

東海大學國際經營與貿易學系碩士班
碩士論文

消費者信任和風險承受
在社交商務的角色之印尼研究

**The Roles of Trust and Risk
in Social Commerce in Indonesia**

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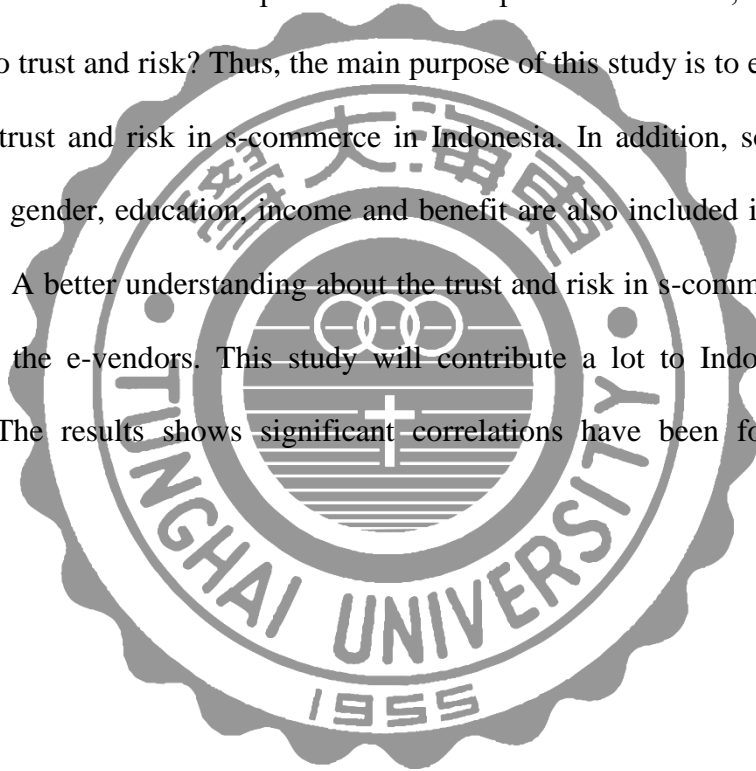
摘要

社會化電子商務的這種方式近年逐漸在印尼有所成長，許多企業都從原本的傳統銷售方式轉為以網路為基礎的銷售方法，因此，了解哪些因素是最容易影響消費者在購物時做出決策是很重要的。因為社會交互的作用，資訊和經驗分享如今變成影響消費者在網路購物時做出決定的重要因素。然而，他們對於信任和風險有一定程度的重視嗎？因此，本研究的主要目的是要了解在印尼的社會化電子商務中信任與風險所扮演的角色，對信任及風險有充分的了解對於電子商務的商家來說是非常重要的。本研究將對很多印尼的電商有很大的幫助，且其結果顯示各因素間存在著顯著的相關。



ABSTRACT

Social commerce keeps growing in Indonesia, many businesses are shifting from traditional selling method to an internet-based marketing method. As a result, it is important to know about the most influencing factors in consumers' purchase decision. Social interactions, information and experience sharing are now becoming a key aspect in online consumers' purchase decision process. However, do they put an importance to trust and risk? Thus, the main purpose of this study is to examine about the roles of trust and risk in s-commerce in Indonesia. In addition, some variables such as: age, gender, education, income and benefit are also included in the analysis of this study. A better understanding about the trust and risk in s-commerce is highly important to the e-vendors. This study will contribute a lot to Indonesian online businesses. The results shows significant correlations have been found between factors.



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I. INTRODUCTION

A. Research Background and Motivation

According to Liang & Turban (2011), social commerce means a form of electronic commerce which uses social networks to assist in the buying and selling of products. This type of commerce utilizes user ratings, referrals, online communities and social advertising to facilitate online shopping. Social commerce is an integration of e-commerce and e-marketing. It relies on communication and collaboration which also means that the rapid development and growth of mobile computing and smartphones may facilitates social commerce. It is also stated that with the emergence of social media, marketing communication changed to a dialog with internet users, and many marketing strategies evolved or completely transformed to support social commerce (Turban, Strauss & Lain, 2015).

Asia is predicted have half of the world's population by 2020 and now it holds 7% of the world's internet users as well as 9% of the world's social media users. By 2020, the ASEAN location is anticipated as the world's ninth biggest economy as well as Asia's fourth biggest economy (Krutaine, 2016). It is interesting that every third of online customer in Malaysia and Indonesia have done web-based social networking shopping (Krutaine, 2016). Even Indonesian government has invited mobile vendors to develop their businesses in Indonesia (Beldad & Kusumadewi, 2015). Exploratory research finds that social commerce in Indonesia will be inevitable and it will evolve, for Indonesian trust towards social commerce is better compare to other countries like Japan, Malaysia, etc. Singapore Post (2015), reported that the number of Indonesian

people's online spending keeps on increasing every year since 2013. Despite all the increasing numbers, there happen to be some hesitant in online purchasing in Indonesia.

Unfortunately, there is no comprehensive studies which discusses about social commerce in Indonesia. Social commerce is growing anyway in Indonesia, yet, many of the journals are still discussing about the e-commerce. Hence, it is best to have a research on what is going on in the present time. In fact, by knowing the trust and risk in social commerce in Indonesia; the e-vendors in Indonesia will be helped to develop their businesses. Therefore, empirical research is needed to analyse the role of trust and risk in social commerce in Indonesia.

B. Research Objectives

Based on the mentioned background and motivation, the research objects of this study are as follows:

1. There are many factors affecting consumers in dealing with social commerce. In order to find out the consumers' intention to purchase social commerce website in Indonesia, the understanding of social commerce research streams, social commerce in behaviour, social commerce in culture and social commerce in information technology is needed. Empirical model of this study is built according to the important of cognition-based, experience-based, affect-based and personality-based decision.
2. This study will focus on the roles of trust and perceived risk in social commerce in Indonesia.

3. To identify the impact of former trust on consumers' trust and perceived risk towards consumers' intention in purchasing from e-vendors in Indonesia. In addition, to understand trust-based decision of the consumers.

This dissertation is a part of a mega project, and this study examines the role of trust and risk in consumers' intention to purchase products from e-vendors in Indonesia. More specifically, this study added some variables that seem to be potential in affecting Indonesian consumers' intention in buying e-vendors' products. The added variables are gender, income, benefit, education, and age.

This dissertation aims to identify the impacts of trust, risk, gender, income, benefit, education, and age towards purchase intention. It is expected that trust and benefit may have a positive impact to consumers' intention, and as social commerce is growing in Indonesia, researcher expected a high positive correlation between trust and purchase intention. On the other hand, risk is expected to have a highly negative correlation with purchase intention as trust is dominant. As it is quoted from Bae and Lee (2011), that females' participation can improve the sustainable growth of online shopping and the population of female Internet users is increasing to the level of male users. Hence, this study expects that women tend to purchase things online, more than men do. In addition, when income and education of the consumers is high, their online purchase intention are also high.

For those with higher income can spend more money and those who are more educated have no barrier in using internet to purchase products.

Hence, this study also aims to let Indonesian e-vendors have a better understanding of Indonesian social commerce and networking sites. Besides, it will develop and grow to the predicted growth.



II. LITERATURE REVIEW

A. Social commerce

According to Stephen and Toubia (2010), social commerce is more like a phenomenon which recently happens and has not been studied extensively. They also explain social commerce is a type of internet-based social media which may allow people to actively participate in the marketing and selling goods and services in online marketplaces and communities. In addition, the IBM definition that is used by Dennison, Bourdage-Braun & Chetuparambil (2009) states that social commerce is the concept of word of mouth applied to e-commerce, as well as the marriage of a retailer's products and the interaction of shoppers with content.

It is also agreed by Tedeschi (2006) that social commerce can be broadly defined as one form of internet-based social shopping in social media which allow people to join and participate actively. He also mentioned that social commerce and social shopping groups are developing in number and size.

The social commerce technologies which work to support online interactions as well as user contribution to assist in the acquisition of goods and services in social media; involves the use of Web 2.0 (Liang & Turban, 2011). This advances in web technologies, security, and payment system expanded the purpose of internet as a promotion tool and an advertising channel. As a result, businesses increase their web existence and activities to be benefited from lower cost business channel and draw more customers (Afrasiabi & Benyoucef, 2011).

Online shoppers or customers who are using social commerce is basically different from the traditional customers. Based on a social commerce survey that has been run, Liang, Ho, Li & Turban (2011) have found that 83 percent of online shoppers will share their information to their friends without hesitancy. Besides, 67 percent of online shoppers are likely to do procurement based on the suggestions or recommendations they received from their friends or maybe colleagues; especially their communities.

B. Social commerce vs e-commerce

Social commerce is different from traditional shopping method. Even though it is an internet-based commerce, yet; social commerce is still different from e-commerce (Bansal & Chen, 2011). Instead of focusing on transactions, which is believed to be the main focus of e-commerce, in social commerce, businesses are advised to provide collaborative spaces for shoppers to exchange shopping ideas, thereby enhancing their overall shopping experience (Wang & Zhang, 2012).

Besides, it is the involvement of social element which makes social commerce different from e-commerce. Social commerce has some features that e-commerce do not have, such as: customer ratings and reviews, user recommendation and referrals, social shopping tool and online communities. It is usually done based on their past and present experience on s-commerce (Linda, 2010).

Turban, Bolloju & Liang (2010) has a similar statement that when customers giving their reviews, rating as well as providing recommendations may influence other people in social commerce. However, as social commerce is regarded to be new compare to e-commerce and considered to be still growing; customers need to have

more understanding towards key factors that affect customers' purchase intention in social commerce (Kim & Park, 2013).

C. Hypothesis development

I. Risk

Risk itself can be defined as consumer's opinion about the speculative negative results of online transaction. The risk perceived by the consumers definitely is an important barrier in making purchasing decision for the consumers itself (Kim, Ferrin, & Rao, 2008). It is said that there are seven types of risks, such as: financial, performance, physical, psychological, social, time, and opportunity risk (Jacoby & Kaplan, 1972). Nevertheless, the main risks which usually be found in online commerce are financial risk, product risk and information risk (security and privacy) (Kim, Ferrin, & Rao, 2008).

Financial risk is more related to the technology or the use of internet. For instance, the internet is suddenly gone error and the online transaction is duplicated. While product risk is related to the product itself. For instance, the consumers receive a damaged product. Besides, information risk is more likely to deal with the transaction protection and privacy. For instance, the necessity to submit customer's credit card information via internet may inspire doubt because of the likelihood of credit card extortion (Jacoby & Kaplan, 1972).

As a result, consumers are probably going to do an online payments if their risk opinions or perceptions about behavioural and environmental doubt are eased, so that they have control over their online payments (Pavlou, 2003).

Therefore, the following is hypothesized:

H1: Risk will correlates negatively with purchase intention.

II. Gender

Females' participation can improve the sustainable growth of online shopping. Internet usage has become more popular among females in these days, and the population of female. Internet users is increasing to the level of male users (Bae & Lee, 2011). Gender differences affect consumers' online shopping behaviors, males are more likely to buy products and services through online shopping (Bae & Lee, 2011); while females are more likely to buy apparel (DesMarteau, 2004).

With the presence of online consumer reviews might highly attract females to buy online. It has been proven that consumer review affects females' purchase intention than males' purchase intention (Bae & Lee, 2011). Gender is also believed to have influence to the extent and pattern of participation in web activities (Rodgers, & Harris, 2003). Besides, online sellers wants to lure more and more females customer to purchase online (Bae & Lee, 2011).

Therefore, the following is hypothesized:

H2: Female consumers' will correlate positively purchase intention.

III. Education

Education affects information obtainment and item evaluation strategies. It is said that a more educated consumers usually tend to have a greater evaluation (Murthi, & Srinivasan, 1999). Research in promoting demonstrates that informed buyers will probably take part in broadened look (Akhter, 2003) and use product related information (Nayga, Lipinski & Savur, 1998).

Based on the written literature, it can be seen that the higher the education level of a consumers the higher the intention to purchase things online.

Therefore, the following is hypothesized:

H3: People with higher level education will correlate positively purchase intention.

IV. Income

Income is firmly related with the opportunity cost of time. As income keeps increasing, the view of the estimation of time changes. Economic studies predicted that high salary or high income customers will show a high valuation of time (Goldman & Johansson, 1978; Stigler, 1961). The opportunity cost of time related with making a repurchase affect consumers' purchase intention. In that case, consumers with a higher income will prefer buying online as it is faster (Akhter, 2003).

Higher income people tend to have lower risks in purchasing things, so it will affect the purchase intention (Hernández, Jiménez & José Martín, 2011). Hernández, Jiménez & José Martín (2011), mentioned that these recent years online shopping has been appealing to general public. Online shopping is also offering appealing choices for more price-conscious customers.

Therefore, the following is hypothesized:

H4: People with high income will correlates positively with purchase intention.

V. Age

Attitudes and behavior of a person can be affected many factors, and one of them is age (Beatty & Smith, 1987; Klippel & Sweeny, 1974). Young Kim & Kim

(2004) reported that more mature the age of a person the more they purchase things online. Besides, those who are purchasing online are mostly those who are below 44 years old (Mathwic, Malhotra & Rigdon, 2002). It is because the technologies and online things are faster to be learned by young people (Hernández, Jiménez & José Martín, 2011). It means that younger people tend to shop in e-vendors more than those who are considered as elderly.

Most of the old people are reluctant to change and learn new things, especially something new for them like the internet (Trochhia, & Janda, 2000). As technology is also strongly correlated with age, it means that the older the person the more reluctant they are to shop online. Compared to young people, people with older age will take time in using the internet, especially for shopping. When it is time-consuming, it means that purchasing online is not convenient for older people. Besides, they are afraid of the risk because they are not used to shop online (Gomez, Egan & Bowers, 1986).

Therefore, the following is hypothesized:

H5: Age will be negatively correlates to purchase intention.

VI. Trust

Trust has been regarded as an accelerator of buyer-seller transaction that may provide high expectations of satisfying the exchange relationship. Numerous analysts keep up that trust is the basic of understanding relational conduct and financial trades. The significance of trust is raised in online business due to the high level of vulnerability and danger introduce in most online exchanges. According to what has

been researched, trust takes an important role in online commerce; it is because of the presence of uncertainty and risk in many online transaction (Pavlou, 2003).

Trust is a characterizing highlight of most economic and social communications in which vulnerability exists. In practice, every interactions need an element which we called as trust. Specially, those consumers who are still consider social commerce as vulnerable. Trust has been regarded as an accelerator in customer-marketer relationships for it provides an expectation of successful transactions. For example, trust has always took an important role in influencing customers' behavior and has shown to have a high significance in vulnerable environments, such as the internet-based online context (Pavlou, 2003).

For social commerce is also called as “mouth-to-mouth e-commerce”, the information that customers' received from their friends seen as valuable. Thus, it becomes a form of trust and the key role which might influence their online procurement (Liang, Ho, Li & Turban, 2011). Benbasat & Wang (2005), found that most of the online customers trust to buy online goods and services.

Therefore, the following is hypothesized:

H6: Trust has a positive correlation with purchase intention.

VII. Benefit

One of the benefit in buying social commerce products can be perceived through satisfaction. When customers are satisfied with the buying experience, at the same time they perceive a benefit. Lu, and Yu-Jen Su (2009), found that enjoyment, an intrinsic factor, also has been found to have a positive impact on the intention to use the Internet for mobile shopping. Consumers' perceived benefit is got from their

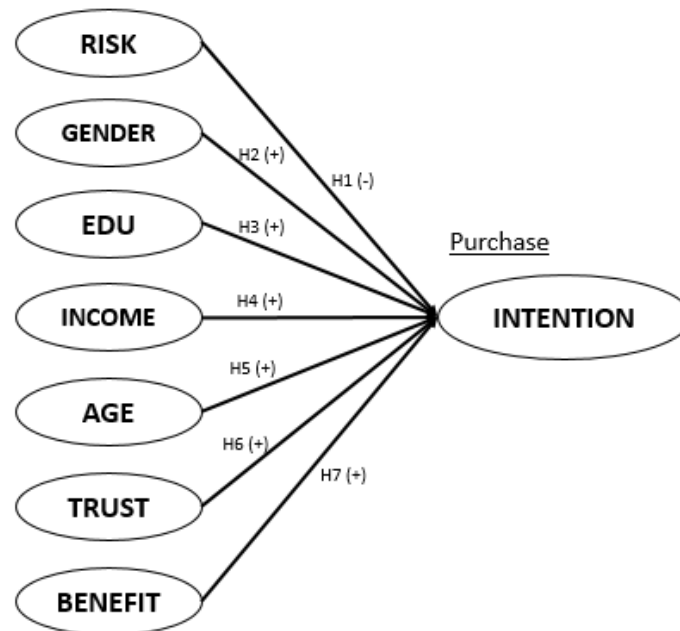
direct experience of immediate pleasure and joy from using social commerce (Davis, Bagozzi & Warshaw, 1992).

Childers, Carr, Peck & Carson (2002), said that based on the utilitarian view, consumers are concerned with purchasing products in an efficient and timely manner to achieve their goals with a minimum of irritation. This also means that consumers' may perceived benefit from saving time buying products from e-vendors. Since consumers rarely visit multiple physical retail stores prior to purchase (Newman & Staelin, 1972), interactive shopping can reduce the expenses of procuring goods information while in the meantime increase benefits by giving a more extensive cluster of item options at a small cost (Bakos, 1991).

Therefore, the following is hypothesized:

H7: Benefit has a positive correlation with purchase intention.

Figure 1: Theoretical framework of the study



III. RESEARCH METHOD

The questionnaire is set to test the roles of trust and risk within social commerce environment. It also tests the roles trust and risk in consumers' behaviour in purchasing products from e-vendors. Some more variables such as: age, gender, education, benefit and income will also be included into the test.

Trust, risk, age, gender, education, benefit and income are the independent variables. In other words we can call them as the predictors. In addition, purchase intention is the dependent variable in this study; which is dependent variable is the outcome that the researchers care about.

On the questionnaire, trust is divided into 3 types of trust. They are competency-based trust (CPBT), integrity-based trust (INBT), and affect-based trust (AFBT). Nevertheless, on the test this study combine all types of trusts as "TRUST" variable. Then, the study analyzes a sample of online seven-point Likert-type scale survey questionnaire responses.

A. Design and Measures

a) Questionnaire design

As this study is a part of mega project, a pilot test is not necessary for it has been tested before, by the former researcher. The questionnaire is established and is written in English. For the survey is going to be done in Indonesia, a back-translation process is needed. The questionnaire first being translated from English to Bahasa (Indonesian language), then it was back translated from Bahasa to English.

The questionnaire consists of three parts in total, first part is about the experience with e-vendors, the second part is about the general opinions and the last part is about the personal information. The most widely used sampling technique, seven-level likert, is used to measure respondents' attitude. The seven-level likert technique is written as 1 to 7, from strongly disagree, disagree, neither agree nor disagree, agree to strongly agree.

b) Measures and sampling

The methodology will be survey with the help of a structured questionnaire. The respondent will be asked to fill out the questionnaire with reference to the e-vendor that he or she has most recently browsed. The measures to include will be adapted from existing sources whenever available.

During the collection of the data, online survey method is used. The questionnaire is spread to my friends and family circle. This study collects the data by establishing questionnaire in Google doc and spread it to Indonesian participants. Google doc definitely makes the spreading of the questionnaire faster and more convenient.

Data collecting takes time around 3 months and this study has successfully collected 596 participants in total. These data are collected by March 5, 2017.

IV. RESEARCH RESULT

This chapter includes descriptive analysis, reliability analysis, correlation analysis, and regression analysis results of the study. In running the analysis of the study, SPSS (originally, Statistical Package for the Social Science) version 22.0 is used.

A. Descriptive Analysis

Table 1 shows the description of the respondents. At the beginning there are 596 respondents who have agreed to participate in this survey. After eliminating the 175 missing data, 421 complete and perfect data are being acquired.

a) Age

Almost all of the respondents which in total, 304 respondents, are in the age below than 25 years old. Besides, the table shows that those respondents who are in their thirtieth have the smallest number, which is only 10 respondents out of 421.

b) Gender

From 421 participants who have participated in this survey, 303 which is the same as 72 percent are female; and the other 118 which equals to 28 percent are male participants.

c) Education

As we can see from the table 1 below, those participants who are now sitting in college and those who have graduated from college has the same as well as the highest number, with 37.8 percent. While participants which is sitting in grade 7-9 has the lowest percentage, which is only 1 percent.

d) Marital status

The research finds that 85.3 percent of participants are single, 11.6 percent of them have already been married, and followed by the least 1.2 percent which neither married nor single.

e) Income

Participants with income less than 8.000.000 IDR (Indonesian Rupiah) which equals to 602 USD, leads the survey with 62.9 percent and the participants with 20.100.000 – 40.000.000 IDR (1.500 USD – 3.000 USD) or even above it has the lowest percentage with only 1.9 percent.

f) Purchase items

In this part of question, the participants are being given the chance to choose more than one choice. In addition, clothes or shoes products still have the biggest percentage with 78.1 percent. It can be said than DVD or blue rays have the smallest number of percentage, which is only 4.5 percent.

g) Money spent on internet purchase last year

Participants who spent 101.000 – 400.000 IDR (7 USD – 30 USD) last year for shopping online have the most percentage with 27.6 percent; while only 2.1 percent out of 421 participants shopped more than 10.000.000 IDR (752 USD) last year.

h) Frequency on internet purchase last year

It can be seen clearly from table 1 that 48 percent out of all respondents are spending 1 to 5 times a year in online shopping. On the other hand, only 33 percent of the respondents never do online shopping (e-commerce).

i) Payment

87.9 percent of all the participants say that they are using credit or debit card as their method of paying the products. For Indonesia known less about Alipay, it has only 1.4 percent out of 421 participants who use Alipay during their payment.

j) How many years have you been using internet

With the modern and advanced technological world, there are 67.2 percent who are using internet for more than 7 years. The least is 0.5 percent and they are those who just started using the internet less than 6 months.

k) Your experience on computer

The result shows that there is 33.5 percent of participants who are can be said quite experienced on computer. And only 0.5 percent of them who say that they are not experienced on computer use.

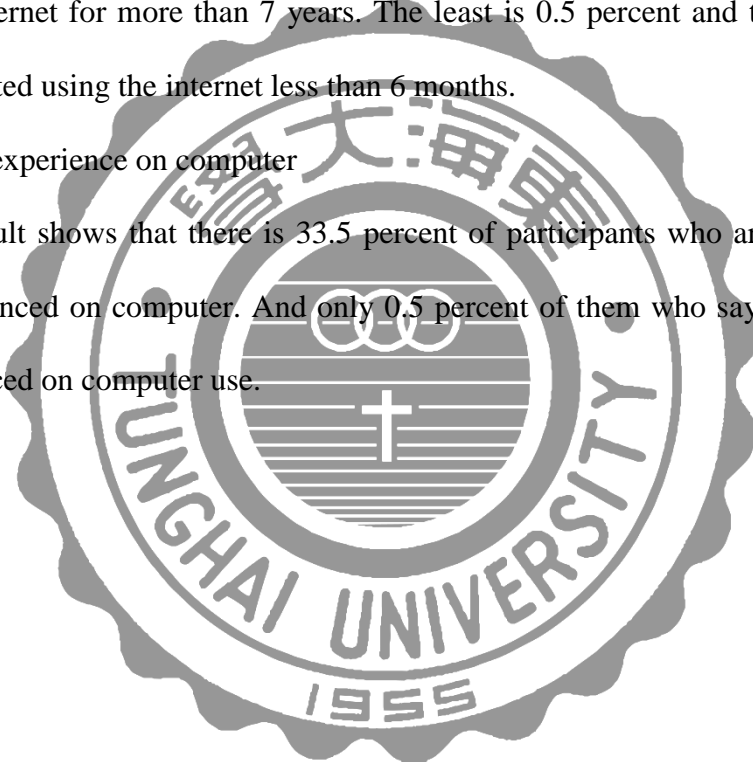


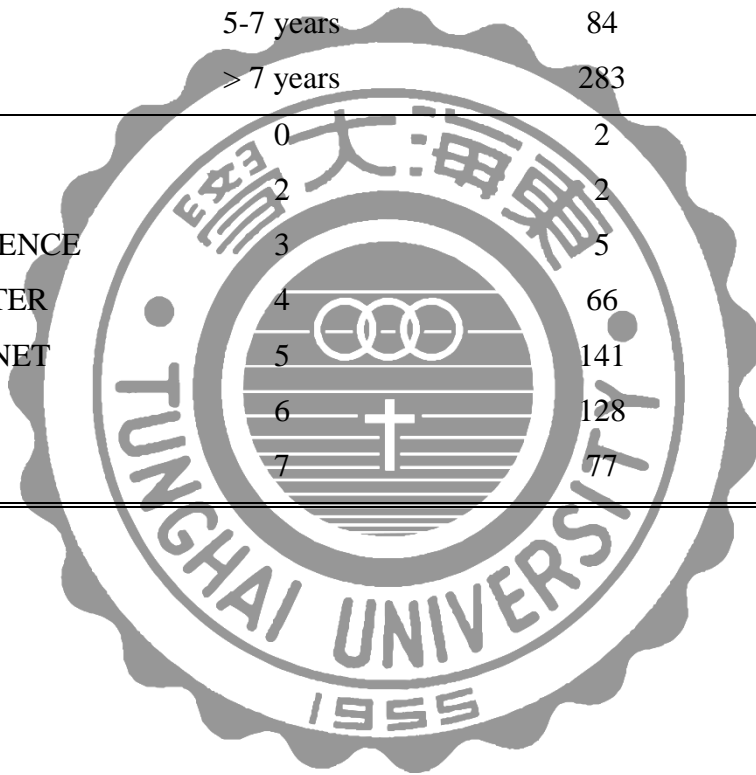
Table 1: Description of participants

n=421

Features	Classification	Number of Data	Percentage (%)
	0	2	0.5
AGE	below 25	304	72.2
	25-30	90	21.4
	31-35	10	2.4
	36-40	15	3.6
GENDER	Male	118	28.0
	Female	303	72.0
EDUCATION	0	7	1.7
	Grade 7-9	4	1.0
	Grade 10-12	48	11.4
	In college	159	37.8
	After college	159	37.8
	Postgraduate	44	10.5
MARITAL	0	8	1.9
	Married	49	11.6
	Single	359	85.3
	Other	5	1.2
INCOME	0	5	1.2
	< 8.000.000 IDR	265	62.9
	8.100.000 - 20.000.000		
	IDR	43	10.2
	20.100.000 - 40.000.000		
	IDR	8	1.9
	> 40.000.000 IDR	8	1.9
Don't want to say	92	21.9	
PRODUCTS	books / magazine	80	19

	computer hardware	60	14.3
	computer software	44	10.5
	clothes / shoes	329	78.1
	CD / tapes / album	47	11.2
	DVD / blue rays	19	4.5
	music / movie	51	12.1
	travel arrangement	199	47.3
	home appliances	114	27.1
	concerts / plays	45	10.7
	food / beverages	167	39.7
	Other	177	42
	0	14	3.3
	< 100.000 IDR	35	8.3
MONEY SPENT	101.000 - 400.000 IDR	116	27.6
ON INTERNET	401.000 - 1.000.000 IDR	105	24.9
PURCHASE	1.001.000 - 4.000.000		
LAST YEAR	IDR	98	23.3
	4.001.000 - 10.000.000		
	IDR	44	10.5
	> 10.000.000 IDR	9	2.1
	0	4	1.0
FREQUENCY ON	Never	14	3.3
INTERNET	1-5 times	202	48.0
PURCHASE	6-10 times	101	24.0
LAST YEAR	11-15 times	44	10.5
	16-20 times	17	4.0
	more than 20 times	39	9.3
PAYMENT	credit / debit card	370	87.9
	pre-paid card	12	2.9

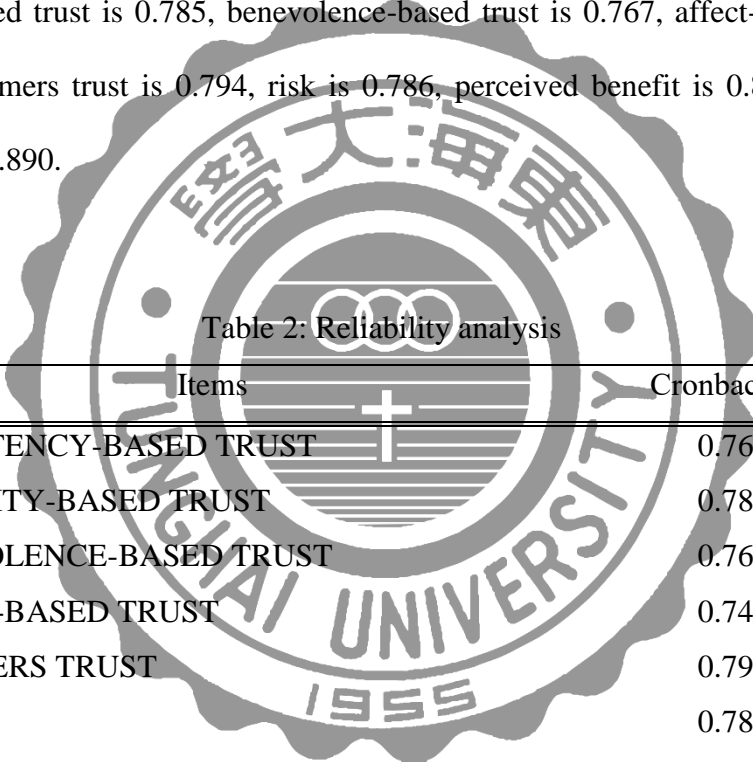
	cash on delivery	116	27.6
	Alipay	6	1.4
	Paypal	24	5.7
	0	9	2.1
	< 6 months	2	.5
HOW MANY YEARS	6-12 months	5	1.2
HAVE YOU BEEN	1-2 years	9	2.1
USING INTERNET	3-4 years	29	6.9
	5-7 years	84	20.0
	> 7 years	283	67.2
	0	2	0.5
	2	2	0.5
YOUR EXPERIENCE	3	5	1.2
ON COMPUTER	4	66	15.7
AND INTERNET	5	141	33.5
	6	128	30.4
	7	77	18.3



B. Reliability analysis

Cronbach's alpha (α) is used in this study to measure the reliability or internal consistency of the items. Cronbach's alpha has its range between 0 to 1, and the items can be considered reliable or acceptable when its coefficient is bigger or equal to 0.7. Every cronbach's alpha in table 2 shows that each items is reliable because the value are all above 0.7. As can be seen, the reliability of competency-based trust is 0.767, integrity-based trust is 0.785, benevolence-based trust is 0.767, affect-based trust is 0.744, consumers trust is 0.794, risk is 0.786, perceived benefit is 0.865, purchase intention is 0.890.

Table 2: Reliability analysis



Items	Cronbach's α
COMPETENCY-BASED TRUST	0.767
INTEGRITY-BASED TRUST	0.785
BENEVOLENCE-BASED TRUST	0.767
AFFECT-BASED TRUST	0.744
COSUMERS TRUST	0.794
RISK	0.786
PERCEIVED BENEFIT	0.865
PURCHASE INTENTION	0.890

C. Correlation analysis

In this study, Pearson's correlation is used to measure the strength of the linear relationship between study variables.

Table 3: Correlation analysis

		Correlations							
		INTENTION	AGE	GENDER	EDUCATION	INCOME	TRUST	BENEFIT	RISK
Pearson Correlation	INTENTION	1.000	.066	-.014	.156	.042	.666	.693	.036
	AGE	.066	1.000	-.061	.316	.067	.001	.066	-.010
	GENDER	-.014	-.061	1.000	-.040	-.048	.033	.000	-.037
	EDUCATION	.156	.316	-.040	1.000	-.152	.184	.186	-.024
	INCOME	.042	.067	-.048	-.152	1.000	-.024	-.022	-.024
	TRUST	.666	.001	.033	.184	-.024	1.000	.616	.042
	BENEFIT	.693	.066	.000	.186	-.022	.616	1.000	.077
	RISK	.036	-.010	-.037	-.024	-.024	.042	.077	1.000
Sig. (1-tailed)	INTENTION	.	.087	.389	.001	.192	.000	.000	.230
	AGE	.087	.	.107	.000	.086	.489	.089	.419
	GENDER	.389	.107	.	.205	.163	.251	.498	.224
	EDUCATION	.001	.000	.205	.	.001	.000	.000	.313
	INCOME	.192	.086	.163	.001	.	.312	.326	.315
	TRUST	.000	.489	.251	.000	.312	.	.000	.197
	BENEFIT	.000	.089	.498	.000	.326	.000	.	.058
	RISK	.230	.419	.224	.313	.315	.197	.058	.
N	INTENTION	421	421	421	421	421	421	421	421
	AGE	421	421	421	421	421	421	421	421
	GENDER	421	421	421	421	421	421	421	421
	EDUCATION	421	421	421	421	421	421	421	421
	INCOME	421	421	421	421	421	421	421	421
	TRUST	421	421	421	421	421	421	421	421
	BENEFIT	421	421	421	421	421	421	421	421
	RISK	421	421	421	421	421	421	421	421

Table 3 is the correlation matrix of intention, age, gender, education, income, trust, benefit, and risk. The significant level for the above table is ($p < 0.05$). As can be seen from the correlation matrix, only trust (0.000), benefit (0.000) and education (0.001) is significant towards intention, while the rests such as: age, gender, income and risk is not significant.

D. Regression Analysis

Based on my research model, regression analysis has also been used to analyse in this study. Multiple regression analysis is conducted to predict how well the trust, risk, benefit, age, education, income and gender predicted the consumers' purchase intention.

Table 4: Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.170 ^a	.029	.019	1.29540	.029	3.084	4	416	.016
2	.760 ^b	.578	.571	.85707	.549	179.108	3	413	.000

a. Predictors: (Constant), INCOME, GENDER, AGE, EDUCATION

b. Predictors: (Constant), INCOME, GENDER, AGE, EDUCATION, RISK, TRUST, BENEFIT

Two analyses is taken, first data set (model 1) includes income, gender, age, and education as predictors, while the second data set (model 2) includes income, gender, age, education, risk, trust and benefit. As can be seen from table 4, in model 1, the result is significant with significant level 0.016. However, when risk, trust and benefit is added into the second data set which is model 2; it becomes perfectly significant, $R^2 = .578$, adjusted $R^2 = .571$, R^2 change = .549, sig. F change = .000.

Table 5: Anova

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20.698	4	5.175	3.084	.016 ^b
	Residual	698.076	416	1.678		
	Total	718.774	420			
2	Regression	415.398	7	59.343	80.786	.000 ^c
	Residual	303.376	413	.735		
	Total	718.774	420			

a. Dependent Variable: INTENTION

b. Predictors: (Constant), INCOME, GENDER, AGE, EDUCATION

c. Predictors: (Constant), INCOME, GENDER, AGE, EDUCATION, RISK, TRUST, BENEFIT

Table 5 shows that the second data set (model 2) with income, gender, age, education, risk, trust and benefit as the predictors is proved to be more correlatively significant to intention. The sig. f change shows that sig. f change from 0.016 to 0.000, with the significant level ($p < 0.05$). Hence, model 2 is being used in the study for it is the significant one.

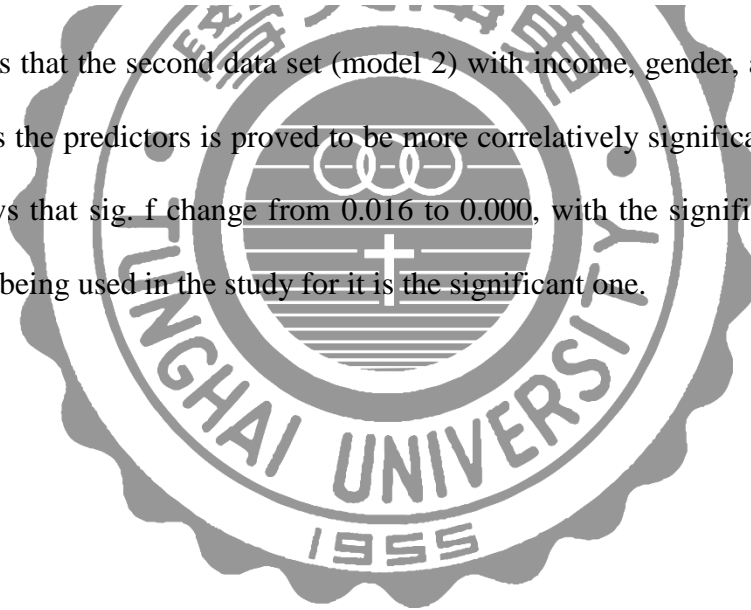


Table 6: Coefficients

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.085	.368		11.107	.000
	AGE	.019	.095	.010	.203	.839
	GENDER	-.010	.141	-.003	-.071	.943
	EDUCATION	.219	.070	.162	3.130	.002
	INCOME	.052	.039	.066	1.342	.180
2	(Constant)	.128	.319		.403	.687
	AGE	.058	.063	.032	.930	.353
	GENDER	-.066	.093	-.023	-.706	.481
	EDUCATION	-.004	.047	-.003	-.089	.929
	INCOME	.046	.026	.058	1.770	.078
	TRUST	.444	.047	.390	9.536	.000
	BENEFIT	.478	.043	.453	11.072	.000
RISK	-.013	.031	-.014	-.439	.661	

a. Dependent Variable: INTENTION

From the above coefficient table, we can see that trust and benefit are significant. The coefficient for trust is 0.444 which means that in every unit increase in trust, the purchase intention will increase by 0.444. The standard error of trust = 0.047, beta = 0.390 with significant level 0.000 ($p < 0.05$). In addition, the coefficient for benefit is 0.478 which means that in every unit increase in benefit, the purchase intention will increase by 0.478. The standard error of benefit = 0.043, beta = 0.453 with significant level 0.000 ($p < 0.05$). On the other hand, age, gender, education, income, and risk is not significant as their significant level is larger than 0.05.

V. DISCUSSION, CONCLUSION AND MANAGERIAL IMPLICATION

A. Discussion and conclusion

This dissertation primarily examines the role of trust and risk in consumers' social commerce behaviour in Indonesia. This dissertation focuses more on how trust, risk, benefit, age, gender, income and education affect consumers' intention to purchase online products from a specific e-vendors.

This study has 421 sample or participants who are participating, after that I do 4 kinds of analysis based on the 7 hypothesis I made. However, not all the hypothesis is accepted during the test. In chapter 4, it can be clearly seen that only hypothesis 7 and 8 are accepted and the rests are rejected.

On the research result part (Chapter 4), it is proven that hypothesis 6 and hypothesis 7 is accepted while the rests hypotheses are rejected. Hence, those hypotheses which is related to age, gender, education, risk and income rejected.

When the first regression analysis is done, education is significant. However, when the study runs a second regression model which adding up trust, benefit and risk; education become insignificant. This means that the changes of education is caused by the presence of trust and benefit.

Based on this study analysis, education becomes insignificant when trust, benefit and risk enter the model because nowadays not only high educated people can use internet to shop online. We can take an example of Indonesian workers who work as a house maid, they cannot go out when they need something; yet they are able to make purchase online.

However if we know their education background, they are not even a high school graduate people.

Quoted from Bae & Lee (2011), 70% of the online shoppers are females and 60% of shopping addicts are females. Nevertheless, the result of gender has scarcely any significance with purchase intention. This also happens to the results of hypothesis 4. Income turns out to be insignificant to purchase intention while marketing literature, including Akhter (2013) believes that higher incomer will affect the purchase intention. Kassarjian (1981) has implied a positive relationship between socioeconomic status and purchasing involvement, and in fact describes his "lowlow involvement" consumer as being a member of the lower socioeconomic class. This would lead to the assumption that higher income might be associated with higher purchasing involvement.

Continued with hypothesis 5 in which its result is insignificant and its hypothesis is rejected. Young Kim & Kim (2004) and Mathwick et. al (2002), and many other marketing literature believes that younger age must have a positive correlation towards online purchase intention; yet, the result of this study proves it to be insignificant. The reason that hypothesis 2, 4 and 5 is rejected can be supported with Bellman's statement. Bellman et. al (1999), supports that demographic variables such as: gender, income and age do not really have a great impact on the purchase decision. It is because one's purchase intention is usually determined by their own investigations or how they process information continuously (Hoyer, 1984).

Hypothesis 1 is rejected as well. Actually, many marketing literature, including Antony et. Al (2006), said that risk affects negatively and may influence consumers' purchase decision. However, when the hypothesis expected risk will correlates negatively with

purchase intention, the result is found to be insignificant. Muchsin's statement may support the insignificant result of risk. He mentioned that in Indonesia, consumers tend to be impulsive or have the drive to buy something which is based on satisfaction or desire consciously or unconsciously (Muchsin, 2011). On the other words, it means that consumers do not put an importance on risk, and what they care is their satisfaction.

As we can see from the above discussion, only trust and benefit has significant impact when compared to other variables that may determine Indonesian consumers' purchase intention in social commerce. As quoted from Hidayanto et. al (2012), the more Indonesian have their trust on e-vendors, the more likely they do not care about the risk. This also means that trust and benefit plays an important role regarding consumers' purchase intention in Indonesia. While risk and other demographic variables are not critical factors in determining Indonesian consumers' intention to purchase products in s-commerce.

For the role of risk is insignificant in Indonesian market in social commerce, so trust becomes the main role. As a result we can come to a conclusion that, e-vendors in Indonesia have to keep the online shoppers benefited. For example, e-vendors can do more promotions or giving merchandise in every minimum purchase. Starting from that small benefit that the consumers perceived, they will start to give some good reviews and recommend the e-vendors to their peers, colleagues, family or friends.

From that point onwards, it is one of the important point which may triggered consumers' trust in buying in social commerce. However, consumers' trust will not only come when they are benefited. E-vendors will also have to maintain their quality or speed in delivering the goods.

B. Managerial Implication

The first major contribution of the present research is that it provides much needed empirical data on the factor influencing Indonesian consumers' purchase intention in s-commerce. So far, there is no research about the roles of trust and risk in s-commerce in Indonesia. Thus, this study may contribute to let e-vendors know the roles of trust and risk in s-commerce in Indonesia.

The study demonstrated that the relation between trust and benefit to consumers' purchase intention are positive. Therefore, e-vendors in s-commerce have to keep the trust of consumers, and keep them benefited.

C. Limitations and Future research

There are some limitations in this study, mainly it has two limitations. They are about the lack of time, smaller scope of analysis and lack of populations.

First, there is lack of research and time in doing the survey of this study. Second, this study only focuses on six variables which is risk, income, age, gender, education, trust and benefit. Therefore, all variables can be used in the future research and more analysis can be analyzed. It is interested that gender is not correlated with purchase intention but maybe in some other countries it does. Hence, in the future research, researcher may have a look at gender variables in different country. Last, the sample which is used for this study was not very representative of the Indonesian population for the questionnaire was mostly distributed to the researcher's friends and family circle. Survey can be distributed to a bigger scope of Indonesian populations in future research.

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APPENDIX

Original (English Version)

Survey on Online Shopping

Online shopping is increasingly popular. In view of this, our research team has designed this questionnaire, hoping to learn more about your online shopping experience and opinions. The information you provide will be kept in strictest confidence, and will be used only for academic purposes. **Please answer all questions.** This is very important to the research.

This questionnaire has three parts, printed on three pages.

What is the online shopping website that you visited most recently? (please specify) _____

Part 1 : This part is about your own experience with this website. Please circle a number on the right hand side to indicate how much you agree with each statement (1 = completely disagree; 7 = completely agree). The more you agree with a statement, the closer to 7 the number you circle should be.

				Completely Disagree					Completely Agree
Familiarity with this Web vendor :									
1. Overall, I am familiar with this Web vendor.	1	2	3	4	5	6	7		
2. I am familiar with the process of purchasing from this Web vendor.	1	2	3	4	5	6	7		
3. I am familiar with buying products from this Web vendor.	1	2	3	4	5	6	7		
Competency-based trust :									
4. This Web vendor is very capable of performing online retail business.	1	2	3	4	5	6	7		
5. This Web vendor is known to be successful at selling products online.	1	2	3	4	5	6	7		
6. This Web vendor has much knowledge about the work that needs done.	1	2	3	4	5	6	7		
Integrity-based trust :									
7. I never have to wonder whether this Web vendor will stick to its word.	1	2	3	4	5	6	7		
8. This Web vendor tries hard to be fair in dealing with others.	1	2	3	4	5	6	7		
9. Sound principles seem to guide this Web vendor's behaviour.	1	2	3	4	5	6	7		
Benevolence-based trust :									
10. This Web vendor is very concerned with my welfare.	1	2	3	4	5	6	7		
11. My needs and desires are very important to this Web vendor.	1	2	3	4	5	6	7		
12. This Web vendor would not knowingly do anything to hurt me.	1	2	3	4	5	6	7		

Completely Disagree Completely Agree

Information quality :							
13. Overall, I think this Web vendor provides useful information.	1	2	3	4	5	6	7
14. This Web vendor provides timely information on the item.	1	2	3	4	5	6	7
15. This Web vendor provides sufficient information when I try to make a transaction.	1	2	3	4	5	6	7
Presence of third-party seal :							
16. Third-party seals make me feel more secure in terms of privacy.	1	2	3	4	5	6	7
17. Third-party seals make me feel safer in terms of the transaction.	1	2	3	4	5	6	7
18. This Web vendor carries third-party seals.	1	2	3	4	5	6	7
Perceived privacy protection :							
19. I am concerned that this Web vendor is collecting too much personal information from me.	1	2	3	4	5	6	7
20. This Web vendor will use my personal information for other purposes without my authorization.	1	2	3	4	5	6	7
21. This Web vendor will share my personal information with other entities without my authorization.	1	2	3	4	5	6	7
Perceived security protection :							
22. I feel secure about the electronic payment system of this Web vendor.	1	2	3	4	5	6	7
23. I am willing to use my credit card on this website to make a purchase.	1	2	3	4	5	6	7
24. I feel safe in making transactions on this website.	1	2	3	4	5	6	7
Site reputation :							
25. This website is well known.	1	2	3	4	5	6	7
26. This website has a good reputation.	1	2	3	4	5	6	7
27. I am familiar with the name of this website.	1	2	3	4	5	6	7
Social volume :							
28. If I need to, I can find posts and comments by multiple users on social media about this website.	1	2	3	4	5	6	7
29. I can gather information from multiple users on social media about this web vendor before I buy from it.	1	2	3	4	5	6	7
30. Multiple users rate this website positively.	1	2	3	4	5	6	7
Friends and peers :							
31. I am willing to provide my experiences and suggestions when my friends using this website want my advice on buying something.	1	2	3	4	5	6	7
32. I am willing to share my own shopping experience with my friends using this website.	1	2	3	4	5	6	7
33. I am willing to recommend a product that is worth buying to my friends using this website.	1	2	3	4	5	6	7

Completely Disagree Completely Agree

34. I will consider the shopping experiences of my friends using this website when I want to shop.	1	2	3	4	5	6	7
35. I will ask my friends using this website to provide me with their suggestions before I go shopping.	1	2	3	4	5	6	7
36. I am willing to buy the products recommended by my friends using this website.	1	2	3	4	5	6	7
Affect-based trust :							
37. I have a sharing relationship with this Web vendor. I can freely share my ideas, feelings, and hopes.	1	2	3	4	5	6	7
38. I can talk easily to this Web vendor about difficulties I am having in my website usage and know that it will want to listen.	1	2	3	4	5	6	7
39. I would feel a sense of loss if this website is no longer operating or I can no longer purchase from it.	1	2	3	4	5	6	7
Social approval :							
40. I believe that shopping through this website will meet with the approval of my family.	1	2	3	4	5	6	7
41. I believe that shopping through this website will meet with the approval of my friends.	1	2	3	4	5	6	7
Consumer trust :							
42. This website is trustworthy.	1	2	3	4	5	6	7
43. This Web vendor gives the impression that it keeps promises and commitments.	1	2	3	4	5	6	7
44. I believe that this Web vendor has my best interests in mind.	1	2	3	4	5	6	7
Perceived risk :							
45. Purchasing from this website would involve more product risk. (i.e. not working, defective product) when compared with more traditional ways of shopping.	1	2	3	4	5	6	7
46. Purchasing from this website would involve more financial risk (i.e. fraud, hard to return) when compared with more traditional ways of shopping.	1	2	3	4	5	6	7
47. Overall, purchasing from this website is risky.	1	2	3	4	5	6	7
Perceived benefit :							
48. I can save time by using this website.	1	2	3	4	5	6	7
49. Using this website enables me to accomplish a shopping task more quickly than using traditional stores.	1	2	3	4	5	6	7
50. Using this website increases my productivity in shopping. (i.e., make purchase decisions or find product information within the shortest time frame).	1	2	3	4	5	6	7
Intention to purchase :							
51. I am likely to purchase the products(s) on this website.	1	2	3	4	5	6	7
52. I am likely to recommend this website to my friends.	1	2	3	4	5	6	7
53. I am likely to make another purchase from this website if I need the products that I will buy.	1	2	3	4	5	6	7

Part 2 : This part is about your general opinions. Please circle a number on the right hand side to indicate how much you agree with each statement (1 = completely disagree; 7 = completely agree). The more you agree with a statement, the closer to 7 the number you circle should be.

Completely Disagree Completely Agree

1. I usually eat the same kinds of foods on a regular basis.	1	2	3	4	5	6	7
2. I rarely buy brands about which I am uncertain how they will perform.	1	2	3	4	5	6	7
3. I would rather stick with products that I am familiar with.	1	2	3	4	5	6	7
4. My happiness depends very much on the happiness of those around me.	1	2	3	4	5	6	7
5. The well-being of my co-workers/friends is important to me.	1	2	3	4	5	6	7
6. If a co-worker/friend gets a prize, I would feel proud.	1	2	3	4	5	6	7
7. I feel good when I cooperate with others.	1	2	3	4	5	6	7
8. I enjoy being unique and different from others in many ways.	1	2	3	4	5	6	7
9. I often “do my own thing.”	1	2	3	4	5	6	7
10. I am a unique individual.	1	2	3	4	5	6	7
11. I generally trust other people.	1	2	3	4	5	6	7
12. I generally have faith in humanity.	1	2	3	4	5	6	7
13. I feel that people are generally reliable.	1	2	3	4	5	6	7



Part 3 : Your Personal Information (please put ✓ in the appropriate boxes)

- A. Age : below 25 25-30 31-35 36-40 41-45
- B. Gender : Male Female
- C. Education : Grade 7-9 Grade 10-12 In college After college Postgraduate
- D. Marital status : Married Single Other
- E. Household monthly income :
 below 50,000 51,000 – 100,000 101,000 – 150,000
 over 150,000 Don't want to say
- F. Products you have had purchased on the internet (can choose more than one) :
 Books/magazines Computer hardware Computer software
 Clothes/shoes CD/tapes/albums DVD/Blurays
 Music/Movie Travel arrangements (e.g., airline tickets)
 Home appliances Concerts/plays
 Foods/beverages Others _____
- G. Money spent annually on internet purchases in last year :
 below 250 251 – 1,000 1,001 – 2,500
 2,500 – 10,000 10,001 – 25,000 over 25,000
- H. Frequency of internet purchases in last year :
 Never 1–5 times 6–10 times
 11–15 times 16–20 times more than 20 times
- I. Method of payment in online shopping in last year (can choose more than one) :
 Credit card or debit card Pre-paid card Cash on delivery
 支付寶 Paypal
- J. How many years have you been using the internet ?
 Less than 6 months 6-12 months 1-2 years
 3-4 years 5-7 years Over 7 years
- K. Your experience on computer and internet (please circle a number) :
1 — 2 — 3 — 4 — 5 — 6 — 7
(novice) (expert)

Translated (Indonesian Version)

Survey Berbelanja Online

Berbelanja online semakin populer. Dalam pandangan ini, tim riset kami telah merancang kuesioner ini, berharap untuk dapat mempelajari lebih lanjut tentang pengalaman dan pendapat anda berbelanja online. Informasi yang anda berikan akan dirahasiakan dan hanya akan digunakan untuk tujuan akademik. **Tolong menjawab semua pertanyaan.** Ini penelitian yang sangat penting.

Kuisisioner ini terdiri dari tiga bagian, dicetak dalam tiga lembar.

Apa situs berbelanja online yang anda kunjungi baru-baru ini? (tolong sebutkan) _____

Bag. 1 : Bagian ini tentang pengalaman anda menggunakan situsnya. Silahkan lingkari kolom di sebelah kanan untuk menunjukkan berapa banyak anda setuju pada setiap pertanyaan (1 = sangat tidak setuju; 7 = sangat amat setuju). Semakin anda setuju pada pertanyaannya, anda harus melingkari lebih dekat ke angka 7.

	Sangat Tidak Setuju			Sangat Amat Setuju			
Keakraban dengan situs :							
54. Secara keseluruhan, saya akrab dengan vendor web ini.	1	2	3	4	5	6	7
55. Saya akrab dengan proses pembelian vendor web ini.	1	2	3	4	5	6	7
56. Saya sering membeli barang dari situs ini.	1	2	3	4	5	6	7
Kepercayaan berbasis kompetensi :							
57. Vendor web ini mampu melakukan bisnis ritel online.	1	2	3	4	5	6	7
58. Vendor web ini terkenal berhasil dalam menjual produk secara online.	1	2	3	4	5	6	7
59. Situs ini banyak pegetahuan tentang apa yang seharusnya dilakukan.	1	2	3	4	5	6	7
Kepercayaan berbasis integritas :							
60. Saya tidak pernah ragu akan kata-kata vendor web ini.	1	2	3	4	5	6	7
61. Vendor web ini berusaha keras untuk bersikap adil.	1	2	3	4	5	6	7
62. Prinsip suara kelihatannya mejadi acuan vendor web ini.	1	2	3	4	5	6	7
Kepercayaan berbasis kebijakan :							
63. Vendor web ini peduli dengan kesejahteraan saya.	1	2	3	4	5	6	7
64. Kebutuhan dan keinginan saya berdampak penting untuk vendor web ini.	1	2	3	4	5	6	7
65. Vendor web ini tidak ada maksud untuk menjahati saya.	1	2	3	4	5	6	7
Kualitas informasi :							

Sangat Tidak

Sangat Amat

Setuju

Setuju

66. Secara keseluruhan saya rasa situs ini memberikan info yang berguna.	1	2	3	4	5	6	7
67. Vendor web ini memberi saya informasi yang akurat.	1	2	3	4	5	6	7
68. Vendor web memberi informasi yang memadai saat saya akan melakukan transaksi.	1	2	3	4	5	6	7
Kehadiran pihak ketiga :							
69. Pihak ketiga membuat saya merasa aman dalam hal privasi.	1	2	3	4	5	6	7
70. Pihak ketiga membuat saya merasa aman dalam bertransaksi.	1	2	3	4	5	6	7
71. Vendor web ini membawa pihak ketiga.	1	2	3	4	5	6	7
Perlindungan privasi yang dirasakan :							
72. Saya khawatir jika vendor web ini mengumpulkan banyak informasi pribadi saya.	1	2	3	4	5	6	7
73. Vendor web ini selalu menggunakan informasi pribadi saya diluar sepengetahuan saya.	1	2	3	4	5	6	7
74. Vendor web ini memberikan informasi pribadi saya tanpa sepengetahuan saya.	1	2	3	4	5	6	7
Perlindungan keamanan yang dirasakan :							
75. Saya merasa aman dengan sistem pembayaran elektronik vendor web ini.	1	2	3	4	5	6	7
76. Saya bersedia menggunakan kartu kredit saya untuk membayar pembelian di situs ini.	1	2	3	4	5	6	7
77. Saya merasa aman melakukan transaksi di situs ini.	1	2	3	4	5	6	7
Reputasi situs :							
78. Situs ini banyak dikenal.	1	2	3	4	5	6	7
79. Situs ini mempunyai reputasi yang bagus.	1	2	3	4	5	6	7
80. Saya tidak asing dengan nama situs ini.	1	2	3	4	5	6	7
Volume sosial :							
81. Jika saya perlu, saya dapat menemukan posting dan komentar beberapa pengguna di sosial media tentang situs ini.	1	2	3	4	5	6	7
82. Saya dapat mengumpulkan informasi dari beberapa pengguna di media sosial tentang situs ini, sebelum saya membeli dari situs itu.	1	2	3	4	5	6	7
83. Beberapa pengguna menilai situs ini positif.	1	2	3	4	5	6	7
Teman-teman dan rekan-rekan :							
84. Saya bersedia untuk memberikan pengalaman saya dan saran ketika teman-teman saya menggunakan situs ini.	1	2	3	4	5	6	7
85. Saya bersedia untuk berbagi pengalaman belanja saya sendiri dengan teman-teman saya menggunakan situs ini.	1	2	3	4	5	6	7
86. Saya bersedia untuk merekomendasikan produk yang bernilai membeli untuk teman-teman saya melalui situs ini.	1	2	3	4	5	6	7
87. Saya akan mempertimbangkan pengalaman belanja dari teman-teman saya menggunakan situs ini ketika saya ingin berbelanja.	1	2	3	4	5	6	7

Sangat Tidak

Sangat Amat

Setuju

Setuju

88. Saya akan meminta teman-teman saya menggunakan situs ini untuk memberikan saya saran-saran mereka sebelum saya pergi berbelanja.	1	2	3	4	5	6	7
89. Saya bersedia untuk membeli produk yang direkomendasikan oleh teman-teman saya melalui situs ini.	1	2	3	4	5	6	7
Kepercayaan berbasis pengaruh :							
90. Saya memiliki hubungan dengan vendor ini. Aku bisa bebas berbagi ide, perasaan, dan harapan.	1	2	3	4	5	6	7
91. Saya dapat bicara pada vendor dengan mudah tentang kesulitan saya memakai situs dan tahu mereka akan mendengarkan saya.	1	2	3	4	5	6	7
92. Saya akan merasa kehilangan jika situs ini tidak lagi beroperasi atau saya tidak dapat membelinya lagi.	1	2	3	4	5	6	7
Persetujuan sosial :							
93. Saya percaya bahwa berbelanja di situs ini akan disetujui oleh keluarga saya.	1	2	3	4	5	6	7
94. Saya percaya bahwa berbelanja di situs ini akan disetujui oleh teman-teman saya.	1	2	3	4	5	6	7
Kepercayaan konsumen :							
95. Situs ini dapat dipercaya.	1	2	3	4	5	6	7
96. Vendor web ini memberi kesan bisa memegang janji-janji dan komitmen.	1	2	3	4	5	6	7
97. Saya percaya bahwa vendor web ini yang terpenting di benak saya.	1	2	3	4	5	6	7
Resiko yang didapat:							
98. Pembelian dari situs ini melibatkan resiko produk lebih banyak (yaitu tidak bekerja, produk cacat) bila dibandingkan dengan cara berbelanja tradisional.	1	2	3	4	5	6	7
99. Pembelian dari situs ini melibatkan resiko keuangan yang lebih banyak (yaitu penipuan, sulit untuk kembali) bila dibandingkan dengan cara berbelanja tradisional.	1	2	3	4	5	6	7
100. Secara keseluruhan, membeli dari situs ini berisiko.	1	2	3	4	5	6	7
Keuntungan yang didapat :							
101. Saya bisa menghemat waktu dengan menggunakan situs ini.	1	2	3	4	5	6	7
102. Dengan menggunakan situs ini, memungkinkan saya berbelanja lebih cepat daripada di toko tradisional.	1	2	3	4	5	6	7
103. Dengan menggunakan situs ini meningkatkan produktivitas saya dalam berbelanja. (Yaitu, membuat keputusan pembelian atau mencari informasi produk dalam jangka waktu singkat).	1	2	3	4	5	6	7
Niat pembelian :							
104. Saya cenderung membeli barang di situs ini.	1	2	3	4	5	6	7
105. Saya cenderung merekomendasikan situs ini pada teman saya.	1	2	3	4	5	6	7
106. Saya cenderung membeli produk lain dari situs ini jika saya membutuhkan barang yang dibutuhkan.	1	2	3	4	5	6	7

Bag. 2 : Bagian ini tentang pendapat umum anda. Silahkan lingkari kolom di sebelah kanan untuk menunjukkan berapa banyak anda setuju pada setiap pertanyaan (1 = sangat tidak setuju; 7 = sangat amat setuju). Semakin anda setuju pada pertanyaannya, anda harus melingkari lebih dekat ke angka 7.

	Sangat Tidak Setuju			Sangat Amat Setuju			
	1	2	3	4	5	6	7
14. Saya biasanya makan jenis makanan yang sama dengan teratur.	1	2	3	4	5	6	7
15. Saya jarang membeli merek yang tidak saya tahu kualitasnya.	1	2	3	4	5	6	7
16. Saya lebih memilih bergantung pada produk yang saya kenal.	1	2	3	4	5	6	7
17. Kebahagiaan saya sangat bergantung pada kebahagiaan orang sekitar.	1	2	3	4	5	6	7
18. Kesejahteraan teman kerja/teman penting bagi saya.	1	2	3	4	5	6	7
19. Jika rekan kerja/teman mendapat hadiah, saya turut bangga.	1	2	3	4	5	6	7
20. Saya merasa nyaman saat bekerja sama dengan orang lain.	1	2	3	4	5	6	7
21. Saya menikmati sebagai seorang yang unik dan beda dari yang lain.	1	2	3	4	5	6	7
22. Saya sering melakukan "hal saya sendiri."	1	2	3	4	5	6	7
23. Saya adalah individu yang unik.	1	2	3	4	5	6	7
24. Saya umumnya mempercayai orang-orang.	1	2	3	4	5	6	7
25. Saya umumnya memiliki iman dalam kemanusiaan.	1	2	3	4	5	6	7
26. Saya merasa orang-orang sangat bisa diandalkan.	1	2	3	4	5	6	7

Bag. 3 : Informasi Pribadi (silahkan diberi tanda ✓ pada kotak yang sesuai)

L. Umur : < 25 25-30 31-35 36-40 41-45

M. Jenis Kelamin : Pria Wanita

N. Pendidikan : Kelas 7-9 Kelas 10-12 Kuliah Setelah Kuliah Pasca Sarjana

O. Status Pernikahan : Menikah Belum Menikah Lain-lain

P. Pendapatan tiap bulan :

< 8,000,000IDR 8,100,000-20,000,000IDR 20,100,000-40,000,000IDR
 > 40,000,000IDR Tidak mau memberitahu

Q. Produk yang pernah dibeli di internet (boleh pilih lebih dari satu) :

Buku/Majalah Perangkat keras Komputer Perangkat lunak Komputer
 Pakaian/Sepatu CD/kaset/album DVD/Bluerays
 Musik/Film Pengaturan Perjalanan (seperti: tiket pesawat)
 Peralatan Rumah Konser/Drama Makanan / Minuman
 Lain-lain _____

R. Pengeluaran untuk pembelian online tahun lalu :

- < 100,000IDR 101,000-400,000IDR 401,000-1,000,000IDR
 1,001,000-4,000,000IDR 4,001,000-10,000,000IDR >10,000,000IDR

S. Frekwensi pembelian online tahun lalu :

- Tidak pernah 1-5 kali 6-10 kali
 11-15 kali 16-20 kali > 20 kali

T. Metode pembayaran saat berbelanja online tahun lalu (boleh pilih lebih dari satu) :

- Kartu Kredit / Debit Pre-paid card Cash on delivery
 Alipay Paypal

U. Sudah berapa tahun anda menggunakan internet ?

- < 6 bulan 6-12 bulan 1-2 tahun
 3-4 tahun 5-7 tahun > 7 tahun

V. Pengalaman anda memakai komputer dan internet (lingkari angkanya) :

1 — 2 — 3 — 4 — 5 — 6 — 7

(pemula)

