



THE EFFECT OF E-COMMERCE KNOWLEDGE, PERCEIVED REPUTATION, RISK, EASE
OF USE AND TRUST TOWARDS CONSUMER PURCHASE INTENTION ON JD.id
WEBSITE

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Abstract

This research was conducted to analyse the effect of E-commerce knowledge, perceived reputation, perceived risk and perceived ease of use towards consumer purchase intention mediated by trust. The population in this study are the internet users in Indonesia and have visited the JD.id website, either ever or have never made a purchase on JD.id website. The sample in this research is 145 respondents. This research uses survey method and quota sampling method to get the sample.

The results of this study indicate that: 1) E-commerce knowledge has no significant effect on trust; 2) Perceived Reputation has no significant effect on trust; 3) Perceived Risk has a negative and significant effect on trust; 4) Perceived Ease of Use has positive and significant effect on trust; 5) Trust has a positive and significant effect towards consumer purchase intention on JD.id website; 6) E-commerce knowledge has no significant effect on consumer purchase intention; 7) Perceived Reputation has no significant effect on consumer purchase intention; 8) Perceived Risk has no significant effect on consumer purchase intention; 9) Perceived Ease of Use has a positive and significant effect on consumer purchase intention; 10) Trust has no effect as a mediation between the relationship of E-commerce knowledge towards consumer purchase intention on JD.id website; 11) Trust has no effect as a mediation between the relationship of perceived reputation towards consumer purchase intention on JD.id website; 12) Trust has no effect as a mediation between the relationship of perceived risk towards consumer purchase intention at JD.id website; 13) Trust has no effect as a mediation between the relation of perceived ease of use towards consumer purchase intention at JD.id website.



Keyword: E-commerce knowledge, Perceived Reputation, Perceived Risk, Consumer Purchase Intention and Trust.

I. INTRODUCTION

The phenomenon of online shopping is currently growing among Indonesian consumers. Based on data from APJII (Indonesian Internet Service Providers Association) survey in 2016, as many as 84.2 million people of Indonesia have made online transactions such as communicating, business, shopping, ordering a ticket and hotels up to making payments via internet banking. This phenomenon illustrates that Indonesian consumers have started to switch to online media for making purchases transactions, so now a day's many businessmen have started to build an online business in the Indonesian market.

The high rate of online business growth in Indonesia makes the online businessmen must understand consumer behavior. This understanding serves to see how consumer behavior changes towards purchase intentions on online shopping sites. Furthermore, by knowing the consumer behaviour of online, businessmen can know what factors affect the intentions of consumer purchases online, so that online businessmen are able to make long-term improvements reducing the risk which will occur and can attract consumers for shopping on their online shopping.

Trust is one of the factors of consumer behaviour that must be considered by the online businessmen, because trust is a basic perception in creating consumer purchase intention on online shopping. The higher the consumer confidence on online shopping is, the higher the intention of consumer purchases on the online shopping is. Trust can be seen from the perception of the consumer, such as e-commerce knowledge and ease of use. The better the knowledge about e-commerce the consumers have, the consumer will feel that online shopping site is easy to understand. Especially with the increasing ease in using online shopping, consumers will increasingly believe that online shopping makes it easy to use and make the transactions in accordance with the knowledge they have. In addition, the reputation perception is also one of the important factors that can build consumer trust on online shopping. Trust in this case will be formed through the argument and positive acknowledgment of third parties related to online shopping. Based on these explanations, this research is important to see whether the above variables can affect consumer confidence and impact on the increasing intention of consumer purchases on online shopping sites.

Based on the above explanation, the previous research has been done many times to test the effect of several relevant issues such as Li, R., et al. (2007) and Dias (2012) in his research found that e-commerce knowledge positively affects the level of consumer confidence to use e-commerce in making purchase. Dias (2012) also explains that reputation perception has a positive effect towards consumer confidence in vendors and consumer intentions to make purchases on online shopping sites. In addition, Adi, et al. (2016) and Tangmanee and Rawsena (2016) found that risk perception variables have a negative and significant influence on trust. Adi, et al. (2016) and Li, R., et al. (2007) explained that the perception on ease of use has a



positive and significant effect on trust. Furthermore, in research Li, R., et al. (2007), Tangmanee and Rawsena (2016) and Adi, et al. (2016) also explained that trust has a significant positive role to purchase intentions on online shopping sites.

II. THEORETICAL BASIS

E-Commerce Knowledge

E-commerce knowledge is the knowledge that consumers have on the basis of the skills and familiarity associated with e-commerce technologies (Li, R., et al., 2007). Skills and familiarity (Novak, et al., 2000) refers more to the capacity of consumer actions during the online interaction process, whether the user's perception of his ability to operate the website or the perception related to how the website responds on their input. E-commerce knowledge is a very important basic factor in the decision-making process, because when consumers feel that the knowledge and skills of e-commerce is higher, consumers will increasingly believe to make transaction on online shopping sites (Dias, 2012).

Perceived Reputation

According to Lee and Lee (2003), perceived reputation is an acknowledgment or consumer argument against online shopping that arises as a result of information related to online shopping sites, whether it is positive or negative information coming from friends, family, and colleagues. According to McKnight, et al. (2002) a good perceived reputation can increase consumer confidence in the competence, virtue, and integrity of vendors that can drive consumers' desire to conduct online transaction. In this case, it is important for vendors to continue to improve their online shopping reputation, because the higher reputation of online shopping is the higher impact on trust and consumer interest is, to make transaction on their online shopping.

Perceived Risk

Perceived Risk (Naiyi, 2004) is the basic concept and consumer behavior that arises from the assumption that consumers are experiencing pre-purchase uncertainty, such as consequences or losses due to purchase and using product. Consequences in this context are often experienced by consumers on online transactions. Because, on online transactions interaction between the seller and buyer just take place through the website and do not meet directly, so that the intensity of uncertainty that will be accepted by consumers will be higher. According to Ariwibowo and Nugroho (2013) with the high level of experienced risk, consumers will continue to seek more information to minimize the level of risk, so that information can support his decision in making purchases online. If the perception of perceived risk consumers is lower, it will give the greater impact towards consumer interest to make a purchase.

Perceived Ease of Use

According to Davis, et al. (1989) perceived ease of use is a level of confidence that a person to use internet technology will be free from business. Ease of use can be seen from the intensity of interaction between users with a system that shows ease of use. Gefen, et al. (2003) in his research illustrates that the perception on ease of use depends on how the efforts made by vendors to facilitate the users in using the website. The easier the use of technology perceived



by individuals is, the more strongly such individuals will tend to believe; they will use technology application more actively and will do online shopping more frequently (Koufaris, 2002).

Trust

According to Gefen, et al. (2003) trust is an important factor that can determine the intention of consumer purchases up to the intention of repeat purchase on online shopping sites. The high level of perceived trust can lead to consumer reactions in making online transactions (Castelfranchi and Tan, 2002). In addition, trust is also one of the alternative factors which can reduce consumer concerns about the risks and security that will be felt on the online site, so that confidence can increase consumer interaction on online shopping transactions (Hsieh and Liao, 2011).

Consumer Purchase Intention

The intention of purchase is the process of consumer behavior formed by the response to an object that indicates the consumer's desire to make a purchase (Kotler and Keller, 2012). Purchase intention usually arises due to the stimulation of goods or services on online shopping. According Dwilaksono and Handayani (2018), if using online shopping can provide the desired benefits of consumers, the intention of consumers to use online shopping sites on online transactions will be higher.

III. RESEARCH HYPOTHESIS

The Effect of E-commerce Knowledge on Consumer Trust

E-commerce knowledge is a very important basic factor in the decision-making process, when consumers feel that their knowledge and e-commerce skills are higher than consumers will trust to make transaction on online shopping sites more and more (Dias, 2012). The statement is in accordance with the findings Li, R., et al. (2007) and Dias (2012) who found that e-commerce knowledge positively affects the level of consumer confidence to use e-commerce on online transactions.

H₁: E-commerce knowledge positively affects the trust on JD.id website.

The Effect of Perceived Reputation on Consumer Trust

According to Marlien (2010), perceived reputation is an important factor that is used as a consideration to establish consumer trust in using e-commerce services. The explanation is in accordance with the findings of McKnight, et al. (2002) and Dias (2012) who found that the more positive consumer perception of the reputation of online shopping sites, the greater their impact towards consumer confidence on online shopping sites.

H₂: Perceived reputation has a positive effect on trust on JD.id website.

The Effect of Perceived Risk on Consumer Trust

Significant effect towards consumer trust in the actual transactions on the online site was found in previous studies of perceived risk (Indiani, et al., 2015). In the research of Tangmanee and Rawsena (2016) and Adi, et al (2016) also found that risk perception affect trust negatively,



where the lower the risk perception on online shopping sites, the higher the consumer trust on online shopping sites.

H₃: Perceived risk affects trust negatively on JD.id website.

The Effect of Perceived Ease of Use towards Consumer Trust

In his research Adi, et al. (2016) and Li, R., et al. (2007) found that the perceived ease of use has a positive effect on consumer trust. The easier the use of perceived consumer technology is, the greater the consumer trust to make transaction on the technology is.

H₄: Perceived ease of use affects trust positively on JD.id website

The Effect of Trust on Consumer Purchase Intention

Trust is a factor that can influence consumers in making purchase decisions. Some research on consumer behavior has found that trust is a predictor variable that has a significant positive role to purchase intentions on online shopping sites (Adi, et al. (2016) and Li, R., et al. (2007)). The higher the level of consumer trust on online shopping is, the greater the impact towards consumer purchase intentions on the online shopping site is.

H₅: Trust affects consumer purchase intention positively on JD.id website.

The Effect of E-commerce Knowledge on Consumer Purchase Intention

According to Gefen (2000), e-commerce knowledge which is getting higher can increase consumer desire to interact on online shopping sites. The statement is in accordance with the findings of Gefen (2000) which explains that the familiarity of consumer knowledge about online shopping sites has a positive effect on increasing the number of consumers to intend making purchases transactions on online shopping sites. The higher the e-commerce knowledge owned by costumer is, the higher the effect on the purchase intentions of consumers on online shopping is.

H₆: E-commerce knowledge affects consumer purchase intention positively on JD.id website.

The Effect of Perceived Reputation on Consumer Purchase Intention

A good reputation perception can drive consumer purchase intentions on online shopping sites. The statement is in accordance with the findings of Tangmanee and Rawsena (2016) and Kim, et al. (2003) which explains that there is a positive influence between the reputation perceptions on consumer purchase intention by online. The better the perceived reputation of consumers is, the greater the impact towards consumer purchases intention on online shopping.

H₇: Perceived reputation affects consumer purchase intention positively on JD.id website.

The Effect Perceived Risk on Consumer Purchase Intention

The higher risk perceptions of web may affect consumers' willingness to share personal information, following vendor advice that will eventually affect consumer purchase intentions online (McKnight, 2002). Previous research has also found that there is a negative influence between perceived risk on consumer purchase intentions online (Tangmanee and Rawsena, 2016). The higher perception of perceived consumer risk is, the lower the intention of consumer purchases on online shopping sites is.

H₈: Perceived risk has a negative impact on consumer purchase intention JD.id website.



The Effect of Perceived Ease of Use towards Consumer Purchase Intention

Positive effect on consumer purchase intention online was found in previous studies of Perceptions on ease of use (Adi, et al., 2016 and Kim, et al., 2003). According to Alalwan, et al. (2016) the higher perceived ease of use on online shopping is, the higher the consumer purchase intention on online shopping sites because technology is not difficult to use and does not require much effort.

H₉: Perceived ease of use has positive impact towards consumer purchase intention on JD.id website.

The Effect of Trust as Mediation in Relation to E-commerce Knowledge on Consumer Purchase Intention

Trust has been found as a basic factor that can mediate the influence of e-commerce knowledge on consumer purchase intention on online shopping sites (Dias, 2012). When consumer feels that knowledge (skills and familiarity) of e-commerce owned by the consumer is higher, consumers will believe more on online shopping sites. If consumer confidence is higher, then the consumer will get greater effect towards consumer purchase intentions on online shopping sites.

H₁₀: Trust has an impact as mediation in relation to e-commerce knowledge towards consumer purchase intention on JD.id website.

The Effect of Trust as Mediation in Relation to Perceived Reputation on Consumer Purchase Intention

In this study, Kim, et al. (2003) found that trust is an important factor that has a role in transmitting the impact of web features towards consumer, moreover trust has been found to be a strong mediator between reputation perception and consumer purchase intention online. The better the consumer's perception of online shopping reputation is, the greater the consumer trust on online shopping sites is. The greater consumer trust on online shopping sites is, the greater the impact on consumer purchase intention on the online shopping site is.

H₁₁: Trust has an impact as mediation in relation to perceived reputation towards consumer purchase intention on JD.id website.

The Effect of Trust as Mediation in Relation to Perceived Risk on Consumer Purchase Intention

Previous research has found that the higher level of consumer trust on online shopping sites can reduce the consumer risk perception on online transactions, so that with increasing consumer confidence, consumer will intend more to conduct transactions on online shopping sites (Adi, et al., 2016 and Tangmanee and Rawsena, 2016).

H₁₂: Trust has an impact as mediation in relation to perceived risk towards consumer purchase intention on JD.id website.

The Effect of Trust as Mediation in Relation to Perceived Ease of Use towards Consumer Purchase Intention

Trust has been found to have a significant effect as mediation in relation to ease-of-use and consumer purchase intention (Adi, et al., 2016). The higher the ease of use perceived by consumer on technology is, the higher the consumer trust in the technology is. If trust in

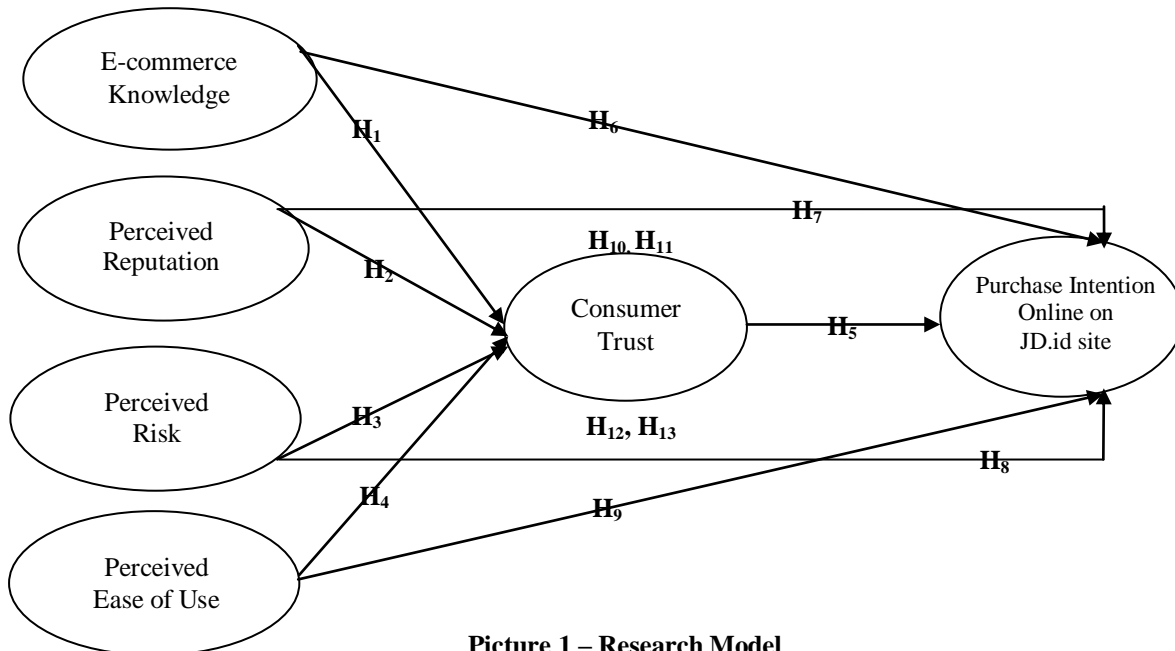


technology is higher, then consumer will get greater impact towards consumer purchase intention on the technology.

H₁₃: Trust has an impact as mediation in relation to perceived ease of use towards consumer purchase intention on JD.id website.

IV. RESEARCH MODEL

The hypothetical model built on this research can be seen in the picture below:



Picture 1 – Research Model
Resource: Li, R., et al. (2007)

V. RESEARCH METHOD

The sample used in this study is the internet users in Indonesia who have visited the JD.id website, whether the consumer has been shopping or has never been shopping on JD.id website. Sampling method in this study uses quota sampling method, and survey method uses google form application as a method of data collection. Furthermore, for the data analysis stage, the researcher uses Structural Equation Modelling (SEM) with AMOS method.

VI. THE RESULT OF RESEARCH AND DISCUSSION

Based on the fit test of the research model, it is found that this research model has fulfilled the assumption of Goodness of Fit, where 2 criteria are in good fit which is CMIN/DF = 1,839, RSMEA = 0,076, and 4 other criteria are in the marginal fit of GFI = 0,764, AGFI = 0,711, TLI = 0,870, CFI = 0,886.

The hypothesis test results obtained in this research can be seen in Table 1 below:



Table 1 - Recapitulation of Research Hypothesis Test Result

Variable Relation	Estimation	S.E.	C.R.	P
Trust ← E-commerce Knowledge	-0,009	0,104	-0,089	0,929
Trust ← Perceived Reputation	0,042	0,076	0,552	0,581
Trust ← Perceived Risk	-0,191	0,091	-2,103	0,035
Trust ← Perceived Ease Of Use	0,310	0,119	2,605	0,009
Consumer Purchase Intention ← Trust	0,607	0,108	5,617	0,000
Consumer Purchase Intention ← E-commerce Knowledge	-0,056	0,101	-0,558	0,577
Consumer Purchase Intention ← Perceived Reputation	0,115	0,075	1,520	0,129
Consumer Purchase Intention ← Perceived Risk	0,135	0,090	1,495	0,135
Consumer Purchase Intention ← Perceived Ease Of Use	0,246	0,122	2,020	0,043
Variable Relation	Standardized Direct Effect	Standardized Indirect Effect		
E-commerce Knowledge → Trust → Consumer Purchase Intention	-0,051	-0,005		
Perceived Reputation → Trust → Consumer Purchase Intention	0,141	0,031		
Perceived Risk → Trust → Consumer Purchase Intention	0,126	-0,108		
Perceived Ease Of Use → Trust → Consumer Purchase Intention	0,186	0,142		

Resource: Processed Data, 2018

Based on Table 1 the results of the hypothesis test show that the first hypothesis for e-commerce knowledge affects consumer trust is **rejected**. The result of the second hypothesis test for reputation perception affects consumer trust is **rejected**. The result of the third hypothesis test for risk perception affects consumer trust is **accepted**. The result of the fourth hypothesis test for the perception on ease of use on consumer trust is **accepted**. The result of the fifth hypothesis test for trust influences on consumer purchase intention is **accepted**. The result of the sixth hypothesis test for e-commerce knowledge on consumer purchase intention is **rejected**. The result of the seventh hypothesis test for reputation perception on consumer purchase intention is **rejected**. The result of the eighth hypothesis test for the risk perception on consumer purchase intention is **rejected**. The result of the ninth hypothesis test for the perception on ease of use towards consumer purchase intention **accepted**. The result of the tenth hypothesis test for trust as mediation in relation to e-commerce knowledge on consumer purchase intention is **rejected**. The result of the eleventh hypothesis test for trust as mediation in relation to reputation perception on consumer purchase intention is **rejected**. The result of the twelfth hypothesis test for trust as mediation in relation to risk perception on consumer purchase intention is **rejected**. The result of the thirteenth hypothesis test for trust as mediation in relation to perception on ease of use towards consumer purchase intention is **rejected**.

Based on the results of the above research, it can be explained that e-commerce knowledge has no significant effect on trust. The higher or lower the level of knowledge that consumer has about e-commerce will not affect the level of consumer trust on JD.id website. All respondents in this study have had experience in purchasing transactions on online shopping sites, so with the experience respondents tend to have a lot of knowledge and skills in using online shopping sites. Moreover, to make transactions in every online shopping site are all the same, so this is



the factor that makes e-commerce knowledge is no longer a major factor on affecting consumer trust.

Perceived reputation has no significant effect on consumer trust on JD.id website. Consumer trust in the reputation of an online shopping site can be formed from information provided by third parties based on their experience associated with a particular online shopping site, so if the information is positive then consumers will tend to have trust on online shopping sites and vice versa. Especially when there are still a lot of negative information provided by third parties on JD.id website, so this can reduce the level of consumer trust on that site.

Perceived risk has a significant negative effect towards consumer trust on JD.id website. Consumers tend to trust more with online shopping sites that have a low risk level. If the consumer's perception of the level of risk he perceives on online transactions is lower, it will have an impact on the growing sense of consumer trust on online shopping sites.

Perceived ease of use has a significant positive effect towards consumer confidence on JD.id website. When a person's trust is higher towards ease of use in technology, then that belief will encourage positive character on technology. The positive character is the higher level of someone trust to make transactions on technology because of the ease of use.

Trust has significant positive effect towards consumer purchase intention on JD.id website. Trust is a major factor in creating a positive attitude and behavioral control for online transaction. The higher the consumer trust, the greater the impact towards the consumer purchase intention on online shopping sites. In addition, trust can also reduce the risk of uncertainty on online transaction, so consumers are more confident to make transactions on online shopping sites.

E-commerce knowledge has no significant effect towards consumer purchase intention on JD.id website. E-commerce knowledge in this research is still limited to know how to use and make transactions online, so e-commerce knowledge has not been able to convince consumers to make transaction on online shopping. This situation is also caused by the high level of education and consumer experience on online transactions, so that consumers feel that e-commerce knowledge is not the main factor in determining their purchase intention. When consumers do not feel confident with e-commerce knowledge, then consumers will see the trust as another factor that can convince consumers towards e-commerce knowledge they have.

Perceived reputation has no significant effect towards consumer purchase intention on JD.id website. This situation is due to the reputation built by JD.id still fairly ordinary, so it has not been able to convince consumers to make transaction on their site. This condition is caused by the image of JD.id that has not been built properly, because there are still many negative comments found which is given by third parties against JD.id website. This causes consumers does not feel confident to make a purchase on the online shopping site.

Perceived risk has no significant effect towards consumer purchase intention on JD.id website. This condition is caused by risk perception such as broken product during shipment and the difficult process of product return is still normal, so it has not been able to convince consumers to intend buying on JD.id. In addition, this occurs because of the other influence factors beyond



the risk perception such as lifestyle. Currently, many consumers are switching to using internet technology in their daily lives, so that online lifestyle has become a necessity that can provide feelings of pleasure and benefits for consumers. This situation makes consumers not consider the risks that will be felt in forming their purchase intention online.

Perceived ease of use have a significant effect towards consumer purchase intention on JD.id website. The perception on ease of use is a level of confidence that to use an internet technology the user will be free from business. The high perception on ease of use will form consumer trust that technology is easy to use, so it can convince consumers to intend buying on online shopping sites. Moreover, the use of online shopping sites can provide great benefits for consumers, and then consumers will be more likely to choose to make a purchase using the online shopping site. If the perception on ease of use is higher, it will affect the higher consumer intention to make purchases online.

Trust has no effect as mediation in relation to e-commerce knowledge towards consumer purchase intention on JD.id website. It can be seen from the result of direct and indirect effect test obtained, where the effect of e-commerce knowledge toward consumer purchase intention is greater than consumer trust as mediation. When consumer confidence is low on online shopping sites, it will be difficult to convince consumer intention to make transaction on online shopping. Conversely, if consumers have greater the e-commerce knowledge, consumers will be more confident to make transaction online without having to have a sense of trust on online shopping sites.

Trust has no effect as mediation in relation to perceived reputation towards consumer purchase intention on JD.id website. It can be seen from the result of direct and indirect effect test obtained, where the effect of reputation perception towards consumer purchase intention is greater than consumer trust as mediation. With low confidence, it will be difficult to convince consumers to trust online shopping sites, so consumers are confident to make transaction on these online shopping sites. Conversely, if the reputation perceptions built by JD.id website is better, then consumers will be more confident and intend to make purchases on these sites online.

Trust has no effect as mediation in relation to perceived risk towards consumer purchase intention on JD.id website. It can be seen from the result of direct and indirect effect test obtained, where the effect of risk perception towards consumer purchase intention is greater than the effect of consumer trust as mediation. With weaker trust that consumers have, it cannot convince consumers to intend to make purchases on online shopping sites. Conversely, if the perceived risk perception of consumers towards online shopping sites is strong (lower), it will be easier to encourage consumer purchase trust and intention on online shopping sites.

Trust has no effect as mediation in relation to perceived ease of use towards consumer purchase intention on JD.id website. It can be seen from the result of direct and indirect effect test obtained, where the effect of perception on ease of use toward consumer purchase intention is greater than consumer trust as mediation. The lower the trust of online shopping sites is, the more difficult it will be to convince consumers to intend to make purchase on the online shopping site. Conversely, the higher the ease of use perceived by consumers on online



shopping sites is, the easier it will be to convince consumers to intend to make purchase on the online shopping site.

VII. CONCLUSION

Based on the above discussion, we obtain the following research results: First, the e-commerce knowledge has no significant effect towards consumer trust on JD.id website. Second, perceived reputation has no significant effect towards consumer trust on JD.id website. Third, the perceived risk has negative and significant effect on consumer trust on JD.id website. Fourth, perceived ease of use has positive and significant effect towards consumer trust on JD.id website. Fifth, trust has positive and significant effect towards consumer purchase intention on JD.id website. Sixth, e-commerce knowledge does not significantly influence consumer purchase intention on JD.id website. Seventh, perceived reputation has no significant effect towards consumer purchase intention on JD.id website. Eighth, perceived risk does not significantly influence consumer purchase intention on JD.id website. Ninth, the perceived ease of use has positive and significant impact towards consumer purchase intention on JD.id website. Tenth, Trust has significant negative role as mediation in relation to e-commerce knowledge towards consumer purchase intention on JD.id website. Eleventh, Trust has no significant effect as mediation in relation to perceived reputation towards consumer purchase intention on JD.id website. Twelve, Trust has no significant effect as mediation in relation to perceived risk towards consumer purchase intention on JD.id website. Thirteenth, Trust has no significant effect as mediation in relation to perceived ease of use towards consumer purchase intention on JD.id website.

VIII. SUGGESTIONS

The suggestions given by the researcher as a consideration for the next research are: Firstly, JD.id website should improve its service facilities both in terms of ease of use and risk level so that consumers become more confident and trust to make purchases on JD.id website. Secondly, it is expected that the next researcher can consider using interview technique in obtaining data from respondent, so that the data obtained are more accurate and more deeply about a phenomenon of consumer behavior. Third, further research may also consider using other variables that may affect online purchase intentions such as website quality, shopping experience, pricing, sales promotions and customer satisfaction.



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