ANALYZING THE EFFECT OF TRUST AND PERCEIVED VALUE ON PURCHASE INTENTION
(Case Study of Shopee)

Rieza Firdian Rafsandjani
Faculty of Islamic Economics and Business, STAINU Malang, Indonesia
E-mail:
riezafirdian@yahoo.co.id

ABSTRACT

The progress of marketing is accelerating, nowadays people do not have to waste their time walking to the store to buy things. They just need to browse the internet and search for what they want and get it in no time. With this convenience and speed, online shopping interest is increasing. When customers intend to purchase products from the internet, they consider values and perceived beliefs. The main purpose of this study is to analyze the influence of the perception of values and beliefs on purchasing intentions in Shopee. Data were collected from 50 respondents and multiple regression analysis was used to test the relationship between variables. Based on the indicators described on the perception of value that is the value of experimental, functional value, market value and on the belief that is the ability, virtue, integrity then they have a significant partial influence on the purchase intention. The results can be maintained by giving customers the best value and earning their trust to maintain their purchase intentions.

KEYWORDS: online shop, purchase intention, perceived value, trust.

INTRODUCTION

The use of new technologies, including the Internet, has created new steps in doing business. Businesspeople can easily do all their activities in minutes without having to spend on travel, because it can be done through the internet. In short, internet applications in e-commerce have changed the business environment.

While with the rapid development of information technology and internet, integrated internet functions such as communications, financial transactions, and marketing purposes has become a hot topic for the public. This need, addition, appreciation and comfort is what is always needed by the general public.

The most fundamental and basic four layer of the pyramid contain what Maslow called "deficiency needs" or "d-needs" included esteem, friendship and love, security and physical needs (Maslow, 1943 :370). Maslow's theory suggest that the most basic level of needs must be fulfilled so the human itself will not feel anxious and tense. Physiological needs are the physical requirements for human survival, because if these requirements are not met then the body cannot function properly. Air, water and food are metabolic requirements

for survival in all creatures including humans. Clothing and shelter also is important as food because humans cannot be productive if these requirements didn't fulfill. All these needs are also consider as product because those things can be produce.

With advance progress of marketing, nowadays people do not have to waste their time walking to the store to buy things. They only need to browse the internet and search for what they want and get it. With this convenience in mind, the interest in online shopping is increasing. In that connection the researchers prefer one of the online shop sites namely Shopee.

Shopee Indonesia is a shopping site that provides fashion and lifestyle needs consisting of products from various brands, both locally and internationally. Shopee Indonesia is one of the shopping centers managed by Garena (changed its name to SEA Group). Shopee Indonesia was officially introduced in Indonesia in December 2015 under the auspices of PT Shopee International Indonesia. Since its launch, Shopee Indonesia has experienced a very rapid growth, even up to October 2017 the application has been downloaded by more than 25 million users. Offering a one stop mobile experience, Shopee provides live chat features that make it easy for sellers and buyers to interact easily and quickly

Jarvenpaa, Tractinsky, Vitale (2000) argued that lack of Trust prevented consumers from engaging in online transaction thus make trust crucial in e-commerce. Zeithaml (1988) found that consumers typically choose to purchase and item because they perceive the benefits of obtaining the item to be the greater than the cost which is called Perceived Value.

Regarding the problems that have been formulated and identified mentioned in the previous section, the following research objectives and aims are to know and measure whether there is partial or simultaneous influence from perceived value and trust on purchase intention, perceived value on purchase intention, and trust on purchase intention.

LITERATURE REVIEW AND HYPOTESHIS

Consumer behavior
Schifman and Kanuk (2004: 8) argue: the term consumer behavior is defined as the behavior that costumer display in searching for, purchasing, using, evaluating and disposing of product and services that thay expect will satisfy their needs. Angel, et al (1995) consumer behavior is a concept of action that studies how individuals, groups, and organizations choose, buy and use products or services that can provide satisfaction, needs and desires, satisfied consumers will be loyal to goods or services.

Consumer Purchase Intention
Buying interest is part of the behavioral component in consuming attitudes. According to Kinnear and Taylor (1995: 306), in research conducted Esthi Dwityanti states that buying interest is the stage of the respondent's tendency to act before the purchase decision is actually implemented.

According to Keller (1998) cited by research conducted by Esthi Dwityanti, consumer interest is how likely consumers buy a brand or how likely consumers to move from one brand to another. While Mittal (1999) found that the function of interest from consumer interest is a function of product quality and service quality.

According to Keller (1998) cited by research conducted by Esthi Dwityanti, consumer interest is how likely consumers buy a brand or how likely consumers to move from one

brand to another. While Mittal (1999) found that the function of interest from consumer interest is a function of product quality and service quality

According to Talha (2006), intention to buy is defined as a statement related to the mind that reflects the plan of the buyer to buy a particular brand within a certain period of time

According to Ferdinand (2006), buying interest can be identified through the following indicators: 1) Transactional interest, namely the tendency of someone to buy the product; 2) Refrensial interest, ie the tendency of a person to reference the product to others; 3) Preferenceal interests, ie interests that describe the behavior of someone who has a primary preference for the product. This preference can only be replaced if something happens with its preference product; 4) Request explorative, this minan describes the behavior of a person who is always looking for information about the product he is interested in and looking for information to support the positive characteristics of the product.

Purchase intention can be classified as one of the components of consumer cognitive behaviour on how an individual intends to buy a specific brand. Laroche, Kim and Zhou (1996: 73-75) assert that variables such as consideration in buying a brand and expectation to buy a brand can be used to measure consumer purchase intention. Based on the argument of Pavlou (2003: 21-30), online purchase intention is the situation when a customer is willing and intends to become involved in online transaction. Online transactions can be considered as an activity in which the process of information retrieval, information transfer, and product purchase are taken place (Pavlou,2003). The information retrieval and exchange steps are regarded as intentions to use a web site; however, product purchase is more applicable to an intention to handle a web-site (Pavlou, 2003). Therefore, it is crucial to evaluate the concept of online purchase intention in this study. In order to trigger customer online purchase intention, web retailers have to explore the impact of shopping orientations on the customer online purchase intention

Sandhusen and Richard (2000: 219), Once the alternatives have been evaluated, the consumer is ready to make a purchase decision. Sometimes purchase intention does not result in an actual purchase. The marketing organization must facilitate the consumer to act on their purchase intention. The organization can usevariety of techniques to achieve this. The provision of credit or payment terms may ncourage purchase, or a sales promotion such as the opportunity to receive premium or enter a competition may provide an incentive to buy now. The relevant internal psychological process that is associated with purchase decision is integration. Once the integration is achieved, the organization can influence the purchase decisions much more easily.

Trust
According to Kramer (1999), trust is a complex statement because individuals do not know what the motives and intentions of others are. Kimery and McCard (2002) define trust as customers' willingness to accept weakness in an online transaction based on their positive expectations regarding future online store behaviour. According to Barber (1983), trust is an expectation about individuals' behaviour within the society where they are living or by which they are ruled.

McCole and Palmer (2001) explained that online purchasing necessitates online customer trust. Egger (2006) argues that sufficient trust needs to exist when placing an order online and when the customer submit his or her financial information and other personal data in undertaking financial transactions. Gefen (2000) asserts that the present of trust will increase the consumers' belief that the e-retailers will not engage in opportunistic behaviour.

Previous Study

The first researcher that support this research is Chen (2012), conducted on the influence of perceived value and trust on online buying intention proposed and tested the factors which influence online consumer's intention to buy. Perceived value is measured by perceived value and perceived product sacrifice, trust includes ability, benevolence and integrity. In this context, researchers pay a lot of attention on the research of online shopper's behaviors and there a lot of research papers focus on the influence factors on online shoppers.

The second is Affendy, Dang, Shamsudin (2016), conducted on understanding Malaysian consumer online purchase intention proposed four major utilitarian benefits of online shopping as the dimension of utilitarian value : convenience, product offerings, product information and monetary savings. Six dimensions were adopted for hedonic shopping motivation: adventure, social, gratification, idea, role and value.

The third is Leeraphong and Mardjo (2013), conducted on trust and risk in purchase intention through online social network on the group study of facebook in Thailand mention that the objectives are to do business through online social network that influenced by factors that might be differed compared with doing business through normal ecommerce channel.

The fourth, researchers conducted by Octodavid et al (June 2017), explains that simultaneously the influence of perceived value and trust has a significant effect in terms of purchase intentions of a product. Partially the effect of perceived value and trust contribute to the purchase intention.
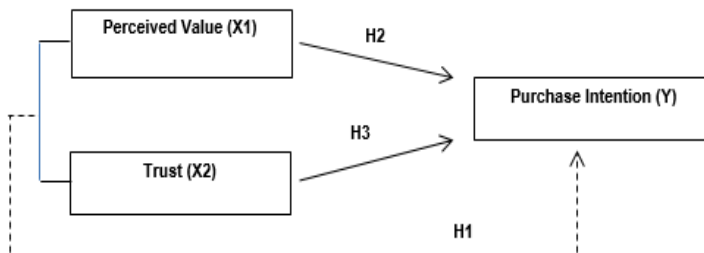

Figure 1. Conceptual Framework
Source: Data Processed, 2017

Research Hypothesis

H0: There is no simultaneous effect of perceived value and trust on purchase intention of Shopee.
H1: Perceived value and trust simultaneously effect purchase intention of Shopee.
H2: Perceived value has a significant effect on purchase intention partially.
H3: Trust has a significant effect on purchase intention partially.

METHODS

Research Design

This research is a causal type of research where it will investigate the effect of perceived value and trust on consumer purchase intention. According to Hair, Money, Samouel, and

Page (2007:160), "causal research tests whether or not one event causes another". More precisely, a causal relationship means a change in one event brings about a corresponding change in another event (Hair, et al., 2007:160). This research was conducted in Malang City, east java, Indonesia. This research was held during Oktober – Desember 2017.

Population and Sample
Generally, this study focuses on Malang customers that happen to visit or purchase product on Shopee website. According to Hair et al., (2010), as cited by Ringim, et al. (2012), the sample size should fall between five and ten times the number of independent variables for regression type of analysis. As this research has two variables, the sample size should be at least twenty respondents of Shopee customers in Malang. The sample size of this research is 50 respondents to prove that sample size used is more than the minimum or required respondents. This research is using convenience sampling method.

Data Collection
The data used in this research consist of 2 types between primary data through questionnaire and secondary data taken from books, journal, and relevant literature from library and internet to understand the theoretical support in this research.

Operational Definition and Measurement
Purchase Intention (Y) or Intention to purchase online refers to the strength of a consumer's intention to perform a specified purchasing behavior over the internet. Prasad (2004) indicators: Interest, attending, and information. Perceived Value (X1) is the Shopee's consumer overall assessment of the utility of a product based on perceptions of what is received. Prasad (2004) indicators: Experiental value, functional value, and market value. Trust (X2)
can affect consumer's fears of unreliability and risks of being cheated. Hui Chen (2012) indicators: Ability, benevolence, and integrity.
Data Analysis
Validity and Reliability Test
Sekaran and Bougie (2010) said that Validity of the measuring instrument is the extent to which the instrument is measuring what is supposed to measure and not something else. Reliability of a measure on the other hand, indicates he extent to which an instrument is error free and thus, consistent and stable across time and also across the various items in the scale.

Multiple Regression Analysis
Multiple regressions are used to express the effect of independent variables and the dependent variable. The equation model of multiple regression analysis which used in this research can formulated as shown below:
$$Y = a + b1X1 + b2X2 + e$$

Note:
Y = Purchase Intention
X1 = Perceived Value
X2 = Trust
a = Constant (value Y if X1, X2... Xn = 0)
b = regression Coefficient (value increase or decrease)
e = Error

RESULTS

Validity and Reliability

Table 1. Validity Tes

Correlations

		Var 1 stat 1	Var 1 stat 2	Var 1 stat 3	Var 2 stat 1	Var 2 stat 2	Var 2 stat 3	Var 3 stat 1	Var 3 stat 2	Var 3 stat 3	Total
Variabel 1 statement 1	Pearson Correlation	1	-.137	-.048	.262	-.135	-.022	-.137	.262	-.022	.269
	Sig. (2-tailed)		.344	.740	.066	.351	.880	.344	.066	.880	.059
	N	50	50	50	50	50	50	50	50	50	50
Variabel 1 statement 2	Pearson Correlation	-.137	1	.139	-.134	.124	-.344*	1.000**	-.134	-.344*	.296*
	Sig. (2-tailed)	.344		.335	.355	.391	.014	.000	.355	.014	.037
	N	50	50	50	50	50	50	50	50	50	50
Variabel 1 statement 3	Pearson Correlation	-.048	.139	1	-.135	-.277	.083	.139	-.135	.083	.267
	Sig. (2-tailed)	.740	.335		.349	.051	.568	.335	.349	.568	.041
	N	50	50	50	50	50	50	50	50	50	50
Variabel 2 statement 1	Pearson Correlation	.262	-.134	-.135	1	.450**	-.009	-.134	1.000**	-.009	.668**
	Sig. (2-tailed)	.066	.355	.349		.001	.949	.355	.000	.949	.061
	N	50	50	50	50	50	50	50	50	50	50
Variabel 2 statement 2	Pearson Correlation	-.135	.124	-.277	.450**	1	-.248	.124	.450**	-.248	.354*
	Sig. (2-tailed)	.351	.391	.051	.001		.082	.391	.001	.082	.012
	N	50	50	50	50	50	50	50	50	50	50
Variabel 2 statement 3	Pearson Correlation	-.022	-.344*	.083	-.009	-.248	1	-.344*	-.009	1.000**	.338*
	Sig. (2-tailed)	.880	.014	.568	.949	.082		.014	.949	.000	.016
	N	50	50	50	50	50	50	50	50	50	50
Variabel 3 statement	Pearson Correlation	-.137	1.000**	.139	-.134	.124	-.344*	1	-.134	-.344*	.296*

t 1	Sig. (2-tailed)	.344	.000	.335	.355	.391	.014		.355	.014	.037
	N	50	50	50	50	50	50	50	50	50	50
Variabel 3 statement 2	Pearson Correlation	.262	-.134	-.135	1.000**	.450**	-.009	-.134	1	-.009	.668*.
	Sig. (2-tailed)	.066	.355	.349	.000	.001	.949	.355		.949	.011
	N	50	50	50	50	50	50	50	50	50	50
Variabel 3 statement 3	Pearson Correlation	-.022	-.344*	.083	-.009	-.248	1.000**	-.344*	-.009	1	.338*
	Sig. (2-tailed)	.880	.014	.568	.949	.082	.000	.014	.949		.016
	N	50	50	50	50	50	50	50	50	50	50
Total	Pearson Correlation	.269	.296*	.267	.668**	.354*	.338*	.296*	.668**	.338*	1
	Sig. (2-tailed)	.059	.037	.061	.000	.012	.016	.037	.000	.016	
	N	50	50	50	50	50	50	50	50	50	50

Source: Data Processed, 2017

From the table 1 can be seen, that the correlation index is greater than 0.3 and below the significance level of 5% therefore the data is considered as valid. It shows that variable Perceived Value in statement 1 is 0.059, statement 2 is 0.037, statement 3 is 0.041. Trust in statement 1 is 0.061, statement 2 is 0.012, statement 3 is 0.016. Purchase Intention in statement 1 is 0.037, statement 2 is 0.011, statement 3 is 0.016.

Table 2. Reliability Test

	Cronbach's Alpha if Item Deleted	
Perceived Value (X1)	.826	Realibility Statistic
Trust (X2)	.792	Realibility Statistic
Purchase Intention (Y)	.771	Realibility Statistic

Source: Data Processed, 2017

In this research shows that Alpha Cronbach for Perceived Value is 0.826, Trust is 0.792 and Purchase Intention is 0.771, which means that value of Alpha Cronbach is higher than the acceptance limit of 0.6 and it indicates that the data is acceptable or indicates good internal consistency. Therefore the research instrument is reliable.

Table 3. Multiple Linear Regression Output

Coefficients[a]

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.

		B	Std. Error	Beta		
1	(Constant)	.162	.307		.528	.600
	Perceived Value (X1)	.339	.070	.402	4.868	.000
	Trust (X2)	.613	.063	.808	9.778	.000

a. Dependent Variable: Purchase Intention (Y)

Source: Data Processed, 2017

Recall that the Multiple Linear Regression model is used to determine the effect of several independent variables on a dependent variable. The computation was done by using SPSS 16 software. The computerized calculation ensures the accuracy of the analysis. From the result in the table above, the model define as:

$$Y = 0.162 + 0.339X1 + 0.613 X2 + e$$

Table 4. Result of R and R2

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.831[a]	.691	.677	.3015342

a. Predictors: (Constant), Trust (X2), Perceived Value (X1)

b. Dependent Variable: Purchase Intention (Y)

Source: Data Processed, 2017

The value of R is 0.831 indicating a strong positive relationship between independent and dependent variable. The value of R2 is 0.691 or 69.1% it means that Perceived Value and Trust as dependent variables are able to influence Purchase Intention as much as 69.1% while the rest 30,9% is other factors not included in this research.

The Result Of Classical Assumption Test

Table 5. Multicollinearity Test

Coefficientsa

		Collinearity Statistics	
Model		Tolerance	VIF
1	(Constant)		
	Perceived Value (X1)	.963	1.038
	Trust (X2)	.963	1.038

a. Dependent Variable: Purchase Intention (Y)

Source: Data Processed, 2017

Table 5 shows that the value of tolerance and VIF. The tolerance value of Perceived Value is 0.963, and Trust is 0.963 means the tolerance value of variable is more than 0.2. The VIF value of Perceived Value is 1.038, and Trust is 1.038 means the VIF value is less than 10. Since all the tolerance value is more than 0.2 and VIF value is less than 10, so this research is concluded to be free from multicollinearity

Heteroscedasticity

Figure 2. Heteroscedasticity Result

Scatterplot

Dependent Variable: Purchase Intention (Y)
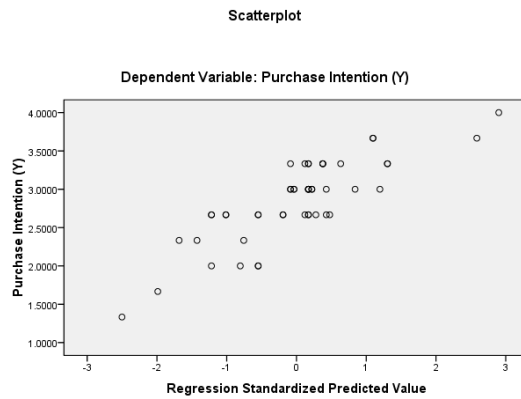
Source: Data Processed, 2017

Figure 2 shows that the dots are spreading above and below zero point. This proves that there is no heteroscedasticity in this regression.

Normality

Figure 3. Normality Test

Normal P-P Plot of Regression Standardized Residual

Dependent Variable: Purchase Intention (Y)
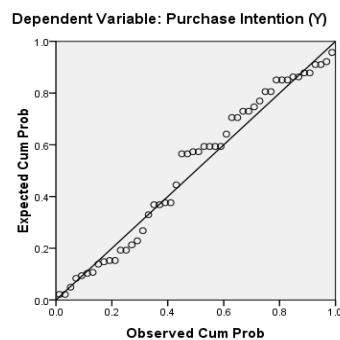
Source: Data Processed, 2017

Figure 3 shows that the dots are spreading near to the diagonal line and follow the direction of the diagonal line. Therefore, the normality test is complete

Hypothesis testing
F-test
F-Test is any statistical test intended to determine whether the independent variables simultaneously influence the dependent variable. This test is done by comparing the F count with F_{table}. If $F_{count} > F_{table}$ as confidence level of 95% α=0.05).

Table 6. ANOVA for F-Test

ANOVA[b]					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	9.540	2	4.770	52.462	.000[a]
Residual	4.273	47	.091		
Total	13.813	49			
a. Predictors: (Constant), Trust (X2), Perceived Value (X1)					
b. Dependent Variable: Purchase Intention (Y)					

Source: Data Processed, 2017

In table 5, the value is 54.462, the degree of freedom 1 (numerator) is 2 and degree of freedom 2 (denumerator) is 47 with level of significance is 0.05 (α = 0,05) and the level of confidence is 95% then F_{table} is 3.18. The result is: F_{count} (29.124) > F_{table} (3.18). Since F_{count} is greater than F_{table}, Ho is rejected and H1 is accepted means the independent variables simultaneously influence the dependent variable. Therefore, hypothesis 1 is accepted.

T-test
T-Test is any statistical test intended to determine the partial effect of each independent variable (X) to dependent variable (Y).

Table 7. ANOVA for T-Test

Variable	T Count	T Tabel	Description
Perceived Value (X1)	4.868	2.011	Accepted
Trust (X2)	9.778	2.011	Accepted

Source: Data Processed, 2017

From the table above, T_{count} for each independent variable, which for Perceived Value (X1) T_{count} = 4.868 and T_{table} = 2.011 which T_{count} > T_{table} 2.011. Therefore, Ho is rejected and H1 accepted, that means Perceived Value (X1) significantly influences Purchase Intention (Y). From the table above, T_{count} for each independent variable, which for Trust (X2) T_{count} = 9.778 and T_{table} = 2.011 which T_{count} > T_{table} 2.011. Therefore, Ho is rejected and H1 accepted, that means Trust (X2) significantly influences Purchase Intention (Y).

DISCUSSION

Based on the research finding, there are some factors that influence the consumer purchase intention at Shopee online shop. F-Test result shows that there is a linear relationship in this multiple regression model. It is described that ndependent variables which are Perceived Value and Trust simultaneously influences the purchasing intention as dependent variable. The T-Test results show that independent variables such as Perceived Value and Trust partially have a significant effect on consumer purchase intentions.

The first variable is Perceived Value. The influence is significant. It means that the people perceive the benefits of obtaining the item to be greater than the cost. Consumers depend on intrinsic attributes more than extrinsic attributes to get Perceived Value at the point of consumption, and when the intrinsic attributes have high predictive value. At the same time, consumers depend on extrinsic more than intrinsic attributes to get Perceived Value in initial purchase situation, when evaluation of intrinsic cues are requires more effort and when quality is difficult to evaluate.

Values motivating consumers to engage in retail shopping can differ, depending on whether the consumer's motivation is primarily experiential (hedonic) or goal-directed (utilitarian). In Shopee most of the product is a hedonic items that fulfill the satisfaction of middle class consumer and above. As the result of the findings, the shopping enjoyment of customer positively related to online purchase intention, mediated by the attitude toward online shopping.

According to the results, the second variable Trust (X2), have the most significant influence to consumer purchase intention of Shopee shop. Trust hold the most crucial part in online transaction as it is influenced the consumer assessment toward the shop. Lack of Trust prevented consumers from engaging in online transaction thus make trust crucial in e-commerce. Trust has influenced consumer purchase intention toward Shopee shop significantly shows that the customers are willing to accept the weakness of the online transaction because they already have the positive expectation regarding the online shop behavior. Also this could lead to the customer satisfaction and expected outcomes.

Shopee is a company that can be said to have met the needs of consumers, especially the needs of the cheapest start with the most expensive. Sell to buy even developed by Shopee was run. Legality aspect and transparency also felt very good. For example, when today comes a new product, where people are getting crazy about the use of new and branded products. But over time people may be tired of using baruk products. They will think to no longer use the product, just use a cheap product and clear its existence but the quality remains good. Their mindset needs to be changed. Their lifestyle and personality can also change. So this shopee company should be able to face the challenges that definitely come up in the future to come. The shopee company must be able to perform various ways to be able to maintain existence and provide new breakthrough features.

Other factors affecting online retail growth in Indonesia include customer concerns about whether orders will arrive on time, the condition of the goods on arrival and the security of funds transfers during transactions. Features like this hope more for the future to be improved. To win consumer confidence in Indonesia. Shopee cash back guarantee and the option to pay cash on delivery, the existence of warranty and other cards. Instead of doing online transactions have helped provide ease and certainty for online shopping customers for the first time.

CONCLUSION

work, and indicate possible applications and extensions. You should also suggest future experiments and/or point out those that are underway. From the overall result, some important findings can be concluded, which are; The result on F-Test shows that F_{count} is greater than F_{table} means that H0 is rejected and H1 is accepted. This explained that Perceived Value and Trust simultaneously and significantly influence the Purchase Intention
of customer of Zalora; The result on T-Test shows that both T_{count} on X1 and X2 is greater than T_{table} means that both Perceived Value (X1) and Trust (X2) significantly influence Purchase Intention (Y).

There is always space for research improvement. In this research, there are several limitations, which can be improved in next study. The sample of this study is students and employees. This research also can be used for other online shop references. According to the result of this research, there are several recommendations.

Online shop such as Shopee should maintain their product so the customers purchase intention toward them can be increased as the perceived value of the customer also increase. Every company especially online shop should build more trust toward the customer based on the ability, benevolence and integrity of the company to sustain their customer intent to purchase. Shopee basically as an online shop should be aware regarding customers perception so the relationship between the company and the customers can be good.

REFERENCES

Angel, J., R.D. Blackwell, dan P.W. Minard. 1995. *Consumer Behaviour.* Pearson Education International, Prentice Hall.

Barber, B. 1983. The Logic and Limits of Trust, New Brunswick: Rutgers University Press. *International Business Research*. Vol. 3, No. 3.

Chen, Yu-Hui and Barnes, S. 2007. Initial trust and online buyer behavior, *Industrial Management & Data Systems*, 107(1), 21-36.

Chen,Hui. 2012. The Influence of Perceived Value and Trust on Online Buying Intention. *Journal of Computers*. Vol. 7, No. 7.

Childers, T. L., Carr, C. L., Peck, J., & Carson, S. 2001. Hedonic and utilitarian motivations for online retail shopping behavior. *Journal of Retailing*, 77(4), 511–535.

Chiu, C. M., Wang, E. T. G., Fang, Y. H., & Huang, H. Y. 2014. Understanding customers' repeat purchase intentions in B2C e-commerce: The roles of utilitarian value, hedonic value and perceived risk. *Information Systems Journal*, 24(1), 85–114.

Egger, A. 2006. *Intangibility and perceived risk in online environments', Academy of Marketing,* London: University of Middlesex.

Farid,M. S., Selina S.P.D., Affendy, A.H. 2016. Understanding Malaysian Consumer Online Purchase Intention: The Roles of Perceived Risk and Perceived Value. *Journal of Social Science Research* 31–36.

Ferdinand, Augusty. 2006. *Metode Penelitian Manajemen*, Badan Penerbit Universitas Diponegoro, Semarang.

Gefen, D. 2000. E-commerce: The role of familiarity and trust. *OMEGA The International Journal of Management Science*, 28(6), 725-737.

Hair, J. F., Money, A. H., Samouel, P., & Page, M. (2007). *Research Methods for Business.* Chichester: John Wiley & Sons Ltd.

Hair, J. Wolfinbarger, M. Money, A. 2011. *Essentials of Business Research Methods*. 2nd ed. New York: M.E. Sharpe. P34-56.

Harcar, Talha, 2006. Consumer's Perceived Value and Buying Behavior of Store Brands: An Empirical Investigation. *The Business Review*, Vol. 5, No. 2

Kimery, K.M. and McCard, M. 2002. Third-party assurances: Mapping the road to trust in e-retailing. *Journal of Information Technology Theory and Application*, 4(2), 63-82.

McCole, P. and Palmer, A. 2001. *A critical evaluation of the role of trust in direct marketing over the internet*, World Marketing Congress, University of Cardiff, Wales.

Jarvenpaa, S. L., tractinsky, N. & Vitale, M. 2000. Consumer trust in an Internet store. *Information Technology and Management*, Vol. 1, p. 45-71.

Jarvenppa, S.L. and Tractinsky, N. 1999.Consumer trust in an Internet store: A cross-cultural validation, *Journal of Computer-Mediated Communications*, 5(2).

Jarvenppa, S.L., Tractinsky, N. and Vitale, M. 1999. Consumer trust in an internet store, *Information Technology and Management*, 1(12), 45-71.

Kim, H. W., & Gupta, S. 2009. A comparison of purchase decision calculus between potential and repeat customers of an online store. *Decision Support Systems*, 47(4), 477–487.

Kramer, R.M. 1999. Trust and distrust in organizations: Emerging perspectives, enduring questions, *Annual Review of Psychology*, 50, 569-598.

Kwek, C. L., Lau, T. C., & Tan, H. P. 2010. The effects of shopping orientations, online trust and prior online purchase experience toward customers' online purchase intention. *International Business Research*, 3(3), 63–76.

Laroche, M., Kim, C. and Zhou, L. 1996. Brand familiarity and confidence as determinants of purchase intention: an empirical test in a multiple brand context. *Journal of Business Research*, 37(2), 115-120.

Leeraphong, A. Mardjo, A. 2013. Trust and Risk in Purchase Intention through Online Social Network: Focus Group Study of Facebook in Thailand. *Journal of Economics, Business and Management*, Vol. 1, No. 4.

Maslow, A. 1943. A theory of human motivation. *Psychological Review*, 50, 370-396. Retrieved from http://psychclassics.yorku.ca/Maslow/motivation.htm.

Pavlou, P. A. 2003. Consumer acceptance of electronic commerce: Integrating trust and risk with the Technology Acceptance Model. *International Journal of Electronic Commerce*, 7(3), 101–134.

Ringim, K. J., Razalli, M. R., & Hasnan, N. 2012. A Framework of Business Process Re-engineering Factors and Organizational Performance of Nigerian Banks. *Asian Social Science*, 8(4), 203-216.

Schifman, L.G. dan Kanuk, L.I. 2004. *Consumer Behavior (eight edition).* Prentice Hall, New Jersey.

Sekaran, U., & Bougie, R. 2009. *Research Methods for Business: A Skill Building Approach.* Chichester: John Wiley & Sons, Ltd.

Wang, L. C., Baker, J., Wagner, J. A., & Wakefield, K. 2007. Can a retail web site be social? *Journal of Marketing*, 71(3), 143–157.

Zeithaml, V.A.,Parasuraman, A., & Malhotra, A. 2002. Service quality delivery through web sites: A critical review of extant knowledge. *Journal of the Academy of Marketing Science*, vol. 30, p. 362-375.