

## Study on Indonesia Consumer Trust on Online Transaction

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### ABSTRACT

Indonesian consumer who connected to the internet in 2016 reach 90,5 million. The numbers of consumer who transact online reach 26.3 million or 29% of the internet users. Based on the research, the readiness of internet user for e-commerce transaction reaches more than 85%. However, there is still challenge in trust. In the same prices, consumers still prefer to shop offline. Level of trust is divided into four categories, involve trust to the e-commerce industries in general, trust to the ordered and delivered the product, trust to the security of payment, and trust to the courier company. Due to trust becomes a most important factor in an online transaction, research about it have to be conducted periodically, so readiness of Indonesian to the online transaction can be tracked. The result of the research is to not only for e-commerce industries but also for the traditional trade (offline) industries and economy of Indonesia.

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### INTRODUCTION

Indonesia is a big market for consumer goods. Indonesian population reached 258 million in 2016 (BPS, 2016). Supported by significant economic growth, Indonesia becomes an attractive market for the investor, including e-commerce investor. Internet and social media have been the most exciting developments in the field of information and communications technology in recent years. The report shows that Indonesia has high user number of internet and social media (Kominfo, 2013). It means Indonesia can be an ideal market for e-commerce activities among the developing countries in ASEAN region.

Since the introduction of e-commerce, online trade has taken the world rapidly. E-commerce development influences almost every country in the world, including emerging nations in Southeast Asia. As North American and European markets mature, Indonesia is becoming increasingly alternative attractive to businesses, especially to e-commerce firms. Moreover, Indonesian government also encourages the growth of e-commerce business by opening foreign direct investment.

The presence of e-commerce gets a positive

reaction from the consumers. It provides an alternative choice of products and services. The use of e-commerce is also obviously beneficial and implemented by millions of companies all over the world. E-commerce is helpful, not only for big companies but also for the small medium enterprises. They can transact directly with the targeted consumer without additional cost.

The mission of all businesses in a free market environment is to be profitable and earn a positive return on equity and increase the value of the firm in the long run. E-commerce through the internet offers various profit opportunities. Firstly, the potential for a larger market exists by tapping into the vast internet user base. Secondly, the internet offers the possibility of lowering marketing and transaction costs thus increasing marginal revenue. Besides the benefits, e-commerce some time also give worries, both buyer, and seller.

This research is conducted to know the perception and trust of the consumer to e-commerce as new transaction models. Then the result can be applied to build trust in online shopping.

#### **LITERATURE REVIEW**

E-commerce and the internet are usually defined as equivalent to each other. They are commonly but mistakenly utilized as synonyms. While e-commerce is the utilization of electronic means in making business transactions, the Internet is what has given e-commerce a greater outreach by providing a faster transmission media. E-commerce was used long before the internet. E-commerce has created very specific benefits and some that were even unimaginable during the pre-internet era. It has become a basic instrument for successful commerce and more than a strategic issue, it has transformed into a tactical essential for effective business transactions (Maniam, et al. 2012). Nguyen said e-commerce as the exchanging of digitized transmission of electronic orders, is a cost-optimal way to promote and run a business.

Trust can be defined as the willingness to take any risk in any types of relationship, which is based on the positive expectation one has for another for any

future actions. From a business perspective, trust is the belief or expectation of a consumer that the vendor will keep his words or promises and that no harm will be done to the consumer in the future. In any business settings, customer satisfaction plays a vital role in a business success as it enhances customer trust, acts as initial for word-of-mouth spreading, and ensures repeat (Nguyen, -). Managing customer trust, satisfaction, and loyalty attitudes of e-commerce services is very important for the long-term growth of many businesses (Eid, 2011).

Banerjee (2012) states trust is one of the most frequently cited reasons for consumers not willing to purchase online. Trust formation in the virtual environment is a complex process and is influenced by a plethora of factors (Gao and Wu, 2010). It is extremely crucial on the internet due to the lack of physical manifestation on the internet. This factor will be a key element for relationship success and tends to be related to a number of elements such as competitive advantage and satisfaction in a digital world where physical interaction is more or less absent, and product qualities and benefits must be presented in a convincing way over the wired network, building trust becomes increasingly important. Customers tend to choose a provider that represents a set of attributes that can be trusted.

Trust in e-commerce is neither defined by the security mechanisms of the online merchants nor solely determined by an individual's personal traits (Gao and Wu, 2010). Online trust can be defined as an internet user's psychological state of risk acceptance, based upon the positive expectations of the intentions or behaviors of an online merchant. Consumer trust in internet shopping is the willingness of a consumer to be vulnerable to the actions of an internet merchant in an internet shopping transaction, based on the expectation that the internet merchant will behave in certain agreeable ways, irrespective of the ability of the consumer to monitor or control the internet merchant. Consumer trust in the context of e-commerce can be defined as the willingness of the consumer to be vulnerable to the actions of an

online party (trustee) by engaging in online relationship exchanges with the party (Banerjee, 2012).

Eid (2012) reported customer satisfaction and trust play a significant mediating role on consumer loyalty in B2C e-commerce services. Maniam, et al. (2012) recommended to build trust and provide security are the use of privacy policies, the latest technologies in security, interaction with customers, building reputation, informing the customer of the e-commerce vendor's safety system, linking to other trustworthy sites, offering guarantees, and third-party certificates and privacy seals. As general practices in successful e-businesses, e-vendors should follow established trends: investing in customer service, helping the customer, getting personal, having variety, analyzing and using old business rules, and bringing everything together with the Customer Relationship Management system.

According to Banerjee (2012), trust creates more favorable attitudes towards suppliers as well as customer loyalties. Consumers are willing to transact, and the market could function well if consumers trust any brand and the company. Consumers often make important buying decisions based, in part, on their level of trust in the product, salesperson, and/or the company. Perceived trust had direct and positive impacts on the overall satisfaction. Online trust has a positive impact on Website traffic.

Gao and Wu (2010) reported there still exist barriers to e-commerce acceptance in China in areas such as payment, delivery, and a cultural preference for face-to-face sales or negotiations. However, China is making significant progress toward overcoming these barriers with the wider use of bank cards and improving postal services. This study demonstrates that firms aspiring to reap the full benefits of e-commerce should pay particular attention to elements that could influence a customer's cognitive perceptions in nurturing trust of online shoppers. Such trust may be the key to the ultimate success of e-commerce.

The marketers in the virtual world can gain the consumers' confidence and faith by delivering the products on time, undamaged and according to the specifications mentioned by the customers, and sending an error-free bill. Online merchants can enhance their integrity by providing the consumers' the option of tracking their shipments, easy and quick ways of placing orders, and multiple ways of payment. In the B2C e-commerce environment, marketer's transparency will also have a positive impact on the consumers' evaluation of their integrity. Transparency can be presented in the form of the website has a clear return policy, providing shipment cost details and chat room to interact with other customers, posting users' testimonials, giving the opportunity to lodge a grievance and feedback online, and having a link to other useful sites. All these attributes emphasize the honesty of the vendor and convince the consumers about the vendor's integrity. Once consumers have no question mark over the marketer's integrity, their trust in the online marketer will grow and become stronger over time.

The next two important factors that act as antecedents to consumer online trust are security and privacy, and useful information contained on the website. Purchasing in the virtual world is very much like venturing into the unknown, as there is a lack of physical interaction or cues, so security and privacy play a critical role in generating consumers trust. The online firms need to display evidence of security through their websites and should explicitly state their privacy policy without leaving anything in the consumers' realm of imagination. While purchasing on the internet consumers' depend heavily on the information content of the websites. The firms doing business over the internet should incorporate extensive information about their offerings and serve customized information as per the consumers' information needs. Once consumers' have the information that they are looking for they will feel more assured to do a transaction with the e-commerce.

## **METHODOLOGY**

To analyze e-commerce customer trust, the research was conducted by a descriptive research.

A quantitative method was used to get primary data from the respondents by face to face interview using structured Questionnaire. The respondent selection was decided by random sampling and purposive sampling/booster. Random sampling is conducted by multistage random sampling or a randomized stratified sampling method. In this multistage random sampling, sampling is conducted randomly and gradually. The stages are done based on the division of government administration area, i.e starting from the Kecamatan, Kelurahan, Rukun Warga (RW), and Rukun Tetangga (RT). After random sampling, the survey results are checked whether the need for purposive sampling. Purposive sampling is a sampling technique that aims to obtain data with a specific purpose. In this survey, purposive sampling is done with the purpose of knowing the behavior of consumers who make transactions and expenditures online. In other words, purposive sampling aims to find e-commerce users who are not obtained by random sampling, so that a sufficient number of samples is met for analysis.

Criteria of respondents were men/women, 13-55 years old, lived in 8 cities survey, segment ABC, and access internet in last 3 months. Surveys were held in 8 cities, involved Jabodetabek (Jakarta, Bogor, Depok, Tangerang, and Bekasi), Bandung, Semarang, Surabaya, Medan, Makassar, Denpasar, and Palembang. Total of the sample were 904 (random sampling) and 1828 (booster sampling).

The data of this study were then analyzed using descriptive statistics, ie cross tabulation among several important variables. Correlation analysis is also used to test the relationship between some important variables.

## RESULTS AND DISCUSSION

The research tries to find the readiness of Indonesia consumers to face e-commerce era. Trust factors as also investigated to know the behavior and confidence level of the consumer in online transactions.

Indonesia consumers actually welcome the era of online shopping. Based on the study in 8 cities, most of the consumers in all age, gender, and SES segment –almost 90%, state that they are ready to do online shopping, and only 13.4% consumers feel not ready to the e-commerce.

Social media is not only used to communicate and interact with of the users. But more of that, it is also a good place to sell and buy by online. Facebook gets the highest awareness as online transaction place in the age 30-44 years old, men, and SES C. Their consecutive value are 59,8%; 55,1%; and 58,1%. Hajli (2014) states that social media facilitates the social interaction of consumers, leading to increased trust and intention to buy. Kwahk and Xi Ge (2012) also confirm the role of social media to influence visit intention and purchase willingness in e-commerce. Table 2 shows media social which an as a place for an online place to buy and sell.

Besides using social media, the consumer also knows online forum as the place for buying and selling. The research shows, based on the age, the most known forum as online market is FJB Kaskus for 30-44 years old respondents (35.1%). But for the other ages (13-21, 22-29, and 45-55 years old), forum jualbeli.com is a most known place for e-market. FJB Kaskus is also got highest known for male consumer and SES A, with each value,

**Table 1.** Readiness of consumer to enter online shopping

	Total	Age (yo)				Gender		SES		
		13 - 21	22 - 29	30 - 44	45 - 55	Men	Woman	A	B	C
Yes	86,6	87,0	88,3	88,0	79,8	84,2	88,7	90,2	86,0	83,2
No	13,4	13,0	11,7	12,0	20,2	15,8	11,3	9,8	14,0	16,8

**Table 2.** Social Media that is perceived as a place to online market

	Total	Age (yo)				Gender		SES		
		13 - 21	22 - 29	30 - 44	45 - 55	Men	Woman	A	B	C
Facebook	53,1	49,0	47,9	59,8	50,0	55,1	51,8	46,0	51,4	58,1
Blackberry messenger	18,8	15,3	19,2	20,5	21,3	17,5	19,7	19,2	20,8	17,1
Instagram	11,5	21,3	14,6	4,5	3,8	7,1	14,5	11,7	11,5	11,4
Google+	11,0	8,4	11,4	10,7	18,8	13,4	9,3	16,4	10,8	8,2
WhatsApp	2,3	1,6	3,2	2,0	3,8	3,3	1,7	3,3	1,4	2,5
LINE	2,1	3,2	2,3	1,4	1,3	1,9	2,2	1,9	2,4	2,0
Twitter	0,9	1,2	1,4	0,3	1,3	1,4	0,6	1,4	1,4	0,2
Path	0,2	0,0	0,0	0,6	0,0	0,3	0,2	0,0	0,3	0,2
BBM	0,1	0,0	0,0	0,3	0,0	0,0	0,2	0,0	0,0	0,2

**Table 3.** The knowledge of online forum as shopping place based on the age, gender, and SES.

	Total	Age (yo)				Gender		SES		
		13 - 21	22 - 29	30 - 44	45 - 55	Men	Woman	A	B	C
FJB Kaskus	33,3	30,1	35,2	35,1	30,0	36,2	31,4	36,6	33,7	31,3
forumjualbeli.com	31,6	31,3	36,5	28,4	33,8	35,1	29,3	34,3	30,2	31,3
detikForum	7,9	8,0	8,7	8,1	3,8	8,5	7,4	8,0	7,3	8,2
forumjualbeli.net	3,1	4,0	1,8	3,1	3,8	2,2	3,7	4,7	2,8	2,5
OLX	1,1	1,6	1,4	0,3	2,5	2,5	0,2	0,9	1,0	1,2
Thejual.com	0,8	0,0	0,5	1,1	2,5	0,5	0,9	1,9	0,7	0,2
Modifikasi.com	0,6	0,8	0,5	0,3	1,3	0,5	0,6	1,4	0,0	0,5
FJB Indowebster	0,4	1,2	0,5	0,0	0,0	0,8	0,2	0,0	0,7	0,5
Others	1,4	1,2	1,4	2,0	0,0	0,8	1,9	1,4	2,4	0,7
Neither	3,3	4,0	1,8	4,2	1,3	1,9	4,3	0,0	4,2	4,5
Unknown	16,5	17,7	11,9	17,4	21,3	11,0	20,2	10,8	17,0	19,1

are 36.2% and 36.6%. The complete information is figured in Table 3.

### Customer Perception of Online Shopping

Online shopping becomes choice for the many consumers. There are some reasons which push the consumer to use e-market. Most of the consumers –based on ages, and SES, admit that the most reason why they select online shopping is that of its convenience and time-saving. The second reason is that of more choice of products, as described in table 4. This is in accordance with the statement of Shanthi and Kanniah (2015), consumers feel very convenient to shop online since it frees the

customer from personally visiting the store. Internet shopping has its own advantages and it reduces the effort of traveling to a physical store.

Price is important factors that influence consumers cognitively and are used to make inferences about additional factors such as expected quality (Thorner, 2013). Although most of the consumer claim ready to welcome e-commerce era, but according to the further survey, they will buy online to replace offline buying when the price in online store is lower 5% than the offline market. Even in the same price, the consumer still chooses to buy offline. In theory, the consumer will decide to

transact online at the same price, because of the convenience and time-saving. It means, there is still a certain consideration when shop online. Ismail and Safa (2014) state any people visit and register in the E-commerce website; however, they do not buy anything or purchase a little stuff per year due to lack of trust, satisfaction, and loyalty.

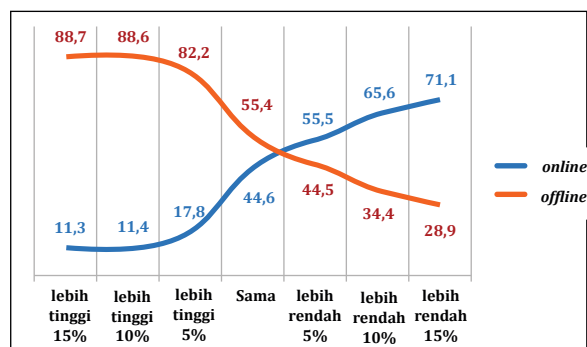


Figure 1. Price range when consumers decide to buy online than offline

Many consumers also worry about the online transaction. They state that there is some consideration when buying in the online market. The most concern in online shopping according to

the respondents based on age, gender, and SES is they cannot try the products (71%). Concern about trust is also high. Consumer worries about the fraud. It is in second place with the total value reach 57.1%. Not only to the fraud, trust in quality also become challenges. In the third place, 51.5% of consumers state that unsuitable quality product becomes a limitation of online shopping. Pilik and Jurickova (2016) confirm that online shopping is connected to fears and that distrust plays a key role in the buying decisions of e-commerce customers. The essential factors that influence customer trust on e-commerce are web quality and vendor image (Hidayanto, et al. 2014). The other limitations are mentioned in Table 5.

The research also finds that consumer has a concern to some factors in an online transaction. Most of the respondents have highest in all segments concern to the availability of products. Trust in the delivery and product qualities are still of concern. More than 7% respondents consider delivery and product quality as important factors. Research from Surucu and Ozispa (2017) indicate that logistics service

Table 4. The advantages of online shopping based on the age, gender and SES (%)

	Total	Age (yo)				Gender		SES		
		13 - 21	22 - 29	30 - 44	45 - 55	Men	Woman	A	B	C
Convenience and time saving	83,1	81,0	83,1	84,1	83,1	83,6	82,7	86,1	80,3	82,0
More choice	50,0	44,1	52,9	49,8	51,8	50,0	50,1	54,2	49,4	45,9
Cheaper	39,2	35,6	42,0	38,7	39,5	40,1	38,5	44,7	38,9	33,3
Better model	0,3	0,6	0,2	0,3	0,0	0,1	0,5	0,3	0,5	0,1
Promo	0,2	0,2	0,2	0,1	0,2	0,1	0,3	0,2	0,3	0,1
Fare saving	0,2	0,2	0,2	0,2	0,0	0,2	0,2	0,2	0,3	0,1
Discount	0,1	0,0	0,0	0,2	0,5	0,1	0,2	0,1	0,0	0,3
Postage in charge	0,1	0,4	0,0	0,0	0,2	0,2	0,1	0,0	0,4	0,0
Better quality	0,1	0,2	0,1	0,0	0,0	0,1	0,1	0,0	0,1	0,1
No need to queue at cashier	0,1	0,2	0,1	0,0	0,0	0,1	0,1	0,0	0,1	0,1
Fast delivery	0,1	0,2	0,1	0,0	0,0	0,1	0,1	0,1	0,0	0,1
The offered goods are not sold in general market	0,1	0,0	0,2	0,0	0,0	0,0	0,1	0,0	0,1	0,1
Others	0,6	0,6	0,5	0,7	0,5	0,7	0,5	0,3	0,9	0,7

**Table 5.** The limitation of online shopping based on the age, gender, and SES.

	Total	Age (yo)				Gender		SES		
		13 - 21	22 - 29	30 - 44	45 - 55	Men	Woman	A	B	C
Consumer cannot try the products	71,0	67,8	72,6	70,2	73,9	71,0	71,1	72,5	70,1	70,2
Risk of fraud	57,1	54,0	57,5	56,9	60,2	57,7	56,6	55,4	56,8	59,3
Unsuitable quality	51,5	51,5	50,1	52,2	52,2	51,3	51,6	52,9	52,4	49,0
Expensive delivery cost	29,6	27,6	28,8	29,2	34,4	30,2	29,1	29,6	30,5	28,9
Long delivery time	0,9	0,8	1,2	0,9	0,5	0,9	0,9	1,2	0,7	0,7
Unmatched ordered items	0,7	0,8	1,1	0,5	0,5	0,5	0,9	0,6	0,8	0,9
Defective items cannot be returned	0,3	0,6	0,2	0,3	0,2	0,3	0,3	0,2	0,3	0,5
Cannot see the good directly	0,2	0,2	0,0	0,1	0,7	0,3	0,1	0,1	0,4	0,1
Unsafe	0,1	0,2	0,0	0,2	0,0	0,2	0,1	0,2	0,1	0,0
Misplace goods	0,1	0,4	0,0	0,0	0,0	0,2	0,0	0,0	0,1	0,1
Fear of fraud	0,1	0,2	0,0	0,1	0,0	0,0	0,1	0,0	0,3	0,0
Others	0,1	0,4	0,0	0,1	0,2	0,2	0,1	0,2	0,1	0,1

**Table 6.** The important factors in online transaction (%)

	Total	Age (yo)				Gender		SES		
		13 - 21	22 - 29	30 - 44	45 - 55	Men	Woman	A	B	C
Products availability	7,29	7,28	7,42	7,22	7,19	7,22	7,34	7,39	7,27	7,19
Delivery quality	7,13	7,13	7,20	7,09	7,07	7,03	7,20	7,29	7,09	6,97
Price	7,12	7,09	7,26	7,06	7,04	7,03	7,20	7,23	7,09	7,03
Faster delivery	7,11	7,12	7,17	7,09	7,04	7,02	7,18	7,25	7,10	6,96
Product quality	7,02	7,00	7,13	6,98	6,92	6,96	7,06	7,16	7,00	6,87
Security of transaction	6,96	6,95	7,11	6,89	6,88	6,88	7,03	7,08	6,98	6,81

quality has an impact on perceived quality and brand trust and it has no finds on brand loyalty. Vendors of the online shopping also have to ensure customer’s comfort, so they have to enhance trusting belief and trusting intention (Maniam, et al. 2012). They must have the quality assurance to enhance consumer's trust and acceptance. Table 6 shows the concerned factor of the consumers in an online transaction.

**Consumer Trust**

One of the main factors in an online transaction is trust. When studied deeply, consumers feel worrying about doing the online transaction to the fraud and safety. Most of the consumer has worries about the fraud when they buy the product in the online store. It is felt by all of the consumer segments based on the age, gender, and SES. Gustavsson and Johansson (2006) explain it is very

**Table 7.** Consumer feeling when doing online transaction (%)

	Total	Age (yo)				Gender		SES		
		13 - 21	22 - 29	30 - 44	45 - 55	Men	Woman	A	B	C
fear of fraudster	21,0	21,1	20,8	21,2	20,9	20,6	21,4	19,9	19,2	24,0
No feeling	16,0	17,2	15,1	16,4	15,5	15,1	16,7	17,6	16,3	13,8
Doubt, fear of unsuitable goods	7,4	7,5	6,6	7,7	8,0	6,9	7,8	7,7	6,6	7,7
Worrying things do not fit	4,6	5,0	4,9	4,7	3,8	3,9	5,2	4,1	5,3	4,8
Less believe	3,7	4,0	3,9	3,5	3,8	3,9	3,6	3,0	3,5	4,8
The important thing is to trust each other	3,6	3,1	3,6	4,1	2,8	3,5	3,6	4,1	4,1	2,6
Doubt of delivery	3,3	4,2	3,9	2,6	2,6	2,7	3,7	3,7	2,7	3,3
Less satisfied cannot see the goods directly	3,3	1,5	2,6	4,2	4,2	4,2	2,5	2,7	3,2	3,9
More simple /convenience	3,1	2,7	3,5	2,9	3,1	3,4	2,8	3,7	3,0	2,5
Doubt for the quality	3,0	2,9	3,1	2,7	3,8	3,0	3,1	2,8	3,6	2,8
Doubt because cannot try the goods	2,7	2,3	2,6	2,5	3,8	3,3	2,2	2,3	2,7	3,2
No problem	2,0	1,5	1,9	2,4	2,1	2,1	2,0	1,4	4,1	1,0
Others	26,2	27,0	27,6	25,0	25,6	27,2	25,4	27,1	25,7	25,6

important for e-commerce industries to manage consumer's trust in their business. Trust exists when one party has confidence in an exchange partner's reliability and integrity (Kamari F and Kamari S, 2012). Trust is a key element for relationship success and tends to be related to a number of elements such as competitive advantage and satisfaction. It is a dynamic process that must be built over time (Head and Hassanein, 2002).

Indonesian online merchant can win the loyalty of online customer by focusing their strategies on the satisfaction and trust of Indonesian online customers (Hidayat et al, 2016). Security is an important factor for the consumers to feel trust and the purchase online. It was very nature of the online business environment where buyers and sellers are not able to perform face-to-face interactions makes the trust factor a core issue. Trust is a critical factor in reducing the online risk perception among the consumers and facilitates continuous exchange

relationships between the buyer and the seller. According to Gustavsson and Johansson (2006), actually business is not able to directly control the trust their customers feel. They can just build environments that encourage people to feel trust. Habibi and Hajati (2015) also explain that building business to business trust and business to the customer in e-commerce, the relationship based on mutual trust can facilitate its growth.

**CONCLUSION AND FUTURE RESEARCH**

This study shows that from the numbers of internet users in Indonesia which reach 90.5 million, 86.6% of them is ready to do online transaction. The highest readiness is the social economic status A (monthly expenditure more than Rp. 5.000.000). Based on gender, the female is readier to transact online (88.7%), compared to male (84.2%). Last year, consumers who transact on the internet reach 29% of internet users.



Nevertheless, trust is still the main problem of e-commerce industry in Indonesia. The distrust comes from their concerns about the risk of fraud, purchased goods are not the same as shipping, quality of delivery and transaction security. It can be concluded that the distrust of e-commerce transactions come from their disbelief to its e-commerce industry owners, trust in financial institutions, and confidence in delivery companies (courier services).

Trust is a very significant factor to increase consumer willingness to do an online transaction

because all activities are conducted without any physical encounters between consumers and sellers. Therefore research on this subject is needed to be conducted in more detail either by the e-commerce industry itself, the financial industry, as well as the courier service industry, even by the Indonesian government. This is because, these e-commerce transactions can be cross-border and not depending on a particular region, so it will influence the national economy.

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