

**THE ROLE OF TRUST IN CUSTOMER ONLINE SHOPPING
BEHAVIOR: PERSPECTIVE OF TECHNOLOGY
ACCEPTANCE MODEL**

A THESIS

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ABSTRACT

Nowadays, Internet commerce starts to grow in Indonesia, the traditional Indonesian retailer has started migrating online for providing 'anywhere, anytime' shopping facilities, The Internet represents an extremely efficient medium for accessing, organizing, and communicating information (Peterson ET AL., 1997). This research adopted the Technology Acceptance Model (TAM) as the basis for the research framework and conducted an empirical study to examine how trust affect consumer online shopping behavior and the role of trust in the mechanism of online shopping. From the survey of 100 respondents in Indonesia, the researcher reveals that trust affect behavior positively through two variables, attitude and intention. TAM has two variables, Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). This two variables measure users satisfaction and the two variables of TAM affect trust positively. From this result marketers should consider factors that could foster and develop domain-specific quality and security for the consumers.

Keywords: Trust, TAM, perceived ease of use, perceived usefulness, behavior.

ABSTRAKSI

Belakangan ini, perniagaan melalui internet mulai tumbuh di Indonesia, pedagang di Indonesia yang tadinya menggunakan cara tradisional mulai bermigrasi ke sistem online untuk menyediakan fasilitas belanja ‘dimana saja, kapan saja’, internet merupakan media yang sangat efisien untuk mengakses, mengorganisasikan dan mengkomunikasikan informasi (Peterson ET AL., 1997). Penelitian ini mengadopsi Technology Acceptance Model (TAM) sebagai basis struktur penelitian dan pengaturan studi yang berdasar pada acara mengetahui bagaimana kepercayaan mempengaruhi perilaku konsumen yang berbelanja secara online dan pengaruh kepercayaan pada mekanisme dari belanja online. Dari survey yang dilakukan terhadap 100 responden di Indonesia, peneliti mengungkapkan bahwa kepercayaan dapat mempengaruhi perilaku melalui dua variabel, sikap dan keinginan. TAM memiliki dua variabel, Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). Kedua variabel ini mengukur kepuasan pelanggan dan keduanya mempengaruhi kepercayaan. Dari hasil yang didapat pemasar harus mempertimbangkan faktor-faktor yang dapat mendorong dan mengembangkan kualitas dan keamanan wilayah spesifik untuk konsumen.

Kata kunci: Kepercayaan, TAM, perceived ease of use, perceived usefulness, Perilaku.

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DECLARATION OF AUTHENTICITY

Herein I declare the originality of this thesis; I have not presented anyone else's work to obtain my university degree, nor have I presented anyone else's words, ideas or expression without acknowledgement. All quotations are cited and listed or expression with acknowledgement. All quotations are cited and listed in the bibliography of this thesis. If in the future this statement is proven to be false, I am willing to accept any sanction complying with the determined regulation for its consequence.

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Yogyakarta, November 18, 2010

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CHAPTER I

INTRODUCTION

1.1. Background

Technology improvement helps people to do their activities more effectively and efficiently. People have more alternatives that can be chosen for particular task in certain condition. One of the most sophisticated achievements in technology development is computer, it begun in 1950s when the US defense department built a measurement tool to compute angle shoot of a missile. Then technology begins to save important data from external disturbance. Soon, computer functions not only in military area but also in other areas such as medical, economic and education.

In the computer era, computer became the tools in performing many daily activities. The computer technology has made activities becomes easier for human. For instance people can store data as much as possible from past to current activities with the computer, which is beneficial to forecast a trend for particular situation. It is very useful to perform several tasks more efficiently and effectively as well because of its multitasking and multiprocessing ability.

The success of computer technology made the internet technology starts to develop and spread all over the world. In the 1970s, computer engineers at research institutions throughout the United States began to link their computers together using telecommunications technology. It was conceived in the era of time-sharing, but has survived into the era of personal computer, client-server, peer-to-peer

computing, the network computer, and following by massive development of internet. Now internet became one of the most important communication technologies and already integrated in many kinds of tool such as mobile phone, and Personal Data Assistant (PDA)

Today, the world is facing changes following the expansion of internet technology. The Internet represents an extremely efficient medium for accessing, organizing, and communicating information (Peterson ET AL., 1997). These characteristics have led to ever greater use of this medium by individuals and organizations. The Internet's capacity to access in a more efficient way enables new formulas for the relationship between consumers and firms. It is affecting the way of communication, which is transforming the entire value chain from manufacturer and retailers to consumers (Quelch and Klein, 1996). New economic agents and new business models have emerged link to them. This way, the development of e-commerce offers great opportunities for both manufacturers and retailers (Goldsmith and Bridges, 2000).

Internet commerce starts to grow in Indonesia, the traditional Indonesian retailer has started migrating online for providing 'anywhere, anytime' shopping facilities and Internet sellers have started to globalize their business by attracting local and global consumers through competitive offers. The success of several online ventures indicates a positive future for the Internet and its related technologies. There is also a significant increase of internet user in Indonesia. In 2000, there were approximately 2 millions of internet user in Indonesia (1% of the total population), and increased up to 20 million users in 2007 (8,9% of the total population). This significant increase is still continuing, by the end of June 2008, the number of internet user in Indonesia was increasing to 25 million users (10,5%

of the total population) and expect to have 40% increase from total internet user in 2009. The data also shown that most of internet user use that service to find information about particular product or services. It indicates a high potential consumer in Indonesia for online business.

In the traditional brick-and-mortar store, one could inspect the goods or services and evaluate the vendor before making the purchase. Online shopping, different from traditional shopping, has a unique feature of uncertainty, anonymity, and lack of control and potential opportunism (Sonja and Ewald, 2003). For example, on-line consumers are required to share personal detail (such as mailing address, telephone number), financial information (such as credit card numbers), and suffer from the risk of products or services not matching the description on the website, and the risk of damage during the delivery process, etc. There seems little assurance that customers will receive the products or services comparable to the ones they ordered according to the description and image on the computer screen. Customers also do not know how the retailer will deal with the personal information collected during the shopping process (Sonja and Ewald, 2003). Therefore, trust is an important factor in the buyer-seller relationships in electronic commerce (Sonja and Ewald, 2003). Trust is also one of the most frequently cited reasons for consumers not willing to purchase online (Lee and Turban, 2001) and plays a critical role in facilitating online transactions. Recently, there have been a number of empirical researches investigating the role of trust in the specific context of e-commerce. However, it is still lack of the understanding about the relationships between trust, its antecedents and consequents. The objective of this paper is to explore the factors affecting customer trust in online purchase intentions in consumer markets using perspective of Technology Acceptance Model (TAM).

Technology Acceptance Model (TAM), developed by Davis (1989), is one of the most influential research models in studies of the determinants of information systems/information technology (IS/IT) acceptance to predict the intention of use and acceptance of IS/IT by individuals. Based on Theory of Reasoned Action (TRA) Model, TAM points out two particular beliefs, perceived ease of use (PEOU) and perceived usefulness (PU), to represent the antecedents of system usage in TAM. PU is defined as "the degree to which a person believes that using a particular system would enhance his or her job performance" and PEOU is defined as "the degree to which a person believes that using a particular system would be free of effort" (Davis, 1989).

The difference between this research and previous research is the previous research used the Theory Planned Behaviour (TPB), the Theory Planned Behaviour is the development from the Theory Reasoned Action (TRA) (Ajzen and Fishbein, 1980). The point of TPB and TRA is a consumer willingness to do certain behaviour. In TRA and TPB, the attitude of behaviour and subjective norm influence the intention, but TPB include the behavioural control as an additional factor to influence consumer intention to buy online.

According to Mathieson (1991) conclusion, the Theory Planned Behaviour (TPB) and TAM equally explain the behavior clearly, but TAM explain the attitude better than the TPB. Huboba and Cheney (1994) found that TAM is simpler, easier and better to explain about the technology acceptance. Chau and Hu (2001) showed that TAM could be developed with another external variables. Numerous studies have utilized, extended, and validated TAM in various types of technology. Some employed TAM to investigate the system usage (Gefen & Straub, 1997; Klopping & McKinney, 2004; Szajna, 1994), while others explored the attitudinal aspect of

TAM (Igarria ET AL., 1995; Lee & Park, 2001). Davis' instrument was used to evaluate software packages, and the results support the predictive validity of the TAM instrument (Davis et al., 1989).

The advantages of TAM are as follows (1) TAM is very useful model of behavior to answer why the information technology system failed is because the lack of interest of users to use it. (2) TAM is built based on strong theoretical. (3) TAM has been tested by many researchers and most of the results support and conclude that TAM is a good model. (4) TAM is a parsimony model which is a simple and valid model.

However, the analysis of trust in the context of electronic commerce should be considered as the relationship between firm and individual aspects. The technology itself mainly the Internet has to be considered as an object of trust (Shankar ET AL., 2002). As a result, online shop also could be considered as an object of trust. TAM has been considered a robust framework to investigate how users develop attitudes towards technology and when they decide to utilize it (Davis, 1989; Mathieson, 1991; Szajna, 1996; Straub et al., 1995; Hu et al., 1999; Koufaris 2002). Several studies have applied TAM and trust in their models. Based on the previous literatures, trust is a mixed belief-intention variable in trust studies. However, when trust is integrated into TAM, the trusting intention is replaced by the intention variable of TAM. In other words, trust in TAM is reflecting the online customer wants, such as to be honest in transactions (and not divulge personal information to other vendors) and to be capable of delivering the offered goods as promised. Therefore, this research will perform the Role of Trust in Customer Online Shopping Behavior: Perspective of Technology Acceptance Model.

1.2. Problem Formulation

Based on the previous explanation in background, it is necessary to formulate the problems in order to find the role of trust in customer online shopping.

The problem formulation

1. How is the role of trust in customer online shopping behavior?
2. Does the Technology Acceptance Model's beliefs (PEOU and PU) affect trust?

1.3. Expected Benefit

The research of the Role of Trust in Customer Online Shopping Behavior: Perspective of Technology Acceptance Model, expected to have a benefits to the following parties:

- 1 For the e-vendors in their efforts to sell products or services online in the future, by utilizing the analysis of online consumer behaviors.
- 2 For the student, this research can be used as information that helps to understand about measuring the effect of consumer's innovativeness in the adoption of internet shopping in Indonesia.
- 3 For future study, this research is expected to be a beneficial reference or literature for the next studies, especially on e-marketing study.

1.4. Research Scope

The scopes of this research are:

1. This research is limited to internet users in Indonesia

2. The sampling method is simple random sampling; it is selected so that all samples of the same size have an equal chance of being selected from the population.

3. This research is limited to the period when this research is conducted

1.5. Research Method

Research design is the strategy for a study and the plan by which the strategy is going to be carried out. It is the blue print for fulfilling research objectives and answering questions, it specifies the method and procedures for the collection, measurement, and analysis of data (Cooper & Schindler, 2006). It is developed by conducting hypotheses testing to explain the role of trust in customer online shopping behaviour: Perspective of TAM.

1.6. Writing Scheme

CHAPTER 1 INTRODUCTION

This chapter contains background of the study, problem formulation, expected benefit, research scope, research method and writing scheme.

CHAPTER 2 THEORITICAL BACKGROUND AND HYPOTHESIS

This chapter consists of theoretical review to develop hypotheses. It describes the concept of customer, trust, costumer trust, internet, online shopping, Technology Acceptance Model (TAM), and trust and TAM.

CHAPTER 3 RESEARCH METHOD

This chapter will explain the process of the research, including research design, sampling method, data collection, criteria of variable measurement and the technique of data analysis.

CHAPTER 4 DATA ANALYSIS

This chapter integrates the findings of the research by analyzing the data and information gathered from the questionnaire distributed to the respondents, containing analysis on hypothesis testing.

CHAPTER 5 CONCLUSION AND RECOMMENDATION

This chapter is the last part of the research concluding the result of data analysis and the recommendation based on the researcher's experience and opinion when conducting this research, in order to develop a further research in the future.

CHAPTER 2

LITERATURE REVIEW AND HYPOTHESIS

2.1. Customer

A customer, also called client, buyer, or purchaser, is usually used to refer to a current or potential buyer or user of the products of an individual or organization, called the supplier, seller, or vendor. This is typically through purchasing or renting goods or services. However, in certain contexts, the term customer also includes by extension anyone who uses or experiences the services

of another. It may also be a viewer of the product or service that is being sold despite deciding to not buy them (www.wikipedia.org)

The word customer derived from "custom," meaning "habit"; a customer was someone who frequented a particular shop, who made it a habit to purchase goods sold in there rather than elsewhere, and with whom the shopkeeper had to maintain a relationship to keep his or her "custom," meaning expected purchases in the future.

The slogans "the customer is king" or "the customer is god" or "the customer is always right" indicate the importance of customers to businesses - although the last expression is sometimes used ironically.

However, "customer" also has a more generalised meaning as in customer service and a less commercialised meaning in not-for-profit areas. To avoid unwanted implications in some areas such as government services, community services, and education, the term "customer" is sometimes substituted by words such as "constituent" or "stakeholder". This is done to address concerns that the word "customer" implies a narrowly commercial relationship involving the purchase of products and services. However, some managers in this environment, in which the emphasis is on being helpful to the people one is dealing with rather than on commercial sales, comfortably use the word "customer" to both internal and external customers.

Assesing consumer behaviour is a key element in the process of satisfying the target market needs (Pearce & Robinson, 1997). Creation of effective interactions between websites and consumers is one of the main concerns of every e-commerce company as a means of ensuring success of the online business. An understanding of consumers' needs and factors influencing their behaviors and

intentions when shopping online is a valuable tool in creating effective interactions. Consumers may interact with websites in different ways and may get different perceptions because of their distinct characteristics, which were found to affect their purchasing intentions (Cheung et al., 2003).

2.2. Internet

The E generation has born. 21th century is the electronic century. Almost all activities come with their electronic tools. For example, e-Commerce, e-Business, e-Supply Chain, e-Market Place, e-Payment, e-Entertainment, e-Ticketing, e-Learning, e-Citizen and e-Government (Gates, 1999; Ma'ruf & Hasrati, 2000; Mols, 2000; d'astons, Colbert & Monpetit, 2005; Kim, Ma & Kim, 2005). The internet connect people in the world without geographical and time limitations.

In indonesia, internet development started in 1983 in University of Indonesia (UI). Internet has been adopted very fast. Morgan reported that radio was introduce in 1922 and takes 38 years to reach 50 million listeners, meanwhile, the television was introduce in 1950 and had to spend 13 years to reach 50 million viewers. While the internet only takes 5 years to reach 50 million users.

Based on www.internetworldstats.com, Internet users grow over 1,000 percent in the last 10 years. For the year 2008 the total Internet users in Indonesia reached 25 million people, and this amount will increase rapidly in coming years.

These massive figures very well reflect the scope and size of this network. There is no other channel in the whole world bringing people so close to people, people so close to business or business so close to business than the Internet. As expected, various industries and business areas are utilizing the Internet. Apart from connectivity, there is a great amount of other prospects coming along with it.

The Internet is used to augment, or even supplant, product and service delivery processes considered as more traditional. An online shopping is not different from other business areas. It is information for customers. Therefore information technology (IT) has an increasingly important role in modern online shopping.

2.3. Online Shopping

Online shopping is the process consumers go through to purchase products or services over the Internet. An online shop, eshop, e-store, internet shop, webshop, webstore, online store, or virtual store evokes the physical analogy of buying products or services at a bricks-and-mortar retailer or in a shopping mall.

Since the early 1990s, online shopping has emerged into every corner of life, linking people to the culture of capitalism in frequent and daily ways (Davis, 2001). In 1990, Tim Berners-Lee created The World Wide Web (www) Browser, which then becomes the medium for commerce activity (online shopping). Online shopping has always been a commodity since its first arrival on the internet in society (Falk et al., 2005). Internet lets people purchase what they want, when they want at our convenience, and create the possibilities to imagine themselves in buying, owning, and having positive outcomes by the goods available out there on the web (Falk et al., 2005). Shopping has been a way of identifying oneself in today's culture by what we purchase and how we use our purchases.

Internet applications have played an important role in the development of businesses in the last decade. It has also become a large market for companies. Some of the biggest companies today have grown by taking advantage of the efficient nature of low-cost advertising and commerce through the Internet, also

known as e-commerce. It is the fastest way to spread information to a vast number of people simultaneously (Malone, T W, 2001).

The Internet has also subsequently revolutionized shopping to be more efficient and effortless. Specifically, online shopping has brought the retail space into the home. Online stores are usually available 24 hours a day, and many consumers have Internet access both at work and at home. A visit to a conventional retail store requires travel and must take place during business hours. Searching or browsing an online catalog can be faster than browsing the aisles of a physical store, for example; a person can order a CD online and receive it in the mail within a couple of days, or download it directly in some cases.

2.4. Trust

Trust, in a social psychological sense, is the belief that other people will react in predictable ways. In brief, trust is a belief that one can rely upon a promise made by another (Pavlou, 2003). In the context of e-commerce, trust includes the online consumers' beliefs and expectancies about trust-related characteristics of the online seller (McKnight and Chervany, 2002). The online consumers desire the online sellers to be willing and able to act in the consumers' interests, to be honest in transactions (not divulging personal information to other vendors), and to be capable of delivering the ordered goods as promised. Many trust studies in psychology and organizational behaviors focus on interpersonal relationships; other trust studies in economic and strategy fields, on the other hand, focus on the inter-organization relationships.

2.4.1. Customer Trust

Trust is an important aspect of decision making for Internet applications and particularly influences the specification of security policy i.e. who is authorised to perform actions as well as the techniques needed to manage and implement security to and for the applications. Trust has different definition in the various social science literatures such as sociology, social psychology, and organizational behavior.

Trust comes from the reliability and integrity of partners in an exchange relationship (Morgan & Hunt, 1994). Traditionally, trust is an after effect of purchase and use. In an internet environment, however, trust is needed before transactions occur. If a customer distrust a website, it is unlikely that he or she will purchase anything from the website (Lee & Tan, 2003).

Customer trust is a vital component in every business transaction. Customers must trust that sellers will provide the services they advertise, and will not disclose private customer information (name, address, credit card details, purchases etc.). Trust in the supplier's competence and honesty will influence the customer's decision as to which supplier to use. Sellers must trust that the buyer is able to pay for goods or services, is authorised to make purchases on behalf of an organisation or is not underage for accessing service or purchasing certain goods. Thus, for Internet commerce to achieve the same levels of acceptance as traditional commerce, trust management has to be an intrinsic part of e-commerce.

2.5. The Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is an information systems theory that models how users come to accept and use technology. The model

suggests that when users are presented with a new technology, a number of factors influence their decision about how and when they will use it, notably:

1. Perceived usefulness (PU) - This was defined by Fred Davis as "the degree to which a person believes that using a particular system would enhance his or her job performance".
2. Perceived ease-of-use (PEOU) - Davis defined this as "the degree to which a person believes that using a particular system would be free from effort" (Davis, 1989).

TAM is one of the most influential extensions of Ajzen and Fishbein's theory of reasoned action (TRA) in the literature. It was developed by Fred Davis and Richard Bagozzi (Bagozzi et al., 1992; Davis et al., 1989). It replaces many of TRA's attitude measures with the two technology acceptance measures— ease of use, and usefulness. TRA and TAM, both of which have strong behavioural elements, assume that when someone forms an intention to act, that they will be free to act without limitation. In the real world there will be many constraints, such as limit the freedom to act (Bagozzi et al., 1992).

Because new technologies such as personal computers are complex and an element of uncertainty exists in the minds of decision makers with respect to the successful adoption of them, people form attitudes and intentions toward trying to learn to use the new technology prior to initiating efforts directed at using. Attitudes towards usage and intentions to use may be ill-formed or lacking in conviction or else may occur only after preliminary strivings to learn to use the technology evolve. Thus, actual usage may not be a direct or immediate consequence of such attitudes and intentions. (Bagozzi et al., 1992)

Earlier research on the diffusion of innovations also suggested a prominent role for perceived ease of use. Tornatzky and Klein (1982) analysed the adoption, finding that compatibility, relative advantage, and complexity had the most significant relationships with adoption across a broad range of innovation types. Eason studied perceived usefulness in terms of a fit between systems, tasks and job profiles, using the terms "task fit" to describe the metric (quoted in Stewart, 1986)

2.6. Trust and TAM

Real interaction and dissociation from e-vendor and interface IT from website representing the core of online shopping. The result from previous research indicate that the expenditure by using internet had a target to product which is including consumer interpretation to IT itself especially to the amenity and usefulness, and trust to the e-vendor. Results of the research that was carried out against the person who was use to expense by using the internet showed that the consumer trust is important to online commerce as TAM (Technology Acceptance Model) that providing the ease in carrying out the financing.

The study that was carried out also showed that the use belief internet was built above:

1. The belief that vendor did not receive something that was valuable with carried out dishonesty.
2. The belief that is gotten the mechanism that was safe in web that was developed
3. Had typical interface (special interfaces)
4. Easy to use

Taking care of the customer is important to be done by e-vendor (electronics vendor) because of the cost that needed to attract the prospective consumer just is more expensive than the cost that needed to guard and maintained the available consumer at this time. A question that emerged is what makes the customer came back to shopping again in? The research delved many matter in relation to the question above, including inside the explanation that based on the belief, technology, and to reduce some individual difference like demography and the lifestyle.

In this research, the writer will be concerned more in trust as the main reason for the consumer to shopping again in some online store. By knowing the two interactions between TAM and trust, the writing of this paper delved more in the reason the consumer to shop again in the same online store.

2.6.1. TAM and E-Commerce

Every website has information technology (IT) as the basic, and to use and accept the technology the writer uses Technology Acceptance Model (TAM). TAM determining two matter, detect the use (perceived usefulness/PU) from the IT and detect the ease of the use (perceived ease of use/PEOU) from the IT. PU is a measurement from the subjective evaluation of the individual concerning the function offered by IT in a specific process, and PEOU is the indicator of efforts cognitively that needed to study as well as use IT.

2.6.2. The Importance of Trust In Online Shopping

Online shopping is not just the face of IT, it is more like the unity of business where the customer is economically connected. Trust is one of the most important part in a transaction between buyer and seller, especially in online shopping where it is containing the element of the risk.

Several causes to trust are:

1. Trust based on knowledge.
2. Trust based on institution.
3. Trust based on calculation.
4. Trust based on cognitive.
5. Trust based on the identity.

Most studies indicated that trust plays a significant role in determining a customer's actions regarding that company. The importance of trust for the acceptance of online shopping has been noted in many internet studies (Hernandez and Mazzon, 2007; Chen and Barnes, 2007; Sathye, 1999; Hamlet and Strube, 2000). Empirical research has shown that trust increases customer intention to purchase a product from a company (Jarvenpaa et al., 2000) as well as intention to return to that company (Doney and Cannon, 1997). To be more precise, lack trust of the customer were found to be significant obstacles to the adoption of online shopping (Chen and Barnes, 2007; Sathye, 1999). Roboff and Charles (1998) found that people have a weak understanding of online shopping security risks although they are aware of the risks. Furthermore, they noted that although consumers' confidence in their store was strong, their confidence in technology was weak (Howcroft et al., 2002).

Several effective methods that united the trust and TAM discussed in this thesis earlier: namely, situational normality, structural assurances, calculative-based, and accustomed with e-vendor. The belief and technology acceptance antecedents were studied during the year in the commercial environment physical traditional.

In marketing and literature the management of the belief was associated firmly with the characteristics of the product and the service to the side of the habit carried out the financing. The researcher IT saw in between the face of the system and the characteristics of the system that it was hoped had the impact on the productivity. The research at the moment combined researches that were carried out beforehand by uniting the use of variable, the ease variable of the use, and the belief variable.

2.7. Research Hypothesis

Numerous empirical tests have indicated that TAM is a robust model of technology acceptance behaviors in wide variety of information systems and countries (Rose, Khoo, and Straub, 1999; Gefen, Karahanna and Straub, 2003a, 2003b). A website is, in essence, an information technology. As such, TAM is suitable to be applied in explaining online behavior.

Researchers argued that perceived ease of use is the extent to which a person accepts as true that using an exacting method would be at no cost to that individual (Davis et al., 1992; Mathieson, 1991; Gefen and Straub, 2000; Gahtani, 2001). At first Rogers (1962) affirmed perceived ease of use is the term that represents the degree to which an innovation is perceived not to be difficult to understand, learn or operate. He further stated that perceived ease of use is the degree to which consumers perceive a new product or service as better than its substitutes. Extensive research over the past decade provides evidence of the significant effect of perceived ease of use on usage intention, either directly or indirectly (Hernandez and Mazzon, 2007; Guriting and Ndubisi, 2006). Early in

1962, Rogers noted that understanding the technology leads to adaptation of innovative service/ product by customers is known as ease of use.

Recently, Chen and Barnes (2007) have empirically found that two technological aspects of the interface, namely perceived ease of use and perceived usefulness significantly affect customer adaptation intentions. Therefore, the following hypotheses has been formulated:

H1: A consumer's PEOU toward using online store positively affects a consumer's PU toward using the online store.

H2: A consumer's PEOU toward using online store positively affects a consumer's attitude toward using the online store.

According to the TAM, perceived usefulness is the degree to which a person believes that using a particular system would enhance his or her job performance. According to Davis et al. (1992), perceived usefulness refers to consumers' perceptions regarding the outcome of the experience. Davis (1993) defined perceived usefulness as the individual's perception that using the new technology will enhance or improve her/his performance. Similarly, Mathwick et al., (2001) defined perceived usefulness as the extent to which a person deems a particular system to boost his or her job performance. There are extensive evidences proving the significance of effect of perceived usefulness on adaptation intention (Chen and Barnes, 2007; Guriting and Ndubisi, 2006).

Tan and Teo (2000) suggested that the perceived usefulness is an important factor in determining adaptation of innovations. As a consequence, the greater the perceived usefulness of using online store services, the more likely the online store will be adopted.

H3: A consumer's PU toward using online store positively affects a consumer's attitude toward using the online store.

H4: A consumer's PU toward using online store positively affects a consumer's intention toward using the online store.

Consumers who are utilitarian have goal-oriented shopping behaviors. They usually shop online based on a rational necessity that is related to a specific goal (Kim & Shim, 2002). On the other hand, consumers who are hedonists have experiential shopping behaviors. The hedonists do not only gather information to shop online but also seek fun, fantasy, arousal, and enjoyable experiences (Monuwe et al., 2004). In light of this, hedonic and utilitarian consumers handle and interact with websites differently because of their different personalities and motivations.

Consumers' characteristics and goals have been found to influence their behaviors such as purchasing, revisiting intentions, and attitudes toward a website (Wolfenbarger & Gilly, 2001; Wu, 2005). In addition, consumer characteristics are of the factors affecting their behavior. Demographic characteristics, such as gender, age, and ethnicity are examples of background characteristics (Wu, 2003). Consumers have different personalities, which may influence their perception and how they perceive their online shopping behaviors (Wolfenbarger & Gilly, 2001). Consumers' personalities that lead to different shopping behaviors can be classified in two main orientations, i.e., utilitarian and hedonic. In the context of Internet marketing, this would mean that consumers who are highly familiar with the usage of the Internet for shopping are more likely to adopt the Internet for shopping, Citrin et. al. (2000).

TAM suggests that attitude is based on the salient beliefs which a person has about the consequences of a given behavior and his or her evaluation of those consequences. More specifically, Polatoglu and Ekin (2001) suggested that customer attitude is composed of one's attribute beliefs about the object and perceived importance (weight) of that attribute in making the decision to adopt. In the online shopping context, consumers attitude is assorted in terms of perceptions regarding product information, form of payment, delivery terms, service and product offered, risk involved, privacy, security, personalization, visual appeal, navigation, entertainment, and enjoyment. Understanding the determinants of consumers' attitude, it is argued that this attitude has a strong, direct, and positive effect on consumers' intentions to actually use the new technology or system (Hernandez and Mazzon, 2007; Eriksson et al., 2005; Jaruwachirathanakul and Fink, 2005; Bobbitt and Dabholkar, 2001). On this basis, the researchers expect that customer attitude affects the acceptance of online shopping

H5: A consumer's attitude toward using online store positively affects a consumer's intention toward using the online store.

H6: A consumer's intention toward using online store positively affects a consumer's behavior toward using the online store

There are several studies investigated about trust based on TAM (Jarvenpaa et al., 1999, 2000; Gefen and Straub, 2003; Koufaris and Hampton-Sosa, 2002; Pavlou, 2002; Suh and Han, 2002, 2004; Hans van der Heijden et al., 2003). After the literature review on customers' online trust and TAM model, researcher decided to integrate "trust" into our expanded TAM model. In order to focus on the relationships among trust and TAM concepts, researcher examine these studies

again within the TAM framework. Koufaris and Hampton-Sosa (2002, 2004) and Pavlou (2003) suggested that customers' PEOU and PU of the website have positive effects on trust of e-vendor. These authors believe trust could reduce the need for consumers to understand, monitor, and control the situation and facilitate transaction and make it effortless. In the e-commerce context, trust would reduce the consumer's need to monitor the vendor's actions and check every detail, which make on-line transactions easier. Accordingly, the following hypotheses were tested in this study:

H7: A consumer's PEOU toward using online store positively affects a consumer's trust U toward using the online store.

H8: A consumer's PU toward using online store positively affects a consumer's trust U toward using the online store.

Most studies indicated that trust plays a significant role in determining a customer's actions regarding that company. The importance of trust for the acceptance of online shopping has been noted in many internet studies (Hernandez and Mazzon, 2007; Chen and Barnes, 2007; Sathye, 1999; Hamlet and Strube, 2000). Empirical research has shown that trust increases customer intention to purchase a product from a company (Jarvenpaa et al., 2000) as well as intention to return to that company (Doney and Cannon, 1997). To be more precise, lack of trust of the customer is found to be significant obstacles to the adoption of online shopping (Chen and Barnes, 2007; Sathye, 1999). Roboff and Charles (1998) found that people have a weak understanding of online shopping security risks although they are aware of the risks. Furthermore they noted that although consumers'

confidence in their store was strong, their confidence in technology was weak (Howcroft et al., 2002).

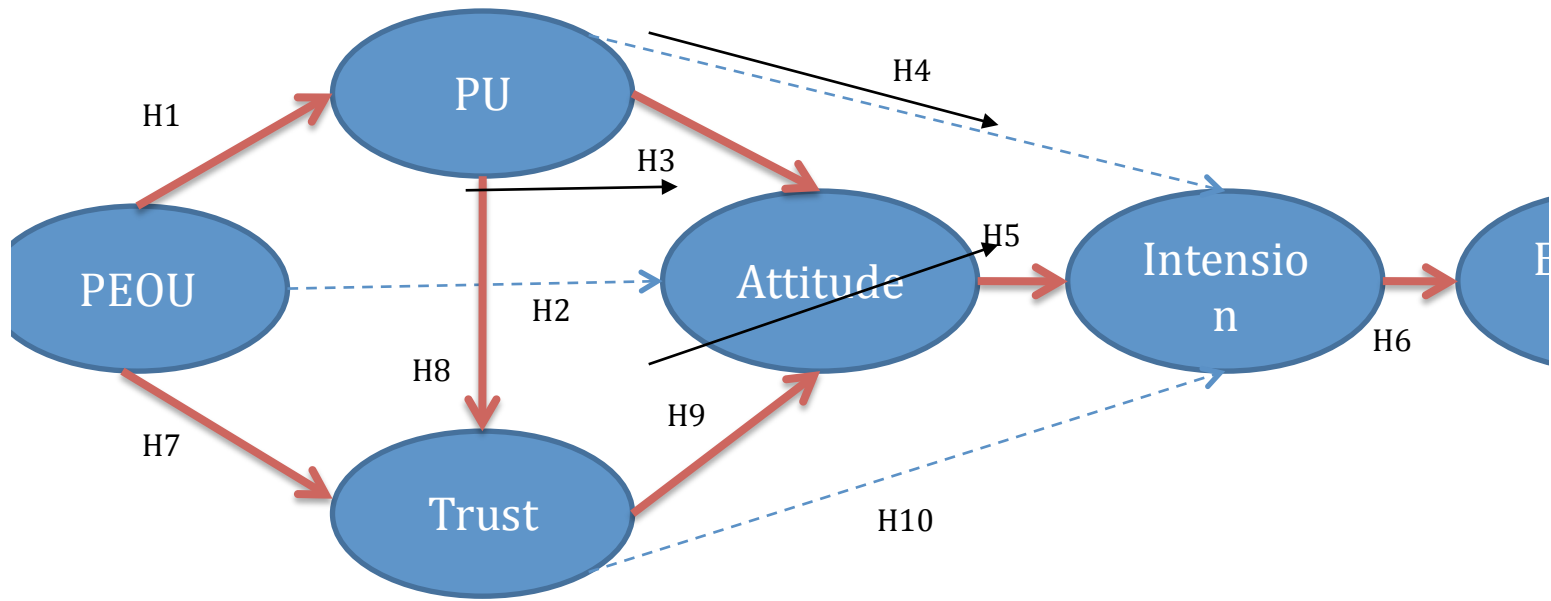
As the amount of products and services offered via the Internet grows rapidly, consumers are more and more concerned about security and privacy issues to trust the company. According to many studies e.g. Hernandez and Mazzon (2007), Westin and Maurici (1998), Cranor et al. (1999), trust issues have proven to be important barriers to the use of online services.

Some research indicated that customer trust (a belief) influences customer attitude. Based on the TAM, the researcher believes trust affects attitude directly and trust also affects intention indirectly through attitude, thereby the researcher proposes that:

H9: A consumer's trust toward using online store positively affects a consumer's attitude toward using the online store.

H10: A consumer's trust toward using online store positively affects a consumer's intention toward using the online store.

2.8. Hypothesis Schema



CHAPTER 3

Research Methodology

A research methodology is the strategy for a study and the plan by which the strategy is going to be carried out. Research design is the blue print for fulfilling research objectives and answering questions. It specifies the method and procedures for the collection, measurement, and analysis of data (Cooper & Schindler, 2006). The research design was developed by conducting hypotheses testing to explain the role of trust in customer online shopping behavior: Perspective of TAM.

Data used can be obtained from many sources. Based on Cooper and Schindler (2006), there are three sources of data: (1) Primary Sources are original works of the research or raw data without interpretation or pronouncements that represent an official opinion or position. Primary sources are the most authoritative because the information has not been filtered or interpreted by second party; (2) Secondary Sources are interpretation of primary data, nearly all reference material fall into this category such as research journals, books, newspaper and magazine articles; (3) Tertiary Sources can be an interpretation of secondary sources but generally are represented by indexes, bibliographies, and other finding aids.

3.1. Population

A population element is the individual participant or object on which the measurement is taken. A population is total collection of element about which

the researcher wishes to make some inferences. Instead of using census method, sampling is used as it provides much quicker result and economic advantage. There are several alternative ways to take a sample. The population of this research was the entire active internet user in Indonesia.

3.2.1. Sample

Sample is a subset of population (Sekaran, 2003). Researcher proposes the following rules of thumb for determining sample size:

1. Sample size larger than 30 and less than 500 hundred are appropriate for the most research.
2. Samples are to be broken into subsamples; (male/female, junior/seniors, etc) a minimum sample size of 30 for each category is necessary.
3. In multivariate research (including multiple regression analyses), the sample size should be several times (preferably 10 times or more) as large as the number of variables in the study.
4. For simple experimental research with tight experimental controls (matched pairs, etc) successful research is possible with samples as small as 10 to 20 in size.

Convenience sample is a sample where the respondents are selected, in part or in whole, at the convenience of the researcher. The researcher makes no attempt, or only a limited attempt, to insure that this sample is an accurate representation of some larger group or population (Sekaran, 2003). The sample is limited to active internet user in Indonesia who uses the internet for trading activities (e.g. purchasing).

3.3. Data Collection Method

Primary data derive from survey questionnaire distributed by using social network such as Facebook, Myspace and Mailing list group. Social networking had encouraged new ways to communicate and share information. Social networking websites were being used regularly by millions of people, and it now seems that social networking will be an enduring part of everyday life. Therefore, these networks were selected for the survey because the researcher can access a lot of respondent through the network because the member access the internet regularly. To guarantee the accuration of data sample, researcher prefers to spread the questionnaire in Forum Jual Beli (FJB). FJB is the largest community of selling and buying goods and services in the internet.

The method used to measure the operationally defined dimensions (elements of variable) was *Likert-Scale*. It was used because of the compatibility as an instrument in the survey method to answer research problem. The advantage of using survey as primary data collecting technique was its versatility. It do not require that there be a visual or other objective perception of the information required by the researcher. Questioning the respondents is also considered more efficient and economical than doing an observation (cooper and Schindler, 2001). In order to support the result from the questionnaire, the researcher also searched information from secondary sources, such as journals, books, articles, and browsed information from internet.

3.4. Variable Measurement

3.4.1. Perceived Usefulness (PU)

Perceived Usefulness (PU) was measured to explain the degree to which a person believes that using a particular system would enhance his/her job performance (Koufaris, 2002).

3.4.2. Perceived Ease of Use (PEOU)

Perceived Ease of Use (PEOU) was measured to explain the degree to which a person believe that using a particular system would be free from effort (Koufaris, 2002).

3.4.3. Trust

Trust was measured by posing the question to measure the buyer's belief in a firm's current and future benevolence, honesty and competence to act in the best interest of the relationship in question (Morgan and Hunt, 1994).

3.4.4. Attitude

Attitude toward using TAM as a system usage attitude in the form of acceptance or rejection as a result of the uses a technology in work.

3.4.5. Intention

Intention was measured by posing the question adopted from Davis et al.'s (1989) to explain the likelihood to purchase in the future.

3.4.6. Behavior

Actual purchase behavior refers to the frequency, time, and money which an individual devotes to online shopping actually.

3.5. Data Analysis Techniques

The data obtained in this research analyze using quantitative method. Quantitative methods are research techniques that are used to gather quantitative data information dealing with numbers and anything that is measurable.

Quantitative research is often an interactive process whereby evidence is evaluated, theories and hypotheses are refined and technical advances are made. Statistics, tables and graphs, are often used to present the results of these methods. Quantitative research is used to measure how many people feel, think or act in a particular way. Structured questionnaires are used, incorporating mainly closed (marketresearchworld.net, 2009).

CHAPTER 4

RESEARCH ANALYSIS

4.1. Descriptive Analysis

Descriptive analysis is data analysis method which describing collected data, without any purpose to create a general or specific conclusion. Descriptive study attempts to describe or define a subject, often by creating a profile of a group of

problems, people or events, through a collection of data, and the tabulation of the frequencies on the research variables or its interaction.

The descriptive analysis in this research including the description of respondents profile (gender, profession, income level, personal internet access from home, and credit card ownership).

4.1.1. Description of Respondent Profile

The researcher can figure the respondents profile by look upon the distribution of the respondent who involved in the research. A total number of 100 completed questionnaires were collected from the respondents. The following table explaining details of respondent profile (Table 4.1)

Table 4.1
Description of Respondent Profile

Respondent Profile	Category	Frequency	Percent (%)
Gender	Male	52	52
	Female	48	48
Profession	Student	35	35
	PNS	17	17
	Entrepreneur	48	48
Income	500.001- Rp. 1.500.000	23	23
	Rp. 1.500.001 – 2.000.000	26	26
	Rp. 2.000.001 – 2.500.000	15	15
	Rp. 2.500.001 – 3.000.000	19	19
	Rp. 3.000.001 – 3.500.000	11	11
	≥ Rp. 3.500.001	6	6
Personal Internet Access	Yes	68	68
	No	32	32
Credit Card Ownership	Yes	22	22
	No	78	78

Source: Appendix 1

Based on table 4.1, from a total number of 100 respondents, the majority respondents are male (52%). A survey data shows that men continue to pursue many internet activities more intensively than women, and that men are still first out of the blocks in trying the latest technologies (pewinternet.org)

Majority respondent's profession is entrepreneur (48%). This can be because the mailing list where some of the questionnaires being spread is in a sell and buy forum,

and most of the respondent who spend most of their time in the sell and buy internet forum having a real profession as seller, online or offline.

Most of the respondent income earned Rp. 1.500.001 – 2.000.000 (26%). The spread of the respondent income is prevalent, it is not too different between one ranges of number to another.

Most of the respondent has a personal internet access from home (68%). More home/ personal internet access are offered to the customer. The price is not as high as like the previous years. Customer has the freedom to choose the internet service they want to use because there are various option with wide range of price.

Most of the respondent did not having credit card (78%). It is might be because most of the internet transaction in Indonesia do not require a credit card payment. Most of the people can pay through bank transfer that only requires bank account.

4.2. Validity and Reliability Test

4.2.1. Validity Test

A validity item can be measured empirically by using Alpha Cronbach analysis. The items are analyzed by score correlations in each statement items in every variable with the total score of each statement items for every variable. The statements item of validity can be determined by looking at the correlation coefficient (R).

Table 4.2
Validity Test

Question	R	status
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PEOU 1	0,463	VALID
PEOU 2	0,602	VALID
PEOU 3	0,570	VALID
PEOU 4	0,552	VALID
PU 1	0,490	VALID
PU 2	0,396	VALID
PU 3	0,546	VALID
PU 4	0,377	VALID
trust 1	0,539	VALID
trust 2	0,734	VALID
trust 3	0,678	VALID
trust 4	0,529	VALID
attitude 1	0,576	VALID
attitude 2	0,575	VALID
attitude 3	0,461	VALID
attitude 4	0,302	VALID
inten 1	0,602	VALID
inten 2	0,602	VALID
bvr 1	0,617	VALID
bvr 2	0,656	VALID
bvr 3	0,521	VALID
bvr 4	0,712	VALID
bvr 5	0,799	VALID

Based on table 4.2, the validity test shows that all the questions variable are valid.

4.2.2. Reliability Test

Reliability test in the research uses SPSS 13.0 that is aimed to know how far the result of measurement is consistent with twice or more measurements toward the same nature and same instrument. The researcher does the reliability test by calculating Cronbach's Alpha from each item of a variable.

Instrument used on a variable is reliable if the Cronbach's Alpha is more than 0.60 (Sugiyono, 2006). Reliability test is only done toward all questions that have

passed from validity test. The criteria that is used to know the reliability level is the value of Cronbach's Alpha. If the value of Cronbach's Alpha is close to 1, the instrument has a high reliability. The value of Cronbach's Alpha between 0.80 to 1.0 can be categorized as good reliability. The value of Cronbach's Alpha is between 0.60 to 0.79 can be categorized as an acceptable reliability, and the value of Cronbach's Alpha lower than 0.60 can be categorized as less reliable (Sekaran, 2000). The result of reliability test of research variables is as follow:

Table 4.3
Reliability test

Variable	alpha	status
PEOU	0,744	VALID
PU	0,663	VALID
Trust	0,799	VALID
Attitude	0,680	VALID
Intention	0,750	VALID
Behavior	0,850	VALID

Based on Table 4.5 above, it can be seen that all questions used to measure each research variable are reliable because the Cronbach's Alpha values are above the critical value (> 0.60). The reliability test shows the interaction or correlation of each question in one variable on the questionnaire.

4.4. Hypothesis Testing

In the hypothesis testing, the item that should be noticed is the probability (p) value. If $p > 0.05$, it means that independent variable does not influence the dependent variable. If $p < 0.05$, it means that independent variable influences the dependent

variable. The correlation analysis which is used in this research is the formulation of Spearman because two variables from three variables are spread abnormally.

4.4.1. Hypothesis 1

Table 4.4
Testing Hypothesis 1

Model	Regression Coefficient	R ²	t	Sig.
a	10,274	0,100		
PEOU	0,307		3,307	0,001

Equation: $y = a + bx$

y: dependent variable

a: constant

x: independent variable

b: beta coefficient

R²: coefficient determination

Formulation: $y = 10.270 + 0,307x$

The null (H₀) and alternate hypothesis (H_a) of the main effect of consumer's PEOU toward using online store to consumer's PU toward using the online store are specified as follow:

H₀₁: A consumer's PEOU toward using online store has no affects to the consumer's PU toward using the online store.

H_{a1}: A consumer's PEOU toward using online store positively affects a consumer's PU toward using the online store.

Table 4.4 revealed the regression coefficient result of the influence of consumer's PEOU toward using online store to consumer's PU toward using the online store. Significance testing of this coefficient using t statistic obtained t value 3,307 and significance value 0,001 Since the significance value < 0.05 so H₀ is rejected at the 0,05 level of significance, which means that consumers PEOU positively affects consumer's PU. This supports the researcher hypothesis that a consumer's PEOU

toward using online store positively affects a consumer's PU toward using the online store. This result is similar with the previous research by Davis, 1989. Perceived usefulness in the TAM model reflects task-related productivity, performance, and effectiveness (Yong and Jing, 2009). PEOU as the degree to which a person believes that using a particular system would enhance his or her job performance can positively influence the degree to which a person believes that using a particular system would be effortless. The result shows that R^2 only 0,100 or 10% , this is because there are several variables that influence PU besides PEOU such as social and intentional behavior (Lin, 2005) but only PEOU which tested in this hypothesis. Therefore, to increase the number of customers the online shop must create a “user friendly” websites.

Table 4.5
Testing Hypothesis 2 and Hypothesis 3

Model	Regression Coefficient	R²	t	Sig.
a	7,487	0,254	4,715	
PU	0,156		1,874	0,064
PEOU	0,139		1,686	0,095

4.4.2. Hypothesis 2

The null (H_0) and alternate hypothesis (H_a) of the main effect of internet PEOU and the attitude towards using the online store are specified as follow:

H_{02} : A consumer's PEOU toward using online store has no effects in the consumer's attitude toward using the online store.

H_{a2}: A consumer's PEOU toward using online store positively affects a consumer's attitude toward using the online store.

Table 4.5 revealed the regression coefficient result of the influence of consumer's PEOU toward using online store to consumer's attitude toward using the online store. Significance testing of this coefficient using t statistic obtained t value 1,686 and significance value 0,095. Since the significance value > 0.05 so H₀ is not rejected at the 0,05 level of significance, which means that consumers consumer's PEOU has a no affect on consumer's attitude. This is not support the researcher hypothesis that a consumer's PEOU toward using online store positively affects a consumer's attitude toward using the online store. This result is similar with the previous research by Tang, 2003. Consumer's PEOU toward using online store has no direct effects in the consumer's attitude toward using the online store, the positive effect through trust as mediator variable. Therefore, since trust is the mediator variable that influence the consumer's attitude, the online shopping can increase the security system to build trust.

4.4.3 Hypothesis 3

The null (H₀) and alternate hypothesis (H_a) of the main effect of PU and the attitude towards using the online store are specified as follow:

H₀₃: A consumer's PU toward using online store has no affects on consumer's attitude toward using the online store

H_{a3}: A consumer's PU toward using online store positively affects a consumer's attitude toward using the online store.

Table 4.5 revealed the regression coefficient result for the influence of a consumer's PU toward using online store to consumer's attitude toward using the online store. Significance testing of this coefficient using t statistic obtained t value 1,874 and significance value 0,064. Since the significance value > 0.05 so H₀ is not rejected at the 0,05 level of significance, which means that A consumer's PU toward using online store has no effects on consumer's attitude toward using the online store. This is not supports the researcher hypothesis that A consumer's PU toward using online store positively affects a consumer's attitude toward using the online store. Although perceived usefulness is conceived as important issues in online shopping, but trust plays an important role in increasing instability in the online shopping environment (Gefen & Straub, 2004). Therefore the attitude will be influenced by the PU indirectly, by having trust as the mediator. So, as the provider of goods and services on the internet, the seller should enhance the security system to increase consumer trust.

Table 4.6
Testing Hypothesis 4 and Hypothesis 5

Model	Regression Coefficient	R²	t	Sig.
a	-1,534	0,359	-1,246	
PU	0,230		3,770	0,000
Attitude	0,217		2,950	0,004

4.4.4. Hypothesis 4

The null (H_0) and alternate hypothesis (H_a) of the main effect of internet consumer's PU toward consumer's intention are specified as follow:

H_{04} : A consumer's PU toward using online store has no affects on consumer's intention toward using the online store.

H_{a4} : A consumer's PU toward using online store positively affects a consumer's intention toward using the online store.

Table 4.6 revealed the regression coefficient result for the influence of consumer's PU toward using online store to consumer's intention toward using the online store. Significance testing of this coefficient using t statistic obtained t value 3,770 and significance value 0,000. Since the significance value < 0.05 so H_0 is rejected at the 0,05 level of significance, which means that A consumer's PU has positive effects on consumer's intention. This is supports the researcher hypothesis that A consumer's PU toward using online store positively affects a consumer's intention toward using the online store. This result is similar with the previous research. For example, online vendors can provide a simple and easily used interface or a richness and useful interface to enhance the shopping intention of consumers (Yong and Jing, 2009). Perceived usefulness is a major determinant of people's intentions to use computers (Davis, 1989)

4.4.5. Hypothesis 5

The null (H_0) and alternate hypothesis (H_a) of consumer's attitude toward consumer's intention are specified as follow:

H_{05} : A consumer's attitude toward using online store has no affects to the consumer's intention toward using the online store.

H_{a5} : A consumer's attitude toward using online store positively affects a consumer's intention toward using the online store.

Table 4.5 revealed the regression coefficient result for the influence of consumer's attitude toward using online store to the consumer's intention toward using the online store. Significance testing of this coefficient using t statistic obtained t value 2,950 and significance value 0,004. Since the significance value < 0.05 so H_0 is rejected at the 0,05 level of significance, which means consumer's positively affects a consumer's intention. The result supports the researcher hypothesis that a consumer's attitude toward using online store positively affects a consumer's intention toward using the online store. Polatoglu and Ekin (2001) suggested that customer attitude is composed of one's attribute beliefs about the object and perceived importance (weight) of that attribute in creating the intention to adopt. This is why the attitude has a positive influence in customer intention toward using online store.

Table 4.7
Testing Hypothesis 6

Model	Regression Coefficient	R ²	t	Sig.
a	-242	0,379	-0,244	
intention	0,387		7,729	0,000

4.4.6. Hypothesis 6

The null (H_0) and alternate hypothesis (H_a) of the main effect consumer's attitude toward consumer's intention are specified as follow:

H_{06} : A consumer's intention toward using online store has no affects a consumer's behavior toward using the online store.

H_{a6}: A consumer's intention toward using online store positively affects a consumer's behavior toward using the online store.

Table 4.7 revealed the regression coefficient result for the influence of consumer's intention toward using online store to consumer's behavior toward using the online store. Significance testing of this coefficient using t statistic obtained t value 7,729 and significance value 0,000. Since the significance value < 0.05 so H₀ is rejected at the 0,05 level of significance, which means that A consumer's intention positively affects a consumer's behavior. This supports the researcher hypothesis that a consumer's intention toward using online store positively affects a consumer's behavior toward using the online store. Previous research by Tang, 2003, has showed a high correlation between intention and actual purchase behavior. It is indicated that individuals with greater intentions and acceptances are more inclined to increase the actual behavior in World Wide Web.

Table 4.8
Testing Hypothesis 7 and Hypothesis 8

Model	Regression Coefficient	R²	t	Sig.
A	7,431	0,177	4,287	
PEOU	0,224		2,322	0,022
PU	0,281		3,003	0,003

4.4.7. Hypothesis 7

The null (H₀) and alternate hypothesis (H_a) of the main effect of consumer's PEOU toward consumer's trust are specified as follow:

H₀₇: A consumer's PEOU toward using online store has no affects a consumer's trust toward using the online store.

H_{a7}: A consumer's PEOU toward using online store positively affects a consumer's trust toward using the online store.

Table 4.8 revealed the regression coefficient result for the influence of consumer's PEOU toward using online to a consumer's trust toward using the online. Significance testing of this coefficient using t statistic obtained t value 2,322 and significance value 0,022. Since the significance value < 0.05 so H₀ is rejected at the 0,05 level of significance, which means that consumer's PEOU positively affects a consumer's trust. The result supports the researcher hypothesis that a consumer's PEOU toward using online store positively affects a consumer's trust toward using the online store. Perceived ease of use refers to the degree to which a person believes that using a particular system would be free from effort (Gefen & Straub, 2004). Therefore, it will improve defect and encourage customer to trust the website.

4.4.8. Hypothesis 8

The null (H₀) and alternate hypothesis (H_a) of the main effect of consumer's PU toward consumer's trust are specified as follow:

H₀₈: A consumer's PU toward using online store has no affects a consumer's trust toward using the online store.

H_{a8}: A consumer's PU toward using online store positively affects a consumer's trust toward using the online store.

Table 4.8 revealed the regression coefficient result for the influence of consumer's PU toward using online store to consumer's trust toward using the online store. Significance testing of this coefficient using t statistic obtained t value 3,003 and significance value 0,003. Since the significance value < 0.05 so H₀ is rejected at the

0,05 level of significance, which means that A consumer's PU toward using online store positively affects a consumer's trust toward using the online store, this result supports the researcher hypothesis. According to Davis et al. (1992), perceived usefulness refers to consumer's perceptions regarding the outcome of the experience. It is defined perceived usefulness as the individual's perception that using the new technology will enhance or improve her/his performance. As the amount of products and services offered via the Internet grows rapidly, and to improve their performance, customer becoming more open to the technology and trust the internet as shopping media

Table 4.9
Testing Hypothesis 9

Model	Regression Coefficient	R²	t	Sig.
A	7,487	0,254	4,715	0,001
Trust	0,280		3,283	

4.4.9. Hypothesis 9

The null (H_0) and alternate hypothesis (H_a) of the main effect of consumer's trust toward consumer's attitude are specified as follow:

H_{09} : A consumer's trust toward using online store has no affects a consumer's attitude toward using the online store.

H_{a9} : A consumer's trust toward using online store positively affects a consumer's attitude toward using the online store.

Table 4.9 revealed the regression coefficient result for the influence of consumer's trust toward using online store to consumer's attitude toward using the online store. Significance testing of this coefficient using t statistic obtained t value 3,283 and significance value 0,001. Since the significance value < 0.05 so H_0 is rejected at the 0,05 level of significance, which means that a consumer's trust positively affects a consumer's attitude. The result supports the researcher hypothesis that a consumer's trust toward using online store positively affects a consumer's attitude toward using the online store. As the amount of products and services offered via the Internet grows rapidly, consumers are more and more concerned about trust which including security and privacy issues. Therefore, trust has a positive effect in customer attitude toward online shopping.

Table 4.10
Testing Hypothesis 10

Model	Regression Coefficient	R²	t	Sig.
A	-1,534	0,359	-1,246	
Trust	0,123		1,913	0,059

4.4.10. Hypothesis 10

The null (H_0) and alternate hypothesis (H_a) of the main effect of consumer's trust toward consumer's intention are specified as follow:

H_{010} : A consumer's trust toward using online store has no affects a consumer's intention toward using the online store.

H_{a10} : A consumer's trust toward using online store positively affects a consumer's intention toward using the online store.

Table 4.10 revealed the regression coefficient result for the influence of consumer's trust toward using online store to a consumer's intention toward using the online store.

Significance testing of this coefficient using t statistic obtained t value 1,913 and significance value 0,059. Since the significance value > 0.05 so H_0 is not rejected at the 0,05 level of significance, which means that A consumer's trust toward using online store has no affects a consumer's intention toward using the online store. This is not supports the researcher hypothesis that A consumer's trust toward using online store positively affects a consumer's intention toward using the online store. As in previous researches, consumer trust, led to increase the using intention (Gefen, 2000). However, trust does not influence intention directly, trust affects intention through the attitude mediator variable. Therefore, to attract consumer, an online shopping have to give the customers a guarantee, so the customer will feel more secure to shooping via internet. The security guarantee will built the customer shopping attitude that will affect intention.

4.5. Finding Discussion

With the empirical results, the path coefficients of PEOU to PU (H1), attitude to behavioral PU to intention (H4), Intention (H5), behavior intention to behavior (H6), PEOU to trust (H7), and PU to trust (H8) are significant at 0,05 level of significance. In other words, H1, H4, H5, H6, H7, and H8 are supportive. However, the effects from PEOU to attitude (H2), PU to attitude (H3), and trust to intention (H10) are not significant. It implies that there is a linear causal relationship among PEOU-PU-attitude-behavioral intention-behavior.

The purpose of this study was to explore the role of trust in the mechanism of online shopping. The reseracher hypothesized that trust is the consequence of PEOU and PU, and trust is also the antecedent of attitude and intention. The empirical results indicate that trust played similar roles as PU because it is the consequence of PEOU and the antecedent of attitude. As in previous researches, consumer trust, as PU, led to increase

the using intention (Gefen, 2000, Gefen and Straub, 2003). However, trust does not influence intention directly.

Trust affects intention through the attitude mediator variable. Besides, trust might affect PU, but this is not supported in all online behavior models. It is noted that consumer trust has a stronger effect on attitude ($\beta=0.280$) than PU does ($\beta=0.156$). It corresponds to the result of Gefen and Straub (2003). It implies that online shopping service depends not only on the operational characteristics of websites, its PU and PEOU, but also, and possible to a greater degree on consumer trust toward the websites. Therefore, managers need to take this into account in their website planning efforts (Gefen and Straub, 2003).

CHAPTER 5

CONCLUSION AND RECOMMENDATION

5.1. CONCLUSION

The purpose of this study was to explore the role of trust in the mechanism of online shopping. First, how is the role of trust in customer online shopping behavior. Trust affect three variables, which are, attitude, intention and behavior. From these three variables, trust affect attitude directly and positively ($\beta=0.280$). Trust has no effect to intention directly, but actually trust still can affect intention through attitude as the mediator variable. So do behavior, trust affect behavior indirectly, it needs attitude and intention as the mediator variables. Establishing relationships between variables is important, because correlation is a necessary (but not sufficient) condition for claiming that two variables are causally related. Of even greater scientific interest is explaining how or by what mean a causal effect

occurs. Questions about cause–effect relations invoke the idea of mediation, the process by which some variables exert influences on others through intervening or mediator variables. (Preacher & Hayes, 2008)

Second, does the TAM's two beliefs (PEOU and PU) affect trust? Both of these variables are positively affect trust. PEOU positively affect PU ($\beta=0,307$) and trust ($\beta=0,224$), it is one of the important measures for user satisfaction. System quality has been represented by ease of use, which is defined as the degree to which a system is “user-friendly” and security, which is defined as the basic requirement for customer to trust the website. But, PEOU does not affect attitude directly.

PU also affect trust directly, In the context of e-commerce, consumers may access the websites based on how easy they are to use and how effective they are in helping them accomplish their tasks (Zeithmal& Parasuraman, 2002) and to built trust a website should have a comfortable sight, easy to use, useful and helpful. Website usability and related concepts will indeed influence the frequency of use, intention of repeat visits, and satisfaction of website uses, that is why PU also positively affect intention, this is to say that if consumers perceive that the online shopping service is easy to use and useful, then their intention to use that service will be higher. Moon and Kim (2001) also proved this causal relationship. They concluded that PEOU, PU and trust are the main considerations that user choose to visit and place online orders at a website.

PEOU and PU does not affect attitude, the researcher assume this may occur because the variables that have been tested are based on website with trading activities on it and trust plays the most important role here.

We hypothesized that trust is the consequence of PEOU and PU, and trust is also the antecedent of attitude and intention. The empirical results indicate that

trust played similar roles as PU because it is the consequence of PEOU and the antecedent of attitude. As in previous researches, consumer trust, as PU, led to increase the using intention (Gefen, 2000, Gefen and Straub, 2003, 2003). However, trust does not influence intention directly.

Trust affects intention through the attitude mediator variable. Besides, trust might affect PU, but this is not supported in all online behavior models. It is noteworthy that consumer trust has a stronger effect on attitude ($\beta=0.280$) than PU does ($\beta=0.156$). It corresponds to the result of Gefen and Straub (2003). It implies that online shopping service depends not only on the operational characteristics of websites, its PU and PEOU, but also, and possibly to a greater degree on consumer trust toward the websites. Therefore, managers need to take this into account in their website planning efforts (Gefen and Straub, 2003).

5.2. RECOMMENDATION

There are some suggestions needed to be considered for the next research and the online marketer in the future:

1. The scope of this research was limited only to the internet user in several mailing lists such as mailing list for Friday to Sunday online boutique and Forum Jual Beli Online and also from manual distribution in internet kiosk (warung internet). Due to that fact, the researcher expects that the next research would employ more and wider scopes of samples.

2. Neither of two important variables, PEOU and trust, had positive effect to intention, whereas intention is needed to make customers repeat their visits. Therefore, valid link, frequent updates, minimized download duration, high information relevancy for users, and high quality content are several things that

must be considered. Among all elements, navigation is the most important one as it pertains to the level and structure of the website and enables users to more effortlessly find information they need.

3. Trust has a strongest effect to attitude which leads customers' intention to buy in online store. Therefore, the researchers' suggestion to online marketer is to improve the security, because security is the most important thing in online transaction. Websites with good security are amazon.com and airasia.com. this websites using per page security for every step of transaction.

4. Since in this research the researcher does not put security as the main variable, the researcher suggest the next research to include the security as the variable, so, the research will be more complete.

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Regression

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	PEOU ^a	.	Enter

a. All requested variables entered.

b. Dependent Variable: PU

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.317 ^a	.100	.091	2.270

a. Predictors: (Constant), PEOU

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	56.347	1	56.347	10.936	.001 ^a
	Residual	504.963	98	5.153		
	Total	561.310	99			

a. Predictors: (Constant), PEOU

b. Dependent Variable: PU

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	10.274	1.486		6.915	.000
	PEOU	.307	.093	.317	3.307	.001

a. Dependent Variable: PU

Regression

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	PEOU, PU ^a	.	Enter

a. All requested variables entered.

b. Dependent Variable: TRUST

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.421 ^a	.177	.160	2.171

a. Predictors: (Constant), PEOU, PU

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	98.615	2	49.308	10.464	.000 ^a
	Residual	457.095	97	4.712		
	Total	555.710	99			

a. Predictors: (Constant), PEOU, PU

b. Dependent Variable: TRUST

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.431	1.733		4.287	.000
	PU	.224	.097	.225	2.322	.022
	PEOU	.281	.094	.292	3.003	.003

a. Dependent Variable: TRUST

Regression

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	TRUST, PU, PEOU ^a	.	Enter

a. All requested variables entered.

b. Dependent Variable: ATTITUDE

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.504 ^a	.254	.230	1.824

a. Predictors: (Constant), TRUST, PU, PEOU

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	108.499	3	36.166	10.875	.000 ^a
	Residual	319.261	96	3.326		
	Total	427.760	99			

a. Predictors: (Constant), TRUST, PU, PEOU

b. Dependent Variable: ATTITUDE

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.487	1.588		4.715	.000
	PU	.156	.083	.179	1.874	.064
	PEOU	.139	.082	.164	1.686	.095
	TRUST	.280	.085	.319	3.283	.001

a. Dependent Variable: ATTITUDE

Regression

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	TRUST, PU, ATTITUDE ^a	.	Enter

a. All requested variables entered.

b. Dependent Variable: INTENTION

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.599 ^a	.359	.339	1.335

a. Predictors: (Constant), TRUST, PU, ATTITUDE

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	95.942	3	31.981	17.944	.000 ^a
	Residual	171.098	96	1.782		
	Total	267.040	99			

a. Predictors: (Constant), TRUST, PU, ATTITUDE

b. Dependent Variable: INTENTION

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.543	1.238		-1.246	.216
	PU	.230	.061	.334	3.770	.000
	ATTITUDE	.217	.074	.275	2.950	.004
	TRUST	.123	.064	.177	1.913	.059

a. Dependent Variable: INTENTION

Regression

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	BEHAVIOR ^a	.	Enter

a. All requested variables entered.

b. Dependent Variable: INTENTION

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.615 ^a	.379	.372	1.301

a. Predictors: (Constant), BEHAVIOR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	101.135	1	101.135	59.741	.000 ^a
	Residual	165.905	98	1.693		
	Total	267.040	99			

a. Predictors: (Constant), BEHAVIOR

b. Dependent Variable: INTENTION

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.242	.992		-.244	.808
	BEHAVIOR	.378	.049	.615	7.729	.000

a. Dependent Variable: INTENTION

Frequency Table

Jenis Kelamin

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Laki-laki	52	52.0	52.0	52.0
	Perempuan	48	48.0	48.0	100.0
	Total	100	100.0	100.0	

Pekerjaan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Pelajar	35	35.0	35.0	35.0
	PNS	17	17.0	17.0	52.0
	Wirawasta	48	48.0	48.0	100.0
	Total	100	100.0	100.0	

Pendapatan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Rp 500.001 - Rp 1.500.000	23	23.0	23.0	23.0
	Rp 1.500.001 - Rp 2.000.000	26	26.0	26.0	49.0
	Rp 2.000.001 - Rp 2.500.000	15	15.0	15.0	64.0
	Rp 2.500.001 - Rp 3.000.000	19	19.0	19.0	83.0
	Rp 3.000.001 - Rp 3.500.000	11	11.0	11.0	94.0
	> Rp 3.500.000	6	6.0	6.0	100.0
	Total	100	100.0	100.0	

Dapat mengakses internet dari rumah

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	ya	68	68.0	68.0	68.0
	tidak	32	32.0	32.0	100.0
	Total	100	100.0	100.0	

Memiliki kartu kredit

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	ya	22	22.0	22.0	22.0
	tidak	78	78.0	78.0	100.0
	Total	100	100.0	100.0	

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	PEOU ^a	.	Enter

a. All requested variables entered.

b. Dependent Variable: PU

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.317 ^a	.100	.091	2.270

a. Predictors: (Constant), PEOU

ANOVA^b

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	Residual	504.963	98	5.153		
	Total	561.310	99			

a. Predictors: (Constant), PEOU

b. Dependent Variable: PU

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	10.274	1.486		6.915	.000
	PEOU	.307	.093	.317	3.307	.001

a. Dependent Variable: PU

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	PEOU, PU ^b	.	Enter

a. All requested variables entered.

b. Dependent Variable: TRUST

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.421 ^a	.177	.160	2.171

a. Predictors: (Constant), PEOU, PU

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	98.615	2	49.308	10.464	.000 ^a
	Residual	457.095	97	4.712		
	Total	555.710	99			

a. Predictors: (Constant), PEOU, PU

b. Dependent Variable: TRUST

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.431	1.733		4.287	.000
	PU	.224	.097	.225	2.322	.022
	PEOU	.281	.094	.292	3.003	.003

a. Dependent Variable: TRUST

Regression

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	TRUST, PU, PEOU ^a	.	Enter

a. All requested variables entered.

b. Dependent Variable: ATTITUDE

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.504 ^a	.254	.230	1.824

a. Predictors: (Constant), TRUST, PU, PEOU

ANOVA^b

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	Residual	319.261	96	3.326		
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a. Predictors: (Constant), TRUST, PU, PEOU

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	TRUST	.280	.085	.319	3.283	.001

a. Dependent Variable: ATTITUDE

Regression

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
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a. All requested variables entered.

b. Dependent Variable: INTENTION

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.599 ^a	.359	.339	1.335

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b. Dependent Variable: INTENTION

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.543	1.238		-1.246	.216
	PU	.230	.061	.334	3.770	.000
	ATTITUDE	.217	.074	.275	2.950	.004
	TRUST	.123	.064	.177	1.913	.059

a. Dependent Variable: INTENTION

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	BEHAVIOR ^a	.	Enter

a. All requested variables entered.

b. Dependent Variable: INTENTION

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.615 ^a	.379	.372	1.301

a. Predictors: (Constant), BEHAVIOR

ANOVA^b

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a. Predictors: (Constant), BEHAVIOR

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Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
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	BEHAVIOR	.378	.049	.615	7.729	.000

a. Dependent Variable: INTENTION

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Pekerjaan

		Frequency	Percent	Valid Percent	Cumulative Percent
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	PNS	17	17.0	17.0	52.0
	Wirawasta	48	48.0	48.0	100.0
	Total	100	100.0	100.0	

Pendapatan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Rp 500.001 - Rp 1.500.000	23	23.0	23.0	23.0
	Rp 1.500.001 - Rp 2.000.000	26	26.0	26.0	49.0
	Rp 2.000.001 - Rp 2.500.000	15	15.0	15.0	64.0
	Rp 2.500.001 - Rp 3.000.000	19	19.0	19.0	83.0
	Rp 3.000.001 - Rp 3.500.000	11	11.0	11.0	94.0
	> Rp 3.500.000	6	6.0	6.0	100.0
	Total	100	100.0	100.0	

Dapat mengakses internet dari rumah

		Frequency	Percent	Valid Percent	Cumulative Percent
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	tidak	32	32.0	32.0	100.0
	Total	100	100.0	100.0	

Memiliki kartu kredit

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	ya	22	22.0	22.0	22.0
	tidak	78	78.0	78.0	100.0
	Total	100	100.0	100.0	

- 1 : strongly agree
- 2 : agree
- 3 : neither agree or disagree
- 4 : disagree
- 5 : strongly disagree

perceived usefulness

- 1 using this website can improve my shopping performance
- 2 using this website can increase my shopping productivity
- 3 using this website can increase my shopping effectiveness
- 4 i find using this website usefulness

	1	2	3	4	5

perceived ease of use

- 1 learning to use this website would be very easy for me
- 2 this website has a useful search engine that assist me in finding information
- 3 this website is well organized
- 4 i find this website easy to use

trust

- 1 this website assures me about the security of my

personal information

- 2 i can trust this website to use my creditcard
- 3 i believe in the information that this vendor provides me
- 4 the company of this website is trustworthy

attitude

- 1 i would like to visit this website again in the future
- 2 i am satisfied with the service provided by this website
- 3 i feel comfortable shopping in this website
- 4 i feel shopping in this website is a good way to spend my time

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intention

- 1 i would shopping in this website again in the future
- 2 i would spend more time to surfing on the internet

behavior

- 1 i am using internet more than 3 hours a day
- 2 i use internet to look for product information
- 3 i usually shopping via internet
- 4 i am checking my e-mails or notifications in facebook very often
- 5 i usually spend more time on the internet than i planned

