyakarta	10	5%
	Bali	10	5%
	Sumatera Barat	11	6%
	Sumatera Selatan	9	5%
	Lampung	7	4%
	Sumatera Utara	5	3%
	Kalimantan Selatan	4	2%
	Kalimantan Barat	3	2%
	Aceh	4	2%
	Riau	4	2%
	Bengkulu	3	2%
	Sulawesi Utara	2	1%
Income/ month	< 500.000	38	19%
	Rp 500.000 – Rp 1.000.000	35	18%
	Rp 1.000.000 – Rp 3.000.000	56	28%
	Rp 3.000.000 – Rp 6.000.000	37	19%
	> Rp 6.000.000	34	17%

## 5. Results and Discussion

### 5.1 Measurement Model Evaluation

Several indices will be checked to the adequacy of the measurement models by looking at their validity and reliability. The validity that is carried out is convergent validity by paying attention to the standard loading factor value on each indicator. The standardized loading factor limit value must be  $\geq 0.5$  and ideally  $\geq 0.7$  then the indicator can be valid (Hair et al., 2019). And the reliability will be evaluated with Average Variance Extracted (AVE) and Construct Reliability (CR). The value of AVE must be  $\geq 0.5$ , and the values of CR must be  $\geq 0.7$ . Then that indicator can be reliable for this measurement. The results of the validity and reliability tests in this study are shown in table 3 and table 4 as follows:

Table 3. Validation Test

Variable	Code	Value	Conclusion
Perceived Ease of Use	PEOU1	0.755	VALID
	PEOU2	0.813	VALID
	PEOU3	0.685	VALID
Internet Skills	IS1	0.820	VALID
	IS2	0.722	VALID
Website Trust	T1	0.787	VALID
	T2	0.907	VALID
Purchase Intent	MB1	0.727	VALID
	MB2	0.769	VALID
	MB3	0.727	VALID

Table 4. Reliability Test

Variable	Critical Value AVE	AVE	Critical Value CR	CR	Conclusion
Perceived Ease of Use	$\geq 0.5$	0.566	$\geq 0.7$	0.882	Reliable

Internet Skills	$\geq 0.5$	0.596	$\geq 0.7$	0.811	Reliable
Website Trust	$\geq 0.5$	0.721	$\geq 0.7$	0.864	Reliable
Purchase Intent	$\geq 0.5$	0.549	$\geq 0.7$	0.839	Reliable

Based on this evaluation of the validity and reliability of this study, the result is that all indicators of this study are valid and reliable.

The next step in this measurement is to identify the model for this study by calculating the degree of freedom (*df*) using AMOS 24. The identification models are doing by estimating the variance and covariance in the research model. The results are shown in Table 5 as follows:

Table 5. Result of Degree of Freedom (*df*) Test

Computation Degree of Freedom	Value
Number of distinct sample moments	55
Number of distinct parameters to be estimated	25
Degree of Freedom ( <i>df</i> )	30
Chi-square	72.952
Probability level	0.000

Based on the results of the estimation of the degree of freedom, it is knowable that the research model has an over identified model because the *df* value obtained is 30, the value is greater than zero ( $df > 0$ ). And this type of model is recommended for the SEM because the model is considered fit.

## 5.2 Structural Model Evaluation

The next step in measuring the model is Structural Model Evaluation by testing compatibility test to fit the model or Goodness of Fit (GOF) on the whole research model. The measurement goodness of Fit is the suitability of the covariance matrix or correlation with the predictions the model proposed in this study (Haryono, 2016). The GOF test is group into three types of measure, absolute fit measures, incremental fit measures, and parsimony fit measures. In this test, not all criteria must include, is just 4 to 5 criteria that goodness of fit can already be considered adequate for the compatibility test. Each measure was evaluated by a different statistical fit index (see Table 6).

Table 6. Result of Goodness of Fit indices

Criteria	Result	Critical Value	Conclusion
<i>Chi-square</i>	72.952	$\geq 29.336$	Good Fit
Cmin	2.432	$\leq 3.0$	Good Fit
RMSEA	0.085	$\leq 0.08$	Fit
GFI	0.939	$\geq 0.90$	Good Fit
AGFI	0.887	$\geq 0.90$	Marginal Fit
CFI	0.941	$\geq 0.90$	Good Fit
NFI	0.905	$\geq 0.90$	Good Fit
TLI	0.911	$\geq 0.90$	Good Fit

Based on this result, it stated that the structural model in this study was fit or significant and can be used in the next stage. That is testing the research hypothesis.

### 5.3 Hypotheses Testing

The next stage is to test the research hypothesis. This test had five hypotheses proposed in this study. To examine this hypothesis by doing looking at the t-value or in the AMOS application it is called the Critical Ratio and the probability value. Hypothesis testing is carried out in a two-tailed manner because it has a typical critical value. The critical ratio (CR) is 1.967 also the critical probability value is 0.05. If this value is eligible, it means the research hypothesis can be accepted. The following are the results of data processing through the estimation of the research model using the AMOS application shown in figures 2 and table 7.

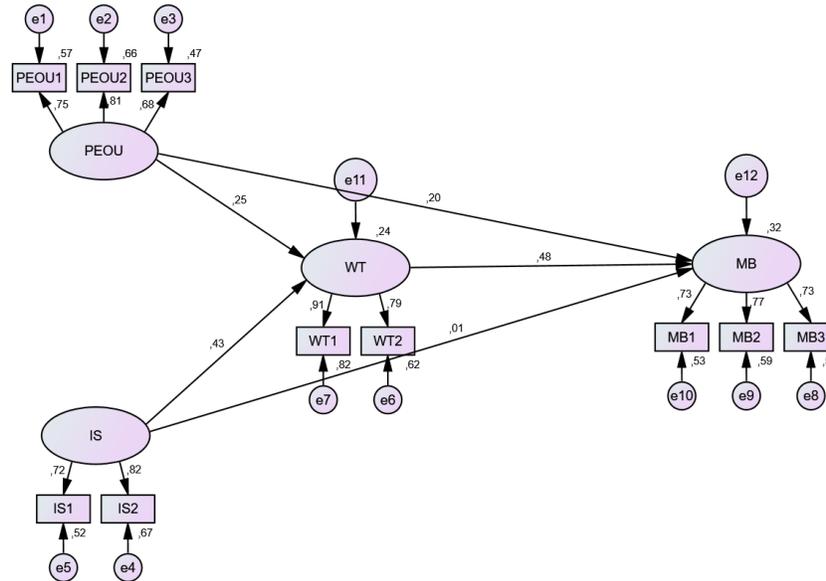


Figure 2. Research Model Estimation (*Standardized*)

Table 7. Hypothesis Testing (Regression Weight)

Hypothesis	Direction of Influence	Estimate	CR	Probability	Information
H <sub>1</sub>	PEOU → WT	0.362	2.783	0.005	Hypothesis rejected
H <sub>2</sub>	PEOU → MB	0.230	3.882	***	Hypothesis accepted
H <sub>3</sub>	IS → WT	0.514	2.194	0.028	Hypothesis rejected
H <sub>4</sub>	IS → MB	0.053	0.114	0.909	Hypothesis rejected
H <sub>5</sub>	WT → MB	0.354	4.645	***	Hypothesis accepted

Information: \*\*\* (0.001) it means significant (Hair et al., 2019)

Based on the results obtained from the five hypotheses proposed, there are three rejected hypotheses, namely h1, h3, and h4. And there are also two accepted hypotheses, namely h2 and h5. The results obtained in this study are different from the results of research conducted by (Lindh et al., 2020), which is used as a reference journal. Then the results of this study become interesting new findings to be investigated further.

### 5.4 Validation

Based on the research results that have been obtained, the following is a discussion of the research results:

1. With the rejection of the first hypothesis in this study, it can be explained that the perceived ease of use of the website does not affect website trust. The explanation for this is because it was easier for websites can make misunderstand that the website has a poor security system. Meanwhile, websites with complex passwords may

give the impression of being sophisticated and having a good security system on the website so that consumers trust them more (Lindh et al., 2020).

2. The second hypothesis is accepted. With the acceptance of the second hypothesis, it will be that the perceived ease of use of the website positively affects buying interest. The explanation for this is because the website is easier to use both in terms of navigation and provides more benefits, making consumers prefer to shop online using the website compared to buying conventional products (Faradila & Soesanto, 2016)
3. In this study the third hypothesis was rejected. With the rejection of the third hypothesis, it will be that Internet skills do not affect website trust. The explanation for this is because the skills of Indonesian H&M consumers in using the internet do not affect website trust because they cannot easily trust the H&M Indonesia website to provide various personal information because this is influenced by the low level of digital literacy of Indonesian consumers as stated by the National Digital Literacy Survey 2020 (Kominfo, 2020).
4. In this study, the fourth hypothesis reject. With the rejection of the fourth hypothesis, it will be that Internet Skills do not affect Buying Interest. The explanation for this is because the skills of Indonesian H&M consumers in using the internet do not affect their buying interest on the H&M website. After all, Indonesian H&M consumers still prefer to buy conventionally on the store than shopping online on the H&M website.
5. The fifth hypothesis is accepted. With the acceptance of the fifth hypothesis, it will be that the trust on a website positively affects online buying interest. The explanation for this is because this significant influence can by websites that are already known to consumers, the website more trustworthy, and consumers feel there is no reason to worry about using websites to shop online (Faradila & Soesanto, 2016)

## 6. Conclusion

Based on the research results, as well as the discussion that has been put forward along with supporting theories regarding the influence of Perceived Ease of Use and Internet skills on Website Trust and Online Buying Interest on the Indonesian H&M Website, the findings of this study have proven that Consumers online buying interest on the H&M Indonesia website is influenced by Perceived ease of use, and website trust. This is because the perceived ease of use does not affect website trust on the H&M Indonesia website. And internet skills do not affect the variables of website trust and online buying interest on the H&M Indonesia website.

Based on the conclusions obtained, the advice that can be given by the author is that H&M Indonesia needs to provide confidence and guarantees regarding the security of consumer personal information data so that consumers feel safe when transacting on the H&M website, improve the quality of online services, also improve usability quality of the H&M Indonesia website by paying attention to and prioritizing ease of navigation, and information quality. The limitation of this research is the lack of data related to the H&M Indonesia website that can be used in research. Considering that the H&M Indonesia website has only been running for about 1.5 years, there is not much data related to online sales or website developments that can be presented by the H&M. Besides that, there is still a lack of research related to the H&M Indonesia website.

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