東海大學企業管理學系
碩士論文

消費者信任和購買意願關係之研究
－消費者態度對於印尼電子商務的中介作用

The Relationship of Consumer Trust and Willingness to Buy: the Mediating Role of Consumers' Attitude in Indonesian E-Commerce

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Title of Thesis: The Relationship of Consumer Trust and Willingness to Buy: the Mediating Role of Consumers' Attitude in Indonesian E-Commerce

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Abstract:

Due to the convenience of internet usage and the growth of technology development, E-commerce becomes the business opportunity that grows rapidly. Customer's willingness to buy is the most important factor for the E-commerce vendor. This study aims to identify the mediating effect of attitude on the relationship between customer trust and willingness to buy and also to explore the behavior of Indonesia internet users in using Indonesia B2C E-commerce. The research model is developed by focusing the relationship of customer trust and willingness to buy and using attitude as the mediation variable based on previous study. Quantitative study was performed by distributing questionnaires to Indonesia internet users and 357 respondents were collected from media social such as Facebook and messenger application such as LINE. Analysis of these respondents showed that customer trust, attitude, and internet usage per day are positively and significantly relationship with the Indonesian's willingness to buy, and also the attitude partially mediates customer trust to their willingness to buy products from Indonesian E-commerce website.

Keywords: E-commerce, Customer Trust, Attitude, Willingness to Buy, Mediation Analysis

論文名稱：消費者信任和購買意願關係之研究-消費者態度對於印尼電子商務的中介作用

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中文摘要:

由於互聯網使用的便利性和技術進步，電子商務成為了一個速成長的商業機會。對於電子商務廠商而言，消費者的購買意願是相當重要的。這項研究旨在確認態度在客戶信任和購買意願之間的中介作用，並探討在印尼互聯網用戶使用 B2C 電子商務之的行為。該研究模型是由基於之前的研究，本研究的模型是以客戶信任和購買意願的關係為主，並加上態度作為中介變量。本研究採用是藉由調查問卷法，樣本收集方式是藉由印尼的互聯網用戶，社會媒體如 Facebook 和 Messenger 應用程序，如 LINE，共有 357 受訪者。這些受訪者分析表示，客戶的信任、態度以及每天使用互聯網的積極度皆顯著的影響印尼的購買意願，並且研究結果也支持態度的在消費者的信任與購買意願之間有顯著的中介效果。

關鍵詞：電子商務，客戶的信任，態度，購買意願，調解分析

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Chapter 1 – Introduction

1.1 Background and motivation

Rapid development of the internet in the last decade was opened new possibilities for customers to get product without leaving their houses (Bimo, 2013). The growth of internet user in the world, based on the worldbank.org is keep increasing from 2005 until now. In Indonesia, the internet users are also increasing. Based on the World Bank, in 2008 the population of Indonesia is 234,243,489 people and among those people the percentage of internet user is about 7.9% while in 2013 the population is 249,865,631 people and the percentage of internet user over the population is about 15.8% as shown in Figure 1.1 below.
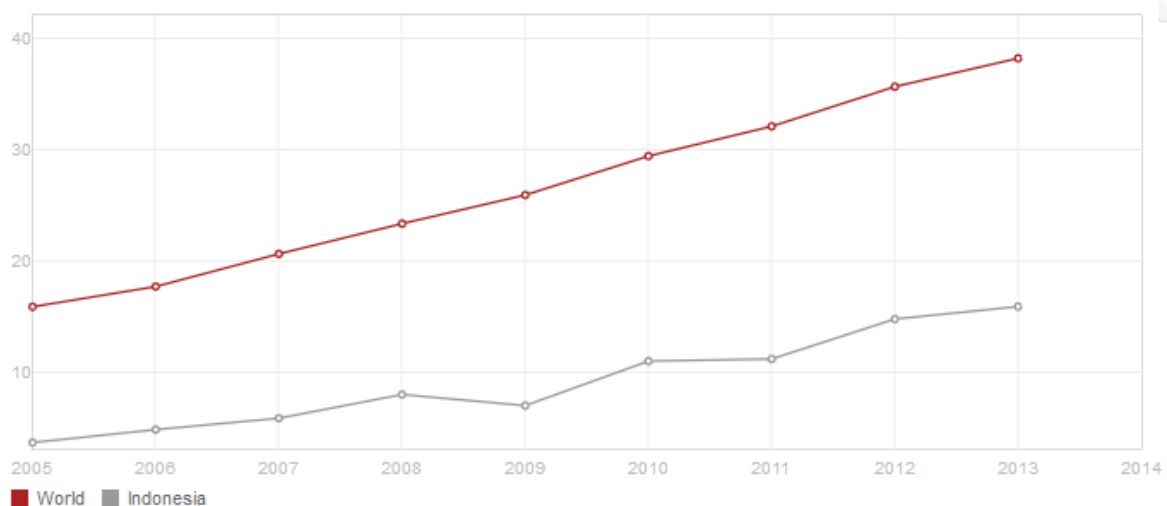
Figure 1-1 Percentage of internet user over population (per100 people)
Source: http:www.worldbank.org [cited 2014 12/12]

New Business models can be created by affect from large scale usages of the internet, for example E-commerce (Rofiq, 2011). Electronic Commerce can be described the internet and intranets usage through computer network to do processes of exchanging product, services, and/or information, buying or selling (Turban, 2011). In business, a revolution in the circulation system is established by the prosperous e-commerce technology. Qin (2009) mentioned that the border of time and space is broken by successful ecommerce technology, trade pattern is changing, the exchange of market capital and information is improve, and

creates enterprises more compete than other competitor by decreasing the production cost effectively. Therefore, E-commerce can be considered as an important opportunity for business to be adopted.

A situation that a customer feel self-assured in doing online businesses needed to be created by online sellers. Trust in almost any commerce becomes a crucial role containing financial transactions because internet purchase which the buying process is not transparent established based on consumers' confidence, in contrast, trust is established by individual interrelationships and face to face intercommunication between the customer and the seller is established in traditional brick and mortar business (Kim, 2009). Perceived web vendor reputation and structural assurance (customer perception of the web environment safety) were analyzed as backgrounds of trust in a trust building model (Yoon, 2009). Besides that, propensity to trust also exhibits a significant factor that influence individuals' trust through social networking sites in online purchase (Md Nor, 2013). Attitude and willingness to buy of Indonesian consumer have positively relation with consumer trust (Harsandi, 2013). Ease of use makes people who trust thinking that using an appropriate system may advance their performance (Aghdaie, 2011). In customer perspective, some advantage in transactions including transactions can be performed whenever and wherever, time savings, and ease of comparing product prices are provided by E-Commerce (Rofiq, 2011). In this context, the willingness buy of the customer need to be pay attention because it will become the factor of improvement for E-commerce businesses.

This study will researching about relationship between willingness to buy with consumer trust and attitude as the mediating variable. The differences between past and this research are this research doesn't use ease of use variable as a construct of customer trust, insignificants variables are not used for the research model and focusing the relationship of

customer trust to willingness to buy and using attitude as the mediation variable based on previous study.

1.2 Research Purpose

The objective of this thesis:

a) To study and get more understanding about relationship between consumer trust in Indonesia and their willingness to buy E-Commerce Business, and further attitude as mediation effect in the relationship.

b) To find out and provide contribution to the previous research about consumer behavior of willingness to buy in B2C business model of E-Commerce.

1.3 Research Problem Statement

This research problem statement is the validity proposed new model of willingness to buy on business to customer (B2C) e-commerce based on consumer trust in Indonesia and can give information about the willingness to buy behavior of Indonesia to E-Commerce.

1.4 Significance of Study

This significance of this study can be seen from the research model which is focusing attitude as mediator in the relationship between consumer trust with willingness to buy and the result will be able to help further understanding the effect of mediation variable. Besides that, with this research, the recently online customer behaviors of using e-commerce will be known.

1.5 Thesis Structure

This research is divided into 5 part including:

CHAPTER 1: INTRODUCTION

The content in this chapter is the general overview of the thesis, such as, background, thesis purpose, research problem statement, and Significance of study.

CHAPTER 2: LITERATURE REVIEW

In this part contains several literature reviews from papers, journal, and thesis that support topics of this thesis project. The literatures that are written in this chapter will synthesize a relationship between the topics and also have a relation that will connect to the used methodology.

CHAPTER 3: METHODOLOGY

This chapter will represent the methodology and the research model and hypotheses of this research.

CHAPTER 4: ANALYSIS AND RESULT

This chapter will describe the result and discussion of the thesis project through the synthesized methodology that has been described in chapter 2 and 3.

CHAPTER 5: CONCLUSION AND RECOMMENDATION

In this chapter, the final conclusion base on the analysis is resulted in this project, and also some recommendation presented

Chapter 2 – Literature Review

2.1 E-Commerce

Electronic Commerce is the use of internet and intranets through computer network to do processes of exchanging product, services, and/or information, buying or selling (Turban, 2011). It is the sub of E-Business that covers broader than electric commerce. Not only selling and buying of product and services, but also E-Business covers on collaborating with business partners, serving customers, conducting electronic transactions within an organization, and conducting e-learning. E-commerce studies about the usage of electronic and information technology to improve traditional business process as E-business studies about the usage of electronic and information technology to change deeply on promoting many social activities of human beings. There are six components of E-commerce (Qin, 2009):

1. Network

   Network consist of Intranet, Internet, and Extranet. Intranet is the internal network of enterprises to have exchange information about internal activities. The basis of electronic commerce and also the commercial business information's carrier is internet. Extranet means the connection to perform commercial activities which is established between users and enterprises.

2. User of E-Commerce

   Personal and business customer are the part of E-commerce user. The business consumer systematically using networks to manages resources such as capital and goods, production, supply chain and sales. Personal consumer means people who has privilege access through network to obtain information and buying products.

3. Authentication Authority

   It means a liability authority that digital certificates can be declared and managed. This authority is acknowledged by the law and also provide both parties which is buyer and seller involved to recognize each other in online transactions.

4. Distribution Center

   It is help user to keeping track the flow of distribution goods and also responsible to deliver the goods which not able to be online delivered.

5. Online Bank

   Traditional bank business that is facilitated by the online bank to the buyers and sellers as in online transaction process, such as 24/7 banking service, and securities.

6. The Administration of the commercial Activity.

   Administration of the commercial Activity consist of tax, customs, trade, and industry departments.

Electronic Commerce Classification

Based on E-commerce's nature transaction, it is divided into:

Business-to-Business (B2B)

This type of E-commerce refers to business between enterprises conducted electronically over the Internet, extranet, intranets, or private networks (Turban, 2011). This kind of e-commerce is usually used between manufacturers and wholesalers and retailers, for example cisco that using e-commerce system to do the sales (Harsandi, 2013).

Business-to-Customer (B2C)

Business to customer is E-commerce model that businesses or companies through websites sell and supply goods and services to individual shoppers. This model is commonly known and generalized by common people (Harsandi, 2013).

Customer-to-Customer (C2C)

In this e-commerce model, customer sell their product and service directly to other consumers. These transactions can also include third parties, usually in the form of those who facilitate the market place, such as eBay or social network site (Turban, 2011). The products and services which being offered, usually in small and limited quantity (Harsandi, 2013).

E-Government

It is the use of information technology generally in order government information and services can be accessed conveniently by citizens and organizations, and also public services to citizens, business partner, and those working in the public sector can be provided (Turban, 2011). It can be divided into several major categories which is Government to Citizen (G2C), Business to Government (B2G), and Government to Government (G2G).

Business-to-Government (B2G)

It derived from B2B E-commerce business model and often mentioned as" public sector marketing" that involves marketing services or products to many government stages - including local, state and federal – over integrated marketing communications methods for example branding, advertising, web-based communications, and strategic public relations (Nemat, 2011).

Government-to-Government (G2G)

This model is applied for intercommunication between Government organizations to other government organizations, Government authorities to other Government authorities, Government departments to Government departments and it is categorized as non-commercial. (Nemat, 2011).

Government to Citizen (G2C)

Government-to-Citizen (G2C) is the intercommunication between private individuals or residents and a government (Nemat, 2011). Citizen will be able to pay taxes ask questions considering government agencies and obtain responses, obtain documents and payments, etc.

2.2 Consumer Trust in E-Commerce

The characteristic of the relationship with consumers and the public which businesses have is fundamentally transformed by Internet. In online buying some level of uncertainty will always been experienced by the consumers because of the essential character of the Internet buying. In handling the unclear and unmanageable forthcoming, trust becomes the crucial strategy (Azam *et al.*, 2012). Hong (2011) find out that due to threat of online purchase which customer cannot see or touch of the product or service in electronic commerce from an unfamiliar merchant. Palva (2009) also described that in long-term business relationship trust is important. It is crucial when interdependence, uncertainty, and/or risk occur, therefore trust will eases risk. Building exchange relationships with consumers are interested by web vendors. Customer's intentions and beliefs related to trust in the web vendor are the main antecedents for the furtherance of interchange affiliations. Principles which depend on consumers' perceived risk and perceived level of control on the information with the web vendor must be exchanged by consumers.

Jarvenpaa and Tractinsky in Capece (2013) mentioned that perceived reputation and size of an online store have been revealed to be antecessor of trust. Azam (2012) concluded that trust will be influence by security which is defined as" consumer perceptions about the online transaction's security accompanied by financial information protection from unauthorized access" and propensity trust is also antecedents of trust that point out to a

consumer's personal character which lead to outlooks about truthfulness. Based on Capece (2013) research results, if the ease of use is increase, it will increase the degree of trust in the site.

2.3 Sources of Consumer trust

1. Perceived reputation

It is determined as the extent to which customer trust a vendor is experienced capable or truthful and generous (Harsandi, 2013). A good reputation company will concern about determination and attention to build customer relationship and long-term investments of their resources. Companies with good reputation perceive lower risk and uncertainty and if something really goes wrong, the consumers will be familiar with where to pursue for assistance from the community so that makes they tend to them (Mao, 2010).

2. System Assurance

It means the seller's online transaction system of trustworthiness and safety that enable a secure transaction through the internet (Harsandi, 2013 and Aghdaie 2011). The customers perceived when the website that they use have interacting lack adequate security of transaction system, during that time, they will perceive risks (Chen, 2010).

3. Propensity to trust

Harsandi (2013) and Lu (2010) find out that it is general willingness to trust or depend on other people based on extended socialization and life experience. Besides that, it is also identified as disposition to trust,.

4.   Ease of use

Meaning the level of an individual's trusts when using a specific technology will result effortless (Chen, 2010). Davis in Beldad (2010) journal mention that it refers to the level of an individual's trusts which using a certain system would be approximately uncomplicated. Aghdaie (2011) mention that ease of use states to trustors' trusts when using a specific technology may advance their achievement because it effects attitude through usefulness. Franco (2014) find out that due to website is the only bridge between the consumer and vendors, there are necessary functions that are easy to use which the function will affect the consumers' clicking and promote their trust. So that it makes ease of use become one of factor that affect consumer trust, which informs the purchase decision.

2.4   Attitude

Attitude is a learned predisposition to behave in a consistently favorable or unfavorable way with respect to a given object. The object can be describe as marketing or specific consumption related concepts for example service, brand, product, possessions, causes or issues, advertisement, product use, people, price, internet site, or retailer. Learned predisposition defined as attitudes which related to purchase behavior are created based on direct experience with service or product, information from word-of-mouth, internet, publicity to mass-media advertising, and various forms of direct marketing. Consistency doesn't mean that attitudes are necessarily permanent, it describe level of consistency between attitudes and the behavior that are reflected. Sometime it is consistent, sometime it is not. Attitudes happen within and a particular point in time can affect attitude and behavior correlation. Because of it, customers' behavior and their attitude can be inconsistently (Schiffman, 2010).

2.5   Willingness to buy

Benamati (2010) find out that action and time element give clear understanding about measurement of people intentions. Intentions can be easily similar as attitude that foregoing these intentions, which might question person's willingness to choose when options are occurred. Intentions are not necessarily interpreted into Willingness for example customers "intention to a hand phone from EBay.com" (behavioral intention) is not identical with customers' "willingness to purchase a hand phone from EBay.com" (an attitude) as because willingness will translate into intention when prerequisites are met (for example: the customers have money) and they may be willing to.

2.6   Theory-of-Reasoned-Action Model (TRA)

Fishbein and Ajzen in Kim (2009) mentioned that with TRA model, a contextual to understand about the relationship between intentions, attitudes, and behaviors is delivered. In this model, it is summarized that attitude had the most influence on purchase intention; the more positive respondent's attitude the more possible the respondent was to purchase (Schiffman, 2010).
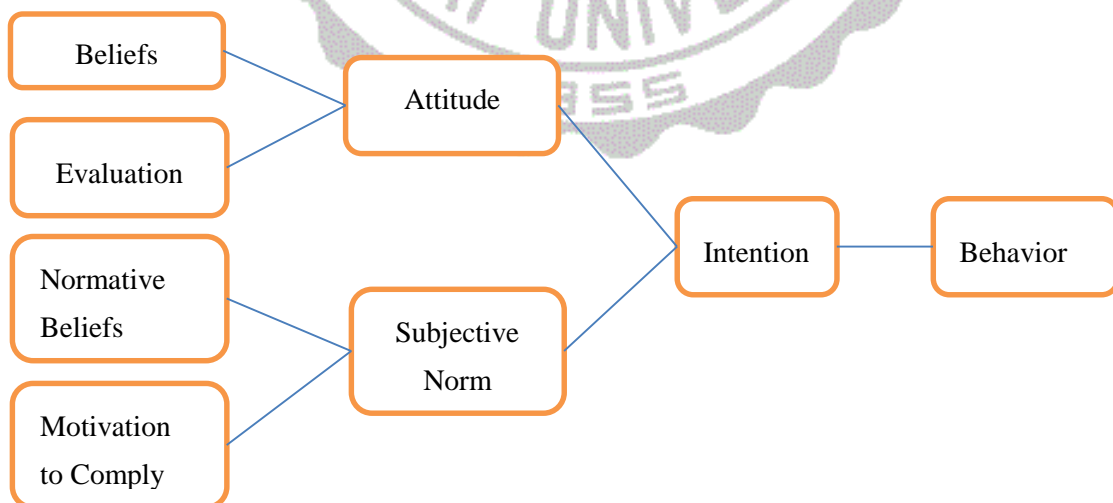
Figure 2-1 Theory of Reasoned Action (TRA)

Source: Schiffman, G. L., Kanuk, L.L, and Wisenblit, J. (2010). Consumer Behavior. New Jersey, Prentice Hall

In social psychology, TRA and Theory of Planned Behavior (TPB) have been empirically authenticated by using the belief, attitude, intention, and behavior relationship, cognitive and affective behavior can be predicted or explained. Customer buying decision or behavior can be predicted and explained effectively and appropriately using willingness to Buy (WTB) from an online vendor as purchase intention measurement. (Chen, 2009).

2.7   Previous Research

The past research found in existing literature review, which considered would give valuable input into this thesis are the research study on:

"Internet User Trust Measurement Analysis towards E-Commerce System in Indonesia" by Bimo Harsandi (2013, 225-230) and "Examining Consumers' Willingness to Buy in China Online Market." By Chen (2010, 815-824).

Chen (2010) was researching about Chinese online market focusing on customers' willingness to buy from Chinese E-Commerce website. Figure 2.2 explains the variables that are used to examine customers' willingness to buy; they are perceived system assurance, perceived size, perceived reputation, ease of use, perceived risk, and perceived privacy information protection. The results suggest that perceived reputation with the level of consumers' willingness to buy has significant relation, ease of use in website has positive relationship with willingness to buy, and negative relationship occurred within relationship of perceived risk with willingness to buy, while insignificant association occurred in relationship between perceived privacy information protection, perceived size, and perceived system assurance with customers' willingness to buy.
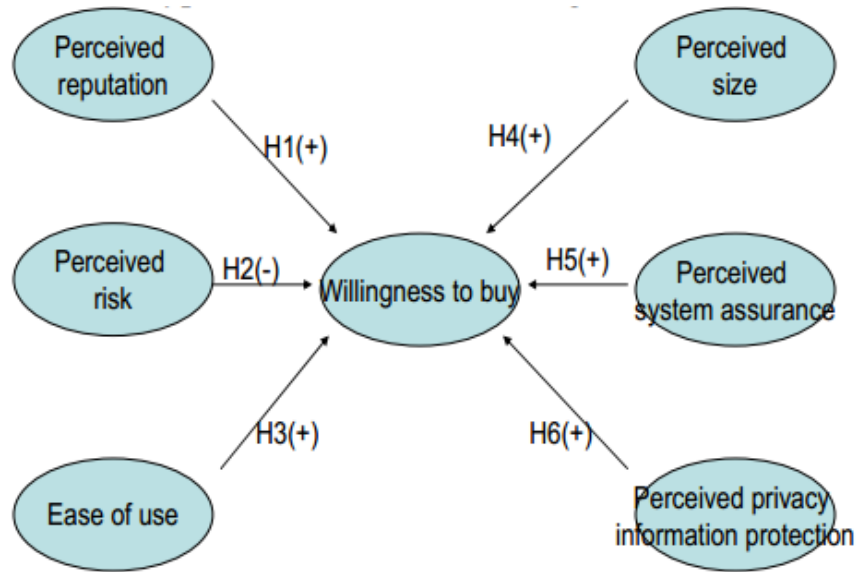
Figure 2-2 Chen's Conceptual Model

Source: Chen, S., and Li, J. (2010). Examining Consumers' Willingness to Buy in China Online Market. Journal of Computers, 5(5), 815-824

Harsandi (2013) was researching about the trust level of Indonesian internet users towards B2C e-commerce system in Indonesia. Figure 2.3 explains the variables that used to examine the consumer trust. Multichannel integration, Perceived size, perceived reputation system assurance, and propensity to trust which called the five antecedents of consumer trust will be used to find the implication of consumer trust to customers' attitude and customers' willingness to buy. The outcomes shows that the trust level of Indonesian consumer positively related to reach the 66% in e-commerce system and relation to attitude and willingness to buy, customer trust has positive relationship. Besides that, in E-commerce system there are significantly positive relationship between perceived reputation, propensity to trust, and system assurance with consumer trust.
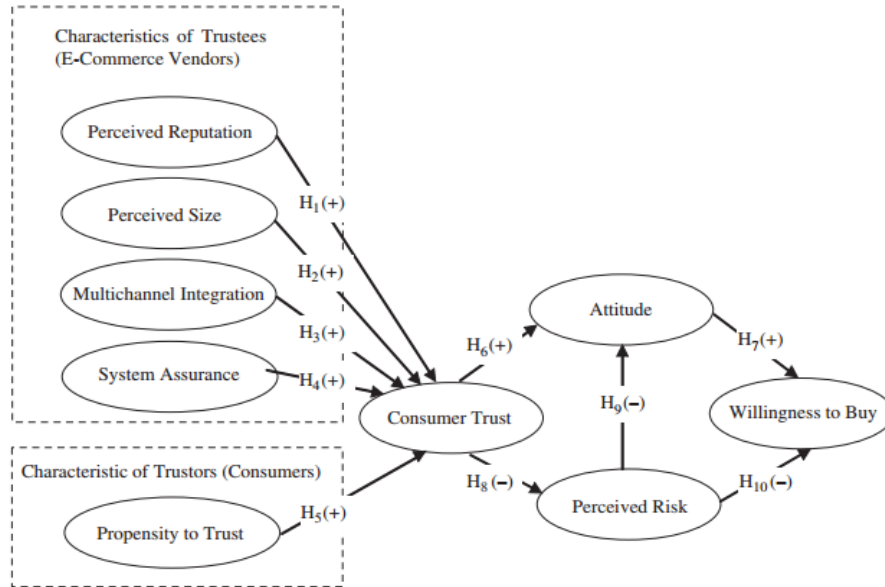
Figure 2-3 Harsandi's Conceptual model

Source: Harsandi, B., Purnama, J.,Soetomo, M.A.A., and Galinum, M. (2013). Internet User Trust Measurement Analysis towards E-Commerce System in Indonesia. *ICACSIS*, 225-230.
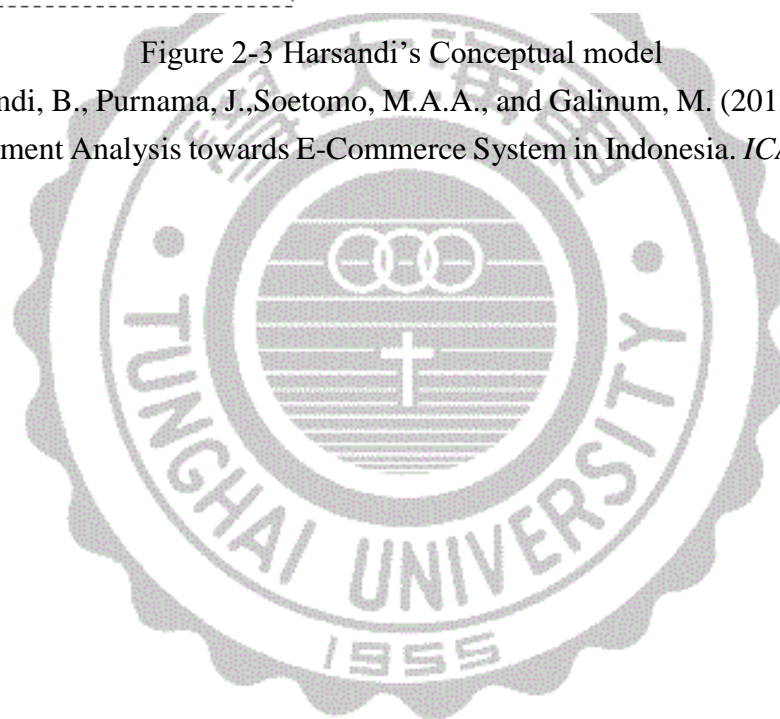
Chapter 3 – Methodology

3.1 Research Method

Quantitative method will be used in this research. Quantitative research is based broadly on the ideas of positivism which support precise quantitative data and value rigorous, exact measures (Cavana, 2001).

The result will be analyzed with statistic method using SPSS. Using questionnaire, the data will be collected from the research sample. Exploratory approach will be used to explain the data that has been collected. Exploration is particularly useful when researchers lack an idea of the problems they will meet during the study (Cooper, 2014). Ljungmark (2011) mentioned that through exploratory approach, the knowledge of what is currently happening can be increasing, and a phenomenon in a new direction can be explored. Cavana (2001) mentioned that advance knowledge through good theory building can be done with exploratory studies, besides that a good grasp of the phenomena of interest, and hypothesis testing can be obtained.

3.2 Research Model and Research Hypothesis

This research use the combination Harsandi (2013) and Chen (2010) conceptual model for the research model as shown in figure 3.1.
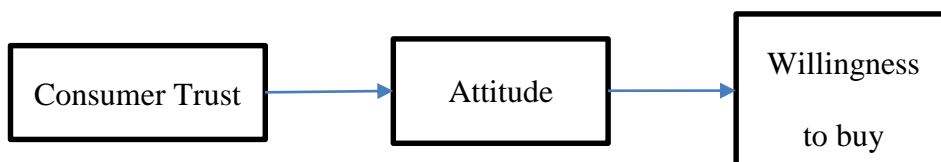
Figure 3-1 Research Conceptual Model

In this model, Willingness to buy will become the dependent variable, attitude

become the mediation between consumer trust and willingness to buy. Baron and Kenny mediation analysis will be used to analyze the mediation effect in the model. There is one hypothesis that produced in this research which is Consumer trust related to willingness to buy, attitude as a mediation variables.

3.3   Operational Definition Variable

Operational definition is defined as the method of defining and measuring the construct as it focus on the procedure of measurement in order to measure, external, observable behavior.

The operational definition of the variable that will be used in this study is stated as below:

1. Consumer trust

    In this research it defined as the trust level of customer in a B2C ecommerce Indonesia. The indicator of consumer trust which reflects to perceive reputation will use Harsandi (2013) journal which is "This website vendor gives the impression that it keeps promises and commitments". From system assurance perspective, this study will use Mao (2010) journal which are "I am prepared to give private information to this website" and "I am willing to give my credit card number to this website". For propensity to trust this study will use Mao (2010), Harsandi (2013) and Ling (2010) journal which are "I believe in the information that this web store provides me", "I believe that this website vendor has my best interests in mind" and "This site is trustworthy and honest". And for ease of use perceptive, Ling (2010) study will be used which is "The infrastructure of the website of this web-retailer is dependable".

2. Attitude

In this research it defined as the behaved of Indonesian people (belief) toward B2C e-commerce Indonesia. Harsandi (2013) and Limbu (2012) indicator's of attitude will be adopted in this study which are "Using the Internet to shop from this vendor is pleasant", "Using the Internet to shop from this vendor is good idea", "The idea of using the Internet to shop from this vendor is appealing", "I like the Idea of using the Internet to shop from the this vendor", "This website makes it easy for me to build a relationship with this company", "I feel comfortable in surfing this website", "I would like to visit this web site again in the future", "I am satisfied with the service provided by this web site".

3. Willingness to buy

It is the probability of behavior which consumer will purchase using B2C e-commerce that will be used in this research. The indicator of willingness to buy will be used from kim (2009) and Harsandi (20013) which are "I prefer to shop in this Website, I would like to return to purchase from this website again if I need the products that I will buy". Besides that from Liang, K. C. (2010) journal, the indicators of willingness to buy also will be used which is "Given the chance, I predict that I should use this retailer's web site in the future".

3.4   Population and Sample

A whole collection of things of interest or people which researcher needs to inspect is called by population (Cavana, 2001). The population that will be used in this   thesis is all Indonesian people which they are internet user.

A sample examines a portion of the target population and the portion must be careful selected to represent that population (Cooper, 2014). The sample size that will be used in this research is calculated by Slovin Formula. Slovin Formula is given as follows $n = \frac{N}{(1+Ne^2)}$ (Subong, 2006), from internet live Stats: the internet user population in Indonesia is 42,258,824, the minimum sample size with 95% confidence interval is 400 people. There are two main categories of sampling design: non-probability and probability sampling. The difference is in probability sampling the sample subject which is the probability of the population's component to be chosen is already known; in nonprobability sampling, the probability of the population's component to be chosen is unknown (Cavana, 2001). In probability sampling, there are two sampling techniques; they are Simple random sampling and complex probability sampling which consist of systematic sampling, cluster sampling, stratified and double sampling. The sample on this research will be using simple random sampling.

3.5 Data Collection Technique

Cooper (2014) and Cavana (2001) mentioned that primary data are facts that are gathered and presented to the researcher from the study's environment which are sought for their proximity to the truth and control over error. The primary data in this research will be gathered by using questionnaire. It will be consist of four main parts, the first part is about basic online purchase experience, the second part is about basic online purchase experience in Indonesia E-commerce vendor, the third part was divided into 3 sections measuring consumer trust, Attitude and Willingness to buy as shown in table 3.1. In the questionnaire, it will use Five-point Likert Scale. Strongly disagree is for range 1 and strongly agree is for range 5. In Fourth part, gender, age,

occupation, education, and average monthly income will be used to gather the

demographic data.

Table 3-1 Constructs of the adapted research model with relevant studies

Latent Variable	Observable Indicator	Description	References
Willingness to Buy (WTB)	WTB1	In this Website I would like to purchase.	Kim, D.J (2009), Harsandi,B. (2013)
	WTB2	When I need the goods that I want to purchase I would like return to this website again to make another purchase.	
	WTB3	Given the opportunity, In the future I expect that I should use this vendor's website.	Ling, K.C. (2010)
Attitude (ATD)	ATD1	Using the Internet to purchase goods from this E-Commerce vendor is satisfying.	Harsandi, B. (2013)
	ATD2	Through the internet using this E-Commerce website to purchase goods is great plan.	
	ATD3	It is appealing about through the internet using this E-Commerce website to purchase goods.	
	ATD4	I love the concept of through internet using the internet to purchase from this vendor.	
	ATD5	Through the vendor E-commerce website, the relationship with the vendor can be built easily.	Limbu, Y. B. (2010)
	ATD6	Surfing in this E-commerce website is very comfortable.	
	ATD7	In the future I have desire for surfing this E-commerce web site again.	
	ATD8	Through the service which provided by this web site, I am fulfilled.	

Customer Trust (CT)	CT1	The E-commerce website provide impression which assurances and responsibilities.	Harsandi, B. (2013)
	CT2	In this E-commerce website, I am willing to store private information.	Mao, D (2010)
	CT3	In this E-commerce website, I am willing to save and store my credit card information.	
	CT4	I trust in the information which has been provided by the E-commerce website.	
	CT5	I trust that all my best interest in minds exists in this E-commerce website.	Harsandi, B. (2013)
	CT6	This site is trustworthy and Honest.	Ling, K.C. (2010) and Harsandi, B. (2013)
	CT7	The infrastructure of the E-commerce website is reliable.	Ling, K.C. (2010)

Cooper (2014) and Cavana (2001) mentioned about secondary data which through such existing sources, a data will be gathered and have had at least one level of interpretation inserted between the event and its recording. In this research, the secondary data will be gathered through the journals, literatures, books, articles that have a relation with the topic.

3.6   Analyzing Data Technique (statistic)

3.6.1   Validity and reliability pretest and posttest

Validity is a measurement of accuracy or other measurement tools can actually measure the extent they want to get the measurement of constructs. Valid

means that the instrument can be used to measure what should be measured. To measure the validity this study will see Pearson product moment correlation coefficient table and compare with the Pearson correlation coefficient (Siregar, 2013). Since the sample is 400 so the Pearson correlation coefficient should greater than 0.128. Reliability is a measure of reliability, that is, a system of measurement results (consistency) or stability. Reliability is an index that indicates the extent to which the measurement tools can be relied (Qiu, 2010). For reliability measurement, Cronbach's Alpha will be used. Hair (2010) summarized that for Cronbach's alpha's limit, 0.7 is the generally agreed, even though in exploratory research it could drop to 0.6.

3.6.2 Multicollinearity test

Teo in Harsandi (2013), multicollinearity test is examined to become a thoughtful problem only "if the correlation coefficient between two values of two regressors is greater than 0.8 or 0.9". This test is done to detect the symptoms of correlation between the independent variable with the other independent variables. Chi (2008) concluded that concerning multicollinearity, variance inflation factor (VIF) value of the variables need to be calculated and then the result is checked and make sure that all VIF values were below 10.0.

3.6.3 Normality test

Normality test is to determine whether the regression model, the dependent and independent variables have a normal distribution or not.

H_0: not different from the normal population.

H_1: different from the normal population.

This test is performed by using the Kolmogorov-Smirnov test where there is a significant difference if significance below 0.05, means H_0 is rejected. If significance above 0.05 means that the data are normally distributed, H_0 is accepted (Santoso, 2010).

3.6.4 Mediation Regression model

Fairchild (2009) mentioned that mediation is the effect of third variable within a relationship between two variables is which describe in what way or reasoning the two variables are associated. A causal process which connects the variables is implied in mediation analysis. Pardo (2013) concluded mediation as the effect which is translated to a dependent variable from independent variable over a third mediator variable.

Based on Baron and Kenny in Pardo (2013) journal, the study of mediation involves in creating a sequential verification of four conditions which are:

1. Variables X and Y must have a relationship and coefficient c in figure 3.2 not equal to zero in the expected direction. A linear regression analysis of Y over X is used to verify the relationship:

$$Y = i_1 + cX + e_1$$

    Whereas the regression coefficient that relates X to Y is symbolized by c, constant term is symbolized by i, and the random errors is symbolized by e, which are reflected to be normally distributed, with constant variance and independent from each other.

2. Variable X and M must have a relationship and coefficient a in figure 3.2 not equal to zero. A linear regression analysis of M over X is used to verify the relationship:

$$M = i_2 + aX + e_2$$

3. Variables Y and M required to have a relationship when the influence of X is becoming control variable and coefficient b from figure 3.2 not equal to zero. A linear regression analysis of Y over X and M is used to verify the relationship:

$$Y = i_3 + aX + bM + e_3$$

4. When controlling the effect of M, the relationship between Y and X required to be significantly decreased. Coefficient c' (direct influence in figure 3.2) required to be smaller than coefficient c (total influence in figure 3.2). If c' is zero, the strongest mediation can be achieved. The partial mediation will be exist if the new βX is lower than the βX in the step one above and it is also have significance p-value. The Full mediation will be exist if the new βX is lower than the βX in the step one above and it is also have non-significance p-value.

1. Total effect: $c = ab + c'$
2. Direct effect: $c' = c - ab$
3. Indirect effect: $c - c' = ab$
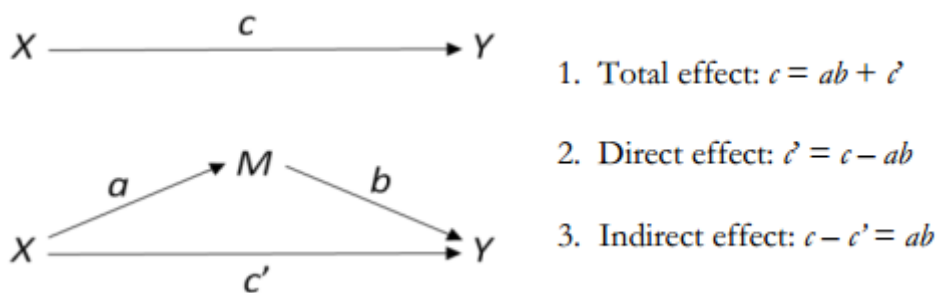
Figure 3-2 Baron and Kenny's mediation model

Chapter 4 – Analysis and Result

4.1 Descriptive Analysis

The questionnaire that has been answered and gathered, was started from April 1st 2015 to April 30th 2015 and will be interpreted and analyzed. There are 422 respondents that had filled this questionnaire, 65 data which is 15.4% having missing data leaving 357 valid data. And based on Hair (2010), it is summarized that the candidates for deletion are as minimum as 15 percent missing data but higher level of missing data (20%, 30%) can often be remedied, so in this case the missing data of this study will be deleted. From the results of the questionnaire, the respondents that already experience using ecommerce are about 90% as shown on figure 4.1 and from all the respondents there are 82% that already experience using Indonesian E-commerce to purchase their needs.

Figure 4-1 General E-commerce using experience frequency pie chart
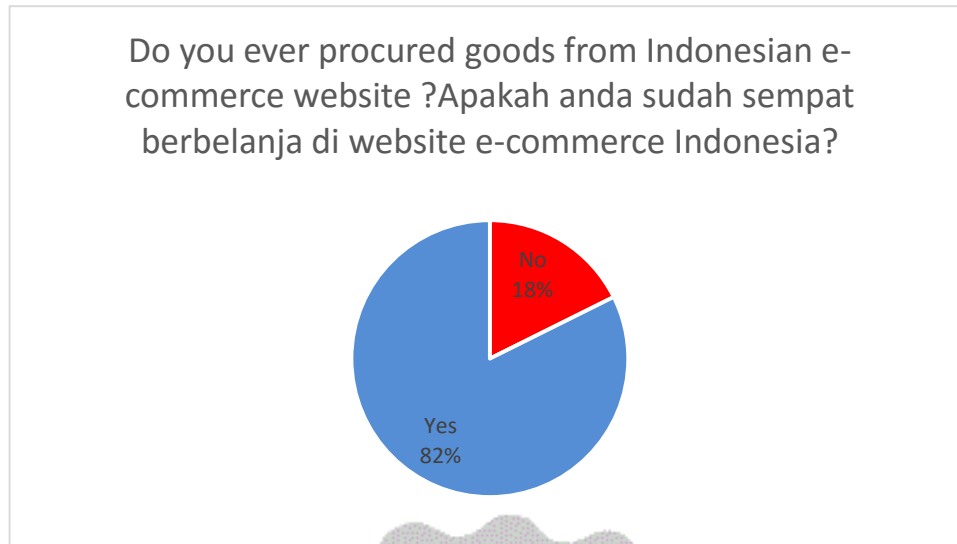
Figure 4-2 Indonesian E-commerce using experience frequency pie chart

From 18% of respondents that haven't use Indonesian e-commerce in the data collection, there are many reasoning that have been captured and shown in the table 4.1 below. The majority reasoning that respondents haven't used Indonesian E-Commerce is they still don't interest in using Indonesia B2C E-commerce. Besides that, some of them is already get used to use others for example, Amazon .com. There are also respondent that still don't understand how to use B2C e-commerce, feeling unsecure and do not trust about Indonesia B2C E-commerce. Indonesia internet speed can also still categorized very slow compare to Taiwan. Due to the location for living, they also don't used Indonesia ecommerce to buy product that they needed besides that difficulties of shipping is experience by the respondent so that they don't use Indonesian B2C E-commerce.

Table 4-1 Reasoning not buying at Indonesian B2C E-commerce

no	Reason	Frequency
1	Still doesn't interest in using indonesia ecommerce	12
2	Do not know about Indonesian B2C E-commerce	8
3	Stay abroad (not in indonesia)	7
4	Unsecure	6
5	Do not trust	6
6	Cannot see the goods when want to buy the goods	6
7	have no experience using Indonesian B2C E-commerce	5
8	likely to buy from outside Indonesian B2C E-commerce ex: amazon	4
9	Do not like using ecommerce	2
10	does not found goods which is needed in Indonesian B2C E-commerce	2
11	difficulties on payment	2
12	Internet speed is not steady and fast	1
13	No shipment is provided to overseas	1
14	Will use ecommerce when there is no available goods in market	1

4.1.1 Gender

From the total 357 respondents, we can see the most of respondents are female which has 52% from all the respondents as shown in table 4.2. The rest is male which has only 48%.

Table 4-2 Gender of respondents' frequency

Gender		
Answer Options	**Response Percent**	**Response Count**
Male	47.9%	171
Female	52.1%	186
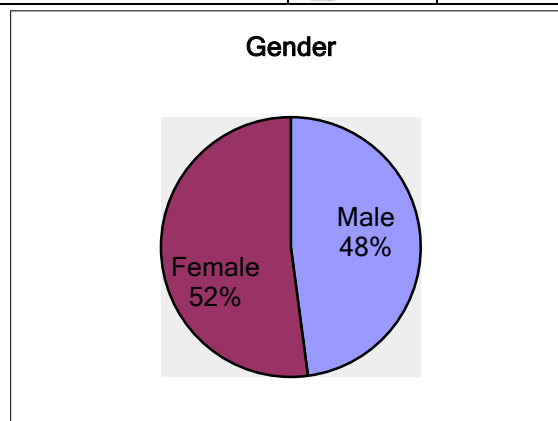
Figure 4-3 Gender frequency pie chart

4.1.2 Age

For the respondents' age we can see from table 4.3 that 21-25 years old has the majority frequency with 40.3%. It followed by those 26-30 years old with 35.9% and 16-20 years old with 7.6%.

Table 4-3 Age of respondents' frequency

Age		
Answer Options	**Response Percent**	**Response Count**
Under 15 years old	0.0%	0
16-20 years old	7.6%	27
21-25 years old	40.3%	144
26-30 years old	35.9%	128
31-35 years old	5.0%	18
36-40 years old	2.5%	9
41-45 years old	2.8%	10
46 - 50 years old	3.6%	13
more than 50 years old	2.2%	8

4.1.3 Last education and Income

Most of the respondents are bachelor degree people which has 73.9% as shown in table 4.4, and continued by respondent that already achieve master degree which has 12.3% and high school degree 12.0%.

Table 4-4 Last Education of respondents' frequency

Last Education		
Answer Options	**Response Percent**	**Response Count**
Below High School	0.6%	2
High School	12.0%	43
Bachelor	73.9%	264
Master	12.3%	44
Doctorate	0.6%	2
Other (please specify)	0.6%	2

From table 4.5, we can see that the majority respondents had income in the range of Rp. 3,000,000.00 to Rp. 6,000,000.00 and followed by respondents which had income at the range of Rp. 6,000,000.00 to Rp. 12,000,000.00.

Table 4-5 Income of respondents' frequency

Monthly Income		
Answer Options	Response Percent	Response Count
Below Rp. 1,000,000	3.10%	11
Rp. 1,000,000 - Rp. 3,000,000	15.10%	54
Rp. 3,000,000 - Rp 6,000,000	29.40%	105
Rp. 6,000,000 - Rp 12,000,000	24.90%	89
Rp. 12,000,000 - Rp 25,000,000	16.20%	58
more than Rp. 25,000,000	6.70%	24
no income yet	4.50%	16

4.1.4 Experience in using internet and daily internet usage

Based on table 4.6 we can see that the most respondent in this study have experiences in using the internet more than 10 years for 42.6% from respondents. 31.4 % from respondents have experience for 7-10 years of using internet services. The lowest experience in using internet is from below 4 years of using internet that has 4.2% from respondents.

Table 4-6 Respondent Experience in using the internet frequency

Experience in using the internet		
Answer Options	Response Percent	Response Count
below 4 years	4.2%	15
4-7 years	21.8%	78
7-10 years	31.4%	112
more than 10 years	42.6%	152

The data from table 4.7 shows the daily internet usage of the respondents. It is shown that the majority in daily usage internet is from 3 until 5 hours usage a day

which has 27.7% from respondents. Then followed by respondents that using internet

more than 9 hours per day which is 23% of all the respondents.

Table 4-7 Daily internet usage of respondents' frequency

Internet usage per day		
Answer Options	Response Percent	Response Count
below 1 hour	3.6%	13
1-3 hours	14.8%	53
3-5 hours	27.7%	99
5-7 hours	19.3%	69
7-9 hours	11.5%	41
more than 9 hours	23.0%	82

4.1.5 Business to Customer Indonesian E-commerce

From the table 4.8 provides the list of Indonesia B2C e-commerce that is

usually used by the respondents of this study. It can be seen that www.lazada.com is

the majority of B2C platform.

Table 4-8 Majority Indonesian B2C E-commerce

What Indonesian Business to Customer (B2C) E-commerce that you use to purchase the goods? Website Business to Customer (B2C) E-commerce Indonesia apa yang anda pergunakan untuk membeli barang?		
Answer Options	Response Percent	Response Count
www.lazada.com	43.9%	143
www.blibli.com	15.3%	50
www.bhinneka.com	17.5%	57
www.Jakartanotebook.com	12.3%	40
www.zalora.co.id	28.8%	94
Other (please specify)	35.3%	115

4.1.6 Purchased goods in Indonesia E-commerce

From the table 4.9, it can be seen that clothes is the main target of the

customer when they are using e-commerce in Indonesia for 44.8% then follow by

hand phone and accessories which is 36.5% of all the respondents.

Table 4-9 goods purchased

What products that you ever procured in Indonesian E-commerce website? Produk apa saja yang anda pernah beli di website E-commerce Indonesia?		
Answer Options	**Response Percent**	**Response Count**
Computer and Accessories (Usb, mouse, etc)	33.4%	109
Hand phone and Accessories	36.5%	119
Camera and Accessories	12.0%	39
Clothes	44.8%	146
Book	6.7%	22
Sport utility	12.0%	39
Other (please specify)	27.9%	91

4.1.7 Expenses and payment terms in Indonesia E-commerce

Based on the table 4.10, it can be seen that the user of Indonesia B2C-commerce is usually having expenses from RP. 50,000 until Rp. 500,000 for one month period. Then followed for the range from RP. 500,000 until Rp. 1,500,000.

Table 4-10 Expenses per month in Indonesia E-commerce

What is the range of the products' average price that you've procured from Indonesian E-commerce website in one month? Berapa rata-rata harga produk yang sudah sempat anda berbelanja di website E-commerce Indonesia dalam satu bulan?		
Answer Options	**Response Percent**	**Response Count**
Below Rp.50,000	2.8%	9
Rp. 50,000 - Rp. 500,000	56.7%	185
Rp. 500,000- Rp. 1,500,000	30.1%	98
Rp. 1,500,000 - Rp. 5,000,000	15.3%	50
Rp. 5,000,000 - Rp. 10,000,000	7.1%	23
Rp. 10,000,000 - Rp. 30,000,000	1.2%	4
above Rp. 30,000,000	0.6%	2

From table 4.11, it can be seen that most of the B2C customers are still using Bank transfer as their payment method in using Indonesia E-commerce. Then followed by using credit card for 39.9% of the respondents.

Table 4-11 Payment method transaction in Indonesia E-commerce

What common payment methods did you use for purchase goods in Indonesian e-commerce?Metode pembayaran apa yang sering anda gunakan pada saat berbelanja di website e-commerce Indonesia?		
Answer Options	**Response Percent**	**Response Count**
Bank Transfer	45.38%	162
Credit card	32.21%	115
PayPal	0.84%	3
Cash on Delivery (COD)	3.64%	13
Cash	0.28%	1

4.2 Items validity and Reliability Test Analysis

4.2.1 Construct Validity test results

From table 4.12 we can see that all of the indicators have Pearson correlation coefficient that are strong relationship between total and each indicator, and also higher than 0.128. The significance of P-value between each indicators are 0.000 – 0.012. They are less than or equal to 0.05 which means there are statistically significant correlations between indicators.

Table 4-12 Indicator validity results

Correlations

no			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	Total
1	The E-commerce website provide impression which assurances and responsibilities	Pearson Correlation	1	.290	.310	.501	.552	.588	.560	.361	.388	.330	.301	.253	.342	.403	.398	.355	.383	.369	.674
		Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
		N	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357
2	In this E-commerce website, I am willing to store private information.	Pearson Correlation	.290	1	.539	.259	.291	.353	.365	.228	.204	.253	.205	.173	.134	.178	.234	.290	.201	.300	.529
		Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000	.000	.000	.000	.001	.012	.001	.000	.000	.000	.000	.000
		N	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357
3	In this E-commerce website, I am willing to save and store my credit card information.	Pearson Correlation	.310	.539	1	.212	.302	.328	.355	.260	.201	.248	.213	.161	.223	.204	.260	.251	.230	.327	.545
		Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000	.000	.000	.000	.002	.000	.000	.000	.000	.000	.000	.000
		N	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357
4	I trust in the information which has been provided by the E-commerce website.	Pearson Correlation	.501	.259	.212	1	.504	.497	.480	.365	.305	.292	.262	.174	.311	.321	.371	.359	.343	.330	.598
		Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000	.000	.000	.000	.001	.000	.000	.000	.000	.000	.000	.000
		N	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357
5	I trust that all my best interest in minds exists in this E-commerce website.	Pearson Correlation	.552	.291	.302	.504	1	.450	.463	.301	.352	.293	.271	.237	.240	.315	.371	.330	.397	.335	.620
		Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
		N	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357
6	This site is trustworthy and Honest.	Pearson Correlation	.588	.353	.328	.497	.450	1	.508	.402	.371	.381	.357	.195	.320	.401	.404	.383	.389	.369	.679
		Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
		N	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357
7	The infrastructure of the E-commerce website is reliable.	Pearson Correlation	.560	.365	.355	.480	.463	.508	1	.393	.362	.425	.373	.203	.387	.423	.386	.332	.353	.335	.680
		Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
		N	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357

Correlations

no			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	Total
8	Using the Internet to purchase goods from this E-Commerce vendor is satisfying.	Pearson Correlation	.361	.228	.260	.365	.301	.402	.393	1	.724	.650	.544	.242	.455	.439	.492	.401	.382	.374	.674
		Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000		.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
		N	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357
9	Through the internet using this E-Commerce website to purchase goods is great plan.	Pearson Correlation	.388	.204	.201	.305	.352	.371	.362	.724	1	.646	.627	.293	.422	.482	.488	.403	.368	.366	.670
		Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000		.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
		N	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357
10	It is appealing about through the internet using this E-Commerce website to purchase goods	Pearson Correlation	.330	.253	.248	.292	.293	.381	.425	.650	.646	1	.645	.330	.420	.498	.536	.358	.400	.412	.684
		Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000		.000	.000	.000	.000	.000	.000	.000	.000	.000
		N	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357
11	I love the concept of through internet using the internet to purchase from this vendor.	Pearson Correlation	.301	.205	.213	.262	.271	.357	.373	.544	.627	.645	1	.311	.473	.565	.527	.396	.428	.413	.662
		Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000		.000	.000	.000	.000	.000	.000	.000	.000
		N	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357
12	Through the vendor E-commerce website, the relationship with the vendor can be built easily.	Pearson Correlation	.253	.173	.161	.174	.237	.195	.203	.242	.293	.330	.311	1	.396	.368	.376	.237	.286	.304	.483
		Sig. (2-tailed)	.000	.001	.002	.001	.000	.000	.000	.000	.000	.000	.000		.000	.000	.000	.000	.000	.000	.000
		N	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357
13	Surfing in this E-commerce website is very comfortable.	Pearson Correlation	.342	.134	.223	.311	.240	.320	.387	.455	.422	.420	.473	.396	1	.598	.541	.353	.404	.418	.627
		Sig. (2-tailed)	.000	.012	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000		.000	.000	.000	.000	.000	.000
		N	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357
14	In the future I have desire for surfing this E-commerce web site again.	Pearson Correlation	.403	.178	.204	.321	.315	.401	.423	.439	.482	.498	.565	.368	.598	1	.566	.407	.544	.539	.692
		Sig. (2-tailed)	.000	.001	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000		.000	.000	.000	.000	.000
		N	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357

Correlations

no			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	Total
15	Through the service which provided by this web site, I am fulfilled.	Pearson Correlation	.398	.234	.260	.371	.371	.404	.386	.492	.488	.536	.527	.376	.541	.566	1	.472	.414	.470	.704
		Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000		.000	.000	.000	.000
		N	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357
16	In this Website I would like to purchase.	Pearson Correlation	.355	.290	.251	.359	.330	.383	.332	.401	.403	.358	.396	.237	.353	.407	.472	1	.584	.523	.635
		Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000		.000	.000	.000
		N	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357
17	When I need the goods that I want to purchase I would like return to this website again to make another purchase.	Pearson Correlation	.383	.201	.230	.343	.397	.389	.353	.382	.368	.400	.428	.286	.404	.544	.414	.584	1	.626	.655
		Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000		.000	.000
		N	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357
18	Given the opportunity, In the future I expect that I should use this vendor's website.	Pearson Correlation	.369	.300	.327	.330	.335	.369	.335	.374	.366	.412	.413	.304	.418	.539	.470	.523	.626	1	.669
		Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000		.000
		N	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357
19	Total	Pearson Correlation	.674	.529	.545	.598	.620	.679	.680	.674	.670	.684	.662	.483	.627	.692	.704	.635	.655	.669	1
		Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	
		N	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357

4.2.2 Customer Trust items reliability test results

Table 4.13 and 4.14 provides the result of the reliability test on the indicators of consumer trust, and the overall Cronbach's alpha is 0.877. It is bigger than 0.7 which means the constructs are reliable. The Cronbach's alpha can become higher if one of the indicator is deleted. Based on the table we can see that the original Cronbach's alpha doesn't have obvious difference in the values after the item is deleted, so we use the original value.

Table 4-13 Customer Trust reliability statistics

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.816	.832	7

Table 4-14 Customer Trust item total statistics

Item-Total Statistics

No.	Construct	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
1	The E-commerce website provide impression which assurances and responsibilities.	21.4510	11.186	.637	.505	.781
2	In this E-commerce website, I am willing to store private information.	22.1317	10.497	.507	.341	.803
3	In this E-commerce website, I am willing to save and store my credit card information.	22.2017	10.133	.487	.335	.814
4	I trust in the information which has been provided by the E-commerce website.	21.5770	11.705	.544	.390	.795
5	I trust that all my best needs in minds exists in this E-commerce website.	21.6331	11.171	.577	.400	.788
6	This site is trustworthy and Honest.	21.4706	10.896	.623	.446	.780
7	The infrastructure of the E-commerce website is reliable.	21.5854	11.041	.630	.430	.780

4.2.3 Attitude items reliability test results

Based on table 4.15 and 4.16, the attitude indicator reliable test produce high Cronbach's alpha which is 0.877. It is also bigger than 0.7 indicates the attitude's constructs are reliable. Due to the original Cronbach's alpha is already high, there will be no significant dissimilarity in the Cronbach alpha number after the construct item is removed, so original number of Cronbach alpha will be used.

Table 4-15 Attitude reliability statistics

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.877	.884	8

Table 4-16 Attitude item total statistics

Item-Total Statistics

No	Construct	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
1	Using the Internet to purchase goods from this E-Commerce vendor is satisfying.	26.6443	10.084	0.671	0.601	0.86
2	Through the internet using this E-Commerce website to purchase goods is great plan.	26.619	9.81	0.699	0.62	0.856
3	It is appealing about through the internet using this E-Commerce website to purchase goods.	26.6779	9.786	0.711	0.581	0.855
4	I love the concept of through internet using the internet to purchase from this vendor.	26.6499	9.863	0.705	0.55	0.856
5	Through the vendor E-commerce website, the relationship with the vendor can be built easily.	26.9916	10.154	0.427	0.219	0.891
6	Surfing in this E-commerce website is very comfortable.	26.6667	9.891	0.629	0.46	0.863
7	In the future I have desire for surfing this E-commerce web site again.	26.563	9.988	0.674	0.504	0.859
8	Through the service which provided by this web site, I am fulfilled.	26.6583	9.889	0.675	0.471	0.859

4.2.4 Willingness to Buy items reliability test results

Table 4.17 and 4.18 tabulates the Cronbach alpha coefficients for willingness to buy's indicator. The values is 0.804 which indicate all the indicator are reliable due to its bigger than 0.7.

Table 4-17 Willingness to buy reliability statistics

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.804	.804	3

Table 4-18 Willingness to buy item total statistics

Item-Total Statistics

No	Construct	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
1	In this Website I would like to purchase.	7.6275	1.167	0.614	0.382	0.769
2	When I need the goods that I want to purchase I would like return to this website again to make another purchase..	7.4958	1.11	0.693	0.482	0.686
3	Given the opportunity, In the future I expect that I should use this vendor's website.	7.5546	1.186	0.645	0.429	0.738

4.3   Bivariate Correlation between variables results

Table 4.19 provides all inspected variables' means, standard deviations and correlations. The correlations of customer trust with willingness to buy, and attitude with willingness to buy were all positively and significantly related (r =.55 and .63, p < .01). It also can be seen that the customer which have ever purchased goods from general e-commerce and Indonesian e-commerce are positively and significantly associated to willingness to buy (r = .231 and .169, p < 0.01).

Table 4-19 correlations and descriptive analysis

Correlations

No	Variables	Mean	S. D.	1	2	3	4	5	6	7	8	9	10	WTB
1	Gender	1.52	0.5	1										
2	Age	3.89	1.5	-.038	1									
3	General E-commerce usage experience	1.1	0.3	-.014	.050	1								
4	Indonesian E-commerce usage experience	0.82	0.38	-.003	-.005	-.577**	1							
5	Education	2.99	0.58	-.187**	.217**	.008	-.036	1						
6	Monthly Income	3.43	1.42	-.245**	.453**	-.055	-.057	.368**	1					
7	Internet usage experience	3.12	0.89	-.138**	-.065	.048	.015	.197**	.178**	1				
8	Internet usage per day	3.89	1.49	-.067	-.224**	-.038	-.009	.043	.073	.292**	1			
9	Customer Trust	3.62	0.54	-.038	.220**	-.224**	.272**	.047	.147**	-.129*	-.112*	1		
10	Attitude	3.81	0.45	-.051	.091	-.237**	.225**	.088	.071	.036	.052	.554**	1	
11	Willingness To Buy	3.78	0.51	-.037	.069	-.231**	.169**	.027	.039	-.082	.076	.547**	.630**	1

a.   n= 357

b.   **. Correlation is significant at the 0.01 level (2-tailed).

c.   *. Correlation is significant at the 0.05 level (2-tailed).

4.4 Multicollinearity test results

Based on the table 4.20 above, we can see that the multicollinearity test resulted good results. All the coefficient of the correlation between two regressors is lower than 0.8. And all of the variance inflation factor was below from 10.

Table 4-20 Multicollinearity analysis

Coefficients[a]

Model		Unstandardized Coefficients	Standardized Coefficients	Sig.	Collinearity Statistics	
		B	Beta		Tolerance	VIF
2	(Constant)	1.093		0		
	Gender	-0.02	-0.019	0.634	0.913	1.095
	Age	0.002	0.006	0.895	0.687	1.456
	General E-commerce usage experience	-0.154	-0.091	0.067	0.626	1.596
	Indonesian E-commerce usage experience	-0.091	-0.068	0.17	0.622	1.608
	Education	-0.005	-0.006	0.886	0.827	1.209
	Monthly Income	-0.016	-0.046	0.355	0.627	1.595
	Internet usage per day	0.037	0.108	0.011	0.842	1.188
	Internet usage experience	-0.045	-0.079	0.066	0.825	1.212
	A	0.526	0.458	0	0.655	1.526
	CT	0.281	0.298	0	0.608	1.645

a. Dependent Variable: WTB

4.5 Normality test results

Based on table 4.21, we can see that all the indicators' Kolmogorov Simonov resulted 0.000 which indicate they have non normal distribution because the value is lower than 0.05.

Table 4-21 Indicators normality test

One-Sample Kolmogorov-Smirnov Test

		CT1	CT2	CT3	CT4	CT5	CT6	CT7	ATD1	ATD2	ATD3	ATD4	ATD5	ATD6	ATD7	ATD8	WTB1	WTB2	WTB3
N		357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357
Normal Parameters[a,b]	Mean	3.8908	3.2101	3.1401	3.7647	3.7087	3.8711	3.7563	3.8515	3.8768	3.8179	3.8459	3.5042	3.8291	3.9328	3.8375	3.7115	3.8431	3.7843
	Std. Deviation	.66354	.93803	1.04263	.63209	.71835	.73453	.69871	.55367	.59155	.58819	.57701	.74811	.62391	.57178	.59155	.61645	.60711	.59111
Most Extreme Differences	Absolute	.361	.248	.249	.390	.358	.326	.348	.418	.398	.406	.429	.306	.412	.396	.390	.380	.395	.404
	Positive	.303	.161	.160	.293	.267	.271	.268	.330	.328	.314	.333	.209	.322	.347	.311	.272	.314	.302
	Negative	-.361	-.248	-.249	-.390	-.358	-.326	-.348	-.418	-.398	-.406	-.429	-.306	-.412	-.396	-.390	-.380	-.395	-.404
Kolmogorov-Smirnov Z		6.819	4.692	4.705	7.373	6.759	6.158	6.573	7.898	7.513	7.669	8.102	5.791	7.781	7.473	7.363	7.187	7.457	7.639
Asymp. Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000

4.5.1 Customer trust normality test results

From figure 4.4, we can see the distribution of customer trust variable is not normally distribution. The significance of Kolmogorov-Smirnov for Customer trust on table 4.22 shows 0.000 which means the null hypothesis of normality distribution is rejected.

Table 4-22 Customer trust normality results

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
CT	.123	357	.000	.951	357	.000

a. Lilliefors Significance Correction
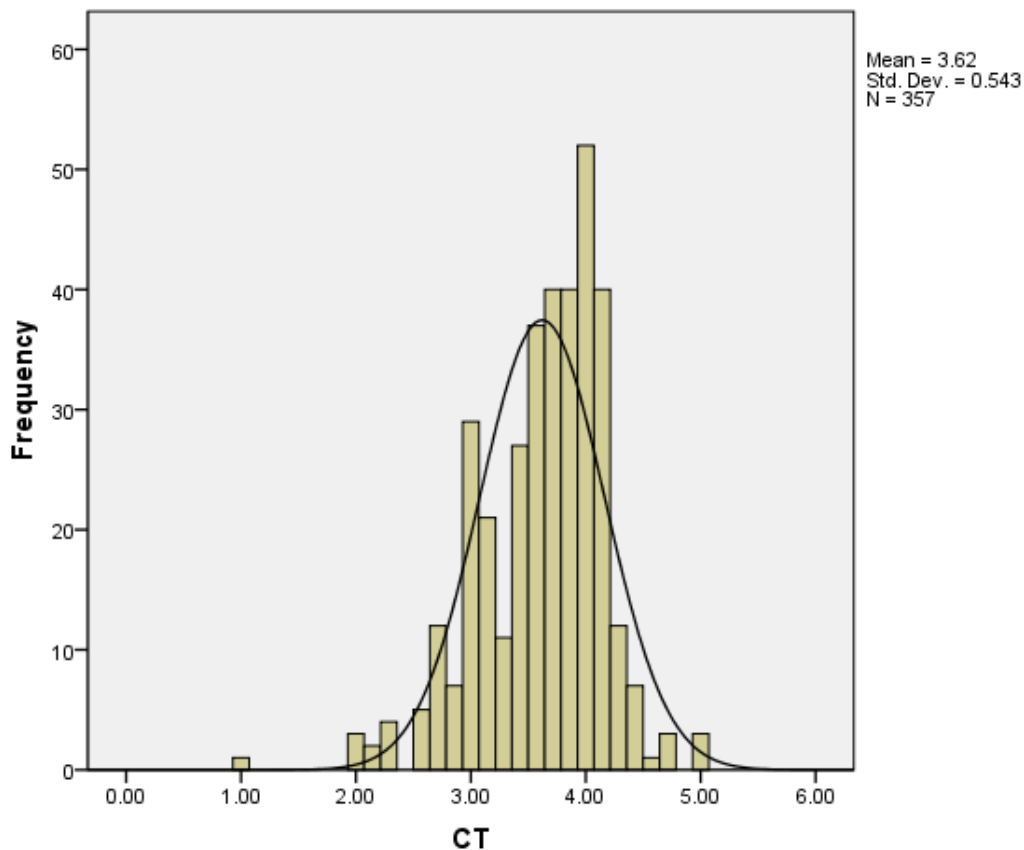
Figure 4-4 Customer trust normality results

4.5.2 Attitude normality test results

From figure 4.5, we can see the distribution of Attitude variable is not normally distribution. The significance of Kolmogorov-Smirnov for Customer trust on table 4.23 shows 0.000 which means the null hypothesis of normality distribution is rejected.

Table 4-23 Attitude normality results

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
A	.231	357	.000	.876	357	.000

a. Lilliefors Significance Correction
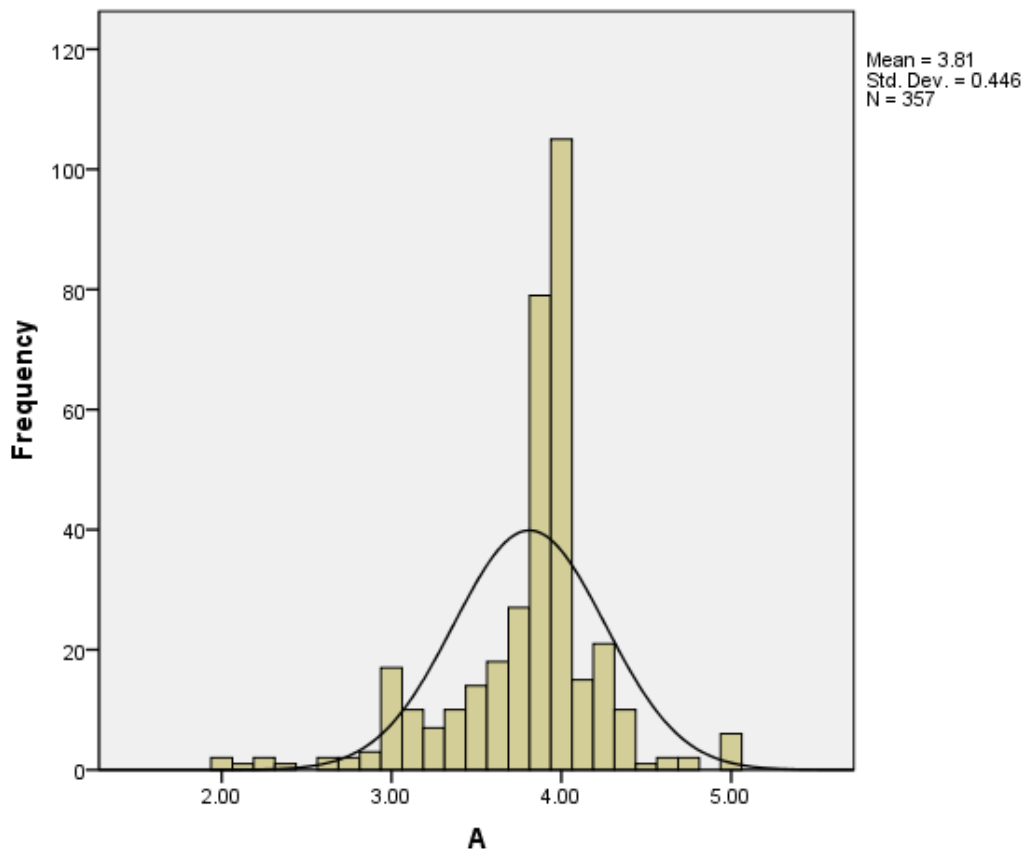
Figure 4-5Attitude normality results

4.5.3 Willingness to buy normality test results

From figure 4.6, we can see the distribution of willingness to buy variable is not normally distribution. The significance of Kolmogorov-Smirnov for Customer trust on table 4.24 shows 0.000 which means it will reject the null hypothesis of normality distribution. Due to the non-normality of each variable, the rules of thumb 2-5 about testing statistical assumptions (Hair, 2010) point one mentioned that normality can have serious effects in small samples (fewer than 50 case) but the impact effectively diminishes when sample sizes reach 200 cases or more, so all of the data will be used in mediation analysis.

Table 4-24 willingness to buy normality results

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
WTB	.294	357	.000	.838	357	.000

a. Lilliefors Significance Correction
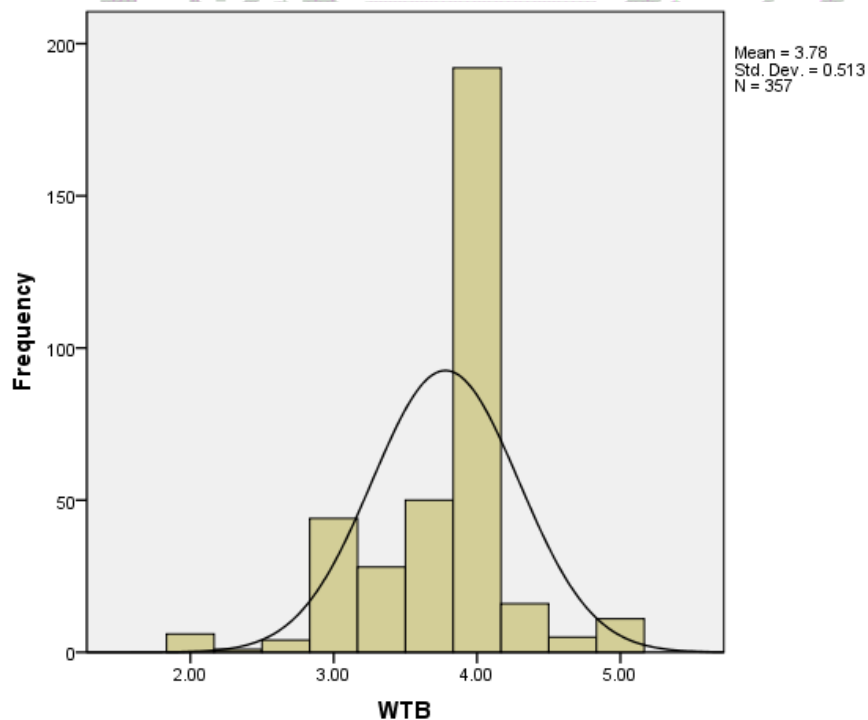
Figure 4-6 willingness to buy normality results

4.6   Mediation Regression analysis

4.6.1   Regression between Customer Trust (CT) and Willingness to Buy (WTB)

Based on Baron and Kenny mediation analysis, the first step that need to be done is to find out the relation between willingness to buy variable as dependent variable and customer trust variable as independent variable. In this regression which is using SPSS, 2 block are used, first, regression between independent variables such as gender, age, purchase experience using ecommerce, purchase experience using Indonesian ecommerce, last education, monthly income, daily internet usage, and experience using internet as control variable and the second block is main independent variable which is customer trust. Based on table 4.27 it can be seen customer trust have verified to be positively and significantly associated to willingness to buy ($\beta = 0.55$, $p < 0.01$).

From table below we can see that gender, age, the experience using general and Indonesian e-commerce, last education, monthly income, and experience in using internet doesn't influence the willingness to buy in ecommerce due their significance value are bigger than 0.05. The internet daily usage also have significance and positive association to willingness to buy ($\beta = 0.15$, $p < 0.05$).

Table 4-25 WTB and CT regression model summary

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.286[a]	0.082	0.061	0.49686
2	.581[b]	0.337	0.32	0.42274

a. Predictors: (Constant), Internet usage experience, Indonesian E-commerce usage experience, Age, Gender, education, Internet usage per day, General E-commerce usage experience, monthly Income

b. Predictors: (Constant), Internet usage experience, Indonesian E-commerce usage experience, Age, Gender, education, Internet usage per day, General E-commerce usage experience, monthly Income CT

Table 4-26 WTB and CT regression ANOVA

ANOVA[c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7.644	8	.956	3.871	.000[a]
	Residual	85.910	348	.247		
	Total	93.554	356			
2	Regression	31.543	9	3.505	19.612	.000[b]
	Residual	62.011	347	.179		
	Total	93.554	356			

a. Predictors: (Constant), Internet usage experience, Indonesian E-commerce usage experience, Age, Gender, education, Internet usage per day, General E-commerce usage experience, monthly Income

b. Predictors: (Constant), Internet usage experience, Indonesian E-commerce usage experience, Age, Gender, education, Internet usage per day, General E-commerce usage experience, monthly Income, CT

c. Dependent Variable: WTB

Table 4-27 WTB and CT coefficients regression results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	4.003	.269		14.861	.000		
	Gender	-.045	.055	-.043	-.809	.419	.914	1.094
	Age	.035	.021	.103	1.684	.093	.701	1.426
	General E-commerce usage experience	-.331	.109	-.195	-3.029	.003	.639	1.565
	Indonesian E-commerce usage experience	.080	.086	.059	.931	.353	.646	1.547
	Education	.023	.050	.026	.458	.647	.831	1.203
	Monthly Income	-.009	.023	-.025	-.388	.699	.635	1.574
	Internet usage per day	.042	.019	.122	2.194	.029	.853	1.173
	Internet usage experience	-.062	.032	-.109	-1.947	.052	.846	1.182
2	(Constant)	2.178	.278		7.825	.000		
	Gender	-.029	.047	-.028	-.621	.535	.914	1.095
	Age	.006	.018	.016	.312	.755	.687	1.455
	General E-commerce usage experience	-.246	.093	-.145	-2.635	.009	.635	1.575
	Indonesian E-commerce usage experience	-.088	.074	-.066	-1.183	.238	.622	1.608
	Education	.020	.042	.022	.468	.640	.831	1.203
	Monthly Income	-.029	.020	-.080	-1.458	.146	.631	1.586
	Internet usage per day	.052	.016	.150	3.166	.002	.851	1.176
	Internet usage experience	-.023	.027	-.040	-.828	.408	.833	1.200
	CT	.519	.045	.550	11.564	.000	.845	1.183

a. Dependent Variable: WTB

4.6.2 Regression between Customer trust (CT) and Attitude

This is the second step of Baron and Kenny mediation analysis to see the relationships between the independent variable which is customer trust and the mediating variable which is attitude in this study. Gender, age, purchase experience using ecommerce, purchase experience using Indonesian ecommerce, last education,

monthly income, daily internet usage, and experience using internet are also used as control variable. Based on table 4.30 it can be seen customer trust have verified to be positively and significantly associated to attitude ($\beta = 0.55$, $p < 0.01$).

From table below we can see that gender, age, the experience using Indonesian e-commerce, last education, monthly income and internet usage per day doesn't influence the attitude due their significance value are bigger than 0.05. The experience using general ecommerce also have significance and negative association to attitude ($\beta = -0.118$, $p < 0.05$).

Table 4-28 CT and Attitude regression model summary

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.298[a]	0.089	0.068	0.43087
2	.587[b]	0.345	0.328	0.36594

a. Predictors: (Constant), Internet usage experience, Indonesian E-commerce usage experience, Age, Gender, education, Internet usage per day, General E-commerce usage experience, monthly Income
b. Predictors: (Constant), Internet usage experience, Indonesian E-commerce usage experience, Age, Gender, education, Internet usage per day, General E-commerce usage experience, monthly Income, CT

Table 4-29 CT and Attitude regression ANOVA

ANOVA[c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.32	8	0.79	4.255	.000[a]
	Residual	64.606	348	0.186		
	Total	70.926	356			
2	Regression	24.459	9	2.718	20.295	.000[b]
	Residual	46.467	347	0.134		
	Total	70.926	356			

a. Predictors: (Constant), Internet usage experience, Indonesian E-commerce usage experience, Age, Gender, education, Internet usage per day, General E-commerce usage experience, monthly Income
b. Predictors: (Constant), Internet usage experience, Indonesian E-commerce usage experience, Age, Gender, education, Internet usage per day, General E-commerce usage experience, monthly Income, CT
c. Dependent Variable: A

Table 4-30 CT and Attitude coefficients regression results

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.653	.234		15.636	.000		
	Gender	-.031	.048	-.035	-.649	.517	.914	1.094
	Age	.033	.018	.109	1.788	.075	.701	1.426
	General E-commerce usage experience	-.248	.095	-.168	-2.622	.009	.639	1.565
	Indonesian E-commerce usage experience	.152	.074	.130	2.047	.041	.646	1.547
	Education	.050	.043	.066	1.171	.242	.831	1.203
	Monthly Income	-.006	.020	-.020	-.318	.751	.635	1.574
	Internet usage per day	.019	.017	.063	1.138	.256	.853	1.173
	Internet usage experience	.008	.028	.017	.304	.762	.846	1.182
2	(Constant)	2.062	.241		8.560	.000		
	Gender	-.018	.041	-.020	-.433	.665	.914	1.095
	Age	.007	.016	.022	.426	.671	.687	1.455
	General E-commerce usage experience	-.174	.081	-.118	-2.158	.032	.635	1.575
	Indonesian E-commerce usage experience	.006	.064	.005	.094	.925	.622	1.608
	Education	.048	.037	.062	1.308	.192	.831	1.203
	Monthly Income	-.024	.017	-.076	-1.383	.167	.631	1.586
	Internet usage per day	.027	.014	.091	1.933	.054	.851	1.176
	Internet usage experience	.043	.024	.086	1.806	.072	.833	1.200
	CT	.452	.039	.550	11.639	.000	.845	1.183

a. Dependent Variable: A

4.6.3 Regression between Attitude and willingness to buy (WTB)

The third step of analysis is to see the relationship between the dependent variable which is willingness to buy and the mediation variable which is attitude in this study. Gender, age, purchase experience using ecommerce, purchase experience using Indonesian ecommerce, last education, monthly income, daily internet usage,

and experience using internet are also used as control variable. Based on table 4.33 it can be seen attitude have verified to be positively and significantly associated to willingness to buy ($\beta = 0.61$, $p < 0.01$).

From table below we can see that gender, age, the experience using general and Indonesian e-commerce, last education, monthly income, internet usage per day and experience in using internet doesn't influence the willingness to buy due their significance value are bigger than 0.05.

Table 4-31 Attitude and WTB regression model summary

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	.286[a]	0.082	0.061	0.49686	0.082	3.871	8	348	0
2	.649[b]	0.421	0.406	0.39525	0.339	202.924	1	347	0

a. Predictors: (Constant), Internet usage experience, Indonesian E-commerce usage experience, Age, Gender, education, Internet usage per day, General E-commerce usage experience, monthly Income

b. Predictors: (Constant), Internet usage experience, Indonesian E-commerce usage experience, Age, Gender, education, Internet usage per day, General E-commerce usage experience, monthly Income, A

Table 4-32 Attitude and WTB regression ANOVA

ANOVA[c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7.644	8	0.956	3.871	.000[a]
	Residual	85.91	348	0.247		
	Total	93.554	356			
2	Regression	39.345	9	4.372	27.984	.000[b]
	Residual	54.209	347	0.156		
	Total	93.554	356			

a. Predictors: (Constant), Internet usage experience, Indonesian E-commerce usage experience, Age, Gender, education, Internet usage per day, General E-commerce usage experience, monthly Income

b. Predictors: (Constant), Internet usage experience, Indonesian E-commerce usage experience, Age, Gender, education, Internet usage per day, General E-commerce usage experience, monthly Income, A

c. Dependent Variable: WTB

Table 4-33 Attitude and WTB coefficients regression results

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	4.003	.269		14.861	.000		
	Gender	-.045	.055	-.043	-.809	.419	.914	1.094
	Age	.035	.021	.103	1.684	.093	.701	1.426
	General E-commerce usage experience	-.331	.109	-.195	-3.029	.003	.639	1.565
	Indonesian E-commerce usage experience	.080	.086	.059	.931	.353	.646	1.547
	Education	.023	.050	.026	.458	.647	.831	1.203
	Monthly Income	-.009	.023	-.025	-.388	.699	.635	1.574
	Internet usage per day	.042	.019	.122	2.194	.029	.853	1.173
	Internet usage experience	-.062	.032	-.109	-1.947	.052	.846	1.182
2	(Constant)	1.445	.280		5.166	.000		
	Gender	-.023	.044	-.022	-.521	.603	.913	1.095
	Age	.013	.017	.037	.748	.455	.695	1.439
	General E-commerce usage experience	-.157	.088	-.092	-1.787	.075	.626	1.596
	Indonesian E-commerce usage experience	-.027	.069	-.020	-.391	.696	.639	1.565
	Education	-.013	.040	-.014	-.318	.751	.828	1.208
	Monthly Income	-.005	.019	-.013	-.244	.807	.635	1.574
	Internet usage per day	.029	.015	.084	1.885	.060	.850	1.177
	Internet usage experience	-.068	.025	-.119	-2.679	.008	.846	1.182
	A	.700	.049	.610	14.245	.000	.911	1.098

a. Dependent Variable: WTB

4.6.4 Regression between Customer trust and willingness to buy and attitude

The fourth step of Baron and Kenny mediation analysis is the dependent variable which is willingness to buy should be regressed on the independent which is customer trust and mediating variables which is attitude together to test the mediating effects in this study. Gender, age, purchase experience using ecommerce, purchase experience using Indonesian ecommerce, last education, monthly income, daily internet usage, and experience using internet are also used as control variable.

Based on table 4.36 it can be seen after taking account of attitude, customer trust and willingness to buy still have positive relationship ($\beta = 0.298$, $p < 0.01$) while the beta coefficient reduced slightly. It indicate that the interrelation between customer trust and willingness to buy is partially mediated by attitude which is supported hypothesis in this study.

Table 4-34 CT and WTB; attitude as mediation regression model summary

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	.286ᵃ	0.082	0.061	0.49686	0.082	3.871	8	348	0
2	.649ᵇ	0.421	0.406	0.39525	0.339	202.924	1	347	0

a. Predictors: (Constant), Internet usage experience, Indonesian E-commerce usage experience, Age, Gender, education, Internet usage per day, General E-commerce usage experience, monthly Income

b. Predictors: (Constant), Internet usage experience, Indonesian E-commerce usage experience, Age, Gender, education, Internet usage per day, General E-commerce usage experience, monthly Income, A

Table 4-35 CT and WTB; attitude as mediation regression ANOVA

ANOVA^c

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7.644	8	0.956	3.871	.000[a]
	Residual	85.91	348	0.247		
	Total	93.554	356			
2	Regression	44.392	10	4.439	31.243	.000[b]
	Residual	49.162	346	0.142		
	Total	93.554	356			

a. Predictors: (Constant), Internet usage experience, Indonesian E-commerce usage experience, Age, Gender, education, Internet usage per day, General E-commerce usage experience, monthly Income

b. Predictors: (Constant), Internet usage experience, Indonesian E-commerce usage experience, Age, Gender, education, Internet usage per day, General E-commerce usage experience, monthly Income, A, CT

c. Dependent Variable: WTB

Table 4-36 CT and WTB; attitude as mediation coefficients regression results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	4.003	.269		14.861	.000		
	Gender	-.045	.055	-.043	-.809	.419	.914	1.094
	Age	.035	.021	.103	1.684	.093	.701	1.426
	General E-commerce usage experience	-.331	.109	-.195	-3.029	.003	.639	1.565
	Indonesian E-commerce usage experience	.080	.086	.059	.931	.353	.646	1.547
	Education	.023	.050	.026	.458	.647	.831	1.203
	Monthly Income	-.009	.023	-.025	-.388	.699	.635	1.574
	Internet usage per day	.042	.019	.122	2.194	.029	.853	1.173
	Internet usage experience	-.062	.032	-.109	-1.947	.052	.846	1.182
2	(Constant)	1.093	.273		4.003	.000		
	Gender	-.020	.042	-.019	-.476	.634	.913	1.095
	Age	.002	.016	.006	.132	.895	.687	1.456
	General E-commerce usage experience	-.154	.084	-.091	-1.841	.067	.626	1.596
	Indonesian E-commerce usage experience	-.091	.066	-.068	-1.375	.170	.622	1.608
	Education	-.005	.038	-.006	-.143	.886	.827	1.209
	Monthly Income	-.016	.018	-.046	-.926	.355	.627	1.595
	Internet usage per day	.037	.015	.108	2.550	.011	.842	1.188
	Internet usage experience	-.045	.025	-.079	-1.842	.066	.825	1.212
	A	.526	.055	.458	9.510	.000	.655	1.526
	CT	.281	.047	.298	5.960	.000	.608	1.645

a. Dependent Variable: WTB

Chapter 5 Conclusions and Recommendations

5.1   Conclusion

Through the importance of consumer trust that have been researched by scholars (Harsandi, 2013; Chen, 2010; Hong, (2011); Palva, 2009) become an important factor for people willing to buy products in E-commerce website. Besides that the relationship between attitudes with willingness to buy also have been emphasized have a significant relationship. The relationship between consumer trust, attitude, and willingness to buy have not yet been extensive lectured. Based on data collection from Indonesia internet users, this study try to illustrate a more comprehensive figure regarding these relations.

The outcome indicate Customer trust of Indonesia people is positively and significantly related to Indonesian's attitude and willingness to buy which in Leonard (2012) research also find out that a buyer's trust in the seller influence his or her attitude towards purchasing in e-commerce. Based on data, the mean of customer trust only received a score of 3.62 out of 5 which suggest that Indonesia internet user have common trust in Indonesia E-commerce. Besides, the result shows that the attitude partially mediates customer trust to their willingness to buy products from Indonesian E-commerce website.

Surprisingly, the results state that internet usage per day also have positive significant toward willingness to buy which the more internet usage, the more Indonesia internet users are willing to buy in Indonesia E-commerce website. Besides that gender and age are not effecting Indonesia willingness to buy.

Based on demographic data results it's about 80% Indonesian people who are already using e-commerce Indonesia, such as www.lazada.com which the biggest B2C e-commerce usage and it can be seen that the expenses that they purchased were not high amount of money.

5.2   Suggestion

From these research findings, some practical implications could be derived. First, Indonesian consumer trust and internet usage per day have a positive and significant relationship with their willingness to buy of their need in electric commerce. So that most target customer is people who are using more internet per day and e-commerce vendor should pay attention how to convince customer to trust their e-commerce website so that they don't feel being fraud.

Second, from the result we can know that youth generation is the majority of internet user, and their income is not so high, so that e-commerce vendor need to use easily user interface of e-commerce website that both young and old generation can usage and applied it to daily activity. Payment method can also attract people to use e-commerce, for example that their money will be transferred or will be done when the goods is received to the customer.

Third, the problem Indonesian internet user which doesn't interest in using Indonesia B2C E-commerce so that they need to be given knowledge about it and also Indonesia B2C vendor need to get verification and validation from the government in order secure and trust of customer establish as the same as they do purchase in famous B2C vendor for example: amazon. Not to be forgotten the goods that the customer wanted to buy are the same when they see from online that will created a good purchase experience which at the end the customer have willingness to buy in the future.

And the last, the infrastructure of internet and telecommunication of Indonesia is needed to be follows as the technologies nowadays such as the internet speed, the inventory level of the product that customer want to buy can be seen actually by them. With this it will make Indonesian B2C e-commerce will be reliable and convenient for the customer in buy their needs.
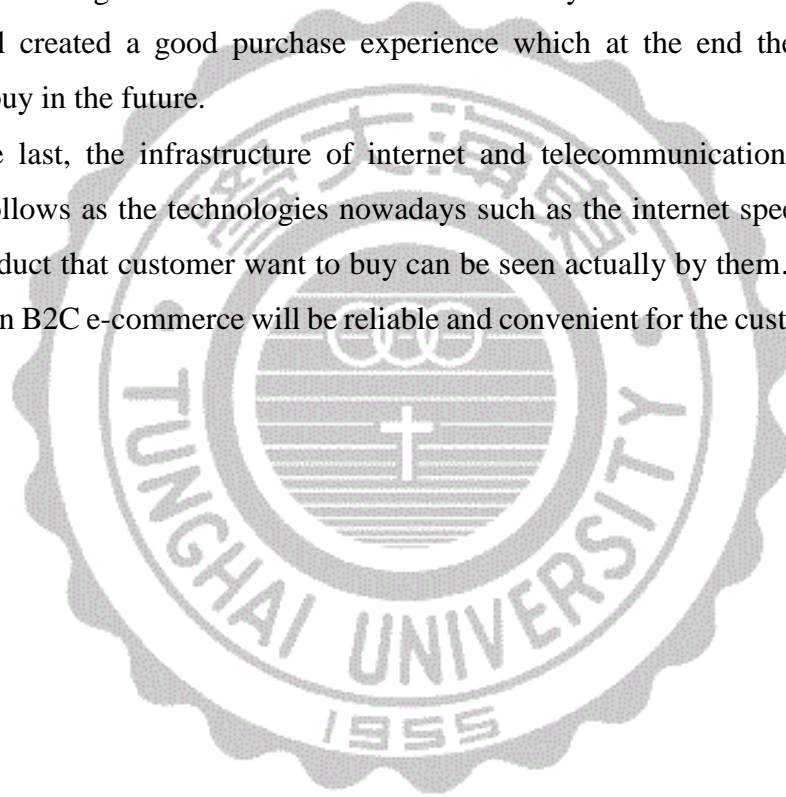
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Appendices

Questionnaire:

Part 1. Introduction

Hello, I am a master degree student in Tunghai University majoring Business Administration. This questionnaire will be used for my research and will not distributed to unrelated party. The research want to find out the customer trust and attitude of Indonesian internet user relationship towards their willingness to buy in using Indonesian B2C E-Commerce.

E-commerce is the internet and intranets usage through computer network to do processes of exchanging product, services, and/or information, buying or selling.

E-commerce adalah penyebaran, pembelian, penjualan, pemasaran barang dan jasa melalui sistem elektronik seperti internet atau televisi, www, atau jaringan komputer lainnya (online shop).

* 1. Did you ever buy products from E-commerce website such as Amazon or EBay?

Pernahkah Anda berbelanja di website E-commerce seperti Amazon atau EBay?

O Yes O No

* 2. Do you ever procured goods in Indonesian E-commerce website?

Apakah anda sudah sempat berbelanja di website E-commerce Indonesia?

O Yes

O No (Please give reason)

Part 2. Basic Online shopping experience

In this part of questionnaire, the author wants to know the experience of respondent from using e- commerce to purchase goods.

* 3. What Indonesian Business to Customer (B2C) E-commerce that you use to purchase the goods?

Website Business to Customer (B2C) E-commerce Indonesia apa yang anda gunakan untuk membeli barang?

O www.lazada.com

O www.blibli.com

O www.bhinneka.com

O www.Jakartanotebook.com

O www.zalora.co.id

O Other (please specify)

* 4. What products that you ever procured in Indonesian E-commerce website?
 Produk apa yang anda pernah beli di website E-commerce Indonesia?

O Computer and Accessories (Usb, mouse, etc)

O Hand phone and Accessories

O Camera and Accessories

O Clothes

O Book

O Sport utility

O Other (please specify)

* 5. What is the range of the products' average price that you've procured from Indonesian E-commerce website in one month?

Berapa rata-rata harga produk yang sudah sempat anda berbelanja di website E-commerce Indonesia dalam satu bulan?

☐   Below Rp. 50,000

☐   Rp. 50,000- Rp. 500,000

☐   Rp. 500,000- Rp. 1,500,000

☐   Rp. 1,500,000 - Rp. 5,000,000

☐   Rp. 5,000,000 - Rp. 10,000,000

□   Rp. 10,000,000 - Rp. 30,000,000

□   Above Rp. 30,000,000

*   6. What common payment methods did you use for purchase goods in Indonesian e-commerce?

Metode pembayaran apa yang sering anda gunakan pada saat berbelanja di website e-commerce Indonesia?

O Bank T ransfer

O Credit card

O PayPal

O Cash on Delivery (COD)

O Cash

Part 3. Consumer trust, Attitude and Willingness to buy measurement

Please answer all the questions below , if you haven't buy goods from online store, please give your perception when you found one online store that have the product that you want to buy.

Mohon semua pertanyaan di bawah ini diisi semua, Jika anda belum pernah membeli barang di toko online, assumsikan anda menemukan satu toko online yang memiliki barang yang anda ingin beli.

* 7. Consumer Trust

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
The E-commerce website provide impression which assurances and responsibilities.	o	o	o	o	o
In this E-commerce website, I am willing to store private information.	o	o	o	o	o
In this E-commerce website, I am willing to save and store my credit card information	o	o	o	o	o
I trust in the information which has been provided by the E-commerce website.	o	o	o	o	o
I trust that all my best interest in minds exists in this E-commerce website.	o	o	o	o	o
This site is trustworthy and Honest.	o	o	o	o	o
The infrastructure of the E-commerce website is reliable.	o	o	o	o	o

8. Attitude

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
Using the Internet to purchase goods from this E-Commerce vendor is satisfying.	o	o	o	o	o
Through the internet using this E-Commerce website to purchase goods is great plan.	o	o	o	o	o
It is appealing about through the internet using this E-Commerce website to purchase goods.	o	o	o	o	o
I love the concept of through internet using the internet to purchase from this vendor.	o	o	o	o	o
Through the vendor E-commerce website, the relationship with the vendor can be built easily.	o	o	o	o	o
Surfing in this E-commerce website is very comfortable.	o	o	o	o	o
In the future I have desire for surfing this E-commerce web site again.	o	o	o	o	o
Through the service which provided by this web site, I am fulfilled.	o	o	o	o	o

9. Willingness to buy

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
In this Website I would like to purchase.	o	o	o	o	o
When I need the goods that I want to purchase I would like return to this website again to make another purchase.	o	o	o	o	o
Given the opportunity, In the future I expect that I should use this vendor's website.	o	o	o	o	o

Part 4. Demographic

* 10. Gender

    O Male

    O Female

* 11. Age

O under 15 years old

O 16-20 years old

O 21-25 years old

O 26-30 years old

O 31-35 years old

O 36-40 years old

O 41-45 years old

O 46 - 50 years old

O more than 50 years old

* 12. Your last education

O Below High School

O High School

O Bachelor

O Master

O Doctorate

O Other (please specify)

* 13. Your monthly Income

O Below Rp. 1,000,000

O Rp. 1,000,000 - Rp. 3,000,000

O Rp. 3,000,000 - Rp 6,000,000

O Rp. 6,000,000 - Rp 12,000,000

O Rp. 12,000,000 - Rp 25,000,000

O more than Rp. 25,000,000

O no income yet

*   14. your experience in using the internet

*   O below 4 years

O 4-7 years

O 7-10 years

O more than 10 years

*   15. Internet usage per day

O below 1 hour

O 1-3 hours

O 3-5 hours

O 5-7 hours

O 7-9 hours

O more than 9 hours

16. Email Address *optional

17. Telephone Number *optional