THE FACTORS INFLUENCING THE USE OF ONLINE SHOPPING AMONG IWAPI MEMBERS OF YOGYAKARTA

A THESIS

Presented as Partial Fulfillment of the Requirement to Obtain

the <u>Bachelor Degrees</u> in Accounting Department

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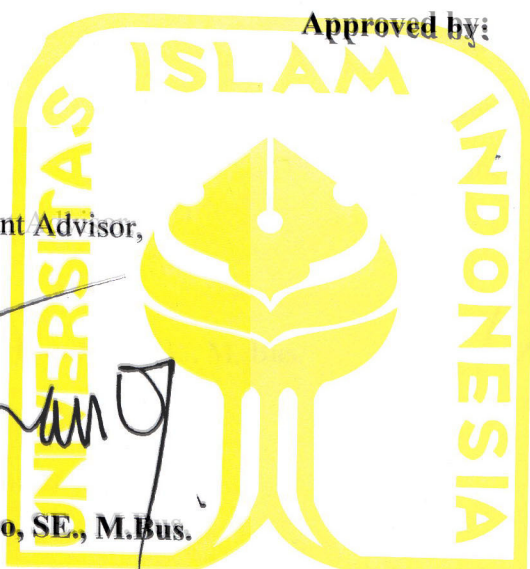**Written by:**

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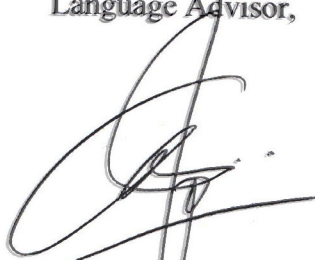**Student Number** : 08312075

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Defended before the Board of Examiners

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A <u>BACHELOR DEGREE THESIS</u>

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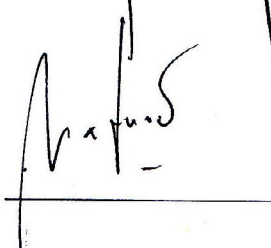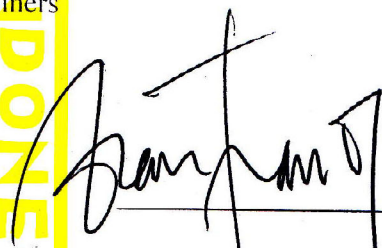**SAFITTA QHOULIA GONTA**

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DECLARATION OF AUTHENTICITY

Herein I declare the originality of the 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 acknowledgment. All quotations are cited and listed in the bibliography of the thesis.

If in the future this statement is proven to be false, I am willing to accept any sanction complying with the determined regulation or its consequence.

Yogyakarta, May 15th, 2012

Safitta Qhoulia Gonta

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The writer realizes that this thesis is far from perfect. Critics and suggestions are needed to improve this thesis, I hope that this research can be useful for all interested parties.

Yogyakarta, May 15th, 2012

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ABSTRACT

This research about analysis of some factors influencing the use of online shopping for IWAPI members Yogyakarta. This Research objective of analysis: (1) Identify factors that affect the use of online shopping. (2) Analyze the relationship between factors that influence the use of online shopping for IWAPI members Yogyakarta.

Research sample used for the examination of the hypotheses are 50 respondent representing IWAPI members Yogyakarta which have achievement. The tools to analyze the data used in this research is multiple regression analysis.

The conclusions of this research are (1) Ease of use will have a significant and positive effect on using online shopping, it means the hypothesis that state Ease of use will have a significant and positive effect on using online shopping is accepted.(2) Security have a significant and positive effect on the use of online shopping of the members of IWAPI Yogyakarta. Based on these results we can conclude that hypothesis 2 which states that Security will have a significant and positive effect on the use of online shopping of the members of IWAPI Yogyakarta is accepted. (3) The coefficients of parameter value of Reliability is statistically significant, it means the hypothesis that state Reliability will have a significant and positive effect on the use of online shopping is accepted.(4) Ease of use, Security and Reliability variables have simultaneously significant influence to the use of online shopping. This means that the variables of Ease of use, Security and Reliability simultaneously significantly influence use of online shopping members of IWAPI Yogyakarta is accepted..

Keywords: ease of use, security, reliability, online shopping, technology, regression, IWAPI, Yogyakarta

ABSTRAKSI

Penelitian ini tentang analisis faktor-faktor yang mempengaruhi penggunaan belanja online untuk anggota IWAPI Yogyakarta. Tujuan Penelitian ini adalah menganalisis (1) Untuk menguji apakah kemudahan penggunaan mempengaruhi penggunaan belanja online untuk anggota IWAPI Yogyakarta. (2) Untuk menguji apakah keamanan mempengaruhi penggunaan belanja online untuk anggota IWAPI Yogyakarta.(3) Untuk menguji apakah keandalan mempengaruhi penggunaan belanja online untuk anggota IWAPI Yogyakarta.(4) Untuk menguji apakah kemudahan penggunaan, keamanan dan keandalan secara simultan mempengaruhi penggunaan belanja online untuk anggota IWAPI Yogyakarta.

Sampel penelitian yang digunakan untuk pengujian hipotesis adalah 50 responden yang mewakili anggota IWAPI Yogyakarta yang berprestasi. Alat untuk menganalisis data yang digunakan dalam penelitian ini adalah analisis regresi berganda.

Kesimpulan dari penelitian ini adalah (1) kemudahan penggunaan memiliki pengaruh yang signifikan dan positif dalam penggunaan belanja online, berarti hipotesis yang menyatakan bahwa kemudahan penggunaan akan memiliki pengaruh yang signifikan dan positif dalam penggunaan belanja online diterima. (2) keamanan memiliki pengaruh yang signifikan dan positif terhadap penggunaan belanja online dari anggota IWAPI Yogyakarta. Berdasarkan hasil tersebut dapat disimpulkan bahwa hipotesis 2 yang menyatakan bahwa keamanan akan memiliki pengaruh yang signifikan dan positif terhadap penggunaan belanja online dari anggota IWAPI Yogyakarta diterima. (3) Koefisien nilai parameter keandalan secara statistik signifikan, berarti hipotesis yang menyatakan bahwa keandalan memiliki pengaruh yang signifikan dan positif terhadap penggunaan belanja online dapat diterima. (4) variabel kemudahan penggunaan, keamanan dan keandalan secara simultan berpengaruh signifikan dengan penggunaan belanja online. Ini berarti hipotesis yang menyatakan bahwa variabel kemudahan penggunaan, keamanan dan keandalan secara simultan berpengaruh signifikan terhadap penggunaan anggota belanja online IWAPI Yogyakarta diterima.

Kata kunci: kemudahan penggunaan, keamanan, kehandalan, belanja online, teknologi, regresi, IWAPI, Yogyakarta

CHAPTER 1

INTRODUCTION

1.1 Study Background

In globalization era, information technology development in Indonesia is running fast. Globalization is a process of uniting the world covering various areas of governance contains the characteristics of the life world of changes in openness, creativity, sophistication, speed, engagement, excellence, strength and free competition (Tjokronegoro, 2000). As one who prepares the field of human resources, the education required to convert the tacit knowledge that is knowledge based upon the original experience (learn by experience) by incorporating elements of modern science and technology so that it becomes explicit knowledge to produce new products according to the state of the art and the competitive edge (Saturn, 2000).

In other words as the key to enter the world of global business is a qualification that includes skills, knowledge and experience combined with international certification as a global recognition. Narrow view of information technology is explain the technology side of an information technology, such as hardware, software, databases, networks, and other equipment. In a broader concept, information technology describes a collection of information technologies, users, and for the overall management of the organization (Siswanto, 1997). Information technologies in principle try to take advantage of cues, in order to develop ways to extend the range of capabilities of the human brain. Technology is always associated

with the creation of something perfect (Soesianto, 2003). By the very nature of information technology, is not a sterile area of influence of other fields, but information technology is an invaluable tool in solving the problems facing humankind.

Adoption of e-business has grown so rapidly in various areas of the company, especially a service company. Companies that adopt an innovative e-business are used to increase the sales of services and customers relationships management (CRM). Companies, especially service companies must make changes in technology and strategy in order to continue to compete with other firms. The companies of industry are adopting e-business at different levels. However, the question is why some companies are actively implementing the e-business, and others to be more careful in applying it?

Many streams of research that develops theories about the acceptance and use of Information Technology (IT). Model known as the Technology Acceptance Model (TAM) is widely regarded as a theoretical model that is strong enough to explain the use of information technology (IT). TAM is useful to estimate the likely users will use new information technology or not. TAM can provide examples of good and precise prediction, thus making the theory stronger. A lot of research and theory to estimate the end-user behavior in adopting the technology. Researchers base their research on the adoption and diffusion of innovation, where the perspective of each individual in the use of innovations will affect how the use of technological innovations (Roger, 2003).

Innovation diffusion process has 4 (four) important elements, namely: (1) innovation, (2) the social system in which innovation is an effect, (3) developing communication channels within the social system and (4) time (Roger, 2003). Innovation diffusion theory by Roger (2003) presents a conceptual framework that is useful to understand how the adoption of information technology can be used within an organization, and has previously been used to describe how the complaints of employers in the use of e-commerce (Gregor & Jones, 1999).

Another significant theoretical model that attempts to explain the relationship between (1) the behavior of users, (2) point of view or perception, (3) beliefs and (4) usefulness of the final system is the Theory of Reasoned Action (TRA) and Theory of Planed Behavior (TPB). A number of recent studies have focused on empirical experiments on TPB model to determine the explanatory power of the theory (Davis et al., 1989; Taylor and Todd, 1995).

In the realm of information technology, technology acceptance model (TAM) has been widely supported. Basing and modify Theory Reasoned Action (TRA), TAM explained that the acceptance and use of an Information Technology innovation is determined based on individual beliefs about the utility, which is mediated by the affective response of an individual on innovation. Technology acceptance model (TAM) is based on the literature of social psychology, and contains the saving of human nature. With the trust relationship between TAM has been empirically confirmed positive by a number of studies; however, there are exceptions to the basic formulation of TAM was also found (Davis et al., 1989; Taylor and Todd, 1995).

Technology acceptance model used by Davis (1989) to determine the use of information technology, application and diffusion used some model attributes are: ease of use and perceived usefulness. Ajzen (1991) discusses the use of technologies based on the theory of planned behavior (TPB) where the behavior is a direct result of the desire and self-control. Ajzen (1991) also suggests that subjective norms influence the individual in shaping the desire or inclination. Limitations of the TPB model is that the relationship between the structure of belief and the determinant of the desire is not completely understood which in turn causes the lack of accuracy, adequacy in the final model.

Another alternative of the TPB model proposed by Taylor and Todd (1995), with re composed of planned behavior theory is raised to show the weaknesses of previous theories, particularly in relation to the behavior, normative and beliefs that ultimately composed over a multi-dimensional construction system of trust.

Social interaction is a tool to generate the values and mutual understanding within the organization and therefore be an important basis in shaping behavior. Understanding how important an influence in the organization, most of which discuss the theory of public acceptance of technologies such as TRA and TPB incorporates elements of social norms as a key element in the formation of behavior in the use of e-business.

As technology becomes increasingly developed, the explanation of the social aspect of it is still rolling in the community as a presentation of the social aspects that grow in the community. Research has shown that the diversity of individuals (e.g.

sex, age, education and job type) plays an important role in the way to use information technology (Zmud, 1979).

At the institutional or organizational level, institutional theory explains that a company may mimic the organizational structure and strategies adopted by other companies. Adoption of these innovations is a symbolic act or acts committed because of institutional pressures (Abrahamson, 1991). In contrast, the strategic choice theory emphasizes the role of corporate management in shaping the organizational strategy to actively (Wang & Waiman, 2004, p. 43). The thought is clear that the strategic orientation of an enterprise and personal characteristics of top managers affect innovation adoption.

Furthermore, research and (Wang & Waiman, 2004) found that the difference between adoption behavior of firms can be obtained in full only when considering factors that affect it at various levels (environmental, organizational, and managerial). The study provides a theoretical basis for understanding organizational decisions about adoption of innovation.

Indonesian Business Women's Association (IWAPI) consisting of approximately 40,000 women entrepreneurs in Indonesia, being the right partner in the business and the opportunity to voice the interests of women entrepreneurs. Established on February 10, 1975, IWAPI has helped women entrepreneurs to develop their skills in business and grow their businesses through skills training, management and improvement of their access to financial issues, technology and business networks.

Indonesian Business Women's Association Yogyakarta is a platform for women entrepreneurs to participate in Yogyakarta community economic development in particular and Indonesia in general. The vision of IWAPI is to become the best organization of women entrepreneurs at the national and international level. While IWAPI mission is to empower and strengthen women in SMEs by enhancing the ability of members to manage the business, gain access to new technologies, marketing and financing. Fight for its members with a variety of ways including advocacy, training (technical skills, management and human resources), and networking. The purposes of the establishment of IWAPI are:

1. To gather Indonesian businesswoman engaged in business.

2. To develop and promote business cooperation between members with other business organizations either private, cooperative or government, and play significant roles in developing national economy.

3. To establish and develop the creation of employment and better business climate for its members to participate in a wider scope nationally.

4. To improve and maintain the image of women entrepreneurs in accordance with the personality and culture of Indonesia.

To realize the vision and mission, IWAPI encourage the adoption of technology especially the internet and using online shopping, for example by conducting an Online Store training by using the software for SMBs IWAPI

members. According to Silva and Alwi (2008), in general, the frequently cited attributes that have significant effects on using online shopping, among others are

    a. reliability/fulfillment (product return, delivery process);

    b. ease of use/web site design/site design; and

    c. security/privacy/trust;

However, issues related to adoption of these technologies, concerning the adoption of e-business is still unresolved (Wang & Waiman, 2004). Some of these factors will be the concern of this research is: what are the factors that affect the use of online shopping for Yogyakarta IWAPI member?

1.2 Problem Statements

The formulations of the problem in this study are:

1. Does ease of use influence the use of online shopping for Yogyakarta IWAPI member?

2. Does security influence the use of online shopping for Yogyakarta IWAPI member?

3. Does reliability influence the use of online shopping for Yogyakarta IWAPI member?

4. Does ease of use, security and reliability simultaneously influences to the use of online shopping for Yogyakarta IWAPI member?

1.3 Research Objectives

The purposes of this study are to:

1. To test whether ease of use influence the use of online shopping for Yogyakarta IWAPI member.

2. To test whether security influence the use of online shopping for Yogyakarta IWAPI member.

3. To test whether reliability influence the use of online shopping for Yogyakarta IWAPI member.

4. To test whether ease of use, security and reliability simultaneously influence the use of online shopping for Yogyakarta IWAPI member.

1.4 Research Contribution

This research is giving contribution to as follows:

1. The Researchers. This study could be used as a material to add new ideas in developing theories and their application in e-business adoption, especially in IWAPI.

2. IWAPI Yogyakarta. This study can be consideration for IWAPI organizations Yogyakarta in order to determine a strategy decision-making regarding the adoption of e-business by IWAPI Yogyakarta, especially the management that should pay attention to the things or the critical factors affecting e-business adoption by IWAPI Yogyakarta.

1.5 Systematic of Research

This research consists of five chapters, namely:

Chapter I: Introduction. This chapter describes the background of the problem, formulation of the problem, research objectives, the benefits of research, and systematic research.

Chapter II: Theory and Framework. It contains a theoretical framework that describes the relevant theories of technology adoption diffusion, TAM theory, the theory of Planned Behavior (TPB) and Theory of Reasoned Action (TRA).

Chapter III: Research Methods. This chapter includes the idea of the kind of research, population, and the determination of the sample, and data analysis methods used in the study.

Chapter IV: Analysis and discussion. This chapter will discuss the results of data analysis and discussion of the results of the analysis.

Chapter V: Conclusion and Implications. This concluding chapter contains the conclusions and implications of research results.

CHAPTER 2

THEORY AND FRAMEWORK

2.1 Review of Related Literature

Studies have conducted to understand the end users as a technology. Molla (2004) conducted a study on the influence of readiness in e-commerce success, in developing countries affected by the commitment, human resources (HR), technology resources, business resources and governance.

Darsono (2005) conducted a study of IT acceptance by users is limited to individual professionals as the target user. This study examines how external variables, referred to as individual differences and system characteristics affect the teachers as a professional individual to receive the internet technology. Technology Acceptance Model (TAM) and the theory of Planned Behavior (TPB) is used as the main reference in this study. Findings in this study indicate that individual differences and system characteristics have an indirect impact through the feelings of pleasure to use, useful feelings and intentions of the lecturers to use the internet. With more detail, intensity and design computer screen itself has a direct and indirect impact on intention. A discussion about the ability of the model to explain the proposed research, based on TAM and TPB, compared with rival models, referred to as the expansion of TAM.

Among the studies that have been conducted, the Technology Acceptance Model (TAM) proposed Davis (1989) is the most widely used model. The TAM model was developed by Davis (1986) to explain the behavior in the use of computer technology. Theoretical basis used is based on the theory that the model proposed by Fishbein and Ajzen (1985), namely the Theory of Reasoned Action (TRA).

TAM model has been used also much because the more specific researches on IT, and built to provide an adequate explanation for estimating the public acceptance of information technology (IT) in a variety of organizational contexts.

TAM model has been well studied and validated with psychometric measures, making use of operational interest. Finally, the Technology Acceptance Model (TAM) is a model that is frequently used in order to find out the acceptance of the use of technology, has a pretty good level of satisfaction, empirical support for the entire ability of the explanation, and put the individual reasons in relation to cross a variety of technologies, users, and situation of the organization. Technology Acceptance Model (TAM) provides a quick and efficient means to obtain general information about the individual's perception of a system (Mathieson, 1991).

2.1.1 Theory of Technology Adoption

In diffusion of innovations, Roger (2003) described the diffusion process occurs where the mix for a new idea comes from the creation or discovery for the users or adopters. Roger (2003) distinguished the process of adoption of the mix in the sense that the mix is going on in society, as a group process, whereas, the

adoption process is the individual concerned. Roger (2003) described a process of adoption as a mental process which, from an individual who first heard through face to face about an innovation to final adoption process.

a. Stages of adoption

Roger (2003) then divided the adoption process within 5 (five) stages, which have five main functions. The five stages are:

1) awareness,

2) interest,

3) evaluation,

4) trial and

5) adoption.

In this stage of awareness, an individual receives innovation but still lack of full information about it. In this stage of information or interest, an individual becomes interested in new ideas and try to find additional information about it. In the evaluation phase, an individual is mentally apply the innovation and anticipates the future situation, and then decides to try it or not. During the probationary period, an individual uses full innovation. Finally, the adoption stage an individual decides to continue the full use of an innovation.

b. Rejection and Termination of Adoption

Roger (2003) argued that an innovation may be rejected during the adoption process is underway. Roger (2003) defined denial as a decision that did not receive an innovation. Sense of rejection is too confusing in terms of termination. Termination is

a rejection that occurs after the adoption of innovations related to it. Roger (2003) identified that there are 2 (two) types of termination:

1) termination of disenchantment discontinuance is a decision to reject an idea as a result of dissatisfaction with the performance results achieved, and

2) termination of the replacement discontinuance is a decision to reject an idea in order to receive a better idea.

c. Innovation-decision process

Roger (2003) defined the innovation-decision process as a process with the individual (or other decisions as a group, society, economy, or state) through the innovation-decision process. There are 5 (five) stages of the Innovation-Decision Process:

1). from the first understanding of innovation,

2). form an attitude that leads to innovation,

3). decide to accept or reject,

4). consider the implementation of new ideas,

5). confirm of the decision.

The first stage of the innovation-decision process requires a search of one or more of three types, namely an understanding of the innovation (Roger, 2003), those three types are:

1) Having an awareness of the understanding information of an innovation.

2) Understanding of how the information is necessary to use an innovation properly, and

3) Understanding the principle of which are consists of information dealing with the functioning principles underlying how the innovation works.

Roger (2003) argued that understanding and awareness of an innovation made most efficiently through the media. This becomes interesting in the last twenty years, mass media wants to keep the tools considering the most efficient way to create understanding and awareness of products.

d. A consequence of Innovation

In this world all of the products was once considered a novelty, at the time where the product or innovation is introduced in the market. "An innovation is an idea or object to be accepted as something new by one or another part of the use of" (Roger 2003). This means that any new products perceived by the individual are not always new in the market. What makes an innovation to be successful? Innovation diffusion theory is defined in the five characteristics.

1. Relative advantage: the degree to which innovation is felt better and could replace the previous ideas. Possible level of relative advantage be measured with an economic standpoint, but the factor of social standing, comfort and satisfaction are also important factors.

2. Compatibility: the degree to which innovation is fell in line with the existing values, past experiences, and needs of potential users. Ideas that

are inconsistent with the values and norms of social systems will not used as soon as innovation in accordance with the values and norms of the prevailing social system.

3. Complexity, the degree to which innovation is difficult to understand and use. Some innovations are quickly understood by most members of the social system, and some others are more complex, so will be slower to be adopted. New ideas are easier to understand would use more quickly than innovations which case the user needs to enhance skills and new understanding.

4. Can be tried, the degree to which innovation has been tested or tried on a limited basis. New ideas can try and payment by installments can generally be quicker to use than the innovation that can not be repaid.

5. Can be seen, the degree to which others can see the results of innovation. The easier the individual sees the results of innovation, the more likely the individual use the innovation.

In the innovation-decision process, the important thing to consider is the consequences or changes that occur in individuals or in a social system as a result of the rejection or acceptance of an innovation. Roger (2003) identified three consequences or changes:

1) Consequences are desirable or undesirable

2) Consequences of direct and indirect consequences, and

3) Consequences of anticipated or unanticipated consequences.

Mostly, the world's advertising has nothing to do with the process of diffusion of innovation in relation to research that can facilitate the adoption of product and market segmentation. But there should be additional research on the diffusion of innovation theory in other scientific disciplines, such as economic development and technology sectors.

2.1.2 Technology Acceptance Model (TAM)

Technology Acceptance Model (TAM) has been widely applied and used in studies of technology adoption and diffusion at individual levels (Davis, 1989; Venkatesh & Davis 2000). Davis (1989) adapted the TRA model to develop the Technology Acceptance Model (TAM), which in detail is to explain computer usage behavior. The basic concept in the model is the perceived benefits of TAM (perceived usefulness) and an understanding of the perception of use. Concept, perceived benefits, means that one's perception of using an information system useful for him in the organizational context. In another concept, feeling happy or easy to use can be interpreted as people's perception of the level of effort required for the utilization of information systems.

By using a variety of theories and previous models, such as the expectations theory and research innovation TAM model assumed that computer usage is determined by behavioral intention to use a system, which is jointly determined by one's attitude in using the system and the perceived usefulness (Figure 2.1).
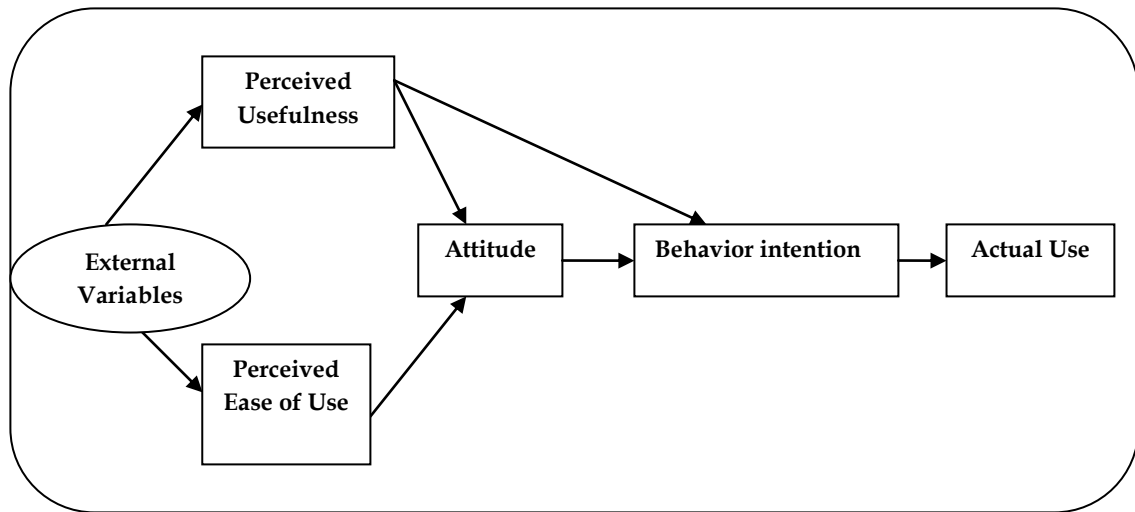
Sources: Davis (1986)

Figure 2.1: Technology Acceptance Model (TAM)

This attitude is also jointly determined by the perceived usefulness and perceived friendliness. In addition to perceived usefulness and perceived user friendliness are affected by external variables.

2.1.3 Theory of Reason Action and Theory of Planned Behavior

Theory of Reason Action (TRA) explained the process of adoption of an innovation, which could be a new information system, such as mobile communication. Based on social psychology, TRA is a person's appearance than a specific action is determined by the behavior intentions to implement the display, which is determined by one's attitude and subjective norm (SN) concerning the action

(Fishbein and Ajzen, 1985). According to the Theory of Reason Action (TRA), attitude toward a behavior is determined by individual beliefs that the behavior will lead to certain results.
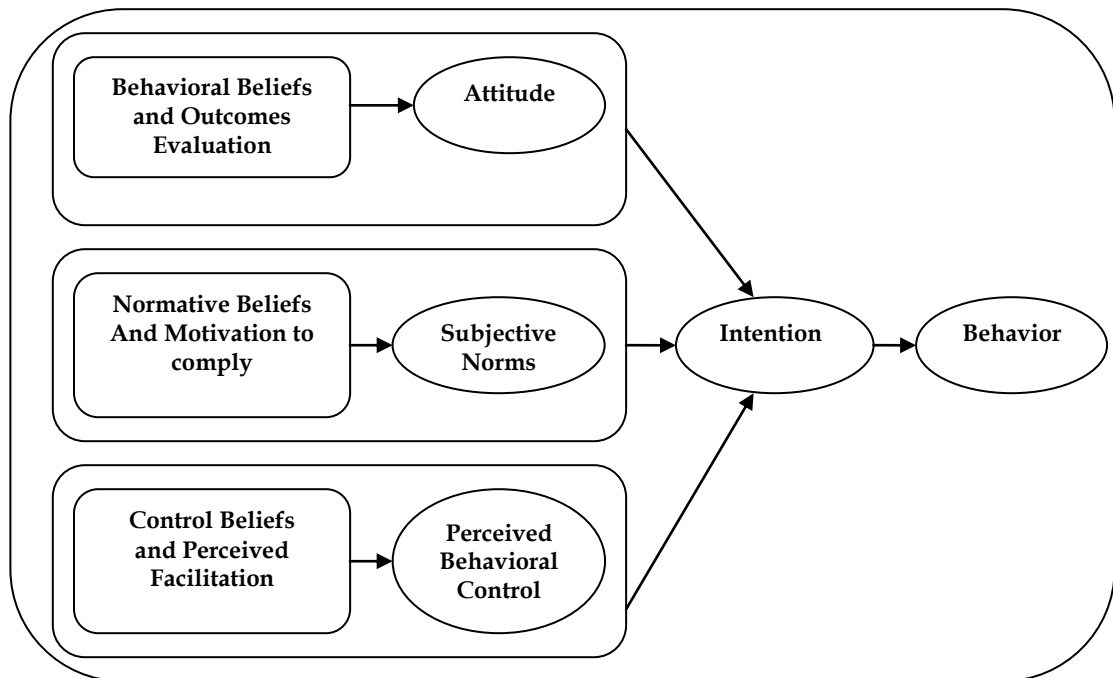
Sources: Mathieson (1991)

Figure 2.2: Theory of Planned Behavior

Theory of Planned Behavior (TPB) is a commutation of the TRA theory proposed by Ajzen (1991) to study the willingness to adopt innovations in society. Almost the same as the TRA, TPB except for one additional concept, Perceived Behavioral Control (PBC), has been developed in the Theory of Planned Behavior (TPB). Indeed, the Theory of Planned Behavior (TPB) is formulated with the basic concept of the TRA, namely the behavior of a person due to his intention to carry something.

It is important to estimate behavior of end users and user acceptance of a system which is an understanding of what attributes or beliefs underlie a person to formulate a wish. Theory of Planned Behavior (TPB) describes the intent of confidence in the three structures, an attitude (tendency toward a particular object, event, or action, after it is expressed in action), and behavioral control (perception of internal or external constraints that affect behavior) (Bhattachjee, 2000).

Figure 2.2 describes the behavior of individuals that produced the first of the intention to implement a given behavior. Intention in turn is caused by three main factors as outlined by Ajzen (1991). They are: 1. attitude toward the behavior, 2. subjective norms in the perception of individuals have normative beliefs of other norms related to behavior, and 3. perceived behavioral control, or factors that are believed to inhibit or facilitate individual behavior.

2.2 Previous Research and Hypotheses Development

Although as yet there is no consensus from past studies as to which attributes affect the attitude towards using online shopping, in general, according to Silva and Alwi (2008) and Battacherjee (2000), the frequently cited attributes that have a significant affect attributes using online shopping include:

1. reliability/fulfilment (product return, delivery process);

2. ease of use/web site design/site design;

3. security/financial security/privacy/trust; and

4. interactivity/personalisation/customisation.

In the present study, two elements have been combined to conceptualise Ease of Use:

1. Ease of use/efficient (e.g. easy to use, easy to locate information, user friendly site).

2. Information (e.g. the depth of and information on product offered).

According to Silva and Alwi (2008) and Parasuraman et al. (2003), online shopping information should be adequate to give the user and buyer knowledge about the product offering/quantity (number of offerings, variety of offerings). Thus, it is posited that:

H1: Ease of use will have a positive significant influence on using online shopping.

In the online shopping context, security is about how credible the company behind the web is (Silva and Alwi, 2008). In general, online shopping security is conceptualised by:

1. the security of credit card payments;

2. privacy of shared information; and

3. building trust online to satisfy customers of the security of online shopping transactions, privacy of customer data collected.

Thus, it could be posited that:

H2: Security will have a a positive significant influence on the use of online shopping.

According to the research Silva and Alwi (2008) online shopping reliability could be conceptualised as:

1. the accuracy of display and description of a product so that what customers receive is what they thought they ordered;

2. delivery of the right product within the timeframe promised; and

3. having product/merchandise in stock and handling returned products or matters (Silva and Alwi, 2008).

The following hypothesis derives therein:

H3: Reliability will have a a positive significant influence on the use of online shopping.

Based on the previous research and hypotheses development by Silva and Alwi (2008) and Battacherjee (2000), the frequently cited attributes that have a significant affect attributes using online shopping include: (1) reliability/fulfilment, (2) ease of use/web site design/site design; and (3) security/financial security/privacy/trus. Based on the previous research and hypotheses development above, it is posited the fourth hypothesis. Therefore,

H4: Ease of use, Security, Reliability simultaneously will have a a positive significant influence on the use of online shopping.

2.3 Research Model

Based on the above the research model framework of this study can be seen in Figure 2.3 below:

```
┌─────────────┐
│     X₁      │
│  Easy to use│ ───────H1──────┐
└─────────────┘                 │
                                ▼
┌─────────────┐          ┌──────────────────┐
│     X₂      │   H2     │        Y         │
│  Security   │ ──────►  │ Using online     │
└─────────────┘          │    Shopping      │
                         └──────────────────┘
┌─────────────┐                 ▲
│     X₃      │ ──────H3────────┘
│ Reliability │
└─────────────┘
```
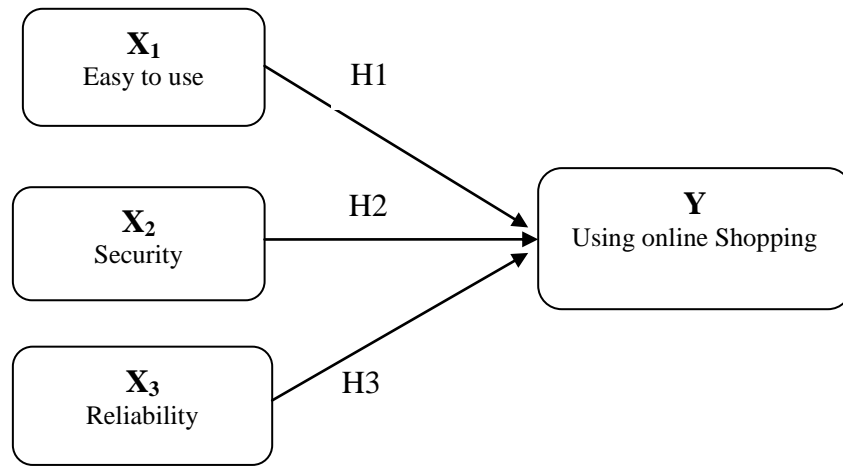
Figure 2.3 Research Model

CHAPTER 3

RESEARCH METHODS

The research was conducted in IWAPI Yogyakarta, and the subjects of this study are members of IWAPI Yogyakarta. The members of Yogyakarta IWAPI are chosen because they have the ability to adopt internet technology especially for online shopping.

3.1 Population

Population is the number of unit groups of objects (shape units or individuals) whose characteristics will be examined (Sekaran, 2003). The population in this study were all members of IWAPI Yogyakarta. The number of members of the Yogyakarta IWAPI estimated number of 245 people and around 50% are active members. So, estimated number of population is 125 people.

3.2 Samples

Sample is a part of the population whose characteristics that will be examined and considered to represent the entire population (Sekaran, 2003). The number of samples in this study were 50 members of IWAPI Yogyakarta. The number of samples are in compliance with the opinion expressed by Roscoe (Sekaran, 2003), namely the number of samples that are greater than 30 and less than 500 is enough in research.

3.3 Research Sample

The method used in this sampling is non-probability sampling, not all members of the population were equally likely to be samples. The sample in this study is some of the members of the population that are expected to have a representative capacity of the population characteristics. A method of sampling conducted in this study was purposive sampling. The purposive sampling is a sampling technique based on the target and the research required in accordance with criteria determined researcher (Sekaran, 2003). The criteria used include:

a. Members of the active IWAPI Yogyakarta;

b. Members who actively use online shopping to meet their needs and to run their business.

3.4 Data collection techniques

a. Questionnaire. Is by making a list of written questions relevant to the research objectives to be filled or answered by the respondents.

b. Interview. Interviews were conducted directly after taking the questionnaire to the respondent.

3.5 Method of Data Analysis

To achieve the goals of this research, the researches conducted both qualitative and quantitative analysis. The data analysis methods are as follows:

3.5.1 The data analysis methods

1. Qualitative Analysis

Qualitative analysis is the analysis of data with a percentage of the tables used to portray the actors in using Internet technology, especially online shopping. This analysis is based on respondents' answers to the questionnaires administered and processed in the form of tabulations. This analysis is used in conjunction with quantitative analysis, so its existence is to support and complement the quantitative analysis.

2. Quantitative analysis

Measurement scale on the variables to be examined in this research included into the ordinal scale data. Ordinal scale used to measure the difference in quality or quantity, and note the difference which one is higher or lower than others in terms of quality or quantity (Sigit, 1999). Scoring technique used is "Likert scale" through 5 alternative options.

3.5.2 The tools to analyze

1. Measurement of Variables

Ease of use refers to the belief that a person using a particular system will be free of difficulty or complexity of use (Davis et al., 1989). Davis et al. (1989) identified the pleasure of using something that is important to establish the use of a system. The opposite concept of the user is familiar with the feeling of the complexity is described by Roger (2003).

a. Security. In using online shopping context, security is about how credible the company behind the web is (Merrilees and Fry, 2002). In general, security is conceptualized by:

     1) the security of credit card payments;

     2) privacy of shared information (Wolfinbarger and Gilly, 2003); and

     3) building trust online to satisfy customers of the security of transactions, privacy of customer data collected, (Urban et al., 2000).

  b. Reliability. According to Silva and Alwi (2008) reliability to using online shopping, could be conceptualized as:

     1) the accuracy of display and description of a product so that what customers receive is what they thought they ordered;

     2) delivery of the right product within the timeframe promised (Wolfinbarger and Gilly, 2003); and

     3) having product/merchandise in stock and handling returned products or matters (Zeithaml et al., 2002; Wolfinbarger and Gilly, 2003; Parasuraman et al.; 2005).

2. Validity Test

Although the questionnaire used in this study is a standard questionnaire, testing the validity and reliability remain to be done. In this study, the validity of the testing is done by comparing the value $r_{calculated}$ and r_{table}. If the value $r_{calculated} > r_{table}$, then the conclusion is a valid question items and can be used as an instrument of research. If otherwise, then the item of question is not valid, then the item must be removed and the question cannot be used for research. Calculate the value of r is obtained from the corrected item-total correlation of output obtained through SPSS

program, while the table is taken from the value r product moment statistic. Formula

used to calculate the item-total correlation coefficient is corrected as follows (Hadi,

2000)

$$\mathbf{r_{i(x\text{-}i)}} = \frac{(\mathbf{r_{ix}\, S_x}) - \mathbf{S_i}}{\{(\mathbf{S_x^2}) + (\mathbf{S_i^2}) - \mathbf{2(r_{ix})(S_x)(S_i)}\}} \qquad \ldots\ldots\ldots\ldots\ldots\ldots .(1)$$

Description:

ri (xi): corrected item-total correlation coefficients

Rix: The correlation coefficient item-total before the corrected

Si: The standard deviation of the item in question

Sx: standard deviation

The critical value of value r product moment statistic (r $_{table}$) for 50 samples is

0.279, so the value of the correlation between the item with the total (corrected item-

total correlation) is significant that all item-total r$_{item}$ value is greater than 0.279 (r

$_{table}$) or the corrected item-total correlation (r $_{calculated}$) > r$_{tabel}$.

3. Reliability Test

Reliability testing is done by using the Cronbach Alpha method. The

questionnaire has satisfactory reliability if it has a Cronbach Alpha reliability

coefficient greater than 0.7 (Sekaran, 2003). Formula used to calculate Cronbach

Alpha (Sugiyono, 2002);

$$r_i = \frac{k}{(k-1)}\left\{1 - \frac{\sum S_i^{\,2}}{S_t^{\,2}}\right\} \ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots (2)$$

Description,

k = mean square between subjects

ΣSi = mean square error

ST2 = total variance

Total variance and the variance formula item:

$$S_t^2 = \frac{\sum X_t^2}{n} - \frac{\left(\sum X_t\right)^2}{n^2} \qquad \dots\dots\dots\dots\dots\dots\dots\dots\dots (3)$$

$$S_i^2 = \frac{JKi}{n} - \frac{JKs}{n^2} \qquad \dots\dots\dots\dots\dots\dots\dots\dots\dots (4)$$

Description:

JKi = sum of squares of the items

JKS = sum of squares subject

3.6 Hypothesis Testing

In this study, the analytical tools used to test the hypotheses is multiple regression analysis. The regression coefficients used are the standardized coefficients (beta). Standardized coefficients (beta) are the value regression coefficients with a constant value equal to zero. Value of standardized coefficients (beta) is useful when the variables were measured using different scales. Value of standardized coefficients (beta) also shows the relative contribution of several independent variables as the explanatory power of the regression equation used in the study (Cooper and

Schindler, 2001). In general, to test the hypothesis in this study is carried out by using the following test criteria:

H_0: The independent variable (X) has no effect on the dependent variable (Y). Null hypothesis (H_0) is statistically acceptable if the value of t test on the regression is not significant or Sig value t (p-value) is greater than 5%.

H_a: The independent variable (X) affects on the dependent variable (Y). Alternative hypothesis (H_a) accepted statistical t test if the value of the model or the Sig t significant (p-value) is less than 5%.

After the regression analysis is done, the next step is using the result of regression analysis to test the hypothesis. The first, second and third hypothesis is tested by testing the significance of regression coefficient of variable X_1, X_2, and X_3 using t statistic. The tests criteria used in this test are as follows:

For the first hypothesis:

1. $H_{01} : \beta \leq 0$, ease of use will not have a positive significant influence on using online shopping.

2. $H_{a1} : \beta > 0$, ease of use will have a positive significant influence on using online shopping.

If the value of $t_{1statistic} > t_{table}$ or the Sig t significant (p-value) is less than 5%, it means the hypothesis that states ease of use will have a positive significant influence on using online shopping is accepted.

For the second hypothesis:

1. H_{02} : $\beta \leq 0$, security will not have a positive significant influence on using online shopping.

2. H_{a2} : $\beta > 0$, security will have a positive significant influence on using online shopping.

If the value of $t_{2\ statistic} > t_{table}$ or the Sig t significant (p-value) is less than 5%, it means the hypothesis that state Security will have a positive significant influence on the use of online shopping is accepted.

For the third hypothesis:

1. H_{03} : $\beta \leq 0$, reliability will not have a positive significant influence on using online shopping.

2. H_{a3} : $\beta > 0$, reliability will have a positive significant influence on using online shopping.

If the value of $t_{3\ statistic} > t_{table}$ or the Sig t significant (p-value) is less than 5%, it means the hypothesis that state reliability will have a positive significant influence on the use of online shopping is accepted.

For the fourth hypothesis:

1. H_{04} is accepted if $\beta \leq 0$, ease of use, security, reliability simultaneously will not have a positive significant influence on using online shopping.

2. H_{a4} is accepted if $\beta > 0$, ease of use, security, reliability simultaneously will have a positive significant influence on using online shopping.

If the p-value of F test is less than 5%, it means the hypothesis that state ease of use, security, reliability simultaneously will have a positive significant influence on the use of online shopping are accepted.

CHAPTER 4

ANALYSIS AND DISCUSSION

4.1 The Description of Research Object

IWAPI (Indonesian Business Women's Association) was established on April 24th, 1975, and became a member of the Chamber of Commerce Official Kadin Jaya. IWAPI consists of approximately 40,000 women entrepreneurs in Indonesia, being the right partner in the business and the opportunity to aspire the interests of women entrepreneurs. Established on February 10, 1975, IWAPI has helped women entrepreneurs to develop their skills in business and grow their businesses through skills training, management and improvement of their access to financial issues, technology and business networks.

Indonesian Business Women's Association Yogyakarta is a platform for women entrepreneurs to participate in Yogyakarta community economic development in particular and Indonesia in general. The vision of IWAPI is to become the best organization of women entrepreneurs at the national and international level. While IWAPI mission is to empower and strengthen women in SMEs by enhancing the ability of members to manage the business, gain access to new technologies, marketing and financing. IWAPI helps its member with a variety of ways including advocacy, training (technical skills, management, and human resources), and networking.

4.2 Sample Size and Response Rate of Respondent

In this study the number of questionnaires distributed as many as 60 sheets. Questionnaires were distributed to members of IWAPI Yogyakarta. Table 4.1 shows a summary of the number of samples and rate of return the data collection questionnaire.

The table 4.1 shows that of 60 questionnaires have been distributed to respondents, all had been returned to the researcher so that the response rate of this study was 90%. By the total questionnaires returned, it appeared that 4 questionnaire can not be processed because it was not complete after checking its contents.

Table 4.1

Sample Size and Response Rate of Respondent

Description	Amount
The total spread of the questionnaire	60
Total returned questionnaire	54
Number of questionnaires not returned	6
Total questionnaires that can not be processed / disabled	4
Total questionnaires that can be processed	50

Sources: Primary data (processed), 2012

4.3 Validity and Reliability Test

1. Validity Test

The implementation of quality test data in this study uses the validity test and is processed by a computer program SPSS, with 95% significance level ($\alpha = 5\%$) (Sugiyono, 2003).

a. Validity of Ease of Use Variable

Based on Ease of Use variables validity of test results, all items of the question are valid because the value of the correlation between the item with the total (corrected item-total correlation) is significant that all item-total r_{item} value is greater than 0.279 or the corrected item-total correlation $> r_{tabel}$. Thus it is said to be valid questionnaires. The tables of validity test results are as follows:

Table 4.2

Results of Validity Test Ease of Use Variable

No.	Item	Corrected Item-Total Correlation $r_{item-total}$	Critical Value r_{tabel}	Result
1	K1	0.570	0.279	Valid
2	K2	0.472	0.279	Valid
3	K3	0.592	0.279	Valid
4	K4	0.541	0.279	Valid
5	K5	0.764	0.279	Valid
6	K6	0.758	0.279	Valid
7	K7	0.519	0.279	Valid
8	K8	0.285	0.279	Valid
9	K9	0.661	0.279	Valid

Sources: Appendix 3

b. Validity of Reliability Variable

The results of Reliability variables validity test show that all items of the question are valid because all the values of corrected item-total correlation are greater than 0.279 or the corrected item-total correlation > r_{tabel}. Thus it is said valid questionnaires. The results of Reliability variables validity test are as presented in Table 4.3.

Table 4.3

Results of Validity Test Reliability Variable

No.	Item	Corrected Item-Total Correlation $r_{item-total}$	Critical Value r_{tabel}	Result
1	R10	0.676	0.279	Valid
2	R11	0.447	0.279	Valid
3	R12	0.637	0.279	Valid
4	R13	0.760	0.279	Valid
5	R14	0.674	0.279	Valid
6	R15	0.609	0.279	Valid

Sources: Appendix 3

c. Validity of Security Variable

Based on the results of validity test for Security variables, all items of the question are valid because all the value of corrected item-total correlation greater than 0.279 or the corrected item-total correlation > r_{tabel}.

Table 4.4

Results of Validity Test Security Variable

No.	Item	Corrected Item-Total Correlation $r_{item-total}$	Critical Value r_{tabel}	Result
1	S16	0.595	0.279	Valid
2	S17	0.782	0.279	Valid
3	S18	0.815	0.279	Valid
4	S19	0.712	0.279	Valid
5	S20	0.645	0.279	Valid

Sources: Appendix 3

d. Validity of Use of Online Shopping Variable

Table 4.5

Results of Validity Test Use of Online Shopping Variable

No.	Item	Corrected Item-Total Correlation $r_{item-total}$	Critical Value r_{tabel}	Result
1	OS21	0.645	0.279	Valid
2	OS22	0.642	0.279	Valid
3	OS23	0.740	0.279	Valid

Sources: Appendix 3

The results of validity test for Use of Online Shopping variables show that all items of the question are valid because all the value of corrected item-total correlation is greater than 0.279 or the corrected item-total correlation > r_{tabel}. Thus the Use of Online Shopping questionnaires is said to be valid questionnaires.

2. Reliability Test

After the reliability test questionnaire is completed, it shows that the reliability of the questionnaire in this study is good. Reliability test results of the questionnaire items have a Cronbach's alpha values above 0.7. The results of reliability test are as presented in Table 4.6.

Table 4.6

Reliability Test Results

No.	Variable	Cronbach's Alpha	Critical Value	Result
1	Ease of use	0,849	0.7	Reliable
2	Security	0.876	0.7	Reliable
3	Reliability	0.848	0.7	Reliable
4	Use of Online Shopping	0.817	0.7	Reliable

Sources: Appendix 4

4.4 Descriptive Analysis

Respondents' answers of the Ease of use variables, showed that most respondents answered "Strongly Agree" as many as 37 people or 74%. Nine people

or 18% respondents answered " Agree ". The answer of "disagree" as many as 4 people or 8%. Based on the above distribution it shows that most respondents answer "Strongly Agree".

Table 4.7

Distribution of Ease of use Variables

No.	Answer	Number	Percentage
1	Disagree	4	8.0
2	Agree	9	18.0
3	Strongly Agree	37	74.0
4	Total	50	100.0

Sources: Primary data (processed), 2012

The distribution of respondents' answers of the Security variables, show that most respondents answer "Strongly Agree" as many as 27 people or 54%. The answer of "Agree" is as many as 16 people or 32%. The answer "disagree" is as many as 6 people or 12%. Based on the above distribution, it shows that most respondents' answer are "Strongly Agree".

Table 4.8

Distribution of Security Variables

No.	Answer	Number	Percentage
1	Strongly Disagree	1	2.0
2	Disagree	6	12.0
3	Agree	16	32.0
4	Strongly Agree	27	54.0
	Total	50	100.0

Sources: Primary data (processed), 2012

The distribution of respondents' answers of the Reliability variables, show that most respondents answer "Strongly Agree" as many as 29 people or 58%. Answer of "Agree" is as many as 12 people or 24%. The answer "disagree" is as many as 9 people or 18%. Based on the above distribution, it shows that most respondents answer "Strongly Agree".

Table 4.9

Distribution of Reliability Variables

No.	Answer	Number	Percentage
1	Disagree	9	18.0
2	Agree	12	24.0
3	Strongly Agree	29	58.0
	Total	50	100.0

Sources: Primary data (processed), 2012

Respondents' answers for the Use of Online Shopping variables, show that most respondents answered "Strongly Agree" is as many as 35 people or 70%. Answer of "Agree" is as many as 10 people or 20%. The answer of "disagree" is as many as 5 people or 10%. Based on the above distribution, it shows that most respondents' answer is "Strongly Agree".

Table 4.10

Distribution of Use of Online Shopping Variables

No.	Answer	Number	Percentage
1	Disagree	5	10.0
2	Agree	10	20.0
3	Strongly Agree	35	70.0
	Total	50	100.0

Sources: Primary data (processed), 2012

4.4 Research

4.4.1 Test Statistics

The test of the hypothesis with multiple regression analysis is conducted to determine the effect of the influence of Ease of Use (X_1), Reliability (X_2) and Security (X_3) on Use of Online Shopping (Y). Multiple regression analysis performed with SPSS ™. The results of regression analysis are presented in Table 4.11.

Table 4.11

Regression Analysis of Factors Affected Using Online Shopping

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Constant	-0.938	0.387		-2.422	0.019
Ease of Use	0.795	0.146	0.637	5.438	0.000
Reliability	0.106	0.051	0.116	2.063	0.045
Security	0.398	0.109	0.439	3.665	0.001

Dependent Variable: Using Online Shopping

Based on the research model above, we can formulate the equation in a linear model as follows:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_4 + \varepsilon_{it}$$

According to the Table 4.11, the regression results, the coefficients and regression parameters are:

$$Y = \beta_0 \quad + \quad \beta_1 X_1 \quad + \quad \beta_2 X_2 \quad + \quad \beta_3 X_3 \quad + \varepsilon_{it}$$

$$(-2.422) \quad (5.438) \quad (2.063) \quad (3.665)$$

Where:

Y   = Use of Online Shopping

X_1 = Ease of Use

X_2 = Reliability

X_3 = Security

ε = disturbance error

Values in parentheses () is the t-test statistics.

After the regression analysis has been done, the next step is using the result of regression analysis to test the hypothesis. The hypotheses are tested by testing the significance of regression coefficient using t test. The test criteria used in this test is as follows:

The coefficient of determination (R^2) essentially measures how the model in explaining the variation in the dependent variable. The value of R^2 use of online shopping is 0.949 or 94,9%. That value indicates that 94,9% variation use of online shopping can be explained by the variables of ease of use, security and reliability, while the rest (5.1%) is explained by other variables of the model are summarized in the random error. The coefficient of determination (R^2) is too high because generally acceptable coefficient of determination for a cross section data is relatively low. This is caused by the large variation between each observation.

4.4.2 Tests of Hypotheses

1. For the first hypothesis states that the Ease of use will have a positive significant influence on using online shopping to the members of IWAPI Yogyakarta. The

first hypothesis were tested by t test. From the results of the regression of ease of use, it has a positive significant influence on use of online shopping. This is indicated by the value of the t test of X_1 (ease of use) of 5.438 with p.value of 0.000 which is less than α = 5%. Based on these results, we can conclude that hypothesis 1 which states that ease of use will have a positive significant influence on the use of online shopping of the members of IWAPI Yogyakarta is proved. Regression coefficient on ease of use is the coefficient of 0.637 with the positive direction. This means when ease of use increases, the use of online shopping will increase.

2. The second hypothesis that the Security will have a positive significant influence on the use of online shopping of the members of IWAPI Yogyakarta. Hypothesis 2 was tested by using t test. From the results of the regression analysis, Security has a positive significant influence on use of online shopping. This is indicated by the value of the t test of X_2 (Security) of 3.665 with p.value = 0.001. The p.value is less than α = 5%. Based on these results we can conclude that hypothesis 2 which states that Security will have a positive significant influence on the use of online shopping of the members of IWAPI Yogyakarta is also proved. Regression coefficient on Security is the coefficient of 0.439 with the positive direction. This means when Security increases, the use of online shopping will increase, and vice versa and the second alternative hypothesis (Ha$_2$) is accepted.

3. The third hypothesis states the influence of Reliability will have a positive significant influence on the use of online shopping of the members of IWAPI

Yogyakarta. To test the hypothesis 3, the researcher uses t test. Based on the results of regression analysis, it is known that the Reliability has a positive significant influence on use of online shopping (Y). This is indicated by the value of the t test for X_3 is 2.063 with a probability value of 0.045 which is less than $\alpha =$ 5%. These results indicate that hypothesis 3 which states that the Reliability will have a positive significant influence on the use of online shopping is proved. Coefficient regression on security is 0.116 with a positive direction. This means if the security increases, the use of online shopping will increase, and vice versa and the third alternative hypothesis (Ha$_3$) is accepted.

4. The fourth hypothesis that states Ease of use, Security and Reliability variables have simultaneously a positive significant influence to the use of online shopping. To test that hypothesis, F test is used. Based on the above test results, F calculated value of output of the data processing is 287.055 with a p.value = 0.000. F calculated value is significant. This means that the variables of Ease of use, Security and Reliability simultaneously a positive significantly influence the use of online shopping members of IWAPI Yogyakarta and the fourth alternative hypothesis (Ha$_4$) is accepted. The model of this research it met of fit and goodness requirement.

Based on the results of this study, it indicates that (1) ease of use, (2) security (3) reliability have simultaneously affected to use of online shopping. This is shown from the results of the F test which is significant.

Intention in the use of online shopping by members of IWAPI Yogyakarta is estimated by (1) ease of use, (2) security and (3) reliability variable. This gives an indication that the social pressure influence decision-making early adopters to use online shopping by members of IWAPI Yogyakarta. The perceived benefits also have the effect of slightly weaker than attitude and subjective norm.

Interpersonal influence and external factors influence the use of online shopping by members of IWAPI Yogyakarta is also shown to influence the subjective norm. These results support the research by Bhattacherjee (2000). These results indicate that the influence of external factors or institutional and interpersonal influence in the use of online shopping by members of IWAPI Yogyakarta is a real effect on the subjective norm in the adoption of online shopping by the people.

In the model, it shows that TAM perceived usefulness has a direct relationship with intention to use. As presented in Table 4.11, perceived usefulness has a significant effect on behavioral intention in the use of online shopping by members of IWAPI Yogyakarta.

These results are also consistent with Davis et al. (1989) and Mathieson (1991) found a significant effect of subjective norm on intention to use. Our results also show the same thing when subjective norms are influenced by external influences and subjective norms are influenced both by external influences and interpersonal influence. These results indicate that interpersonal influence has an effect on subjective norms than external influences. This is in accordance with the

opinion of Roger (1985) that social pressure has a stronger influence on the early and most of the adoption.

The findings show that the perceived benefits of the intervention is the key variable associated with variable that is opposite with the external influences & attitudes. Significant influence of perceived usefulness is further illustrated by the direct effects of intention to use the online shopping by members of IWAPI Yogyakarta. One of the purposes of IWAPI's member to use the online shopping depends on the usefulness and attitude, it also depends on the ease of using the online shopping. This result is also supported by research conducted Silva and Alwi (2008).

CHAPTER 5

CONCLUSIONS AND SUGGESTIONS

5.1 Conclusions

Based on the data analysis we can formulate several conclusions as follows:

1. Ease of use have a positive significant influence on using online shopping. The coefficients of parameter value of Ease of use is 0.637 and t test is statistically significant (α=5%), it means the H_{a1} which that state Ease of use will have a positive significant influence on using online shopping is accepted.

2. Security have a positive significant influence on the use of online shopping of the members of IWAPI Yogyakarta. The value of the t test of X_2 (Security) of 3.665 with p.value = 0.001, the p.value which is less than α = 5%. Based on these results we can conclude that the H_{a2} which states that Security will have a positive significant influence on the use of online shopping of the members of IWAPI Yogyakarta is accepted.

3. The coefficients of parameter value of Reliability is 0.116 and t test is statistically significant (α=5%), it means the H_{a3} that state Reliability will have a positive significant influence on the use of online shopping is accepted.

4. Ease of use, Security and Reliability variables have simultaneously a positive significant influence to the use of online shopping. Based on the test results, F calculated value is 287.055 with and p.value = 0.000. This means H_{a4} that states the variables of Ease of use, Security and Reliability simultaneously a

positive significantly influence on the use of online shopping members of IWAPI Yogyakarta is accepted.

5.2 Suggestion

Based on the several conclusion we can formulate several suggestion as follows:

1. To support the use of online shopping for members IWAPI Yogyakarta. Board of Indonesian Business Women's Association (IWAPI) needs to consider the factors that influence the adoption of the use of online shopping for members IWAPI Yogyakarta. Such factors are ease of use, security, and reliability.

2. Board of Indonesian Business Women's Association (IWAPI) and the Regional offices should start developing the official's website that gives more attention to the following factors: ease of use, security, and reliability, because according to this research, those factors simultaneously have a significant and positive effect on the use of online shopping.

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APPENDIX

APPENDIX 1: Questionaire and Data Tabulation

PENGANTAR

Kepada:

Yth. Ibu/Sdri. Anggota IWAPI Yogyakarta

di tempat.

Dengan hormat,

Perkenalkan saya Safitta Q. Gonta mahasiswi Fakultas Ekonomi UII Yogyakarta. Sehubungan dengan penelitian yang sedang kami laksanakan dengan judul "The Factors of IWAPI's Member Using Online Shopping", maka kami mohon kepada Ibu/Sdri. untuk mengisi kuesioner terlampir. Terkait penelitian kami tersebut maka sebelumnya kami telah meminta ijin kepada Ketua DPP IWAPI DIY, Ibu Budhi Hastuti. Untuk itu kami mohon bantuan kepada Ibu/Sdri. untuk mengisi kuesioner ini dengan sebaik-baiknya. Adapun data yang telah diisi oleh Ibu/Sdri. dalam kuesioner ini, adalah bersifat rahasia dan tidak akan berpengaruh buruk kepada Ibu/Sdri, karena hanya untuk kepentingan penelitian ilmiah. Untuk itu Ibu/Sdri. tidak perlu khawatir terhadap semua akibat dari pengisian kuesioner ini. Apabila kuesioner telah selesai diisi secara lengkap, mohon di-email kembali kepada kami.

Atas bantuan dan perhatiannya kami mengucapkan banyak terima kasih.

Hormat kami,

Safitta Q. Gonta

Petunjuk Pengisian Kuesioner

1. *Sebelum mengisi kuesioner, luangkan waktu Ibu/Sdri sejenak untuk membaca petunjuk pengisian kuesioner ini*

2. *Cara mengisi pilihan jawaban adalah dengan mengetikan huruf "X" pada pilihan jawaban yang telah disediakan. Lihat contoh berikut:*

   Apakan anda …….. : …**X**.. Punya ….. Tidak Punya

	Bagi saya ……………….	STS	**X**	S	SS

3. *Apabila kuesioner telah selesai diisi secara lengkap, mohon di-email kembali kepada kami.*

4. *Berikut ini kami sajikan sejumlah pernyataan yang menyangkut pengalaman dan pendapat Ibu/Sdri mengenai belanja online. Masing-masing pertanyaan menggunakan empat alternatif jawaban, yaitu :*

   STS   Bila responden merasa sangat tidak setuju

   TS   Bila responden merasa tidak setuju

   S   Bila responden merasa setuju

   SS   Bila responden merasa sangat Setuju

Identitas Responden

Sebelum mengisi kuesioner ini, dimohon untuk mengisi identitas responden

dengan lengkap terlebih dahulu.

Nama anggota IWAPI   : …………… ………….. …………….

Masa anggota IWAPI   : …………… Tahun …………. Bulan

Pengalaman belanja online   : ….. Tidak Pernah

                                             ….. Pernah

                                             ….. Sering

*) *Pilih salah satu jawaban dengan cara memberi silang pada kotak yang telah tersedia dan bilamana ada tempat tersedia mohon dijelaskan.*

KUESIONER PENELITIAN

Pernyataan :

	Ease of Use				
1	Bagi saya menggunakan fasilitas situs belanja online adalah mudah	STS	TS	S	SS
2	Mudah bagi saya untuk mengerti dan jelas tentang fitur-fitur yang ada dalam situs belanja online	STS	TS	S	SS
3	Saya mendapatkan bahwa mudah untuk saling berhubungan dengan menggunakan belanja online	STS	TS	S	SS
4	mudah untuk menggunakan fitur-fitur belanja online	STS	TS	S	SS
5	Saya merasa situs belanja online memiliki navigasi yang mudah dan efisien	STS	TS	S	SS
6	Navigasi situs belanja online cepat	STS	TS	S	SS
7	Situs belanja online memiliki desain yang sederhana dan user-friendly	STS	TS	S	SS
8	Produk yang ditawarkan melalui online shopping sesuai dengan kenyataan	STS	TS	S	SS
9	Dalam situs belanja online memungkinkan saya untuk berbelanja seperti yang saya inginkan untuk berbelanja	STS	TS	S	SS
	Reliability				
10	Pemanfaatan belanja online membuat saya dapat	STS	TS	S	SS

	menghemat waktu				
11	Saya mendapatkan apa yang saya dipesan dari situs belanja online	STS	TS	S	SS
12	Barang yang saya beli lewat situs belanja online disampaikan tepat waktu	STS	TS	S	SS
13	belanja online meningkatkan efektivitas saya sebagai anggota IWAPI	STS	TS	S	SS
14	Melalui belanja online saya bisa menciptakan kebutuhan konsumen akan belanja	STS	TS	S	SS
15	Melalui belanja online saya bisa mengurangi biaya operasional	STS	TS	S	SS
	Security				
16	Saya merasa rincian kartu kredit aman memberikan di situs belanja online ini	STS	TS	S	SS
17	Saya tidak merasa khawatir apabila bertransaksi melalui situs belanja online akan memiliki informasi data pribadi tentang saya	STS	TS	S	SS
18	Saya merasa bahwa situs belanja online ini responsif terhadap kebutuhan yang saya temui	STS	TS	S	SS
19	Situs belanja online memiliki fitur keamanan yang memadai	STS	TS	S	SS
20	Saya merasa seperti privasi saya dilindungi di situs belanja online	STS	TS	S	SS
	Using Online Shopping				
21	Saya sering bertransaksi menggunakan online shopping	STS	TS	S	SS
22	Saya mendapatkan kiriman barang dari penjual melalui online shopping	STS	TS	S	SS
23	Saya mendapatkan konformasi pembayaran dari penjual online shopping	STS	TS	S	SS

Terima Kasih atas partisipasi Ibu/Sdri.

Data Tabulation

No	Age	SP	PPD	K1	K2	K3	K4	K5	K6	K7	K8	K9	R10	R11	R12	R13	R14	R15
1	47	2	4	4	2	4	4	4	4	4	3	4	4	4	2	4	2	4
2	46	2	2	4	4	3	3	4	4	4	4	3	4	2	4	4	2	4
3	51	2	4	4	3	4	4	4	4	3	4	4	4	3	3	4	3	4
4	46	2	2	3	4	3	3	4	3	4	3	3	4	4	4	4	3	3
5	46	2	4	4	3	4	4	4	4	4	3	4	4	4	4	3	3	3
6	51	2	2	4	4	4	4	4	4	4	2	4	2	4	3	3	3	4
7	49	2	1	4	4	4	4	4	4	3	3	4	4	2	2	4	4	4
8	48	2	2	4	3	4	4	3	3	3	3	3	4	3	3	4	4	4
9	47	2	2	4	4	2	4	4	4	4	4	4	3	3	3	3	3	3
10	55	2	2	4	4	4	4	4	4	4	4	2	4	3	2	3	3	3
11	51	2	2	4	4	4	4	4	4	3	3	4	3	4	3	3	2	2
12	48	2	3	2	2	2	1	3	2	3	2	2	4	4	4	4	4	4
13	45	2	4	4	4	2	2	2	2	2	4	2	4	4	4	4	4	4
14	45	2	4	3	3	4	4	4	4	4	3	3	4	4	4	4	3	3
15	53	2	4	4	4	4	2	4	4	4	4	4	4	2	3	3	3	3
16	54	2	2	3	3	4	4	4	4	4	3	3	3	4	4	3	4	4
17	44	2	2	3	3	4	4	4	4	4	3	3	4	2	4	4	3	4
18	49	2	2	4	4	4	3	4	4	4	4	4	4	4	2	4	2	2
19	46	2	1	4	4	4	3	4	4	4	4	4	2	3	3	3	3	3
20	50	2	2	4	4	4	3	4	3	4	2	4	4	2	4	4	3	4
21	51	2	4	4	4	4	3	4	4	4	4	4	2	3	2	3	4	2
22	48	2	2	4	2	2	4	2	2	2	4	2	4	4	4	4	4	4
23	51	2	2	3	3	2	3	3	3	3	3	2	4	4	4	4	4	4
24	46	2	4	4	2	3	2	3	3	4	3	3	4	4	4	4	3	4
25	48	2	2	3	3	3	4	4	4	4	4	4	4	2	4	4	3	4
26	40	2	4	4	4	4	4	4	4	3	4	4	2	2	4	2	2	4
27	42	2	5	2	2	4	3	2	2	2	3	4	4	4	4	4	4	4
28	47	2	4	4	4	4	4	4	4	3	4	4	2	2	2	4	2	4
29	55	2	4	4	4	4	4	4	4	4	4	4	3	3	2	3	2	3
30	37	2	4	3	4	2	3	4	4	3	3	2	4	4	4	4	4	3
31	52	2	2	4	4	4	3	4	3	4	1	4	4	3	3	4	4	4
32	53	2	4	4	4	4	4	4	4	4	4	4	2	3	3	3	3	3
33	39	2	3	4	3	3	4	4	4	3	4	4	3	4	4	4	3	4
34	54	2	2	4	4	4	4	4	4	4	4	4	2	3	3	3	3	3
35	53	2	4	4	4	4	4	4	4	4	4	4	2	2	3	2	2	3
36	51	2	2	4	4	3	3	3	3	4	3	4	4	4	4	4	3	3
37	40	2	4	4	4	4	4	4	4	3	3	3	3	4	4	3	3	3
38	40	2	1	4	4	3	3	3	3	4	2	3	4	4	4	4	4	4
39	47	2	4	4	2	3	4	5	4	3	4	4	4	4	4	4	3	3
40	34	2	1	4	4	4	4	4	4	4	4	4	3	2	2	2	2	3
41	35	2	1	4	4	4	4	4	4	4	4	3	2	4	2	3	1	3
42	32	2	1	4	4	4	4	4	2	4	2	4	4	4	4	4	3	4
43	46	2	2	4	4	4	4	4	4	4	4	4	3	3	3	2	2	2
44	36	1	4	4	4	2	4	4	4	4	3	4	4	3	3	4	3	4
45	40	1	4	4	4	4	4	4	4	4	4	4	2	3	2	3	3	3
46	39	2	4	4	4	4	4	4	4	4	4	4	2	2	2	3	1	2
47	47	2	2	4	4	4	4	4	4	4	4	4	2	2	2	2	2	2
48	51	2	2	3	3	2	3	3	3	3	3	2	4	4	4	4	4	4
49	51	2	2	3	3	2	3	3	3	3	3	2	4	4	4	4	4	4
50	47	2	4	4	4	4	4	4	4	4	4	4	2	2	2	1	1	1

Data Tabulation

No	R15	S16	S17	S18	S19	S20	OS1	OS2	OS3
1	4	4	4	4	2	4	4	4	4
2	4	3	4	4	3	4	4	4	4
3	4	3	4	4	3	4	4	4	4
4	3	3	3	3	3	3	4	3	3
5	3	4	4	4	2	4	4	4	4
6	4	4	4	4	3	3	4	4	4
7	4	4	4	4	4	4	4	4	4
8	4	3	3	3	3	3	4	3	3
9	3	3	4	4	4	4	4	4	4
10	3	4	4	4	4	4	4	4	4
11	2	4	4	4	3	4	4	4	4
12	4	1	1	2	1	1	2	2	2
13	4	4	2	2	2	2	3	3	2
14	3	3	3	3	3	4	4	4	3
15	3	3	4	4	4	4	4	4	4
16	4	3	3	4	3	3	4	4	3
17	4	3	2	3	4	4	4	4	3
18	2	4	4	4	4	4	4	4	4
19	3	4	4	4	4	4	4	4	4
20	4	4	3	4	3	2	4	4	3
21	2	4	4	4	4	4	4	4	4
22	4	2	2	2	2	2	2	2	2
23	4	3	3	2	3	2	2	4	2
24	4	4	4	2	2	2	3	3	3
25	4	2	3	4	3	4	4	4	3
26	4	3	4	4	4	4	4	4	4
27	4	2	2	2	2	3	3	2	2
28	4	4	4	4	4	4	4	4	4
29	3	4	4	4	4	4	4	4	4
30	3	2	3	3	3	3	3	3	3
31	4	3	3	3	3	3	4	2	4
32	3	4	4	4	4	4	4	4	4
33	4	3	4	4	3	3	3	4	4
34	3	4	4	4	4	4	4	4	4
35	3	3	4	4	4	4	4	4	4
36	3	3	3	3	3	3	3	4	3
37	3	4	3	4	3	3	4	4	3
38	4	3	2	3	3	4	3	3	3
39	3	2	4	3	3	3	3	4	3
40	3	4	4	4	3	4	4	4	4
41	3	3	4	4	4	4	4	4	4
42	4	3	3	3	3	3	3	3	4
43	2	4	4	4	4	4	4	4	4
44	4	3	3	4	3	4	3	4	4
45	3	4	4	4	3	4	4	4	4
46	2	4	4	4	4	4	4	4	4
47	2	4	4	4	4	4	4	4	4
48	4	2	2	3	2	4	4	2	2
49	4	2	2	3	2	4	3	3	2
50	1	4	4	4	4	4	4	4	4

APPENDIX 2

Frequencies

Statistics

		Ease of Use	Reliability	Security	Using Online Shopping
N	Valid	50	50	50	50
	Missing	0	0	0	0

Frequency Table

Ease of Use

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	4	8.0	8.0	8.0
	Agree	9	18.0	18.0	26.0
	Strongly Agree	37	74.0	74.0	100.0
	Total	50	100.0	100.0	

Reliability

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	9	18.0	18.0	18.0
	Agree	12	24.0	24.0	42.0
	Strongly Agree	29	58.0	58.0	100.0
	Total	50	100.0	100.0	

Security

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	2.0	2.0	2.0
	Disagree	6	12.0	12.0	14.0
	Agree	16	32.0	32.0	46.0
	Strongly Agree	27	54.0	54.0	100.0
	Total	50	100.0	100.0	

Using Online Shopping

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	5	10.0	10.0	10.0
	Agree	10	20.0	20.0	30.0
	Strongly Agree	35	70.0	70.0	100.0
	Total	50	100.0	100.0	

APPENDIX 3 Validity and Reliability

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	50	100.0
	Excluded[a]	0	.0
	Total	50	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.817	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
OS21	7.10	1.602	.645	.779
OS22	7.12	1.455	.642	.776
OS23	7.30	1.194	.740	.676

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	50	100.0
	Excluded[a]	0	.0
	Total	50	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.876	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
S16	13.60	6.816	.595	.877
S17	13.48	6.091	.782	.831
S18	13.36	6.439	.815	.826
S19	13.70	6.459	.712	.849
S20	13.38	6.730	.645	.865

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	50	100.0
	Excluded[a]	0	.0
	Total	50	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.848	6

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
R10	16.14	9.551	.676	.814
R11	16.24	10.758	.447	.857
R12	16.24	9.860	.637	.821
R13	16.04	9.753	.760	.800
R14	16.52	9.561	.674	.814
R15	16.12	10.312	.609	.827

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	50	100.0
	Excluded[a]	0	.0
	Total	50	100.0

a. Listwise deletion based on all variables
in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.846	9

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
K1	28.36	14.317	.570	.831
K2	28.56	13.884	.472	.839
K3	28.62	12.893	.592	.827
K4	28.56	13.558	.541	.832
K5	28.38	13.342	.764	.812
K6	28.50	12.786	.758	.808
K7	28.50	14.133	.519	.834
K8	28.72	14.655	.285	.860
K9	28.60	12.694	.661	.818

APPENDIX 4
Regression

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	Security, Reliability, Ease of Use[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: Using Online Shopping

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.974[a]	.949	.946	.13239

a. Predictors: (Constant), Security, Reliability, Ease of Use

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	15.094	3	5.031	287.055	.000[a]
	Residual	.806	46	.018		
	Total	15.901	49			

a. Predictors: (Constant), Security, Reliability, Ease of Use

b. Dependent Variable: Using Online Shopping

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.938	.387		-2.422	.019
	Ease of Use	.795	.146	.637	5.438	.000
	Reliability	.106	.051	.116	2.063	.045
	Security	.398	.109	.439	3.665	.001

a. Dependent Variable: Using Online Shopping