



**Managing Editor Board**

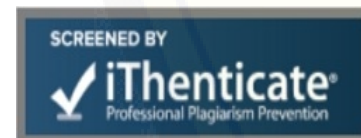
- ❖ Dr. Muhammad Kashif Irshad, Pakistan
- ❖ Dr. Md Golam Mohiuddin, Bangladesh
- ❖ Dr. V. Balachandran, India
- ❖ Dr. Wilson Ani, Nigeria
- ❖ Dr. Muhammad Sabbir Rahman, Malaysia
- ❖ Dr. Pawel Tadeusz Kazibudzki, Poland

**International Editorial Board**

- ❖ Dr. E. Chuke Nwude, Nigeria
- ❖ Dr. Shalini Rahul Tiwari, India
- ❖ Dr. Naveed Saif, Pakistan
- ❖ Dr. Rishipal, India
- ❖ Dr. Devadatta Gopal Ranade, India
- ❖ Dr. Radha Mohan Chebolu, India
- ❖ Dr. Nurul Fadly Habidin, Malaysia
- ❖ Dr. M. Veerappan, India
- ❖ Dr. Shakil Adnan Malik, Pakistan
- ❖ Dr. P. Malyadri, India
- ❖ Dr. Bandaru Srinivasa Rao, India
- ❖ Dr. Anamakiri, Onyemechi Dio, Nigeria
- ❖ Dr. Khundrakpam devananda Singh, India
- ❖ Dr. Muhammad Ahmed Mazher, Pakistan
- ❖ Dr. S.Ravishankar, India
- ❖ Dr. Priti Bakhshi, India
- ❖ Dr. Twinkle R. Singh, India
- ❖ Dr. Muhammad Zahoor, Pakistan
- ❖ Dr. N. Ramu, India
- ❖ Dr. Vasthiyampillai Sivalogathanan, Sri Lanka
- ❖ DR. Mihir Kumar Shome, India
- ❖ Prof. Dr. B.Balamurugan, India
- ❖ Dr. Anita Erari, Indonesia
- ❖ Dr. Muhammad Jawad, Pakistan

**Contact Us**

Website URL : [www.iosrjournals.org](http://www.iosrjournals.org)  
Email : [Support@iosrmail.org](mailto:Support@iosrmail.org)



**Qatar Office:**

IOSR Journals  
Salwa Road  
Near to KFC and Aziz  
Petrol Station,  
DOHA, Qatar

**India Office:**

EHTP, National  
Highway 8, Block A,  
Sector 34, Gurugram,  
Haryana 122001

**Australia Office:**

43, Ring Road,  
Richmond Vic 3121  
Australia

**New York Office:**

8th floor, Straight hub,  
NS Road, New York,  
NY 10003-9595

**IOSR-JBM**

**Contents:**

Social Entrepreneurship need and challenges	01-05
Mediation Role of Satisfaction on the Effect of Price, Brand Image and Brand Trust on Loyalty of Polygon Brand Mountain Bike Users in East Java	06-10
Analysing Effect Usage of Deposit-Taking Sacco Financial Products on Financial Inclusion, In Nyandarua County, Kenya	11-23
The Implementation of Theory of Planned Behavior to Find Out the Intention and Buying Behavior in Portal Lelang Indonesia	24-28
Credit Risk Management in Commercial Banks (A comparative study of commercial banks in India and Ethiopia)	29-39
Measuring Performance of Banks: A Comparative Analysis of Public sector and Private sector banks	40-46
Significance of International Commercial Arbitration System: from a Perspective of Case Study	47-53
Importance of Employees Soft Skills Training for Organizational Performance	54-59
Assessment of Quality Management Systems on Organisational Performance Of tea Factories in Kenya: A Case of Githongo Tea Factory	60-87

# The Implementation of Theory of Planned Behavior to Find Out the Intention and Buying Behavior in Portal Lelang Indonesia

Diah Yulisetiari<sup>1</sup>, Hari Sukarno<sup>2</sup>, Prasetya Graha Raharja<sup>3</sup>

<sup>1,2</sup> Department of Management, Faculty of Economics and Business, Jember University, Indonesia

<sup>3</sup> Master of Management Students, Faculty of Economics and Business, Jember University, Indonesia

## Abstract:

The Covid-19 pandemic has caused changes in consumer behavior, including online auction transactions. Portal Lelang Indonesia is an online auction marketplace in Indonesia developed by the Directorate General of State Assets, the Ministry of Finance of Indonesia. The number of auctions in Indonesia continues to increase day by day, but there are productivity problems due to the low number of goods sold. Theory of Planned Behavior (TPB) has been widely used to conduct research in various fields including studying buying behavior through online auction. Trust added to this research to get a better understanding of online auction usage. Attitude, subjective norm, perceived behavioral control and trust have a direct influence and significant positive effect on purchase intention and buying behavior in Portal Lelang Indonesia. Perceived behavioral control has an important role because it has the biggest impact on the implementation of online auctions in Indonesia. The Indonesian government should pay attention to the PCB aspect in improving the quality of Portal Lelang Indonesia because it will have the biggest impact on increasing purchase intentions and buying behavior.

**Key Word:** Theory of Planned Behavior, Trust, Online Auction, Portal Lelang Indonesia

Date of Submission: 08-06-2022

Date of Acceptance: 24-06-2022

## I. Introduction

The Covid-19 pandemic has caused changes in consumer behaviour. The results of the Deloitte survey (2020) show the tendency of consumers to shop through e-commerce platform stores or other online networks compared to physical stores. Auction market in Indonesia has changed from conventional to digital method. The digitization of the auction business process in Indonesia is marked by the development of Indonesia online auction marketplace namely Portal Lelang Indonesia. Portal Lelang Indonesia developed by the Directorate General of State Assets (DJKN), the Ministry of Finance of Indonesia. This digitization has proven to be able to increase the number of auctions, but in some areas, there is a productivity issue. Auction productivity in East Java region is still below the national target.

Theory of Planned Behavior (TPB) has been widely used to conduct research in various fields including studying buying behavior through online auction applications (McLaughlin et al., 2017; McLaughlin et al., 2020). Based on TPB model, consumer behavior is influenced by intentions, while intentions are influenced by three factors, namely attitude, subjective norm and perceived behavioral control (Ajzen, 1991). This research will include an additional factor to get better understanding of online auction usage. Trust is an important factor that influences purchase intentions through online marketplaces in Indonesia (Yulisetiari et al., 2021; Chandra, 2015).

The aim of this study is to utilize the TPB framework to determine the effect of attitude, subjective norm, perceived behavioral control and trust on purchase intentions and buying behaviour on Portal Lelang Indonesia. This study uses the Structural Equation Modeling method. The respondents of this research were 143 auction winners who had made an auction purchase in East Java, Indonesia.

## II. Literature Review

The Theory of Planned Behavior (TPB) was developed from the Theory of Reasoned Action (TRA). Ajzen (1991) added perceived behavioral control to predict intention and behavior into the TRA. The three main determinants that affect intention in the TPB model are attitude, subjective norm and perceived behavioral control (PBC). PBC influence behavior indirectly (through intention) as well as directly (Ajzen, 1991). In previous studies, the utility of the TPB model has been successfully applied to understanding customers' online auction transactions (Pavlou and Fygenson, 2006; Huang et al., 2011; Schlaegel, 2015; McLaughlin et al., 2017; McLaughlin et al., 2020).

Attitudes are formed by behavioral beliefs and evaluation of consequences (Ajzen, 1991:191). Behavioral beliefs explain that every behavior will produce a benefit or consequence that must be borne. Consequence evaluation is a person's consideration of the consequences of behavioral beliefs. Subjective norms are formed by normative beliefs and motivation to comply (Ajzen, 1991:195). Normative beliefs explain the views of other people or other social groups on what should or should not be done based on norm considerations. Motivation to comply is a decision taken by a person to follow or not to follow the views of other people or other social groups. Perceived behavioral control is formed by control beliefs and the power of control factors/access to the control factors (Ajzen, 1991:196). Control belief is the probability that several factors support an action. The strength of the controlling factor is the subject's access or the strength of the subject related to the factors that support the behaviour. Pavlou and Gefen (2005) state that trust is a binding element of social interaction. Trust and social interaction make someone take it for granted without using careful cognitive calculations (Pavlou and Gefen, 2005).

### III. Conceptual Framework

The conceptual framework of this study aims to determine the relationship between the independent variables Attitude, Subjective Norm, Perceived Behavioral Control and Trust, the intervening variable Purchase Intention, and the dependent variable Buying Behaviour. Based on the background description above, the conceptual framework of this research can be described as follows:

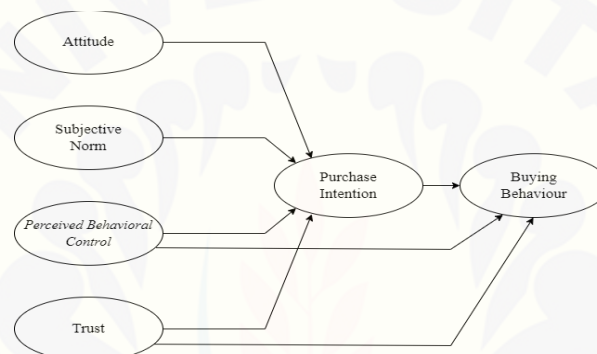


Figure 1. Conceptual Framework

#### Hypothesis

##### The Effect of Attitude on Purchase Intention

According to Ajzen (2005:123) attitude is a response by considering the good and bad of an object, person, institution or event. Although the formal definition of attitude varies, most contemporary social psychologists agree that the characteristics of attitude attributes are evaluative actions such as pro-cons or pleasant-unpleasant (Ajzen, 2005:123). Pavlou dan Fygenon (2006), Huang et al. (2011), Schlaegel (2015), McLaughlin et al. (2017) dan McLaughlin et al. (2020) in their research concluded that attitudes towards online purchasing had a significant impact on predicting purchase intentions. Based on the theory and empirical evidence above, the research hypothesis proposed is as follows:

H1: Attitude (X1) has a positive and significant effect on Purchase Intention (Z) in Portal Lelang Indonesia.

##### The Effect of Subjective Norm on Purchase Intention

People will generally act according to the norms adopted in the environment, and vice versa (Ajzen, 2005:123). Behavior that is contrary to the norm will cause pressure for the person who runs it. Previous studies have proven that Subjective Norms influence the intention to exercise (Courneya, 1995), hunting (Hrubes et al., 2001), buying stocks (East, 1993) and blood donation (Giles and Cairns, 1995). Based on the theory and empirical evidence above, the research hypothesis proposed is as follows:

H2: Subjective Norm (X2) has a positive and significant effect on Purchase Intention (Z) in Portal Lelang Indonesia.

##### The Effect of Perceived Behavioral Control on Purchase Intention

Previous research suggests that PBC construct is indicated by two factors, self-efficacy and perceived control (Terry and O'Leary, 1995). Self-efficacy is a person will measure his ability whether he is able or not to do an action, while perceived control is a person will also measure his ability to control external factors that might hinder him from doing an action (Terry and O'Leary, 1995:202). McLaughlin et al. (2017) and McLaughlin et al. (2020) in their research concluded that PCB had a significant impact on predicting purchase intention in eBay. Based on the theory and empirical evidence above, the research hypothesis proposed is as follows:

H3: Perceived Behavioral Control (X3) has a positive and significant effect on Purchase Intention (Z) in Portal Lelang Indonesia.

The Effect of Trust on Purchase Intention

Trust is very important in online transactions. Trust affects the adoption of online auctions in Indonesia (Chandra, 2015). Yulisetiarni et al. (2021) stated that trust has an effect on purchase intention through the online travel agent Traveloka. Other researchers also found the fact that trust has an effect on intention to make transactions through the online auction application eBay (J. Chen et al., 2016; McLaughlin et al., 2017; Ow et al., 2018; McLaughlin et al., 2020), Yahoo! Auction (J. Chen et al., 2016) and other online marketplaces (Pavlou and Gefen, 2005; Zhou et al., 2007; Shareef et al., 2013). Based on the theory and empirical evidence above, the research hypothesis proposed is as follows:

H4: Trust (X4) has a positive and significant effect on Purchase Intention (Z) in Portal Lelang Indonesia.

The Effect of Perceived Behavioral Control on Buying Behaviour

McLaughlin et al. (2017) and McLaughlin et al. (2020) in their research concluded that PCB had a significant impact on predicting buying behaviour in eBay. Based on the theory and empirical evidence above, the research hypothesis proposed is as follows:

H5: Perceived Behavioral Control (X3) has a positive and significant effect on Buying Behaviour (Y) in Portal Lelang Indonesia.

The Effect of Trust on Buying Behaviour

Trust has an effect on eBay's online auction buying behaviour (Ow et al., 2018:307). The higher the trust, the better the impression and the optimal number of offers. However McLaughlin et al. (2020) and McLaughlin et al. (2017) states the opposite, trust has no effect on buying behavior in eBay online auctions. Based on the theory and empirical evidence above, the research hypothesis proposed is as follows:

H6: Trust (X4) has a positive and significant effect on Buying Behaviour (Y) in Portal Lelang Indonesia.

The Effect of Purchase Intention on Buying Behaviour

Intention is the factor that most closely affects the emergence of action (Ajzen, 2005:101). Previous research has shown that intention has an effect on ecstasy drug consumption (Orbell et al., 2001), having an abortion (Smetana and Adler, 1980), complying with speed limits (Elliott et al., 2003) and presidential elections (Ajzen and Fishbein, 1980). Based on the theory and empirical evidence above, the research hypothesis proposed is as follows:

H7: Purchase Intention (Z) has a positive and significant effect on Buying Behaviour (Y) in Portal Lelang Indonesia.

IV. Research Method

This study uses the Structural Equation Modeling method. The population in this study are people who have purchased through Portal Lelang Indonesia in East Java for the period 2020 to May 2022. The sample of this research is taken by using non-probability sampling technique. This study used a sample of 143 respondents. Amos version 24 is used as an analytical instrument.

V. Result

The model in this study meets the good fit criteria because there is only 1 marginal fit and 9 good fit. Therefore the model in the study can be accepted because there is a match between the model and the data.

Table 1. SEM Conformity Index

Criteria	Recommended Value	Observed Value	Result
Chi Square	Expected small ( $\leq X^2$ , df = 122; 148,779)	144,823	Good Fit
Sign. Probability	$\geq 0,05$	0,078	Good Fit
CMIN/DF	< 2	1,187	Good Fit
GFI	> 0,9	0,905	Good Fit
RMSEA	< 0,08	0,036	Good Fit
AGFI	$\geq 0,9$	0,866	Marginal Fit
TLI	$\geq 0,9$	0,98	Good Fit
NFI	$\geq 0,9$	0,908	Good Fit
PNFI	0,6 - 0,9	0,724	Good Fit
PGFI	0 - 1 (the higher the better)	0,945	Good Fit

Source: Primary Data

The next step is to do a causality test to determine the effect of exogenous variables on endogenous variables. The results of the causality test are presented in the Table No. 2

**Table 2. Causality Test Result**

			Estimate	C.R.	P	Result
Purchase Intention	<--	Attitude	0,302	3,482	***	Significant
Purchase Intention	<--	Subjective Norm	0,291	3,189	0,001	Significant
Purchase Intention	<--	PBC	0,539	3,789	***	Significant
Purchase Intention	<--	Trust	0,297	5,157	***	Significant
Buying Behaviour	<--	Purchase Intention	0,241	5,154	***	Significant
Buying Behaviour	<--	PBC	0,78	5,311	***	Significant
Buying Behaviour	<--	Trust	0,291	3,666	***	Significant

Source: Primary Data

The exogenous latent variable attitude (X1), subjective norm (X2), perceived behavioral control (X3) and trust (X4) have a direct influence on the endogenous variable intervening purchase intention (Z). In addition, the latent variables perceived behavioral control (X3) and trust (X4) have a direct influence on the endogenous variable buying behavior (Y). Purchase intention (Z) has a direct effect on buying behavior (Y). A summary of the direct influence between these variables is presented in Table No. 3

**Table 3. Direct Effects of Latent Variables**

	Trust	PBC	Subjective Norm	Attitude	Purchase Intention
Purchase Intention	0,278	0,42	0,238	0,23	0
Buying Behaviour	0,264	0,589	0	0	0,233

Source: Primary Data

## VI. Discussion

All the exogenous latent variable attitude (X1), subjective norm (X2), perceived behavioral control (X3) and trust (X4) have a direct influence and significant positive effect on the endogenous variable intervening purchase intention (Z). Perceived behavioral control (X3) and trust (X4) have a direct influence and significant positive effect on the endogenous variable buying behavior (Y). Perceived behavioral control has the greatest direct influence on purchase intention and buying behavior. People will measure his ability whether he is able or not to operate Portal Lelang Indonesia, while they will also measure his ability to control external factors that might hinder him from buying through Portal Lelang Indonesia. All hypotheses are accepted.

## VII. Conclusion

The Theory of Planned Behavior has been proven to be used to determine purchase intentions and buying behavior in Indonesian Online Auction Marketplace “Portal Lelang Indonesia”. Attitude, subjective norm, perceived behavioral control and trust have a direct influence and significant positive effect on purchase intention and buying behavior in Portal Lelang Indonesia. Perceived behavioral control has an important role because it has the biggest impact on the implementation of online auctions in Indonesia. The Indonesian government should pay attention to the PCB aspect in improving the quality of Portal Lelang Indonesia because it will have the biggest impact on increasing purchase intentions and buying behavior. The increase in purchase intention and buying behavior are expected to solve the problem of productivity issue.

## References

- [1]. Ajzen, Icek. 1991. The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*, 50 (2): 179–211.
- [2]. Ajzen, Icek. 2005. *Attitudes, Personality and Behavior*. Second Edition. UK Higher Education OUP Psychology Psychology. Maidenhead: McGraw-Hill Education.
- [3]. Ajzen, Icek., dan M Fishbein. 1980. *Understanding Attitudes and Predicting Social Behavior*. Englewood Cliffs: Prentice-Hall.
- [4]. Burns, Sarah, dan Lynne Roberts. 2013. Applying the Theory of Planned Behavior to Predicting Online Safety Behavior. *Crime Prevention and Community Safety*, 15 (1): 48–64.
- [5]. Chandra, Claudia Pricilia. 2015. The Adoption of E-Auction in Indonesia: The Extended Technology Acceptance Model Study. *IBuss Management*, 3 (2): 423–433.
- [6]. Chen, Jengchung, David Yen, Wan-Ru Kuo, dan Erik Paolo Capistrano. 2016. The Antecedents of Purchase and Re-Purchase Intentions of Online Auction Consumers. *Computers in Human Behavior*, 54 (1): 186–196.
- [7]. Chen, Yen-Chun., Hsun-Chi Chu, Jyun-Yi Wu, Nomin Tsembe, dan Yung-Cheng Shen. 2017. A Case Study on Attitude Towards Online Auction Use Applying Quantile Regression Analysis. *Total Quality Management & Business Excellence*, 30 (7–8): 872–892.
- [8]. Cheng, Hsiu-Hua dan Shih-Wei Huang. 2013. Exploring Antecedents and Consequence of Online Group-Buying Intention: An Extended Perspective on Theory of Planned Behavior. *International Journal of Information Management*, 33 (2013): 185-198.
- [9]. Courneya, Kerry S. 1995. Understanding Readiness for Regular Physical Activity in Older Individuals: An Application of the Theory of Planned Behavior. *Health Psychology*, 14 (1): 80–87.
- [10]. Deloitte. 2020. *Deloitte Consumer Insights: Dawn of the Digital Age in Indonesia*. <https://www2.deloitte.com/content/dam/Deloitte/sg/Documents/consumer-business/sea-cb-indonesia-consumer-insights-2020.pdf>.
- [11]. East, Robert. 1993. Investment Decisions and the Theory of Planned Behavior. *Journal of Economic Psychology*, 14 (2): 337–375.
- [12]. Giles, Melanie., dan Ed Cairns. 1995. Blood Donation and Ajzen’s Theory of Planned Behavior: An Examination of Perceived Behavioral Control. *British Journal of Social Psychology*, 34 (2): 173–188.

- [13]. Hou, Jianwei., dan Kevin Elliott. 2016. Gender Differences in Online Auctions. *Electronic Commerce Research and Applications*, 17 (1): 123–133.
- [14]. Hrubes, Daniel., Icek Ajzen, dan John Daigle. 2001. Predicting Hunting Intentions and Behavior: An Application of the Theory of Planned Behavior. *Leisure Sciences*, 23 (3): 165–178.
- [15]. Huang, Yi-Chun., Yen-Chun Jim Wu, Yu-Chun Wang, dan Nolan Christopher Boulanger. 2011. Decision Making in Online Auctions. *Management Decision*, 49 (5): 784–800.
- [16]. McLaughlin, Christopher., Laura Bradley, Garry Prentice, Emma-Jayne Verner, dan Sharon Loane. 2017. Consumer to Consumer (C2C) Online Auction Transaction Intentions: An Application of the Theory of Planned Behavior. *DBS Business Review*, 1 (1): 5–25.
- [17]. McLaughlin, Christopher., Laura Bradley McCauley, Garry Prentice, Emma Jayne Verner, dan Sharon Loane. 2020. Gender Differences Using Online Auctions within a Generation Y Sample: An Application of the Theory of Planned Behavior. *Journal of Retailing and Consumer Services*, 56 (1): 1–13.
- [18]. Ow, Terence T., Brian I. Spaid, Charles A. Wood, dan Sulin Ba. 2018. Trust and Experience in Online Auctions. *Journal of Organizational Computing and Electronic Commerce*, 28 (4): 294–314.
- [19]. Pavlou, Paul A., dan David Gefen. 2005. Psychological Contract Violation in Online Marketplaces: Antecedents, Consequences, and Moderating Role. *Information Systems Research*, 16 (4): 372–99.
- [20]. Pavlou, Paul A., dan David Gefen. 2005. Psychological Contract Violation in Online Marketplaces: Antecedents, Consequences, and Moderating Role. *Information Systems Research*, 16 (4): 372–99.
- [21]. Schlaegel, Christopher. 2015. Understanding Individuals Initial and Continued Use of Online Auction Marketplaces: A Meta-Analysis. *Management Research Review*, 38 (8): 855–907.
- [22]. Shareef, Mahmud A., Norm Archer, Wilfred Fong, Mir Obaidur Rahman, and Inder Jit Mann. 2013. Online Buying Behavior and Perceived Trustworthiness. *British Journal of Applied Science & Technology*, 3 (4): 662–683.
- [23]. Terry, Deborah J, and Joanne E O’Leary. 1995. The Theory of Planned Behavior: The Effects of Perceived Behavioral Control and Self-Differences Personality and Social Efficacy. *British Journal of Social Psychology*, 34 (1): 199–220.
- [24]. Yulisetiari, Diah., Dewi Husnawiyah, dan Muhammad Farid Afandi. 2021. The Effect of Trust, Competitive Price, and Application Quality on Repurchase Intention of Online Travel Agent Traveloka. *Quality Access to Success*, 22 (182): 124–126.
- [25]. Zhou, Lina., Liwei Dai, dan Dongsong Zhang. 2007. Online Shopping Acceptance Model a Critical Survey of Consumer Factors in Online Shopping. *Journal of Electronic Commerce Research*, 8 (1): 41–62.

Diah Yulisetiari, et. al. "The Implementation of Theory of Planned Behavior to Find Out the Intention and Buying Behavior in Portal Lelang Indonesia." *IOSR Journal of Business and Management (IOSR-JBM)*, 24(06), 2022, pp. 24-28.