THE ANTECEDENTS OF STUDENT'S ONLINE SHOPPING INTENTIONS (Case Study : Andalas University)

SKRIPSI

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PREFACE

Bismillahirrahmanirrahim...

Deeply praise for ALLAH, Lord of the world, the owners' of living things, Allah azza wa jalla, that always listened and answered my prayers. Alhamdulillah through His guidance, finally, I finished this skripsi and also our prophet, Muhammad S.A.W the messenger that brings Islam proceeding as direction for the community.

This skripsi is proposed to fulfill partial requirement in achieving undergraduate degree at Management Department, Faculty of Economics, Andalas University. I chose to conduct a research about the effect of familiarity, perceived ease of use, perceived of usefulness, and internet trust as antecedents of purchase intention in online shopping. The researcher determines internet trust as mediating variables.

The writer understands this skripsi 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 skripsi will make valuable contribution to academicians, students and readers in general.

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THE ANTECEDENTS OF STUDENT'S ONLINE SHOPPING INTENTIONS
(The Case of Andalas University)

Skripsi S1 Oleh : Alfi Febryan
Pembimbing :Dr. Harif Amali Rivai, SE, M.Si

ABSTRACT

This study aims to investigate the effect of familiarity, perceived ease of use, perceived of usefulness, and internet trust as antecedents of purchase intention in online shopping. The researcher determines internet trust as mediating variables. This research will use quantitative method with using questionnaire in collecting the data by Non-probability Convenience Sampling. The respondents of this research are all of the students who come from eleven faculties enrolled in the bachelor degree program at Andalas University and ever use the internet for online shopping. Based on the research design intended to test the model using structural equation modeling, the number of samples indicated by (Hair et al., 2002) in order to obtain a fit model with sample are expected 200 respondent samples. The analytical tool used is a model of path analysis with AMOS (analysis of moment structure), validity testing, reliability testing, and normality for testing each variable. The findings concluded that there are significant relationship between perceived of usefulness towards internet trust, and internet trust towards purchase intention in online shopping but there is not role of internet trust in mediating variable.

Skripsi ini telah dipertahankan di depan sidang penguji dan dinyatakan lulus pada tanggal 10 Agustus 2011.
Abstrak ini telah disetujui oleh pembimbing dan penguji :

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The writer understands this skripsi 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 skripsi 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, August 2011

Writer,

ALFI FEBRYAN

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ABSTRACT

This study aims to investigate the effect of familiarity, perceived ease of use, perceived of usefulness, and internet trust as antecedents of purchase intention in online shopping. The researcher determines internet trust as mediating variables. This research will use quantitative method with using questionnaire in collecting the data by Non-probability Convenience Sampling. The respondents of this research are all of the students who come from eleven faculties enrolled in the bachelor degree program at Andalas University and ever use the internet for online shopping. Based on the research design intended to test the model using structural equation modeling, the number of samples indicated by (Hair et al., 2002) in order to obtain a fit model with sample are expected 200 respondent samples. The analytical tool used is a model of path analysis with AMOS (analysis of moment structure), validity testing, reliability testing, and normality for testing each variable. The findings concluded that there are significant relationship between perceived of usefulness towards internet trust, and internet trust towards purchase intention in online shopping but there is not role of internet trust in mediating variable.

Keywords: *Technology Acceptance Model (TAM), Familiarity, Internet Trust, Purchase Intention.*

CHAPTER I

INTRODUCTION

1.1 Background of the Study

The advancement of the World Wide Web has resulted in the creation of a new form of retail transactions electronic retailing (e-tailing) or web shopping. The rapid growth of the Internet technology has enabled consumers to purchase products or services from the web retailers and search product information from the Internet. However, web retailers can only offer certain ranges of products and services to web shoppers, including e-banking services, technology gadgets, cosmetics, clothing and the booking of airlines ticket.

Wolfinbarger and Gilly (2001) assert that web shopping presents different shopping experiences even when the same products are purchased. Through web shopping, consumers interact in a virtual environment via the website interface (Alba, Lynch, Weitz and Janiszewski, 1997; Hoffman and Novak, 1996). Therefore, web shopping is perceived to be more risky and therefore trust and risk play prominent roles in online transaction (Forsythe and Shi, 2003; Pavlou, 2003). Web shopping behaviour does not necessarily follow traditional consumer behaviour in the bricks or mortar retailing environment, thus Internet marketers are advised to explore the determinants of customer online purchasing intention among the web shoppers. With a good understanding of the web shopper's online purchase intention, web retailers will be able to develop effective and efficient web shopping strategies to attract new and potential web shopping customers.

Advancement in the Internet technology has facilitated the growth of internet use in home shopping (Lumpkin & Hawes, 1985). Shim, Quereshi and Siegel (2000) define web shopping as the process consumers go through to purchase products or services over the Internet. The terms online shop, internet shop, web shop and online store are used interchangeably in the extant literature. Web shopping is an e-commerce system used by shoppers in the context of business to consumer (B2C) or business to business (B2B).

From the consumer's point of view, web shopping allows web shopper to search and compare various product or service alternatives from different online stores that are located in different parts of the world. The interactive nature of the Internet offers opportunities for consumers to use the web shopping facilities effectively by improving the availability of product information, enabling direct multi attributes comparison, and reducing prospective buyers' information search costs (Alba, et. al., 1997). The Internet can also provide benefits to companies. As consumers are increasingly using the Internet as a shopping approach in performing their purchasing activities, companies can take this opportunity to use the Internet as a medium to attract and maintain current and potential customers. Because of that, online retailers must understand consumers' perceptions of website characteristics and their online shopping behaviour.

Lack of trust to do transction via the Internet can be an important reason for researcher to conduct this research. The research data is expected to be collected from customers who adopt the Internet for shopping.

Evidence suggests that the principal reasons why people do not purchase via the internet are related to online security and policy, reliabilities of companies (Gefen, 2000), and web site technology. Online trust is an important determinant for web sites to succeed in marketplace (McKnight and Chervany, 2001; Balasubramanian et al., 2003; Grabner-Krauter and Kaluscha, 2003; Koufaris and Hampton-Sosa, 2004), and for retaining long-term relationships with consumers (Reichheld and Schefter, 2000; Gefen et al., 2003). A definition of trust is: the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party (Mayer et al., 1995, p. 712). A high degree of trust not only stimulates and meets consumers' high expectations of satisfying transactions, but also eliminates uncertainty, perceived risks, and interdependences in most online transactions (McKnight and Chervany, 2001; Pavlou, 2003). In addition, the higher the degree of consumers' trust, the higher the degree of purchase intentions of consumers, and the easier it is for companies to retain consumers (Jarvenpaa and Tractinsky, 1999; Gefen and Straub, 2004).

Purchase intention represents "what we think we will buy" (Blackwell *et al.*, 2001, p. 283). Its can divided by two factors, internal that consist of brand familiarity, prior shopping experience and external that consist of web site information, then external and internal information search can increase consumers' intentions to shop or to repurchase on the internet (Blackwell *et al.*, 2001). Based on the argument of Pavlou (2003), online purchase intention is the situation when a customer is willing and intends to become involved in online

transaction. Online transactions can be considered to consist of three key steps: information retrieval, information transfer, and product purchase are taken place (Pavlou, 2003).

The Technology Acceptance Model (TAM) proposed by Fred Davis that concerns about explanations acceptance and usage intention of information technology and information system (Davis, 1989; Davis et al., 1989). Davis originally proposed that behavioral intention to use information technology or a system is determined by two beliefs: perceived usefulness and perceived ease of use. Perceived usefulness is defined as the degree to which a person believes that using a particular system would enhance his or her task-related performance (Davis, 1989). Ease of use is defined as "the degree to which a person believes that using a particular system would be free of effort." (Davis, 1989, p. 320). Both perceived usefulness and perceived ease of use predict attitude toward using the system, defined as the user's desirability of using the system.

Familiarity refers to a customer's degree of understanding and knowledge about the website interface, online shopping procedures, and the online seller. Familiarity can influence trust, in two ways. First, familiarity can build trust when the vendor shows trustworthy behavior. Second, familiarity provides a framework within which specific favorable expectations from the trusted party can be made (Gefen, 2000). Increased familiarity means a better understanding of what is happening during the interaction with the vendor through the website (Gefen, 2000). Consequently, increased familiarity should improve buyers' beliefs about the seller's benevolence, competence, and integrity.

The current study aims to analyzed the antecedents variable of student's online shopping intentions. This study focuses on the concept of internet trust, perceived ease of use, familiarity, perceived usefulness, and purchase intention towards internet as a media to online transactions.

This research selected the student of Andalas University Padang. The paper is organised as follows. In the next section we provide a review of the salient literature; based on this we also create a research model that we will test in the research. This is followed by the research method adopted for the study. Methodology and Discussion sections provide the findings of the research and discussion, respectively. Finally, the paper rounds off with conclusions, implications and suggestions for future research.

1.2 Research Questions

1. How does internet trust influence purchase intention to online transactions?
2. How does familiarity influence internet trust in using internet as a medium for online transactions?
3. How does perceived ease of use influence internet trust on online transactions?
4. How does perceived usefulness influence internet trust on online shopping intention?

1.3 Objectives of the Study

The objectives of this research are:

1. To test the effect of internet trust on students purchase intention on online transactions.
2. To test the effect of familiarity, perceived ease of use and perceived usefulness on internet trust in online shopping.
3. To analyze the antecedent variables of purchase intention in using the internet as a medium for online transactions.

1.4 Significant of the Study

The importance of information technology to current business practices has long drawn the attention of user and academicians. The online shopping intention will be determined by the purchase intention factor from the student that determined by the trust and familiarity in using internet. This purchasing intention might be determined by perceived of usefulness and perceived ease of use. Those variables directly contribute in purchase intention on online shopping.

The significant of this research was in order e-vendors should build web sites that are not only useful, secure, and that respect privacy, but that are also trustworthy. Web sites can exploit useful techniques or informative content to encourage consumers to feel benevolent and safety to do online transaction. Higher perceptions of privacy and security are associated with a promise of safeguards for personal information. Web site competency is also an important factor: a good reputation is regarded as a sign of a good and company promise

with superior capabilities; willingness to customize is considered as an indication of company's benevolence and consideration of consumers.

Furthermore, this study provide a better understanding for the practitioner and academician to analyze and describe purchase intention factor in using internet to online shopping of student in Andalas University of Padang.

1.5 Contributions of the Study

The results of this study are expected to provide the following benefits:

1. Understanding the variables that are considered as a significant determinant of purchase intention towards the use of internet as a medium in an online transaction.
2. Understanding perceptions of internet users in their utilization as a medium for online shopping.
3. Strengthen the theory or concepts related to the factors that influence students purchase intention in using the internet as a medium for online transactions.

1.6 Scope of the Study

This research has a limited scope of analyzes in terms of numbers of variables and object of the research. The variables will be tested in this research are limited into: purchase intention, perceive ease of use, familiarity, perceive of usefulness, and internet trust. The researcher limits the research context by focusing to the students of Andalas University Padang.

CHAPTER II

REVIEW OF LITERATURE

2.1 Introduction

From the previous research studies have shown that trust is the most significant factor in explaining the process of e-commerce (Doney, et al., 1998; Gefen, 2002b; Mayer, et al., 1995). Gefen (2002c) and Hart et al. (1997) viewed trust as the most effective uncertainty reduction method. In fact, trust plays a critical role in purchasing processes where consumers especially look for qualities of goods or services. Trust is one of the determinants that influence how risk is perceived and evaluated by the individual.

Internet trust was seen to be the key influence on purchase intention. Online purchase intention is the situation when a customer is willing and intends to become involved in online transaction (Pavlou, 2003). Online transactions can be considered to consist of three key steps: information retrieval, information transfer, and product purchase are taken place (Pavlou, 2003).

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Familiarity refers to a customer's degree of understanding and knowledge about the website interface, online shopping procedures, and the online seller. Based on explanation aboved, researcher will analyzed the antecedents variable of student's online shopping intentions in using the internet as a medium for online transactions.

2.2 Role of Internet in Business

The Internet Industry has gone through various phases of development. The once was considered a questionable communication tool has become one of the most essential mediums to conduct business. Now, the world knows the word internet, as it becomes part of a modern lifestyle. The growth of internet technology is empowering people as never before. The internet has contributed to the convergence of computing, telecommunications and visual media and the rapid rise of electronic commerce. New lines of businesses have opened up since the introduction of internet, such as dot-com companies, ISPs, ASPs, consulting, software, and integrators and outsourcing services. Based on Accenture Internet Business Framework, the internet elements capture four categories: access, publish, interact, and transact categories. Publish, interact and transact are the phases in e-commerce that encompass a value chain of players from buyers to sellers. Publish phase is focusing on the content, while Interact and Transact phase is focusing on the community and commerce respectively.

Since its conception in 1990, the World Wide Web has been pervasively adopted across almost every industry. Web-based information systems can be found in applications spanning commercial, educational, and entertainment domains. Among them, commercial Web sites undoubtedly have the greatest reach and economic impact (Teo, Oh, Liu, & Wei, 2003). Business to consumer (B2C) electronic commerce (e-commerce) markets have rapidly grown. The art of estimating how many users adopt the Web throughout the world is an inexact one at best. Internet penetration has reached 71% of Americans (UCLA Internet Project, 2003), a statistically insignificant change from 2001.

Besides the general internet's diffusion, online shopping offered through the internet applications is growing equally quickly. Among U.S. Internet users, 39% of individuals are making online purchases (NTIA, 2002). Department of Commerce, online retail sales in the U.S. surpassed $45 billion in 2002 (Regan, 2003) and is projected to reach $52 billion in 2003, a gain of 28% over 2002. More significantly, by 2007 the internet will influence 34% of all U.S. retail spending (Jupiter Research 2003). The projected e-commerce growth trends worldwide are also favorable. It is expected that e-commerce will surge to US$5 trillion in 2005, up from US$354 billion in 2000 (Lever, 2001).

Furthermore, it is continuously pointed out that the internet offers efficiencies for retailers in the form of increased market access and information, decreased operating and procurement costs. Likewise many consumers view the internet as offering benefits such as enhanced price competition, customization of product, extended information on goods and services, increased choice of product, and greater shopping convenience (Lee, Lee, Kim, & Lee, 2003), hedonic

consumption possibilities (Eroglu, Machleit, & Davis 2001), and reduced constraints of time and space (Kalakota & Whinston, 1997).

In fact of increasing numbers of internet users and projected online and online influenced revenues, many companies are spending millions of dollars anually to develop e-commerce systems to link the online customer (e-customer) to their online business (e-business). "Numerous department stores and consumer product companies initiated online sales of their goods, and many more click-and-brick companies expanded their online business" (Yin, 2002, p. 19).

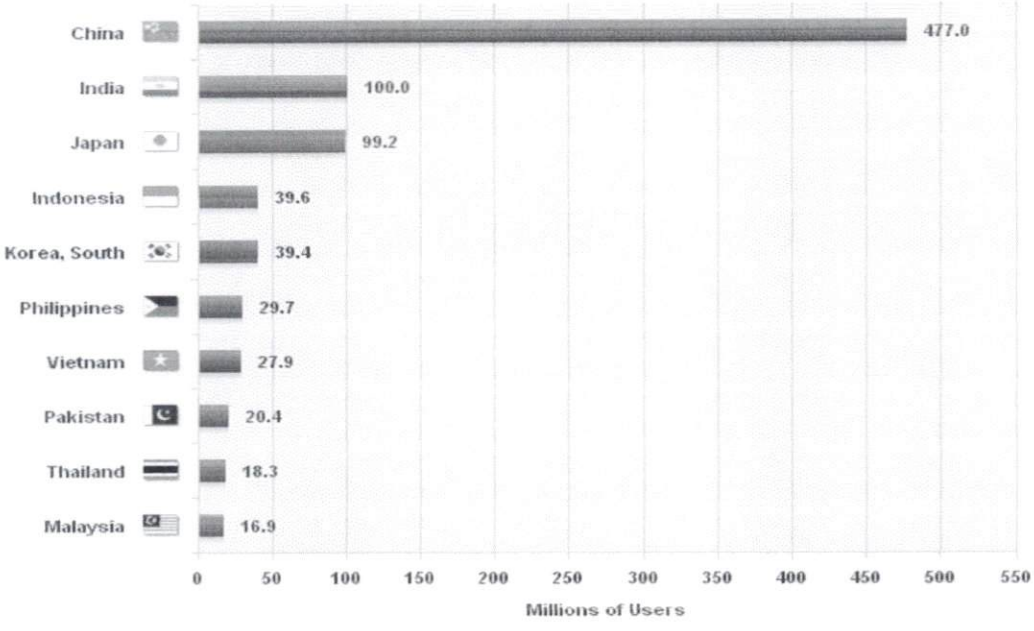
2.3 Online Transaction in Indonesia

Indonesia, with population of 245 million people, is the 4th most populated country in the world. Indonesia's 2010 GDP of $2,858 billion (purchasing power parity) is ranked 16th in the world. Its projected real growths in GDP and income per capita for the period of 2007-2050 are 6.7% and 3.9% annually, the 3rd highest after India and China. By 2050, Indonesia is projected to become the 6th largest economy in the world after China, US, India, Brazil, and Japan.

The estimated Internet users in Asia for 2011 is 2,095,006,005. The number of Internet users in Indonesia is also growing at a lightning speed. From 2000 to 2011, Internet users have grown from 2 million to 39 million users, a 1,600% increase in the last 11 years. With 39 million Internet users as of the end of 2011, Indonesia is the 4th largest Internet market in Asia (after China, India, and Japan). In five years, about more than half of the Indonesian population or 150 million people are projected to have access to the Internet (most of them through their mobile phone). Compared to the population (not Internet users) of Singapore (4.8

million), Malaysia (28.7 million), South Korea (48.8 million), Thailand (67 million), Vietnam (90.5 million), and Philippine (101.8 million), it is clear that the number of Internet users in Indonesia will be significantly higher than the number of Internet users in those countries. The Internet users in Asia for 2011 can be seen in figure 2.1.

Figure 2.1: Internet Users in Asia for 2011



Sources: www.internetworldstats.com/stats.htm

Books are the most popular online purchase among Indonesians, with 38% saying they would buy a book online at some time during the next six months. An additional 33% said they intended to buy clothing, while 29% said airline tickets and 27% electronics. Most of the online shoppers spent their money buying books at Amazon.com because the website provides security and trust and it's easier to find books in English rather than the translated version.

Lack of a sophisticated payment system is one of the main factors that holdback e-commerce in Indonesia. Popular sites such as Kaskus.us, where users

can buy and sell mainly secondhand goods, rely mainly on bank transfers. More sophisticated payment systems, such as PayPal, are still unavailable on most Indonesian sites.

Even though unsophisticated payment systems and low broadband penetration are retarding e-commerce development in Indonesia, both domestic and international companies are positioning themselves for a hoped-for boom in the largely untapped market. In May 2010, a Japanese Internet company, Rakuten, and PT Global Mediacom announced they have reached an agreement to establish a joint venture whereby the two companies will jointly operate an Internet shopping mall for Indonesian's consumers that will be launched in the second half of 2010. The joint venture will initially operate the Internet shopping mall by offering domestically produced products to Indonesian consumers by local merchants.

Meanwhile, PT Telkom has invested $2 million to develop Plasa.com, an e-commerce portal that aims to attract local merchants to sell their products online. Andi S. Boediman, the Chief Innovation Officer at Metranet, an online shopping subsidiary of PT Telkom that launched Plasa.com, estimated e-commerce was worth just $21.8 million a year in Indonesia. However, given that Indonesia is projected to have 150 million Internet users by 2014, Andi is optimistic about Indonesia e-commerce's potential. He estimates annual e-commerce transactions will reach $111 million by 2013.

Even though Indonesia is now ranked 11th in the world for the number of Internet users, only about 12.3% of its population has access to the Internet. The number of Internet users, especially those who access the Internet using their mobile phone, is projected to grow at an even faster rate in the future. The cost to access the Internet has dropped significantly for Indonesians in the last 2 years. Most Indonesians can now have access to the Internet using their mobile phone for only $7.7 per month. By 2014, the number of Internet users in Indonesia is projected to reach 150 million.

Despite all these strong economic and Internet user projections, Internet business in Indonesia is still in its infancy. As of March 2010, only 68% of Indonesia's online population had shopped on the Internet at least once. E-commerce is estimated worth just $21.8 million a year. The number of local websites and contents are still very limited compared to the number of Internet users. As of June 2010, only two local websites were included in the top 10 sites visited in Indonesia.

With opportunities come also challenges. Out of 69 countries, Indonesia ranked 67th only in the latest E-readiness ranking, a ranking that ranks countries for doing e-business. Internet users are still concentrated in Jakarta, the capital city, and other big cities. E-business regulations are still being developed. Unsophisticated payment systems and low broadband penetration are retarding e-commerce development in Indonesia. And, the biggest challenge of all, lack of trust among Indonesians in doing online transactions.

Undoubtedly, Indonesia presents many opportunities and challenges in the Internet business. Considering its high economic and Internet user growths, Indonesia has a great potential for Internet business. Moreover, the Internet business there is still in a very early stage with a limited number of local players and products/services offered. However, it would not be easy to win in this industry. Unsophisticated payment infrastructure and conventional mind-set of its people will become the biggest challenges for entrepreneurs and investors who want to explore Indonesia's untapped potential in Internet business. The general message is that entrepreneurs and investors with long time horizons should look at Internet business in Indonesia as an alternative worth considering depending on the nature of the investment and the risk tolerance of the entrepreneur or investor.

2.4 Purchase Intention

Purchase intention represents "what we think we will buy" (Blackwell *et al.*, 2001, p. 283). Its can divided by two factors, internal that consist of brand familiarity, prior shopping experience and external that consist of web site information, then external and internal information search can increase consumers' intentions to shop or to repurchase on the internet (Blackwell *et al.*, 2001). Based on the argument of Pavlou (2003), online purchase intention is the situation when a customer is willing and intends to become involved in online transaction. Online transactions can be considered to consist of three key steps: information retrieval, information transfer, and product purchase are taken place (Pavlou, 2003). The information retrieval and exchange steps are regarded as intentions to use a web site; however, product purchase is more applicable to an intention to transact with a web site (Pavlou, 2003). Therefore, it is crucial to

evaluate the concept of online purchase intention in this study. In order to trigger customer online purchase intention, web retailers have to explore the impact of shopping orientations on the customer online purchase intention.

Online transactions have three different characteristics from traditional transactions:

1. Interactions use extensive technology;
2. The uncertain, temporal, impersonal character of the online transaction environment; and
3. Open, unpredictable, and technological infrastructures during the processes of online transactions (Ba and Pavlou, 2002; Pavlou, 2003).

Customer online purchase intention in the web-shopping environment will determine the strength of a consumer's intention to carry out a specified purchasing behaviour via the Internet (Salisbury, Pearson, Pearson and Miller, 2001). Furthermore, the theory of reasoned action suggested that consumer behaviour can be predicted from intentions that correspond directly in terms of action, target and context to that consumer behaviour (Ajzen and Fishbein, 1980). Purchase intention can be classified as one of the components of consumer cognitive behaviour on how an individual intends to buy a specific brand. Laroche, Kim and Zhou (1996) assert that variables such as consideration in buying a brand and expection to buy a brand can be used to measure consumer purchase intention. The unique nature of internet environments is relevant to the acceptance of e-commerce and consumers' purchase intentions (Pavlou, 2003). Consumers evaluate a web store through online trust positively influencing their

attitude toward conducting online purchases at the site; moreover, their attitude affects their purchase intentions (Wang, 2003).

The purchasing intention concept has been studied from two different directions in the e-commerce and business literature. One direction was the technology acceptance approach that focused on the effect of the technical qualities of the medium and the user on likelihood of business transactions. The other direction was mainly oriented towards the mediating role of trust in online sources. The need for these two approaches was born out of the relative abstractness with which the general consumer behavior models treated online purchasing behavior (the typical stages include need recognition, pre-purchase information search, evaluation of alternatives, actual purchase and post purchase evaluation) (Engel et al., 1995; Schiffman and Kanuk, 2000). However, compared to the regular shopping environment, online commerce provides two additional challenges to the customer. Firstly, they have to interact with a technology medium to complete transactions, and this gives rise to issues such as technology acceptance, usability, human computer interaction and self efficacy. On the other hand, when we view the e-commerce channel as an information conduit, added constraints such as anonymity, reduced richness and social cues, and abundance of information give rise to the importance role played by consumer trust in driving purchase intentions.

Purchase intention in this study has two dimensions: the willingness to purchase the product, and the willingness to recommend the product to friends and relatives. These dimensions are drawn from the services marketing literature that assesses both attitudinal and behavioral satisfaction. Attitudinal aspect

reflects immediacy of the purchasing episode while the behavioral aspect reflects the consumers' willingness to recommend the product to family and friends. If the willingness come to our mind after purchase the produt, it's can give intention for us to buy again the product in the next time. After that, as a buyer that feel satisfied with the product, naturally we will recommend the product to the other people because we want to know response of people about product that already we buy. So, the dimensions of purchase intention will give power for us to make decision to do purchasing activity.

2.5 Internet Trust

Regarding trust in the characteristics of a trustee, some researchers have suggested that trust is delineated by three characteristics: competence, integrity, and benevolence (Crosby, et al., 1990; Mayer, Davis and Schoorman, 1995), and in others as competence, goodwill, and contractual relationships (Sako, 1992). Alternatively, trust has been seen to depend on four primary factors: competence, benevolence, integrity, and predictability (McKnight and Chervany, 2001a). The definitions of each of these characteristics in paricular studies as follows:

- Trust in competence has been defined in various ways: the belief that a trustee has the ability or power to fulfill the needs of a trustor (McKnight and Chervany, 2001a), trust in a trustee's technical capabilities and skills (Blomqvist, 1997), trust that technically competent performance will be provided (Barber, 1983), the belief that a trustee is capable of fulfilling particular contracts (Sako, 1992), and trust in the skills, competencies, and

perceived expertise that enabl a trustee to perform effectively in specific domains (Mayer, et al., 1995).

- Trust in integrity has been defined as the belief that a trustee commits to agreements in good faith, tells the truth, and fulfill its promises (McKnight and Chervany, 2001a), and in the other research it has been defined as a trustor's perception that a trustee loyal to a set of principles that the trustors finds acceptable (Mayer, et al., 1995).

- Trust in benevolence has been defined as the belief that a trustee cares about a trustor and motivated to action in the trustor's interest (McKnight and Chervany, 2001a), the extent to which trustee is genuinely interested in the trustor's welfare and motivated to pursue benefits for both of them (Doney and Cannon, 1997), the belief that a trustee has motives beneficial to the trustor when new conditions arise for which a commitment has not been made in advance (Ganesan, 1994).

- Trust in goodwill has been defined alternately as the moral responsibility of trustees and their positive intentions toward trustors (Blomqvist, 997), the extent to which trustee can be depended on endure moral responsibility for a trustor's welfare (Barber, 1983), and a trustor's belief in trustee's open commitment to take initiatives for their mutual benefit while avoiding from personally opportunistic behavior, even when given opportunities to action solely in their own interests (Sako, 1992).

- Trust in the credibility has been defined as atrustor's expectation that a trustee's word or written statement is reliable (Doney and Cannon, 1997), and a trustor's belief that a trustee has the expertise to perform the job satisfactorily (Ganesan, 1994).

- Trust in predictability has been defined as a trustor's belief that a trustee's actions (good or bad) are consistent enough that the trustor can forecast them in particular situations (McKnight and Chervany, 2001a).

- Contractual trust is defined a a trustor's belief that a trustee is honest and will fulfill the explicit and implicit requirements specified in contractual agreements (Sako, 1992).

Online trust plays a key role in creating satisfied and expected outcomes in online transactions (Pavlou, 2003; Yousafzai et al., 2003; Gefen and Straub, 2004; Wu and Cheng, 2005; Flavian and Guinaliu, 2006); where trust exists it increases consumers' beliefs that e-vendors will not engage in opportunistic behaviour (Gefen et al., 2003). Gefen et al. (2003) summarise the conceptualisations of trust from prior research as:

- a set of distinct beliefs consisting of integrity, benevolence, and ability;
- a general belief or trusting intentions that another party could be trusted, or "the willingness of a party to be vulnerable to the actions of another" (Mayer et al., 1995, p. 712);
- "feelings of confidence and security in the caring response of the other party" (Rempel et al., 1985, p. 96); and
- a combination of these factors.

Gefen (2000) demostrated trust in two ways:

1. One way approaches trust as a set of specific beliefs about the specific party that is built on integrity, benevolence, and ability.
2. The other approaches trust as "a general belief" that a specific party is reliable because it has ability, integrity, and benevolence (Gefen, 200).

Kimery and McCard (2002) define trust as customers' willingness to accept weakness in an online transaction based on their positive expectations regarding future online store behaviour. According to Barber (1983), trust is an expectation about individuals' behaviour within the society where they are living or by which they are ruled. Trust can be gived upon a person, an object like a product, an organization like a business, an institution like the government or a role like a professional of some kind. According to the McCole and Palmer (2001), online purchasing necessitates online customer trust. Egger (2006) argues that sufficient trust needs to exist when placing an order online and when the customer submit his or her financial information and other personal data in undertaking financial transactions. Gefen (2000) asserts that the present of trust will increase the consumers' belief that the e-retailers will not engage in opportunistic behaviour. It has been demonstrated in the extant literature that trust beliefs positively influence customer online purchase intention (Verhagen, Meents, and Tan, 2006; Verhagen, Tan and Meents, 2004; McKnight, Choudhury and Kacmar, 2002; Lim, Sia, Lee and Benbasat, 2001; Jarvenpaa, Tractinsky, and Vitale, 1999). Jarvenpaa and Tractinsky (1999) and Gefen and Straub (2004) conclude that the higher the degrees of consumers' trust, the higher degree of consumers' purchase intentions of consumers.

Dimensions of online trust include security, privacy and reliability (Camp, 2001). Security is defined as the extent to which customers trust that the Internet is secure for them to transmit sensitive information to the business transaction (Kim and Shim, 2002). Security plays a crucial role in affecting the consumer attitudes and purchase intentions (Salisbury, et. al., 2001) because the present of perceived risk in transmitting sensitive information such as credit card numbers across the Internet (Janda, Trocchia, and Gwinner, 2002). Ernst and Young (cited in Lee and Turban, 2001) suggests that consumers may feel uncomfortable to release their personal information such as credit card and social security number through Internet because the consumers cannot physically check the quality of the products or monitor the safety and security of sending sensitive personal and financial information while shopping on the internet. Kim and Shim (2002) emphasize that the personal awareness of security has the significant influence on consumer attitudes and online purchase intentions.

Chen and Barnes (2007) define privacy as the consumers' trust about the performance of other party in the environment during the market transaction or consumption behaviour. Lee and Turban (2001) argue that high level of security and privacy in the online shopping experience has a positive effect on consumer trust due to the perceived risk involved in the information exchange. Moreover, company reliability can influence the consumers' online trust and purchase intention (Balasubramanian, Konana, and Menon, 2003; Koufaris and Hampton-Sosa, 2004). In the web-shopping environment, most consumers assume that the large companies have better ability to increase their online trust (Koufaris and

Hampton-Sosa, 2004). It is also proposed that a company with positive reputation does increase the consumers' trust (Doney and Cannon, 1997; Figueiredo, 2000).

According to Kim and Kim (2005), the willingness of the buyers to provide their credit card number or other personal information will depend on their assessment of the trustworthiness of the online vendor (Kim and Kim, 2005). Gefen (2000) and Mayer et al. (1995) suggested that trust is the result of a set of trustworthiness beliefs (Gefen, 2000; Mayer, et al., 1995). Therefore, it is clear that trustworthinss beliefs (ability, benevolence, and integrity) can be influenced by the individual's judgement.

Yoon (2002) describes the mechanisms of online trust as: security assurance, reputation, web searching, fulfilment (willingness to customise), presentation (web quality), technology, and interactions (e-forums). These mechanisms are categorised into three dimensions of online trust:

1. technical-based: web searching, technology and presentation;
2. uncertainty of transactions and security: security assurance; and
3. competency-based: reputation, fulfilment, and interactions.

Trust in online transaction is vital to the success of e-commerce. Previous researches (Javenpaa & Tractinsky, 1999; Reichheld & Schefter, 2000; Rose, Khoo, & Straub, 1999) have pointed out the lack of online customer trust was the main barrier of consumer participation in e-commerce. Because consumers are unlikely to buy from strange web stores on account of worries, trust has become an important factor in business-to-customer electronic commerce. Currently, the past researches can be classified into several fields. For example, Javenpaa et al.

(2000), Kim et al. (2003), and Kim et al. (2004) empirically examined the effect of trust on purchase behavior. Fishbein and Ajzen (1975), Gefen (2000), and Gefen (2002) studied antecedents of trust like familiarity and disposition to trust, and McKnight and Chervany (2002) and McKnight et al. (2002) clarified the definition of trust in e-commerce.

In contrary to conventional shopping process, online transactions is considered an uncertain and risky situation. There is a little chance for consumer to verify the quality of goods because we can't directly to touch the products and also it is difficult to test goods through interaction with the Web vendor. When customers make a purchase from a strange web store, they are unable to judge the quality, and they don't know whether the service is reliable and ligitimate or not. According to Grabner-Kreuter (2002), two types of uncertainty exist in e-commerce. One is system-dependent uncertainty, and the other one is transaction-specific uncertainty. System-dependent uncertainty is caused by functional defects or security problems in the technical system. On the other hand, transaction-specific uncertainty can be demostrated by an asymmetric in information between the transaction partners (Grabner-Kraeuter, 2002).

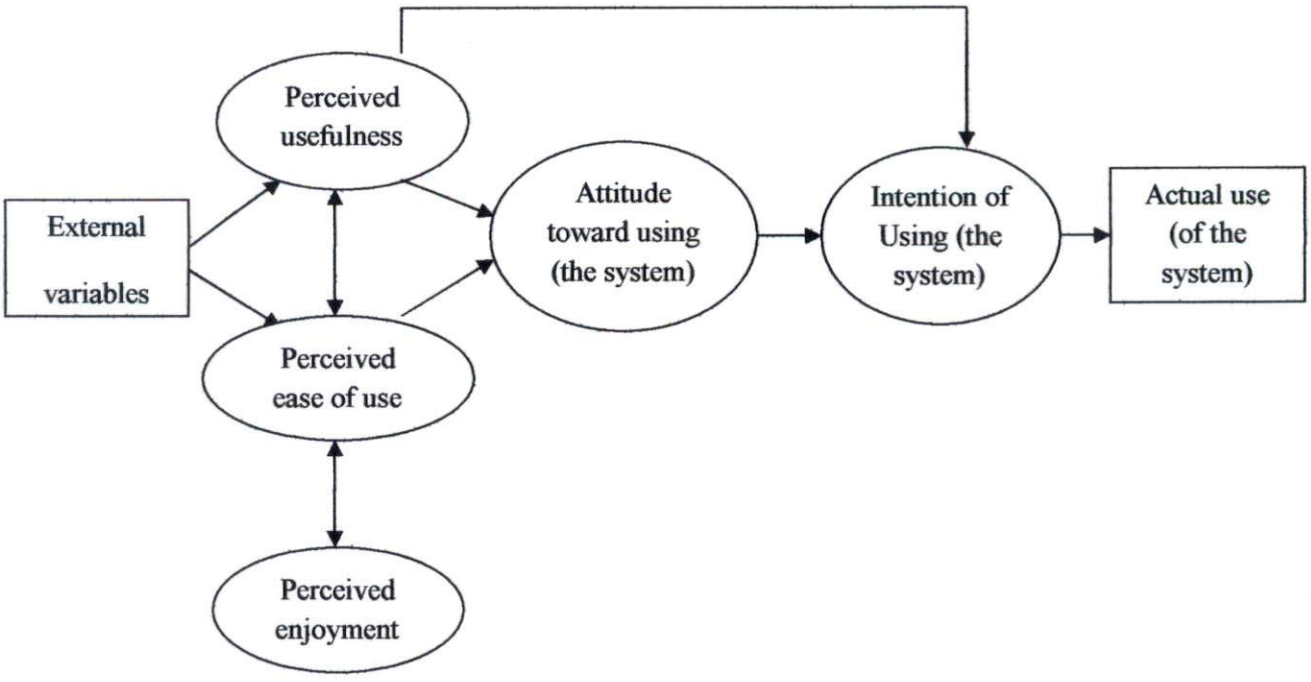
From the previous research studies have shown that trust is the most significant factor in explaining the process of e-commerce (Doney, et al., 1998; Gefen, 2002b; Mayer, et al., 1995). Gefen (2002c) and Hart et al. (1997) viewed trust as the most effective uncertainty reduction method. In fact, trust plays a critical role in purchasing processes where consumers especially look for qualities of goods or services. Trust is one of the determinants that influence how risk is perceived and evaluated by the individual. In the context of e-commerce, some

scholars suggested that perceived risk is a function of trust between a buyer and a seller (Kimery & McCord, 2002). The degree of risk inherent in a particular e-commerce environment is offset by the degree to which trust is maintained by one party. As a matter of fact, the functions of trust are to reduce perceptions of risk.

2.6 Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) proposed by Fred Davis that concerns about explanations acceptance and usage intention of information technology and information system (Davis, 1989; Davis et al., 1989). Davis originally proposed that behavioral intention to use information technology or a system is determined by two beliefs: perceived usefulness and perceived ease of use. Perceived usefulness is defined as the degree to which a person believes that using a particular system would enhance his or her task-related performance (Davis, 1989). Ease of use is defined as "the degree to which a person believes that using a particular system would be free of effort." (Davis, 1989, p. 320). Both perceived usefulness and perceived ease of use predict attitude toward using the system, defined as the user's desirability of using the system. Attitude influences the individual's behavioral intention to use the system. Actual use of the system is predicted by behavioral intention.

Figure 2.2: Technology Acceptance Model (Davis, 1989)



Sources: Davis, F.D. (1989), "Perceived usefulness, perceived ease of use, and user acceptance of information technology", MIS Quarterly, Vol. 13 No. 3, pp. 319-340.

TAM assumes these two beliefs about usefulness and ease of use influence attitudes which determine behavioral intention and actual technology or system usage behavior (Davis, 1989; Davis et al., 1989). TAM also assumes that perceived usefulness is related to perceived ease of use (Davis, 1989; Davis et al., 1989). Furthermore, TAM has been extended through introducing additional or alternative constructs, such as perceived enjoyment (Davis et al., 1992) and social influence and cognitive instrumental process (Venkatesh & Davis, 2000) to explain information system acceptance and use. Perceived enjoyment has been added to explain the hedonic nature of acceptance and usage behaviors toward information technology or systems (see Figure 2.2). Perceived enjoyment is defined as "the extent to which the activity of using the computer is perceived to be enjoyable in its own right, apart from any performance consequences that may

be anticipated" (Davis et al., 1992, p. 1113). From the experiential view, intrinsically motivated hedonic enjoyment has played an important role in consumption experience (Holbrook, Chestnet, Oliva, & Greenleaf, 1984; Holbrook & Hirschman, 1982). The experiential aspects of consumption, such as fantasies, imagery, feelings, enjoyment, and fun, have been determined to be important hedonic factors involved in information processing (Babin, Darden, & Griffin, 1994; Holbrook & Hirschman, 1982). Thus, the addition of the enjoyment construct expands TAM to predict experiential or hedonic acceptance and usage of technology.

TAM was initially developed to examine technology usage in organizations or work places, but has been widely applied to explain consumers' acceptance of website usage, online shopping, and online interactive functions (Chen et al., 2002; Fiore & Jin, 2003; Kim & Forsythe, 2007; Lee et al., 2005; Li et al., 2002). Many empirical studies support that perceived usefulness, perceived ease of use, and perceived enjoyment significantly influence attitude toward interactive information technology, website usage, and online shopping experience. Previous studies found that perceived usefulness is related to ease of use, but perceived usefulness is more influential than ease of use in determining attitude and usage (Adams et al., 1992; Davis, 1989, 1992, 1993). However, a few studies did not find any significant relationship between ease of use and attitude or behavioral intention in examining user acceptance (Chau, 1996; Agarwal & Prasad, 1998; Hu, Chau, Sheng, & Tam, 1999).

The effect of perceived enjoyment has been supported especially in explanation of adoption of online shopping (Childers et al., 2001; Davis et al., 1992; Heijden & Verhagen, 2004; Kim & Forsythe, 2007; Lee, Fiore, & Kim, 2005). Childers et al. (2001) found strong and consistent effects of usefulness, ease of use, and enjoyment on attitudes toward interactive media in online shopping. Childers et al. (2001) identified differences in the strength of usefulness and enjoyment across different online shopping contexts. That is, perceived usefulness was a stronger predictor of attitude in utilitarian-based online grocery shopping contexts, while perceived enjoyment was a stronger prediction of attitude in hedonic-based online shopping contexts. In relation to online apparel shopping, Lee et al. (2006) supported TAM in that perceived usefulness, ease of use, and enjoyment toward interactive information technology on websites positively influenced attitudes toward the online retailer. Kim and Forsythe (2007) also found that both perceived usefulness and perceived enjoyment positively influenced attitude toward using product visualization technologies (3-D rotation and Virtual Try-on). In both studies, perceived enjoyment was a stronger predictor of attitude than perceived usefulness, which means that interactive information technology or product visualization technologies for online apparel websites provides greater hedonic experience than utilitarian value (Kim & Forsythe, 2007).

In the present study, TAM has been applied to examine how body image influences both utilitarian- and hedonic-related information processing for risk perception and risk reduction and to explore how perceived usefulness and perceived enjoyment of virtual product experience influence attitude toward

product/brand and behavioral intentions toward information search offline and purchase online. TAM also has been utilized to hypothesize that perceived usefulness and perceived enjoyment will mediate the relationship between body image and risk perception, which have not been explored in prior studies.

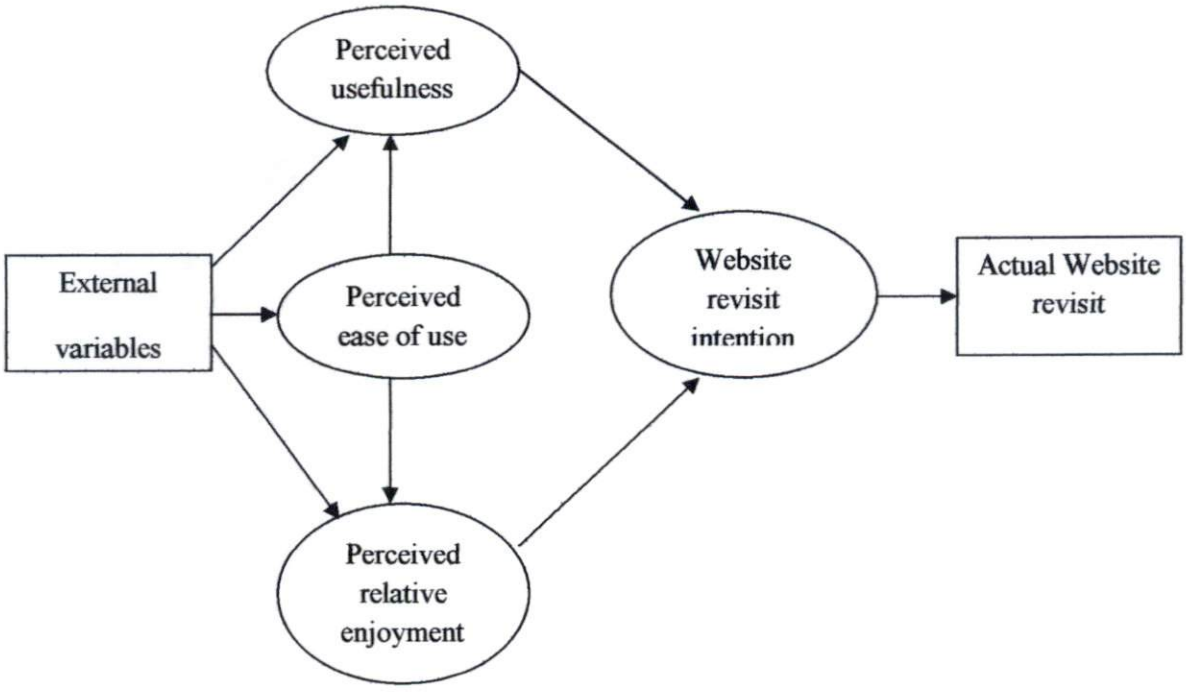
The present study is differentiated from previous studies based on TAM because this study incorporated the perceived risk construct into TAM. The researcher postulated that the perceived risk construct would relate to the perceived usefulness and the perceived enjoyment constructs in TAM. The perceived ease of use construct, which is task complexity-oriented, was not included because this study focuses on utilitarian and hedonic information handling for reducing risk. It is hypothesized that perceived usefulness and perceived enjoyment of risk reduction-related virtual product experience may influence attitude formation and attitude change toward apparel product and brand. This is because the degree of product uncertainty or product dissonance against what consumers think or expect may be influenced by perceived usefulness and enjoyment of virtual product experience. The hypotheses proposed below empirically test the extended TAM, including the perceived risk construct, which will expand the predictive power of TAM in explaining the acceptance or usage of product virtualization technology as risk handling behavior.

Later research using TAM found the influence of perceived ease of use was mediated by perceived usefulness and enjoyment in usage of computers in the workplace (Davis, Bagozzi, and Warshaw, 1992). The enjoyment construct was then added to the Technology Acceptance Model to explicitly explain the role of intrinsic motivation in adoption of a new technology (Davis et al., 1992; Heijden,

2004). Perceived enjoyment is defined as the extent to which the activity of using the technology is perceived to be enjoyable in its own right, apart from any performance consequences that may be anticipated (Davis, 1992).

Heijden (2000) developed eTAM, adopting the original Technology Acceptance Model to a website context. In the eTAM framework, the concept of perceived relative usefulness and perceived relative enjoyment are identified as strong influential variables to usage (Figure 2b). Whereas perceived usefulness and perceived enjoyment are strong indicators of website revisit intention, perceived ease-of-use indirectly affects the website revisit intention by influencing perceived relative usefulness and perceived relative enjoyment (Heijden, 2000). The eTAM model of the technology adoption process is consistent with research on retail shopping behavior supporting the presence of both utilitarian and hedonic motivations for online shopping (Babin, Darden, & Griffin, 1994; Chilers et al., 2001). Furthermore, the substitutability of the online environment for direct examination of a product was found to be an important predictor of online shopping attitudes (Childers et al., 2001).

Figure 2.3 eTAM: A revised version of TAM to explain website revisits (Heijden, 2000).



Sources: Heijden, H. (2000). E-TAM: a revision of the technology acceptance model to explain websites revisits. Research Memorandum. September.

2.6.1 Perceived Ease of Use

Perceived ease of use (PEOU) which Define by Davis as "the degree to which a people believes that using a particular system will be free from effort" (Davis, 1989). This follows from the definition of "ease": "freedom from difficulty or great effort." Effort is a finite resource that a person may allocate to the various activities for which he or she is responsible (Radner and Rothschild, 1975). All else being equal, we claim, an application perceived to be easier to use than another is more likely to be accepted by users. There are many previous studies which dedicated perceived ease of use as the extent to which a people accept as

true that using an exacting method would be at no cost (Davis et al., 1989; Mathieson, 1991; Gefen & Straub, 2000; Al-Gahtani, 2001).

If the customer perceive the Web site that provide by e-vendor for purchasing product and services easy to understand and operate, it can make purchasing activity by using internet will be increase. Beside that, e-vendor should concern about good signal in order customer can get more knowledge for understand about the useful of Web site and also we can find Web site based on our want in order we can use for interaction to purchase goods or services.

2.6.2 Perceived of Usefulness

Perceived usefulness (PU) was defined by Fred Davis as "the degree to which a people believes that using a particular system would enhance his or her job performance". This follows from the definition of th word useful: "capable of being used advantageously." Within an organizational context, people are generally reinforced for good performance by raises, promotions, bonuses, and other rewards (Pfeffer, 1982; Schein, 1980; Vroom, 1964). A system high in perceived usefulness, in turn, is one for which a user believes in the existence of a positive use-performance relationship. Furthermore, Davis-Bagozzi, and Warshaw (1992), perceived usefulness refer to users perceptions base on the outcome of the experience. It means that by using the new technology (internet) in particular system would enhance or improve job performance (van der Heijden et al., 2003).

The usefulness of internet will be give more advantage not only from retailer but also for customer. For retailers, internet offers efficiencies in the form of increased market access and information, decreased operating and procurement

costs. Likewise many consumers view the internet as offering benefits such as enhanced price competition, customization of product, extended information on goods and services, increased choice of product, and greater shopping convenience (Lee, Lee, Kim, & Lee, 2003), hedonic consumption possibilities (Eroglu, Machleit, & Davis 2001), and reduced constraints of time and space (Kalakota & Whinston, 1997). Although online transactions considered uncertainty and risky situation but we should trust and believe about that. In fact, trust plays a critical role in purchasing processes where consumers especially look for qualities of goods or services. Trust is one of the determinants that influence how risk is perceived and evaluated by the individual. In the context of e-commerce, some scholars suggested that perceived risk is a function of trust between a buyer and a seller (Kimery & McCord, 2002).

2.7 Familiarity

Familiarity refers to a customer's degree of understanding and knowledge about the website interface, online shopping procedures, and the online seller. An important precondition for the development of habit is that the behavior in question is performed respectively repeated in stable contexts (Limayem et al., 2007). With sufficient frequency, the buyer gain adequate practice of the transaction process, which implies that his or her familiarity with the online shopping behavior tends to increase such that the behavior can subsequently be performed with almost no cognitive effort (Limayem et al., 2007). Familiarity can influence trust, in two ways. First, familiarity can build trust when the vendor shows trustworthy behavior. Second, familiarity provides a framework within which specific favorable expectations from the trusted party can be made (Gefen,

2000). If an individual is familiar with a certain situation, he or she is likely to perceive less complexity and uncertainty in the special situation (Luhmann, 1989). The individual knows about the object's trustworthiness and a trusting decision can be easier made. Increased familiarity means a better understanding of what is happening during the interaction with the vendor through the website (Gefen, 2000). Consequently, increased familiarity should improve buyers' beliefs about the seller's benevolence, competence, and integrity.

"Familiarity deals with an understanding of the current actions of other people or of objects, while trust deals with beliefs about the future actions of other people" (Gefen, 2000, p. 727).

Familiarity provides two approaches to building trust, including:

(1) offering a framework for future expectations; and

(2) creating substantial ideas of consumers' expectations based on previous interactions (Gefen, 2000).

2.8 Review of Previous Studies

2.8.1 Trust and Purchase Intention in Online Shopping

The previous studies about The Influence of Consumers' Trust Beliefs on Intentions to Transact (ITBIT Study that taken by Enrique P. Becerra) seeks to advance the current understanding in the field of trust on consumers' online intentions to transact in the following two aspects.

First, the extant e-tailing literature has centered in understanding intentions to transact using intentions to purchase as its measurement. Due to the nature of the e-tailing environment, personal information, suh as the buyer's name and address, must be provided to complete the purchase. Intended online purchases are sometimes abandoned because of consumers' perceived risk towards providing personal information online (Garbarino and Strahilevitz, 2004). The literature suggests that purchase intentions online may not translate into actual transactions unless one intends to provide personal information to complete the online purchase (Shim et al., 2001). Since trust minimizes risk, trust may reduce perceptions of risk towards providing personal information online.

Second, the extant e-tailing trust literature excludes influences that the product category and the brand may have on consumers' online intentions to transact. The risk literature points to the importance of the product category and the brand (Mitchell, Yamin, and Pichene 1996) and the retailing literature points to the importance of the brand, vendor, and salesperson (Delgado-Ballaster, Munuera-Aleman 1999, Davis, Buchanan-Oliver, and Brondie 2000) on intentions to transact.

For the same products purchased physical versus online, consumers may perceive higher product category risk in e-tail transactions than in physical retail transactions because they are unable to inspect or touch the products, can't to develop personal contact with a salesperson (Van de Poel and Leunis 1999) and because of the perceived low levels of online information available (Jasper and Oulette, 1994). Knowledge and trust of the product category may minimize perceptions of risk (Pavlou, 2003) and may influence intentions to purchase (Cheskin Research and Studio Archtype/Sapient, 1999), thus inferring that product category trust may influence consumers' online intentions to purchase.

Studies by Fournier (1998), Delgado-Ballester, Munuera-Aleman (1999), and Davis, Buchanan-Oliver, and Brodie (2000), found that the brand influences intentions to purchase, provides information to consumer which may influence intentions to purchase, and influences also consumers' loyalty. The brand is perceived as a signal that communicates information, such as quality, reliability (Grewal et al., 1998). Consumers search information to reduce perceptions of risk (Taylor, 1974) because the information provided by a brand may reduce perceptions of risk. When products can't be physically inspected, the brand may become a more important information signawhich may influence consumers' decisions (Davis, Buchanan-Oliver, Brodie 1999), thus inferring that brand trust may influence consumers' online intentions to purchase. Without including the influence of product category and brand trust, a complete understanding of the influence trust on consumers' online intentions to purchase can't be achieved. Since salespersons are absent or peripheral in e-tailing transaction, their influence

may not be included in understanding consumers' online intentions to purchase (Javernpa, Tractinsky, and Vitale 2000).

Purchase intention relates to willingness to transact with an e-tailing vendor to purchase a product or service (McKnight, Choudhury, and Kacmar, 2002b). Pavlou (2003), in a study using a consumer population, found that trust is the most influential predictor of purchase intentions, and purchase intentions fully mediate to influences of trust, perceived risk, perceived usefulness, and perceived ease of use on actual behavior. Gefen, Krahanna, and Straub (2003) found that trust and perceived usefulness are important predictors of intentions to purchase, but perceived usefulness is the strongest predictor of the two. Intentions to provide personal information relates to willingness to share personal information, such as name, address, e-mail address, etc., in order to complete the transaction with the online vendor (McKnight, Chondhury, and Kacmar, 2002a).

Product Category Trust Beliefs. Product Category Trust Definition (based on Mayer, Davis, and Schoorman's (1995): the willingness of a party to rely on a product category based on expectations or beliefs that the product category will perform a particular action important to the trustor, irrespective of the ability to monitor the product category.

Some product categories have experienced greater retail success on the internet than other categories. For example, music and computer software have sold better online than groceries and jewerly (Cheskin/Sapient, 1999). Retail web sites for jewerly and groceries have not great retail success and received low trust marks (Cheskin/Sapient, 1999), because of that its steering to the conclusion that

lack of trust in the product category may be interrupt customers for transactions online. By extension, product category trust may directly influence purchase intentions when brand trust may not have any relevance or importance to the buyer. For instance, product category trust may influence purchase intentions when specific brands have not yet been choosen. However, when a specific brand has already been choosen, brand trust mediates the influence of product category trust on purchase intentions.

Product category trust may be based on beliefs about the competence, benevolence, integrity, and predictability of the product category. Competence of the product category refers to its ability to do what the trustor needs, such as to manufacture a product. The term of benevolence relates to the category's responsiveness in acting to the truster's interest, such as when a product category's organization informs consumers about the danger of using the product category. Product category integrity refers to reliability and dependability, such as having products consumers can count on, regardless of brand/manufacturer. Product category predictability relates consistency of past performance, which may allow a consumer to predict its future behavior. Within the study, competence, benevolence, integrity, and predictability are used as the basis for forming cognitive-based trust of the product category.

Brand Trust Beliefs. Brand Trust Definition (based on Mayer, Davis, and Schoorman's (1995): the willingness of a party to rely on a brand based on expectations or beliefs that the brand will perform a particular action important to the trustor, irresoective of the ability to monitor the brand. Brand trust has been found to influence consumer loyalty, increase profits, lead to higher prices, and

higher market share (Chaudhuri and Holbrook, 2001). The consumer's relationship with a brand will therefore influence the consumer's intention to purchase (Fournier, 1998). Given that consumers may develop relationships with brands, then brand trust may influence the purchase decision from an e-tailing vendor, particularly in sutuations that need risk to the consumer. Brands may have a greater influence in the online purchase decision process than in the offline purchase decision process (Davis, Buchanan-Oliver, and Brodie, 1999). When product cannot be physically inspected, then the actual brand communicates information (quality and reliability) which may influence the pirchase decisions (Davis, Buchanan-Oliver, and Brodie, 2000). Brands are signal that continue information to consumers; trusted brands communicate more information, making them more influential to the purchase decision process (Davis, Buchanan-Oliver, and Brodie, 2000). The conclusion from this discussion is that brand trust may influence intentions to purchase online.

Two factors influence brand trust: the brand itself, and the company behind the brand (Lau and Lee, 1999). With respect to the brand itself, the characteristics influencing trust are predictability, benevolence, integrity, and competence. The most important company characteristics leading to brand trust in the company (Lau and Lee, 1999). Trust in the company behind the brand, and trust in the brand itself meaning that they influence each other and hard to seperate (Lau and Lee, 1999). This study also concerned with cognitive-based trust. In this study, brand trust is based on beliefs about brand's competence, benevolence (goodwill), integrity (honesty), and predictability. Brand competence relates to the brand's ability to do what the trustor needs, performing the job its intended. Brand

benevolence deals with the brand's responsiveness to action in the trustor's interest (manufacturer's brand recall to protect the public). Brand integrity deals with brand's reliability and dependability. Predictability relates to the consistency of a brand's performance, enabling consumers to predict the brand's future behavior.

Vendor Trust Beliefs. Vendor Trust Definition (based on Mayer, Davis, and Schoorman's (1995): the willingness of a party to rely on a vendor based on expectations or beliefs that the vendor will perform a particular action important to the trustor, irrespective of the ability to monitor the vendor. Vendor trust beliefs in e-tailing are the perceptions that a trustor has about the characteristics of the onlin vendor (McKnight, Choudhury, and Kacmar 2002a), which allow trustor to judge whether the online vendor is trusworthy (Grabner-Kraeuter and Kaluscha, 2003). The characteristics of the trustee are indications of attributes that are beneficial to the trustor (McKnight, Choudhury, and Kacmar 2002b). Competence deals with the vendor's ability to perform its job, such as providing information about its product or services. Benevolence relates to the vendor's responsiveness towards the trustor's interest as when a vendor warns consumer about possible scame to defraud customers. Integrity deals with the vendor's reliability and dependability to perform the job needed by the trustor. Predictability relates to the vendor's consistency of performance, which enables consumers to predict its future behavior.

There are other variables in the e-tailing literature that may influence the basis for vendor trust, as well as influence intentions to purchase, such as the vendor's reputation, size, perceived web sites quality and customer's prior

interaction or experience. A vendor's reputation, or assigned attributes based on second hand information (McKnight, Choudhury, and Kacmar 2002a) is a manifestation of the trustee's trust characteristics (Lee and Turban, 2001). Reputation can enhance the willingness of the trustor to depend transact with the trustee (McKnight, Choudhury, and Kacmar 2002a). Javernpaa, Tractinsky, and Vitale (2000) studied how the perceived size and reputation of the firm influences vendor trust beliefs. The study conclude that perceptions of vendor reputation and store size influence trust, with trust influence further dependent to type of purchase. When the purchase was significant or considered to be expensive, perceived vendor size had a greater influence than perceived reputation.

McKnight, Choudhury, and Kacmar (2002a) studied the influence of perceived vendor reputation, web site quality and structural assurance (institutional based trust) on trusting beliefs and trusting intentions towards a new vendor. The study found that a vendor reputation, perceived quality and perceived structural assurances were found to have significant influences on purchase intentions. Experience has also been found to influence vendor trust beliefs and intentions. Therefore, the proposed hypothesis:

H1: Internet trust has positive influence on purchase intention in using the internet for online shopping.

2.8.2 Relationship among Internet Trust, Perceived Usefulness and Perceived Ease of Use

Trust can increase certain aspects of the perceived usefulness of a Web site (Reichheld and Schefter 2000). The usefulness of a Web site depends on both the effectiveness of its relevant technological properties, such as advanced search engines, and on the extent of the human service behind information technology, which makes the non technological aspects of the information technology effective. The benefits of a Web site can be classified as benefits relating to the current activities, such as the usefulness of the technology itself, and to benefits relating to future benefits, such as getting the items that were ordered. Regarding the longer term benefits, trust should increase the perceived usefulness of the interaction through Web site by increasing the future benefits, such as getting the products or services with honest, caring, and feel satisfaction from e-vendor. This is the dual nature of a Web site as both an information technology and a social interface to the e-vendor. When the e-vendor is viewed as trustworthy, trust is related to the latter, it can makes the Web site beneficial to the extent that customers are often willing to pay a premium price for just that added special relationship with an e-vendor that they trust (Reichheld and Schefter 2000).

In fact, developing a business relationship based on trust is a prime asset in its own right. In a trusting relationship, people do not need to invest resources in monitoring and maintaining complex legal contracts to gain their fair share (Fukuyama 1995; Kumar 1996), an action which would need transaction costs (Ganesan 1994; Gulati 1995; Kumar 1996). Such trusting relationships also provide a measure of indirect control and of assurance that the outcome will be

fair to all parties involved (Korsgaard et al. 1995; Kumar 1996); that all parties are in the relationship for the long run (Fukuyama 1995); and that all parties will reduce for taking unfair or opportunistic advantage (Williamson 1985). Not suprisingly, the benefits of such as a trusting relationship are such that customers, even online ones, are often willing to pay higher prices for the benefits of buying product from a vendor through its Web site (Reichheld and Schefter 2000).

Even with one time purchases where these benefits, such as increased usefulness may be small, it is only by believing that the e-vendor will behave with integrity, caring, and acceptable ability that consumers can rule out socially unacceptable yet conceivable behavior on the part of the e-vendor. Only with an e-vendor who can be trusted will the consumer be able to successfully accomplish their tasks on the Web site. If the e-vendor does not know its market and its goal, has low ability, is not honest, or does not care about the consumer, accomplishing such as a task will be much harder. Trust establishes the credibility of the vendor in providing what has been promised (Ganesan 1994). Thus, trust provides a measure of subjective guarantee that the e-vendor can make good on its side of the deal, behave as promised, and genuinely care to the consumer. Al of these increase the likelihood that the consumer will gain the expected benefits from the Web site through which the e-vendor communicates with its consumers. Conversely, doing business with an e-vendor who cannot be trusted could give result in detrimental consequences, such as reduced usefulness. Accordingly, a trusting relationship is a benefit of the interaction with the e-vendor (Reichheld and Schefter 2000).

One of the most prominent aspects of appearance in e-vendor is the ease of use of its Web site. PEOU should also increase trust through the perception that the e-vendor is investing in the realationship, and in so doing signals a commitment to the relationship between buyer and seller (Ganesan, 1994). In a Web environment, where the main interaction consumers have with the e-vendor is through the Web site, an obvious way to signal such a commitment is through the character of the Web site. If more effort is placed in configuring the Web site so that it is usable and navigable, users will conclude that it is both easy to use and that the e-vendor is investing in the relationship. Moreover, well explained and easy to understand processes are a recipe for creating trust in business interactions (Kumar, 1996) as well as reducing the misunderstandings that happen it (Blau, 1964). Then, with good signal and ease of use, we can get more knowledge for understand about the useful of Web site and also we can find Web site based on our want in order we can use for interaction for purchase goods or services.

A web site assists e-consumers in interacting with e-retailers, in searching for or acquiring information from web sites, and in completing the steps of online transactions; moreover, online consumers emphasise both "the instrumental value of the technology and the more immersive, hedonic value" (van der Heijden et al., 2003, p. 42). The technology acceptance model (TAM) (Davis, 1989; Davis et al., 1989) could partly explain the elements affecting consumers' online trust and purchase intentions (Gefen et al., 2003; van der Heijden et al., 2003). TAM is based upon three key positive variables: perceived usefulness, perceived ease of use (Davis, 1989; Davis et al., 1989; Koufaris and Hampton-Sosa, 2004), and enjoyment of technology (Venkatesh and Davis, 2000; van der Heijden et al.,

2003). Perceived usefulness refers to the belief that a particular system would enhance job performance and benevolence toward a web site; perceived ease-of-use is the belief that a particular system would be free from effort (van der Heijden et al., 2003); enjoyment of technology is regarded as a factor motivating a consumer's desire to transact online. Useful and easily understood information on web sites reduces asymmetric information, processes information behaviour, lifts the degree of online trust, and positively influences purchase intention (Koufaris and Hampton-Sosa, 2004; Kuo et al., 2004; Cao et al., 2005).

Many researchers believe that the technology acceptance model with its varied determination of perceived of useful, perceived ease to use, computer self efficacy, especially trust is a foundationally sound model in predicting an individual's intentions to use internet (Davis; King & He, 2006; Legris et al., 2003). Additionally, the perceived of useful and perceived ease to use literature is reflected to the issue of trust in online environments (Ba & Pavlou, 2002; Gefen et al., 2003; Pavlou & Gefen, 2004; Wang et al., 2003). These concerns are especially relevant when the online interaction involves the exchange of personal and private information. This is significant against heightened concerns about computer security, identity theft, computer hacking, and computer viruses in most online environments. The literature reveals that trust is a complex concept for which researchers are still trying to get a better understanding of what it really is and what it is not (Corritore et al., 2003; Wang et al., 2003). Moreover, trust inducing factors can be built into the framework of intention behaviour to use internet by concern perceived of usefulness and perceived ease of use. There are two hypotheses:

H2: there is positive relationship between internet trust and perceived of usefulness (POU) to use internet for online shopping.

H3: there is positive relationship between internet trust and perceived ease of use (PEOU) to use internet for online shopping.

2.8.3 Familiarity and Trust on the Internet

In the development of trust, "the familiarity of the trustee is certainly a vital factor" (Luhmann, 1979: 33). Some studies have suggested that familiarity increases trust. Familiarity with what is going on, why it is happening, and the parties involved may create trust in business relationships (Kumar, 1996). Familiarity increases customer trust in online vendors (Gefen, Karahanna and Straub, 2003). Through repeatedly making promises and delivering on e-vendor can given salesperson may gain the confidence of customers (Doyle and Roth, 1992; Swan et al., 1985). In the context of e-commerce, an empirical study has demonstrated that familiarity with a website increases customer trust in the online vendor providing the website (Gefen, 2000). In addition, familiarity increases the "illusi0n of control," encourage an unrealistically inflated perception of personal control (Langer, 1975; Taylor and Brown, 1988), and the illusion of contol in turn encourages the development of trust (McKnight, et al., 1998). Its means, with familiarity is hard for e-vendor to control what our needs and wants that can make adverse us in purchasing goods and services. Because of that, we should know about procedures, product category that provide by e-vendor in order reduces confusion for online transactions. Then the most important think also we should

know about brand of e-vendor itself in order reduces uncertainty purchasing activity and we can receive our ordering based on our needs and wants.

The rationality that familiarity build trust is familiarity opens access to relevant, and also reduces the chances of manipulation and deceit" (Sztompka, 1999: 81). Familiarity allows trustors to assess the consistency of trustee's actions over time, therefore familiarity allows trustors to judge "whether trustworthy performance is continuous, typical, and in character" (Sztompka, 1999: 77). In short explanation, "the better and longer we are recognized with somebody, more consistent the record of trusworthy conduct, and the greater our readiness to trust" (Sztompka, 1999: 72).

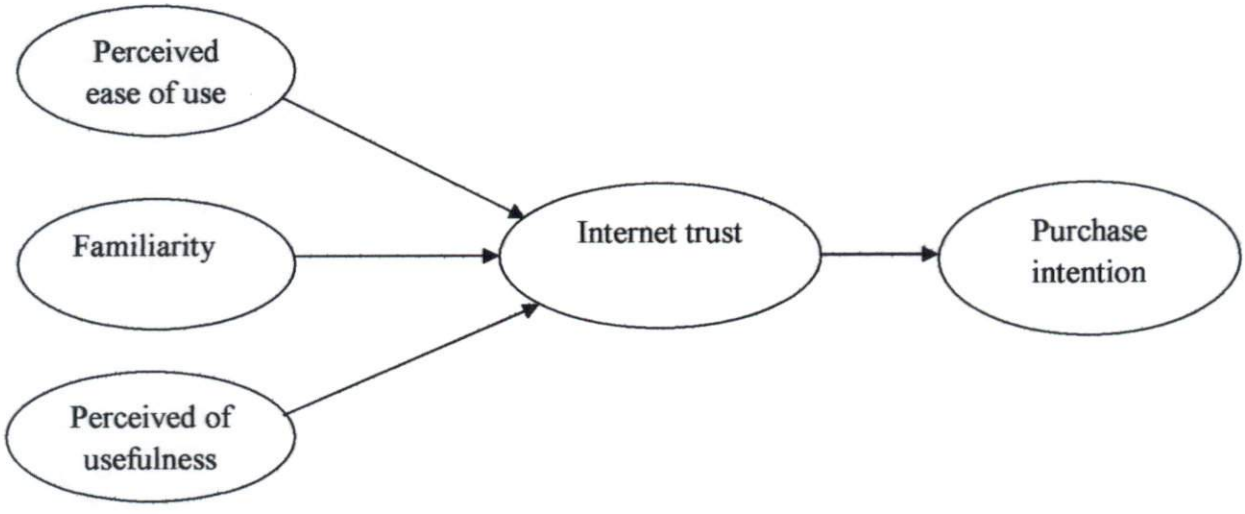
Gefen et al. (2003) suggested that familiarity with e-vendor is the antecedent of knowledge-based trust. Familiarity is an one important antecedent of trust in ongoing business interactions (Kumar, 1996; Kumar, et al., 1995). Gefen (2000) explained the familiarity in the context of e-commerce. He suggested that consumer familiarity corresponds to how well consumer comprehends the Web site procedures. The procedures include when and how to enter credit card information (Gefen, 2000). In other word, trust deals with belief about the e-vendor's future intentions and behavior (Gefen, 2000).

According to Gefen (2000), familiarity with how to use an Electronic Commerce Web site as well as with the e-vendor increases trust in the e-vendor. For example, familiarity can reduce confusion about the Electronic Commerce Web site procedures, lower the possibility that the consumer may mistakenly sense that he or she is being taken unfair advantages (Gefen, 2000). In short, as an

important antecedent of knowledge-based trust, familiarity with the online vendor suggests that the developing process of trust takes time with the accumulation of trust-relevant knowledge resulting from experience with the other party (Holmes, 1991; Lewicki & Bunker, 1995).

H4: Familiarity with the internet will increase trust in online transaction.

Figure 2.4 Relationships between variables



Sources: Developed from previous study

CHAPTER III

RESEARCH METHODS

3.1 Research Design

Current study used quantitative research approach in order to find out the appropriateness of the theoretical model of the research and determine the interaction between all variables. It leaded to one way interaction between the researchers with the sample of this research at Andalas University. Quantitative research design had been selected in order to find out the appropriate answers to the research questions and to test the hypotheses. The data were collected from students at Andalas University.

3.2 Population and Samples

The population on this research is all the students enrolled in the bachelor degree program at Andalas University and ever use the internet for online shopping. The samples obtained from 200 studentst who registered from eleven faculties at Andalas University. Sampling technique in this research is convenience sampling with non probability method. A convenience sample is a matter of taking what you can get as an accidental sample. Although selection may be unguided, it probably is not random, using the correct definition of everyone in the population having an equal chance of being selected.

Comfrey and Lee (1992) suggest that "the adequacy of sample size might be evaluated very roughly on the following scale: 50 – very poor; 100 – poor; 200 – fair; 300 – good; 500 – very good; 1000 or more – excellent", so the sample size of this research is 200.

3.3 Data Collection Method

The research was conducted at Andalas University. In collecting data, the researcher used field survey. The survey is conducted in order to obtain primary data that is obtained directly from the object to check, that is through:

- The questionnaire, comprising questionnaire related to perceived ease of use, familiarity, perceived of usefulness, and internet trust as antecedent of purchase intention.

On this research, the researcher distributed the questioners directly to students at Andalas University. This questionnaire consists of 5 variables and 16 questions. Where question about perceived ease of use are are 3 questions, familiarity are 3 questions, perceived of usefulness are 4 questions, internet trust are 3 questions, and purchase intention are 3 questions. Researcher use proportion sampling technique to distributed the data with formula as followed:

$$\frac{Faculty\ Population}{Total\ Population} \times 200\ Questionnaires$$

Table 3.1

Population of Andalas University Students

Faculty	Population	Number of Questionnaires
Economics	880	43
Pharmacy	147	7
Social Sciences and Politics	238	12
Law	490	24
Medical	671	33
Mathematics and Natural Sciences	421	21
Agriculture	207	10
Animal Husbandry	130	6
Letters	197	10
Engineering	537	26
Agricultural Technology	167	8
Total	4085	200

Source: ICT UNAND

The questionnaire survey was the most effective method for this study to collect data for the following reason: to make sure the respondents understandable, and the data gathered through questionnaire was easy to put in quantitative analysis. The questionnaires distributed to students who come from eleven faculties at Andalas University.

3.4 Variables and Measurement

3.4.1 Variables

The structured of questionnaires was used in this study to collect data from students of Andalas University. The researcher utilized to measure the variables. In the questionnaire, there were five variables; perceived ease of use, familiarity, perceived of usefulness, internet trust and purchase intention, so it is the operational variable:

a. Dependent Variable is result variable that contain at least one causal (Sekaran.2003). This research dependent variable is purchase intention
b. Independent Variable is variable that only as predicted at causal for construction or variable in this research (Sekaran.2003). This research, independent variables are perceived ease of use, familiarity, and perceived of usefulness.
c. Mediating Variable is one that surfaces between the time the independent variables start operating to influence the dependent variable and the time their impact is felt on it (Sekaran.2003). This research, Mediating Variable is internet trust.

Perceived Ease of Use was measured by using 3 items. Developed by Chen, Yu-Hui, Barnes (2007). It will derive list item of perceived ease of use, they are:

1. This web site is easy to learn to use.
2. It is easy to get this web site to do what I want.
3. My interactions with the web site are clear and understandable.

Perceived of Usefulness was measured by using 4 items. Developed by Chen, Yu-Hui, Barnes (2007). It will derive list item of perceived of usefulness, they are:

1. The content or information on this web site is useful for buying the products or services that it sells or markets.
2. The online information on this web site facilitates decision-making processes.
3. This web site is easy and functional for purchasing online.
4. This web site can increase my shopping effectiveness.

Familiarity was measured by using 3 items. Developed by Gefen, Karahanna, and Straub (2003). It will derive list item of familiarity, they are:

1. I am familiar with the online vendor through reading magazines/newspaper articles or advertising.
2. I am familiar with the online vendor through visiting the site and searching for CDs/books.
3. I am familiar with the online vendor through purchasing CDs/books at this site

Internet Trust was measured by using 3 items. Developed by Connoly (2008). It will derive list item of internet trust, they are:

1. Internet shopping is unreliable.
2. Internet shopping cannot be trusted; there are just too many uncertainties.
3. In general, I cannot rely on internet vendors to keep the promises that they make.

Purchase Intention was measured by using 3 items. Developed by Chen, Yu-Hui, Barnes, (2007). It will derive list item of purchase intention, they are:

1. It is likely that I will transact with this web retailer in the near future.
2. Given the chance, I intend to use this retailer's web site.
3. Given the chance, I predict that I should use this retailer's web site in the future.

3.4.2 Measurement

Measurements of perceived usefulness, perceived ease of use, familiarity towards internet trust, and internet trust towards purchase intention in online shopping were adopted and developed on the basis of established existing variables from previous studies. All variables were measured with Five-point scale for their responses (1="strongly disagree"; 5= "strongly agree"), (Sekaran, 2003).

3.5 Operational Definition

Operational Definition is a concept to render it measureable by looking at the behavioral dimensions, facets, or properties denoted by the concept. These are consisting of observable and measurable elements. (Sekaran, 2003; 176). There are five variables in this research: perceived of usefulness, familiarity, perceived

ease of use, internet trust, and purchase intention. Each of variables has its own dimensions and an item that was conducted become research statement. To be more clearly, the operationalization variables that explained more about variables can be seen on table 3.2 as followed:

Table 3.2 Operational Definition

Variables	Definition	Indicator	Sources
Perceived usefulness	Perceived usefulness (PU) was defined by Fred Davis as "the degree to which a people believes that using a particular system would enhance his or her job performance". This follows from the definition of th word useful: "capable of being used advantageously." (Davis, 1989).	Perceived Usefulness (4 items. Likert Scale)	Chen, Yu-Hui, Barnes, S. (2007).
Perceived ease of use	Perceived ease of use (PEOU) which Define by Davis as "the degree to which a people believes that using a particular system would be free from effort" (Davis, 1989, p.320). This follows from the definition of "ease": "freedom from difficulty or great effort."	Perceived Ease of Use (3 items. Likert Scale)	Chen, Yu-Hui, Barnes, S. (2007).
Familiarity	"Familiarity deals with an understanding of the current actions of other people or of objects, while trust deals with beliefs about the future actions of other people" (Gefen, 2000, p. 727).	Familiarity (3 items. Likert Scale)	Gefen, D., Karahanna, E., and Straub, DW. (2003).
Internet Trust	Kimery and McCard (2002) define trust as customers' willingness to accept weakness in an online transaction based on their positive expectations regarding future online store behaviour.	Internet Trust (3 items. Likert Scale)	Connoly, R. (2008).
Purchase Intention	Based on the argument of Pavlou (2003), online purchase intention is the situation when a customer is willing and intends to become involved in online transaction. Online transactions can be considered to consist of three key steps: information retrieval, information transfer, and product purchase are taken place.	Purchase Intention (3 items. Likert Scale)	Chen, Yu-Hui, Barnes, S. (2007).

3.6 Data Analysis

This study is conducted to test a model that explained the antecedents factor determined student's online shopping intentions in using internet to answer the hypothesis, the data will be analyzed using structural equation model (SEM) by AMOS as software application. This software provides information about goodness-of-fit model and relationship among the hypothesis. A fit model reflects that the model proposed in the research is fit with the sample, if so the model is justifiable for analyzed the antecedents factors determining student's online shopping intentions in using the internet as a medium for online transaction.

a. AMOS

Criteria to be considered to identify the structural equation model either by using analysis of moment structures (AMOS) (Arbuckle, 1997), namely:

1. *Degree of freedom* (DF) must be positive.
2. Non-significant *chi square* above the required (p = 0.05) and also above the acceptable limit of conservative (p = 0.10) (Hair et al., 1998).
3. *Incremental fit* above 0.9 is for GFI (*Goodness of Fit Index*), *Adjusted GFI (AGFI), Tucker-Lewis Index (TLI) and Normed Fit Index (NFI).*
4. Value of *Root Mean Square Residual (RMR)* and *Root Mean Square Error of Approximation (RMSEA)* is low.

b. Validity Test

According to Ghozali (2001) validity test is a tool which is used to measure validation of questioner. Questioner is valid if the range is more than 0.30 question of questioner can describe something that will be measured by questioner. Validity test used SPSS program.

c. Reliability Test

Reliability according to Ghozali (2001:41) is measuring instrument to measure a questioner which represent indicator of construct variable. The most popular test of inter item consistency reliability is the Cronbach's coefficient alpha (Cronbach's alpha; Cronbach, 1946; cited from Sekaran 2003). The way to calculating of a data reliability level is using Cronbach alpha is between 0.60 – 1.00).

d. Normality Test

Normality test can be used the Kolmogorov Smirnov test, whereby if the sign value > 0.05, then it can be concluded that the data variables were tested with the normally distributed.

CHAPTER IV

INSTITUTIONAL PROFILE

4.1 Andalas University Profile

Andalas University is the oldest university outside Java and the fourth oldest in Indonesia, was established by the Decree of the Minister of Culture and Education no. 80016/Kab; December 23rd, 1955. The University was officially opened by its founding fathers, the late Vice President; Drs. Mohammad Hatta, and the Minister of Education and Culture, Sarino Mangoenpranoto on September 13th, 1956.

4.2 Campus Site

Andalas University is located on a hilly highland of Limau Manis, Pauh region, approximately 15 Km from Padang, the capital city of West Sumatra. The campus of Andalas University occupies an area of 500 hectare. The area is called Bukik Karamuntiang / Hill of "Rhodomyrtus tomentosa". It is about ± 255 m above sea level. The building has a unique architecture: the blend of Minangkabau traditional buffalo-horn roof and modern style of structure. The campus is still in the process of completing its facilities to accommodate academic and extra-curricular activities. Almost all faculties are located in Limau Manis, except the Faculty of Medicine, which is located in Jati (first campus), Padang.

4.3 Vision, Mission, and Objectives

The vision, mission, and objectives of Andalas University are:

Vision

To be the prestigious and outstanding university

Mission

- Be a Center of Excellence in developing sciences, technology, and arts
- Produce highly qualified, tolerant, peaceful, and competitive graduates
- Enhance the Indonesian prestige by rendering scientific outputs, technology, and arts, which are useful for human kinds

Objectives

- Be a research university, the center of science, technology, culture, and art
- Prepare students to be faithful and devout societies with academic competence or proficiency to develop, apply, and enrich science, technology, and art
- Develop and disseminate sciences, technology, art, and culture, and strive for their application to improve people"s standard of living and enrich national culture
- Support the development of democratic and independent society.

4.4 Faculties

The university currently consists of eleven faculties for undergraduate degree, they are:

1. Faculty of Agriculture
    - Department of Agribusiness
    - Department of Agroecotechnology
2. Faculty of Agricultural Technology
    - Department of Agricultural Engineering
    - Department of Agricultural Product Technology
3. Faculty of Medical
    - Department of General Practitioners
    - Department of Nursing
    - Department of Public Health
    - Department of Psychology
    - Department of Dentistry
4. Faculty of Mathematics and Natural Sciences
    - Department of Physics
    - Department of Chemistry
    - Department of Mathematics
    - Department of Biology
    - Department of Computer Science
5. Faculty of Law
    - Department of Legal Studies

6. Faculty of Economics
    - Department of Economics Studies
    - Department of Management
    - Department of Accounting
7. Faculty of Animal Husbandry
    - Department of animal husbandry
8. Faculty of Letters
    - Department of Minangkabau Language, culture, and literature
    - Department of History
    - Department of Indonesian Language and Literature
    - Department of English Language and Literature
    - Department of Japanese Language and Literature
9. Faculty of Engineering
    - Department of Environmental Engineering
    - Department of Electrical Engineering
    - Department of Industrial Engineering
    - Department of Mechanical Engineering
    - Department of Civil Engineering
    - Department of Information system
10. Faculty of Social Sciences and Politics
    - Department of Anthropology
    - Department of Politics Studies
    - Department of International Relations

- Department of Public Administration
- Department of Communications
- Department of Sociology

11. Faculty of Pharmacy

- Department of Pharmaceutical Science

CHAPTER V

ANALYSIS AND RESULTS

5.1 Survey Results

This survey used questionnaire as a tool to collect the data. The researcher had already distributed 200 questionnaires to students from eleven faculties in Andalas University. It can be seen in table 5.1 as followed:

Table 5.1 Survey Result

Survey	Number of Questionnaire
Distributed	200
Returned	200
Analyzed	200

Source: Processed from questionnaire by using SPSS

5.2 Questionnaire Response

Researcher already collects the data from respondents and 200 questionnaires that distributed gave it back to the researcher, because of that the respondent rate is 100%. After checking all of questionnaires, researcher will continue to analyze the questionnaires because the respondents already answer all of item of questions. In details, this chapter will explain about the review of respondent descriptive, analysis and the impact of relationship between variables and testing, hypotheses and discussion.

5.3 Descriptive Analysis

The purpose of descriptive analysis is to describe the characteristic of the respondents in this study such as gender, ages, degree, faculty, department, program study, access internet media, access internet location, purchasing online product, and monthly expense of students in Andalas University.

5.4 Description of Research Sample

In this research, researchers were distributed 200 questionnaires to 200 respondents. After that, researcher will describe the data and put the answer that given by respondent in respondent characteristic. For more detail, the following table will describe the respondent characteristics:

5.4.1 Respondent Characteristics based on Gender

Based on questionnaire's result in table 5.2 found that from 200 respondents, the majority is female. The percentage of female in this research is 59.0% and respondent of males is 41.0%. In other words, the amount of female students is greater than male students. It can be seen in table 5.2 belowed:

Tabel 5.2

Respondent Characteristics based on Gender

Gendre	Frequency	Percentages
Male	82	41.0
Female	118	59.0
Total	200	100

Source: Processed from questionnaires using SPSS

5.4.2 Respondent Characteristics based on Age

Based on questionnaire's result in table 5.3 showed that the range of aged less than 20 years old is 24.5%, 20-25 years old is 74.0%, and the aged greater than 25 years old is 1.5%. It can be seen in table 5.3 belowed:

Table 5.3

Respondent Characteristics based on Age

Age	Frequency	Percentages
< 20 years old	49	24.5
20-25 years old	148	74.0
> 25 years old	3	1.5
Total	200	100

Source: Processed from questionnaires using SPSS

5.4.3 Respondent Characteristics based on Degree

Based on questionnaire's result, the majority of students who filled the questionnaires are bachelor degree in Andalas University. It can be seen in table 5.4 belowed:

Table 5.4

Respondent Characteristics based on Degree

Bachelor Degree	Frequency	Percentages
S1	200	100.0
Total	200	100

Source: Processed from questionnaires using SPSS

5.4.4 Respondent Characteristics based on Faculties

Based on table 5.5, from 200 respondents of students in Andalas University, 21.5% respondents are from Faculty of Economics, Faculty of Pharmacy 3.5%, Faculty of Social Sciences and Politics 6.0%, Faculty of Law 12.0%, Faculty of Medicine 16.5%, Faculty of Mathematics and Natural Sciences 10.5%, Faculty of Agriculture 5.0%, Faculty of Animal Husbandry 3.0%, Faculty of Letters 5.0%, Faculty of Engineering 13.0%, and Faculty of Agricultural Technology 4.0%.. It can be seen at tables 5.5 as followed:

Table 5.5

Respondent Characteristics based on Faculties

Faculty	Frequency	Percentage
Economics	43	21.5
Pharmacy	7	3.5
Social Sciences and Politics	12	6.0
Law	24	12.0
Medicine	33	16.5
Mathematics and Natural Sciences	21	10.5
Agriculture	10	5.0
Animal Husbandry	6	3.0
Letters	10	5.0
Engineering	26	13.0
Agricultural Technology	8	4.0
Total	200	100

Source: Processed from questionnaires using SPSS

5.4.5 Respondent Characteristics based on Departments

The result of survey shows that respondent can be grouped based on department in each of faculty. The respondents come from Public Administration Department is 2.5%, Agribusiness Department is 2.5%, Accountant Department is 5.5%, Biology Department is 1.5%, Pharmaceutical Science Department is 3.5%, Physics Department is 0.5%, International Relations Department is 0.5%, Economic Studies Department is 1.0%, Legal Studies Department is 12.0%, Animal Husbandry Studies Department is 3.0%, Politics StudiesDepartment is 3.0%, Chemistry Department is 2.5%, Management Department is 15.0%, Mathematics Department is 6.0%, General Practitioners Department is 16.5%, Japanese Language and Literature Department is 0.5%, English Language and Literature Department is 4.5%, Social Economics Department is 2.5%, Electrical Engineering Department is 1.0%, Industrial Engineering department is 8.5%, Environmental Engineering Department is 1.5%, Mechanical Engineering Department is 0.5%, Agricultural Engineering Department is 1.5%, Civil Engineering Department is 1.5%, and Agricultural Production Technology Department is 2.5%. To be more clearly can be seen at tables 5.6 as followed:

Table 5.6

Respondent Characteristics based on Departments

Department	Frequency	Percentage
Public Administration	5	2.5
Agribusiness	5	2.5
Accountant	11	5.5
Biology	3	1.5
Pharmaceutical Science	7	3.5
Physics	1	0.5
International Relations	1	0.5
Economic Studies	2	1.0
Legal Studies	24	12.0
Animal Husbandry Studies	6	3.0
Politics Studies	6	3.0
Chemistry	5	2.5
Management	30	15.0
Mathematics	12	6.0
General Practitioners	33	16.5
Japanese Language and Literature	1	0.5
English Language and Literature	9	4.5
Social Economics	5	2.5
Electrical Engineering	2	1.0
Industrial Engineering	17	8.5
Environmental Engineering	3	1.5
Mechanical Engineering	1	0.5
Agricultural Engineering	3	1.5
Civil Engineering	3	1.5
Agricultural Production Technology	5	2.5
Total	200	100

Source: Processed from questionnaires using SPSS

5.4.6 Respondent Characteristics based on Program Studies

The result of survey shows that respondent can be grouped based on program study. From the Program Study at Andalas University, most of respondents are Regular Program is 68.5%, as Non Regular Program is 18.0% and the last as International Program is 13.5% from the respondents. To be more clearly can be seen at tables 5.7 as followed:

Table 5.7

Respondent Characteristics based on Program Studies

Program Study	Frequency	Percentages
Regular	137	68.5
Non Regular	36	18.0
International	27	13.5
Total	200	100

Source: Processed from questionnaires using SPSS

5.4.7 Respondent Characteristics based on Access Internet Media

The result of survey shows that respondent can be grouped based on Access Internet Media. From the Access Internet Media that using by students of Andalas University for purchasing online products, most of respondents are using Computer/Laptop with percentages is 46.5%, using HP and Computer/Laptop is 46.0% and the last only using HP is 7.5% from the respondents. To be more clearly can be seen at tables 5.8 as followed:

Table 5.8

Respondent Characteristics based on Access Internet Media

Access Internet Media	Frequency	Percentages
Computer/Laptop	93	46.5
HP and Computer/Laptop	92	46.0
HP	15	7.5
Total	200	100

Source: Processed from questionnaires using SPSS

5.4.8 Respondent Characteristics based on Access Internet Locations

The result of survey shows that respondent can be grouped based on Access Internet Location. From the Access Internet Locations that using by students of Andalas University for purchasing online products, most of respondents are using Home/Renting Room with percentages is 43.0%, Campus and Home/Renting Room as a location is 46.0%, Internet Cafe as a location is 12.0%, Internet Cafe, Campus, and Home/Renting Room as a location is 11.5%, Campus as a location is 8.0%, Internet Cafe and Home/Renting Room as a location is 3.5% and the last using Internet Cafe and Campus as a access location is 2.5% from the respondents. To be more clearly can be seen at tables 5.9 as followed:

Table 5.9

Respondent Characteristics based on Access Internet Locations

Access Internet Location	Frequency	Percentages
Home/Renting Room	86	43.0
Campus and Home/Renting Room	39	19.5
Internet Cafe	24	12.0
Internet Cafe, Campus, and Home/Renting Room	23	11.5
Campus	16	8.0
Internet Cafe and Home/Kos	7	3.5
Internet Cafe and Campus	5	2.5
Total	200	100

Source: Processed from questionnaires using SPSS

5.4.9 Respondent Characteristics based on Purchasing Online Products

The result of survey shows that respondent can be grouped based on Purchasing Online Products. From the Purchasing Online Products by students of Andalas University, most of respondents are purchase Fashion and Mode with percentages is 25.5%, purchase Accesories is 24.5%, purchase Sport Tools is 7.5%, purchase Toys and Hobbies is 7.0%, purchase Ticket Airlines is 6.0%, purchase Ticket Event is 6.0%, Skin and Face Maintenance, is 4.5%, purchase Hardware, Software, and Tools is 4.5%, purchase Stationary is 4.5%, purchase Electronic is 4.0%, purchase Foods, Drinks, and Medicines is 3.0%, purchase Otomotive is 2.0%, and the last purchase Household Tools is 1.0%. To be more clearly can be seen at tables 5.10 as followed:

Table 5.10

Respondent Characteristics based on Purchasing Online Products

Products	Frequency	Percentage
Accesories	49	24.5
Fashion & Mode	51	25.5
Sport Tools	15	7.5
Toy & Hobbies	14	7.0
Ticket Event	12	6.0
Ticket Airlines	12	6.0
Skin & Face Maintenance	9	4.5
Hardware, Software, and Tools	9	4.5
Stationary	9	4.5
Electronic	8	4.0
Foods, Drinks, and Medicine	6	3.0
Otomotive	4	2.0
Household Tools	2	1.0
Total	200	100

Source: Processed from questionnaires using SPSS

5.4.10 Respondent Characteristics based on Monthly Expenses

The result of survey shows that respondent can be grouped based on Monthly Expenses. From the Monthly Expenses of students at Andalas University, most of respondents are has expenses per month 500,000 – 750,000 is 35.0%, 750,000 – 1,000,000 is 32.0%, < 500,000 is 20.5%, and the last > 1,000,000 is 12.5% from the respondents. To be more clearly can be seen at tables 5.7 as followed:

Table 5.11

Respondent Characteristics based on Monthly Expenses

Monthly Expenses	Frequency	Percentages
500,000 – 750,000	70	35.0
750,000 – 1,000,000	64	32.0
< 500,000	41	20.5
>1,000,000	25	12.5
Total	200	100

Source: Processed from questionnaires using SPSS

5.5 Descriptive of Items Respond Each Variables

Description of each items obtained from field survey is demonstrated in the following sections. The scores each item reflect the level of perceived overall respondents for each item. The items are measured using 5 point likert's scale. The higher the score means the more positive respond of the respondents.

Table 5.12 Familiarity

No	Items	Means
1	I am familiar with the online vendor through reading magazines/newspaper articles or ads.	2.63
2	I am familiar with the online vendor through visiting the site and searching for CDs/books.	2.28
3	I am familiar with the online vendor through purchasing CDs/books at this site.	3.01

Source: Processed from questionnaires using SPSS

Based on the survey results, it can be seen that the highest respond of respondents answer is the item 3. It means respondents have familiarity with the online vendor through purchasing CDs/books at this site. Meanwhile, the lowest score can be seen on the item 2 which reflects a familiarity with online vendor through the site and searching for CDs/books.

Table 5.13 Internet Trust

No	Items	Means
1	Internet shopping is unreliable.	3.37
2	In general, I cannot rely on internet vendors to keep the promises that they make.	3.11
3	Internet shopping cannot be trusted; there are just too many uncertainties.	3.23

Source: Processed from questionnaires using SPSS

Based on the survey results, it can be seen that the highest respond of respondents answer is the item 1. It means that most respondents unreliable to shopping through internet. Meanwhile, the lowest score can be seen on the item 2 which reflects a difficulty to keep promises that the internet vendors make.

Table 5.14 Purchase Intention

No	Items	Means
1	It is likely that I will transact with this web retailer in the near future.	2.41
2	Given the chance, I intend to use this retailer's web site.	2.55
3	Given the chance, I predict that I should use this retailer's web site in the future.	2.64

Source: Processed from questionnaires using SPSS

Based on the survey results, it can be seen that the highest respond of respondents answer is the item 3. It means that most respondents predict to use

retailer's web site in the future. Meanwhile, the lowest score can be seen on the item 1 which reflects a transaction with retailer web in the near future.

Table 5.15 Perceived of Usefulness (POU)

No	Items	Means
1	The content or information on this web site is useful for buying the products or services that it sells or markets.	1.91
2	The online information on this web site facilitates decision-making processes.	1.98
3	This web site is easy and functional for purchasing online.	2.30
4	This web site can increase my shopping effectiveness.	2.56

Source: Processed from questionnaires using SPSS

Based on the survey results, it can be seen that the highest respond of respondents answer is the item 4. It means that most respondents can increase shopping effectiveness if use the web site that they believe. Meanwhile, the lowest score can be seen on the item 1 which reflects an information on web site is useful for buying products and services.

Table 5.16 Perceived Ease of Use (PEOU)

No	Items	Means
1	This web site is easy to learn to use.	1.96
2	It is easy to get this web site to do what I want.	2.14
3	My interactions with the web site are clear and understandable.	2.15

Source: Processed from questionnaires using SPSS

Based on the survey results, it can be seen that the highest respond of respondents answer is the item 3. It means that most respondents understandable and clear with interactions through web site that they believe for online shopping.

Meanwhile, the lowest score can be seen on the item 1 which reflects a web site easy to learn and use.

5.6 Measurement of Data Entry

5.6.1 Testing of Validity

Validity is the strength of our conclusions, inferences or propositions. More formally, Cook and Campbell (1979) define it as the "best available approximation to the truth or falsity of a given inference, proposition or conclusion. Hair et all (1998) argued that Validity is concern with how well the concept is defined by measure.

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). From the table 5.17, the factor Loading for all dimensions of Perceived Ease of Use, all items of Familiarity, all items of Perceived of Usefulness, all items of Internet Trust and Purchase Intention are greater than 0.50. It means all variable are significant and valid in this research. Here, the result for Validity testing can be seen at table 5.17 as followed:

Table 5.17 Validity Testing

Variable	Factor/Items	Factor Loading
Perceived Ease of Use	PE 1	.807
	PE 2	.820
	PE 3	.801
Familiarity	F 1	.715
	F 2	.742
	F 3	.808
Perceived of Usefulness	PU 1	.779
	PU 2	.778
	PU 3	.769
	PU 4	.743
Internet Trust	IT 1	.888
	IT 2	.908
	IT 3	.907
Purchase Intention	PI 1	.896
	PI 2	.928
	PI 3	.905

Source: Processed from questionnaires using SPSS

Validity test is tested by comparing r_{count} and r_{table}. By correlating each score with a total score which is amount of each item *(corrected item total correlation)* and its value can be seen on the results of processing using SPSS 16 on the table of *item-total statistic* in the column of *corrected item-total.*

The validity test conducted on 200 respondents. This validity test consists of 16 questions, there are 3 questions for familiarity, 3 questions for internet trust, 3 questions for purchase intention, 4 questions for perceived of usefulness, and 3 questions for perceived ease of use.

Item can be justified as valid item if range of the correlation value is more than 0.30 (Ghozali, 2001), so for 16 models of question above are valid. The question that has highest validity value in familiarity is question no.3, it is about *I am familiar with the online vendor through purchasing CDs/books at this site* means that "knowing online vendor through purchasing CDs/books". This statement has a correlation coefficient of 0.808. While the question that has lowest validity value in familiarity is question no 1, it's about *I am familiar with the online vendor through reading magazines/newspaper articles or ads* means that"knowing online vendor without reading magazines/newspaper". This statement has a correlation coefficient of 0.715.

For internet trust, the question that has highest validity value is question no.2, it is about *In general, I cannot rely on internet vendors to keep the promises that they make* means that "high promises for customers to internet vendors". This statement has a correlation coefficient of 0.787. While the question that has lowest validity value for question no.1, it is about *Internet shopping is unreliable* means that "unbelievable of students to internet shopping". This statement has a correlation coefficient of 0.752.

For purchase intention, the question that has highest validity value is question no.2, it is about Given the chance, *I intend to use this retailer's web site* means that "Self Confident of using retailer's web site". This statement has a correlation coefficient of 0.829. While the question that has lowest validity value for question no.1, it is about *It is likely that I will transact with this web retailer in the near future* means that "planning to online transact". This statement has a correlation coefficient of 0.770.

For perceived of usefulness, the question that has highest validity value is question no.3, it is about *This web site is easy and functional for purchasing online* means that "the functional web site for purchasing online". This statement has a correlation coefficient of 0.577. While the question that has lowest validity value for question no.4, it is about *This web site can increase my shopping effectiveness* means that "increase effectiveness". This statement has a correlation coefficient of 0.547.

For perceived ease of use, the question that has highest validity value is question no.2, it is about *It is easy to get this web site to do what I want* means that "easy to found web site". This statement has a correlation coefficient of 0.574. While the question that has lowest validity value for question no.3, it is about *My interactions with the web site are clear and understandable* means that "clear and understandable web site". This statement has a correlation coefficient of 0.550. Validation of each statement can be seen in table 5.18 belowed:

Table 5.18

Result of Validity Test

No	Questionnaires/ Indicators	Item to the Correlation	Note
	FAMILIARITY		
1	I am familiar with the online vendor through reading magazines/newspaper articles or ads.	0.396	Valid
2	I am familiar with the online vendor through visiting the site and searching for CDs/books.	0.416	Valid
3	I am familiar with the online vendor through purchasing CDs/books at this site.	0.492	Valid
	INTERNET TRUST		
1	Internet shopping is unreliable.	0.752	Valid
2	In general, I cannot rely on internet vendors to keep the promises that they make.	0.787	Valid
3	Internet shopping cannot be trusted; there are just too many uncertainties.	0.784	Valid
	PURCHASE INTENTION		
1	It is likely that I will transact with this web retailer in the near future.	0.770	Valid
2	Given the chance, I intend to use this retailer's web site.	0.829	Valid
3	Given the chance, I predict that I should use this retailer's web site in the future.	0.784	Valid
	PERCEIVED USEFULNESS		
1	The content or information on this web site is useful for buying the products or services that it sells or markets.	0.570	Valid
2	The online information on this web site facilitates decision-making processes.	0.566	Valid
3	This web site is easy and functional for purchasing online.	0.577	Valid
4	This web site can increase my shopping effectiveness.	0.547	Valid
	PERCEIVED EASE OF USE		
1	This web site is easy to learn to use.	0.558	Valid
2	It is easy to get this web site to do what I want.	0.574	Valid
3	My interactions with the web site are clear and understandable.	0.550	Valid

Source: Primary Data

5.6.2 Testing of Reliability

Reliability is intended to measure the extent to which a variable or set of variables is consistent in what is intended to measure (Hair et al.1998). Reliability test is different with the validity test, validity relate to how an items is measure and reliability measure the evidence of consistency of the research instruments, it refers to degree to which same value will be returned if measure it again on other occasion. Based on Nunally, 1978, scale reliabilities range from 0.6 to 0.96 indicate that the values exceed acceptable of reliability.

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. We categorize reliable / good for range > 0.60 – 0.80, and very good / very reliable for range 0.80-1.00 (Santoso, 2001). For determining the reliability, researcher processed by using computer program SPSS 16 for windows with Cronbach's alpha formula.

Reliable test of five variables that have been tested are familiarity, internet trust, purchase intention, perceived of usefulness, and perceived ease of use can be seen in table 5.19 as followed:

Table 5.19

Reliability Testing

Variables	Cronbach's Alpha	Items	Judgement
Familiarity	0.621	3	Reliable
Internet Trust	0.884	3	Very Reliable
Purchase Intention	0.895	3	Very Reliable
Perceived of Usefulness	0.759	4	Reliable
Perceived Ease of Use	0.733	3	Reliable

Source: Processed from questionnaires using SPSS

Based on the table 5.19 showed that the value of cronbach alpha for familiarity is 0.621, the value of cronbach alpha for internet trust is 0.884, the

value of cronbach alpha for purchase intention is 0.895, the value of cronbach alpha for perceived of usefulness is 0.759, and the value of cronbach alpha for perceived ease of use is 0.733. Based on these data above means that all variables of the study has cronbach's alpha value greater than 0.6. Because of that, all questionnaires are highly reliable statement.

5.6.3 Testing of Normality

The most fundamental assumption of multivariate analysis is normality (Hair et al. 1998, p. 70). A simple test can be conducted to identify the distribution score of each variable. To get the value of normality, the author used SEM AMOS. Ferdinand (2002) suggested that the data will be normal if the value of cr for skewness and kurtosis in SEM AMOS should be absolutely < 2.58. To be more clearly, we can see the table 5.20 and table 5.21 that show about the result of normality testing.

Table 5.20 Normality Testing

Variable	min	max	skew	c.r.	kurtosis	c.r.
PU4	1,000	5,000	,524	3,025	-,293	-,845
PU3	1,000	5,000	,650	3,754	,162	,468
PU2	1,000	5,000	,877	5,061	,970	2,800
PU1	1,000	5,000	,994	5,739	2,407	6,948
PI3	1,000	5,000	,347	2,006	-,742	-2,142
PI2	1,000	5,000	,559	3,228	-,507	-1,464
PI1	1,000	5,000	,575	3,320	-,535	-1,546
IT3	1,000	5,000	-,387	-2,234	-,924	-2,667
IT2	1,000	5,000	-,280	-1,617	-,995	-2,871
IT1	1,000	5,000	-,479	-2,764	-,794	-2,293
F3	1,000	5,000	,127	,734	-1,125	-3,246
F2	1,000	5,000	,929	5,363	,616	1,779
F1	1,000	5,000	,560	3,233	-,618	-1,785
PE3	1,000	5,000	,934	5,392	,987	2,849
PE2	1,000	5,000	,816	4,709	,817	2,358
PE1	1,000	5,000	1,158	6,684	3,298	9,520
Multivariate					98,351	28,977

Source: Processed from questionnaires using SEM AMOS

The result from the table 5.20 indicates the normality of the data. For pu1, pu2, pu3, and pu4 the value of cr are 5.739, 5.061, 3.754, 3.025 it means the data for pu1 until pu4 (perceived of usefulness item1-4) is not normal. For pi1 and pi2 the value of cr are 3.320 and 3.228, it means the data for pi1 and pi2 (purchase intention item 1 and 2) is not normal. For it1 the value of cr is -2.764, it means the data for it1 (internet trust item 1) is not normal. For f1 and f2 the value of cr is 3.233 and 5.363, it means the data for f1 and f2 (familiarity item 1 and 2) is not normal. For pe1, pe2, and pe3 the value of cr are 6.684, 4.709, 5.392 it means the data for pe1 until pe3 (perceived ease of use item 1-3) is not normal. So the author needed to transform the data. But, for another data are normal and didn' t need to transform, so the table 5.21 show the result after transform.

Table 5.21 Normality Testing After Transform

Variable	min	max	skew	c.r.	kurtosis	c.r.
PU4_trans	1,000	2,236	,074	,430	-,452	-1,305
PU3_trans	1,000	2,236	,148	,854	-,268	-,774
PU2_trans	1,000	2,236	,317	1,829	-,092	-,266
PU1_trans	1,000	2,236	,274	1,585	,538	1,553
PI3	1,000	5,000	,347	2,006	-,742	-2,142
PI2_trans	1,000	2,236	,158	,912	-,614	-1,772
PI1_trans	1,000	2,236	,182	1,051	-,767	-2,214
IT3	1,000	5,000	-,387	-2,234	-,924	-2,667
IT2	1,000	5,000	-,280	-1,617	-,995	-2,871
IT1_trans	1,000	2,236	,113	,653	-,897	-2,591
F3	1,000	5,000	,127	,734	-1,125	-3,246
F2_trans	1,000	2,236	,395	2,282	,025	,071
F1_trans	1,000	2,236	,178	1,030	-,704	-2,032
PE3_trans	1,000	2,236	,350	2,021	,106	,306
PE2_trans	1,000	2,236	,248	1,431	-,089	-,256
PE1_trans	1,000	2,236	,333	1,921	1,051	3,033
Multivariate					72,591	21,387

Source: Processed from questionnaires using SEM AMOS

From the table 5.21, the pu1 until pu4 has been transformed and used pu1_trans, pu2_trans, pu3_trans, and pu4_trans name. The pi1 and pi2 has been transformed and used pi1_trans, pi2_trans name. The it1 has been transformed and used it1_trans name. The f1 and f2 has been transformed and used f1_trans, f2_trans name. The pe1 until pe3 has been transformed and used pe1_trans, pe2_trans, pe3_trans name. So, the value of cr skewness and kurtosis all data already been < 2.58 (Ferdinand, 2002). It means the result each data was acceptable or normal.

5.7 Measurement of Fit Model

5.7.1 Structural Equation Modelling (SEM)

After checking the validity, reliability and normality, this section will be continued with description of statistical tool utilised to assess the developed hyphoteses. In this study, analysis procedure used SPSS 16 and SEM with AMOS 18 software.

Structural Equation Modeling (SEM) is a statistical technique for testing and estimating causal relations using a combination of statistical data and qualitative causal assumptions, SEM allows both confirmatory and exploratory modeling, meaning they are suited to both theory testing and theory development (Tabachnick & Fidell, 2001).

This research conducted absolute fit measure which identifies the overall model fit on the basis of the likelihood ratio chi-square statistic (Hair et al. 1998). This research got result of the ratio of chi- square to degree of freedom is 1.999, it means the ratio of chi-square to degree of freedom is acceptable because the value smaller than 5. Moreover it also supported based on expert recommendations

(Anderson & Gerbing. 1984; Byrne.1994). Another measurement of the absolute fit index can be seen at the table 5.22 as followed.

Table 5.22 Evaluation of SEM with Goodness of fit Measure

Types of Measure	**Goodness of Fit Measures**	**Recommended Level of acceptable Fit** Tabachnick and Fidell (2000); Hair et all (1998); Byrne (2000)	**Results of initial research model**	**Note for Testing Model**
Absolute Fit Measure	(GFI)	Greater than .90	0.896	Moderate
	(RMSEA)	Under .08	0.071	Acceptable
Incremental Fit Measure	(AGFI)	Greater than .90	0.854	Moderate
	(TLI)	Greater than .90	0.916	Acceptable
	(NFI)	Greater than .90	0.875	Moderate
	Comparative Fit Index	Greater than .90	0.932	Acceptable
Parsimonious Fit Measure	Normed chi-square ($\chi 2$/df)	Lower limit 1.0 Upper limit 2.03/ 3.0 or 5.0	1.999	Acceptable
	AIC	Smaller positive value indicate parsimony	271.956	

Source: Processed from questionnaires using SEM AMOS

Fit statistic indices of this research model were designated several fit indices, the statistic result initial model can be seen in the table 5.22; GFI = 0.896; (RMSEA) = 0.071; (AGFI) = 0.854; (TLI) = 0.916; (NFI) = 0.875; (CFI) = 0.932; RMR = 0.070.

Joreskog (1993) pionted out that evaluation of the model and assessment of fit are not entirely statistical matters. Because of that, researcher revised the model in order create the good model based on modification index in SEM AMOS that suitable with happening problem. The modification index will be guides researcher to determine which parameter would provide to maximize improvement the fit. SEM of Goodness with Fit Measure after Revised can be seen in table 5.23 as followed:

Table 5.23 Evaluation of SEM with Goodness of fit Measure after Revised

Types of Measure	**Goodness of Fit Measures**	**Recommended Level of acceptable Fit** Tabachnick and Fidell (2000); Hair et all (1998); Byrne (2000)	**Results of revised research model**	**Note for Testing Model**
Absolute Fit Measure	(GFI)	Greater than .90	0.908	Acceptable
	(RMSEA)	Under .08	0.061	Acceptable
Incremental Fit Measure	(AGFI)	Greater than .90	0.867	Moderate
	(TLI)	Greater than .90	0.940	Acceptable
	(NFI)	Greater than .90	0.898	Moderate
	Comparative Fit Index	Greater than .90	0.953	Acceptable
Parsimonious Fit Measure	Normed chi-square ($\chi 2$/df)	Lower limit 1.0 Upper limit 2.03/ 3.0 or 5.0	1.745	Acceptable
	AIC	Smaller positive value indicate parsimony	248.017	

Source: Processed from questionnaires using SEM AMOS

Fit statistic indices of this research model above were designated several fit indices, the statistic result after revised model can be seen in the table 5.23; GFI = 0.908; (RMSEA) = 0.061; (AGFI) = 0.867; (TLI) = 0.940; (NFI) = 0.898; (CFI) = 0.953; RMR = 0.017. Based on table 5.23, we can see there is an increase value of each fit statistic indices. It means the model of fit more improvement rather than before.

These results have fulfilled the characteristic recommended level of acceptable fit of each index (see table 5.22 and 5.23). There are some indicators in moderating fit model, like GFI; AGFI; NFI. This research do not need to revise this model, as Gefen et al. (2000) and Jiang et al. (2002) indicated, GFI is best when the value is larger than 0.90 and is demonstrate marginally acceptable when the value is larger than 0.80; AGFI is acceptable when the value is larger than 0.80; the ratio of chi-square to degree of freedom is acceptable when the value is smaller than 5. Moreover it also supported based on expert recommendations, (Anderson & Gerbing, 1984; Cole, 1987; Marsh et al., 1988), the goodness-of-fit criteria used to test the model were the Goodness-of-Fit Index > 0.850 (GFI; Joreskog & Sorbom, 1986), the Adjusted GFI > 0.800 (AGFI; Joreskog & Sorbom, 1986), and the Root Mean-Square Residual < 0.100 (RMS; Joreskog & Sorbom, 1986). Browne and Cudeck (1993) suggested that value of RMSEA in range 0.08-0.1 indicate to mediocre fit (good enough fit model) and the fit model was acceptable. It means according to the value of each indicator, the fit model is acceptable.

5.8 Hypothesis Testing

The test statistic for parameter estimates is assessed by critical ratio (c.r.). In this research, researcher use revised model based on modification index rather than initial model in order create good model and give maximize result for value of fit. It represents the parameter estimate divided by its standard error. Critical ratio values absolutely larger than 1.96 prove the path coefficient to be statistically significant at p< .05. The chi – square of the theoretical model was 164.017 with 94 degree of freedom (df). It was statistically significant at p < 0.001. The table 5.24 shows the result of hypothesis analysis.

Table 5.24 Regression Weight

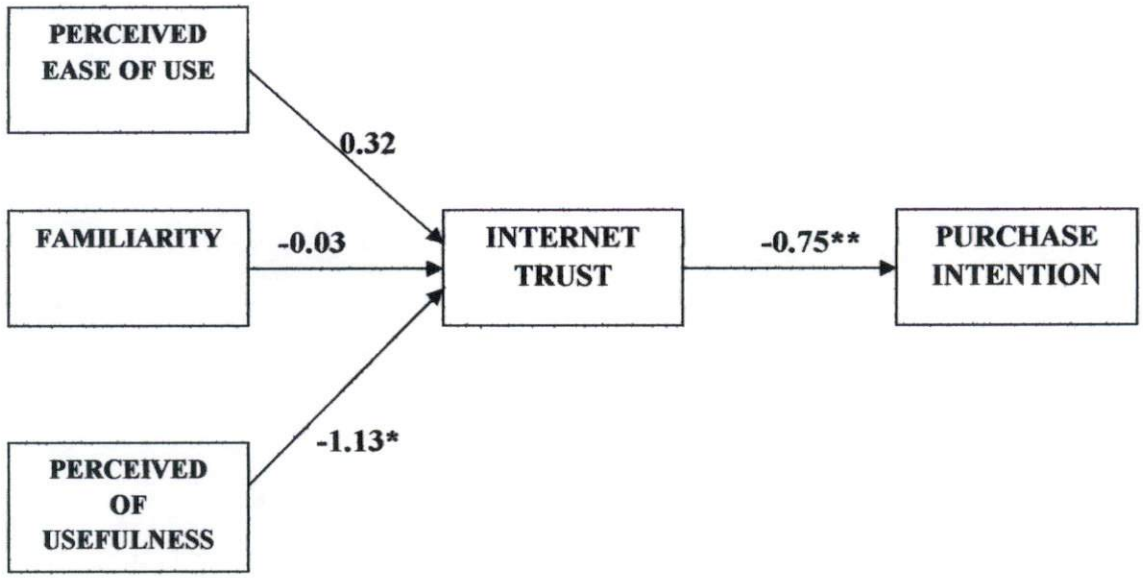
H	Path	Estimate	SE	CR	P	Judgement
H1	Internet Trust ← Familiarity	,111	,244	,456	,648	Not Significant
H2	Internet Trust ← POU	,837	,456	1,985	,046	Significant
H3	Internet Trust ← PEOU	-,248	,348	-,713	,476	Not Significant
H4	Purchase Intention ← Internet Trust	,614	,073	8,420	***	Significant

Note: *significant at p<.05, **significant at p <.01.

Source: Processed from questionnaires using SEM AMOS

Based on the theoretical model and the result of SEM AMOS , the researcher got measurement and result of the standardized regression weight (show at appendix SEM analysis summary) that can be seen as follows:

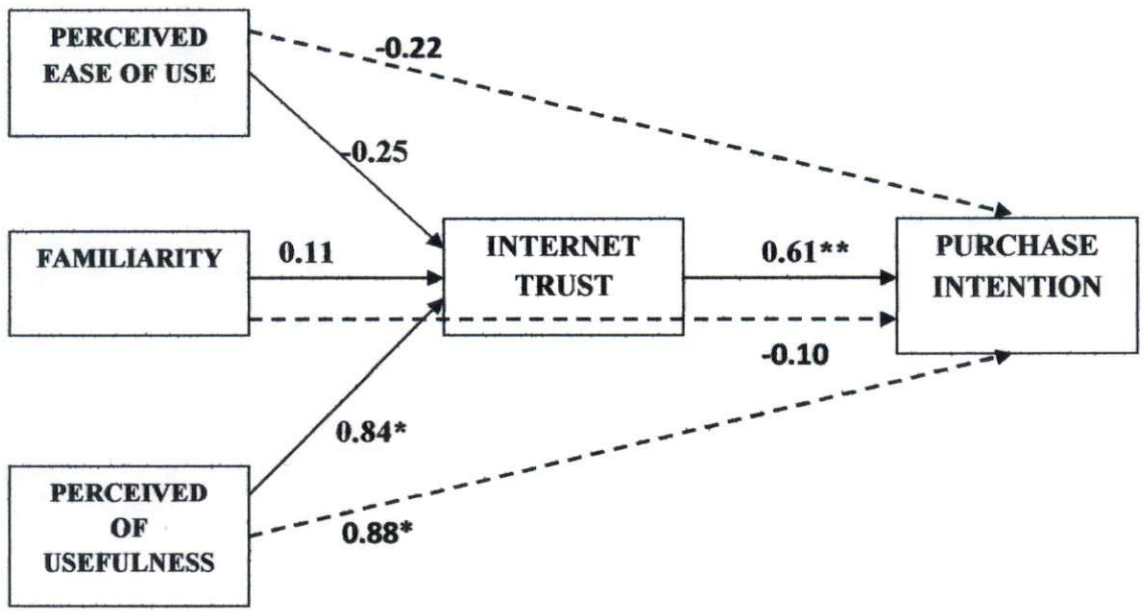
Figure 5.1 Path Diagram for the Initial Theoretical Model



Note: *significant at p<.05, **significant at p<.01

Source: Processed from questionnaires using SEM AMOS

Figure 5.2 Path Diagram for the Revised Theoretical Model



Note: This path diagram not in hypothesized but based on Modification Index.

*significant at p<.05, **significant at p<.01

Source: Processed from questionnaires using SEM AMOS

The researcher tested the hypothesis By SEM and Amos software. It measured direct or indirect effect of the exogenous variables that can be specified by identifying paths among variables, a path analysis was conducted to test the overall causal model. As discussed in the earlier section, the model has been tested to assess the overall fit of the model. Also, individual tests of the hypothesized relationship were conducted. The critical t value (CR) used to assess the significance of the relationship between two path is 1.96 ($p<.05$). A CR value above 1.96 means the relationship of the causal model is significant. The results of the hypotheses testing are shown in table 5.24.

H1: Internet Trust has positive influence on Purchase Intention in using the internet for online shopping.

Hypothesis 1 investigated Internet trust has positive influence on purchase intention in using the internet for online shopping. Because the standard path coefficient of 0.614, the critical ratio value of 8.420 (> 1.96), and p with *** (<.01) were significant, hypothesis 1 was supported.

H2: There is positive relationship between Internet Trust and Perceived of Usefulness (POU) to use internet for online shopping.

Hypothesis 2 examined There is positive relationship between internet trust and perceived of usefulness to use internet for online shopping. Because the standard path coefficient of 0.837, the critical ratio value of 1.985 (> 1.96), and p with 0.046 (<.05) were significant, hypothesis 2 was supported.

H3: There is positive relationship between Internet Trust and Perceived Ease of Use (PEOU) to use internet for online shopping.

Hypothesis 3 tested there is positive relationship between internet trust and perceived ease of use to use internet for online shopping. Because the standard

path coefficient of -0.248, the critical ratio value of -0.713 (< 1.96), and p with 0.476 (>.05) were not significant, this indicate that intrnet trust has negative relationship on perceived ease of use (PEOU), hypothesis 3 was not supported.

H4: Familiarity with the Internet will increase Trust in online transaction.

Hypothesis 4 investigated familiarities with the internet will increase trust in online transaction. Because the standard path coefficient of 0.111, the critical ratio value of 0.456 (< 1.96), and p with 0.648 (>.05) were not significant, this indicate that familiarity has negative relationship on internet trust, hypothesis 4 was not supported.

Based on hypothesis test above, we can investigate the result of each hypothesis. The summary of result hypothesis can be seen in table 5.25.

Table 5.25 Summary of Hypotheses Testing

	Hypotheses	Results
H1	Internet Trust has positive influence on Purchase Intention in using the internet for online shopping.	Supported
H2	There is positive relationship between Internet Trust and Perceived of Usefulness (POU) to use internet for online shopping.	Supported
H3	There is positive relationship between Internet Trust and Perceived Ease of Use (PEOU) to use internet for online shopping.	Not Supported
H4	Familiarity with the Internet will increase Trust in online transaction.	Not Supported

5.9 Discussion of the Research Finding

The main objective of this study was to propose and test conceptual model of the relationship among the constructs of "internet trust", "perceived ease of use", "familiarity", "perceived of usefulness", and "purchase intention". The final model of this is presented in figure 5.2 and show the relationship among the hypothesis which illustrated the key findings of the research.

5.9.1 The Relationship of Internet Trust and Purchase Intention

From the hypothesis, internet trust has positive influence on purchase intention in using the internet for online shopping. As the hypothesized in table 5.25 that mean the research supported the previous study about the relationship between internet trust and purchase intention.

The previous studies about The Influence of Consumers' Trust Beliefs on Intentions to Transact (ITBIT Study that taken by Enrique P. Becerra) seeks to advance the current understanding in the field of trust on consumers' online intentions to transact in the following two aspects.

First, the extant e-tailing literature has centered in understanding intentions to transact using intentions to purchase as its measurement. Due to the nature of the e-tailing environment, personal information, suh as the buyer's name and address, must be provided to complete the purchase. Intended online purchases are sometimes abandoned because of consumers' perceived risk towards providing personal information online (Garbarino and Strahilevitz, 2004). The literature suggests that purchase intentions online may not translate into actual transactions

unless one intends to provide personal information to complete the online purchase (Shim et al., 2001). Since trust minimizes risk, trust may reduce perceptions of risk towards providing personal information online.

Second, the extant e-tailing trust literature excludes influences that the product category and the brand may have on consumers' online intentions to transact. The risk literature points to the importance of the product category and the brand (Mitchell, Yamin, and Pichene 1996) and the retailing literature points to the importance of the brand, vendor, and salesperson (Delgado-Ballaster, Munuera-Aleman 1999, Davis, Buchanan-Oliver, and Brondie 2000) on intentions to transact.

Purchase intention relates to willingness to transact with an e-tailing vendor to purchase a product or service (McKnight, Choudhury, and Kacmar, 2002b). Pavlou (2003), in a study using a consumer population, found that trust is the most influential predictor of purchase intentions, and purchase intentions fully mediate to influences of trust, perceived risk, perceived usefulness, and perceived ease of use on actual behavior. Gefen, Krahanna, and Straub (2003) found that trust and perceived usefulness are important predictors of intentions to purchase, but perceived usefulness is the strongest predictor of the two. Intentions to provide personal information relates to willingness to share personal information, such as name, address, e-mail address, etc., in order to complete the transaction with the online vendor (McKnight, Chondhury, and Kacmar, 2002a).

There are many previous studies (e.g. Harding, 1993; Heijden et al. 2003; Jarvenpaa et al. 1999) who have researched between internet trust and purchase

intention. A previous study that conducted by Harding (1993) in research "A Comparison Study of Korean, Taiwanese, and UK Consumers in Electronic Shopping" found the online consumer trust is not considered as a distrust because trust is indirectly linked to purchase intentions. Distrust may lead to a much more dramatic effects on one's decisions with regard to maintaining and switching relations than can be attributed to a simple degrading of trust. In the same research also, Heijden et al. 2003 and Jarvenpaa et al. 1999 found the role of attitudes to bridging the relationship between trust and purchase intentions. That is, the relationship between trust and purchase intentions is significantly mediated by attitudes, regardless of any level of trust. So, trust is not fully mediated variable to bridge over relationship with purchase intention.

Based on the result and supported by previous study Pavlou (2003), in a study using a consumer population, found that trust is the most influential predictor of purchase intentions. It was proved by the hypothesis 1 that also supports another previous study that explained about the relationship between internet trust and purchase intention.

5.9.2 The Relationship of Internet Trust and Perceived of Usefulness (POU)

From the hypothesis, there is positive relationship between internet trust and perceived of usefulness to use internet for online shopping. As the hypothesized in table 5.25 that mean the research supported the previous study about the relationship between internet trusts and perceived of usefulness.

Trust can increase certain aspects of the perceived usefulness of a Web site (Reichheld and Schefter 2000). The usefulness of a Web site depends on both the

effectiveness of its relevant technological properties, such as advanced search engines, and on the extent of the human service behind information technology, which makes the non technological aspects of the information technology effective. The benefits of a Web site can be classified as benefits relating to the current activities, such as the usefulness of the technology itself, and to benefits relating to future benefits, such as getting the items that were ordered. Regarding the longer term benefits, trust should increase the perceived usefulness of the interaction through Web site by increasing the future benefits, such as getting the products or services with honest, caring, and feel satisfaction from e-vendor. This is the dual nature of a Web site as both an information technology and a social interface to the e-vendor. When the e-vendor is viewed as trustworthy, trust is related to the latter, it can makes the Web site beneficial to the extent that customers are often willing to pay a premium price for just that added special relationship with an e-vendor that they trust (Reichheld and Schefter 2000).

Based on the result and supported by previous study (Reichheld and Schefter 2000), trust can increase certain aspects of the perceived usefulness of a Web site. It was proved by the hypothesis 2 that also supports another previous study that explained about the relationship between internet trusts and perceived of usefulness. Especially in this research, the internet trust directly and positively relate to perceived of usefulness.

5.9.3 The Relationship of Internet Trust and Perceived Ease of Use (PEOU)

One of the most prominent aspects of appearance in e-vendor is the ease of use of its Web site. PEOU should also increase trust through the perception that

the e-vendor is investing in the realationship, and in so doing signals a commitment to the relationship between buyer and seller (Ganesan, 1994). In a Web environment, where the main interaction consumers have with the e-vendor is through the Web site, an obvious way to signal such a commitment is through the character of the Web site. If more effort is placed in configuring the Web site so that it is usable and navigable, users will conclude that it is both easy to use and that the e-vendor is investing in the relationship. Moreover, well explained and easy to understand processes are a recipe for creating trust in business interactions (Kumar, 1996) as well as reducing the misunderstandings that happen it (Blau, 1964). Then, with good signal and ease of use, we can get more knowledge for understand about the useful of Web site and also we can find Web site based on our want in order we can use for interaction for purchase goods or services.

From that definition the perceived ease of use is not directly contribute on internet trust because we need perception that the e-vendor is investing in the realationship and in so doing signals a commitment betwen us. Relate on this research, the result of hypothesis 3 was not supported. It means that there is no significant relationship between perceived ease of use and internet trust for online shopping.

5.9.4 The Relationship of Internet Trust and Familiarity

In the development of trust, "the familiarity of the trustee is certainly a vital factor" (Luhmann, 1979: 33). Some studies have suggested that familiarity increases trust. Familiarity with what is going on, why it is happening, and the parties involved may create trust in business relationships (Kumar, 1996).

Familiarity increases customer trust in online vendors (Gefen, Karahanna and Straub, 2003). Through repeatedly making promises and delivering on e-vendor can given salesperson may gain the confidence of customers (Doyle and Roth, 1992; Swan et al., 1985). In the context of e-commerce, an empirical study has demonstrated that familiarity with a website increases customer trust in the online vendor providing the website (Gefen, 2000). In addition, familiarity increases the "illusin of control," encourage an unrealistically inflated perception of personal control (Langer, 1975; Taylor and Brown, 1988), and the illusion of contol in turn encourages the development of trust (McKnight, et al., 1998). Its means, with familiarity is hard for e-vendor to control what our needs and wants that can make adverse us in purchasing goods and services. Because of that, we should know about procedures, product category that provide by e-vendor in order reduces confusion for online transactions. Then the most important think also we should know about brand of e-vendor itself in order reduces uncertainty purchasing activity and we can receive our ordering based on our needs and wants.

Based on Gefen (2000) in the context of e-commerce, an empirical study has demonstrated that familiarity with a website increases customer trust in the online vendor providing the website. Relate on this research, the result of hypothesis 4 was not supported. It means that there is no significant relationship between familiarity and internet trust. From that definition the individual's belief in using internet is not directly contribute on how they got useful information about internet. Thus, hypotheses test in previous section have been contra with previous studies, it means that in this research, familiarity did not influence internet trust in online transaction.

CHAPTER VI

CONCLUSION, LIMITATION, RECOMMENDATION AND IMPLICATION

6.1 Conclusion of the Research

According to the data analysis and the result performed within this research, Researcher concludes that:

1. The research is conducted to measure the perceived ease of use, familiarity, perceived of usefulness, and internet trust as antecedent of purchase intention at Andalas University. The respondents are the students of bachelor undergraduate at Andalas University.
2. There is not role of internet trust in mediating variable with purchase intention.
3. According to the result and the structural equation modeling, the internet trust is directly and positively related to the purchase intention. It means internet trust influence purchase intention of students at Andalas University to online shopping.
4. Based on the hypothesis result, perceived of usefulness is directly and positively related to internet trust.
5. Perceived ease of use is not directly contribute on internet trust because we need perception that the e-vendor is investing in the realationship and in so doing signals a commitment betwen us.
6. The usage of internet is affected by the culture in a community. If people believe that using the internet brings negative impacts, the result will be

the low usage of online transaction facilities, such as online shopping and internet banking.

6.2 Limitation and Recommendation of the Research

There are some limitations and recommendation for the future research:

1. It is really limited sample in this research. In the next research hope using more samples, so it will contribute accurate result.

2. The area or scope of the research is only at Andalas University, in future research it should to take another university in order to get accurate result.

3. The respondent only undergraduate, in future research hope take another respondent such as master degree or diploma degree.

4. This research use internet trust as meadiating variable to build relationship with purchase intention but doesn't give positive impact to the other variables (perceived ease of use and familiarity). So it will be better if further research using other variable as mediating than these research to compare and get different result.

6.3 Implication of the Research

- The benefits of a Web site such as the usefulness of the technology itself, and to benefits relating to future benefits, such as getting the items that were ordered. Regarding the longer term benefits, trust should increase the perceived usefulness of the interaction through Web site by increasing the future benefits, such as getting the products or services with honest,

caring, and feel satisfaction from e-vendor can increase purchase intention of customer to use internet as a media for online transactions.

- The usage of internet is affected by the culture in a community. If people believe that using the internet brings negative impacts, the result will be the low usage of online transaction facilities, such as online shopping and internet banking. Another reason of the low usage of internet transactions is the anxiety when carrying out a transaction.

- For e-vendors should build web sites that are not only useful, secure, and that respect privacy, but that are also trustworthy. Web sites can exploit useful techniques or informative content to encourage consumers to feel benevolent and safety to do online transaction.

- Many retailer sites that can we use in order easy for us to find and purchase product or services that we want. The most important think is we should familiar and trust with the sites in order hard for them to cheat us. So, with e-commerce we can search and compare various product or service alternatives from different online stores that are located in different parts of the world.

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APPENDIX 1

QUESTIONNAIRE

Dear Respondent,

Thank you for your willingness to complete this survey. The purpose of the survey is to determine the antecedents of student's online shopping intention at Andalas University. This is an anonymous and confidential survey. You cannot be identified and the answers your provide will be used for research purpose only.

Please answer all of the questions. There is no right or wrong answers.

Part A: Personal Data

1. Gender

   ☐ Female ☐ Male

2. Age

   ☐ < 20 ☐ 20 – 25
   ☐ > 25

3. Strata

   ☐ D3 ☐ S1
   ☐ S2

4. Faculty : .....

5. Department : .....

6. Program

   ☐ Reguler ☐ Irreguler
   ☐ Internasional

7. Internet Access Media

   ☐ HP ☐ Computer / Laptop

8. Internet Access Location

☐ Internet Cafe ☐ Campus
☐ Home / Renting Room

9. Product that often purchase online..... (May choose more than 1)

☐ Accesories ☐ Electronic
☐ Otomotive ☐ Fashion and Mode
☐ Face & Skin Maintenance ☐ Sports Tools
☐ Ticket event ☐ Hardware, Software, Tools
☐ Toys & Hobbies ☐ Foods, Drinks, & Medicine
☐ Houesehold Tools ☐ Stationary
☐ Others .....

10. Monthly Expenses

☐ < 500.000 ☐ 750.000 – 1.000.000
☐ 500.000 – 750.000 ☐ > 1.000.000

Part B

NO	Familiarity	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	I am familiar with the online vendor through reading magazines/newspaper articles or ads.	☐	☐	☐	☐	☐
2	I am familiar with the online vendor through visiting the site and searching for CDs/books.	☐	☐	☐	☐	☐
3	I am familiar with the online vendor through purchasing CDs/books at this site.	☐	☐	☐	☐	☐

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NO	Internet Trust (Cheung dan Lee, 2000)	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	Internet shopping is unreliable.	☐	☐	☐	☐	☐
2	In general, I cannot rely on internet vendors to keep the promises that they make.	☐	☐	☐	☐	☐
3	Internet shopping cannot be trusted; there are just too many uncertainties.	☐	☐	☐	☐	☐

Connoly, R. (2008), "Factor influencing Irish consumer s' trust in internet shopping ", *Management Research News*, Vol. 31, No. 5, pp. 339- 358.

NO	Purchase Intention	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	It is likely that I will transact with this web retailer in the near future.	☐	☐	☐	☐	☐
2	Given the chance, I intend to use this retailer's web site.	☐	☐	☐	☐	☐
3	Given the chance, I predict that I should use this retailer's web site in the future.	☐	☐	☐	☐	☐

Chen, Yu-Hui, Barnes, S. (2007), "Initial trust and online buyer behavior", Industrial Management & Data Systems Vol. 107 No. 1, pp. 21-36.

NO	Perceived of Usefulness	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	The content or information on this web site is useful for buying the products or services that it sells or markets.	☐	☐	☐	☐	☐
2	The online information on this web site facilitates decision-making processes.	☐	☐	☐	☐	☐
3	This web site is easy and functional for purchasing online.	☐	☐	☐	☐	☐
4	This web site can increase my shopping effectiveness.	☐	☐	☐	☐	☐

Chen, Yu-Hui, Barnes, S. (2007), "Initial trust and online buyer behavior", Industrial Management & Data Systems Vol. 107 No. 1, pp. 21-36.

NO	Perceived Ease of Use	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	This web site is easy to learn to use.	☐	☐	☐	☐	☐
2	It is easy to get this web site to do what I want.	☐	☐	☐	☐	☐
3	My interactions with the web site are clear and understandable.	☐	☐	☐	☐	☐

Chen, Yu-Hui, Barnes, S. (2007), "Initial trust and online buyer behavior", Industrial Management & Data Systems Vol. 107 No. 1, pp. 21-36.

APPENDIX 2

QUESTIONNAIRE TRANSLATE

Responden yang terhormat,

Terimakasih kami sampaikan atas kesediaan Sdr/i untuk mengisi lembaran kuesioner ini. Tujuan dari penelitian ini adalah untuk mengetahui variable penentu niat Sdr/I dalam bertransaksi online. Penelitian ini bersifat anonim karena kami menjaga kerahasiaan identitas responden. Jawaban Sdr/I murni untuk tujuan penelitian semata. **Mohon kesediaan Sdr/I untuk menjawab semua pertanyaan yang tersedia**. Tidak ada jawaban yang benar atau salah.

Bagian A: Data Personal

1. Jenis Kelamin

   ☐ Perempuan ☐ Laki – Laki

2. Umur

   ☐ < 20 ☐ 20 – 25
   ☐ > 25

3. Strata

   ☐ D3 ☐ S1
   ☐ S2

4. Fakultas : .....

5. Jurusan : .....

6. Program

   ☐ Reguler ☐ Reguler mandiri
   ☐ Internasional

7. Media Akses Internet

   ☐ HP ☐ Komputer / Laptop

8. Lokasi akses yang sering digunakan

☐ Warnet ☐ Kampus
☐ Rumah / Kos

9. Produk yang sering / pernah dibeli online..... (Boleh pilih lebih dari 1)

☐ Aksesoris ☐ Elekronik
☐ Otomotive ☐ Fashion and Mode
☐ Perawatan kulit & wajah ☐ Peralatan olahraga
☐ Ticket event ☐ Hardware, Software, tools
☐ Toys & Hobbies ☐ Makanan, minuman, & Obat – obatan
☐ Peralatan rumah tangga ☐ Stationary (buku & alat tulis)
☐ Lainnya .....

10. Pengeluaran per bulan

☐ < 500.000 ☐ 750.000 – 1.000.000
☐ 500.000 – 750.000 ☐ > 1.000.000

Bagian B

NO	**Pengenalan dengan Internet**	**Sangat Setuju**	**Setuju**	**Netral**	**Kurang Setuju**	**Tidak Setuju**
1	Saya kenal dengan internet dengan membaca artikel majalah surat kabar / atau iklan	☐	☐	☐	☐	☐
2	Saya kenal dengan internet dengan mengunjungi situs tersebut dan mencari CD / buku	☐	☐	☐	☐	☐
3	Saya kenal dengan internet melalui pembelian CD / buku di situs ini	☐	☐	☐	☐	☐

Gefen, D., Karahannna, E., and Straub, DW. (2003), "Trust and TAM in online shopping; integrated model", *MIS Quarterly*, Vol. 27, No 1, March, pp. 51 – 90.

NO	**Kepercayaan berbelanja internet (Cheung dan Lee, 2000)**	**Sangat Setuju**	**Setuju**	**Netral**	**Kurang setuju**	**Tidak Setuju**
1	Belanja online melalui internet tidak dapat diandalkan	☐	☐	☐	☐	☐
2	Secara umum, saya tidak bisa mengandalkan vendor internet untuk menjaga janji yang telah mereka buat	☐	☐	☐	☐	☐
3	Belanja internet tidak bisa dipercaya karena terlalu banyak ketidakpastian	☐	☐	☐	☐	☐

Connoly, R. (2008), "Factor influencing Irish consumer s' trust in internet shopping ", *Management Research News*, Vol. 31, No. 5, pp. 339- 358.

NO	**Niat membeli terhadap belanja online**	**Sangat Setuju**	**Setuju**	**Netral**	**Kurang Setuju**	**Tidak Setuju**
1	Sepertinya dalam waktu dekat ini saya akan melakukan transaksi dengan situs web retailer ini	☐	☐	☐	☐	☐
2	Dengan kesempatan ini, saya akan merencanakan untuk menggunakan situs web retailer ini	☐	☐	☐	☐	☐
3	Dengan kesempatan ini, saya prediksikan bahwa saya harus menggunakan situs web retailer ini untuk masa mendatang	☐	☐	☐	☐	☐

Chen, Yu-Hui, Barnes, S. (2007), "Initial trust and online buyer behavior", Industrial Management & Data Systems Vol. 107 No. 1, pp. 21-36.

NO	**Kegunaan yang dirasakan terhadap belanja online**	**Sangat Setuju**	**Setuju**	**Netral**	**Kurang Setuju**	**Tidak Setuju**
1	Informasi yg tersedia di website sangat berguna dalam pembelian produk / jasa	☐	☐	☐	☐	☐
2	Informasi online yang tersedia di website sangat bepengaruh dalam proses pengambilan keputusan	☐	☐	☐	☐	☐
3	Situs web ini mudah dan fungsional untuk pembelian online	☐	☐	☐	☐	☐
4	Situs web ini dapat meningkatkan efektivitas belanja saya.	☐	☐	☐	☐	☐

Chen, Yu-Hui, Barnes, S. (2007), "Initial trust and online buyer behavior", Industrial Management & Data Systems Vol. 107 No. 1, pp. 21-36.

NO	**Kemudahan yang dirasakan terhadap belanja Online**	**Sangat Setuju**	**Setuju**	**Netral**	**Kurang Setuju**	**Tidak Setuju**
1	Situs web mudah untuk dipelajari dan digunakan	☐	☐	☐	☐	☐
2	Sangat mudah menemukan website yang sesuai dengan apa yang saya inginkan	☐	☐	☐	☐	☐
3	Interaksi saya dengan situs web menjadi jelas dan dimengerti	☐	☐	☐	☐	☐

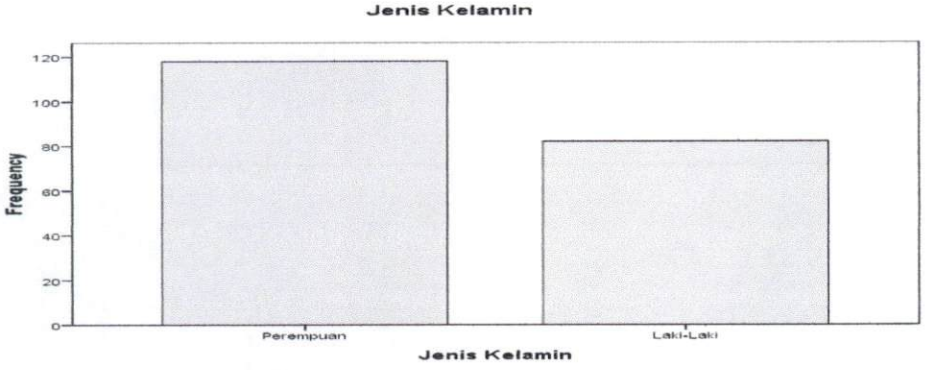
Chen, Yu-Hui, Barnes, S. (2007), "Initial trust and online buyer behavior", Industrial Management & Data Systems Vol. 107 No. 1, pp. 21-36.

APPENDIX 3

FREQUENCY OF RESPONDENT CHARACTERISTICS

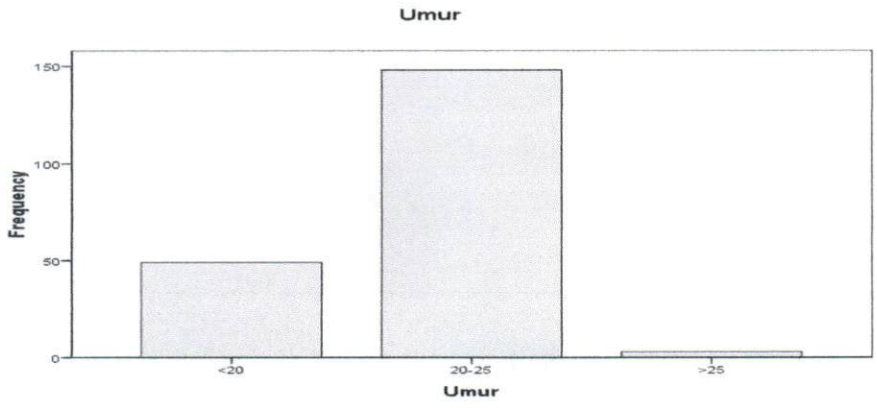
Jenis Kelamin

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Perempuan	118	59.0	59.0	59.0
	Laki-Laki	82	41.0	41.0	100.0
	Total	200	100.0	100.0	



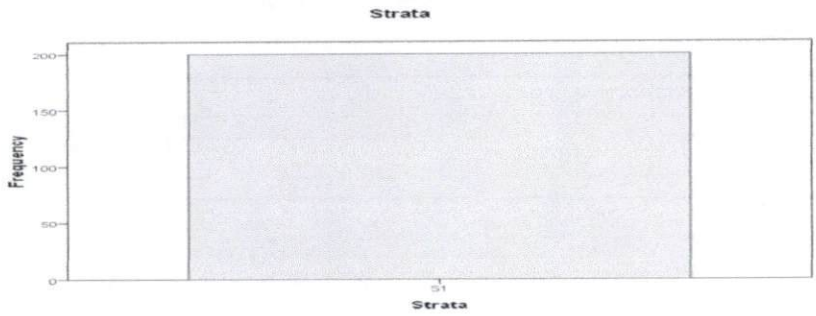
Umur

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<20	49	24.5	24.5	24.5
	20-25	148	74.0	74.0	98.5
	>25	3	1.5	1.5	100.0
	Total	200	100.0	100.0	



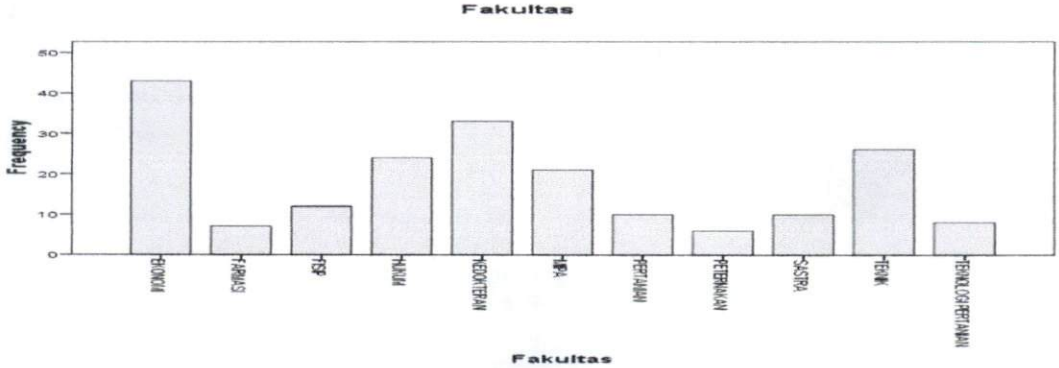
Strata

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	S1	200	100.0	100.0	100.0

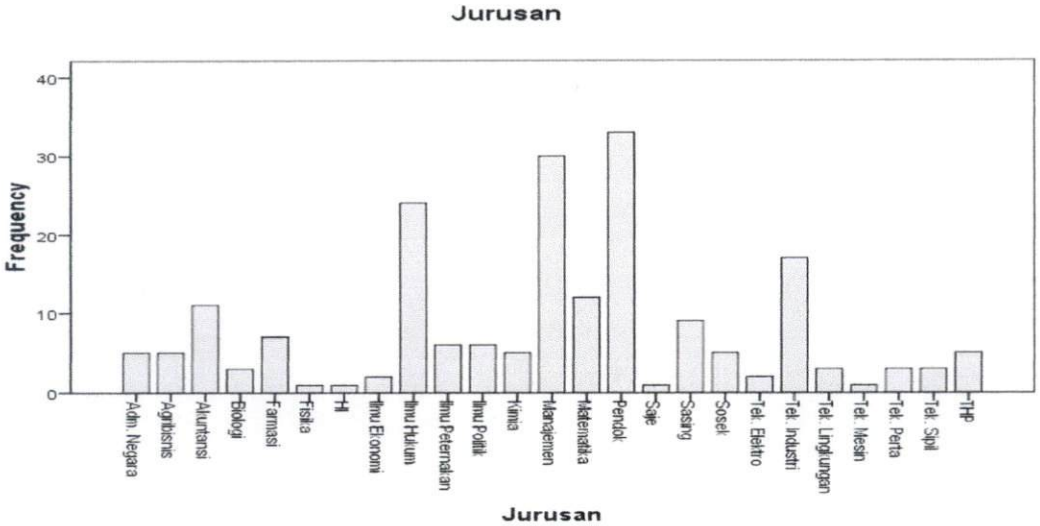


Fakultas

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	EKONOMI	43	21.5	21.5	21.5
	FARMASI	7	3.5	3.5	25.0
	FISIP	12	6.0	6.0	31.0
	HUKUM	24	12.0	12.0	43.0
	KEDOKTERAN	33	16.5	16.5	59.5
	MIPA	21	10.5	10.5	70.0
	PERTANIAN	10	5.0	5.0	75.0
	PETERNAKAN	6	3.0	3.0	78.0
	SASTRA	10	5.0	5.0	83.0
	TEKNIK	26	13.0	13.0	96.0
	TEKNOLOGI PERTANIAN	8	4.0	4.0	100.0
	Total	200	100.0	100.0	

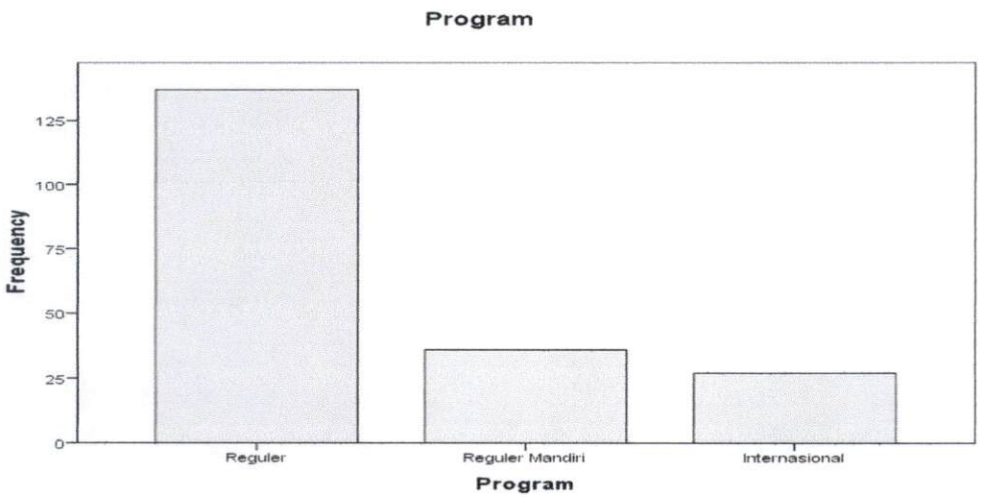


		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Adm. Negara	5	2.5	2.5	2.5
	Agribisnis	5	2.5	2.5	5.0
	Akuntansi	11	5.5	5.5	10.5
	Biologi	3	1.5	1.5	12.0
	Farmasi	7	3.5	3.5	15.5
	Fisika	1	.5	.5	16.0
	HI	1	.5	.5	16.5
	Ilmu Ekonomi	2	1.0	1.0	17.5
	Ilmu Hukum	24	12.0	12.0	29.5
	Ilmu Peternakan	6	3.0	3.0	32.5
	Ilmu Politik	6	3.0	3.0	35.5
	Kimia	5	2.5	2.5	38.0
	Manajemen	30	15.0	15.0	53.0
	Matematika	12	6.0	6.0	59.0
	Pendok	33	16.5	16.5	75.5
	Saje	1	.5	.5	76.0
	Sasing	9	4.5	4.5	80.5
	Sosek	5	2.5	2.5	83.0
	Tek. Elektro	2	1.0	1.0	84.0
	Tek. Industri	17	8.5	8.5	92.5
	Tek. Lingkungan	3	1.5	1.5	94.0
	Tek. Mesin	1	.5	.5	94.5
	Tek. Perta	3	1.5	1.5	96.0
	Tek. Sipil	3	1.5	1.5	97.5
	THP	5	2.5	2.5	100.0
	Total	200	100.0	100.0	



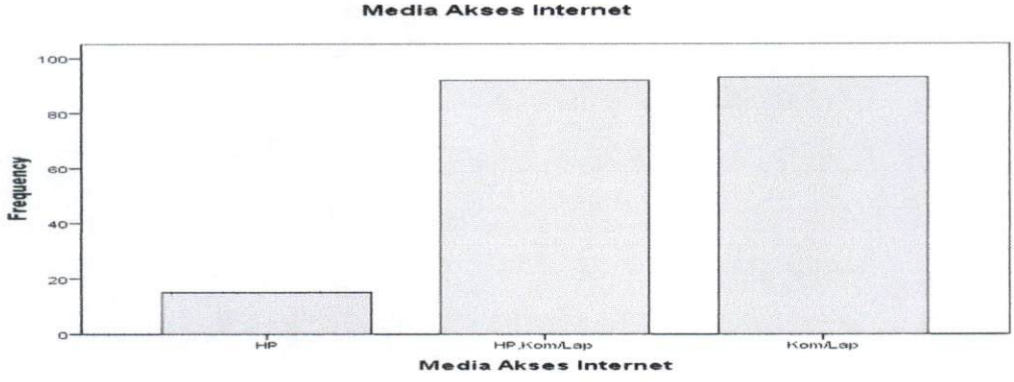
Program

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Reguler	137	68.5	68.5	68.5
	Reguler Mandiri	36	18.0	18.0	86.5
	Internasional	27	13.5	13.5	100.0
	Total	200	100.0	100.0	



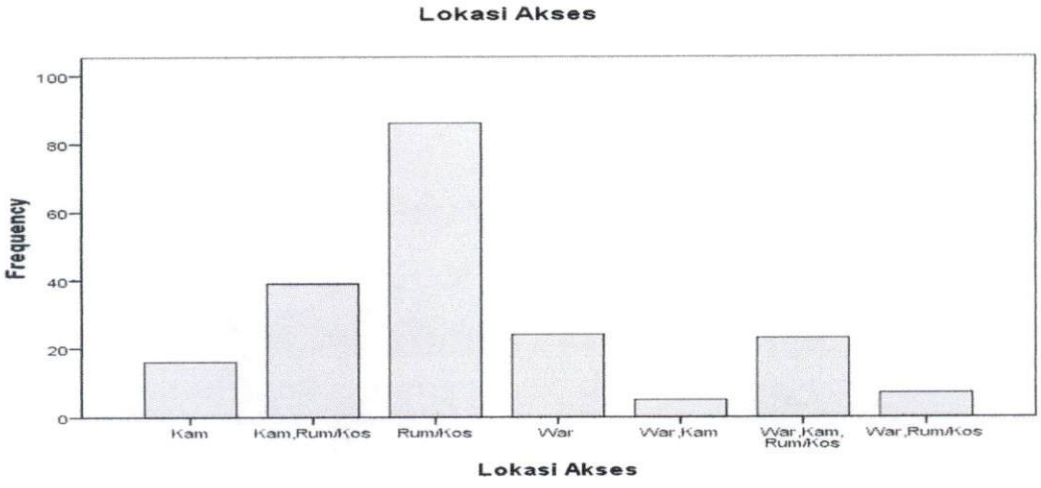
Media Akses Internet

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	HP	15	7.5	7.5	7.5
	HP,Kom/Lap	92	46.0	46.0	53.5
	Kom/Lap	93	46.5	46.5	100.0
	Total	200	100.0	100.0	



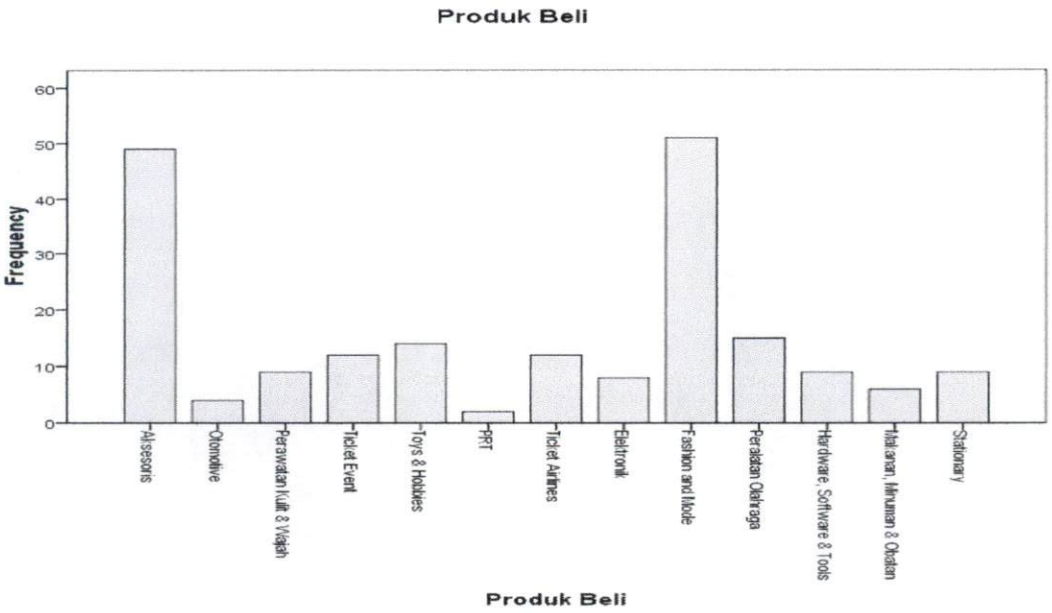
Lokasi Akses

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Kam	16	8.0	8.0	8.0
	Kam,Rum/Kos	39	19.5	19.5	27.5
	Rum/Kos	86	43.0	43.0	70.5
	War	24	12.0	12.0	82.5
	War,Kam	5	2.5	2.5	85.0
	War,Kam,Rum/Kos	23	11.5	11.5	96.5
	War,Rum/Kos	7	3.5	3.5	100.0
	Total	200	100.0	100.0	



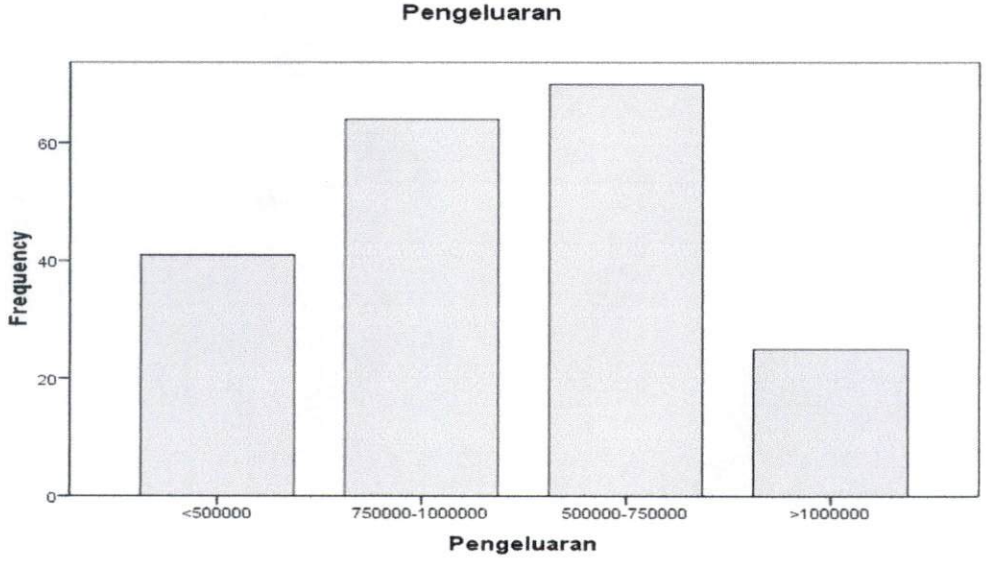
Produk Beli

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Aksesoris	49	24.5	24.5	24.5
	Otomotive	4	2.0	2.0	26.5
	Perawatan Kulit & Wajah	9	4.5	4.5	31.0
	Ticket Event	12	6.0	6.0	37.0
	Toys & Hobbies	14	7.0	7.0	44.0
	PRT	2	1.0	1.0	45.0
	Ticket Airlines	12	6.0	6.0	51.0
	Elektronik	8	4.0	4.0	55.0
	Fashion and Mode	51	25.5	25.5	80.5
	Peralatan Olahraga	15	7.5	7.5	88.0
	Hardware, Software & Tools	9	4.5	4.5	92.5
	Makanan, Minuman & Obatan	6	3.0	3.0	95.5
	Stationary	9	4.5	4.5	100.0
	Total	200	100.0	100.0	



Pengeluaran

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<500000	41	20.5	20.5	20.5
	750000-1000000	64	32.0	32.0	52.5
	500000-750000	70	35.0	35.0	87.5
	>1000000	25	12.5	12.5	100.0
	Total	200	100.0	100.0	



APPENDIX 4

MEANS

FAMILIARITY

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Familiarity 1	200	1	5	2.63	1.122
Familiarity 2	200	1	5	2.28	.936
Familiarity 3	200	1	5	3.01	1.209
Valid N (listwise)	200				

PERCEIVED EASE OF USE

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Perceived Ease 1	200	1	5	1.96	.711
Perceived Ease 2	200	1	5	2.14	.870
Perceived Ease 3	200	1	5	2.15	.873
Valid N (listwise)	200				

PERCEIVED OF USEFULNESS

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Perceived Usefulness 1	200	1	5	1.91	.706
Perceived Usefulness 2	200	1	5	1.98	.811
Perceived Usefulness 3	200	1	5	2.30	.909
Perceived Usefulness 4	200	1	5	2.56	1.011
Valid N (listwise)	200				

PURCHASE INTENTION

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Purchase Intention 1	200	1	5	2.41	1.076
Purchase Intention 2	200	1	5	2.55	1.050
Purchase Intention 3	200	1	5	2.64	1.071
Valid N (listwise)	200				

INTERNET TRUST

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Internet Trust 1	200	1	5	3.37	1.200
Internet Trust 2	200	1	5	3.11	1.129
Internet Trust 3	200	1	5	3.23	1.196
Valid N (listwise)	200				

APPENDIX 5

VALIDITY TESTING

PERCEIVED OF USEFULNESS

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.741
Bartlett's Test of Sphericity	Approx. Chi-Square	199.272
	df	6
	Sig.	.000

Communalities

	Initial	Extraction
Perceived Usefulness 1	1.000	.607
Perceived Usefulness 2	1.000	.605
Perceived Usefulness 3	1.000	.592
Perceived Usefulness 4	1.000	.552

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.357	58.919	58.919	2.357	58.919	58.919
2	.699	17.465	76.383			
3	.521	13.034	89.418			
4	.423	10.582	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component
	1
Perceived Usefulness 1	.779
Perceived Usefulness 2	.778
Perceived Usefulness 3	.769
Perceived Usefulness 4	.743

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

PERCEIVED EASE OF USE

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.686
Bartlett's Test of Sphericity	Approx. Chi-Square	127.293
	df	3
	Sig.	.000

Communalities

	Initial	Extraction
Perceived Ease 1	1.000	.652
Perceived Ease 2	1.000	.672
Perceived Ease 3	1.000	.642

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.967	65.551	65.551	1.967	65.551	65.551
2	.536	17.879	83.430			
3	.497	16.570	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component
	1
Perceived Ease 1	.807
Perceived Ease 2	.820
Perceived Ease 3	.801

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

FAMILIARITY

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.627
Bartlett's Test of Sphericity	Approx. Chi-Square	71.187
	df	3
	Sig.	.000

Communalities

	Initial	Extraction
Familiarity 1	1.000	.511
Familiarity 2	1.000	.550
Familiarity 3	1.000	.653

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.714	57.120	57.120	1.714	57.120	57.120
2	.727	24.227	81.347			
3	.560	18.653	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component
	1
Familiarity 1	.715
Familiarity 2	.742
Familiarity 3	.808

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

INTERNET TRUST

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.744
Bartlett's Test of Sphericity	Approx. Chi-Square	325.780
	df	3
	Sig.	.000

Communalities

	Initial	Extraction
Internet Trust 1	1.000	.789
Internet Trust 2	1.000	.825
Internet Trust 3	1.000	.822

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.436	81.194	81.194	2.436	81.194	81.194
2	.312	10.409	91.603			
3	.252	8.397	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component
	1
Internet Trust 1	.888
Internet Trust 2	.908
Internet Trust 3	.907

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

PURCHASE INTENTION

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.741
Bartlett's Test of Sphericity	Approx. Chi-Square	360.414
	df	3
	Sig.	.000

Communalities

	Initial	Extraction
Purchase Intention 1	1.000	.803
Purchase Intention 2	1.000	.861
Purchase Intention 3	1.000	.818

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.483	82.753	82.753	2.483	82.753	82.753
2	.305	10.179	92.932			
3	.212	7.068	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component
	1
Purchase Intention 1	.896
Purchase Intention 2	.928
Purchase Intention 3	.905

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

APPENDIX 6

RELIABILITY TESTING

PERCEIVED OF USEFULNESS

Case Processing Summary

		N	%
Cases	Valid	200	100.0
	Excluded[a]	0	.0
	Total	200	100.0

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

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.759	.767	4

Inter-Item Correlation Matrix

	Perceived Usefulness 1	Perceived Usefulness 2	Perceived Usefulness 3	Perceived Usefulness 4
Perceived Usefulness 1	1.000	.550	.453	.378
Perceived Usefulness 2	.550	1.000	.408	.421
Perceived Usefulness 3	.453	.408	1.000	.502
Perceived Usefulness 4	.378	.421	.502	1.000

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Perceived Usefulness 1	6.85	4.721	.570	.370	.704
Perceived Usefulness 2	6.77	4.389	.566	.365	.698
Perceived Usefulness 3	6.45	4.038	.577	.342	.691
Perceived Usefulness 4	6.20	3.796	.547	.313	.717

PERCEIVED EASE OF USE

Case Processing Summary

		N	%
Cases	Valid	200	100.0
	Excluded[a]	0	.0
	Total	200	100.0

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

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.733	.737	3

Inter-Item Correlation Matrix

	Perceived Ease 1	Perceived Ease 2	Perceived Ease 3
Perceived Ease 1	1.000	.498	.465
Perceived Ease 2	.498	1.000	.487
Perceived Ease 3	.465	.487	1.000

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Perceived Ease 1	4.30	2.259	.558	.312	.655
Perceived Ease 2	4.10	1.843	.574	.331	.625
Perceived Ease 3	4.10	1.879	.550	.303	.656

FAMILIARITY

Case Processing Summary

		N	%
Cases	Valid	200	100.0
	Excluded[a]	0	.0
	Total	200	100.0

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

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.621	.623	3

Inter-Item Correlation Matrix

	Familiarity 1	Familiarity 2	Familiarity 3
Familiarity 1	1.000	.275	.379
Familiarity 2	.275	1.000	.412
Familiarity 3	.379	.412	1.000

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Familiarity 1	5.28	3.270	.396	.161	.570
Familiarity 2	5.64	3.749	.416	.186	.549
Familiarity 3	4.91	2.711	.492	.246	.426

INTERNET TRUST

Case Processing Summary

		N	%
Cases	Valid	200	100.0
	Excluded[a]	0	.0
	Total	200	100.0

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

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.884	.884	3

Inter-Item Correlation Matrix

	Internet Trust 1	Internet Trust 2	Internet Trust 3
Internet Trust 1	1.000	.704	.701
Internet Trust 2	.704	1.000	.748
Internet Trust 3	.701	.748	1.000

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Internet Trust 1	6.34	4.726	.752	.565	.855
Internet Trust 2	6.60	4.885	.787	.623	.824
Internet Trust 3	6.48	4.623	.784	.620	.826

PURCHASE INTENTION

Case Processing Summary

		N	%
Cases	Valid	200	100.0
	Excluded[a]	0	.0
	Total	200	100.0

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

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.895	.896	3

Inter-Item Correlation Matrix

	Purchase Intention 1	Purchase Intention 2	Purchase Intention 3
Purchase Intention 1	1.000	.754	.696
Purchase Intention 2	.754	1.000	.773
Purchase Intention 3	.696	.773	1.000

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Purchase Intention 1	5.19	3.991	.770	.600	.872
Purchase Intention 2	5.04	3.908	.829	.688	.821
Purchase Intention 3	4.96	3.963	.784	.628	.860

APPENDIX 7

NORMALITY TESTING

Assessment of normality (Group number 1)

Variable	min	max	skew	c.r.	kurtosis	c.r.
PU4_trans	1,000	2,236	,074	,430	-,452	-1,305
PU3_trans	1,000	2,236	,148	,854	-,268	-,774
PU2_trans	1,000	2,236	,317	1,829	-,092	-,266
PU1_trans	1,000	2,236	,274	1,585	,538	1,553
PI3	1,000	5,000	,347	2,006	-,742	-2,142
PI2_trans	1,000	2,236	,158	,912	-,614	-1,772
PI1_trans	1,000	2,236	,182	1,051	-,767	-2,214
IT3	1,000	5,000	-,387	-2,234	-,924	-2,667
IT2	1,000	5,000	-,280	-1,617	-,995	-2,871
IT1_trans	1,000	2,236	,113	,653	-,897	-2,591
F3	1,000	5,000	,127	,734	-1,125	-3,246
F2_trans	1,000	2,236	,395	2,282	,025	,071
F1_trans	1,000	2,236	,178	1,030	-,704	-2,032
PE3_trans	1,000	2,236	,350	2,021	,106	,306
PE2_trans	1,000	2,236	,248	1,431	-,089	-,256
PE1_trans	1,000	2,236	,333	1,921	1,051	3,033
Multivariate					72,591	21,387

SEM AMOS

Notes for Model (Default model)

Computation of degrees of freedom (Default model)

Number of distinct sample moments:	136
Number of distinct parameters to be estimated:	42
Degrees of freedom (136 - 42):	94

Result (Default model)

Minimum was achieved

Chi-square = 164,017

Degrees of freedom = 94

Probability level = ,000

Model Fit Summary

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	42	164,017	94	,000	1,745
Saturated model	136	,000	0		
Independence model	16	1614,577	120	,000	13,455

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	,017	,908	,867	,627
Saturated model	,000	1,000		
Independence model	,148	,343	,255	,302

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	,898	,870	,954	,940	,953
Saturated model	1,000		1,000		1,000
Independence model	,000	,000	,000	,000	,000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	,783	,704	,747
Saturated model	,000	,000	,000
Independence model	1,000	,000	,000

NCP

Model	NCP	LO 90	HI 90
Default model	70,017	38,302	109,592
Saturated model	,000	,000	,000
Independence model	1494,577	1368,528	1628,029

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	,824	,352	,192	,551
Saturated model	,000	,000	,000	,000
Independence model	8,113	7,510	6,877	8,181

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	,061	,045	,077	,118
Independence model	,250	,239	,261	,000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	248,017	255,863	386,546	428,546
Saturated model	272,000	297,407	720,571	856,571
Independence model	1646,577	1649,566	1699,350	1715,350

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	1,246	1,087	1,445	1,286
Saturated model	1,367	1,367	1,367	1,495
Independence model	8,274	7,641	8,945	8,289

HOELTER

Model	HOELTER .05	HOELTER .01
Default model	143	157
Independence model	19	20

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

			Estimate
Internet trust	<---	Familiarity	,066
Internet trust	<---	Perceived of usefulness	,479
Internet trust	<---	Perceived ease of use	-,151
Purchase intention	<---	Internet trust	,635
Purchase intention	<---	Perceived ease of use	-,139
Purchase intention	<---	Familiarity	-,064
Purchase intention	<---	Perceived of usefulness	,523
PE1_trans	<---	Perceived ease of use	,743
PE2_trans	<---	Perceived ease of use	,728
PE3_trans	<---	Perceived ease of use	,731
F1_trans	<---	Familiarity	,521
F2_trans	<---	Familiarity	,680
F3	<---	Familiarity	,611
IT1_trans	<---	Internet trust	,816
IT2	<---	Internet trust	-,853
IT3	<---	Internet trust	-,867
PI1_trans	<---	Purchase intention	,850
PI2_trans	<---	Purchase intention	,869
PI3	<---	Purchase intention	,861
PU1_trans	<---	Perceived of usefulness	,693
PU2_trans	<---	Perceived of usefulness	,660
PU3_trans	<---	Perceived of usefulness	,718
PU4_trans	<---	Perceived of usefulness	,663

Scalar Estimates (Group number 1 - Default model), Maximum Likelihood Estimates

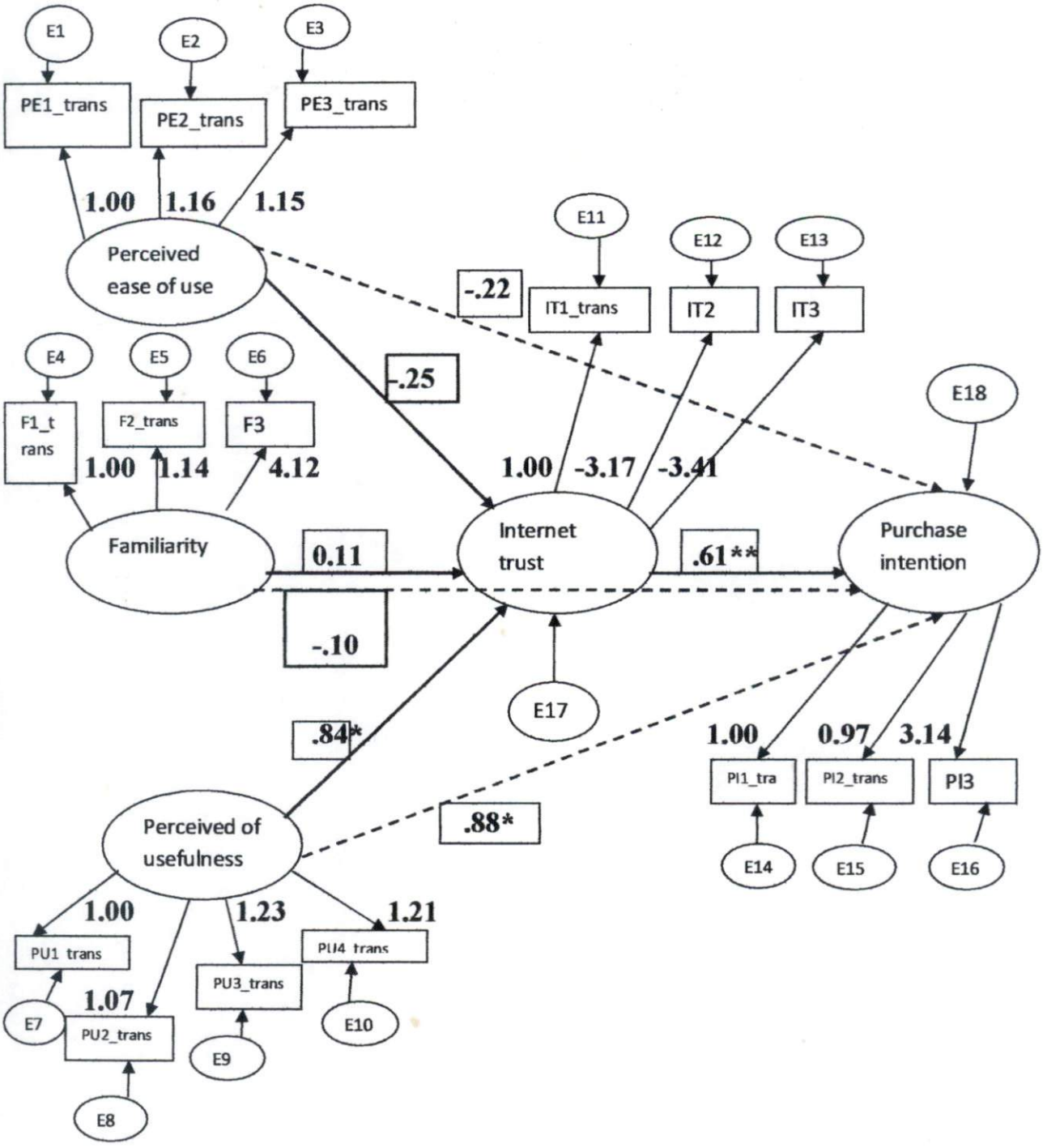
Regression Weights: (Group number 1 - Default model

			Estimate	S.E.	C.R.	P	Label
Internet trust	<---	Familiarity	,111	,244	,456	,648	par_4
Internet trust	<---	Perceived of usefulness	,837	,456	1,985	,046	par_14
Internet trust	<---	Perceived ease of use	-,248	,348	-,713	,476	par_15
Purchase intention	<---	Internet trust	,614	,073	8,420	***	par_5
Purchase intention	<---	Perceived ease of use	-,222	,250	-,889	,374	par_19

			Estimate	S.E.	C.R.	P	Label
Purchase intention	<---	Familiarity	-,105	,167	-,627	,531	par_20
Purchase intention	<---	Perceived of usefulness	,884	,344	2,568	,010	par_21
PE1_trans	<---	Perceived ease of use	1,000				
PE2_trans	<---	Perceived ease of use	1,158	,128	9,040	***	par_6
PE3_trans	<---	Perceived ease of use	1,152	,133	8,664	***	par_7
F1_trans	<---	Familiarity	1,000				
F2_trans	<---	Familiarity	1,142	,260	4,390	***	par_8
F3	<---	Familiarity	4,115	,779	5,282	***	par_9
IT1_trans	<---	Internet trust	1,000				
IT2	<---	Internet trust	-3,165	,234	-13,545	***	par_10
IT3	<---	Internet trust	-3,413	,250	-13,671	***	par_11
PI1_trans	<---	Purchase intention	1,000				
PI2_trans	<---	Purchase intention	,970	,064	15,097	***	par_12
PI3	<---	Purchase intention	3,137	,215	14,587	***	par_13
PU1_trans	<---	Perceived of usefulness	1,000				
PU2_trans	<---	Perceived of usefulness	1,069	,127	8,389	***	par_16
PU3_trans	<---	Perceived of usefulness	1,231	,144	8,547	***	par_17
PU4_trans	<---	Perceived of usefulness	1,209	,152	7,970	***	par_18

Variances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
Perceived ease of use	,034	,006	5,497	***	par_22
Familiarity	,032	,011	2,997	,003	par_23
Perceived of usefulness	,030	,006	5,145	***	par_24
E17	,076	,012	6,291	***	par_25
E18	,022	,005	4,536	***	par_26
E1	,027	,004	7,029	***	par_27
E2	,040	,006	7,305	***	par_28
E3	,039	,005	7,151	***	par_29
E4	,086	,011	7,751	***	par_30
E5	,049	,009	5,357	***	par_31
E6	,912	,137	6,641	***	par_32
E11	,046	,006	7,542	***	par_33
E12	,346	,051	6,845	***	par_34
E13	,353	,055	6,368	***	par_35
E14	,033	,005	7,149	***	par_36
E15	,026	,004	6,803	***	par_37
E16	,296	,042	6,961	***	par_38
E7	,033	,004	8,124	***	par_39
E8	,045	,005	8,427	***	par_40
E9	,043	,005	7,948	***	par_41
E10	,056	,007	8,500	***	par_42


E1
E2
E3
PE1_trans
PE2_trans
PE3_trans
1.00
1.16
1.15
Perceived ease of use
E11
E12
E13
-.22
IT1_trans
IT2
IT3
E4
E5
E6
-.25
F1_trans
F2_trans
F3
E18
1.00
1.14
4.12
1.00
-3.17
-3.41
Familiarity
0.11
Internet trust
.61**
Purchase intention
-.10
E17
.84*
1.00
0.97
3.14
PI1_tra
PI2_trans
PI3
.88*
Perceived of usefulness
E14
E15
E16
1.00
1.23
1.21
PU1 trans
PU3_trans
PU4 trans
1.07
E7
PU2_trans
E9
E10
E8