

TEACHER PERCEPTION IN THE GROWTH OF E-COMMERCE BUSINESS IN INDONESIA

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Abstract: *The growth of electronic business or e-commerce is very prominent in year 2017 so that e-commerce becomes new idol for investors in 2018. E-commerce competition in Indonesia increasingly appeals to investors who are marked by several e-commerce companies that get flow of funds which is fantastic from foreign investors. The purpose of this study is to determine the various dimensions of e-commerce that affect growth and development of business in Indonesia with very significant investment value. The dimensions developed in various e-commerce factors can be recognized and experienced by consumers among trust, service quality, and risk that strongly determines purchasing decisions by customers. Furthermore, value of customer satisfaction after making purchase via e-commerce will lead to repurchase intention after the customer's expectations are met. The population in this study is teacher at the level of primary education and secondary education in Bekasi Regency. Sampling technique in this research is using random sampling. The analysis technique uses structural equation modeling with Lisrel 8.8 program and uses SPSS. The results showed that simultaneously overall dimensions of ecommerce factors have significant influence on purchasing decisions and have significant impact on repurchasing intention. Fast growing e-commerce business is expected to improve business quality and strengthen business professionalism through increasing customer satisfaction and reducing various complaints from customers resulting in business sustainability.*

Keywords: *E-Commerce, Indonesia, Repurchasing intention, Perception, Purchasing decision*

1. INTRODUCTION

Online shopping is used as communication medium and e-commerce trade to improve value, quality and attractiveness in providing benefits and better customer satisfaction so that online shopping is considered more comfortable and from day to day its popularity increases (Hermawan, 2017), becoming popular activity on internet, which is increasingly popular and is in demand and adopted for trading or buying and selling activities on internet network (Keisidou et al., 2011), is increasing in number (Hill & Beatty, 2011). Online shopping is used as communication media and e-commerce to improve value, quality and attractiveness in providing benefits and better customer satisfaction, which is why online shopping more comfortable and its popularity is increasing. Online shopping also contains various risks. Many internet users avoid online shopping because fraud cases, lack of privacy, products not sent,

lack of quality assurance. Business transactions via online if in accordance with rules mentioned above will bring progress to society and country (Fitria, 2017).

E-commerce business model has increased rapidly in recent years through development of internet and ease of access to internet usage. Ease of accessing the internet encourages consumers to shop online. E-commerce is commercial activity with the use variety of electronic devices that include all trading activities, both products and services. Through electronic marketing and internet communication, business people coordinate various marketing activities such as marketing research, product development, informing customers about product characteristics, customer service, and customer feedback. E-commerce is growing fast due to advantages of buying via internet with lower search costs and transaction costs compared to other types of shopping. Through online shopping, customers can buy faster, many choices and can order products and services by comparing the cheapest prices. Online sellers must provide specifications of products or services that are sold in detail because incomplete information will cause errors in product choices by consumers so that it can cause consumer discomfort over the choices that have been made (Auliya, et al., 2017).

The benefits of transactions with e-commerce include more promising revenue streams, increasing market exposure, lowering the operating cost and expanding global reach (Sidharta & Suzanto, 2015). E-commerce in Indonesia is growing rapidly because it is border line of e-commerce in the world and is known as fourth most populous country in the world that has large number of internet accesses' so that if processed properly, e-commerce in Indonesia can become business most profitable (Hermawan, 2017). E-commerce competition in Indonesia is increasingly interesting to study after one of major e-commerce companies in Indonesia early 2018 received fund of Rp. 27 trillion by foreign investors. It is possible that this large e-commerce company will transform into giant e-commerce company in the future. With large population, Indonesia is potential market for e-commerce business through mobile penetration that continues to increase and has impact on economic growth. The involvement of foreign e-commerce players is quite aggressive as effort to gain market share in Indonesia and to compete with local competitors. In 2017, Indonesia was full of turmoil in development of e-commerce starting from entry of foreign investment, skyrocketing growth of new e-commerce in winning mobile market.

Characteristics of online business there are several criteria including occurrence of transactions between two parties, exchange of goods, services, or information, internet is main media in process or mechanism of contract (Fitria, 2017). E-commerce business is increasingly attractive with presence of increasingly competitive newcomers even though development of e-commerce is unstoppable. This is closely related to presentation Governor of Bank Indonesia Agus Martowardojo stating that internet users who shop online in country have transaction value of 75 trillion rupiah in 2017. This new fantastic value comes from 24.7 million consumers, while number of internet users in Indonesia it has penetrated 132.7 million in early 2017. Here can be seen huge potential to capture market share of online trading in Indonesia. To win Indonesia's market share, many challenges that must still be faced by e-commerce players include internet access and speed, geographical and typographic problems, and payment methods.

The latest e-commerce business report in first quarter of 2018 according to iPrice explained that top position of marketplace was obtained by Lazada with highest number of visitors, while most popular shopping applications were dominated by Shopee, and Tokopedia became best-performing e-commerce company. Local companies are able to achievements e-commerce competition in Indonesia and ready to face increasingly aggressive foreign e-commerce maneuvers. iPrice also explained that Indonesia is a country that has highest share of mobile traffic in Southeast Asia, which is 87% of total traffic. The challenge faced by local e-

commerce is how strategies in taking the mobile market potential can be optimized from development of applications that are easy to use, feature rich, developing the appearance and user experience in mobile web, search engine optimization so easy to find in searches. Currently, local e-commerce companies that are optimistic about being able to reach mobile market are Tokopedia, Bukalapak, and Blibli. There has been massive increase in mobile visits to e-commerce in Southeast Asia in span of 12 months marked by increase in mobile traffic by 19%. Mobile visits account for average 72% of total web traffic. Indonesia is country with the highest share of mobile traffic, which is 87%.

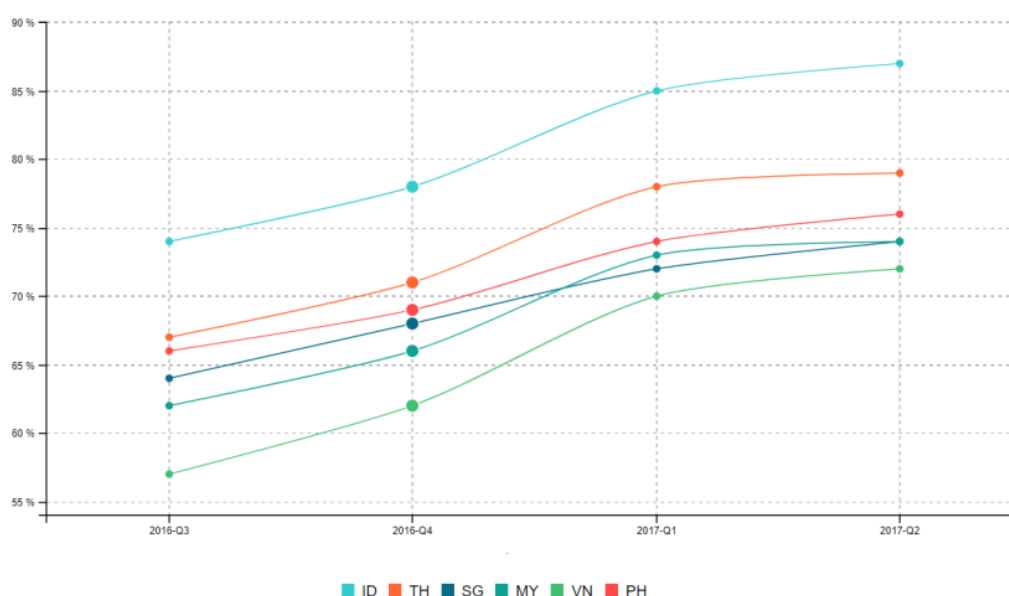


Figure 1: Traffic Mobile in Asia Tenggara (iPrice, 2017)

iPrice calculates basket size for Indonesian online consumers having average value of consumer spending with average value of consumer spending when online shopping reaches US \$ 36. This value makes Indonesia occupy the second lowest basket size in Southeast Asia. The finding of basket size value also shows how much Indonesian consumer purchasing power when trading online. This is certainly directly proportional to gross domestic product. The finding of basket size value is reference to determine target market, price of product being sold, promotional strategy used. Basket size value is average value of transactions per consumer at certain time period. The average transaction value affects profitability of e-commerce businesses.

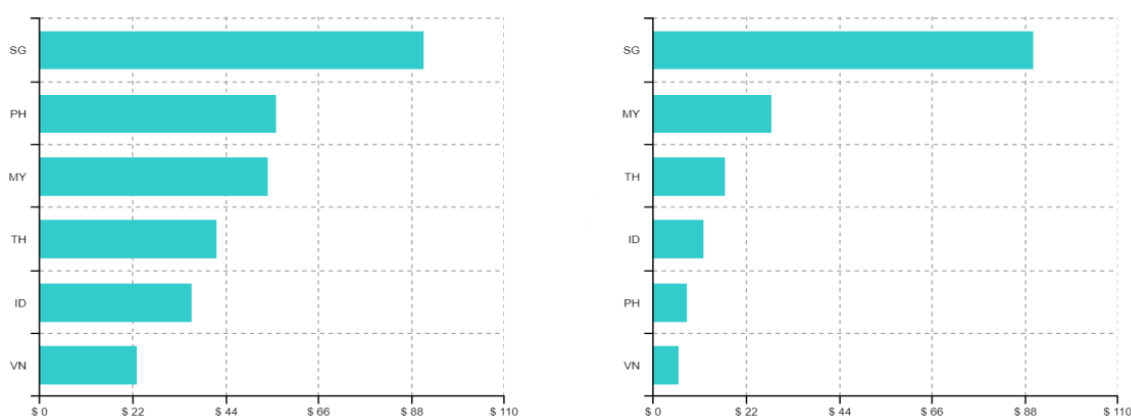


Figure 2: Comparison of Average Transaction Values vs. GDP (iPrice, 2017)

iPrice also noted that Indonesian consumers who are most active shopping online as peak ordering of products on weekdays and during the day between 10:00 and 17:00 WIB, and highest conversion rate occurs on Wednesday, while on weekends the conversion rate actually drops by 30 percent. Indonesian consumers are still comfortable using conventional methods when shopping online even though payment methods offered e-commerce are quite diverse. iPrice's research results are not different from CNBC's online shopping behavior research in United States. CNBC stated that 31.2 percent of online consumers make transactions during working hours. With these findings, e-commerce players can predict when flash sale momentum and promotional strategies are right for consumers to continue into transaction process. While Temasek's Google research in 2017 explained that e-commerce sales reached 10.9 billion USD. This number increased by 41% from 5.5 billion USD reached in 2015.

2. LITERATURE REVIEW

E-commerce is transaction process of goods or services through information system that utilizes information technology (Sidharta & Suzanto, 2015), trading concept in the form of procedures and buying and selling mechanisms found on internet (Saragih & Ramdhany, 2012), implementation of commercial activities with use of variety for electronic devices that include all trade activities including goods and services such as information based on internet media (Hermawan, 2017).

Trust is mutual belief from both parties between buyers and sellers where they will not exploit weaknesses of others (Alam & Norjaya, 2010), as belief of party will find what is desired from other party is not what is feared by others (Mao, 2010). Consumer trust in online shopping is problem that is difficult to control because it relates to consumer attitudes and behavior (Sidharta & Suzanto, 2015). The success of transactions on the internet is influenced by trust (Pavlou & Gefen, 2004).

Service quality is a measure of how well the service level delivered matches customer expectations (Lewis & Booms, 1983), more difficult for the consumer to evaluate than goods quality (Parasuraman et al., 1985), level of good and bad conditions provided by seller in order to satisfy consumers by giving or conveying consumer desires or requests beyond what consumers expect (Archana & Vandana, 2012), comparison between customer expectations of company in meeting its needs and desires with customer perceptions of service performance it receives such as its accuracy and delivery methods (Sukmawati & Massie, 2015). Service is action taken to meet the needs others whose level of satisfaction can only be felt by people who serve or are served (Sugiarto, 2002).

Risk is defined as uncertainty faced by consumers if they cannot predict the consequences of purchasing decisions (Schiffman & Kanuk, 2008), obtained when utilizing e-commerce transactions are loss of money due to fraud, theft of confidential information, loss of business opportunities due to service disruptions and utilization of access by other unauthorized parties (Sidharta & Suzanto, 2015). Perception of risk is interpreted as subjective assessment by person of possibility of an accident on goods and how concerned an individual with consequences or effects of incident (Wahyuningtyas & Widiastuti, 2015). Besides being useful, online shopping also carries risk of cases for credit card fraud, lack of privacy, non-shipping products, lack of quality assurance for goods and services (Hermawan, 2017).

Repurchase intention is individual's judgment of repurchasing specified products or services from the same business, taking into account current position and probably consideration (Hellier et al., 2003), cognitive plan or consumer's desire for particular item or brand (Dwipayani & Rahyuda, 2016). Repurchasing intention in online shopping is combination of IS theory and marketing theory where customers are not only users of e-

commerce sites but also customers with indicators such as customer's desire to buy back, prioritize the online shop, and desire to be regular customer at the store (Wen, et al., 2011). A good customer will certainly have good impact on customer's repurchase intention because it is satisfied with previous purchasing, it will raise the intention to make subsequent purchase which in turn will have impact on repurchase (Foster, 2017).

Purchasing decisions are stages in purchasing decision-making process where consumers actually buy products (Kotler & Armstrong, 2001), made online are series of decision processes consisting of need recognition, information retrieval, alternative evaluation, decisions, and behavior after decisions (Suhari, 2008), consumer decision that is influenced by financial economy, technology, politics, culture, product, price, location, promotion, physical evidence, people and process, thus forming an attitude on consumers to process all information and draw conclusions in form of responses that arise what products will be purchased (Alma, 2011). Purchasing decisions made online are influenced by efficiency for quick and easy searches, competitive and good quality values, and interactions that include information, security, load time, and navigation (Devaraj, et al. 2003). The factors that influence online consumer purchases are information about products, online payments, convenience in transactions, consumer attitudes to online shopping, ease of shopping, and flexibility (Kannaiah, 2015). Purchase decision has several factors that influence it including online customer reviews, rating and consumer perceptions (Auliya, et al., 2017). Perceived price is customer's consideration of feasibility the product price and its ability to buy product (Tsai, 2005). The purpose of this research is to find out various dimensions of e-commerce that affect business growth and development in Indonesia with very significant investment value. Some dimensions of e-commerce that develop affect purchasing decisions by teachers who are driven through dissolved repurchasing intention through trust, service quality, and risk in order to conduct online transactions in meeting their daily needs. This research is expected to describe the behavior of teachers in online buying and selling activities so that it can be known repurchasing intention that teacher has to influence purchasing decision.

3. RESEARCH METHOD

The research method used in this study is descriptive survey which describes systematically and accurately everything related to characteristics of samples found in the field. Direct observation as source of data was determined for teachers in primary and secondary education in Bekasi regency by considering cross-sectional timeframe in March - May 2018. The unit of analysis was determined based on public and private schools from primary and secondary level and vocational school. Sources of data are obtained from results of field observations as primary data and supported by other data as secondary data. The population includes all teachers in primary and secondary education in Bekasi regency. Samples were selected by random sampling of 250 teachers who had used online transactions in shopping. The quantitative analysis technique was implemented in this study by using structural equation modeling.

Development of purchasing decision models on online shopping in this study is based on development of trusts, service quality, and risk that encourage strengthening repurchasing intention so that it is expected to increase purchasing decisions in online shopping activities to be superior. Quantitative analysis implemented in this study develops structural equation modeling with Lisrel 8.8 program to determine the effect between dimensions and variables tested. The test results are confirmed by previous theory so that conclusions produced have suitability to previous theory. Based on previous literature reviews, the research hypothesis:

H1: Trust has positive effect on repurchasing intention

H2: Service quality has positive effect on repurchasing intention

H3: Risk has positive effect on repurchasing intention

H4: Repurchasing intention has positive effect on purchasing decision

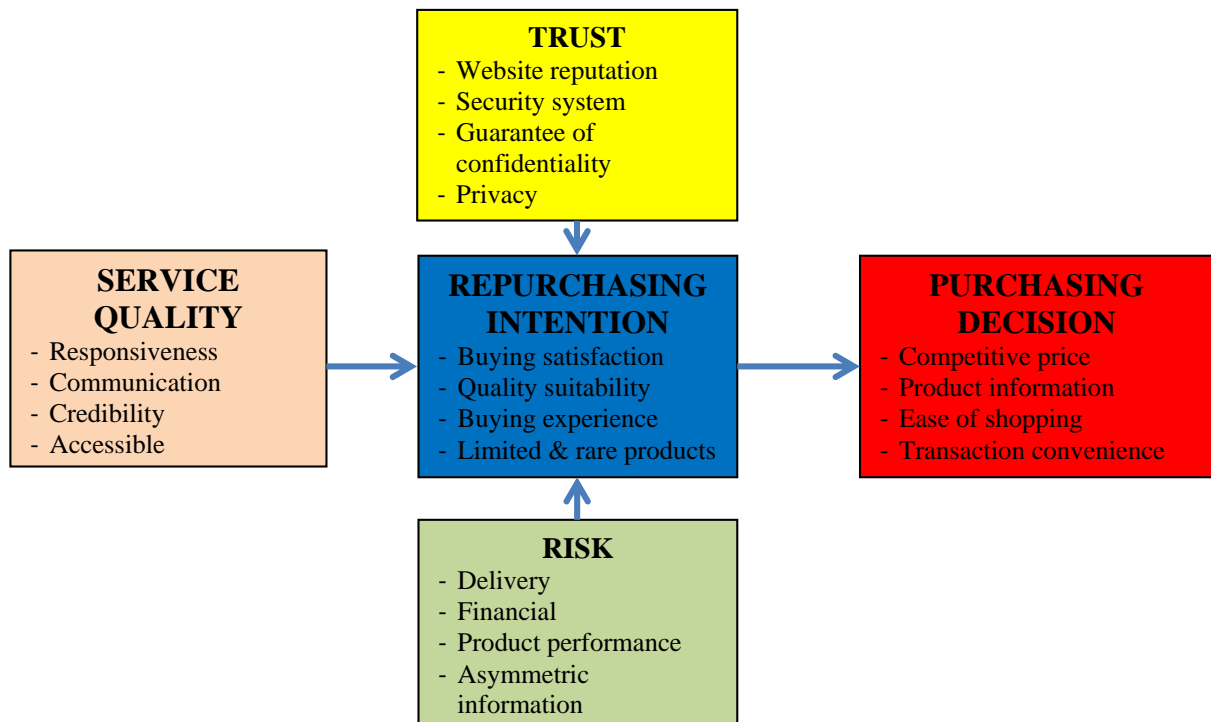


Figure 3: Purchasing Decision Model on Online Shopping

4. RESULT AND DISCUSSION

Composition of questionnaires data received by researchers from respondents consisted of 182 data obtained directly and 118 data obtained online so that the number of questionnaires that were collected as many as 300 respondents. After total data collection so that data is ready to be done statistical data processing. Company employees in industrial estate became source of data and information deemed important as representative of manufacturing industry sampled in this study.

Table 1: Characteristics of respondents

| Profile | Characteristic | No. of Respondent | % |
|--------------------------|-----------------|-------------------|-------|
| Working experience | Less < 5 years | 48 | 19.20 |
| | 5 - 10 years | 127 | 50.80 |
| | Over > 10 years | 75 | 30.00 |
| Education level | Diploma | 3 | 1.20 |
| | S1 | 242 | 96.80 |
| | S2 | 5 | 2.00 |
| School institution level | SD | 26 | 10.40 |
| | SMP | 90 | 36.00 |
| | SMA | 53 | 21.20 |
| | SMK | 81 | 32.40 |

Data collected in the form of questionnaires returned by respondents were 300. The results of data collection were then recapitulated and statistical data processing was carried out by structural equation modeling and SPSS. Teachers who teach in primary and secondary schools in Bekasi regency become sources of data and information in this study relating to teacher

behavior in transactions and online shopping. The results of data analysis collected from questionnaire can be presented characteristics of respondents based on three criteria: working experience, education level, and school institution level. Respondents with criteria for working experience with working period between 5 - 10 years contributed most in this study that is 50.8%. This indicates that teachers with working experience of 5-10 years have large contribution in online shopping. Teachers with education level S1 appear to dominate the respondents' data by 96.8%, this is in accordance with regulations issued by government which states that teachers must have S1 education. Middle-level schools (SMA and SMK) have contributed in online shopping by 53.6%, and this value is greater than contribution to elementary school (SD & SMP) of 46.4% in online shopping.

Table 2. Construct Reliability and Variance Extracted

| Variable | Dimension | Loading Factor | Error Variance | Construct Reliability (CR) | Variance Extracted (VE) | Remark |
|------------------------|------------------------------|----------------|----------------|----------------------------|-------------------------|--------------------|
| Trust | Website reputation | 0.87 | 0.24 | 0.994 | 0.752 | Valid & reliable |
| | Security system | 0.87 | 0.24 | | | |
| | Guarantee of confidentiality | 0.87 | 0.24 | | | |
| | Privacy | 0.86 | 0.26 | | | |
| Service Quality | Responsiveness | 0.86 | 0.27 | 0.909 | 0.520 | Valid dan reliabel |
| | Communication | 0.79 | 0.27 | | | |
| | Credibility | 0.82 | 0.33 | | | |
| | Accessible | 0.21 | 0.95 | | | |
| Risk | Delivery | 0.69 | 0.52 | 0.961 | 0.513 | Valid dan reliabel |
| | Financial | 0.73 | 0.46 | | | |
| | Product performance | 0.77 | 0.41 | | | |
| | Asymmetric information | 0.67 | 0.55 | | | |
| Repurchasing Intention | Buying satisfaction | 0.82 | 0.32 | 0.984 | 0.636 | Valid dan reliabel |
| | Quality suitability | 0.81 | 0.35 | | | |
| | Buying experience | 0.77 | 0.41 | | | |
| | Limited and rare product | 0.79 | 0.37 | | | |
| Purchasing Decision | Competitive price | 0.73 | 0.47 | 0.963 | 0.525 | Valid dan reliabel |
| | Product information | 0.71 | 0.50 | | | |
| | Ease of shopping | 0.65 | 0.58 | | | |
| | Transaction convenience | 0.60 | 0.64 | | | |

The results of calculation for construct reliability (CR), variance extracted (VE), loading factor and error variance in each dimension of research are presented in table 1. Analysis of the calculation of variables tested in this study can be declared valid and reliable. Valid and reliable criteria on value of VE from test results as whole has value of ≥ 0.5 . While CR value on variable measurement has value of ≥ 0.7 so that it can be concluded that all constructs used in this study have good validity and reliability because they produce CR & VE values greater than those required. So from the results of this test can be interpreted that variables formed from each construct can be implemented and used in this study.

Table 3: Result of Goodness of Fit Model

| Goodness Fit | Fitness Criteria Index | Result | Remark |
|--------------|------------------------|--------|--------------|
| GFI | $\geq 0,90$ | 0.87 | Marginal Fit |
| NFI | $\geq 0,90$ | 0.91 | Good Fit |
| NNFI | $\geq 0,90$ | 0.93 | Good Fit |
| CFI | $\geq 0,90$ | 0.94 | Good Fit |
| IFI | $\geq 0,90$ | 0.94 | Good Fit |
| RFI | $\geq 0,90$ | 0.89 | Marginal Fit |
| AGFI | $\geq 0,90$ | 0.84 | Marginal Fit |
| PGFI | 0 – 1 | 0.68 | Marginal Fit |
| PNFI | 0 – 1 | 0.78 | Marginal Fit |

The test results goodness of fit index in accordance table 3, with some criteria produced so that results obtained as many as nine criteria are measured. The calculation results can be seen that there are four indices included in goodness of fit index category: NFI, NNFI, CFI, and IFI. While other four indices with measurement results in marginal index category are GFI, RFI, AGFI, PGFI and PNFI. So from results of goodness of fit index, it can be stated that index measurement is fit because it has more than three goodness of fit index with fit category.

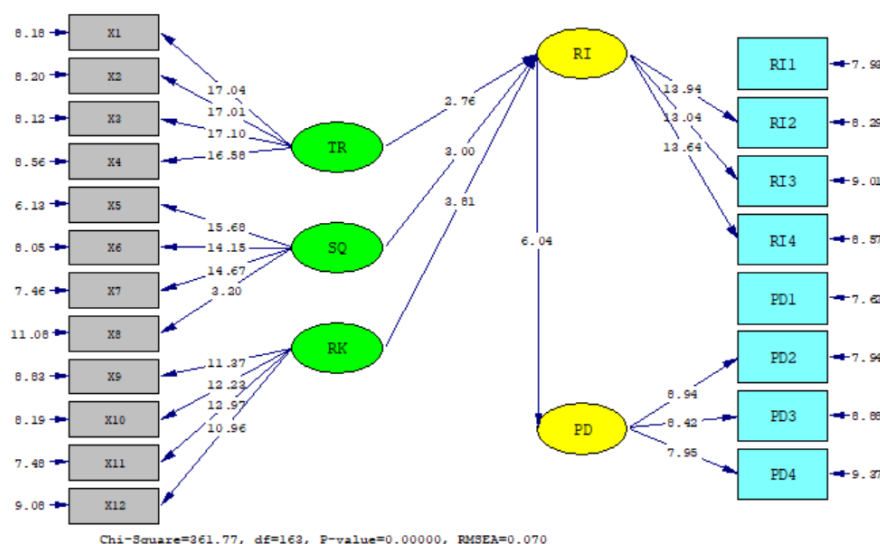


Figure 4: Result of Significance (t) in Structural Equation Modeling

Based on Figure 4 which shows the series of relationships between variables tested using structural equation modeling. Exogenous variables in this study consist of trust, service quality and risk have significant effect on repurchasing intention partially or simultaneously. In addition, picture above also shows the significant effect of repurchasing intention on purchasing decision. This proves that teacher behavior in online shopping is much influenced by trust, service and risk. Teachers perceptions can be stated positively in conducting online shopping activities when viewed from a trust point of view, service quality and risk are in the good category and can be accepted by teachers so they have satisfaction in online shopping, this will gradually and indirectly affect repurchasing intention the stronger it is to plan the purchase of various goods and services needs in the future. With the strengthening of repurchasing intention in online shopping that exists in the teacher, the teacher's perception can be stronger in purchasing decisions when shopping online.

Table 4: Result of structural equation model

| Conclusion | Path | Coefficient | t-value | |
|--|-----------------------|-------------|---------|----------|
| | Standardized Solution | | | |
| Trust → Repurchasing intention | | 0.18 | 2.76 | Accepted |
| Service quality → Repurchasing intention | | 0.22 | 3.00 | Accepted |
| Risk → Repurchasing intention | | 0.29 | 3.81 | Accepted |
| Repurchasing intention → Purchasing decision | | 0.48 | 6.04 | Accepted |

The results of hypothesis testing of teachers in Bekasi Regency in conducting online shopping activities can be shown in Table 4. Trust has positive and significant effect on repurchasing intention by 18%, while the remaining 82% is influenced by other factors. Service quality has positive and significant effect on repurchasing intention of 22%, while the influence of other factors is 78%. Similarly, dimension risk has positive and significant effect on repurchasing intention by 29% so that 71% is influenced by other factors. Repurchasing intention has positive and significant effect on purchasing decision with direct influence value of 48%, in other words that 52% of purchasing decision variables are influenced by other factors. In the table above also shows that all hypothesis testing results are significant because all have $t\text{value} > 1.96$.

5. CONCLUSIONS

The findings of this study provide clear description related to perception of teachers in utilizing online transactions by considering various e-commerce factors that are growing rapidly today. The results revealed that trust has positive effects on repurchasing intention. Teachers need to have high trust in e-commerce transactions to strengthen repurchasing intention. Consumer satisfaction in online transactions influences consumer trust which ultimately affects consumers' attitudes to repeat purchases (Elvandri, 2011). Suggestions that e-commerce companies have optimal business are expected to maintain consumer trust well and improve their functions in transaction process by making constructive improvements (Sidharta & Suzanto, 2015). The higher trust for online consumers will result in higher consumer purchasing intentions to shop online (Nusarika & Purnami, 2015). Trust is able to generate positive consumer purchasing decisions (Mahkota, et al., 2014).

Service quality has positive effects on repurchasing intention. Teachers need good service quality that must be prepared by e-commerce companies so they can convince them to increase repurchasing intention. Service quality has positive effect on purchasing decisions for consumers who shop at online buying and selling websites (Tampubolo & Purba, 2017). Risk has positive effect on repurchasing intention. Teachers should pay attention to various risks faced in conducting e-commerce transactions to ensure that products and services purchased are able to satisfy customers and as needed so that they can develop repurchasing intention. Risks proved to have significant and positive effect on purchasing decisions online (Wahyuningtyas & Widiastuti, 2015).

Repurchasing intention has positive effect on purchasing decision. After the teacher has high trust, good service quality and various risks that can be faced then able to strengthen repurchasing intention that is owned by the teacher so that teachers can determine purchasing decision. Satisfying experiences that are felt during purchase process and after buying products in certain online stores are able to support intention of consumers to shop online again at store (Dwipayani & Rahyuda, 2016). To increase customer satisfaction in online purchases, marketers need to know customer experience in the purchasing process (Rose et al., 2012). To produce long-term benefits, marketers need to optimize consumer repurchase by providing customer satisfaction (Lin & Lekhawipat, 2014). If customer buys product online then after making purchase the customer will have online shopping experience that has impact on customer satisfaction so that the better online shopping experience of customer will have an impact on customer satisfaction (Foster, 2017). Through online shopping, consumers can buy faster, many choices and can order products and services by comparing and looking for cheapest prices so that marketers are able to analyze consumer attitudes and behavior towards online shopping (Hermawan, 2017).

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