THE INFLUENCE OF PERCEIVED USEFULNESS AND PERCEIVED EASE OF USE OF ONLINE CONSUMER REVIEWS ON TRUST AND PURCHASE INTENTION AMONG STUDENTS

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DECLARATION OF AUTHENCITY

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 acknowledgement. All quotations are cited and listed in the bibliography of the thesis.

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

Yogyakarta, July 29th 2019

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ABSTRACT

The influence of online consumer reviews (OCRs) on purchase intention has recently gained considerable attention, in both academic and business communities. Consumers freely and easily express their opinions and give comments online about any products or services, helped by the technology that is available today; this type of consumer review could have a significant influence on other consumers' purchase decision. This research aimed to understand the impact of OCRs on consumers' trust and intention. The Theory of Technology Acceptance Model (TAM) was applied in this research in order to investigate the effect of OCRs on consumers' trust and purchase intention. A total of 210 responses from distributed questionnaire were obtained from students who already had online shopping experience before and lived in Yogyakarta, Indonesia. The data was analyzed by using Structural Equation Modeling (SEM) analysis with the help of SPSS and AMOS. The findings from this research were consumers' trust and their intention to shop online were significantly affected by perceived usefulness and perceived ease of use of OCRs. Clearly, those attributes of OCRs were linked to the development of the shopping environment, which consequently could affect sales.

Keywords: TAM, online consumer reviews (OCRs), trust, purchase intention

ABSTRAK

Pengaruh ulasan online konsumen (OCR) pada niat beli baru-baru ini mendapatkan perhatian yang cukup besar, baik dalam komunitas akademik maupun bisnis. Konsumen dengan bebas dan mudah mengekspresikan pendapat mereka dan memberikan komentar secara online tentang produk atau layanan apa pun, dibantu oleh teknologi yang ada saat ini; jenis ulasan konsumen ini dapat memiliki pengaruh yang signifikan terhadap keputusan pembelian konsumen lain. Penelitian ini, bertujuan untuk memahami dampak OCR pada kepercayaan dan niat konsumen. Teori Technology Acceptance Model (TAM) diterapkan dalam penelitian ini untuk menyelidiki pengaruh OCR pada kepercayaan dan niat pembelian konsumen. Sebanyak 210 tanggapan didapatkan dari survei yang disebar ke pelajar yang memiliki pengalaman belanja online sebelumnya dan yang berdomosili di Yogyakarta, Indonesia. Data kemudian dianalisis dengan menggunakan analisis Structural Equation Modeling (SEM) dengan bantuan SPSS dan AMOS. Temuan dari penelitian ini menunjukkan bahwa kepercayaan konsumen dan niat mereka untuk berbelanja online secara signifikan dipengaruhi oleh persepsi manfaat dan persepsi kemudahan penggunaan OCR. Jelas, atribut-atribut OCR terkait dengan pengembangan lingkungan belanja, yang akibatnya dapat mempengaruhi penjualan.

Kata Kunci: TAM, ulasan online konsumen (OCRs), kepercayaan, niat beli

CHAPTER I

INTRODUCTION

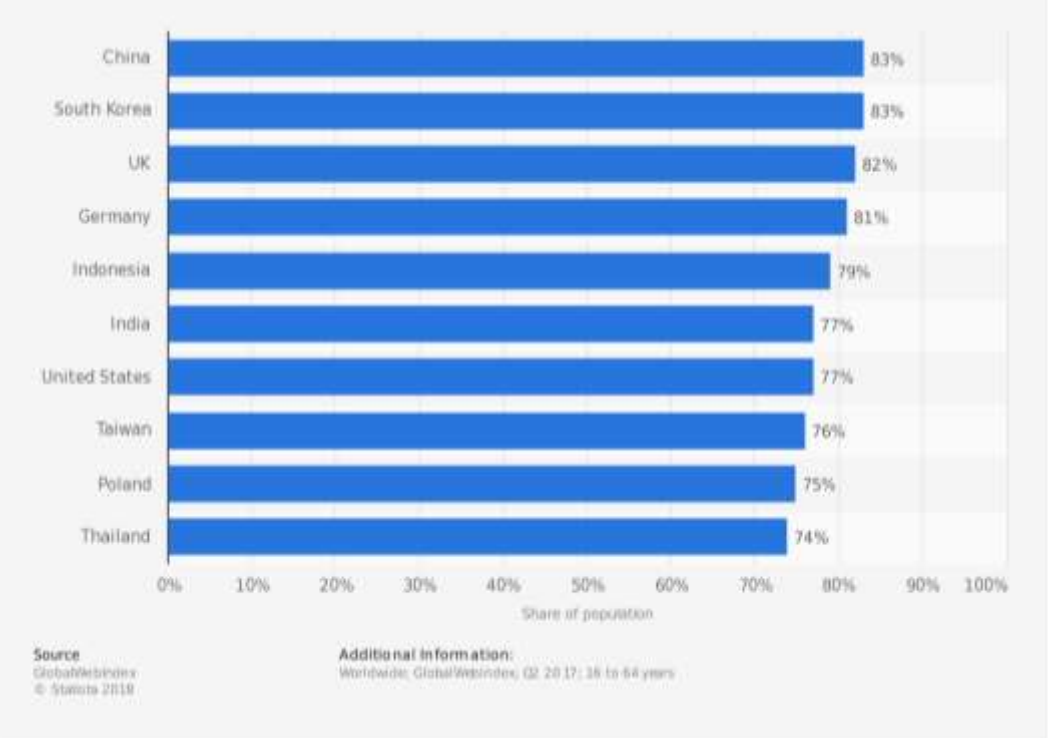
1.1 Background of Study

Advances in technology and excessive use of the Internet have extended the opportunities for gathering and providing information. Web 2.0 also brings new possibilities of information and communication flow stream (Schultz, Tannenbaum, & Lauterborn, 1994). People also believe that almost all of our activities nowadays cannot be separated from the Internet and technology. News, for example, is preferred to be read on the go from a tablet than on its physical form to most people. On the street, we could find the best route option to avoid traffic using GPS. The same trend applies to consumer shopping behavior. With e-commerce, consumers can simply conduct multiple transactions without having to leave their comfortable couch at home. This proves that the Internet and technology bring consumers closer to product/service providers. Online marketplace has become an extremely popular platform for shopping, shifting consumers behavior from brick-and-mortar transactions to online transactions.

With a population of more than 250 million people, Indonesia has an enormous potential for digital market development. According to a survey by Association of Internet Service Provider Indonesia (APJII) (2017), Internet users in Indonesia in 2016 were around 132.7 million users (more than half of the national total population) and it is still growing. The same survey shows that

97.4% of Internet users in Indonesia use the Internet for social media and 91.3% of Internet users in Indonesia use the Internet for commercial use. The understanding of Internet for commerce has spread widely in Indonesia and becomes a good base for small-to-medium enterprise to expand their businesses online. This premise is proven by the data presented by APJII where 130 million people searched online for the goods and services they need and 84.2 million users have done online transactions by 2016.

Figure 1.1 Global Markets with the Highest Online Shopping Penetration Rate as of 2nd Quarter 2017



The chart above presents the top 10 countries with the highest online shopping level in the world. The chart shows that by 2nd Quarter of 2017 China

and South Korea are still leading in the online transaction volume with 83% penetration, followed by UK (82%), Germany (81%), and Indonesia (79%). As these facts combined, Indonesia's growth potential becomes very attractive for e-commerce investors as their next target market.

Online platforms such as official websites, social media, blogs, online discussion forums, and online marketplace also help distribute information vastly and continuously 24/7. While the media mentioned earlier facilitate communication between companies and consumers, communication among consumers about companies also increases (Alboqami et al., 2015). The development of the role of media in marketing research creates new paradigm (Hennig-Thurau et al., 2010). Therefore, companies need to adjust their marketing strategies. In the meantime, word of mouth (WOM) is no longer limited to face-to-face interaction. The process of exchanging opinions and user experiences are happening online, which is known as electronic word of mouth (eWOM). Companies that created e-commerce site make use the instant nature of eWOM as their main marketing driver. Hennig-Thurau, Gwinner, Walsh and Gremler (2004) mentioned that eWOM communication is defined as any positive or negative statement made by potential, actual, or former customers about a product or company, which is made available to a multitude of people and institutions via the Internet.

In the e-commerce industry, there are several things that generate pros and cons that might determine the consumers buying decision, such as: price, reviews,

and seller's trustworthiness. Consumers are seeking to get the best value for money based on the price they are paying. Positive reviews may affect sales and buyers' attitude (Helversen et al., 2018). Consumers tend to also seek for trustworthy sellers from various indicators, for instance ratings given by previous consumer, the amount of goods sold, seller's company background, etc.

Online shopping gives a different shopping experience for customers and sellers compared to shopping in a physical store. In online shopping, buyers do not have the chance to meet the seller in person and touch and feel the goods they are purchasing. As a result, buyers often feel worried when it comes to the true-to-reality quality of the items they are purchasing based on the pictures sellers display, payment security, or the delivery assurance (Lee & Ma, 2012). Uncertainty may encompass products, processes, and psychological uncertainties, because sometimes product information provided is not sufficient and the quality of the product can only be determined after experiencing it. Meanwhile, sellers are also at risk of not getting paid by their buyers when they already ordered a certain quantity of goods to be sold based on orders or what we know as hit-and-run buyers. Hence, trust becomes one of the most important issues to be solved to enhance both buyers and sellers e-commerce experience.

With the rise of virtual communities, trustworthiness could be managed with the presence of Online Consumer Review (OCR). OCR is a review done by a consumer who has purchased and used or had experience with the product or service. Furthermore, previous researches conducted by Bickart & Schindler

(2001) and Gruen, Osmonbekov, & Czaplewski (2006) had found that consumers perceive OCR as a reliable source of information. The ability to provide information on alternatives also assists consumers to make better decisions and achieve higher satisfaction. Nowadays, OCR is viewed as one of the most popular forms of eWOM. The presence of OCR stimulates companies to create online marketplace platform that not only provide goods and services for consumers, but also deliver satisfying online transaction experience. This new form of eWOM has become an important factor in the formation of consumer behavior (Hatane & Lianto, 2014).

Online Consumer Review (OCR) is considered as a form of electronic word-of-mouth (eWOM) communication used by buyers to assess the quality and performance of the products and services they consider purchasing (Filieri, McLeay, Tsui, & Lin, 2018). The characteristics of OCR are:

1. OCRs are only generated by consumers, not marketers (Cheong & Morrison, 2008).
2. OCRs are usually posted on e-retailer websites such as Tokopedia, Shopee, and Bukalapak with no restriction and accessible to potential consumers.
3. OCRs are publicly communicated in the form of comments under product review in a website or in the form of personal testimonial in social media.

E-commerce sites offer different kind of advantages such as providing

product knowledge, helpful information, and a time saving in finding the best deal that is happening at the moment (Lee & Ma, 2012; Liang, Ekinci, Occhiocupo, & Whyatt, 2013). For some extent, consumers use e-commerce sites not only to find price information but also assess product quality. These two attributes differ in levels of certainty. Price can be known with certainty prior to a purchase, while product quality can be fully known after a purchase and some period of usage (Wang, Yang, & Brocato, 2018). With OCR, such information can be obtained before making a purchase. Not forget to mention that each OCR has different level of reliability due to subjectivity factor from each reviewer.

OCR comes in a form of ratings with numerical scale and open-ended review posted by consumers. Numerical scale are often prominently shown in the form of numerical star ratings (usually ranging from 1 to 5 stars) at the surface level of the review, while open-ended comments are used to display reviewers' assessments of the product/service qualities as voiced in the textual content of reviews (Mudambi, 2014).

As technology advances, information becomes more transparent and product information becomes more accessible for consumers to find. Amongst all information available, in the eyes of consumers, OCRs are more trustworthy source of information because it is more personal and genuine compared to information released by sellers or advertisements (Lee & Ma, 2012; Thakur, 2018). Consumers usually rely on OCR to be sure of their purchase by confirming that peers approve the product (Hennig-Thurau, Gwinner, Walsh, & Gremler,

2004). In conclusion, OCRs influence potential buyers' decision making process and is regarded as a reliable source of product information.

To find out the effectiveness of the use of OCRs, a comprehensive study needs to be carried out both in terms of e-commerce businesses and e-commerce users. The lack of e-commerce usage in Indonesia is a challenge in itself. This is due to the low level of knowledge and understanding of the use of e-commerce site in conducting online transactions and the low experience of using online platforms. Thus, it is necessary to measure the effectiveness of these OCRs, judging from the perceived usefulness and ease of use that shape consumers' trust on e-commerce that will create purchase intention through online marketplace.

Looking at the challenges and concerns faced by e-commerce buyers, there is a question to answer: How does **consumers' perceived usefulness and perceived ease of use of OCRs affect trust and online purchase intention.** It is hoped that the existence of this research can be useful as material for theoretical or scientific development that has been tested, and can be used as a benchmark in the development of OCRs in e-commerce.

Based on the explanation above, it is necessary to understand the behavior of OCR feature users in their online shopping decision-making process by employing Technology Acceptance Model (TAM). Some variables that are used in this research are: (1) perceived usefulness, (2) perceived ease of use, (3) trust, and (4) purchase intention.

1.2 Problem Formulation

1. Does the perceived usefulness of OCRs influence consumers' trust in e-commerce?
2. Does the perceived ease of use of OCRs influence consumers' trust in e-commerce?
3. Does trust in e-commerce sites that provide OCR feature influence consumers' intention to shop online?

1.3 Research Limitation

Due to some conditions and existing constraints during this research process, there were several limitations of this research, as follows:

a. This research only took data from consumers who have done online shopping through e-commerce before.
b. This research focused on variables that affect intention to purchase through Technology Acceptance Model (TAM) and trust.

1.4 Research Objective

1. To identify the influence of perceived usefulness of OCRs on consumers' trust in e-commerce.
2. To identify the influence of perceived ease of use of OCRs on consumers' trust in e-commerce.
3. To identify the influence of trust in e-commerce sites that provide OCR feature on consumers' intention to shop online.

1.5 Research Benefits

1.5.1 Researcher

Study results will provide additional empirical evidence about the effect of consumers' perceived usefulness and perceived ease of use of OCRs on trust and online purchase intention in e-commerce. This research is a valuable experience for researchers in broadening their insights and knowledge on marketing management issues especially regarding marketing strategies.

1.5.2 Future Researches

To provide additional literature in the study of marketing strategies, this research can be used as a reference for other researches in deepening the research topic in the future as well as a comparison material for further research related in this study.

1.5.3 Companies/Organizations

This research could help companies and/or organizations to see the benefit given by OCRs, companies should give more attention in utilizing this feature in their system, not only for their products, but also in their services such as customer care, online chat, etc. Furthermore, retailers and marketers can also help by understanding the power and benefits of OCRs,

which can relate to their products and services to improve their business performance. Thus, purchase intention on e-commerce would increased.

1.6 Systematics of Writing

In writing this thesis, there are five chapters as follows:

Chapter I: INTRODUCTION

This chapter contains the background of the research, the formulation of the problems, the limitation of the research, the purpose of the research, the contribution of the research, and the systematical writing of the research.

Chapter II: LITERATURE REVIEW

This chapter exhibits the theoretical foundation of perceived usefulness, perceived ease of use, trust, and purchase intention. In addition, there are research hypotheses and the framework of the research provided.

Chapter III: RESEARCH METHOD

This chapter explains the model and methods used in this research, population and sample, sampling technique, the variables of the research and the testing methods used.

Chapter IV: DATA ANALYSIS AND DISCUSSIONS

This chapter shows data analysis and discussions of the results obtained from statistical calculations using theoretical concepts and interpretation of research on theories that are already exist.

Chapter V: CONCLUSIONS AND RECOMMENDATIONS

This chapter contains the conclusions on the results of the analysis and calculation of data obtained from the research. In addition, this chapter also describes the limitations of the research conducted, and recommendations, which can be used for future research.

CHAPTER II

LITERATURE REVIEW

This chapter will dissect the step-by-step flow of consumer's purchasing decision making process based on the theoretical model adopted from Technology Acceptance Model (TAM) that consist of Perceived usefulness and Perceived ease of use as variables driving Trust, hence, Purchase Intention.

2.1 Technology Acceptance Model

When a new technology immerse, it takes a certain process until users are able to accept and adapt it in their life. To understand the key drivers of acceptance of new communication innovations, such as OCRs, the Technology Acceptance Model (TAM) by Davis (1989) provides a framework that explain how users or consumers understand and finally use a specific information technology. This model is compatible for analyzing user's decision-making process and it is proven to have high validity (Cakir & Solak, 2015). As a proof, it has been adopted and modified in many studies of various types of technologies including Worldwide Web, E-mail, and Enterprise Resource Planning (ERP) systems.

In many literatures, TAM has been widely used to explain acceptance of technology in terms of behavioral intention to use the actual system. One of the systems discussed includes eWOM (Hsu, Lin, & Chiang, 2013; Liang, Ekinci, Occhiocupo, & Whyatt, 2013; Yang, 2013). The TAM was originally generated

from the Theory of Reasoned Action (TRA) (Fishbein & Ajzen, 1975) whereby TRA believes that there are two core drivers impacting technology adoption decision making process: (1) Perceived usefulness and (2) Perceived ease of use.

2.1.1 Perceived Usefulness and Perceived Ease of Use

Related to TAM, Davis (1989) suggested that perceived usefulness and perceived ease of use are the main determinant of system use and information adoption. Perceived usefulness is defined as the degree to which an individual believes that using a particular system would enhance his or her productivity (Davis, 1989). In other words, individuals are likely to adapt to a new technology if they regard it useful for achieving certain goals and helpful for them to perform the job better. While perceived ease of use is defined as the degree an individual believes that using a particular system would be effortless (Davis, 1989). With the various choices available, prospective consumers are more likely to choose an option that is easier to use and requires the least physical or mental effort (Yang, 2013).

In doing online shopping activity, OCRs offer various advantages. Based on studies by Hennig-Thurau, Gwinner, Walsh, & Gremler (2004), it is found that OCRs reduce information search time and help consumers sort the best option from a wide range of products. OCRs could also provide convenience for both parties. In the online shopping environment uncertainty becomes one of the labels users perceived. Thus, trust plays an important role. Ho & Chen (2014) found that the success of online shopping channel mirrors consumers' perceived low level of

risk and high level of trust, which then directly increase consumers' intention to shop online. From consumers' perspective, opinions originally posted by fellow consumers are seen to be more reliable and genuine compared to advertisements by sellers (Dellarocas, 2003; Sher & Lee, 2009). Mortazavi, Esfidani, & Barzoki (2014) released the same statement whereby peer's recommendation is more trustworthy compared to online advertisements. The quality of OCRs, in this case "helpfulness" was also found to influence product sales (Park, Lee, & Han, 2007). Bach (1967) mentioned that consumer reviews could be considered good if they have: (1) trustworthy perception, (2) problem-solving, and (3) insight mediation. Additionally, positively reviewed products are sold better than the one that does not (Helversen et al., 2018). Perceived ease of use also found to influence trust (Aghdaie, Piraman, & Fathi, 2011).

The absence of physical interaction in online shopping pressures e-commerce sites to provide cues to increase consumers' trust on sellers, especially for consumers who have not had any transaction with a particular seller or even the platform itself. Useful, clear and understandable/relatable information available tends to reduce anxiety caused by asymmetric information and improve trust in sellers (Ho & Chen, 2014).

According to Akerlof (1970), asymmetric information is a condition where one party has more or better information than the other party. With the perception that a seller is exploiting on the buyer-seller relationship, perceived ease of use may increase consumer trust (Gefen et al., 2003). McKnight & Chervany (2002) mentioned that trust in online shopping is not only between buyers and sellers, but

also between buyers and the supporting systems. Sufficient information sources also improve consumers' trust. Consumer trust sellers who provide OCR feature more than other online sources (Elwalda, Lu, & Ali, 2016). Given the trustworthiness and credibility of OCR (Hu, Liu, Bose, & Shen, 2010), this feature in e-commerce is likely to be a key factor influencing the consumer's purchase-decision making process (Elwalda, Lu, & Ali, 2016). OCRs also help buyers in figuring out the product's indicative value in prior to purchase while comparing to other products. The ability to provide information on alternatives helps consumers make better decisions and have better experience with higher satisfaction rate (Kotler et al., 2004). In conclusion, online review systems are generally employed to improve consumers' trust in doing online shopping (Razak, Marimuthu, Omar, & Mamat, 2014; Elwalda, Lu, & Ali, 2016).

H1: Perceived usefulness of OCRs influence consumers' trust in e-commerce.

H2: Perceived ease of use of OCRs influence consumers' trust in e-commerce.

2.2 Trust

There are dozens of definitions of trust. According to Cambridge Dictionary (2018), trust has the meaning of believing someone to do good and honest that will not do harm; or something that is safe and reliable. In "A social commerce investigation of the role of trust in a social networking site on purchase

intentions", Hajli, Sims, Zadeh, & Richard (2016) mentioned that trust is a belief in the reliability, truth, and ability of the exchange party. In the context of online shopping, trust is a positive expectation that will enhance the consumers' beliefs that other people will not act opportunistically (Ho & Chen, 2014). For instance, buyer expects the product to be received will be the same as the product advertised by the seller.

Meanwhile, seller's reputation is also important to be built. Previous studies have shown that seller's reputation has correlation with price and sales volume (Zhang & Zhang, 2011). Reputation is a valuable asset for sellers that require long-term investment in resources, efforts, and focusing on customer relations. Furthermore, perceived reputation is especially associated with consumers' trust in shopping online (Aghdaie, Piraman, Fathi, 2011). Perceived trust is needed in the case of gaining and retaining consumers in doing online purchases.

As an intermediary feature, the system of marketplace itself needs to have a clear terms and conditions that protects both buyers and sellers equally, creating a sense of security. Terms and conditions enable consumers to reduce the social complexity (Razak, Marimuthu, Omar, & Mamat, 2014). Therefore, complex and long-term transaction is possible.

The higher the degree of trust a consumer has in particular website, the higher the probability it is for a consumer to have the intention of shopping on that website (Razak, Marimuthu, Omar, & Mamat, 2014). This shows that there is

strong relationships between trust and purchase intention (McKnight & Chervany, 2002).

H3: Trust in e-commerce sites that provide OCR feature influence consumers' intention to shop online.

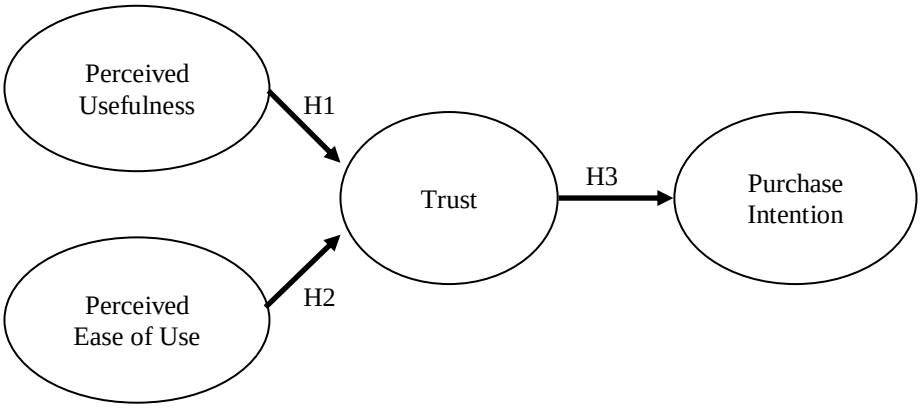
2.3 Purchase Intention

Purchase intention has been defined as the likelihood of the future purchase of a product or service (Kim & Park, 2013). According to Gefen, Karahanna, & Straub (2003), intention is a determinant of behavior and is defined as "the power of one's intention to carry out certain behaviors". While purchase intentions in online shopping contexts refer to the consumers' intentions to engage in online purchases from sellers in e-commerce site (Hajli, Sims, Zadeh, & Richard, 2016) and it depends on consumers' trust on the seller (Gefen, Karahanna, & Straub, 2003).

2.4 Research Framework

This research tested the influence of perceived ease of use and perceived usefulness of OCRs on trust and purchase intention of e-commerce users. Based on the formulation of the problem and the theoretical basis described above, the research framework is as follows:

Figure 2.2 Research Framework



The source of research framework was based on the research done by Elwalda, Lu, & Ali (2016) which was purposely modified in this research. The above theoretical framework model explains the effect of consumers' perceived usefulness and perceived ease of use of OCRs toward consumers' trust and online purchase intention on e-commerce site. The independent variables in this research came from Technology Acceptance Model (TAM), which consisted of perceived usefulness and perceived ease of use, while trust as the first dependent variable followed by purchase intention as the second dependent variable in this research.

CHAPTER III

RESEARCH METHOD

3.1 Type of Study

This research can be classified as causal study. The goal of this research was to test the hypotheses in cause-and-effect relationship. This research attempted to find the correlation and/or relationship between perceived usefulness, perceived ease of use, trust, and purchase intention. The test results were expected to examine those variables to verify their relationships, providing better understanding of OCRs effectiveness in e-commerce.

The analytic approach used in this research was quantitative method, utilizing questionnaire as data source, and Likert scale as itemized rating scale to assess data from respondents who were consumers of e-commerce. Quantitative method attempts to measure and grade certain phenomena and their intensity based on the use of statistical techniques to understand certain aspects of interest on the population or sample under study (Suarez et al., 2017). In this research the population was the people who have done online shopping before.

3.2 Population and Sample

Population is the whole object under study and sample is part of the population that has similar characteristics. Selected individuals were e-commerce users in Yogyakarta, Indonesia that had a diverse background and were very

dynamic, responsive and sensitive to changes. This research utilized factor analysis and Structural Equation Modeling (SEM). Purposive sampling was chosen as a sampling method in this research due to the researcher's specific requirements in respondents' characteristics. The respondents in this research were required to have prior online shopping experience. Like other research in general, cost and time usually become limitations in determining sample size (Bryman & Bell 2011), which was the case in this research. According to Kline (1994), a figure of at least 200 respondents should be displayed as the base figure. Other source recommends 300 cases to give more prominent conviction, unless there are a few high-loading marker variables (> 0.80) (Tabachnick and Fidell, 2001). This research was aimed to have at least 200 respondents.

3.3 Data Collection Method

This research used primary data. Primary data was directly obtained from the object of research to answer research problems specifically to research questions (Zikmund, Babin, Carr, & Griffin, 2013; Sunyoto, 2014; Sekaran, 2006). This data collection technique considered very flexible and relatively easy to use.

The data collected from questionnaire responses were used as a pilot testing for validity and reliability assurance and then for final testing. The type of questions used was closed questions and to be answered using the available choices in the Google Forms distributed directly to respondents.

The distributed questionnaire was consisted of four sections:

1. Perceived Usefulness
2. Perceived Ease of Use
3. Trust
4. Purchase Intention

Respondents' answers were analyzed using 5-point Likert scale. Likert scale allows respondents to answer in a range of level on each question. Respondents were required to find the degree of agreement or disagreement to express the intensity of their feelings. The scaling system of this research consisted of the following:

- Strongly Agree : 5 (points)
- Agree : 4 (points)
- Neutral : 3 (points)
- Disagree : 2 (points)
- Strongly Disagree : 1 (point)

3.4 Definition of Variable Operational and Measurement Research

The analyzed variables in this research consisted of 1 independent, and 2 dependent variables. In this research, the independent variables were perceived usefulness and perceived ease of use. The first dependent variable was trust, and the second dependent variable was purchase intention.

3.4.1 Perceived Usefulness

Perceived usefulness is defined as the degree to which an individual believes that using a particular system would enhance his or her productivity (Davis, 1989). This variable was measured by the following indicators adopted from the research of Elwalda, Lu, & Ali (2016) and Sidharta & Sidh (2014):

a. I find using online consumer review useful.
b. Online consumer review increase my effectiveness when shopping online.
c. After reading online consumer review, I feel confident about a product.
d. Online consumer review increases my time efficiency when shopping online.
e. I feel that reading online consumer review ease my online shopping experience.
f. Online consumer review helps me with online shopping.

3.4.2 Perceived Ease of Use

Perceived ease of use is defined as the degree an individual believes that using a particular system would be effortless (Davis, 1989). With the various choices available, prospective users are more likely to choose one that is easier to use and requires minimum physical or mental effort (Yang, 2013). This variable

was measured by the following indicators adopted from the research of Sidharta & Sidh, (2014):

a. Online consumer review is clear and easy to understand.
b. Reading online consumer review when shopping online do not take too much time.
c. Online consumer review feature is easy to use.
d. Online consumer review is helpful in finding my needs when shopping online.

3.4.3 Trust

Trust is a belief in the reliability, truth, and ability of the exchange party (Hajli, Sims, Zadeh, & Richard, 2016). According to Choi & Ji (2015) trust is a fundamental influence on the acceptance and adoption of new technologies. This variable was measured by the following indicators adopted from the research of (Elwalda, Lu, & Ali, 2016; Choi & Ji, 2015):

a. E-commerce sites that provide online consumer review are more trustworthy.
b. I believe online consumer review to be true.
c. Online consumer review is reliable.
d. Overall, I can trust online consumer review.

3.4.4 Purchase Intention

Purchase intention in online shopping contexts refers to the consumer's intention to engage in online purchases from e-vendors (Hajli, Sims, Zadeh, & Richard, 2016). This variable was measured by the following indicators adopted from the research of Elwalda, Lu, & Ali (2016):

a. I strongly recommend others to shop from e-commerce sites that provide online consumer review.
b. I would be willing to provide information to online retailers who provide online consumer review.
c. I will read online consumer review in determining the purchase of a product.
d. I would make a purchase from online retailer that provides online consumer review.
e. Online consumer review can increase my desire to buy a product.

3.5 Reliability and Validity Test of Research Instruments

The function of validity test is as an indicator to measure and analyze whether each item of instrument could explain the variable observed or not. The effectiveness of the questionnaire as a measurement tool is the most important factor in determining the quality of the research result. The indicator can be said as valid, if the corrected item total correlation is greater than critical value or equal for validity coefficient 0.30 (≥0.30). But if the validity coefficient of one

item is less than the critical value for validity coefficient (0.30), the item is considered invalid or failed.

Whereas, reliability test was used to check the accuracy over total population and the consistency of the result over time (Joppe, 2000). The standard of this measurement was adopted from Cronbach. The data is considered as reliable if it is greater than or equal to 0.6 (≥ 0.60).

Pilot test was conducted to test the feasibility of the research by distributing questionnaire to 33 respondents in time. The test was done before the final questionnaire was spread as the sample of the research.

Table 1.3 Pilot Test Result (SPSS)

Construct/Indicators	**Corrected Item-Total Correlation**	**Cronbach's Alpha**	**Min. Scores**	**Status**
Perceived Usefulness		**0.640**	**0.6**	**Reliable**
(PU1) I find using online consumer review useful	0.714		0.3	Valid
(PU2) Online consumer review increases my effectiveness when shopping online	0.617		0.3	Valid
(PU3) After reading online consumer review, I feel confident about a product	0.406		0.3	Valid
(PU4) Online consumer review increase my time efficiency when	0.502		0.3	Valid

shopping online				
(PU5) I feel that reading online consumer review ease my online shopping experience	0.691		0.3	Valid
(PU6) Online consumer review helps me with online shopping	0.661		0.3	Valid
Perceived Ease of Use		**0.763**	**0.6**	**Reliable**
(PEOU1) Online consumer review is clear and easy to understand	0.639		0.3	Valid
(PEOU2) Reading online consumer review when shopping online do not take too much time	0.817		0.3	Valid
(PEOU3) Online consumer review feature is easy to use	0.802		0.3	Valid
(PEOU4) Online consumer review is helpful in finding my needs when shopping online	0.836		0.3	Valid
Trust		**0.755**	**0.6**	**Reliable**
(TRUST1) E-commerce sites that provide online consumer review are more trustworthy	0.695		0.3	Valid
(TRUST2) I believe online consumer review to be true	0.740		0.3	Valid
(TRUST3) Online	0.826		0.3	Valid

consumer review is reliable				
(TRUST4) Overall, I can trust online consumer review	0.771		0.3	Valid
Purchase Intention		**0.787**	**0.6**	**Reliable**
(PI1) I strongly recommend others to shop from e-commerce sites that provide online consumer review	0.785		0.3	Valid
(PI2) I would be willing to provide information to online retailers who provide online consumer review	0.794		0.3	Valid
(PI3) I will read online consumer review in determining the purchase of a product	0.682		0.3	Valid
(PI4) I would make a purchase from online retailer that provides online consumer review	0.687		0.3	Valid
(PI5) Online consumer review can increase my desire to buy a product	0.762		0.3	Valid

Source: Primary Data Processed, 2019

3.6 Analysis Technique

This research mainly used Statistical Package for the Social Sciences (SPSS) and Analysis Moment of Structural (AMOS) to conduct data analysis. There were three steps conducted in this analysis: (1) The sample data was

determined by using SPSS and by conducting a pilot test among 32 respondents. (2) The measurement model was examined to test reliability and validity using AMOS (Mortazavi, Esfidani, & Barzoki, 2014). (3) The Structural Equation Model (SEM) was examined to test research hypotheses and model fitness (Anderson & Gerbing, 1988).

Structural equation modeling (SEM) was used as the technical analysis in this research, by considering the conceptual model of this research which has one dependent variable, one mediating variable, and two independent variables. SEM analysis is a technique that allows analyzing the influence of several variables against other variable simultaneously (Ghozali, 2011). This model was conducted to analyze the relationship among perceived usefulness, perceived ease of use, trust, and purchase intention. SEM was useful to identify a variety of good fit that can be used as a guideline for prospective structural equation modelers to help them avoid making such error. In conclusion, SEM had the main purpose of verifying theories.

3.6.1 Respondent Characteristics

As for the needs of this research, the demographic characteristics were essential to be classified. In this section, the respondents' characteristics were explained. The demographic characteristics were categorized to gender, age, education, occupation, and monthly expenditure. The use of this classification was to identify the different attitude of each background.

3.6.2 Descriptive Analysis

In order to get a summarized set of data, the researcher used descriptive analysis. It represented the entire population or a sample in a brief explanation. This was done in order to find out and describe the average responses of each item and indicators in the questionnaire.

3.6.3 Normality Test

Normality test is used to determine whether residual value is normally distributed or not (Ghazali, 2011). Normally distributed data will minimize the possibility of bias. In this research, normality distribution of data was determined using standard ratio of skewness, with the value of ± 2.58 with the significant 0.01. If the value of skewness is within the range of ±2.58, the variable is normally distributed, whereas if the value of skewness is beyond the range of ±2.58, the variable is not normally distributed.

3.6.4 Goodness of Fit Criteria

In using SEM, evaluation is needed to see whether the model is a good fit or not. Evaluation of model fit or commonly called as goodness of fit can be done through; (1) compatibility of the overall model (goodness of fit), (2) compatibility of the measurement model, and (3) compatibility of structural models (structural models). However, there are six criteria of this test, such as:

a. Chi-Square (χ^2)

Chi-square test is suitable to analyze the characteristics that have two or more categorize. Besides, this test is the fundamental measurement from the overall fit. The use of this test is to test whether the response between each object and category are different in the observation (Ghozali, 2002). In other words, Chi square is used to test how narrow the match between the sample covariance matrix S and the matrix covariance model. The model is considered good if the chi-square value is low. Simply, if the value of $\chi 2$ is smaller, the model is better because $\chi 2 = 0$. However, Chi-square is not the only test to assess the goodness of fit of the model.

b. CMIN/DF

CMIN/DF is the minimum sample discrepancy function or degree of freedom. Several writers have suggested the use of this ratio as a measure of fit. Wheaton, et al. (1977) had suggested researcher to compute a relative chi-square. In order to be reasonable, the ratio should be approximately five or less in the beginning.

c. Goodness of Fit Index (GFI)

Jöreskog and Sorbom developed the Goodness-of-Fit Statistic (GFI) for the alternative of Chi Square test and calculate variance by the estimated covariance among the population. The non-statistical measure ranged from 0 to 1 and the value increased in larger samples. In

comparison to sample size, when the GFI has a large amount of freedom, the GFI has a decreasing tendency (Sharma et al, 2005).

d. Root Mean Square Error of Approximation (RMSEA)

Root Mean Square Error of Approximation is the second fit statistic developed by Steiger and Lind (1980) in the LISREL program. The use of RMSEA is to identify how well the model would fit the populations covariance matrix with unknown but optimally chosen parameter estimates (Byrne, 1998). The ratio should be followed if the range in between 0.05 to 0.08 (Ghozali, 2011). Although there is a general agreement that the value of RMSEA for a good model should be less than 0.05, an RMSEA within the range of <0.10 could still be tolerated. RSMEA values less than 0.05 is considered as a good fit, and the value between 0.05 and 0.08 are still considered as an adequate fit, and the value between 0.08 and 0.10 as a mediocre fit. While, the value of >0.10 is not acceptable.

e. Adjusted Goodness of Fit Index (AGFI)

The development of GFI, AGFI adjusts the GFI based upon degrees of freedom, with more saturated models reducing fit. Besides, AGFI tends to increase it with sample size compare to GFI. The acceptance value of 0.90 or greater indicates well-fitting models (Ghozali, 2011).

f. Tucker Lewis Index (TLI)

TLI is an alternative incremental fit index which compare a model tested against a model baseline. Sometimes the NNFI is called the Tucker Lewis index (TLI). An NFI of .90 indicates the model of interest which improves the fit by 90% relative to the null model. NNFI is preferable for smaller samples.

g. Comparative Fit Index (CFI)

This index is a revised form of NFI whereas it is not very sensitive for sample size. It compares the fit of a target model to the fit of an independent, or null, model. The standard value of CFI can be classified into some categories as follows:

1. A model considered as good fit if the value of CFI is ≥ 0.90.
2. A model considered as marginal fit if the value of CFI is in between $0.80 \leq CFI \leq 0.90$.

Table 2.3 Goodness of Fit Index

Goodness of Fit Indices	Cut off Value
Degree of Freedom (DF)	Positive (+)
χ^2 (Chi-Square)	Small value
Significance Probability	≥ 0.05
CMIN/DF	≤ 2.00
GFI (Goodness of Fit Index)	≥ 0.90
RMSEA (Root Mean Square Error of Approximation)	≤ 0.08
AGFI (Adjusted Goodness of Fit Index)	≥ 0.90
TLI (Tucker Lewis Index)	≥ 0.90
CFI (Comparative Fit Index)	≥ 0.90

Source: Ferdinand (2002)

CHAPTER IV

DATA ANALYSIS AND DISCUSSIONS

This chapter describes the respondents' characteristics as well as the respondents' answers on each variable item. In addition, this chapter also includes results from data quality testing, data processing and hypothesis testing, including analysis and interpretation of the result and discussions. The data that had been tested for validity and reliability was processed to test the hypotheses. Afterwards, the discussion of the result of the research is carried out along with its findings.

4.1 Statistic Descriptive

This section explains the descriptive data of the respondents that was obtained from the survey, including gender, age, occupation, monthly expenditure, and e-commerce sites used for online shopping. Descriptive data are presented to see the profile of the research data and its relationship to the variables that are used in this research.

4.1.1 Characteristics of respondents

a. Gender

Respondent classification based on respondents' gender was classified as follows:

Table 3.4 Classification based on Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	114	54.3	54.3	54.3
	Female	96	45.7	45.7	100.0
	Total	210	100.0	100.0	

Source: Primary Data Processed, 2019

The table 3.4 showed that from the total of 210 respondents, the majority of the respondents were male. There were 114 (54.3%) male respondents and 96 (45.7%) female respondents. As the data shown, it can be concluded that male were more active in doing online shopping compared to female.

b. Age

Respondent classification based on respondents' age group was classified as follows:

Table 4.4 Classification based on Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 20 YO	22	10.5	10.5	10.5
	20 - 30 YO	179	85.2	85.2	95.7
	31 - 40 YO	9	4.3	4.3	100.0
	Total	210	100.0	100.0	

Source: Primary Data Processed, 2019

Table 4.4 showed that the population composition of this research was 10.5% from the group of age below 20 years old, and 4.3% from the group of 31-40 years old, while the majority of the respondents were in the range of 20 - 30 years old with 85.2%. The data shows that the majority of consumers of e-commerce were millennial.

c. Occupation

Respondent classification based on respondents' occupation was classified as follows:

Table 5.4 Classification based on Occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	College Student (S1, S2, S3)	189	90.0	90.0	90.0
	HS Students	21	10.0	10.0	100.0
	Total	210	100.0	100.0	

Source: Primary Data Processed, 2019

As mentioned earlier, this research was focused on students in Yogyakarta. Therefore, researcher only divided the respondents into two categories: (1) College Student (Undergraduate, Post-Graduate, and Doctoral Degree), and (2) High School Student (Junior and Senior High School). From Table 5.4, it can be seen that there were 189 (90%) respondents of college students, followed HS Students with the frequency of 21 (10%). Thus, the table above showed that the majority of e-commerce buyer was college student.

d. Monthly Expenditure

Respondent classification based on respondents' monthly expenditure was classified as follows:

Table 6.4 Classification based on Monthly Expenditure

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 3.000.000	120	57.1	57.1	57.1
	> 10.000.000	7	3.3	3.3	60.5
	3.000.001 - 5.000.000	49	23.3	23.3	83.8
	5.000.001 - 10.000.000	34	16.2	16.2	100.0
	Total	210	100.0	100.0	

Source: Primary Data Processed, 2019

Based on Table 6.4, the majority of the respondents with the amount of 120 (57.1%) people only spent less than Rp 3,000,000 per month, followed by 49 (23.3%) respondents with the average spending between Rp 3,000,001 – Rp 5,000,000 per month. Next were 34 (16.2%) respondents who spent around Rp 5,000,001 – Rp 10,000,000 per month. The least was 7 (3.3%) respondents who spent more than Rp 10,000,000 per month.

e. E-commerce Sites Used

Respondent classification based on the online shopping sites used by respondents were classified as follows:

Table 7.4 Classification based on E-commerce Sites Used

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Amazon	1	.5	.5	.5
	Bukalapak	31	14.8	14.8	15.2
	Digicodes	1	.5	.5	15.7
	Jd.id	1	.5	.5	16.2
	Lazada	34	16.2	16.2	32.4
	Olx	2	1.0	1.0	33.3
	Shopee	86	41.0	41.0	74.3
	Sociolla	1	.5	.5	74.8
	Sorabel	2	1.0	1.0	75.7
	Tokopedia	47	22.4	22.4	98.1
	Zalora	4	1.9	1.9	100.0
	Total	210	100.0	100.0	

Source: Primary Data Processed, 2019

From Table 7.4, about 41% of respondents were using Shopee as their favorite site for online shopping, followed by Tokopedia with the percentage of 22.4%. Next popular online shopping site by respondents is Lazada with 16.2%, Bukalapak 14.8%, and others with the percentage of less than 2% each. Thus, students in Yogyakarta are mostly chose Shopee as their favorite site for online shopping.

4.1.2 Descriptive Analysis

This analysis described the descriptive assessment of respondents on research variables consisting of the value of customer perception, customer satisfaction, and customer loyalty. Descriptive analysis provided an overview of the data and data distribution used in this research. The description in question

includes the average (mean), highest value (maximum) and lowest value (minimum) in the research.

Descriptions of variables were based on the results of responses from 210 respondents regarding perceived usefulness variables, perceived ease of use, trust, and purchase intention that were elaborated on the details of respondents' answers which then grouped into categories as follows:

- Strongly Agree : 5 (points)
- Agree : 4 (points)
- Neutral : 3 (points)
- Disagree : 2 (points)
- Strongly Disagree : 1 (point)

Afterwards, respondent's answer was assessed with a range of scales as follows:

$$RS = \frac{highest\ point - lowest\ point}{number\ of\ categories}$$

$$RS = \frac{5-1}{5} = 0.8$$

Thus, the obtained perception limits were as follows:

- 1.00 - 1.79 = Very Poor
- 1.80 - 2.59 = Poor
- 2.60 - 3.39 = Neutral

- 3.40 - 4.19 = Good
- 4.20 - 5.00 = Very Good

a. Value of Perceived Usefulness

Data collection on perceived usefulness variable was done by using a questionnaire distributed to 210 respondents who used e-commerce to shop online. There were 6 questions on perceived usefulness variable. An overview of the data collected from respondents can be seen in the following table:

Table 8.4 Perceived Usefulness Descriptive Analysis

Perceived Usefulness Attributes	Mean	Category
(PU1) I find using online consumer reviews are useful.	3.9952	Good
(PU2) Online consumer reviews increase my effectiveness when shopping online.	3.8762	Good
(PU3) After reading online consumer review, I feel confident about a product.	4.0333	Good
(PU4) Online consumer reviews increase my time efficiency when shopping online.	3.7619	Good
(PU5) I feel that reading online consumer reviews ease my online shopping experience.	3.7905	Good
(PU6) Online consumer reviews help me with online shopping.	3.9190	Good
Perceive Usefulness	**3.8960**	Good

Source: Primary Data Processed, 2019

Based on Table 8.4, the mean value of perceived usefulness was 3.896, where the highest mean occurred in the item of "After reading online consumer

review, I feel confident about a product" with the score of 4.03, and the lowest mean occurred in the item of "Online consumer review increase my time efficiency when shopping online" with the score of 3.76. The data showed that online shopping consumers provided ratings on perceived usefulness in the good category. It can be concluded that consumers who shop online perceived OCR to be useful, increase shopping effectiveness, improve confident about a product, increase time efficiency, simplify shopping experience, and help the shopping process that gave influence on trust that would eventually influence purchase intention.

b. Value of Perceived Ease of Use

Data collection on perceived ease of use variable was done by using a questionnaire distributed to 210 respondents who used e-commerce to shop online. There are 4 questions on perceived ease of use variable. An overview of the data collected from respondents can be seen in the following table:

Table 9.4 Perceived Ease of Use Descriptive Analysis

Perceived Ease of Use Attributes	Mean	Category
(PEOU1) Online consumer review is clear and easy to understand.	3.7476	Good
(PEOU2) Reading online consumer review when shopping online do not take too much time.	3.6857	Good
(PEOU3) Online consumer review feature is easy to use.	3.7238	Good

(PEOU4) Online consumer review is helpful in finding my needs when shopping online.	3.7619	Good
Perceived Ease of Use	**3.7298**	Good

Source: Primary Data Processed, 2019

Table 9.4 showed that the average of respondents' assessment on perceived ease of use was 3.73, which categorized as good. The highest mean value came from "Online consumer review is helpful in finding my needs when shopping online", with the same mean value of 3.76. The data indicated that online shopping consumers perceived OCR to be clear and easy to understand, did not take too much time, easy to use, and helpful in finding needs that gave influence on trust that would eventually influence purchase intention.

c. Value of Trust

Data collection on trust variable was done by using a questionnaire distributed to 210 respondents who used e-commerce to shop online. There are 4 questions on trust variable. An overview of the data collected from respondents can be seen in the following table:

Table 10.4 Trust Descriptive Analysis

Trust Attributes	Mean	Category
(TRUST1) E-commerce sites that provide online consumer review are more trustworthy.	3.6905	Good
(TRUST2) I believe online consumer review to be true.	3.7714	Good

(TRUST3) Online consumer review is reliable.	3.6476	Good
(TRUST4) Overall, I can trust online consumer review.	3.6476	Good
Trust	**3.6893**	Good

Source: Primary Data Processed, 2019

Based on Table 10.4, the mean value of trust was 3.69, which categorized as good. The respondents' assessment showed that consumers who shop online considered OCR to be trustworthy and reliable. The highest mean value reached in the item of "I believe online consumer review to be true", with the mean value of 3.77, and the lowest occurred in the item of "Online consumer review is reliable" and "Overall, I can trust online consumer review", with the same mean value of 3.65. The data indicated that online shopping of consumers perceived OCR to be trustworthy, true, and reliable that makes consumers put trust on OCR when shopping online.

d. Value of Purchase Intention

Data collection on purchase intention variable was done by using a questionnaire distributed to 210 respondents who used e-commerce to shop online. There are 6 questions on purchase intention variable. An overview of the data collected from respondents can be seen in the following table:

Table 11.4 Purchase Intention Descriptive Analysis

Purchase Intention Attributes	Mean	Category
(PI1) I strongly recommend others to shop from e-commerce sites that provide online consumer review.	3.7810	Good
(PI2) I would be willing to provide information to online retailers who provide online consumer review.	3.8952	Good
(PI3) I will read online consumer review in determining the purchase of a product.	4.0952	Good
(PI4) I would make a purchase from online retailer that provides online consumer review.	3.8667	Good
(PI5) Online consumer review can increase my desire to buy a product.	4.0286	Good
Purchase Intention	**3.9333**	Good

Source: Primary Data Processed, 2019

Based on Table 11.4, the mean value of purchase intention was 3.93, which categorized as good. The item of "I will read online consumer review in determining the purchase of a product" reached the highest mean value of 4.09, followed by "Online consumer review can increase my desire to buy a product" with the mean value of 4.02. From the data above it can be concluded that consumers had the intention to purchase a particular product online after reading OCR. Furthermore, OCR might increase consumers' desire to purchase a product.

4.2 Reliability and Validity Test

In the previous chapter the exact same test was conducted to examine feedback from 33 respondents as the sample of the research using SPSS. After

final questionnaire was spread, 210 answers were obtained and retested using AMOS. This test was constructed to confirm that the research instruments were valid and reliable by using AMOS 21 as the software that helps do this statistic test. Confirmatory Factor Analysis (CFA) or also known as factor analysis was used to assess the evaluation of measurement model. CFA was employed to illustrate how good is the variable can be used to measure the construct, the requirement is if the value of loading factor from each construct is more than 0.5 (λ>0.5), it is considered as valid and if the value of construct reliability from each construct is more than 0.5, it can be stated as reliable.

Reliability and validity analysis were conducted to examine whether the research instrument have already met the validity and reliability criteria. In total, there were 18 lists of statement that were asked to the 210 respondents. Each of statement was testing for the different variable. The software has been used in this study is AMOS version 21. There are some standards in AMOS, if the loading factor value for each indicator is more than 0.5 (μ>0.5), the data can be indicated as valid. Whereas, the reliability test the obtained data may be declared reliable if the structure exceeds 0.7 (Ghozali, 2011). The results of reliability and validity test are as follows:

Table 12.4 Reliability and Validity Test (AMOS)

Variable	Indicator	Loading Factor (λ)	Standard Error (□)	Σ (λ)	Σ (ε)	Construct Reliability	Label
Perceived Usefulness				3.722	1.928	0.8778	Reliable
	PU1	0.571	0.335				Valid
	PU2	0.705	0.297				Valid
	PU3	0.594	0.370				Valid
	PU4	0.621	0.279				Valid
	PU5	0.642	0.305				Valid
	PU6	0.589	0.343				Valid
Perceived Ease of Use				2.628	1.303	0.8413	Reliable
	PEoU1	0.623	0.327				Valid
	PEoU2	0.607	0.357				Valid
	PEoU3	0.648	0.345				Valid
	PEoU4	0.672	0.293				Valid
Trust				2.681	1.037	0.8739	Reliable
	Trust1	0.589	0.258				Valid
	Trust2	0.752	0.205				Valid

Variable	Indicator	Loading Factor (λ)	Standard Error (□)	Σ (λ)	Σ (ε)	Construct Reliability	Label
	Trust3	0.716	0.254				Valid
	Trust4	0.624	0.320				Valid
Purchase intention				3.106	1.760	0.8457	Reliable
	PI1	0.564	0.300				Valid
	PI2	0.747	0.312				Valid
	PI3	0.647	0.342				Valid
	PI4	0.567	0.431				Valid
	PI5	0.581	0.375				Valid

Source: Primary Data Processed, 2019

Table 11.4 showed that every indicator in each variable passed the validity test, whereas the outcome of the loading factors was more than 0.5 (λ>0.5). As well as the reliability test, each variable was classified as reliable because the result was greater than 0.7. To sum up, the overall research instruments were valid and reliable. Thus, the attributes can be used.

4.3 Normality Test

Normality test was conducted to examine the data distribution normality. The test was done by looking at the probability plots and comparing the

cumulative distribution of real data by looking at the spread of the data (points) on the diagonal axis of the graph or it can also be seen from the histogram of the residual, and the result is as follows:

Table 13.4 Normality Test Result

Variable	min	max	skew	c.r.	kurtosis	c.r.
PI5	2.000	5.000	-.224	-1.328	-.685	-2.026
PI4	1.000	5.000	-.160	-.947	-.374	-1.107
PI3	2.000	5.000	-.265	-1.568	-.908	-2.685
PI2	2.000	5.000	-.159	-.942	-.844	-2.497
PI1	2.000	5.000	-.017	-.100	-.354	-1.047
Trust4	2.000	5.000	.269	1.591	-.549	-1.624
Trust3	2.000	5.000	.179	1.056	-.482	-1.425
Trust2	2.000	5.000	-.200	-1.182	-.046	-.135
Trust1	2.000	5.000	-.342	-2.024	.160	.474
PEOU1	1.000	5.000	-.327	-1.936	.324	.958
PEOU2	2.000	5.000	-.155	-.915	-.314	-.928
PEOU3	1.000	5.000	-.180	-1.066	.241	.713
PEOU4	2.000	5.000	.022	.132	-.520	-1.537
PU6	2.000	5.000	-.093	-.551	-.581	-1.718
PU5	2.000	5.000	.106	.628	-.659	-1.950
PU4	1.000	5.000	-.221	-1.307	.579	1.712
PU3	2.000	5.000	-.164	-.970	-.885	-2.617
PU2	2.000	5.000	-.082	-.482	-.681	-2.015
PU1	2.000	5.000	-.315	-1.862	-.066	-.195
Multivariate					13.099	3.360

Source: Primary Data Processed, 2019

From Table 13.4, the results show that the data was in the acceptable range for skewness and kurtosis (± 2.58).

4.4 Goodness of Fit Measurements

One of the usual techniques to evaluate the goodness of the proposed models in the social science research is by using Structural Equation Model (SEM) with AMOS. In order to identify the goodness of the proposed model, the hypotheses were tested using the standard in goodness of fit indices. Assessment results suggest that the model fit was satisfactory. The table below is the following result:

Table 14.4 Goodness of Fit Result

Goodness of Fit Index	Cut off Value	Result	Valuation
Degree of Freedom (DF)	Positive (+)	130	Good Fit
χ^2 (Chi-Square)	Small value	151.168	
Significance Probability	≥ 0.05	0.099	
CMIN/DF	≤ 2.00	1.163	Good Fit
GFI (Goodness of Fit Index)	≥ 0.90	0.931	Good Fit
RMSEA (Root Mean Square Error of Approximation)	≤ 0.08	0.028	Good Fit
AGFI (Adjusted Goodness of Fit Index)	≥ 0.90	0.899	Not Fit
TLI (Tucker Lewis Index)	≥ 0.90	0.973	Good Fit
CFI (Comparative Fit Index)	≥ 0.90	0.980	Good Fit

Source: Primary Data Processed, 2019

Table 13.4 showed that the research has met six Goodness of Fit indices, namely Chi-square (χ^2(130df) = 151.168); RSMEA (0.028); GFI (0.931); Cmin/DF (1.163); TLI (0.973); CFI (0.980). Thus, it can be concluded that the

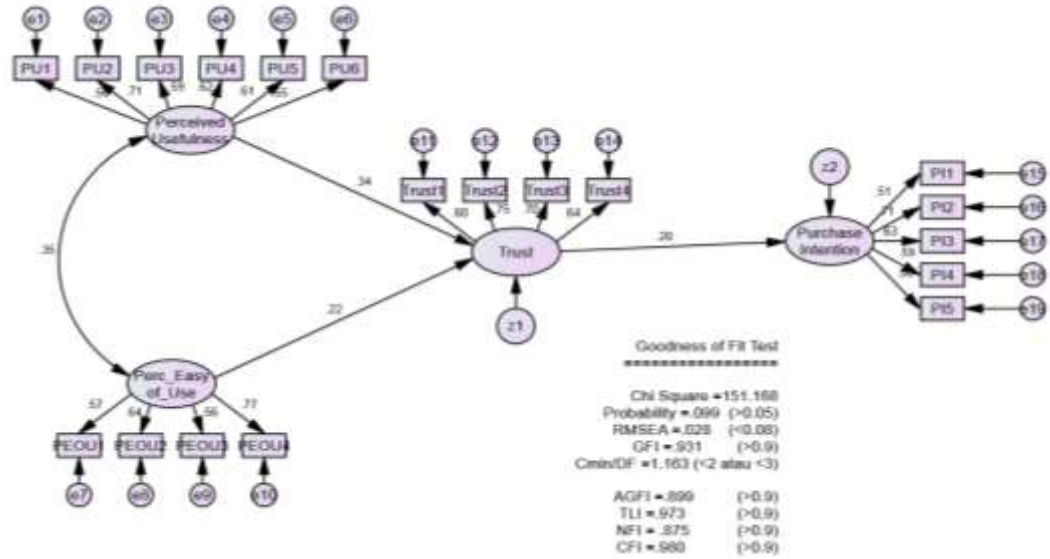
proposed model was a good fit. However, the result of AGFI (0.899) did not fall into good fit criteria (≥ 0.90), although it was still in an acceptable criterion.

Previous researcher mentioned that a proposed model does not need to meet all the fitness criteria. Haryono (2017) stated that even if only 4 to 5 fitness criteria were fulfilled, it is considered to be adequate for the evaluation of feasibility of a model. Therefore, the model proposed in this research was accepted based on the general measure of fitness above.

4.5 Hypothesis Testing

As mentioned in the previous chapter, four (4) variables were applied in this research. The probability result of the standard regression weight estimate was evaluated to determine whether the hypotheses were supported or not. If the value of probability is more than 0.05 ($p>0.05$), the hypothesis is accepted. The testing result of the research model could be seen in the model below:

Figure 3.4 Hypothesis Testing Model



Source: Primary Data Processed, 2019

Table 15.4 Hypothesis Testing Result Model

Variable Relationship			Estimate	S.E.	C.R.	P-value	Label
Trust	←	Perceived Usefulness	.338	.106	3.198	.001	Supported
Trust	←	Perceived Ease of Use	.145	.064	2.262	.024	Supported
Purchase Intention	←	Trust	.179	.087	2.059	.039	Supported

Source: Primary Data Processed, 2019

a. Hypothesis 1:

The first hypothesis proposed that perceived usefulness variable has a positive and significant influence toward trust variable. In Table 14.4, the result of perceived usefulness of OCRs on trust was significant because the probability value was 0.001 ($p < 0.05$) and the path estimate was 0.338 (H1 supported). In sum, *perceived usefulness of OCRs influence consumers' trust in e-commerce* had positive result and the hypothesis was **accepted.** The data showed that the higher the value of perceived usefulness variable, the higher the consumers trust in particular e-commerce site.

b. Hypothesis 2:

The second hypothesis proposed that perceived ease of use of OCRs has a positive and significant influence toward trust. In Table 14.4, the test on perceived ease of use of OCRs toward trust was proven significant because the value probability was 0.024 ($p < 0.05$) and the path estimate was 0.145 (H2 supported). In sum, *perceived ease of use of OCRs influence consumers' trust in e-commerce* had positive result and the hypothesis was **accepted.** The data showed that the higher the value of perceived ease of use variable, the higher the consumers' trust in particular e-commerce site.

c. Hypothesis 3:

The third hypothesis proposed that trust on e-commerce sites that provide OCRs has a positive and significant influence toward purchase intention. In Table 14.4, the test on trust on e-commerce sites that provide OCRs toward purchase intention was proven significant because the value probability was 0.039 ($p < 0.05$) and the path estimation was 0.179 (H3 supported). In sum, *trust on e-commerce sites that provide OCRs influence consumers' intention to shop online* had positive result and the hypothesis was **accepted.** The data showed that the higher the value of trust variable, the higher the consumer's intention to purchase through an online shopping site.

4.6 Discussion

This research was conducted by taking samples of consumers who live in the city of Yogyakarta who had experiences with online purchases before. From the survey results (210 respondents), there were 114 respondents who were male and 96 were female. The majority of respondents aged around 20-30 years old. The result also showed that in this research college student respondents were the majority who made online purchases, with majority of monthly spending below Rp 3,000,000. Based on the results of the analysis, perceived usefulness and perceived ease of use variables had a significant effect on trust variable, which

then also had a significant effect on purchase intention. Explanations of each variable are follows:

4.6.1 The Impact of Perceived Usefulness on Trust

The results of the analysis that had been carried out on the relationship between perceived usefulness and consumers' trust that occurred in the city of Yogyakarta indicated that perceived usefulness of OCRs significantly influenced consumers' trust in online purchase intentions. This showed that OCRs were considered important to be read before consumers made actual purchase. In addition, perceived usefulness of OCRs as determined by improving consumers' online shopping effectiveness and their online shopping efficiency, boosted the level of trust in the platform used, including the seller of goods to be purchased from, because consumers chose selectively the kind of product to be purchased, the source of the product purchased, and the platform used to purchase the product. It can be said that OCRs played quite an important role in influencing consumers' trust to get them to use a particular system to shop online. Therefore, it is important for e-commerce site developer/seller to develop OCR feature in their system to gain consumers purchase intention through escalating their trust on the system available. The result of this research was consistent with Elwalda, et al. (2016) and Gefen, et al. (2003), which stated that perceived usefulness has a significant impact toward consumers' trust and purchase intention.

4.6.2 The Impact of Perceived Ease of Use on Trust

The results of the analysis that had been carried out on the relationship between perceived ease of use and consumers' trust to do online purchase in the city of Yogyakarta indicated that the perception of the ease of use of OCRs significantly influenced trust in consumers' purchase intentions. This shows that the influence of perceived ease of use variable will affect trust to have purchase intention. This could happen because consumers perceive OCRs as helpful and effortless, not forget to mention easy to operate and understandable. Consumers tended to use e-commerce sites that provide clear and full information for making an online transaction. Useful, clear, and easily understood information created by OCRs were likely to decrease confusion caused by asymmetric information (Ho & Chen, 2014). On the other hand, consumers' purchase intention could be increased with a combination of low level of risk and high level of trust. The result of this research was inline with some previous researches (Bart, et al., 2005; Ho & Chen, 2014), where perceived ease of use influences trust and purchase intention.

4.6.3 The Impact of Trust on Purchase Intention

Finally, the result of the analysis that had been carried out on the relationship between trust and consumers' purchase intention in the city of Yogyakarta indicates that trust significantly influenced consumers' purchase intentions. The finding of this research confirmed that trust is a key antecedent of consumers purchase intention in shopping online. The result was inline with some earlier researches (Gefen et al., 2003; Ho & Chen, 2014; Elwalda et al., 2016),

which stated that consumers who perceive trust from e-commerce sites that provide OCR feature are likely to perform online purchase through those sites.

CHAPTER V

CONCLUSIONS AND RECOMMENDATIONS

5.1 Conclusions

This chapter consists of conclusions, limitations, and recommendations as the result of a research entitled "The Influence of Perceived Usefulness and Perceived Ease of Use of Online Consumer Reviews on Trust and Purchase Intention Among Students". The results revealed that purchase intention was significantly influenced by perceived usefulness and perceived ease of use (TAM) and also trust. Based on the data analysis result, from four hypotheses that were proposed, all of them were accepted. With regard to general implication, this research showed that OCRs play an important role in affecting consumers' trust and purchase intention. Therefore, researcher suggests e-commerce site developers/ sellers to allow consumers to post reviews related to the product offered. Communication between consumers in this case through OCRs in online shopping sites appeared to provide useful information that could be beneficial for both buyers (i.e. improve confidence, improve trust, and obtain clear information) and sellers (i.e. gain consumers' trust, improve reputations, and increase sales).

5.2 Research Limitations

The limitations of this research are as follows:

1. This research only focused on how perceived usefulness and perceived ease of use affecting trust and purchase intention. There could be so much more variables that can affect purchase intention.
2. This research was conducted in Yogyakarta, Indonesia. Consumer behavior, shopping lifestyle, and culture might vary among other places.
3. Due to the limited cost and time for this research, respondent of this research might not represent all consumers of e-commerce.

5.3 Recommendations

For further empirical studies, researcher suggests to fully specify the development of purchase intention. Additional exploratory work is required to utilize other relevant observed variables and constructs that may have a potential relationship on purchase intention.

Consumers are satisfied when they receive a good quality of shopping experience, in this case online shopping. Looking at the benefit given by OCRs, companies should give more attention in utilizing this feature in their system, not only for their products, but also in their services such as customer care, online chat, etc. Furthermore, retailers and marketers can also help by understanding the power and benefits of OCRs, which can relate to their products and services to

improve their business performance. Thus, purchase intention on e-commerce would increased.

Finally, because every individual has their own capability to process information, company should make sure the user interface system is understandable and easy to use. Thus, the content become easier to understand. Upon this, researcher suggests managers to evaluate other ways of designing and implementing advertising campaigns that have a clearer purpose. If the advertising campaign is for building awareness, advertising trough radio, newspaper, and other similar marketing communication tool can be used. If the advertising campaign is to enforce purchase intention, sales promotion and direct marketing can also be applied. Besides, targeting population with an appropriate marketing strategy should be beneficial to companies engaged in e-commerce.

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APPENDIX A

RESEARCH QUESTIONNAIRE

PENGARUH PERSEPSI MANFAAT DAN PERSEPSI KEMUDAHAN DARI MEMBACA ULASAN ONLINE KONSUMEN (ONLINE CONSUMER REVIEWS) TERHADAP MINAT BELI DENGAN KEPERCAYAAN SEBAGAI VARIABEL MEDIASI

Assalamu'alaikum Warahmatullahi Wabarakatuh

Dengan hormat,

Bersama ini, Saya mahasiswa Jurusan Manajemen Fakultas Ekonomi Universitas Islam Indonesia di Yogyakarta, bermaksud mengadakan penelitian.

Data yang kami butuhkan semata-mata hanya untuk tujuan penelitian. Pertanyaan-pertanyaan dalam kuesioner ini dimaksudkan untuk mendapat keterangan dari saudara/i. Mengingat penelitian ini hanya untuk kepentingan akademik, mohon kiranya saudara/i berkenan untuk mengisi seluruh daftar pertanyaan yang ada pada kuesioner ini. Kerahasiaan identitas dan jawaban yang diberikan akan terjamin kerahasiaannya.

Atas perhatian dan kesediaannya kami ucapkan terimakasih.

Peneliti,
Refi Primanda

Identitas Responden

1. Jenis Kelamin

   a. Wanita b. Pria

2. Umur

   a. <20 tahun b. 20-30 tahun c. 31-40 tahun d. >40 tahun

3. Pendidikan Terakhir

   a. SMA (sederajat) b. S1 (sederajat) c. S2 (sederajat) d. Lainnya …

4. Pekerjaan

   a. Mahasiswa b. Karyawan Swasta c. PNS d. Lainnya …

5. Pengeluaran setiap bulan

   a. Mahasiswa b. Karyawan Swasta c. PNS d. Lainnya …

6. Apakah saudara/i pernah berbelanja online sebelumnya?

   a. Pernah b. Belum Pernah

Persepsi Manfaat (Perceived Usefulness)

Manfaat yang dirasakan didefinisikan sebagai sejauh mana seseorang percaya bahwa menggunakan teknologi tertentu akan meningkatkan produktivitasnya. Pertanyaan bagian ini berkaitan dengan persepsi saudara/i mengenai manfaat dari Ulasan Online Konsumen saat berbelanja online.

Kode	Pertanyaan	STS	SS
PU1	Saya merasakan manfaat membaca Ulasan Online Konsumen saat berbelanja online	1 2 3 4 5	
PU2	Dengan membaca Ulasan Online Konsumen meningkatkan efektifitas saya dalam berbelanja online	1 2 3 4 5	
PU3	Setelah membaca Ulasan Online Konsumen saya merasa yakin terhadap suatu produk	1 2 3 4 5	
PU4	Ulasan Online Konsumen meningkatkan efisiensi waktu saya dalam berbelanja online	1 2 3 4 5	
PU5	Saya merasa dengan membaca Ulasan Online Konsumen memudahkan saya dalam berbelanja online	1 2 3 4 5	
PU6	Ulasan Online Konsumen membantu saya dalam berbelanja online	1 2 3 4 5	

Persepsi Kemudahan Penggunaan (Perceived Ease of Use)

Persepsi kemudahan penggunaan didefinisikan sebagai tingkat yang diyakini individu bahwa menggunakan sistem tertentu akan mengurangi usaha yang dibutuhkan. Pertanyaan bagian ini berkaitan dengan persepsi saudara/i mengenai kemudahan penggunaan dari Ulasan Online Konsumen saat berbelanja online.

Kode	Pertanyaan	STS	SS
PEOU1	Ulasan Online Konsumen jelas dan mudah dipahami	1 2 3 4 5	
PEOU2	Membaca Ulasan Online Konsumen saat berbelanja online tidak terlalu banyak menyita waktu	1 2 3 4 5	
PEOU3	Ulasan Online Konsumen mudah dalam penggunaannya	1 2 3 4 5	
PEOU4	Ulasan Online Konsumen membantu saya dalam menemukan kebutuhan saat berbelanja online	1 2 3 4 5	

Kepercayaan (Trust)

Dalam penelitian ini kepercayaan didefinisikan sebagai pengaruh mendasar pada penerimaan dan adopsi teknologi baru. Dengan kata lain, semakin banyak kepercayaan konsumen terhadap suatu sistem, semakin besar kemungkinan mereka akan menggunakannya. Pertanyaan bagian ini

berkaitan dengan tingkat kepercayaan saudara/i terhadap Ulasan Online Konsumen saat berbelanja online.

Kode	Pertanyaan	STS	SS
TRUST1	Saya mempercayai situs belanja online yang memiliki fitur Ulasan Online Konsumen	1 2 3 4 5	
TRUST2	Saya percaya informasi dalam Ulasan Online Konsumen itu benar	1 2 3 4 5	
TRUST3	Ulasan Online Konsumen dapat diandalkan	1 2 3 4 5	
TRUST4	Secara keseluruhan, saya mempercayai Ulasan Online Konsumen	1 2 3 4 5	

Minat Beli (Purchase Intention)

Niat pembelian dalam konteks belanja online merujuk pada niat konsumen untuk terlibat dalam pembelian online dari e-vendor di situs e-commerce. Pertanyaan bagian ini berkaitan dengan tingkat niat beli saudara/i melalui situs belanja online setelah membaca Ulasan Online Konsumen.

Kode	Pertanyaan	STS	SS
PI1	Saya menyarankan orang lain untuk berbelanja melalui situs belanja online yang memiliki fitur Ulasan Online Konsumen	1 2 3 4 5	
P2	Saya bersedia memberikan informasi pada situs belanja online yang menyediakan fitur Ulasan Online Konsumen	1 2 3 4 5	
PI3	Kedepannya, saya mungkin akan membaca Ulasan Online Konsumen dalam menentukan pembelian suatu produk	1 2 3 4 5	
PI4	Saya akan membeli produk di situs belanja online yang memiliki fitur Ulasan Online Konsumen	1 2 3 4 5	
PI5	Ulasan Online Konsumen meningkatkan keinginan saya untuk membeli suatu produk	1 2 3 4 5	

Terimakasih atas kesediaan anda mengisi kuesioner ini. Semoga segala urusan anda dimudahkan oleh yang Maha Kuasa.
Wassalamu'alaikum wr.wb.

APPENDIX B

VALIDITY & RELIABILITY TEST OF RESEARCH INSTRUMENT (SPSS)

Pilot Test with 33 Respondents

A. Perceived Usefulness

Correlations

		PU1	PU2	PU3	PU4	PU5	PU6	Total
PU1	Pearson Correlation	1	.409*	.151	.304	.407*	.320	.714**
	Sig. (2-tailed)		.018	.403	.086	.019	.069	.000
	N	33	33	33	33	33	33	33
PU2	Pearson Correlation	.409*	1	.197	.115	.184	.383*	.617**
	Sig. (2-tailed)	.018		.272	.524	.305	.028	.000
	N	33	33	33	33	33	33	33
PU3	Pearson Correlation	.151	.197	1	-.092	.160	.243	.406*
	Sig. (2-tailed)	.403	.272		.610	.373	.172	.019
	N	33	33	33	33	33	33	33
PU4	Pearson Correlation	.304	.115	-.092	1	.214	.111	.502**
	Sig. (2-tailed)	.086	.524	.610		.231	.540	.003
	N	33	33	33	33	33	33	33
PU5	Pearson Correlation	.407*	.184	.160	.214	1	.386*	.691**
	Sig. (2-tailed)	.019	.305	.373	.231		.027	.000
	N	33	33	33	33	33	33	33
PU6	Pearson Correlation	.320	.383*	.243	.111	.386*	1	.661**
	Sig. (2-tailed)	.069	.028	.172	.540	.027		.000
	N	33	33	33	33	33	33	33
Total	Pearson Correlation	.714**	.617**	.406*	.502**	.691**	.661**	1
	Sig. (2-tailed)	.000	.000	.019	.003	.000	.000	
	N	33	33	33	33	33	33	33

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

Case Processing Summary

		N	%
Cases	Valid	33	100.0
	Excluded[a]	0	.0
	Total	33	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.640	6

B. Perceived Ease of Use

Correlations

		PEOU1	PEOU2	PEOU3	PEOU4	Total
PEOU1	Pearson Correlation	1	.311	.311	.411*	.639**
	Sig. (2-tailed)		.078	.078	.018	.000
	N	33	33	33	33	33
PEOU2	Pearson Correlation	.311	1	.558**	.525**	.817**
	Sig. (2-tailed)	.078		.001	.002	.000
	N	33	33	33	33	33
PEOU3	Pearson Correlation	.311	.558**	1	.696**	.802**
	Sig. (2-tailed)	.078	.001		.000	.000
	N	33	33	33	33	33
PEOU4	Pearson Correlation	.411*	.525**	.696**	1	.836**
	Sig. (2-tailed)	.018	.002	.000		.000
	N	33	33	33	33	33
Total	Pearson Correlation	.639**	.817**	.802**	.836**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	33	33	33	33	33

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

Case Processing Summary

		N	%
Cases	Valid	33	100.0
	Excluded[a]	0	.0
	Total	33	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.763	4

C. Trust

Correlations

		TUST1	TUST2	TUST3	TUST4	Total
TUST1	Pearson Correlation	1	.345*	.491**	.339	.695**
	Sig. (2-tailed)		.049	.004	.054	.000
	N	33	33	33	33	33
TUST2	Pearson Correlation	.345*	1	.466**	.454**	.740**
	Sig. (2-tailed)	.049		.006	.008	.000
	N	33	33	33	33	33
TUST3	Pearson Correlation	.491**	.466**	1	.509**	.826**
	Sig. (2-tailed)	.004	.006		.003	.000
	N	33	33	33	33	33
TUST4	Pearson Correlation	.339	.454**	.509**	1	.771**
	Sig. (2-tailed)	.054	.008	.003		.000
	N	33	33	33	33	33
Total	Pearson Correlation	.695**	.740**	.826**	.771**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	33	33	33	33	33

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

Case Processing Summary

		N	%
Cases	Valid	33	100.0
	Excluded[a]	0	.0
	Total	33	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.755	4

D. Purchase Intention

Correlations

		PI1	PI2	PI3	PI4	PI5	Total
PI1	Pearson Correlation	1	.504**	.284	.646**	.374*	.785**
	Sig. (2-tailed)		.003	.110	.000	.032	.000
	N	33	33	33	33	33	33
PI2	Pearson Correlation	.504**	1	.626**	.294	.540**	.794**
	Sig. (2-tailed)	.003		.000	.096	.001	.000
	N	33	33	33	33	33	33
PI3	Pearson Correlation	.284	.626**	1	.091	.685**	.682**
	Sig. (2-tailed)	.110	.000		.615	.000	.000
	N	33	33	33	33	33	33
PI4	Pearson Correlation	.646**	.294	.091	1	.373*	.687**
	Sig. (2-tailed)	.000	.096	.615		.033	.000
	N	33	33	33	33	33	33
PI5	Pearson Correlation	.374*	.540**	.685**	.373*	1	.762**
	Sig. (2-tailed)	.032	.001	.000	.033		.000
	N	33	33	33	33	33	33
Total	Pearson Correlation	.785**	.794**	.682**	.687**	.762**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	33	33	33	33	33	33

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).

Case Processing Summary

		N	%
Cases	Valid	33	100.0
	Excluded[a]	0	.0
	Total	33	100.0

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

Case Processing Summary

		N	%
Cases	Valid	33	100.0
	Excluded[a]	0	.0
	Total	33	100.0

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

APPENDIX C

TABLES OF RESPONDENTS' CHARACTERISTICS AND CLASSIFICATION

A. Respondents Classification based on Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	114	54.3	54.3	54.3
	Female	96	45.7	45.7	100.0
	Total	210	100.0	100.0	

B. Respondents Classification based on Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 20 YO	22	10.5	10.5	10.5
	20 - 30 YO	179	85.2	85.2	95.7
	31 - 40 YO	9	4.3	4.3	100.0
	Total	210	100.0	100.0	

C. Respondents Classification based on Occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	College Student (S1, S2, S3)	189	90.0	90.0	90.0
	HS Student	21	10.0	10.0	100.0
	Total	210	100.0	100.0	

D. Respondents Classification based on Monthly Spending

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 3.000.000	120	57.1	57.1	57.1
	> 10.000.000	7	3.3	3.3	60.5
	3.000.001 - 5.000.000	49	23.3	23.3	83.8
	5.000.001 - 10.000.000	34	16.2	16.2	100.0
	Total	210	100.0	100.0	

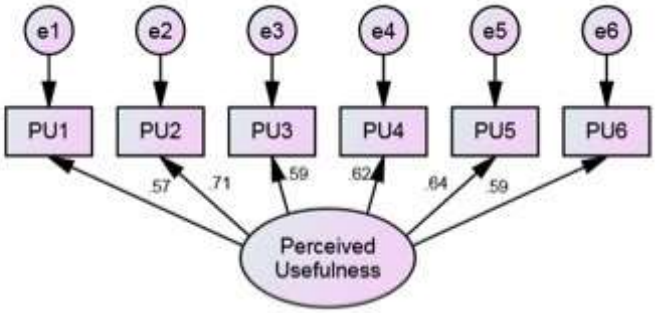
E. Respondents Classification base on E-commerce Sites Used

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Amazon	1	.5	.5	.5
	Bukalapak	31	14.8	14.8	15.2
	Digicodes	1	.5	.5	15.7
	Jd.id	1	.5	.5	16.2
	Lazada	34	16.2	16.2	32.4
	Olx	2	1.0	1.0	33.3
	Shopee	86	41.0	41.0	74.3
	Sociolla	1	.5	.5	74.8
	Sorabel	2	1.0	1.0	75.7
	Tokopedia	47	22.4	22.4	98.1
	Zalora	4	1.9	1.9	100.0
	Total	210	100.0	100.0	

APPENDIX D

VALIDITY AND RELIABILITY TEST (AMOS)

Test with 210 Respondents



Estimates (Group number 1 - Default model)
Scalar Estimates (Group number 1 - Default model)
Maximum Likelihood Estimates
Regression Weights: (Group number 1 - Default model)

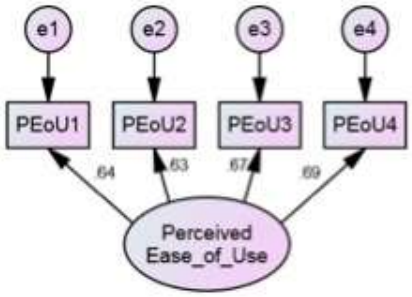
			Estimate	S.E.	C.R.	P	Label
PU1	<---	Perceived_Usefulness	1.000				
PU2	<---	Perceived_Usefulness	1.351	.194	6.961	***	
PU3	<---	Perceived_Usefulness	1.118	.178	6.295	***	
PU4	<---	Perceived_Usefulness	1.040	.161	6.473	***	
PU5	<---	Perceived_Usefulness	1.150	.174	6.606	***	
PU6	<---	Perceived_Usefulness	1.064	.170	6.262	***	

Standardized Regression Weights: (Group number 1 - Default model)

			Estimate
PU1	<---	Perceived_Usefulness	.571
PU2	<---	Perceived_Usefulness	.705
PU3	<---	Perceived_Usefulness	.594
PU4	<---	Perceived_Usefulness	.621
PU5	<---	Perceived_Usefulness	.642
PU6	<---	Perceived_Usefulness	.589

Variances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
Perceived_Usefulness	.161	.040	4.017	***	
e1	.334	.037	8.929	***	
e2	.297	.039	7.550	***	
e3	.370	.042	8.759	***	
e4	.279	.033	8.538	***	
e5	.305	.037	8.338	***	
e6	.343	.039	8.795	***	



Estimates (Group number 1 - Default model)
Scalar Estimates (Group number 1 - Default model)
Maximum Likelihood Estimates
Regression Weights: (Group number 1 - Default model)

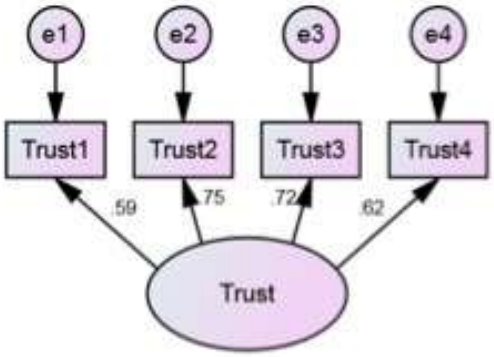
		Estimate	S.E.	C.R.	P	Label
PEoU1 <---	Perceived_Ease_of_Use	1.000				
PEoU2 <---	Perceived_Ease_of_Use	1.002	.150	6.690	***	
PEoU3 <---	Perceived_Ease_of_Use	1.090	.158	6.915	***	
PEoU4 <---	Perceived_Ease_of_Use	1.071	.152	7.024	***	

Standardized Regression Weights: (Group number 1 - Default model)

		Estimate
PEoU1 <---	Perceived_Ease_of_Use	.644
PEoU2 <---	Perceived_Ease_of_Use	.628
PEoU3 <---	Perceived_Ease_of_Use	.666
PEoU4 <---	Perceived_Ease_of_Use	.690

Variances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
Perceived_Ease_of_Use	.228	.051	4.444	***	
e1	.322	.042	7.751	***	
e2	.352	.044	7.956	***	
e3	.340	.046	7.432	***	
e4	.289	.041	7.039	***	



Estimates (Group number 1 - Default model)
Scalar Estimates (Group number 1 - Default model)
Maximum Likelihood Estimates
Regression Weights: (Group number 1 - Default model)

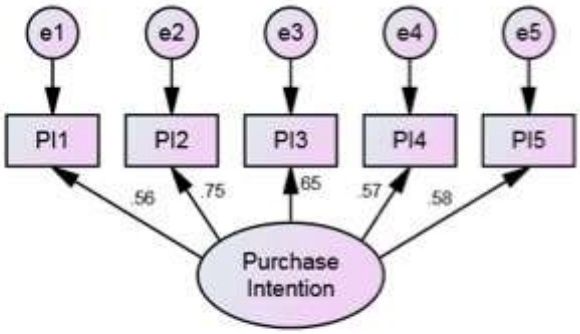
			Estimate	S.E.	C.R.	P	Label
Trust1	<---	Trust	1.000				
Trust2	<---	Trust	1.395	.196	7.124	***	
Trust3	<---	Trust	1.397	.199	7.023	***	
Trust4	<---	Trust	1.219	.187	6.525	***	

Standardized Regression Weights: (Group number 1 - Default model)

			Estimate
Trust1	<---	Trust	.589
Trust2	<---	Trust	.752
Trust3	<---	Trust	.716
Trust4	<---	Trust	.624

Variances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
Trust	.137	.033	4.108	***	
e1	.258	.030	8.617	***	
e2	.205	.033	6.182	***	
e3	.254	.037	6.920	***	
e4	.320	.039	8.285	***	



Estimates (Group number 1 - Default model)
Scalar Estimates (Group number 1 - Default model)
Maximum Likelihood Estimates
Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
PI1	<---	Purchase_Intention	1.000				
PI2	<---	Purchase_Intention	1.678	.239	7.021	***	
PI3	<---	Purchase_Intention	1.329	.202	6.569	***	
PI4	<---	Purchase_Intention	1.210	.200	6.041	***	
PI5	<---	Purchase_Intention	1.171	.191	6.140	***	

Standardized Regression Weights: (Group number 1 - Default model)

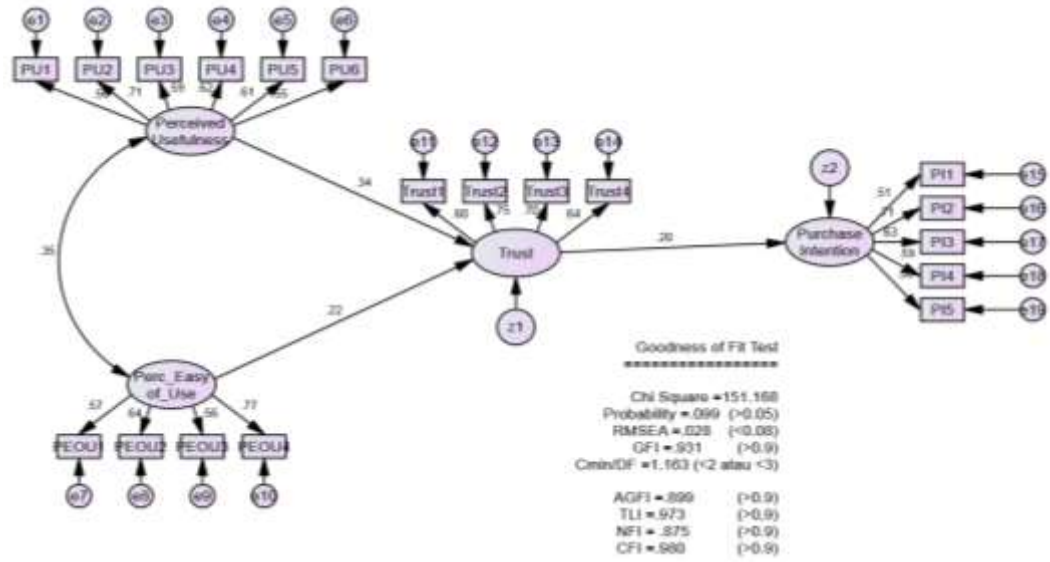
			Estimate
PI1	<---	Purchase_Intention	.564
PI2	<---	Purchase_Intention	.747
PI3	<---	Purchase_Intention	.647
PI4	<---	Purchase_Intention	.567
PI5	<---	Purchase_Intention	.581

Variances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
Purchase_Intention	.140	.035	4.010	***	
e1	.300				
e2	.312	.049	6.335	***	
e3	.342	.043	7.970	***	
e4	.431	.049	8.767	***	
e5	.375	.043	8.654	***	

APPENDIX E

OUTPUT OF FULL MODEL ANALYSIS USING AMOS



Analysis Summary
Date and Time
Date: Monday, July 29, 2019
Time: 2:08:25 AM
Title
hasil olah amos: Monday, July 29, 2019 2:08 AM
Groups
Group number 1 (Group number 1)
Notes for Group (Group number 1)
The model is recursive.
Sample size = 210
Variable Summary (Group number 1)
Your model contains the following variables (Group number 1)
Observed, endogenous variables
PU1
PU2
PU3
PU4
PU5
PU6
PEOU4
PEOU3

PEOU2
PEOU1
Trust1
Trust2
Trust3
Trust4
PI1
PI2
PI3
PI4
PI5
Unobserved, endogenous variables
Trust
Purchase_Intention
Unobserved, exogenous variables
Perceived_Usefulness
e1
e2
e3
e4
e5
e6
Perc_Easy_of_Use
e10
e9
e8
e7
e11
e12
e13
e14
e15
e16
e17
e18
e19
z1
z2

Variable counts (Group number 1)

Number of variables in your model:	44
Number of observed variables:	19
Number of unobserved variables:	25
Number of exogenous variables:	23
Number of endogenous variables:	21

Parameter Summary (Group number 1)

	Weights	Covariances	Variances	Means	Intercepts	Total

	Weights	Covariances	Variances	Means	Intercepts	Total
Fixed	25	0	0	0	0	25
Labeled	0	0	0	0	0	0
Unlabeled	18	19	23	0	0	60
Total	43	19	23	0	0	85

Assessment of normality (Group number 1)

Variable	min	max	skew	c.r.	kurtosis	c.r.
PI5	2.000	5.000	-.224	-1.328	-.685	-2.026
PI4	1.000	5.000	-.160	-.947	-.374	-1.107
PI3	2.000	5.000	-.265	-1.568	-.908	-2.685
PI2	2.000	5.000	-.159	-.942	-.844	-2.497
PI1	2.000	5.000	-.017	-.100	-.354	-1.047
Trust4	2.000	5.000	.269	1.591	-.549	-1.624
Trust3	2.000	5.000	.179	1.056	-.482	-1.425
Trust2	2.000	5.000	-.200	-1.182	-.046	-.135
Trust1	2.000	5.000	-.342	-2.024	.160	.474
PEOU1	1.000	5.000	-.327	-1.936	.324	.958
PEOU2	2.000	5.000	-.155	-.915	-.314	-.928
PEOU3	1.000	5.000	-.180	-1.066	.241	.713
PEOU4	2.000	5.000	.022	.132	-.520	-1.537
PU6	2.000	5.000	-.093	-.551	-.581	-1.718
PU5	2.000	5.000	.106	.628	-.659	-1.950
PU4	1.000	5.000	-.221	-1.307	.579	1.712
PU3	2.000	5.000	-.164	-.970	-.885	-2.617
PU2	2.000	5.000	-.082	-.482	-.681	-2.015
PU1	2.000	5.000	-.315	-1.862	-.066	-.195
Multivariate					13.099	3.360

Observations farthest from the centroid (Mahalanobis distance) (Group number 1)

Observation number	Mahalanobis d-squared	p1	p2
45	40.926	.002	.096
204	40.223	.003	.027
5	35.079	.014	.323
76	32.646	.026	.653
155	32.232	.029	.586
61	31.763	.033	.550
202	31.272	.038	.537
10	30.824	.042	.529
50	29.849	.054	.696
103	29.835	.054	.583
140	29.351	.061	.626
22	28.845	.068	.686
148	28.837	.069	.583

Observation number	Mahalanobis d-squared	p1	p2
20	28.801	.069	.487
116	28.747	.070	.402
111	28.716	.071	.315
109	28.531	.074	.288
206	28.506	.074	.216
34	28.345	.077	.192
65	28.185	.080	.171
38	27.737	.089	.236
30	27.562	.092	.223
162	27.521	.093	.173
146	26.942	.106	.300
159	26.812	.109	.277
96	26.723	.111	.241
147	25.781	.136	.582
87	25.615	.141	.583
169	25.597	.142	.513
94	25.470	.146	.497
9	25.455	.146	.428
124	25.355	.149	.402
194	25.317	.150	.348
74	24.888	.164	.491
114	24.851	.165	.437
81	24.843	.166	.370
122	24.821	.167	.314
172	24.821	.167	.253
8	24.799	.167	.207
195	24.477	.178	.289
168	24.373	.182	.278
166	24.304	.185	.252
53	24.279	.186	.210
27	24.240	.187	.177
93	24.139	.191	.170
40	24.100	.192	.143
29	24.036	.195	.126
198	23.918	.199	.127
112	23.728	.207	.150
118	23.679	.209	.130
123	23.650	.210	.106
48	23.490	.216	.120
210	23.377	.221	.121

Observation number	Mahalanobis d-squared	p1	p2
49	23.198	.229	.144
13	23.175	.230	.118
110	23.021	.236	.133
17	22.814	.246	.171
149	22.661	.253	.192
3	22.642	.253	.160
71	22.638	.254	.126
119	22.576	.257	.115
189	22.502	.260	.108
120	22.149	.277	.204
35	21.972	.286	.244
131	21.924	.288	.221
97	21.907	.289	.187
107	21.889	.290	.156
161	21.800	.294	.156
18	21.783	.295	.129
133	21.660	.302	.140
182	21.522	.309	.159
2	21.502	.310	.133
157	21.308	.320	.176
164	21.279	.322	.152
191	21.229	.324	.138
37	21.113	.331	.150
165	21.042	.334	.144
86	21.014	.336	.124
201	20.944	.340	.119
135	20.772	.350	.152
145	20.757	.350	.126
69	20.564	.361	.171
21	20.544	.363	.145
175	20.509	.365	.128
174	20.480	.366	.110
132	20.416	.370	.104
137	20.141	.386	.181
92	20.079	.390	.174
126	20.009	.394	.170
158	19.977	.396	.150
39	19.976	.396	.120
104	19.954	.397	.101
105	19.802	.407	.127

Observation number	Mahalanobis d-squared	p1	p2
179	19.766	.409	.112
199	19.643	.416	.130
153	19.627	.417	.108
42	19.345	.435	.195
99	19.306	.437	.177
129	19.208	.444	.189

Models

Default model (Default model)

Notes for Model (Default model)

Computation of degrees of freedom (Default model)

Number of distinct sample moments:	190
Number of distinct parameters to be estimated:	60
Degrees of freedom (190 - 60):	130

Result (Default model)

Minimum was achieved
Chi-square = 151.168
Degrees of freedom = 130
Probability level = .099

Group number 1 (Group number 1 - Default model)
Estimates (Group number 1 - Default model)
Scalar Estimates (Group number 1 - Default model)
Maximum Likelihood Estimates
Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
Trust	<---	Perceived_Usefulness	.338	.106	3.198	.001	
Trust	<---	Perc_Easy_of_Use	.145	.064	2.262	.024	
Purchase_Intention	<---	Trust	.179	.087	2.059	.039	
PU1	<---	Perceived_Usefulness	1.000				
PU2	<---	Perceived_Usefulness	1.398	.203	6.884	***	
PU3	<---	Perceived_Usefulness	1.143	.181	6.318	***	
PU4	<---	Perceived_Usefulness	1.080	.165	6.556	***	
PU5	<---	Perceived_Usefulness	1.128	.176	6.422	***	
PU6	<---	Perceived_Usefulness	1.022	.151	6.764	***	
PEOU4	<---	Perc_Easy_of_Use	1.000				
PEOU3	<---	Perc_Easy_of_Use	.767	.124	6.193	***	
PEOU2	<---	Perc_Easy_of_Use	.851	.122	6.968	***	
PEOU1	<---	Perc_Easy_of_Use	.738	.117	6.330	***	
Trust1	<---	Trust	1.000				
Trust2	<---	Trust	1.318	.160	8.213	***	
Trust3	<---	Trust	1.318	.172	7.674	***	
Trust4	<---	Trust	1.194	.167	7.142	***	
PI1	<---	Purchase_Intention	1.000				
PI2	<--	Purchase_Intention	1.665	.25	6.47	***	

			Estimate	S.E.	C.R.	P	Label
PI3	<---	Purchase_Intention	1.360	.227	6.150	***	
PI4	<---	Purchase_Intention	1.363	.234	5.834	***	
PI5	<---	Purchase_Intention	1.232	.216	5.712	***	

Standardized Regression Weights: (Group number 1 - Default model)

			Estimate
Trust	<---	Perceived_Usefulness	.339
Trust	<---	Perc_Easy_of_Use	.216
Purchase_Intention	<---	Trust	.195
PU1	<---	Perceived_Usefulness	.556
PU2	<---	Perceived_Usefulness	.706
PU3	<---	Perceived_Usefulness	.590
PU4	<---	Perceived_Usefulness	.623
PU5	<---	Perceived_Usefulness	.608
PU6	<---	Perceived_Usefulness	.547
PEOU4	<---	Perc_Easy_of_Use	.769
PEOU3	<---	Perc_Easy_of_Use	.560
PEOU2	<---	Perc_Easy_of_Use	.640
PEOU1	<---	Perc_Easy_of_Use	.569
Trust1	<---	Trust	.604
Trust2	<---	Trust	.748
Trust3	<---	Trust	.703
Trust4	<---	Trust	.636
PI1	<---	Purchase_Intention	.510
PI2	<---	Purchase_Intention	.712
PI3	<---	Purchase_Intention	.632
PI4	<---	Purchase_Intention	.595
PI5	<---	Purchase_Intention	.575

Covariances: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
Perceived_Usefulness	<-->	Perc_Easy_of_Use	.076	.022	3.412	***	
e3	<-->	e11	.033	.022	1.466	.143	
e3	<-->	e8	-.012	.028	-.442	.659	

			Estimate	S.E.	C.R.	P	Label
e11	<-->	e16	-.117	.026	-4.417	***	
e12	<-->	e15	-.064	.023	-2.753	.006	
e7	<-->	e18	-.078	.030	-2.613	.009	
e4	<-->	e14	-.069	.023	-2.941	.003	
e1	<-->	e6	.071	.028	2.521	.012	
e1	<-->	e14	-.002	.024	-.071	.943	
e2	<-->	z1	-.079	.020	-4.002	***	
e1	<-->	e16	.054	.026	2.086	.037	
e8	<-->	e11	-.026	.022	-1.184	.237	
e3	<-->	z2	.049	.019	2.599	.009	
e11	<-->	e17	-.063	.023	-2.773	.006	
e11	<-->	e15	.038	.024	1.604	.109	
e9	<-->	e7	.097	.036	2.711	.007	
e4	<-->	e19	.059	.026	2.313	.021	
e17	<-->	Perceived_Usefulness	.073	.021	3.541	***	
e4	<-->	e17	-.072	.024	-2.997	.003	

Correlations: (Group number 1 - Default model)

	Estimate

			Estimate
Perceived_Usefulness	<-->	Perc_Easy_of_Use	.346
e3	<-->	e11	.106
e3	<-->	e8	-.035
e11	<-->	e16	-.398
e12	<-->	e15	-.238
e7	<-->	e18	-.197
e4	<-->	e14	-.234
e1	<-->	e6	.202
e1	<-->	e14	-.005
e2	<-->	z1	-.425
e1	<-->	e16	.160
e8	<-->	e11	-.088
e3	<-->	z2	.235
e11	<-->	e17	-.214
e11	<-->	e15	.127
e9	<-->	e7	.246
e4	<-->	e19	.182
e17	<-->	Perceived_Usefulness	.327
e4	<-->	e17	-.239

Variances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
Perceived_Usefulness	.150	.038	3.958	***	
Perc_Easy_of_Use	.326	.062	5.214	***	
z1	.116	.026	4.405	***	
z2	.119	.034	3.520	***	
e1	.334	.037	9.111	***	
e2	.293	.039	7.582	***	
e3	.366	.041	9.023	***	
e4	.275	.032	8.619	***	
e5	.324	.036	8.895	***	
e6	.367	.040	9.190	***	
e10	.225	.044	5.062	***	
e9	.420	.050	8.390	***	
e8	.341	.044	7.669	***	
e7	.372	.044	8.351	***	
e11	.257	.029	8.771	***	
e12	.203	.029	6.964	***	
e13	.263	.034	7.695	***	
e14	.311	.037	8.397	***	
e15	.353	.039	9.149	***	
e16	.335	.048	6.952	***	

	Estimate	S.E.	C.R.	P	Label
e17	.334	.042	7.963	***	
e18	.421	.049	8.584	***	
e19	.382	.044	8.769	***	

Matrices (Group number 1 - Default model)

Total Effects (Group number 1 - Default model)

	Perc_Easy_of_Use	Perceived_Usefulness	Trust	Purchase_Intention
Trust	.145	.338	.000	.000
Purchase_Intention	.026	.060	.179	.000
PI5	.032	.074	.221	1.232
PI4	.035	.082	.244	1.363
PI3	.035	.082	.243	1.360
PI2	.043	.101	.298	1.665
PI1	.026	.060	.179	1.000
Trust4	.173	.403	1.194	.000
Trust3	.191	.445	1.318	.000
Trust2	.191	.445	1.318	.000
Trust1	.145	.338	1.000	.000
PEOU1	.738	.000	.000	.000
PEOU2	.851	.000	.000	.000
PEOU3	.767	.000	.000	.000
PEOU4	1.000	.000	.000	.000
PU6	.000	1.022	.000	.000
PU5	.000	1.128	.000	.000
PU4	.000	1.080	.000	.000
PU3	.000	1.143	.000	.000
PU2	.000	1.398	.000	.000
PU1	.000	1.000	.000	.000

Standardized Total Effects (Group number 1 - Default model)

	Perc_Easy_of_Use	Perceived_Usefulness	Trust	Purchase_Intention
Trust	.216	.339	.000	.000
Purchase_Intention	.042	.066	.195	.000
PI5	.024	.038	.112	.575
PI4	.025	.039	.116	.595
PI3	.027	.042	.123	.632

	Perc_Easy_of_Use	Perceived_Usefulness	Trust	Purchase_Intention
PI2	.030	.047	.139	.712
PI1	.021	.034	.100	.510
Trust4	.137	.216	.636	.000
Trust3	.152	.239	.703	.000
Trust2	.161	.254	.748	.000
Trust1	.130	.205	.604	.000
PEOU1	.569	.000	.000	.000
PEOU2	.640	.000	.000	.000
PEOU3	.560	.000	.000	.000
PEOU4	.769	.000	.000	.000
PU6	.000	.547	.000	.000
PU5	.000	.608	.000	.000
PU4	.000	.623	.000	.000
PU3	.000	.590	.000	.000
PU2	.000	.706	.000	.000
PU1	.000	.556	.000	.000

Direct Effects (Group number 1 - Default model)

	Perc_Easy_of_Use	Perceived_Usefulness	Trust	Purchase_Intention
Trust	.145	.338	.000	.000
Purchase_Intention	.000	.000	.179	.000
PI5	.000	.000	.000	1.232
PI4	.000	.000	.000	1.363
PI3	.000	.000	.000	1.360
PI2	.000	.000	.000	1.665
PI1	.000	.000	.000	1.000
Trust4	.000	.000	1.194	.000
Trust3	.000	.000	1.318	.000
Trust2	.000	.000	1.318	.000
Trust1	.000	.000	1.000	.000
PEOU1	.738	.000	.000	.000
PEOU2	.851	.000	.000	.000
PEOU3	.767	.000	.000	.000
PEOU4	1.000	.000	.000	.000
PU6	.000	1.022	.000	.000

	Perc_Easy_of_Use	Perceived_Usefulness	Trust	Purchase_Intention
PU5	.000	1.128	.000	.000
PU4	.000	1.080	.000	.000
PU3	.000	1.143	.000	.000
PU2	.000	1.398	.000	.000
PU1	.000	1.000	.000	.000

Standardized Direct Effects (Group number 1 - Default model)

	Perc_Easy_of_Use	Perceived_Usefulness	Trust	Purchase_Intention
Trust	.216	.339	.000	.000
Purchase_Intention	.000	.000	.195	.000
PI5	.000	.000	.000	.575
PI4	.000	.000	.000	.595
PI3	.000	.000	.000	.632
PI2	.000	.000	.000	.712
PI1	.000	.000	.000	.510
Trust4	.000	.000	.636	.000
Trust3	.000	.000	.703	.000
Trust2	.000	.000	.748	.000
Trust1	.000	.000	.604	.000
PEOU1	.569	.000	.000	.000
PEOU2	.640	.000	.000	.000
PEOU3	.560	.000	.000	.000
PEOU4	.769	.000	.000	.000
PU6	.000	.547	.000	.000
PU5	.000	.608	.000	.000
PU4	.000	.623	.000	.000
PU3	.000	.590	.000	.000
PU2	.000	.706	.000	.000
PU1	.000	.556	.000	.000

Indirect Effects (Group number 1 - Default model)

	Perc_Easy_of_Use	Perceived_Usefulness	Trust	Purchase_Intention
Trust	.000	.000	.000	.000
Purchase_Intention	.026	.060	.000	.000
PI5	.032	.074	.221	.000
PI4	.035	.082	.244	.000
PI3	.035	.082	.243	.000
PI2	.043	.101	.298	.000

	Perc_Easy_of_Use	Perceived_Usefulness	Trust	Purchase_Intention
PI1	.026	.060	.179	.000
Trust4	.173	.403	.000	.000
Trust3	.191	.445	.000	.000
Trust2	.191	.445	.000	.000
Trust1	.145	.338	.000	.000
PEOU1	.000	.000	.000	.000
PEOU2	.000	.000	.000	.000
PEOU3	.000	.000	.000	.000
PEOU4	.000	.000	.000	.000
PU6	.000	.000	.000	.000
PU5	.000	.000	.000	.000
PU4	.000	.000	.000	.000
PU3	.000	.000	.000	.000
PU2	.000	.000	.000	.000
PU1	.000	.000	.000	.000

Standardized Indirect Effects (Group number 1 - Default model)

	Perc_Easy_of_Use	Perceived_Usefulness	Trust	Purchase_Intention
Trust	.000	.000	.000	.000
Purchase_Intention	.042	.066	.000	.000
PI5	.024	.038	.112	.000
PI4	.025	.039	.116	.000
PI3	.027	.042	.123	.000
PI2	.030	.047	.139	.000
PI1	.021	.034	.100	.000
Trust4	.137	.216	.000	.000
Trust3	.152	.239	.000	.000
Trust2	.161	.254	.000	.000
Trust1	.130	.205	.000	.000
PEOU1	.000	.000	.000	.000
PEOU2	.000	.000	.000	.000
PEOU3	.000	.000	.000	.000
PEOU4	.000	.000	.000	.000
PU6	.000	.000	.000	.000
PU5	.000	.000	.000	.000
PU4	.000	.000	.000	.000
PU3	.000	.000	.000	.000
PU2	.000	.000	.000	.000
PU1	.000	.000	.000	.000

Modification Indices (Group number 1 - Default model)

Covariances: (Group number 1 - Default model)

			M.I.	Par Change
z2	<-->	Perc_Easy_of_Use	11.773	.058
e15	<-->	e18	4.370	.058
e8	<-->	z2	4.112	.035
e1	<-->	Perc_Easy_of_Use	5.464	.059
e1	<-->	e12	4.454	.042

Variances: (Group number 1 - Default model)

	M.I.	Par Change

Regression Weights: (Group number 1 - Default model)

			M.I.	Par Change
Purchase_Intention	<---	Perc_Easy_of_Use	12.844	.193
Trust4	<---	PI2	4.831	.109
PEOU1	<---	Purchase_Intention	4.048	.269
PEOU1	<---	PI1	4.006	.121
PEOU2	<---	Purchase_Intention	4.559	.302
PEOU2	<---	PI2	4.208	.110
PU4	<---	PEOU2	4.628	-.105
PU1	<---	Perc_Easy_of_Use	4.384	.168
PU1	<---	Trust	4.460	.244
PU1	<---	Trust2	6.140	.146
PU1	<---	PEOU2	5.000	.117

Minimization History (Default model)

Iteration		Negative eigenvalues	Condition #	Smallest eigenvalue	Diameter	F	NTries	Ratio
0	e	11		-.647	9999.000	1241.787	0	9999.000
1	e	4		-.047	1.902	592.706	20	.614
2	e	0	2004.625		.884	358.203	5	.848
3	e	0	137.716		1.046	289.535	6	.000
4	e	0	402.396		1.248	273.130	2	.000
5	e	0	649.287		1.107	178.012	1	.855
6	e	0	145.850		.960	160.959	1	.691
7	e	0	176.194		.251	151.777	1	1.075
8	e	0	219.372		.159	151.187	1	1.070
9	e	0	216.165		.030	151.168	1	1.026
10	e	0	215.397		.002	151.168	1	1.002
11	e	0	215.385		.000	151.168	1	1.000

Model Fit Summary

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	60	151.168	130	.099	1.163

Model	NPAR	CMIN	DF	P	CMIN/DF
Saturated model	190	.000	0		
Independence model	19	1211.934	171	.000	7.087

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.042	.931	.899	.637
Saturated model	.000	1.000		
Independence model	.121	.507	.452	.456

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.875	.836	.980	.973	.980
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	.760	.665	.745
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Default model	21.168	.000	55.885
Saturated model	.000	.000	.000
Independence model	1040.934	934.215	1155.113

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	.723	.101	.000	.267
Saturated model	.000	.000	.000	.000
Independence model	5.799	4.981	4.470	5.527

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.028	.000	.045	.985
Independence model	.171	.162	.180	.000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	271.168	283.867	471.995	531.995
Saturated model	380.000	420.212	1015.950	1205.950
Independence model	1249.934	1253.955	1313.529	1332.529

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	1.297	1.196	1.464	1.358
Saturated model	1.818	1.818	1.818	2.011

Model	ECVI	LO 90	HI 90	MECVI
Independence model	5.981	5.470	6.527	6.000

HOELTER

Model	HOELTER .05	HOELTER .01
Default model	218	236
Independence model	35	38

Execution time summary

Minimization: .031
Miscellaneous: 3.277
Bootstrap: .000
Total: 3.308