ASSESSMENT DIMENSIONS OF STUDENT'S TRUST IN E-COMMERCE

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ASSESSMENT DIMENSIONS OF STUDENT'S TRUST IN E- COMMERCE

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ABSTRACT

The purpose of this research is to assess dimensions of student's trust in E- Commerce case of students in faculty of Economics, Andalas University. The variable measured are eight trust factors that contain of integrity, Competence, Benevolence,Navigation functionality, Security, Transaction cost,Usability, and Satisfaction.This survey used questionnaire as tool to collect data by Convenience Sampling. The respondents are from entering bachelor degree only which is represented students from three departments: management, accounting, and economics department. Research finding indicates that competence, navigation functionality, and usabiilty of website are influence student trust in E- commerce. Survey result also indicates that variable integrity, benevolence, security, transaction cost, and satisfaction are less influencing on student's trust in E-commerce.

***Keywords**: Trust, E- Commerce, integrity, Competence, Benevolence,Navigation functionality, Security, Transaction cost,Usability, and Satisfaction*

Skripsi ini telah dipertahankan di depan sidang penguji dan dinyatakan lulus pada tanggal 4Mei 2011.
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PREFACE

Deeply praise for ALLAH SWT, Lord of the world, the owners' of living things, my only god, inspiration and guidance in my life, that always listened and answered my prayers. Alhamdulillah through His guidance, finally, I finished this thesis and also our prophet, Muhammad S.A.W the messenger that brings Islam proceeding as direction for the community.

This thesis is proposed to fulfill partial requirement in achieving undergraduate degree at Management Department, Faculty of Economics, Andalas University. This thesis is about the dimensions of student's trust in E- Commerce. Choosing this topics because of the fast improvement of E- Commerce in economics activity. Means that E- Commerce have the potential to replace the traditional model of transaction. The researcher expect this research is preferable to be studied and demonstrated but there were a few preliminary researcher adapt this topic to academic.

The writer understands this thesis need to be improved due to its limitations for achieving perfection. I therefore would gladly welcome suggestions and critics to improve its quality. I hope that this thesis will make valuable contribution to academicians, students and readers in general.

Padang, September 2011

Adi Melati

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The writer understands this thesis need to be improved due to its limitations for achieving perfection. I therefore would gladly welcome suggestions and critics to improve its quality. I hope that this thesis will make valuable contribution to academicians, students and readers in general. Then, writer also realizes that the successful cannot be separated from the favors and assistances of exceptional people to whom I am very grateful. On this occurrence, I would like to express my gratitude to those who have supported, facilitated and encouraged me on my life, especially in my academics :

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Padang, September 2011

Writer,

ADI MELATI

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CHAPTER ONE

INTRODUCTION

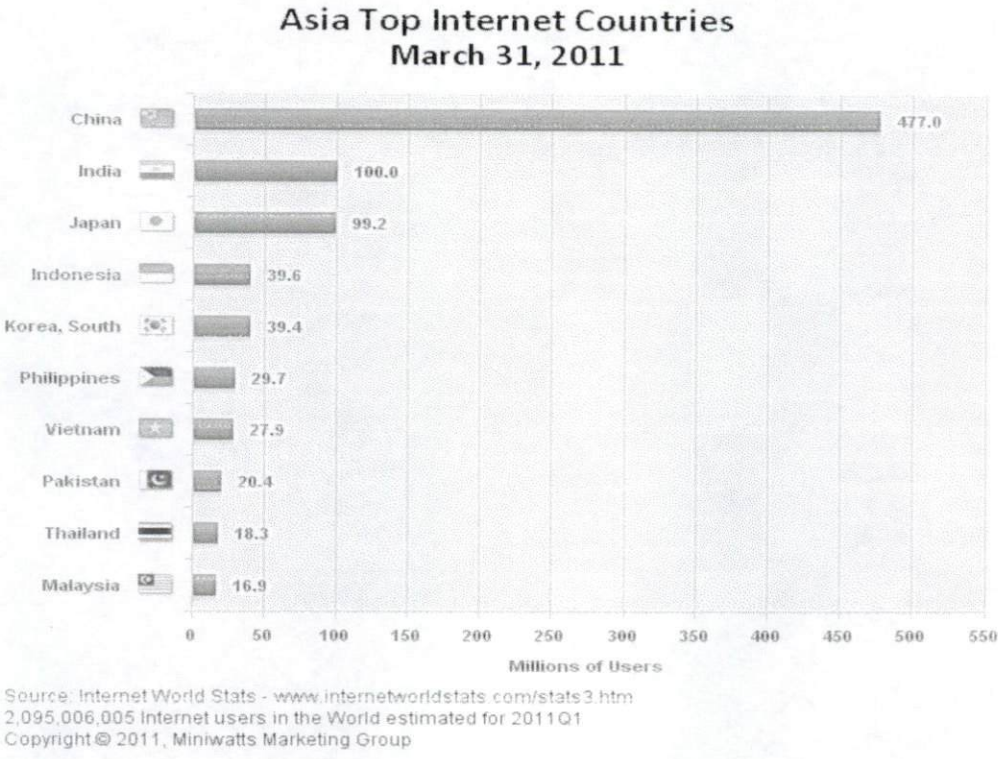
1.1 Background of Research

The way of people in doing the business transaction is changing by all the time as the changing of technology. During olden days traditional transaction took place through face to face interaction and seller had direct faith on buyer based on the transaction frequency and through signing of some legal documents between the two parties (Sathiyamoorthy et al. 2010).

In recent years internet usually take over the traditional transactions and plays a prominent role in business transaction. Alderete (2010) mentioned that in today's business environment more and more transactions are mediated between suppliers and customers over the internet. Anderson Consulting projects that the electronic economy will overtake the Traditional Industrial Economy by 2003 (Talwatte, 2000). This is reasonable because internet provides time and cost efficiency as mentioned by Fernandez and Nieto (2005) that internet use reduces internal coordination costs and transaction cost as a result. In addition, according to OECD (2004) Internet and E-Commerce have the potential to increase transaction speed and to reduce transactions costs (cited from Alderete, 2010). Hence put the product on the web is the cheap activity especially for the seller. Unsurprisingly that E- commerce become more popular among customers and producers, beside that E-commerce have been growth as the technology growth. Base on record of Internet world stats (2011), the number

of internet users achieve 6,930,055,154 all around the world, with the growth of internet user almost 480. 4 percent.

Figure 1.1



Intenet World Stat also recorded that Indonesia as the top 4 internet biggest users in Asia. As stated on figure 1,the number of internet users in Indonesia achieve 39.6 percent. The user growth it self is 1, 880 percent from year 2000- 2011. Means that internet user would like become the potential market of business in the digital era.

E- Commerce seems promising for any bussinesses, however none able to provide the real perfectness. E- Commerce offering transaction without personal contact, legitimacy of the vendor as traditional market, beside that authencity of the product or services are the major factors that customers concern with (Chen and Dhillon, 2003).

Therefore customer's trust plays an important role in E- Commerce since there is no personal contact between buyer and seller. Trust is recognized as one of the greatest barriers for successfully online commerce transaction (Papadopoulou, 2006).

A recent study by Ernst & Young and the Information Technology Association of America found that 62 percent of the IT executives surveyed believe that trust is the most significant barriers to E- Commerce (Talwatte, 2000). Therefore E- Commerce businesses must pay attention on this issue in order to gain E-Commerce market.

The other survey conducted by Indonesia Internet Business Community (2002) 88.4 percent of the correspondents know that they can do transactions by internet. More than 16 percent of correspondent have performed online transactions for various reason such as time- cost efficiency, item availability (not available locally), and ease to access (use of credit card). The security of transaction has become the major issue of the other 11.6 percent group of users, who are concerned that their credit card details might be misused or feels that there is no guarantee that the goods are delivered. Once convinced that the issues are resolved, 83 percent of the respondents who did not like online transactions are willing to participate in E-Commerce activity. Therefore Indonesia would like become a huge market for- E-Commerce, but people don't like to make E- Transaction because they are not really trust it. Trust is crucial for any long term business transaction (Palvia. 2009). Trust allows coordination and cooperation among people by shared principal among people (Winch and Joyce. 2006).

Trust is a critical success factor for E-Commerce, with lack of trust being recognized as one of the greatest barriers inhibiting online commercial transactions

(Papadopoulou. 2007). Building customer trust is a major challenge for online vendors and remains an open issue as to how it can be accomplished within an E-Commerce environment.

This research is purposed to measuring the important factors that increasing customer's trust in E-Commerce. This research was conducted through analyzing the eight variables that influencing customer's trust in E- Commerce. The factors were adapted from previous research by several researcher. They are:

1. Integrity as mentioned by Palvia (2009)
2. Competence as mentioned by Palvia (2009) and Mc.Knight et. al (2002)
3. Benevolence as mentioned by Palvia (2009)
4. Navigation functionality as mentioned by M.J.Kim et al (2010)
5. Security as mentioned by M.J.Kim et al (2010)
6. Transaction cost as mentioned by M.J.Kim et al (2010)
7. Usability as mentioned by Flavian (2005)
8. Satisfaction as mentioned by Flavian (2005) and M.J.Kim et al (2010)

The title of this research is **"Assessment Dimensions of Student's Trust in E-Commerce"** since the respondents of this research is students of Economics Faculty, Andalas University

1.2. Problem Statement

The research is purposed to answer this following questions:

1. To what extend web vendors have built student's trust in E- Commerce through the eight factors that analyzed in this research?

2. What are the the potential factor of trust that less implemented by web vendor from the students's perspective?

1.3. Objective of the Research

Based on the problem statements above, the objectives of the research are:

1. To describe the trust factors that have built student's trust in E- Commerce.
2. To identify the potential factor of trust that less implemented by web vendors from the student's perspective.

1.4. Contribution of Research

The contributions expected from this research are as follows:

1. Contribution for practitioners

This research focus on exploring dimesion of student's trust in E- Commetce which is will provide current analysis. Therefore this research can be used by businesses in area of E- Commerce especially business who sells their product through E- Commerce. This research help them to identify the most important factor that they must focus in E- commerce.

2. Theoritical contribution

Researcher attempted to cover every aspect with somehow related to this research, but anyhow do some limitations, like time shortage and resource restrictions. Therefore in further research studies the obstacles and limitations should be covered. This research also expected to provide the data and information for the next research in similar area in the future

1.5. Scope of Research

This study focuses on assessing the dimension of student's trust in E-Commerce. The analysis is limited in term of the number of variable. There will be eight factors analyzed to measure the level of influence the trust of people in E-Commerce. Beside that the market analysis also limited to the students of Andalas University, Padang, West Sumatra who had experience with E- Commerce.

1.6 Outline of Research

In order to make it easier and make moderate the forwarding of content, this research is divided into five chapter, they are:

CHAPTER I That is presenting about background of the study followed by problem statement, objective of research, scope of research and contribution of research.

CHAPTER II Is the chapter that discuss about theories, previous study related to the topic, correlation between and eight factors influencing people trust in E- Commerce, and theoretical framework of research.

CHAPTER III Focuses on research method which discussing about research design, population and sample, data collecting method, operationalization of variables, data processing, data analysis method and data analysis.

CHAPTER IV Explaining about validity and reliability test, research data descriptions and analysis and also the results discussion.

CHAPTER V On this chapter will explain about conclusion of research, suggestions of research, limitation of the research, implication of research and recommendation for further research.

CHAPTER TWO

LITERATURE REVIEW

2.1 E- Commerce

E-commerce is usually associated with buying and selling over the Internet, or conducting any transaction involving the transfer of ownership or rights to use goods or services through a computer-mediated network (Andam, 2003). Turban et al (2009) mentioned the history of E- commerce. According to him, E- commerce was coined in the early 1990s when the internet became commercialized and users began flocking to participate in the World Wide Web. Furthermore E- commerce applications develop in rapid expansion which was also supported by the development of new networks, protocols, and E- commerce software. Given the nature of technology and the internet, E- commerce will undoubtedly continue to shift and change.

2.1. 1 Definition of E- Commerce

In the process, an internet worked E- business enterprise might embrace many aspects on the World Wide Web from advertising, sales, internet security and privacy to payment mechanism. The successful of E- Commerce depend on supporting factors such as internet, intranets, extranets, and other computer networks (O' Brien, 2009).

According to James A. O'Brien (2009) on his book with the title Introduction to Information System, E- commerce is the buying and selling, and marketing and servicing of products, services, and information over a variety of computer networks. The other author, Efrain Turban, David King, and Judy Lang (2009) in their book with the title Introduction to Electronic Commerce also has the almost similar definition about E- commerce. According to them E- commerce is the process of buying, selling, transferring, or exchange products, services, and/ or information via computer networks, including the internet. Beside that they also define E- commerce from different perspectives as follows:

- **Business process.** From a business process perspective, E- commerce is doing business electronically by implementing business process over electronic networks, thereby substituting information for physical business process.
- **Service.** From a service perspective, E- commerce is a tool that addresses the desire of governments, firms, consumers, and management to cut service costs while improving the quality of customer service and increasing the speed of service delivery.
- **Learning**. From a learning perspective, E- commerce is an enable of online training and education in schools, universities, and other organizations, including businesses.
- **Collaborative.** From a collaborative perspective, E- commerce is the framework for inter- and intraorganizational collaboration.
- **Community.** From a community perspective, E- commerce provides a gathering place for community members to learn, transact, and collaborate.

Almost the same with previous authors, Leonard Jessup and Joseph Valacich (2008) in their book with the title "information system today managing in the digital world" defined E- commerce as the online exchange of goods, services, and money among firms, between firms and their customers, and between customers. E-Commerce can involve the events leading up to the purchase of a product as well as customer service after the sale.

Besides the definitions of previous authors mentioned, some experts also proposed several definition of E- commerce.

These below are the definitions:

- E-commerce as one of the activities that permeate society. Buyers and sellers almost continuously, exchanging goods and services, even sometimes for money and sometimes directly (Cofta. 2006)
- *"E-commerce is the use of electronic communications and digital information processing technology in business transactions to create, transform, and redefine relationships for value creation between or among organizations, and between organizations and individuals"* (Andam., 2003, p.6)
- E- commerce is *"..... the sharing business information, maintaining business relationships and conducting business transactions by means of internet-based- technology"* (Riggins and Rhee. 1998, p. 90; cited from Hexmoor. 2009)

- E-commerce is *"... anything that enhances your relationships with an existing customer and increases the revenue you get from the customer..."* (Sullivan, 1998,pp. 24)
- Commerce is one of the activities that permeates society — we are almost continuously both buyers and sellers, exchanging goods and services, sometimes for money and sometimes directly (Cofta. 2006)

2.1.2 Dimension of Electronic Commerce

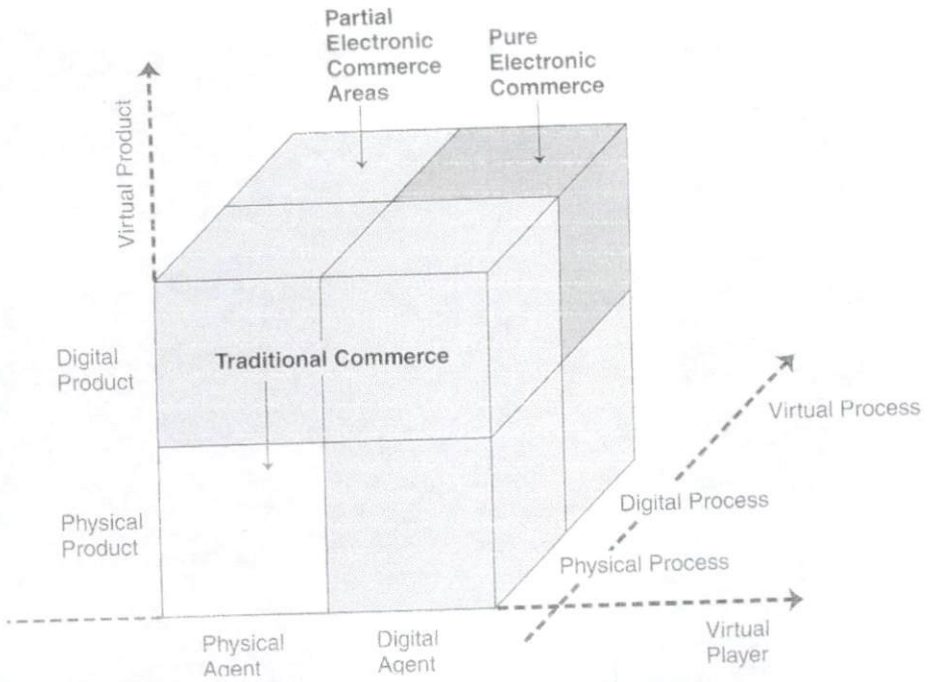
According to Turban et al (2009) E- Commerce can take several forms depending on the degree of digitalization (the transformation from physical to digital) of this following dimension:

1. Product or service sold.
2. The process of transformation such as ordering, fulfilment, and payment.
3. The delivery method.

The product, process, and delivery method could be physical or digital. Furthermore Turban.et al (2009) mentioned that the combination of the three dimensions above creates eight cubes as follow:

Figure 2.1

The Dimensions of Electronic Commerce



Source: Turban,E., King, D., and Lang, J. (2009; 49)

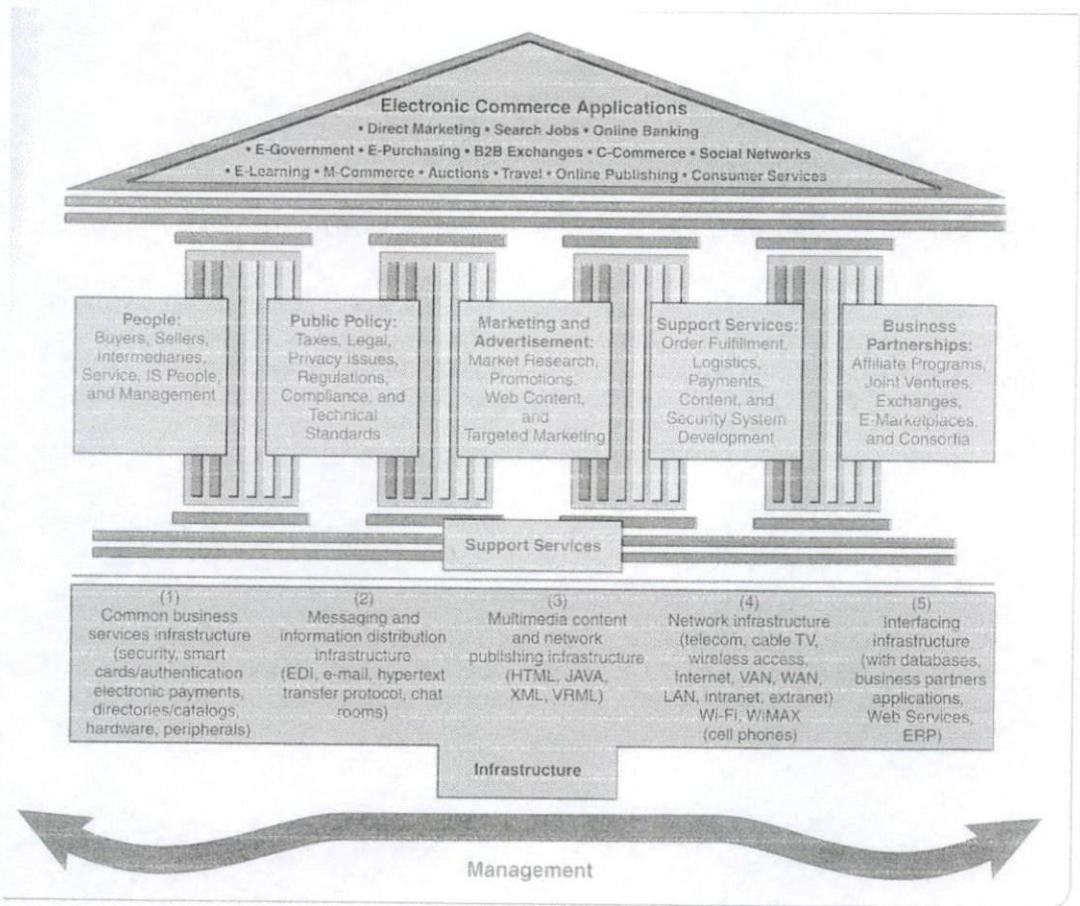
In traditional commerce, all of three dimensions of the cube are physical. Means that the product and service sold, process, and delivery are physical. In pure E-commerce, all dimensions are digital. All other cubes include a mix of digital and physical dimension which is also known as partial commerce (Turban et al. 2009). In partial commerce at least one digital dimension, this condition still considered as E-commerce.

2.1.3 E- Commerce Framework

The E- Commerce field is diverse one, involving many activities, organizational units, and technologies (Khosrow- Pour. 2006; cited from Turban et al. 2009). Furthermore turban et al (2009) suggested an E- Commerce framework as stated on figure 2.2.

Figure 2.2

A Framework for Electronic Commerce



Source: Turban,E., King, D., and Lang, J. (2009; 51)

Figure 2.2 explains there are many applications of E-commerce, companies need the right information, infrastructure, and support service to execute these applications. In addition, the E-commerce applications should be supported by infrastructure and by five support areas (shown as supporting pillars). Here is the explanation about the pillars:

- **People.** Sellers, buyers, intermediaries, information system specialist, other employees, and many other participants comprise an important support area.
- **Public policy**. Legal and other policy and regulating issues, such as protection and taxation, which are determined by governments. Included as part of public policy in the issues of technical standards,, which are established by government- mandated policy making groups.
- **Marketing and advertising.** Like any other business, E- commerce usually requires the support of marketing and advertising. This is especially important in B2C online transaction where the buyers and sellers usually know each other.
- **Support service.** Many services are needed to support E- commerce. These range from content creation to payments to order delivery.
- **Business partnership.** Joint ventures, exchange, and business partnership of various sort are common in E- commerce. These occurs frequently throughout the supply chain (i.e., the interactions between a company and its suppliers, customers, and other partners)

Finally, at the bottom of figure 2.2 is the infrastructure for E- commerce. The Infrastructure support describes the hardware, software, and networks used in E-commerce, ranging from browsers to multimedia. All of these infrastructure components require good management practices. This means that companies need to plan organize, motivate devise strategy, and reengineer processes as needed to optimize their business using E- commerce tools and strategies.

2.1.4 Typical E- Commerce model

There are many types of E- commerce business models. The following list describes is the some of the most common or visible models as mentioned by Turban et al. (2009).

1. Online Direct Marketing. The most obvious model id that of selling product or services online. Sales may from a manufacturer to a customer, eliminating intermediaries of physical stores or from retailers to consumers, making digitalize products and services (those that can be delivered electronically).
2. Electronic Tendering Systems for Procurement. Large organizational buyers, private or public, usually make large- volume or large- value purchases through a tendering (bidding) system, also known as reverse auction. Such tendering can be done online, saving time and money.
3. Name Your Own Price. Pioneered by Priceline.com, the name your- own- price mode allows buyer to set the price they are wiling to pay for a specific product or

service by match a customer's request with a supplier willing to sell the product or service at that price. This model also known as *demand- collection- model.*

4. Find the Best Price. According to this model, a customer specifies a need and then an intermediate company matches the customer's need against a database, locate the lowest price, and submits it to the customer. The potential buyer then has 30 to 60 minutes to accept or reject the offer.
5. Affiliate Marketing. Affiliate marketing is an arrangement whereby a marketing partner refers consumer to a selling a company's Web site. The referral is done by placing a banner ad or the logo of the selling company on the affiliated company's Web site. Whenever a customer who was referred to the selling company's Web site makes a purchase there, the affiliate partner receives a commission of the purchase price.
6. Viral Marketing. According to the viral marketing model, an organization can increase brand awareness or even generate sales by inducing people to send message to other people or to recruit friends to joint certain programs.
7. Group Purchasing. In the off- line world commerce, discounts are usually available for purchasing large quantities. So, too, E- commerce ha spawned the concept of *demand aggregation,* wherein a third party finds individual or SMESs (small- to- medium enterprise), aggregates their small orders to attain a large quantity, and then negotiates (or conduct a tender) for the best deal.
8. Online Auctions. In the most popular type of auction, online shoppers make consecutive bids for various goods and services, and the highest bidders can get the items auctioned.

9. Product Customization and Service Personalization. Customization is creation of a product or service according to the buyer's specifications. With customization, a product is created according to the buyer's specifications. Personalization id the creation of a service or information according to specific customer specifications.
10. Electronic Marketplace and Exchange.
11. Informational Brokers (Intermediaries).
12. Bartering. Companies use bartering to exchange surpluses they do not need for things that they do need.
13. Value- Chain Integrators. This model offers service that aggregate information rich products into a more complete package for customers, thus adding value.
14. Value- Chain Service Provider. These providers specialize in a supply chain function such as logistic or payments.
15. Supply Chain Improvers.
16. Social Networks, Communities, and Blogging.
17. Negotiation. The internet offers negotiation capabilities between individuals or between companies.

2.1.5 Classification of E- Commerce

A common classification of E- commerce is by the nature of transactions or the relationships among participants. According to Turban et al (2009) the following types of E- commerce are commonly distinguished:

- **Business to business (B2B).** Business to business (B2B) E- Commerce, refers to transactions between businesses conducted electronically over the internet, extranets, intranets, or private networks (Mockler et al. 2006 and Papazoglou and Ribbers 2006)
- **Business- to Consumer (B2C).**
- **Business- to-business-to-consumer (B2B2C).** In Business- to-business-to-consumer (B2B2C) E- Commerce, a business provides some product or service to client business. The client business maintains its own customers, which can be its own employees, to whom the product or service is provided without adding any value to it.
- **Consumer-to-business (C2B).** Consumer-to-business (C2B) category includes individual who use the internet to sell products or services to organizations, as well as individual who seek sellers to bid on products or services they need.
- **Consumer-to-consumer (C2C).** In the Consumer-to-consumer (C2C) category, consumers sell directly to other consumers.
- **Peer-to-peer applications.** Peer-to-peer technology can be used in C2C, B2B, and, B2C. This technology enables networked peer computers to share data and processing with each other directly.

- **Mobile commerce.** E-commerce transactions and activities conducted in full or in part in a wireless environment are referred to as mobile commerce, or m-commerce. Many m-commerce applications involve Internet- enabled mobile devices. Some people define m-commerce as transactions conducted with people who are away from their home or office.
- **Intrabusiness E-commerce**. The Intrabusiness E-commerce category includes all internal organizational activities that involve the exchange of goods, services, or information among various units and individuals in that organization.
- **Business to employees (B2E).** The Business to employees (B2E) category is a subset of the intrabusines category, in which the organization delivers services, information, or products to individual employees.
- **Collaborative commerce.** Collaborative commerce is model in which individuals or groups communicate or collaborate online.
- **Nonbusiness E- commerce.** The example of nonbusiness E- commerce users are academic institution, non-for-profit organizations, religious organizations, social organizations, and government agencies. They use E- commerce to improve their general operations and customer services.
- **E-learning.** In E-leaning training or education is provided online. E-learning defined as the online delivery of information for purposes or education.
- **Exchange-to-exchange (E2E).** Exchange-to-exchange (E2E) is E- commerce model in which electronic exchange formally connect to one another for the

purpose of exchanging information.. an exchange describes a public electronic market with many buyers and sellers.

- **E-Government.** In e- government E- commerce, government entity buys or provides goods, services, or information to business (G2B) or to individual citizens (G2C).

Base on the explanation above, means that the E- commerce playing dominant role in many aspects. E-Commerce today is not only related to business but also government, and education.

2.2 Trust

Trust deals with belief, or willingness to believe, that one can reply on the goodness, strength and ability of somebody (the seller or the buyer) or something (Prins et al., 2002). High levels of trust and positive electronic commerce experience increases the likelihood of consumers returning and establishing continuing relationships (Jahankhani. 2009)

2.2.1 Definition of Trust

Some people believe that trust is something that happens as the result of training, leadership development, or a technique of some kind. Base on experience, trust is a principle or an inherent quality in the character of individuals, teams, and the workplace (Marshall. 2000). It is shown in how people treat others, in how they conduct their work, and in how businesses treat their customers. Trust is widely

recognized as a key factor in facilitating online transactions (Hu et al. 2010). Some experts purpose the definition of trust below:

- Trust is an evidence-driven increment in subjective confidence that the actions of independent entities will suit our needs, whereas such confidence cannot be justified by control over such actions or entities (Cofta, 2006)
- Wicks et al. (1999) proposes trust as the notion of an optimal level of risk whereby parties are neither overly trusting and vulnerable, nor mistrusting and missing legitimate opportunities.
- Deutsch (1960; cited from Mc. Knight et al. 2002) outlines trust as the willingness of an individual to behave in a manner that as assumes another party will behave in accordance with expectations in a risky situation.
- Trust is the psychological status of depending on another person or organization to achieve a planned goal (Turban et al. 2009).
- Trust can be defined as a feeling of security and willingness to depend on someone or something (Chung & Kwon, 2009).
- Trust is defined as a group of beliefs held by a person derived from his or her perceptions about certain attributes; in marketing this involves the brand, products or services, salespeople, and the establishment where the products or services are bought and sold (Ganesan. 1994; cited from Flavian et al. 2005)

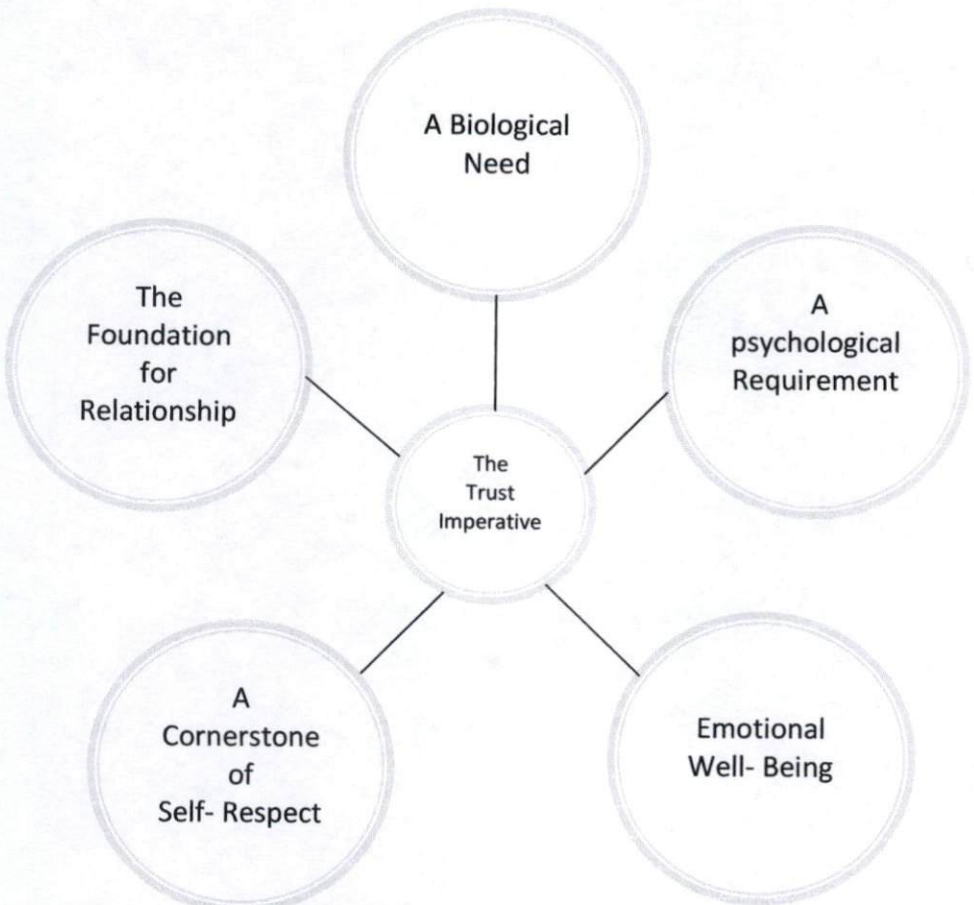
According to Marshall (2000) trust needs to be thought of in three ways, they are:

1. Trust is a principle, a cornerstone on how people to choose to live in their lives and a standard to evaluate their actions.
2. Trust is a measure of self esteem.
3. Trust come from the inside out

Marshall (2000) purposed trust as an imperative, a given in human nature, even a natural law. Moreover he suggested five elements of this trust imperative as we can see on figure 2.3.

Figure 2.3

Key Elements of the Trust Imperative



Source: Marshall, E.M. (2000; 50)

2.2.2 Trust in E- Commerce

When people trust each other, they have confidence that as assume some risk. In the electronic marketplace, sellers and buyers do not meet face to face. The buyer can see the picture of the product, but not the product itself. Promise the quality and delivery can easy made- but will they kept it? To deal with these issues, E-commerce vendors need to establish high level of trust with current and potential customers. Trust is particularly important in global E- commerce transactions due to the difficulty of taking legal action in cases of a dispute or fraud and the potential for conflicts caused by differences in culture and business environments (Turban et al. 2009).

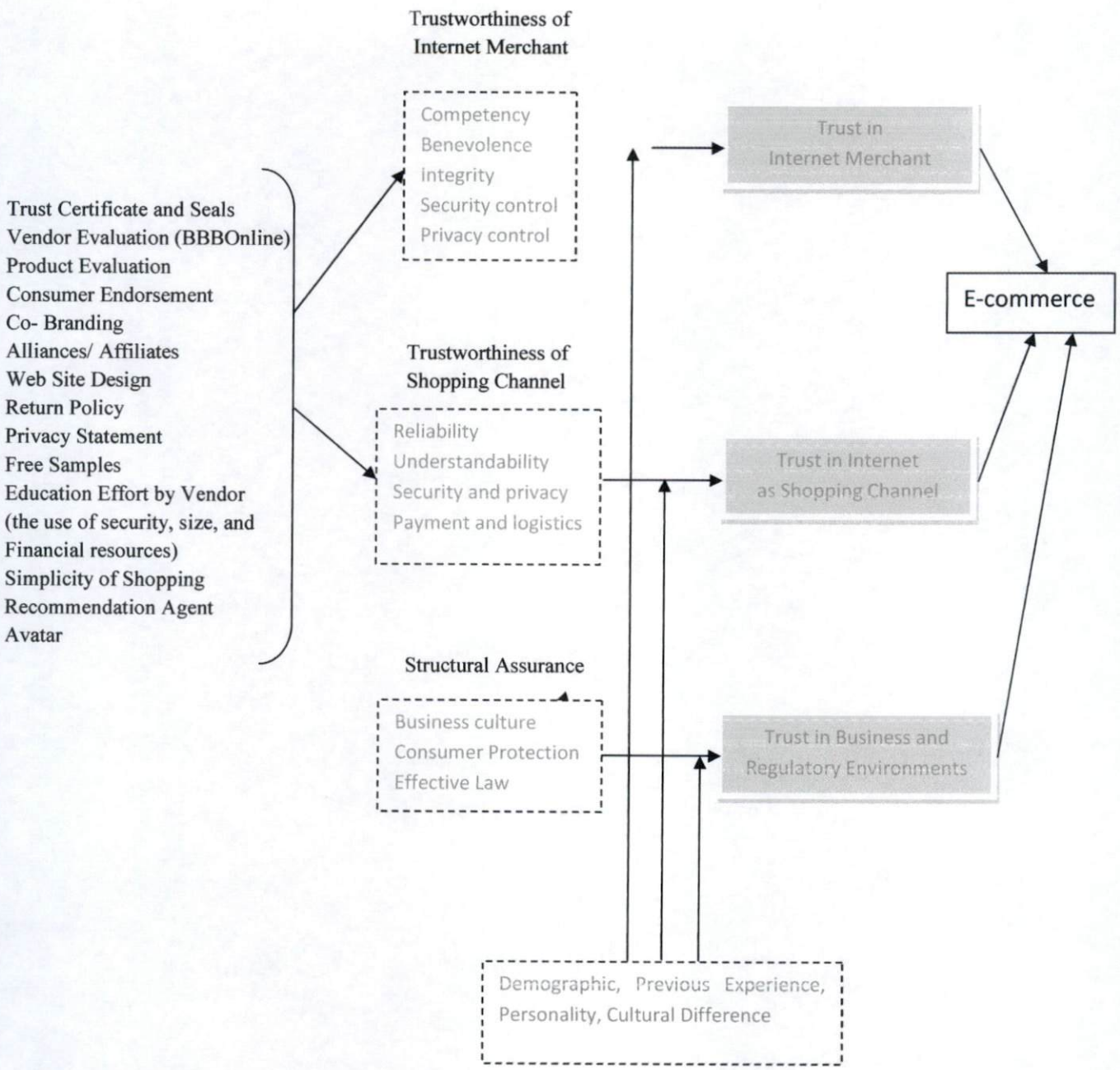
Beside that buyers and sellers must have trust in the E- commerce infrastructure. It is important for customers who use credit cards in make E-commerce purchases, they have to trust the security of E- commerce.

2.2.2.1 Electronic Commerce Trust Model

Several model have been put forth to explain the E- commerce trust relationship. One of them is E- commerce trust model developed by Lee and Turban (2001), which is examined the various aspect of E- commerce trust.

Figure 2.4

Electronic Commerce Trust Model



Source: Turban,E., King, D., and Lang, J. (2009; 181)

According to the model above, the level of trust is determined by numerous variables shown on the left side and middle side of the figure. The model illustrates the complexity of trust relationship, especially in B2C E- commerce.

2.3 Factor for Increasing Trust of People in E- commerce

McKnight et al (2002) mentioned that three trusting beliefs (in integrity, competence, and benevolence) lead to trustworthiness, which in turn was an antecedent of consumer's intention to participate in an exchange relationship with a vendor. Chen and Dhillon (2003) mentioned that perceived competence, integrity and benevolence of an internet vendor significantly influences overall customer's trust.

In addition concerning satisfaction, it can be expected that satisfaction and trust are mediators between antecedents (i.e., navigation functionality, perceived security, and transaction cost) and loyalty in the online paradigm (Kim et al. 2010)

2.3.1 Integrity

Integrity refers to keeping commitments and not lying (implying reliability), traits that may be held for utilitarian, rather than altruistic reasons (Mc Knight et al. 2002). Mc Knight et al. (2002) also mentioned that integrity reflects ethical traits of web vendors. According to Papadopoulou (2006) the users made a positive evaluation of the vendor's integrity simply by the fact that there was an order-tracking facility available to the customer. Beside that the information on delivery also conveyed integrity as it created a feeling of confidence regarding the order fulfillment, similar

to the reliability service quality dimension which has been indicated to influence trust (Gefen 2002).

2.3.2 Competence

Customer's perception of competence is driven quite frequently by the technical (e.g. response time) and aesthetic (e.g. the use of colour) qualities of the Web site. (Cofta. 2006). Specifically, competence is the degree with which the consumer perceives that the supplier is in possession of the necessary knowledge and skills to complete an agreement or exchange (Coulter and Coulter.2002)

2.3.3 Benevolence

Benevolence is the belief that one of the parties is interested in the well being of the other without intention of opportunistic behaviour (Doney, J. Cannon. 1997; cited from Flavian. 2005) and motivated by a search for a mutually beneficial relationship (Larzelere and Huston. 1980; cited from Flavian. 2005). The core of benevolent loyalty is the perception that the relationship will last beyond the single transaction. Such perception can be reinforced, e.g. by long-term identification of both parties.

According to (Papadopoulou. 2006), perceived benevolence was especially due to the welcoming of the customer by a human-like figure, the virtual salesperson, greeting the customer visiting the store and initiating a friendly dialogue with him, like in face-to-face communication one would have in a physical store.

2.3.4 Transaction Cost

To proceed with a transaction, consumers should search for information and monitor the process to ensure the best deal. The costs involved in all such transaction related activities are called transaction costs (Teo & Yu, 2005). In general, E-Commerce reduces transaction costs which are defined as the costs of exchanging information and incorporating decision processes (Bunduchi, 2005).

According to Rabinovich et al (2007), the costs depend on coordinated efforts in the exchange between the parties involved in the logistics services and procedures-related transaction activities

2.3.5 Security

Korgaonkar and Wolin (1999) mentioned that insecurity of the consumer when has become one of the most important obstacles to the growth of e-commerce. This concept is one of the most challenging issues faced by customers who want to buy products or services online and the issue comes from the vulnerabilities website from which the product is purchased (Suh & Han, 2003).

A key negative perception centres on the security involved in Internet practice and electronic payment systems (Jahankhani. 2009). The lack of an effective and trusted payment system that can be used in conjunction with on-line shopping has been a limiting factor in the growth of Internet sales (Sarkar and Cybulski, 2002). Perceived security may be defined as the subjective probability in the customer's eyes

that his or her personal or financial information will not be shown, saved, and/or stolen during e-commerce and storage by outside parties (Flavian & Cuinaliu, 2006, p. 604).

2.3.6 Navigational Functionality

According to Yoon (2002), the concept navigational functionality contains the technical expertise of the website designer, overall operational efficiency, usefulness of help functions, and the speed with which navigation is conducted online as important measures of the effectiveness of website performance.

Furthermore Taylor and England (2006) stated that the concept includes as follows:

1. Navigation bars – navigation text, images, or animations
2. Individual hyperlinks – connecting two individual web pages in a website
3. Image maps – containing a number of hyperlinks
4. Drop down menus/collapsible menus – where all choices are not permanently visible
5. Search options – locating content in the whole website or sections of the website. Thus, navigation functionality means that effective search functionality with enough guiding information should be designed into the website (Pi, Li, Chen, & Chen, 2007).

2.3.7. Usability

Perceived website usability is a very important part of the store's image and that it can influence shopping behavior in a similar way to those aspects of traditional establishments (Mandel and Johnson. 1999; cited from Flavian et al. 2005). In detail, usability has been shown to be a key factor when the services of an organization use the Internet. Moreover Kim and Eom (2002) mentioned that usability is of critical importance in achieving the satisfaction of the user.

In a website, usability reflects the perceived ease of navigating the site or making purchases through the Internet (Flavian et al. 2005). Meanwhile Nielsen (1994; cited from Flavian et al. 2005) mentioned that website usability involves the ease with which the user can learn to manage the system and memorise the basic functions, the efficiency of design of the site, the degree of error avoidance and the general satisfaction of the user.

Flavian et al (2005) mentioned that in general terms, usability considers the following factors:

1. The ease of understanding the structure of a system, its functions, interface, and contents observed by the user.
2. Simplicity of use of the website in its initial stages.
3. The speed with which the users can find the item they are looking for.
4. The perceived ease of site navigation in terms of the time required and action necessary to obtain the desired results.
5. The ability of the user to control what they are doing, and where they are, at any given mome

2.3.8 Satisfaction

Kim, Ma, and Kim (2006) stated that because E-Commerce is mainly related to use of a new technological breakthrough, receptivity to online environment is important to form a positive relationship with satisfaction In online environments, striving for satisfaction should be very significant to increase intentions for actual purchase of tourism products online (Bai et al. 2008).

Anderson and Sullivan (2009; cited from Flavian. 2005) define satisfaction as an affective consumer condition that results from a global evaluation of all the aspects that make up the consumer relationship. Research into parameters that influence levels of Internet consumer satisfaction are in their early stages and are still scarce (Chen and Wells. 2001).

Satisfaction has been linked to the trust in a relationship (Kennedy et al. 2001). Satisfaction and trust were concepts that refer to global evaluations, feelings, or attitudes by one party with respect to another, and, although related, these are different variables (Selnes. 1998; cited from Flavian. 2005). One of the models put forward to explain the process by which satisfaction is generated is the expectation/ disconfirmation theory (Oliver. 1980; cited from Flavian. 2005); it arose from Helson's theory of the degree of adaptation and states that the degree of an individual's satisfaction depends on the relationship between the initial expectations created and the results obtained. Satisfaction

2.4 Review of Research

Several research models have been proposed for building trust in E-Commerce (Cheung and Lee 2006; Hampton-Sosa and Koufaris 2005; Gefen and Straub 2004; Koufaris and Hampton-Sosa 2004; Gefen et al. 2003; Corbitt et al. 2003; McKnight et al. 2002; Jarvenpaa et al. 2000; Gefen 2000; cited from Papadopoulou. 2006.), they do not explain how trust is built during customer interaction with an online store. They focus on factors that influence trust so as to entice a customer in interacting with an online store (Papadopoulou. 2006).

The previous study by Palvia (2009) found that shared beliefs in the integrity, competence, and benevolence of the web vendor positively affected consumer's trust of a web vendor.

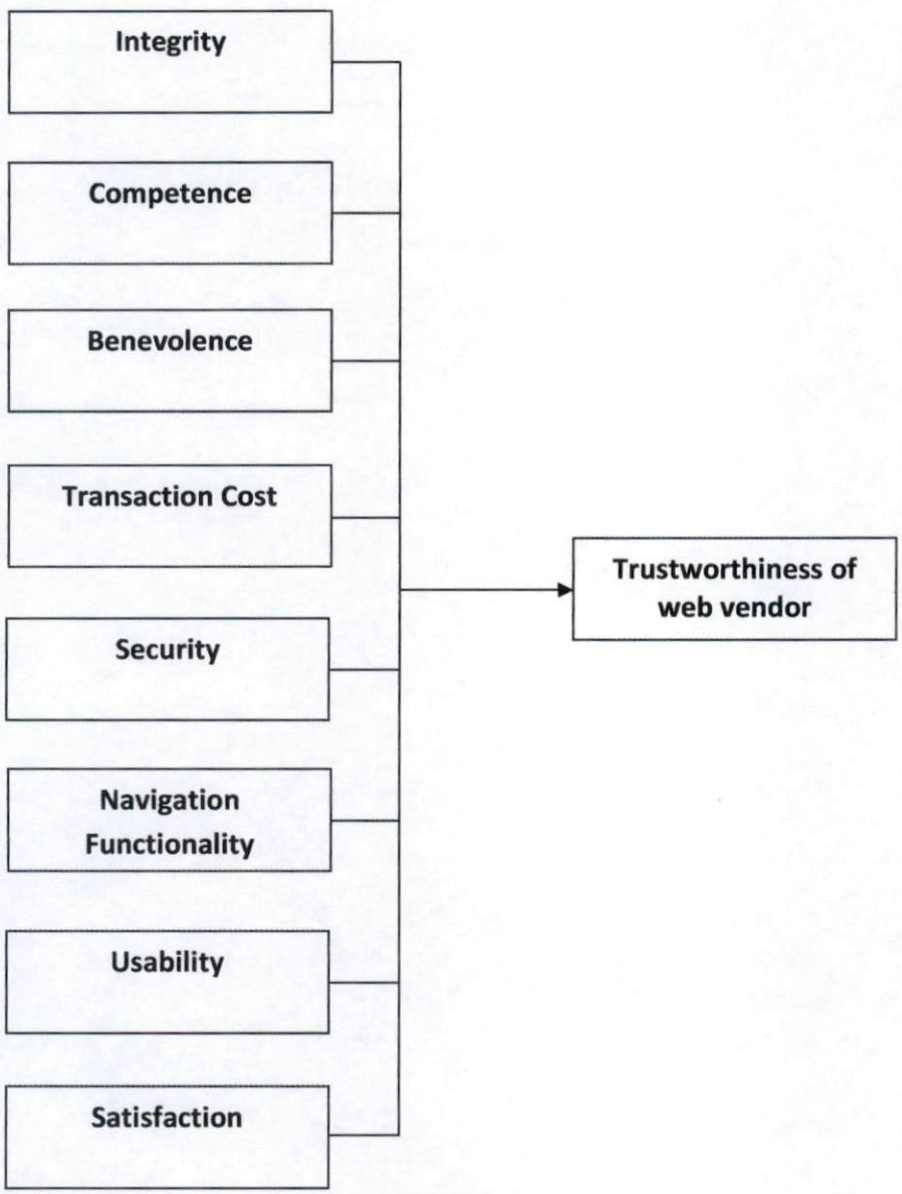
Furthermore Ja kim et al (2011) found that navigation functionality, perceived security, and transaction cost influence satisfaction. In addition Ja Kim et al (2011) also analyzed indirect effects whether navigation functionality, perceived security, and transaction cost, and satisfaction has indirect effect on trust. Surprisingly the result had shown the significant affect on trust of web vendors. Moreover, Harris and Goode (2004) proposed that trust is positively and directly linked with satisfaction and that this relationship was strongly supported.

2.5 Theoretical Framework of Research

Based on review of the literature above, the researcher portrays a theoretical model of the research as follows:

Figure 2. 5

Theoretical Models of the Research



CHAPTER III

RESEARCH METHOD

3.1 Research Design

The research can be classified in terms of their purpose. Accordingly, they are most often classified as exploratory and descriptive or explanatory (Saunders et al, 2003). Exploratory research is useful when the research questions are vague or when there is little theory available. Explanatory research are a valuable means for finding out what is happening, to seek new insight, to ask new question, and to access new phenomena.

Although the descriptive research design are usually structured and specifically designated to measure the characteristics described in a research question. Generally, thing are described by providing measures of an event or activity. For example, which brands are most preferred? What advertisement most effective? Base on the explanation above, therefore the purpose of this research is descriptive since descriptive data have been collected through detailed study by many experts.

Beside that this research uses quantitative approach. A questionnaire was developed in English and then translated into Bahasa Indonesia in order to gain information from respondent. Furthermore the result will be explained to answer research question.

3.2 Population and Sample

The basic idea of sampling is that by selecting some of the elements in a population, researcher may draw conclusions about the entire population. There are several compelling reasons for sampling, including: lower cost, greater accuracy of result, greater speed of data collection and availability of population selection (Cooper and Schindler, 2003).

This research used convenience sampling that involves selecting members who can provide required information and who are more available to participate in the study (Mansoorian, 2006). The criteria of respondents is students who had experienced with online shopping for any product and services. The population of this reasearch is the Economics students of Andalas University, Padang. Samples are represent undergraduate students from three departments (Economics, Management, and Accounting) and three study programs (reguler, non reguler, and international). Sample size of this research is 150 respondets. Beside that according to Rescoe (1975) Sekaran 2003, p.295) sample size larger than 30 and less than 500 are appropriate for the most research.

3.3 Data Collecting Method

There are two major approaches for gathering information about a situation, person, problem or phenomenon. Sometimes, the required information is already available and need only be extracted. However there are times when the information must be collected. Based upon these broad approaches to information gathering data are categorized as: primary data and secondary.

3.3.1 Primary data

Primary data is information obtained firsthand by the researcher on the variables of interest for the specific purpose of study (Sekaran, 2003) and collected through: observation, interviews and/ or questionnaires (Hair et.al. 2003; cited from Hair et al. 2010). Furthermore, data for this study were collected through questionnaires administered in the context of an experiment. The research required primary data to investigate research questions. To collect data from the primary sources used the questionnaire survey method. The questionnaires were distributed directly to the target of this research.

Questionnaire formulated contains set of questions to which respondents record their answers, usually within rather closely defined alternatives (Sekaran, 2003). The questionnaire in this research is formulated from questionnare of previous research that conducted by several experts, they are Palvia (2009), McKnight et al (2002), Ja Kim (2009) and Flavian (2006).

The logical structure of questionnaire is based on statement about important factors on trust of people E- commerce. A 5- point Likert scale (1= strongly disagree, 5= strongly sagree) was used in order for understanding the importance and satisfaction of each service

3.3.2 Secondary Data

Secondary data is information gathered from source already existing (Sekaran, 2003) or secondary sources such as government publications, personal records, census (Kumar, 1996).

Secondary data is require to strengthen and gaining wider picture about the internet users and E- commerce in Indonesia But since limited source of secondary data, primary data dominantly used to analyze this topic.

3.4 Operationalization of Variables

The table 3.4 below present the Operationalization Variables used in questionnaire. The items used to operationalize the variable came from a number of sources.

Table 3.1

Operationalization of Variables

Variable	Definition of Variable	Sub Variable	Indicator	Primary Sources
Trustworthiness of web vendors	Dimensions of student's trust in E-Commerce	1. Integrity	▪ Charge more ▪ Honesty ▪ Sincerely ▪ Overcharege sales transaction ▪ Truthful ▪ Commitments ▪ Genuine	Palvia (2009) and McKnight et al (2002)
		2. Competence	▪ Ability ▪ Sufficient expertise ▪ Competency and effective ▪ Well perform role ▪ Capability and proficiency ▪ Knowledgable	Palvia, 2009 and McKnight (2002)
		3.Benevolence	▪ Act in customer's best interest ▪ Helpfull ▪ Interesten on customer's well being	Palvia, 2009 and McKnight et al (2002)
		4. Navigation Functionality	▪ Clear search related words ▪ Useful help function ▪ Transmission speedy ▪ High technology ▪ Operationalefficiency	Ja Kim, 2009
		5. Security	▪ Safe to use credit cards ▪ Risk free online payment ▪ Customer's privacy would be guaranteed online ▪ Safe customer's personal information	Ja Kim, 2009

Variable	Definition of Variable	Sub Variable	Indicator	Primary Sources
		6. Transaction cost	▪ Economical transaction ▪ Save money ▪ Discount ▪ The right cjoice when price and other expenses are considered ▪ Reasonable service and quality	Ja Kim, 2009
		7. Usability	▪ Easy to understand ▪ Simple to use ▪ Easy to find information ▪ Easy to understand structure and content ▪ Easy to move within the website ▪ Easy organization of contents ▪ Easy to navigate ▪ Quick downloading page	Flavian (2006)
		8. Satisfaction	▪ Correct decision to use the website ▪ Use the website has been satisfactory ▪ Satisfactory transaction ▪ Satisfactory service ▪ Satisfactory online buying ▪ Overall satisfcatory online commerce	Ja Kim, 2009 and Flavian (2006)

3.5 Data Processing

The gathered data is processed through some steps that consist of;

1. Editing, that is checking every gathered questionnaire to make data isolated completely, clear and correct.
2. Coding. It is giving code from each gathered data, in each question in questionnaire with a purpose to facilitate data processing.
3. Data inputting is placing data into data editor at SPSS program
4. Data processing is processing data at SPSS program.

3.6 Data Analysis Method

In order to reducing the possibility of getting the answer wrong, attention need to be paid to two particular on research design: reliability and validity (Saunders et al. 2003). These two are defined as the quality of the research.

3.6.1 Validity Testing

Validity is concerned with whether the finding is really about what they appear to be about (Saunders et al. 2003). Validity defined as the extent to which data collection method or methods accurately measure what they we intended to measure (Saunders et al. 2003). This validity testing is using *Product moment Pearson.* Coesfficient of correlation is calculated from each item scores and total score f related

variable. Homogeneity from each item of all variables is < 0.5 that is deemed valid and strong construct (Sekaran, 2003).

3.6.2 Reliability Testing

According to Sauders et al (2003), reliability refers to the degree to which data collection method will yield consistent findings, similar observation would be made or conclusions reached by other researchers or there is transparency in how sense was made from the raw data. Internal reliability testing is purposed to see how well the items measuring a concept hang together as a set.

Realiability can be assessed by the following questions (Esterby and Smith et al. 2002):

- Will the measure yield the same results on the other occasions?
- Will similar observations be reached by other observers?
- Is there transparency in how sense was made from the raw data?

To test the realibility of the questionnaire, Cronbach's Alpha coefficients given by SPSS's scale Reliability test is used. *Cronbach's Alpha* is a reliability coefficients indicates how well the item in a set are positively correlated to one another. The answer consistency showed by the degree of *Cronbach's Alphas.* The closer the reliability coefficient gets to 1, 0 the better (sekaran, 2003).

In determination of reliability level of one instrument that can be accepted f value of alpha, exist in range 0.60 – 1.00. We categories good/ reliable if in range > 0.60 – 0,8. We categorize very good/ very reliable if in range 0.80 – 1,00. To determine the reliability of each statement, it is used computer program SPSS 16 for windows with a *Cronbach alpha* formula.

3.6.3 Data Analysis

After collecting all the data the process of analysis begins. To summarize and rearrange the data several interrelated procedure are performed during the data analysis stage (Zikmund, 2000). For qualitative data analyse, statistical tools of SPSS are used for data input and analysis. Analyzing the data to describe conclusion for each variable used central tendency based on Mean for each answer (Indiarto, 1999).

Entirely all variable categorize by:

Mean <2	strongly not agree
Mean 2 – 3.25	not agree
Mean 3.25 – 4.5	agree
Mean >4.5	strongly agree

Then data is analyzed by measuring the frequency, through calculating the tendency of empirical nominal data descriptive into mean value and percentage form. The result of descriptive analysis used to support the interpretation of result from other technical analysis.

3.6.4 Factor Analysis

This research will be conducted by using factor analysis that allow to form the new model of factor that influence customer's trust in E- Commerce. The model will be created according to the survey result of this research. Hair et al (2010) mentioned that general purpose of factor analysis techniques is to find a way to condense (summarize) the information contained in a number of original variable into a smaller set new, composite dimensions or variates (factors) with minimum loss of information.

CHAPTER IV

ANALYSIS AND RESULTS

4.1 Survey Result

The current research was conducted by using questionnaire as the tools to collect the data. The questionaires was distibuted by combining offline and online media. Offline means the questionnaire was distributed directly to the respondents. While by online means using internet as the media to distribute the questionnaire. The online questionnaire was created by using google document and distributed through social network such as Facebook and Twitter.

The questionnaire was distributed in different proportion for each media as summarized in table 4.1 below:

Table 4.1

Response Rate

	Number of Questionnaire	Percentage (%)
Offline	90	60
Online	60	40

Source: primary data

Both offline and and online questionnaire was distributed to the students of Economics Faculty, Andalas University. The number of offline questionnaire that distributed is 118, but there are only 109 questionnaired returned back. the number

than extracted again because of some of them are not answered well. Finally there are only 90 offline questionnaire can be analyzed.

Table 4.2

Result of Offline Survey

Survey	Number of Questionnaire
Distributed	118
Returned	109
Analysed	90

Source: primary data

Online questionnaire was created by using Google Document, then researcher get a link that contain of questionnaire itself. After that the link was distributed by take advantage on some fiture provided by social network, such as put the link of questionnaire on facebook's wall of economics students, groups, and facebook belong to organization that predicted can be accessed by economics students of Andalas University. Beside that the questionnaire also spread via message fiture on Facebook.

Table 4.3

Result of Online Survey

Survey	Number of Questionnaire
Number fullfilled	64
Analyzed	60

Source: primary data

There are 64 respondents that participate to fullfill the onlin questionnaire. Furthermore 4 (four) of the data was removed because of some reasons such as respondent's characteristics doesn't meet the criteria required by this research.

4.2 Respondent Profile

In this section, researcher revealed the analysis and result related to the respondent characteristics. Beside some general information such as gender, age, and program study, several question about respondent's characteristics also will be directed to some point related to respondent's experience in doing electronic transaction such as media used by respondents to access the internet, location for internet access, and product that they have purchased online.

4.2.1 Respondent Based on Gender

Tabel 4.4

Respondent Characteristics by Gender

Gender	Online respondent		Offline respondent		Total	
	Frequency	Percentage (%)	Frequency	Percentage (%)	Frequency	Percentage (%)
Male	20	33.3	44	51.1	64	42.7
Female	40	66.7	46	48.9	86	67.3
Total	**60**	**100**	**90**	**100**	**150**	**100**

Source: primary data

Table 4.4 shows that majority of respondents is female. The number of female in this research is 67.3 percent and the number of male is 42.7 percent. The online respondents contains of 33.3 percent male and 66.7 percent of female. This percentage is almost the same with offline respondents. The result of offline survey shows that the number of male respondents is 42.7 percent and the number of female respondents is 67.3 percent. Means that female respondents is dominate in both of research media.

4.2.2 Respondent Based on Age

Majority of respondents aged between 20-25 years old (87,3%). This percentage is almost the same between online and offline respondent, they are 88.3percent from online respondent and 86.7 percent from the offline respondent. This condition is almost the same with the percentage of respondent aged below 20 years. the number of online respondent aged less than 20 years old is 11.7 percent and the number of offline respondents aged less than 20 years old is 12.2 percent. The number of respondent aged above 25 years old is the lowest one. There are only 1 respondent aged above 25 years old (0.7%). Means that the majority of economics student aged between 20- 25 years old.

Table 4.5

Respondent Characteristics by Age

Age	Online respondent		Offline respondent		Total	
	Frequency	Percentage (%)	Frequency	Percentage (%)	Frequency	Percentage (%)
<20	7	11.7	11	12.2	18	12.0
20-25	53	88.3	78	86.7	131	87.3
>25	-		1	1.1	1	0.7

Source: Processed from questionnaires using SPSS

4.2.3 Respondent Based on Register Year

The percentage of respondent's register year is vary each year. Based the result of questionnaire in table 4.6, from 150 respondents, the number of respondents registered on year 2005 is 2.0 percent, they are 3.3 percent of online respondents and 1.1 percent offline respondent. The number of respondents's registered on year 2006 is more than the year before (8.7%). There are 3.3 percent online respondents and 12.2 percent offline respondent registered on year 2006. The number of repondents registered on year 2007 is the bigger one (46.0%) that contains 66.7 percent online respondents and 32.2 percent offline respondents. For the year 2008, the number is decreased (26.7%). There are 15.0 percent online respondents and 34.4 percent offline respondent. The number of respondents that registerd on year 2009 is 8.0 percent that contains of 3.3 percent of online respondents and 11.1 percent offline respondents. For the year 2010, there are 8.7 percent of respondents registered on this year, they are 8.3 percent online respondents and 8.9 offline respondents. For the

complete result about the respondent registered year differences between offline and online respondent can be seen on table 4.6 below:

Table 4.6

Respondent Characteristics by Register Year

Register year	Online respondent		Offline respondent		Total	
	Frequency	Percentage (%)	Frequency	Percentage (%)	Frequency	Percentage (%)
2005	2	3.3	1	1.1	3	2.0
2006	2	3.3	11	12.2	13	8.7
2007	40	66.7	29	32.2	69	46.0
2008	9	15.0	31	34.4	40	26.7
2009	2	3.3	10	11.1	12	8.0
2010	5	8.3	8	8.9	13	8.7
Total	**60**	**40**	**90**	**60**	**150**	**100**

Source: Processed from questionnaires using SPSS

4.2.4 Respondent Based on Department

The result of survey shows that respondent can be grouped based on their department in faculty of Economics, Andalas University. Most of respondents are from Management department is 42 percent. There are 46.7 percent of management students participated online and 38.9 percent fill the questionnaire online. while the number of respondents from Economics department is 30.0 percent and 28.0 percent from Accounting department. The clear data about this information is represented in table 4.7 below:

Tabel 4.7

Respondent Characteristics by Department

Department	Online respondent		Offline respondent		Total	
	Frequency	Percentage (%)	Frequency	Percentage (%)	Frequency	Percentage (%)
Economics	17	28.3	28	31.1	45	30.0
Management	28	46.7	35	38.9	63	42.0
Accounting	15	25.0	27	30.0	42	28.0

Source: Processed from questionnaires using SPSS

4.2.5 Respondent Based on Program Study

Economics faculty of Andalas University is consist of three program study, they reguler, non reguler and inernational program. The respondent come from different program study, and the result shows the different proportion for each department. There are 62 percent respondents from reguler program participate in this research, 22.7 percent from non reguler program, and 15.3 percent from International program. The number of online respondent from reguler program is 45 percent, non reguler is 33.3 percent, and international is 21.7 percent. Offline respondent consist of 73.3 percent of reguler students, 15.6 percent of non reguler student, and 11.1 percent of international student.

Tabel 4.8

Respondent Characteristics by Program Study

Program study	Online respondent		Offline respondent		Total	
	Frequency	Percentage (%)	Frequency	Percentage (%)	Frequency	Percentage (%)
Reguler	27	45.0	55	73.3	93	62.0
non reguler	20	33.3	44	15.6	34	22.7
International	13	21.7	10	11.1	23	15.3

Source: Processed from questionnaires using SPSS

4.2.6 Respondent Based on Internet access media

Majority of respondent shows that they prefer to use personal computer and laptop for internet access. Table 4.9 shows that 90.0 percent of respondent use PC / latop, only 10.0 percent use mobile phone as internet access media. This number the same for both online and offline respondent. There are 9.4% online respondents use mobile phone and 10.6% offline respondents use mobile phone as internet access media. While PC/ laptop is used by 90.6% of online respondent and 89.4% online respondent.

Tabel 4.9

Respondent Characteristics by Internet Access Media

Internet access media	Online respondent		Offline respondent		Total	
	Frequency	Percentage (%)	Frequency	Percentage (%)	Frequency	Percentage (%)
Mobile phone	6	10.0	9	10.0	15	10.0
Pc/laptop	54	90.0	81	90.0	135	90.0

Source: Processed from questionnaires using SPSS

4.2.7 Respondent Based on Location of internet access

Tabel 4.10

Respondent Characteristics by Location of Internet Access

Location of internet access	Online respondent		Offline respondent		Total	
	Frequency	Percentage (%)	Frequency	Percentage (%)	Frequency	Percentage (%)
internet cafe	14	23.3	19	21.1	33	22.0
Home	43	71.7	63	70.0	106	70.7
Campus	3	5.0	8	8.9	11	7.3

Source: Processed from questionnaires using SPSS

Table 4.10 shows that majority of respondent are using the home internet is 70.7 percent. Respondent who access the internet in internet cafe is 22.0 percent, and only 7.3 percent of respondent use the internet in campus. The complete result about the survey result related to location of internet acces can be see in table 4.10

4.2.8 Respondent Based on Product that purchased online

The result of survey shows that respondent have tendency to buy fashion and mode online or through E- Commerce. As stated on table 4.11, there are 41.3 percent of respondent ever bought fashion & mode product online. While the other who purchased accesories is 12.0 percent; purchased food, drinking, & medicine is 4.0 percent; puchased ticket is 6.0 percent; purchased toys and & hobbies is 4.7 percent; purchased stationary is 2.7 percent; purchase electronic goods is 2.0 percent;

purchase hardware, software, & tools is 8.7 percent; purchase sport equipment is 2.7 percent; purchase otomotive is 5.3 percent; purchase skin & facial care is 4.0 perccent, other kind of goods is 6.7 percent. The summary of product purchased online and differeciation beteen online and offline respodent is represented by table 4.11 below:

Tabel 4.11

Respondent Characteristics by Product that Purchased Online

Product that purchased online	Online respondent		Offline respondent		Total	
	Frequency	Percentage (%)	Frequency	Percentage (%)	Frequency	Percentage (%)
Accessories	6	10.0	12	13.3	18	12.0
Food, drinking, & medicine	3	5.0	3	3.3	6	4.0
Fashion & mode	30	50.0	32	35.6	62	41.3
Tickets	3	5.0	6	6.7	9	6.0
Toys & hobbies	4	6.7	3	3.3	7	4.7
Stationary	1	1.7	3	3.3	4	2.7
Electronic goods	2	3.3	1	1.1	3	2.0
Hardware, software, and tools	4	6.7	9	10.0	13	8.7
Sport equipment	1	1.7	3	3.3	4	2.7
Otomotive	2	3.3	6	6.7	8	5.3
Skin & facial care	3	5.0	3	3.3	6	4.0
Others	1	1.7	9	10	10	6.7

Source: Processed from questionnaires using SPSS

4.2.9 Respondent Based on Monthly expense

Base on result of survey, most of the repondent's monthly expense between Rp. 500,000- 750, 000 is 36 percent. While the percentage of respondent who has monthly expense above Rp. 500, 000 is 25.3 percent, they are 20 percent of online respondents and 28.0 percent of offline respondents. The respondents who has monthly expense between Rp.750,000- 1,000-000 is 24 percent. There are only 14.7 percents of repondent has monthly expense more than Rp. 1, 000, 000. The complete data about respondents characteristics by monthly expense represented by table 4.12.

Tabel 4.12

Respondent Characteristics by Monthly Expense

Monthly expense	Online respondent		Offline respondent		Total	
	Frequency	Percentage (%)	Frequency	Percentage (%)	Frequency	Percentage (%)
<500.000	12	20.0	26	28.9	38	25.3
500-750.000	23	38.3	31	34.4	54	36.0
750.000-1.000.000	14	23.3	22	24.4	36	24.0
>1.000.000	11	18.3	11	12.2	22	14.7

Source: Processed from questionnaires using SPSS

4.3 Analysis of The Dimension of Student's Trust in E- Commerce

This section will present the descriptive anaysis about respondent's answer which given by students of Economics Faculty, Andalas University, Padang. The purpose of descriptive analysis is to describe the answers of respondent about factor that influencing customer's trust in E-Commerce. There are eight factors will be analyzed in this section, they are:

1. Integrity
2. Competence
3. Benevolence
4. Navigation functionality
5. Security
6. Transaction cost
7. Usability
8. Satisfaction

4.3.1 Analysis of Integrity

Base on the table 4.13 the highest mean for variable integrity is 3.30 (seventh statement), means that respondents has supported agree with the statement "I believe this online vendor would keeps its commitments". Therefore web vendors already successfully able to build good image among it's customer's by keeps it's

commitments. Beside that this result can be interpreted as the ability of web vendors create beliefs that they dare to promise something and keeps its as their commitments.

The lowest mean for variabel integrity is 2.87 (first statement), it means that respondent has supported less agree with the statement "I believe this online vendor will not overcharge more for internet shopping". From the description we can conlude that majority of respondents believess that online vendor will overcharge them when they make online purchasing.

Table 4.13

Frequency Distribution of Respondents

Integrity

No	Indicators	1	2	3	4	5	Mean
1	I believe this online vendor will not overcharge more for internet shopping.	16	44	38	47	5	2.87
2	I believe this online vendor is honest to its customers.	6	42	59	38	5	2.96
3	I believe this online vendor acts sincerely in dealing with customers	3	43	49	45	10	3.11
4	I believe this online vendor will not overcharge me during sales transactions	8	41	50	46	5	2.99
5	I believe this online vendor is truthful in its dealing with me	5	32	49	59	5	3.18
6	I believe this online vendor acts sincerely in dealing with me	6	26	58	57	3	3.17
7	I believe this online vendor would keeps its commitments	5	27	45	64	9	3.30
Total mean							**21.58**
Total average mean							**3.08**

Note : 1 (Strongly Disagree), 2 (Disagree), 3 (Neutral), 4 (Agree),5 (Strongly Agree)
Source : primary data

4.3.2 Analysis of competence

Table 4.14

Frequency Distribution of Respondents

Competence

No	Indicators	1	2	3	4	5	Mean
1	I believe this online vendor has the ability to handle sales transactions on the Internet	5	22	34	80	9	3.44
2	I believe this online vendor has sufficient expertise to do business on the internet	4	16	43	79	8	3.47
3	This online vendor is competent and effective in providing products and services	5	26	40	73	6	3.33
4	This online vendor performs its role of providing goods and services very well	3	24	57	57	8	3.29
5	Overall, this online vendor is capable and proficient in providing goods and services	3	28	58	56	5	3.21
6	In general, this online vendor is very knowledgeable about their product	4	17	47	65	17	3.49
Total mean							**20.23**
Total average mean							**3.37**

Note : 1 (Strongly Disagree), 2 (Disagree), 3 (Neutral), 4 (Agree),5 (Strongly Agree)
Source : primary data

Base on the table 4.14 the highest mean for variabel competence is 3.49 (sixth statement), means that respondents has supported agree with the statement 'In general, this online vendor is very knowledgeable about their product'. Therefore customers felt satisfy at the information given by the web vendors. This well information driven to customer's thinking that they make transaction with knowledgable web vendors and understand well about the characteristics of their product. Furthermore,of course customers will trusting the web vendors.

The lowest mean for variabel competence is 3.21 (fifth statement), it means the respondent has supported less agree with the statement "Overall, this online vendor is capable and proficient in providing goods and services". From the description we have found that respondents felt doubt on capability and proviciency of web vendors in providing goods and service.

4.3.3 Analysis of Benevolence

Table 4.15

Frequency Distribution of Respondents

Benevolence

No	Indicators	1	2	3	4	5	Mean
1	I believe this online vendor would act in my best interest.	11	34	64	39	2	2.91
2	If I required help, I believe this online vendor would do its best to help me.	2	29	61	50	8	3.22
3	In situations of conflict of interest, I believe this online vendor is interested in my well-being, not just its own.	6	46	64	31	3	2.86
Total mean							**8.99**
Total average mean							**3.0**

Note : 1 (Strongly Disagree), 2 (Disagree), 3 (Neutral), 4 (Agree),5 (Strongly Agree)
Source : primary data

Base on the table 4.15 the highest mean for variabel benevolence is 3.22 (second statement), means the respondents has supported less agree with the statement "If I required help, I believe this online vendor would do its best to help me". The lowest mean is 2.86 (third statement), it means respondent has supported less agree with the statement "I believe this online vendor will not overcharge more for internet shopping". Respondents also supported less agree with first statement "I believe this

online vendor would act in my best interest". The mean value is 2.91.Therefore respondent supported less agree on the whole statements of variable benevolence. As shows on table 4.15, the basic idea of benevolence statements is about customer's interest. Customers believe that web vendor can not attach important customer's interest in any condition more than their interest.

4.3.4 Analysis of Navigation Functionality

Table 4.16

Frequency Distribution of Respondents

Navigation Functionality

No	Indicators	1	2	3	4	5	Mean
1	I noticed that search-related words are clear.	8	25	44	65	8	3.27
2	I noticed that help functions are useful.	4	24	48	70	4	3.31
3	I noticed the speedy transmission of words and images.	6	21	48	67	8	3.33
4	I noticed the high level of technology online.	1	18	65	59	7	3.35
5	I noticed the overall operational efficiency.	1	23	59	60	7	3.33
Total mean							**16.59**
Total average mean							**3.32**

Note : 1 (Strongly Disagree), 2 (Disagree), 3 (Neutral), 4 (Agree),5 (Strongly Agree)
Source : primary data

Base on the table 4.16 the highest mean for variabel navigation functionality is 3.35 (fourth statement), means that respondents has supported agree with the statement "I noticed the high level of technology online". Therefore customers found the high technology implemented by web vendors in their website. This factor can

seen through website's performance, fiture, donwloading speedy of words or image, etc.

The lowest mean for variable navigation functionality is 3.27 (first statement), it means that respondent has suported less agree with the statement 'I noticed that search-related words are clear'. Therefore search related words provided on online vendor's website could maximized to help customer's when they browse the website.

According to mean value on table 4.16, we can conclude that respondents was agree with the whole statements on variable navigation functionality except for the first statement that already discussed above.

4.3.5 Analysis of Security

Table 4.17

Frequency Distribution of Respondents

Security

No	Indicators	1	2	3	4	5	Mean
1	Using credit cards to purchase online products is safe.	22	46	57	18	7	2.61
2	In general, making payments online is risk free.	28	61	40	16	5	2.39
3	My privacy would be guaranteed online.	14	46	50	36	4	2.80
4	Online companies can be trusted to safeguard my personal information.	12	40	55	40	3	2.88
Total mean							**10.68**
Total average mean							**2.67**

Note : 1 (Strongly Disagree), 2 (Disagree), 3 (Neutral), 4 (Agree),5 (Strongly Agree)
Source : primary data

Base on the table 4.17 the highest mean for variable security is 2.88 (fourth statement), means that respondents has supported less agree with the statement

"Online companies can be trusted to safeguard my personal information.". Therefore customers have a perception that web vendors can not trusted to safeguard their personal information. Customer's worry that online vendors will misuse the personal information or share it with other party.

The lowest mean for variable security is 2.39 (second statement), it means that respondent has supported less agree with the statement 'making payments online is risk free'. This result is not surprisingly, customers can not believe web vendor fully. Beside that there is another external factor factor makes online payment is not risk free such as threat from hacker, etc.

4.3.6 Analysis of Transaction Cost

Table 4.18

Frequency Distribution of Respondents

Transaction Cost

No	Indicators	1	2	3	4	5	Mean
1	Online shopping is an economical transaction.	11	35	41	56	7	3.09
2	Online purchasing can save money compared to offline purchasing.	9	61	38	35	7	2.80
3	E-commerce can provide more discount than offline purchasing.	13	63	43	29	2	2.63
4	Online shopping is the right choice when price and other expenses are considered.	4	46	52	43	5	2.99
5	Considering the cost of e-commerce, I get reasonable quality and service.	6	32	52	55	5	3.14
Total mean							**14.65**
Total average mean							**2.93**

Note : 1 (Strongly Disagree), 2 (Disagree), 3 (Neutral), 4 (Agree),5 (Strongly Agree)
Source : primary data

Base on the table 4.18 the highest mean for variable transaction cost is 3.14 (fifth statement), means that respondents has supported less agree with the statement 'Considering the cost of e-commerce, I get reasonable quality and service'. Therefore customers could not get the better quality eventhough they have spent more cost for E-commerce. In this concept E- Commerce can not guarantee that they can to sent qualified goods and service that match with customer's expectation.

The lowest mean for variable transaction cost is 2.63 (third statement), it means that respondent has supported less agree with the statement 'E-commerce can provide more discount than offline purchasing'. There are so many reason to prefer online purchasing than offline purchasing such as goods offered in internet are not provided offline. Of course they will not sell a uniq product for discount price.

4.3.7 Analysis of usability

Base on the table 4.19 the highest mean for variable usability is 3.47 (third statement), means that respondents has supported agree with the statement 'It is easy to find the information I need from this website'. Therefore online vendor's website have a good performance to help customer to find information about their product, payment system, shipping, etc.

The lowest mean for variable usability is 3.17 (eight statement), it means that respondent has supported less agree with the statement 'Downloading pages from this website is quick'

Table 4.19

Frequency Distribution of Respondents

Usability

No	Indicators	1	2	3	4	5	Mean
1	In this website everything is easy to understand	4	26	48	65	7	3.30
2	website is simple to use, even when using it for the first time	3	27	47	69	4	3.29
3	It is easy to find the information I need from this website	1	23	36	84	6	3.47
4	The structure and contents of this website are easy to understand.	1	18	52	76	3	3.41
5	It is easy to move within this website		25	54	67	4	3.33
6	The organization of the contents of this site makes it easy for me to know where I am when navigating it	1	21	52	72	4	3.38
7	When I am navigating this site, I feel that I am in control of what I can do	2	29	57	59	3	3.21
8	Downloading pages from this website is quick	5	27	61	52	5	3.17
Total mean							**25.56**
Total average mean							**3.32**

Note : 1 (Strongly Disagree), 2 (Disagree), 3 (Neutral), 4 (Agree),5 (Strongly Agree)
Source : primary data

4.3.8 Analysis of Satisfaction

Base on the table 4.20 the highest mean for variable satisfaction is 3.25 (fourth statement), means that respondents has supported agree with the statement 'In general, people are satisfied with the service that they have received from the website.'. Therefore web vendors already successfully in providing good service and deliver satisfaction among it scustomers.

The lowest mean for variable satisfactionS is 2.83 (fifth statement), it means that respondent has supported less agree with the statement 'Overall, people were satisfied with the online commerce'. Eventhough web vendors able to satisfy customers in term of service, unfortunately survey result shows different result from general view point. Therefore web vendor must pay attention to another factor that supported customers dissatisfaction.

Table 4.20

Frequency Distribution of Respondents

Satisfaction

No	Indicators	1	2	3	4	5	Mean
1	People made the correct decision to use this website.	3	27	61	53	6	3.21
2	The experience that people had with the website has been satisfactory.	3	23	66	52	6	3.23
3	In general terms, people are satisfied with the way that this website has carried out transactions.	6	26	60	52	6	3.17
4	In general, people are satisfied with the service that they have received from the website.	3	26	58	56	7	3.25
5	Overall, people were satisfied with the online commerce.	16	36	61	31	6	2.83
6	The website information content met people needs.	14	37	53	37	9	2.93
Total mean							**18.62**
Total average mean							**3.10**

Note : 1 (Strongly Disagree), 2 (Disagree), 3 (Neutral), 4 (Agree), 5 (Strongly Agree)
Source : primary data

4.4 Measurement of Data Entry

This research will be analyzed by using factor anaysis with SPSS 17 for windows. The variables that examined is independent variables that consist of beliefs in integrity, competence, benevolence, security, transaction cost, usability,and satisfaction.

4.4.1 Analysis Factor

This study was analyzed by using factor analysis with SPSS 17 for window. Hair et al (2010) mentioned that factor analysis provides the tools for analyzing the structure of the interrelationships (correlations) among a large number of variables by defining a sets of variables that are highly intercorelated, known as factors. These groups of variables (factors), wich are by definition highly intercorrelated, are assumed to represent the dimension within the data. Furthermore the new model that formed may now utilize in further research. General purpose of factor analysis techniques is to find a way to condense (summarize) the information contained in a number of original variable into a smaller set new, composiite dimensions or variates (factors) with minimum loss of information (Hair et al. 2010)

The result of factor analysis on table 4.21 was produced after passed 4 times deletion. This research evalute 44 items from 8 variables. The number of items that involved to factor analysis is only 43 items. Integrity 4 was removed earlier because the value of factor loading is lower than .50. Furthermore 43 items left was examined.

According to Hair et al (2010) in a sample of 150, a factor loading .45 is required significant. Furthermore this guideline will be used to examine the candidate for deletion. On the first analysis found cross loading in satisafaction 6 and navigation functionality 4. There is no significant loading found in items navigation functionality 1, benevolence 1, usability 8, and satisfaction 1. After that researcher review the value of communalities of deletion candidate. According to Hair et al (2010) in this problems researcher may evaluate those variable for variable deletion, depending on the variable's overall contribution to the research as well as its communality index. Researcher found among the problematic items, navigation functionality 4 has the lowest communality (.442). Navigation functionality was eliminated.

The second analysis resulted four cross loading items and four items without significant factor loading. The cross loading items are integrity 2, satisfation 6, benevolence 2, and satisfaction 5. The items without signifficant factor loading are satisfaction 1, benevolence 1, navigation functionality 2, and usability 8. Again researcher examined the communality of deletion canditate. Usability 8 was eliminated because has the lowest communality.

The third analysis resulted five deletion candidate. Integrity 2 and benevelonece 2 are cross loading. Satisfaction 1, benevolence 1, and navigation functionality 2 has no significant factor loadings. Communality index shows the lowest communalit belong to satisfaction1. Consequently satisfaction 1 was removed.

The fourth analysis shows integrity 2, navigation functionality 4, and benevolence 2 are cross loading. Benevolenve 1 is the only one items without any significant loading. Benevolence 1 was deleted because has the lowest communality index.

Finally the last analysis was counducted. Reseacrher found all of items had significant factor loading. Researcher also found integrity 2 had a cross loading of .476. However the item was retained because the main item is high (.580), beside that "……, many "tricks" can be used to improve upon the structure, but the ultimate responsibility rests with the researcher and the conceptual foundation underlying the analysis" (hair et al, 2010. pg. 120). In other word, it is legal to maintain integrity 2 depend on researcher decision. By maintain integrityt 2 means this item will stay on first factor that later on named integrity. The same problem also found in navigation functionality 4. The item had cross loading of .482, but this item also retained because the loading on main factor is much higher (.624).

The result of factor analysis test using SPSS 17 for window can be seen on rotated component matrix below:

Table 4.21

Rotated Component Matrix

	Component							
	1	2	3	4	5	6	7	8
integrity6	.772							
integrity7	.727							
competence3	.701							
integrity5	.691							
competence4	.664							
integrity3	.654							
competence1	.627							
integrity2	.580							
competence2	.542							
integrity1	.493							
usability2		.781						
usability1		.781						
usability4		.728						
usability3		.697						
usability5		.683						
usability6		.558						
usability7		.542						
transactioncost2			.838					
transactioncost3			.750					
transactioncost4			.737					
transactioncost1			.714					
transactioncost5			.469					
satisfaction6			.463					
satisfaction5			.459					
security3				.821				
security2				.805				

	Component							
	1	2	3	4	5	6	7	8
security4				.793				
security1				.667				
navigationfunctionality3					.754			
navigationfunctionality5					.737			
navigationfunctionality4					.624			
benevolence2					.515			
competence6					.504			
navigationfunctionality2					.464			
satisfaction3						.703		
satisfaction4						.675		
stisfaction2						.632		
benevolence3							.714	
competence5								.494

Source: SPSS 17.0 output

Hair et al (2010) mentioned that when satisfactory factor solution has been derived, the researcher next attemp to assign some meaning to the factors. Means the next step is labelling. This labelling is given base on the variables with highest significant loading. Variables with higher loadings are considered more imporrtant and have greater influence on the name or label selected to represent a factor (Hair et al. 2010). The new factors formed is represented on following table 4.22

Table 4.22

Factor Labelling

No	Dimension	Indicator
INTEGRITY		
1	integrity6	Commitments
2	integrity7	Genuine
3	competence3	Competency and effective
4	integrity5	Truthful
5	competence4	Well perform role
6	integrity3	Sincerely
7	competence1	Ability
8	integrity2	Honesty
9	competence2	Sufficient expertise
10	integrity1	Charge more for Internet shopping
USABILITY		
1	usability2	Simple to use
2	usability1	Easy to understand
3	usability4	Easy to understand structure and contents
4	usability3	Easy to find information
5	usability5	Easy to move within the website
6	usability6	Easy organization of contents
7	usability7	Easy to navigate
TRANSACTION COST		
1	transactioncost2	Save money
2	transactioncost3	Discount
3	transactioncost4	The right choice when price and other expenses are considered
4	transactioncost1	Economical transaction

No	Dimension	Indicator
5	transactioncost5	Reasonable quality and service
6	satisfaction6	Overall satisfactory online commerce
7	satisfaction5	Satisfactory online buying
SECURITY		
1	security3	Customer's privacy would guarantedd online.
2	security2	Risk free online payment
3	security4	Safe customer's personal information
4	security1	Safe to use credit cards
NAVIGATION FUNCTIONALITY		
1	navigationfunctionality3	Speedy transmission
2	navigationfunctionality5	Operational efficiency
3	navigationfunctionality4	High technology
4	benevolence2	do the best to help customers
5	competence6	Knowledgable
6	navigationfunctionality2	Useful help functions
SATISFACTION		
1	satisfaction3	Satisfactory transactions
2	satisfaction4	Satisfactory service
3	stisfaction2	Overall satisfactory
BENEVOLENCE		
1	benevolence 3	Interested customer's well-being
COMPETENCE		
1	Competence 5	Capability and proficiency

Note: variables benevolence and competence was excluded because each of them contain of single indicator

Source: primary data

4.4.2 Testing of Validity

Validity test is used to measure the accuracy of questionnaire, whether the question is accurate to be measured or not. Hair et al (2010) defined validity as the extent to which measure correctly represents the concept of study. In interpreting factors of validity test, a decision must be made regarding the factor loadings worth consideration and attention. Factor loading greater than ±0.3 are considered to meet the minimal level; loading value of ± 0.40 are considered more important; and if the loading are ±0.50 or greater, they considered practically significant (Hair et al.1998; cited from Hair et al. 2010). Researcher considering valid item with factor loading greater than ±0.50.

Table 4.23 shows factor loading for all variable are valid, except variable integrity. Integrity 4 is not valid because factor loading is .457 means lower that 0.50. Validity test result represented by table 4.23

Table 4.23

Result of Validity Test

No	Questionnaires/ Indicators	Factor loading Item- to- total	Note
	INTEGRITY		
1	Commitments	.811	Valid
2	Genuine	.772	Valid
3	Competency and effective	.734	Valid
4	Truthful	.732	Valid
5	Well perform role	.673	Valid
6	Sincerely	.698	Valid
7	Ability	.674	Valid
8	Honesty	.713	Valid
9	Sufficient expertise	.669	Valid
10	Charge more	.642	Valid
	USABILITY		
1	Simple to use	.837	Valid
2	Easy to understand	.812	Valid
3	Easy to understand structure and content	.799	Valid
4	Easy to find information	.828	Valid
5	Easy to move within the website	.723	Valid
6	Easy organization of the contents	.746	Valid
7	Easy to navigate	.739	Valid
	TRANSACTION COST		
1	Save money	.787	Valid
2	Discount	.748	Valid
3	The right choice when price and other expenses are considered	.743	Valid
4	Economical transaction	.782	Valid
5	Reasonable quality and service	.661	Valid
6	Overall satisfactory online commerce	.764	Valid
7	Satisfactory online buying	.746	Valid

No	Questionnaires/ Indicators	Factor loading Item- to- total	Note
	SECURITY		
1	Customer's privacy would guaranteed online	.780	Valid
2	Risk free online payment	.846	Valid
3	Safe customer's personal information	.884	Valid
4	Safe to use credit cards	.852	Valid
	NAVIGATION FUNCTIONALITY		
1	Speedy transmission	.765	Valid
2	Operational efficiency	.796	Valid
3	High technology	.687	Valid
4	do the best to help customers	.674	Valid
5	Knowledgable	.686	Valid
6	Useful help functions	.637	Valid
	SATISFACTION		
1	Satisfactory transactions	.833	Valid
2	Satisfactory service	.898	Valid
3	Overall satisfactory	869	Valid

Source: primary data

4.3.2. Testing of Reliability

Reliability test is the instrument which able to explain the symptom of group Reliability test used to measure the consistency of instrument (priyatno, 2010). The way to determine the reliability level of one instrument in the research can be accepted if value of r alpha exists in range 0.60 – 1.00. The closer the reliability coefficient gets to 1,0, the better. In general,we categorize / reliable in range less than

0.60 – 0.80, very good / very reliable for range 0.80-1.00 (Santoso, 2001). For determining the reliability, the reliability of each statement is processed by using computer program SPSS 17 for windows with Cronbach's alpha formula. Reliability test result indicate that all variable tested are reliable because the value of cronbach's alfa is more than 0.60. The complete result of reliability test is represented by table 4.24 below.

Table 4.24

Result of Reliability Test

No	Variables	Number of Valid Item	Cronbach's Alpha	Criteria
1	Integrity	10	.890	Very reliable
2	Usability	7	.895	Very Reliable
3	Transaction cost	7	.868	Very Reliable
4	Security	4	.861	Very Reliable
5	Navigation Functionality	6	.799	Reliable
6	Satisfaction	3	.835	Very reliable
	Total	37		

Source: primary data

4.4 Discussion

The rapid change of tecnology had driven to maximizing internet usefulness in modern society. This opportunity was never ignored by businesses. Many producers or industry, no matter large or small industry, even personal utilize internet as marketing media, internet have connect them to consumers with cheaper cost. Beside

that customers also have played cruciaal rule on this phenomena. Many customers tend to interested and involved with E- commerce. E- commerce help customers too cross the globe without leaving their comfortable home in order to find any products that they want. Consumer may find uniq product that they can't find by offline shopping. Consumers also can hunt the cheap product that may sold with higher price in their country. It is not surprisingly if E- commerce tend to grow rapidly. However E-commerce not always become a nice place for shopping. Many people aren't reluctant to release their personal information to a website as do not trust E-commerce security.

The objective if this research is exploring dimension of student's trust in E-commerce. The variable analyzed has collected from previous reseach suggested by several researchers. Variables already analyzes by using factor analysis using SPSS 17. Result of the analysis have provide the new model that may be used for further research. This section will discuss the new model formed and how it is correlated to previous theory suggested by some expert

The first factors formed by Integrity 1 (charge more for Internet shopping), integrity 2 (honesty), integrity 3 (acts sincerely), integrity 5, (truthful), integrity 6 (commitments), and integrity 7 (genuine). Integrity 4 was deleted on the beginning analysis. There are four other competence factor moved to variable integrity : competence 1 (ability), competence 2 (sufficient expertise), competence 3 (competency and effectifity). Variable integrity was adapted by previous research by Palvia (2009). The research done by palvia indicated that integrity was statisticallty

significant. All of integrity items that tested are loaded in first factor named factor integrity. It means respondents tend to answer that variables stated in this research correctly related to the factor. Base on research finding, factor integrity is not significantly influencing customer's trust, however from the integrity perspective, web vendors who keeps its commitment was included customer's consideration in online shopping.

Variable usability were loaded in in second factor that also named as variable usability that consist of usability 1 (Easy to understand), usability 2 (Simple to use), usability 3 (Easy to find information), usability 4 (The structure and contents are easy to understand), usability 5 (Easy to move within the website), usability 6 (The organization of the contents makes easy), and usability 7 (Easy to navigate). Thus respondents supporteted agree that the factors are influence customer's trust in E-commerce.

Variables transaction cost were loaded in third factors. The variables are transaction cost 1 (Online shopping in an economical transaction), transaction cost 2 (Online purchasing can save money), transaction cost 3 (Provide more discount), transaction cost 4 (Online shopping is the right choice when price and other expenses are considered), and transaction cost 5 (Considering the cost of E-Commerce, customers get reasonable quality and service). Beside that 2 other variables also loaded in third factor. The variables are satisfaction 5 (People were satisfied with the online commerce) and satisfaction 6 (People were satisfied with online buying). It means that overall respondent aswers satisfy with the price given by web vendors.

Factor analysis tets result shows that variables security are loading in fourth factor at all. The items are security 1 (Safe to use credit cards), security 2 (Risk free online payment), security 3 (Customer's privacy would guaranteed online), and security 4 (Safe customer's personal information). Presious research by M-J.Kim et al (211) found that security had a significant effect on trust. According to M-J.Kim et it's because perceived security as related to privacy. Payments, and personal information has a greater effect on trust. As stated on this research variable security likely to test how customers prefer to buy online while they still must considered the the other sensitive factors, whether online vondors would save personal information, privacy, customer's never know that the information thay possibly will used later for undesired purposed.

The fifth factor formed by navigation functionality 2 (Useful help functions), navigation functionality 3 (Speedy transmission of words and images), navigation functionality 4 (Useful help functions), and navigation functionality 5 (Overall operational efficiency). It means all of variables navigation functionality were loaded in the same factor. In addition, competence 6 (Knowledgable) and benevolence 2 (do the best to help customers) also loaded in fifth factor. The result survey indicates web vendors's knowledge reflected by the navigation functionality provided in the website. The more knowledgable the website, the more customer's felt helped by the navigation functionality. From benevolence perspective, respondet's believe that web vendor's would do the best to help customer's that reflected by the usefulness by help function proided in the website.

The sixth factors were formed by satisfaction 2 (Use the website has been satisfactory), satisfaction 3 (People are satisfaction with the transactions), and satisfaction 4 (People are satisfied with the service of the website). This factor was named satisfaction.

Factor benevolence 3 (Interest in customer's well-being, not just its own) and competence 5 (Capable and proficient) each of them were loaded in seventh and eighth factor. Each of factor represented variable benevolence and competence. Furthermore both items was excluded from the model. Both of them can not categorized into dimension because consist of single indicator.

CHAPTER V

CONCLUSION, LIMITATION AND RECOMMENDATION

5.1 Conclusion of Research

The study was conducted to assess dimension of student's trust in E-commerce. The respondent are the students of bachelor undergraduate at economics faculty, University of Andalas who has experience with E- commerce. Researcher have analyzed eight factors that influencing customers trust in E- commerce: integrity, competence, benevolence, navigation functionality, security, transaction cost, usabiility and sasfaction. Data analysis conducted by using SPSS 17 for windows with factor anaysis. This section will discuss about counclusion of survey result and analysis.

1. Respondent answer of each variable examined in this research was vary each other. Survey result shows variable competence, navigation functionality, and usabiilty are influence customer's trust in E- commerce. Survey result also indicates that variable integrity, benevolence, security, transaction cost, and satisfaction are less influencing on customer's trust in E-commerce.
2. Descriptive analysis result shows that web vendors able to increase the most influencing factor to customer's trust is competence of web vendor.
3. Descriptive test result also shows variable security has the lowest mean. It means respondent's answer supported that security less influencing customer's trust in E- Commerce.

5.2 Limitation and Recommendation of the Research

There are some limitations and recommendation for the future research:

1. The number of sample is limited. The research suggest to larger the sample in order to get more acurate result.
2. The respondent of this research is undergraduate bachelor degree, student of economics faculty, Andalas University. Basically the scope of this research is very large, means further research may take another respondent such as master degree or diploma degree from another faculty or university.
3. This research was conducted by combining between online and offline respondent. The most difficult barriers is attracting and gain the data from online respondents. The future research hopes to find another attracting way to gain online respondents. Beside that questionnaire was spread through facebook, future research hopes to use another online media or social network to access respondents.
4. This resarch only examined eight factors that influencing customer's trust in E-commerce. However factor analysis suppose to use as much as possible varible. Mean future research supposed to add some other variables.

5.3 Implication of the Research

This research has an implication on web vendors and any businesses who use internet as marketing media. Web vendor must be aware that trust play an important rule in the field of E- commerce where they're in. However people don't really know with whom they conduct when they make online purchasing. Of course they can't believe the web vendor easyly. Whether the web vendor will save customer's privacy, will their personal information is not misused, is the web vendors honest and send the product completely, etc. There are so many uncertainty in customer's thinking. Actually those situation can be anticipate if web vendor able to build trust among customers.

The objective of this research is assessing dimensions of student's trust in E-Commerce. Researcher have examined eith factors and found that three factor that positively influence student's trust: competence, navigation functionality, and usability. It means web vendor may use this survey result to examine their performance in term of competence, navigation functionality, and usability. Beside that web vendors should increase their competence, navigation functionality and usability of website in order to increase their customer's trust.

Beside that web vendor also should increase their performance in term of integrity, benevolence, security, transaction cost and satisfaction. According to respondent's answer, the variables are less implemented by web vendors. Beside that factor security is the important factor that respondent's less trust with. It means web

vendors should pay more attention on factor security in making online transaction by convinced customer's that E- Commerce is secure.

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Appendix I

RESEARCH QUESTIONNAIRE (IN ENGLISH)

Part A: Data Personal

Please put *checklist* (X) above the available options.:

1. Gender

   ☐ Female ☐ Male

2. Age

   ☐ <20 ☐ 20- 25 ☐ >25

3. Student Number : .....

4. Department : .....

5. Program

   ☐ Reguler ☐ Reguler mandiri ☐ International

6. Internet access media

   ☐ HP ☐ PC/ Laptop

7. Internet access location

   ☐ Internet cafe ☐ Home ☐ Campus

8. Product that purchased online

   ☐ Accessories
   ☐ Fashion and Mode
   ☐ Toys & hobbies
   ☐ Electronic goods
   ☐ Sport equipment
   ☐ Skin & facial care
   ☐ Food, drinking, & medicine
   ☐ Ticket event
   ☐ Stationary
   ☐ Hardware,Software, Tools
   ☐ Otomotive
   ☐ Others

9. **Monthly expense**

   ☐ <500.000 ☐ 500.000- 750.000
   ☐ 750.000- 1.000.000 ☐ >1.000.0000

Part B: Research Questionnaire

Imagine that you're in front of computer for shopping online.what are the factors that influence your trust on the website that you're browse? Please state your perception by checklist the scale column. The extent to your agreement with this statement?, If respondents choose:

1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree

No	Indicators	1	2	3	4	5
	***A.* Integrity**					
1	I believe this online vendor will not charge more for Internet shopping					
2	I believe this online vendor is honest to its customers					
3	I believe this online vendor acts sincerely in dealing with customers					
4	I believe this online vendor will not overcharge me during sales transactions					
5	I believe this online vendor is truthful in its dealings with me					
6	I believe this online vendor would keep its commitments					
7	I believe this online vendor is genuine					
	***B.* Competency**					
8	I believe this online vendor has the ability to handle sales transactions on the Internet					
9	I believe this online vendor has sufficient expertise to do business on the Internet					
10	I believe this online vendor is competent and effective in providing products and services					
11	I believe this online vendor performs its role of providing goods and services very well					
12	I believe this online vendor is capable and proficient in providing goods and services					
13	In general, I believe this online vendor is very knowledgeable about their product					
	***C.* Benevolence**					
14	I believe this online vendor would act in my best interest					
15	I believe this online vendor would do its best to help me					
16	In situations of conflict of interest, I believe this online vendor is interested in my well-being, not just its own					
	***D.* Navigation functionality**					
17	I believe that search-related words are clear					
18	I believe that help functions are useful					
19	I believe the speedy transmission of words and images					
20	I believe the high level of technology online					
21	I believe the overall operational efficiency					
	***E.* Security**					
22	I believe Using credit cards to purchase online products is safe					
23	I believe making payments online is risk free.					
24	I blelieve my privacy would be guaranteed online					
25	I believe online companies can be trusted to safeguard my personal information					
	***F.* Transaction Cost**					
26	I believe online shopping is an economical transaction					
27	I believe that online purchasing can save money compared to offline purchasing					
28	I believe E-commerce can provide more discount than offline purchasing					
29	I believe online shopping is the right choice when price and other expenses are considered					
30	Considering the cost of E-Commerce, I get reasonable quality and service					
	***G.* Usability**					
31	In this website everything is easy to understand					

No	Indicators	1	2	3	4	5
32	website is simple to use, even when using it for the first time					
33	It is easy to find the information I need from this website					
34	The structure and contents of this website are easy to understand.					
35	It is easy to move within this website					
36	The organization of the contents of this site makes it easy for me to know where I am when navigating it					
37	When I am navigating this site, I feel that I am in control of what I can do					
38	Downloading pages from this website is quick					
	H. **Satisfaction**					
39	I have made the correct decision to use this website.					
40	I have satisfactory experience since I use this website					
41	I'm feel satisfied with the way that this website has carried out transactions					
42	In general, I felt satisfied with the service that I have received from the website					
43	I was satisfied with online buying when compared to offline buying					
44	Overall, I felt satisfied with the online commerce					

Appendix II

KUISIONER PENELITIAN (IN BAHASA)

Bagian A: Data Personal

Beri tanda (X) pada setiap pertanyaan berikut:

1. Jenis kelamin

   ☐ Perempuan ☐ Laki- laki

2. Umur

   ☐ <20 ☐ 20- 25 ☐ >25

3. BP : .....

4. Jurusan : .....

5. Program

   ☐ Reguler ☐ Reguler mandiri ☐ Internasional

6. Media akses internet

   ☐ HP ☐ Komputer/ Laptop

7. Lokasi akses internet

   ☐ Warnet ☐ Rumah ☐ Kampus

8. Produk yang pernah dibeli online

   ☐ Aksesoris
   ☐ Fashion and Mode
   ☐ Toys & hobbies
   ☐ Electronik
   ☐ Peralatan olahraga
   ☐ Skin & facial care
   ☐ Makanan, minuman & obat-obatan
   ☐ Ticket event
   ☐ Stationary (alat tulis)
   ☐ Hardware,Software, Tools
   ☐ Otomotive
   ☐ Others

9. Pengeluaran per bulan

   ☐ <500.000 ☐ 500.000- 750.000
   ☐ 750.000- 1.000.000 ☐ >1.000.0000

Part B: Kuisioner Penelitian

Bayangkan anda sedang berbelanja online. Faktor- fakto apa sajakah yang mempengaruhi tingkat kepercayaan anda terhadap website yang anda kunjungi? Maka pilihlah salah satu jawaban berikut dengan memberi tanda X untuk menggambarkan jawaban anda tersebut.

1 = Tidak Setuju, 2 = Setuju, 3 = Netral, 4 = setuju, 5 = Sangat Tidak Setuju

No	Pernyataan	1	2	3	4	5
A. Integritas						
1	Saya percaya website ini tidak akan membebankan biaya lebih untuk berbelanja Internet					
2	Saya percaya website ini bersikap jujur kepada pelanggan					
3	Saya percaya website ini bertindak transparan dalam bertransaksi dengan pelanggan					
4	Saya percaya website ini tidak akan membebankan biaya lebih selama proses transaksi					
5	Saya percaya website ini dapat dipercaya dalam bertransaksi dengan saya					
6	Saya percaya website ini akan terus menjaga komitmennya					
7	Saya percaya website ini bersungguh- sungguh dalam melayani pelanggan					
B. Kompetensi						
8	Saya percaya website ini memiliki kemampuan untuk menangani transaksi penjualan di internet					
9	Saya percaya website ini memiliki keahlian untuk menjalankan bisnis di internet					
10	Saya percaya website ini kompeten dan efektif dalam menyediakan barang dan jasa					
11	Saya percaya website ini menjalankan perannya dalam menyediakan barang dan jasa dengan baik					
12	Saya percaya website ini mampu dan mahir dalam menyediakan barang dan jasa					
13	Secara umum, saya percaya website ini memiliki pengetahuan yang luas tentang peroduk yang mereka tawarkan					
C. Kebaikan (Benevolence)						
14	Saya pervcaya website ini akan bertindak sesuai dengan kepentingan terbaik saya					
15	Saya percaya website ini akan melakukan yang terbaik untuk membantu saya					
16	Saya percaya dalam situasi konflik kepentingan, website ini akan memperhatikan kepentingans aya, bukan hanya kepentingannya sendiri					
D. Fungsi Navigasi						
17	Saya percaya pencarian nama produk di website ini dapat dilakukan dengan jelas					
18	Saya percaya link/ tautan bantuan (help) yang tersedia di website ini sangat membantu					
19	Saya percaya transmisi/pengiriman data dan gambar di website ini tergolong cepat					
20	Saya percaya website ini menggunakan teknologi yang tinggi					
21	Secara keseluruhan, saya percaya pengoperasian website ini sangat efisien					
E. Keamanan						
22	saya percaya menggunakan kartu kredit untuk pembelian online merupakan tindakan yang aman					
23	Saya percaya melakukan pembayaran online merupakan tindakan yang bebas resiko					
24	Saya percaya privasi saya dijamin oleh website ini					
25	Saya percaya informasi pribadi saya dilindungi oleh website ini					
F. Biaya Transaksi						
26	Saya percaya berbelanja online merupakan transaksi yang ekonomis					
27	Saya percaya belanja online dapat menghemat uang dibandingkan dengan belanja langsung (offline)					

No	Pernyataan	1	2	3	4	5
28	Saya percaya belanja online memberikan diskon yang lebih banyak daripada belanja langsung (offline)					
29	Saya percaya belanja online adalah pilihan yang tepat ketika harga dan biaya lainnya dipertimbangkan					
30	Dengan mempertimbangkan biaya E- commerce, saya percaya telah mendapatkan kualitas pelayanan yang wajar					
G. **Kegunaan**						
31	Di website ini semuanya mudah dipahami					
32	Website ini mudah digunaka, bahkan ketika menggunakannya untuk pertama kali					
33	Website ini memudahkan saya dalam menemukan informasi yang dibutuhkan					
34	Website ini memiliki struktur dan isi yang mudah dipahami					
35	Website ini sangat memudahkan saya untuk bergerak di dalamnya					
36	Website ini memiliki susunan isi yang memudahkan saya untuk tahu dimana saya ketika menjelajahinya					
37	Website ini membuat saya dapat mengendalikan apapun yang ingin saya lakukan ketika menjelajahinya					
38	Website ini memiliki halaman yg dapat didownload dengan cepat					
H. Kepuasan						
39	Saya merasa menggunakan website ini merupakan keputusan yang benar					
40	Saya memiliki pengalaman yang memuaskan selama menggunakan website ini					
41	Saya merasa puas dengan sistem transaksi yang ditawarkan website ini					
42	Saya merasa puas dengan layanan yang ditawarkan website ini					
43	Saya merasalebih puas berbelanja online daripada berbelanja langsung (offline)					
44	Secara keseluruhan, saya merasa puas dengan berbelanja online					

Appendix III

OUTPUT OF FACTOR ANALYSIS

Factor Analysis

Notes

Output Created		06-Jul-2011 17:58:48
Comments		
Input	Data	D:\bahan kuliah\thesis\chapter 5\data fix\mix.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	150
Missing Value Handling	Definition of Missing	MISSING=EXCLUDE: User-defined missing values are treated as missing.
	Cases Used	LISTWISE: Statistics are based on cases with no missing values for any variable used.

Syntax

```
FACTOR
  /VARIABLES integrity1 integrity2 integrity3
integrity5 integrity6 integrity7 competence1
competence2 competence3 competence4
competence5 competence6 benevolence1
benevolence2 benevolence3
navigationfunctionality1 navigationfunctionality2
navigationfunctionality3 navigationfunctionality4
navigationfunctionality5 security1 security2
security3 security4 transactioncost1
transactioncost2 transactioncost3 transactioncost4
transactioncost5 usability1 usability2 usability3
usability4 usability5
usability6 usability7 usability8 satisfaction1
stisfaction2 satisfaction3 satisfaction4 satisfaction5
satisfaction6
  /MISSING LISTWISE
  /ANALYSIS integrity1 integrity2 integrity3
integrity5 integrity6 integrity7 competence1
competence2 competence3 competence4
competence5 competence6 benevolence1
benevolence2 benevolence3
navigationfunctionality1 navigationfunctionality2
navigationfunctionality3 navigationfunctionality4
navigationfunctionality5 security1 security2
security3 security4 transactioncost1
transactioncost2 transactioncost3 transactioncost4
transactioncost5 usability1 usability2 usability3
usability4 usability5
usability6 usability7 usability8 satisfaction1
stisfaction2 satisfaction3 satisfaction4 satisfaction5
satisfaction6
  /PRINT INITIAL CORRELATION KMO AIC
EXTRACTION ROTATION
  /FORMAT SORT BLANK(.30)
  /CRITERIA FACTORS(8) ITERATE(25)
  /EXTRACTION PC
  /CRITERIA ITERATE(25)
  /ROTATION VARIMAX
  /METHOD=CORRELATION.
```

Resources	Processor Time	0:00:00.328
	Elapsed Time	0:00:00.343
	Maximum Memory Required	210820 (205,879K) bytes

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.879
Bartlett's Test of Sphericity	Approx. Chi-Square	4138.532
	Df	903
	Sig.	.000

Communalities

	Initial	Extraction
integrity1	1.000	.496
integrity2	1.000	.643
integrity3	1.000	.584
integrity5	1.000	.696
integrity6	1.000	.736
integrity7	1.000	.676
competence1	1.000	.667
competence2	1.000	.666
competence3	1.000	.692
competence4	1.000	.596
competence5	1.000	.655
competence6	1.000	.521
benevolence1	1.000	.573
benevolence2	1.000	.617
benevolence3	1.000	.681
navigationfunctionality1	1.000	.442
navigationfunctionality2	1.000	.560
navigationfunctionality3	1.000	.668
navigationfunctionality4	1.000	.679
navigationfunctionality5	1.000	.658
security1	1.000	.586
security2	1.000	.742

security3	1.000	.783
security4	1.000	.774
transactioncost1	1.000	.708
transactioncost2	1.000	.745
transactioncost3	1.000	.700
transactioncost4	1.000	.680
transactioncost5	1.000	.537
usability1	1.000	.753
usability2	1.000	.719
usability3	1.000	.709
usability4	1.000	.734
usability5	1.000	.627
usability6	1.000	.626
usability7	1.000	.623
usability8	1.000	.528
satisfaction1	1.000	.543
stisfaction2	1.000	.625
satisfaction3	1.000	.757
satisfaction4	1.000	.734
satisfaction5	1.000	.707
satisfaction6	1.000	.665

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component							
	1	2	3	4	5	6	7	8
usability4	.723		-.370					
satisfaction4	.721							
satisfaction6	.706							
satisfaction1	.693							
usability3	.671		-.456					
usability7	.670							
benevolence1	.662							
usability6	.655							
satisfaction3	.643			-.337			-.385	

usability8	.629	-.303						
usability1	.626		-.458					
stisfaction2	.620						-.390	
security3	.618			-.402	.319			
integrity2	.618							
usability2	.608		-.376					
integrity6	.604	.498						
transactioncost5	.600							
security4	.591			-.355	.360			
satisfaction5	.588	-.473						
integrity7	.583	.429						
integrity5	.571	.356			-.337			
integrity1	.570							
navigationfunctionality5	.567		-.322		.340			
benevolence2	.564				.332			
transactioncost1	.554	-.399				.305		
competence3	.553	.526						
usability5	.542						.311	
competence2	.531	.451						.346
competence1	.529	.344						.355
security1	.518				.316			
navigationfunctionality1	.515							
competence6	.512							-.302
navigationfunctionality2	.506		-.313					
transactioncost4	.503	-.387		.455				
integrity3	.503	.346						
navigationfunctionality3	.500				.384		-.331	
security2	.477		.452		.378			
navigationfunctionality4	.431				.387			.316
transactioncost3	.467	-.514		.364				
competence4	.470	.514						
transactioncost2	.430	-.410		.488				
benevolence3	.487					-.515		
competence5	.411	.345				-.432		.339

Extraction Method: Principal Component Analysis.

a. 8 components extracted.

Rotated Component Matrix[a]

	Component							
	1	2	3	4	5	6	7	8
integrity6	.775							
integrity7	.733							
integrity5	.715					.339		
competence3	.675				.332			
integrity3	.673							
competence4	.641				.324			
competence1	.612							
integrity2	.592						.431	
competence2	.522	.381						.419
integrity1	.482			.424				
usability2		.782						
usability1		.777						
usability4		.723						
usability3		.706						
usability5		.656					.343	
usability6		.523			.369			
usability7		.522				.364		
navigationfunctionality1		.393			.368			
transactioncost2			.832					
transactioncost3			.757					
transactioncost4			.735		.308			
transactioncost1		.305	.705					
satisfaction5		.300	.464			.445	.374	
satisfaction6	.304	.300	.464			.451		
transactioncost5			.463			.353		
security3				.808				

security2				.802				
security4				.782				
security1				.672				
benevolence1	.338			.375	.351			
navigationfunctionality3					.733			
navigationfunctionality5					.730			
navigationfunctionality4					.563			.555
benevolence2					.538		.404	
competence6	.392				.533			
navigationfunctionality2		.382			.486			
satisfaction3				.318		.729		
satisfaction4	.331	.334				.657		
stisfaction2						.639		
usability8		.326	.309			.427		
satisfaction1		.319	.318		.330	.346		
benevolence3							.690	
competence5	.422						.343	.577

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 10 iterations.

Factor Analysis

Notes

Output Created		06-Jul-2011 18:02:20
Comments		
Input	Data	D:\bahan kuliah\thesis\chapter 5\data fix\mix.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	150
Missing Value Handling	Definition of Missing	MISSING=EXCLUDE: User-defined missing values are treated as missing.

Cases Used	LISTWISE: Statistics are based on cases with no missing values for any variable used.

Syntax

```
FACTOR
  /VARIABLES integrity1 integrity2
integrity3 integrity5 integrity6 integrity7
competence1 competence2
competence3 competence4
competence5 competence6
benevolence1 benevolence2
benevolence3 navigationfunctionality2
navigationfunctionality3
navigationfunctionality4
navigationfunctionality5 security1
security2 security3 security4
transactioncost1 transactioncost2
transactioncost3 transactioncost4
transactioncost5 usability1 usability2
usability3 usability4 usability5 usability6
usability7
usability8 satisfaction1 stisfaction2
satisfaction3 satisfaction4 satisfaction5
satisfaction6
  /MISSING LISTWISE
  /ANALYSIS integrity1 integrity2
integrity3 integrity5 integrity6 integrity7
competence1 competence2
competence3 competence4
competence5 competence6
benevolence1 benevolence2
benevolence3 navigationfunctionality2
navigationfunctionality3
navigationfunctionality4
navigationfunctionality5 security1
security2 security3 security4
transactioncost1 transactioncost2
transactioncost3 transactioncost4
transactioncost5 usability1 usability2
usability3 usability4 usability5 usability6
usability7
usability8 satisfaction1 stisfaction2
satisfaction3 satisfaction4 satisfaction5
satisfaction6
  /PRINT INITIAL CORRELATION KMO
AIC EXTRACTION ROTATION
  /FORMAT SORT BLANK(.30)
  /CRITERIA FACTORS(8)
ITERATE(25)
  /EXTRACTION PC
  /CRITERIA ITERATE(25)
  /ROTATION VARIMAX
```

Resources	Processor Time	0:00:00.390
	Elapsed Time	0:00:00.422
	Maximum Memory Required	201384 (196,664K) bytes

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.881
Bartlett's Test of Sphericity	Approx. Chi-Square	4047.601
	df	861
	Sig.	.000

Communalities

	Initial	Extraction
integrity1	1.000	.495
integrity2	1.000	.655
integrity3	1.000	.584
integrity5	1.000	.695
integrity6	1.000	.738
integrity7	1.000	.676
competence1	1.000	.668
competence2	1.000	.668
competence3	1.000	.693
competence4	1.000	.599
competence5	1.000	.631
competence6	1.000	.516
benevolence1	1.000	.574
benevolence2	1.000	.625
benevolence3	1.000	.709
navigationfunctionality2	1.000	.560
navigationfunctionality3	1.000	.660
navigationfunctionality4	1.000	.666
navigationfunctionality5	1.000	.681
security1	1.000	.590
security2	1.000	.744

security3	1.000	.792
security4	1.000	.766
transactioncost1	1.000	.718
transactioncost2	1.000	.746
transactioncost3	1.000	.705
transactioncost4	1.000	.675
transactioncost5	1.000	.545
usability1	1.000	.757
usability2	1.000	.726
usability3	1.000	.707
usability4	1.000	.737
usability5	1.000	.631
usability6	1.000	.634
usability7	1.000	.623
usability8	1.000	.530
satisfaction1	1.000	.554
stisfaction2	1.000	.624
satisfaction3	1.000	.760
satisfaction4	1.000	.735
satisfaction5	1.000	.707
satisfaction6	1.000	.657

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component							
	1	2	3	4	5	6	7	8
satisfaction4	.722							
usability4	.720		-.374					
satisfaction6	.711							
satisfaction1	.695							
usability7	.672							
usability3	.665		-.458					
benevolence1	.662							
usability6	.656							
satisfaction3	.645			-.341			-.382	

usability8	.630							
usability1	.625		-.469					
security3	.620		.305	-.366	.338			
integrity2	.619							
stisfaction2	.619						-.388	
usability2	.606		-.374					
integrity6	.605	.505						
transactioncost5	.604							
satisfaction5	.592	-.467						
security4	.588		.333	-.309	.368			
integrity7	.585	.437						
integrity5	.575	.364			-.335			
integrity1	.570							
navigationfunctionality5	.565		-.334		.336			
benevolence2	.562			.304	.315			
transactioncost1	.555	-.396				.309		
competence3	.550	.527						
usability5	.543						.311	
competence2	.528	.450						.351
competence1	.527	.346						.355
security1	.519				.326			
competence6	.507							-.304
integrity3	.505	.353						
transactioncost4	.503	-.386		.471				
navigationfunctionality2	.500		-.300					
navigationfunctionality3	.494				.378		-.330	
security2	.481		.472		.385			
navigationfunctionality4	.435				.397			
competence5	.415	.354				-.407		.334
competence4	.469	.518						
transactioncost3	.468	-.513		.373				
transactioncost2	.435	-.404		.489				
benevolence3	.492					-.549		

Extraction Method: Principal Component Analysis.

a. 8 components extracted.

Rotated Component Matrix[a]

	Component							
	1	2	3	4	5	6	7	8
integrity6	.781							
integrity7	.736							
integrity5	.718					.329		
competence3	.688				.304			
integrity3	.670							
competence4	.651				.342			
competence1	.610							.351
integrity2	.584						.454	
competence2	.521	.359						.429
integrity1	.479			.418				
usability2		.779						
usability1		.777						
usability4		.724						
usability3		.700						
usability5		.679						
usability6		.551			.349			
usability7		.538				.361		
satisfaction1		.341	.325		.311	.326		
transactioncost2			.833					
transactioncost3			.745					
transactioncost4			.735					
transactioncost1		.318	.715					
transactioncost5			.468			.338		
satisfaction6		.306	.460			.451		
security3				.814				
security2				.804				
security4				.783				

security1				.676				
benevolence1	.342			.372	.339			
navigationfunctionality3					.755			
navigationfunctionality5					.718			
navigationfunctionality4					.669			.399
benevolence2					.524		.454	
competence6	.414				.476			
navigationfunctionality2		.395			.441			
satisfaction3				.313		.733		
satisfaction4	.331	.334				.659		
stisfaction2						.646		
satisfaction5		.302	.451			.457	.401	
usability8		.334	.303			.426		
benevolence3							.733	
competence5	.405						.439	.472

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 8 iterations.

Factor Analysis

Notes

Output Created		06-Jul-2011 18:07:15
Comments		
Input	Data	D:\bahan kuliah\thesis\chapter 5\data fix\mix.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	150
Missing Value Handling	Definition of Missing	MISSING=EXCLUDE: User-defined missing values are treated as missing.

Cases Used	LISTWISE: Statistics are based on cases with no missing values for any variable used.

Syntax

```
FACTOR
  /VARIABLES integrity1 integrity2
integrity3 integrity5 integrity6 integrity7
competence1 competence2
competence3 competence4
competence5 competence6
benevolence1 benevolence2
benevolence3 navigationfunctionality2
navigationfunctionality3
navigationfunctionality4
navigationfunctionality5 security1
security2 security3 security4
transactioncost1 transactioncost2
transactioncost3 transactioncost4
transactioncost5 usability1 usability2
usability3 usability4 usability5 usability6
usability7
satisfaction1 stisfaction2 satisfaction3
satisfaction4 satisfaction5 satisfaction6
  /MISSING LISTWISE
  /ANALYSIS integrity1 integrity2
integrity3 integrity5 integrity6 integrity7
competence1 competence2
competence3 competence4
competence5 competence6
benevolence1 benevolence2
benevolence3 navigationfunctionality2
navigationfunctionality3
navigationfunctionality4
navigationfunctionality5 security1
security2 security3 security4
transactioncost1 transactioncost2
transactioncost3 transactioncost4
transactioncost5 usability1 usability2
usability3 usability4 usability5 usability6
usability7
satisfaction1 stisfaction2 satisfaction3
satisfaction4 satisfaction5 satisfaction6
  /PRINT INITIAL CORRELATION KMO
AIC EXTRACTION ROTATION
  /FORMAT SORT BLANK(.30)
  /CRITERIA FACTORS(8)
ITERATE(25)
  /EXTRACTION PC
  /CRITERIA ITERATE(25)
  /ROTATION VARIMAX
  /METHOD=CORRELATION.
```

Resources	Processor Time	0:00:00.390
	Elapsed Time	0:00:00.453
	Maximum Memory Required	192164 (187,660K) bytes

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.878
Bartlett's Test of Sphericity	Approx. Chi-Square	3949.844
	df	820
	Sig.	.000

Communalities

	Initial	Extraction
integrity1	1.000	.502
integrity2	1.000	.655
integrity3	1.000	.575
integrity5	1.000	.695
integrity6	1.000	.737
integrity7	1.000	.676
competence1	1.000	.677
competence2	1.000	.668
competence3	1.000	.700
competence4	1.000	.600
competence5	1.000	.633
competence6	1.000	.515
benevolence1	1.000	.576
benevolence2	1.000	.623
benevolence3	1.000	.710
navigationfunctionality2	1.000	.560
navigationfunctionality3	1.000	.660
navigationfunctionality4	1.000	.673
navigationfunctionality5	1.000	.682
security1	1.000	.590
security2	1.000	.745
security3	1.000	.791
security4	1.000	.766

transactioncost1	1.000	.722
transactioncost2	1.000	.748
transactioncost3	1.000	.705
transactioncost4	1.000	.679
transactioncost5	1.000	.549
usability1	1.000	.762
usability2	1.000	.726
usability3	1.000	.709
usability4	1.000	.737
usability5	1.000	.630
usability6	1.000	.641
usability7	1.000	.618
satisfaction1	1.000	.550
stisfaction2	1.000	.614
satisfaction3	1.000	.753
satisfaction4	1.000	.751
satisfaction5	1.000	.707
satisfaction6	1.000	.664

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component							
	1	2	3	4	5	6	7	8
satisfaction4	.721						-.324	
usability4	.720		-.376					
satisfaction6	.709							
satisfaction1	.691							
usability3	.666		-.460					
benevolence1	.665							
usability7	.665							
usability6	.653							
satisfaction3	.639			-.340			-.399	
usability1	.624		-.475					
integrity2	.622							
security3	.621		.303	-.365	.343			

integrity6	.614	.491						
stisfaction2	.613						-.375	
transactioncost5	.604							
usability2	.604		-.378					
integrity7	.592	.426						
security4	.589		.333	-.307	.371			
satisfaction5	.584	-.475						
integrity5	.583	.348			-.335			
integrity1	.573							
navigationfunctionality5	.567		-.333		.337			
benevolence2	.562			.306	.312			
competence3	.559	.516						
transactioncost1	.550	-.409						
usability5	.539							
competence2	.536	.440						.349
competence1	.531	.338						.348
security1	.518				.331			
integrity3	.516	.333						
competence6	.513							-.304
navigationfunctionality2	.502							
transactioncost4	.500	-.401		.471				
navigationfunctionality3	.494				.375		-.335	
security2	.481		.469		.389			
navigationfunctionality4	.436				.395			.301
competence5	.420	.350				.417		.336
transactioncost3	.460	-.524		.372				
competence4	.477	.510						
transactioncost2	.431	-.419		.487				
benevolence3	.487					.565		

Extraction Method: Principal Component Analysis.

a. 8 components extracted.

Rotated Component Matrix[a]

	Component							
	1	2	3	4	5	6	7	8

integrity6	.779							
integrity7	.735							
integrity5	.704					.346		
competence3	.698							
competence4	.658				.339			
integrity3	.653							
competence1	.626							.330
integrity2	.582						.458	
competence2	.531	.359						.418
integrity1	.486			.419				
usability2		.782						
usability1		.779						
usability4		.728						
usability3		.704						
usability5		.680						
usability6		.554			.355			
usability7		.545				.331		
satisfaction1		.347	.329		.310	.301		
transactioncost2			.834					
transactioncost3			.746					
transactioncost4			.734		.308			
transactioncost1		.320	.717					
transactioncost5			.470			.340		
satisfaction6		.314	.465			.448		
satisfaction5		.312	.458			.435	.406	
security3				.815				
security2				.806				
security4				.786				
security1				.677				
benevolence1	.346			.373	.337			
navigationfunctionality3					.756			
navigationfunctionality5					.719			
navigationfunctionality4					.672			.403
benevolence2					.519		.447	
competence6	.409				.478			

navigationfunctionality2		.398			.437			
satisfaction3				.327		.715		
satisfaction4	.313	.346				.665		
stisfaction2						.625		
benevolence3							.735	
competence5	.411						.434	.474

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 8 iterations.

Factor Analysis

Notes

Output Created		06-Jul-2011 18:09:45
Comments		
Input	Data	D:\bahan kuliah\thesis\chapter 5\data fix\mix.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	150
Missing Value Handling	Definition of Missing	MISSING=EXCLUDE: User-defined missing values are treated as missing.
	Cases Used	LISTWISE: Statistics are based on cases with no missing values for any variable used.

Syntax

```
FACTOR
  /VARIABLES integrity1 integrity2
integrity3 integrity5 integrity6 integrity7
competence1 competence2
competence3 competence4
competence5 competence6
benevolence1 benevolence2
benevolence3 navigationfunctionality2
navigationfunctionality3
navigationfunctionality4
navigationfunctionality5 security1
security2 security3 security4
transactioncost1 transactioncost2
transactioncost3 transactioncost4
transactioncost5 usability1 usability2
usability3 usability4 usability5 usability6
usability7
stisfaction2 satisfaction3 satisfaction4
satisfaction5 satisfaction6
  /MISSING LISTWISE
  /ANALYSIS integrity1 integrity2
integrity3 integrity5 integrity6 integrity7
competence1 competence2
competence3 competence4
competence5 competence6
benevolence1 benevolence2
benevolence3 navigationfunctionality2
navigationfunctionality3
navigationfunctionality4
navigationfunctionality5 security1
security2 security3 security4
transactioncost1 transactioncost2
transactioncost3 transactioncost4
transactioncost5 usability1 usability2
usability3 usability4 usability5 usability6
usability7
stisfaction2 satisfaction3 satisfaction4
satisfaction5 satisfaction6
  /PRINT INITIAL CORRELATION KMO
AIC EXTRACTION ROTATION
  /FORMAT SORT BLANK(.30)
  /CRITERIA FACTORS(8)
ITERATE(25)
  /EXTRACTION PC
  /CRITERIA ITERATE(25)
  /ROTATION VARIMAX
  /METHOD=CORRELATION.
```

Resources	Processor Time	0:00:00.422
	Elapsed Time	0:00:00.469
	Maximum Memory Required	183160 (178,867K) bytes

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.874
Bartlett's Test of Sphericity	Approx. Chi-Square	3827.993
	df	780
	Sig.	.000

Communalities

	Initial	Extraction
integrity1	1.000	.501
integrity2	1.000	.656
integrity3	1.000	.575
integrity5	1.000	.697
integrity6	1.000	.736
integrity7	1.000	.679
competence1	1.000	.671
competence2	1.000	.670
competence3	1.000	.700
competence4	1.000	.603
competence5	1.000	.629
competence6	1.000	.516
benevolence1	1.000	.576
benevolence2	1.000	.621
benevolence3	1.000	.710
navigationfunctionality2	1.000	.565
navigationfunctionality3	1.000	.671
navigationfunctionality4	1.000	.677
navigationfunctionality5	1.000	.694
security1	1.000	.590
security2	1.000	.745
security3	1.000	.791
security4	1.000	.765

transactioncost1	1.000	.718
transactioncost2	1.000	.753
transactioncost3	1.000	.705
transactioncost4	1.000	.686
transactioncost5	1.000	.554
usability1	1.000	.761
usability2	1.000	.726
usability3	1.000	.709
usability4	1.000	.734
usability5	1.000	.629
usability6	1.000	.641
usability7	1.000	.615
stisfaction2	1.000	.605
satisfaction3	1.000	.760
satisfaction4	1.000	.761
satisfaction5	1.000	.707
satisfaction6	1.000	.664

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component							
	1	2	3	4	5	6	7	8
satisfaction4	.722						-.326	
usability4	.717		-.379					
satisfaction6	.707							
usability3	.670		-.467					
benevolence1	.669							
usability7	.661							
usability6	.650							
satisfaction3	.641			-.339			-.402	
integrity2	.625							
security3	.624			-.364	.344			
usability1	.623		-.481					
integrity6	.617	.487						
stisfaction2	.607						-.376	

usability2	.603		-.386					
transactioncost5	.602							
integrity7	.598	.419						
security4	.589		.329	-.309	.372			
integrity5	.586	.343			-.335			
satisfaction5	.580	-.481						
integrity1	.577							
navigationfunctionality5	.568		-.332		.336			
competence3	.564	.511						
benevolence2	.560			.308	.311			
transactioncost1	.543	-.411						
competence2	.542	.433						.362
competence1	.539	.329						.337
usability5	.537						.304	
integrity3	.519	.327						
security1	.517				.332			
competence6	.513							-.307
navigationfunctionality2	.502							
navigationfunctionality3	.497				.374		-.349	
transactioncost4	.497	-.405		.475				
security2	.481		.463		.390			
navigationfunctionality4	.433				.394			.305
competence5	.429	.340				-.403		.348
transactioncost3	.457	-.529		.378				
competence4	.477	.510						
transactioncost2	.430	-.425		.489				
benevolence3	.488					-.560		

Extraction Method: Principal Component Analysis.

a. 8 components extracted.

Rotated Component Matrix[a]

	Component							
	1	2	3	4	5	6	7	8
integrity6	.779							
integrity7	.734							

integrity5	.702					.345	
competence3	.695				.301		
competence4	.658				.313		
integrity3	.653						
competence1	.631						.300
integrity2	.580					.464	
competence2	.534	.359					.433
integrity1	.487			.419			
usability2		.783					
usability1		.781					
usability4		.728					
usability3		.703					
usability5		.678					
usability6		.552			.372		
usability7		.545				.323	
transactioncost2			.836				
transactioncost3			.748				
transactioncost4			.735		.313		
transactioncost1		.319	.713				
transactioncost5			.471			.341	
satisfaction6		.317	.466			.442	
satisfaction5		.316	.458			.426	.403
security3				.814			
security2				.807			
security4				.787			
security1				.679			
benevolence1	.344			.372	.337		
navigationfunctionality3					.753		
navigationfunctionality5					.738		
navigationfunctionality4					.618		.489
benevolence2					.508		.451
competence6	.403				.503		
navigationfunctionality2		.394			.464		
satisfaction3				.329		.717	
satisfaction4	.313	.347				.667	

stisfaction2						.615		
benevolence3							.733	
competence5	.413						.418	.498

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 8 iterations.

Factor Analysis

Notes

Output Created		06-Jul-2011 18:12:34
Comments		
Input	Data	D:\bahan kuliah\thesis\chapter 5\data fix\mix.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	150
Missing Value Handling	Definition of Missing	MISSING=EXCLUDE: User-defined missing values are treated as missing.
	Cases Used	LISTWISE: Statistics are based on cases with no missing values for any variable used.

Syntax

```
FACTOR
  /VARIABLES integrity1 integrity2
integrity3 integrity5 integrity6 integrity7
competence1 competence2
competence3 competence4
competence5 competence6
benevolence2 benevolence3
navigationfunctionality2
navigationfunctionality3
navigationfunctionality4
navigationfunctionality5 security1
security2 security3 security4
transactioncost1 transactioncost2
transactioncost3 transactioncost4
transactioncost5 usability1 usability2
usability3 usability4 usability5 usability6
usability7 stisfaction2 satisfaction3
satisfaction4 satisfaction5 satisfaction6
  /MISSING LISTWISE
  /ANALYSIS integrity1 integrity2
integrity3 integrity5 integrity6 integrity7
competence1 competence2
competence3 competence4
competence5 competence6
benevolence2 benevolence3
navigationfunctionality2
navigationfunctionality3
navigationfunctionality4
navigationfunctionality5 security1
security2 security3 security4
transactioncost1 transactioncost2
transactioncost3 transactioncost4
transactioncost5 usability1 usability2
usability3 usability4 usability5 usability6
usability7 stisfaction2 satisfaction3
satisfaction4 satisfaction5 satisfaction6
  /PRINT INITIAL CORRELATION KMO
AIC EXTRACTION ROTATION
  /FORMAT SORT BLANK(.30)
  /CRITERIA FACTORS(8)
ITERATE(25)
  /EXTRACTION PC
  /CRITERIA ITERATE(25)
  /ROTATION VARIMAX
  /METHOD=CORRELATION.
```

Resources	Processor Time	0:00:00.452
	Elapsed Time	0:00:00.485
	Maximum Memory Required	174372 (170,285K) bytes

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.873
Bartlett's Test of Sphericity	Approx. Chi-Square	3671.079
	df	741
	Sig.	.000

Communalities

	Initial	Extraction
integrity1	1.000	.520
integrity2	1.000	.669
integrity3	1.000	.590
integrity5	1.000	.703
integrity6	1.000	.742
integrity7	1.000	.686
competence1	1.000	.675
competence2	1.000	.677
competence3	1.000	.699
competence4	1.000	.607
competence5	1.000	.664
competence6	1.000	.514
benevolence2	1.000	.564
benevolence3	1.000	.692
navigationfunctionality2	1.000	.569
navigationfunctionality3	1.000	.666
navigationfunctionality4	1.000	.677
navigationfunctionality5	1.000	.695
security1	1.000	.570
security2	1.000	.742
security3	1.000	.800
security4	1.000	.770
transactioncost1	1.000	.718

transactioncost2	1.000	.755
transactioncost3	1.000	.708
transactioncost4	1.000	.690
transactioncost5	1.000	.548
usability1	1.000	.762
usability2	1.000	.726
usability3	1.000	.709
usability4	1.000	.735
usability5	1.000	.650
usability6	1.000	.655
usability7	1.000	.612
stisfaction2	1.000	.615
satisfaction3	1.000	.750
satisfaction4	1.000	.764
satisfaction5	1.000	.707
satisfaction6	1.000	.664

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component							
	1	2	3	4	5	6	7	8
satisfaction4	.728						-.334	
usability4	.721		-.379					
satisfaction6	.712							
usability3	.669		-.467					
usability7	.660							
usability6	.654							
satisfaction3	.649			-.324			-.385	
usability1	.627		-.481					
integrity2	.625							
security3	.623			-.397	.317			
integrity6	.616	.492						
stisfaction2	.613						-.394	
usability2	.605		-.385					
transactioncost5	.604							

integrity7	.598	.425						
security4	.588		.329	-.345	.359			
integrity5	.587	.350			-.332			
satisfaction5	.585	-.475						
integrity1	.577						.306	
navigationfunctionality5	.563		-.333		.377			
competence3	.558	.512						
transactioncost1	.546	-.406		.307		.305		
benevolence2	.545				.306			
competence2	.540	.437						.362
usability5	.539						.341	
competence1	.533	.331						.338
integrity3	.524	.335						
security1	.511							
competence6	.508							-.308
navigationfunctionality2	.505							
transactioncost4	.500	-.403		.462				
navigationfunctionality3	.495				.432			
security2	.477		.462		.363			
competence5	.429	.344				-.411		.346
navigationfunctionality4	.429				.428			.305
transactioncost3	.460	-.527		.375				
competence4	.479	.516						
transactioncost2	.435	-.420		.509				
benevolence3	.483					-.553		

Extraction Method: Principal Component Analysis.

a. 8 components extracted.

Rotated Component Matrix[a]

	Component							
	1	2	3	4	5	6	7	8
integrity6	.772							
integrity7	.727							
competence3	.701				.301			
integrity5	.691					.373		

competence4	.664				.315			
integrity3	.654							
competence1	.627							
integrity2	.580						.476	
competence2	.542	.360						.429
integrity1	.493			.425				
usability2		.781						
usability1		.781						
usability4		.728						
usability3		.697						
usability5		.683						
usability6		.558			.378			
usability7		.542				.342		
transactioncost2			.838					
transactioncost3			.750					
transactioncost4			.737		.316			
transactioncost1		.319	.714					
transactioncost5			.469			.340		
satisfaction6		.316	.463			.447		
satisfaction5		.318	.459			.406	.418	
security3				.821				
security2				.805				
security4				.793				
security1				.667				
navigationfunctionality3					.754			
navigationfunctionality5					.737			
navigationfunctionality4					.624			.482
benevolence2					.515		.397	
competence6	.403				.504			
navigationfunctionality2		.394			.464			
satisfaction3				.341		.703		
satisfaction4		.346				.675		
stisfaction2						.632		
benevolence3							.714	
competence5	.424						.446	.494

APPENDIX IV

OUTPUT OF VALIDITIY TEST

1. INTEGRITY

Correlation Matrix[a]

		integrity6	integrity7	competence3	integrity5	competence4	integrity3	competence1	integrity2	competence2	integrity1	GInt
Correlation	integrity6	1.000	.699	.520	.677	.611	.463	.534	.453	.465	.392	.811
	integrity7	.699	1.000	.486	.569	.527	.436	.474	.481	.403	.420	.772
	competence3	.520	.486	1.000	.412	.623	.436	.425	.406	.558	.386	.734
	integrity5	.677	.569	.412	1.000	.411	.531	.424	.497	.342	.355	.732
	competence4	.611	.527	.623	.411	1.000	.378	.386	.294	.415	.212	.673
	integrity3	.463	.436	.436	.531	.378	1.000	.359	.632	.337	.376	.698
	competence1	.534	.474	.425	.424	.386	.359	1.000	.330	.520	.358	.674
	integrity2	.453	.481	.406	.497	.294	.632	.330	1.000	.377	.570	.713
	competence2	.465	.403	.558	.342	.415	.337	.520	.377	1.000	.393	.669
	integrity1	.392	.420	.386	.355	.212	.376	.358	.570	.393	1.000	.642
	GInt	.811	.772	.734	.732	.673	.698	.674	.713	.669	.642	1.000

a. This matrix is not positive definite.

2. USABILITY

Correlation Matrix[a]

		usability1	usability2	usability3	usability4	usability5	usability6	usability7	GUsa
Correlation	usability1	1.000	.739	.664	.646	.503	.521	.473	.837
	usability2	.739	1.000	.576	.638	.470	.519	.477	.812
	usability3	.664	.576	1.000	.699	.430	.520	.492	.799
	usability4	.646	.638	.699	1.000	.528	.518	.539	.828
	usability5	.503	.470	.430	.528	1.000	.515	.555	.723
	usability6	.521	.519	.520	.518	.515	1.000	.529	.746
	usability7	.473	.477	.492	.539	.555	.529	1.000	.739
	Gusa	.837	.812	.799	.828	.723	.746	.739	1.000

a. This matrix is not positive definite.

3. TRANSACTION COST

Correlation Matrix[a]

		Transaction cost2	Transaction cost3	Transaction cost4	Transaction cost1	Transaction cost5	Satisfaction 6	Satisfaction 5	GTC
Correlation	transactioncost2	1.000	.569	.532	.662	.379	.470	.486	.787
	transactioncost3	.569	1.000	.661	.445	.385	.403	.495	.748
	transactioncost4	.532	.661	1.000	.486	.507	.403	.356	.743
	transactioncost1	.662	.445	.486	1.000	.404	.537	.519	.782
	transactioncost5	.379	.385	.507	.404	1.000	.477	.349	.661
	satisfaction6	.470	.403	.403	.537	.477	1.000	.661	.764
	satisfaction5	.486	.495	.356	.519	.349	.661	1.000	.746
	GTC	.787	.748	.743	.782	.661	.764	.746	1.000

a. This matrix is not positive definite.

4. SECURITY

Correlation Matrix[a]

		security1	security2	security3	security4	GSec
Correlation	security1	1.000	.590	.546	.468	.780
	security2	.590	1.000	.635	.612	.846
	security3	.546	.635	1.000	.801	.884
	security4	.468	.612	.801	1.000	.852
	Gsec	.780	.846	.884	.852	1.000

a. This matrix is not positive definite.

5. NAVIGATION FUNCTIONALITY

Correlation Matrix[a]

		Navigation functionality3	Navigation functionality5	Navigation functionality4	benevolence2	competence6	Navigation functionality2	GNV
Correlation	navigationfunctionality3	1.000	.576	.497	.411	.345	.399	.765
	navigationfunctionality5	.576	1.000	.504	.420	.528	.370	.796
	navigationfunctionality4	.497	.504	1.000	.352	.322	.306	.687
	benevolence2	.411	.420	.352	1.000	.363	.312	.674
	competence6	.345	.528	.322	.363	1.000	.310	.686
	navigationfunctionality2	.399	.370	.306	.312	.310	1.000	.637
	GNV	.765	.796	.687	.674	.686	.637	1.000

a. This matrix is not positive definite.

6. SATISFACTION

Correlation Matrix[a]

		stisfaction2	satisfaction3	satisfaction4	GSat
Correlation	satisfaction2	1.000	.626	.559	.833
	satisfaction3	.626	1.000	.697	.898
	satisfaction4	.559	.697	1.000	.869
	Gsat	.833	.898	.869	1.000

a. This matrix is not positive definite.

Appendix V

OUTPUT OF RELIABILITY TEST

1. INTEGRITY

Case Processing Summary

		N	%
Cases	Valid	150	78.9
	Excluded[a]	40	21.1
	Total	190	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.890	10

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
integrity6	28.95	34.864	.758	.871
integrity7	28.82	34.753	.703	.874
competence3	28.79	35.400	.659	.877
integrity5	28.94	35.453	.656	.878
competence4	28.83	36.520	.590	.882
integrity3	29.01	35.543	.611	.881
competence1	28.68	36.085	.585	.883
integrity2	29.16	35.746	.634	.879
competence2	28.65	36.660	.587	.882
integrity1	29.25	35.529	.530	.888

2. USABILITY

Case Processing Summary

		N	%
Cases	Valid	150	78.9
	Excluded[a]	40	21.1
	Total	190	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.895	7

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
usability1	20.11	14.257	.758	.872
usability2	20.11	14.678	.728	.876
usability3	19.93	14.989	.716	.877
usability4	19.99	15.201	.763	.873
usability5	20.07	15.760	.623	.888
usability6	20.03	15.597	.652	.885
usability7	20.19	15.446	.636	.887

3. TRANSACTION COST

Case Processing Summary

		N	%
Cases	Valid	150	78.9
	Excluded[a]	40	21.1
	Total	190	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.868	7

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
transactioncost2	17.61	19.447	.691	.843
transactioncost3	17.79	20.303	.650	.849
transactioncost4	17.42	20.487	.645	.850
transactioncost1	17.33	19.336	.682	.844
transactioncost5	17.27	21.207	.540	.863
satisfaction6	17.48	19.473	.655	.848
satisfaction5	17.58	19.937	.637	.850

4. SECURITY

Case Processing Summary

		N	%
Cases	Valid	150	78.9
	Excluded[a]	40	21.1
	Total	190	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.861	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
security1	8.07	6.968	.604	.865
security2	8.29	6.558	.714	.819
security3	7.89	6.370	.783	.790
security4	7.81	6.721	.734	.812

5. NAVIGATION FUNCTIONALITY

Case Processing Summary

		N	%
Cases	Valid	150	78.9
	Excluded[a]	40	21.1
	Total	190	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.799	6

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
navigationfunctionality3	16.70	9.111	.623	.751
navigationfunctionality4	16.68	10.125	.547	.770
navigationfunctionality5	16.71	9.350	.688	.738
navigationfunctionality2	16.73	10.146	.461	.789
benevolence2	16.81	9.911	.510	.778
competence6	16.54	9.619	.511	.779