東海大學企業管理學系

碩士論文

消費者信任接受電子口碑和態度對品牌購買意願的影響：以印尼線上購物為例
The Effect of Consumer Trust, Acceptance of e-WOM, and Attitude towards Brand on Purchase Intention: A Case Study of Online Shopping (B2C) in Indonesia

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Finally, the researcher realized that this thesis is still not perfect. Thus the researcher expects criticism and constructive suggestions for improving this final project as well as improvements for further research. Hopefully, this thesis can be useful for particular researcher and readers in general.

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Jie Herlin Sunyono

中文摘要

　　網民在印尼都在快速成長，這些年，這是從家裡兩個以上的三分接入互聯網，除了互聯網普及率是 23%，開放市場，電子商務在印度尼西亞。如今，通過互聯網購物已經在人們的日常生活中更受歡迎。這是方便的，因為它們不需要來實際存儲。但也有在電子商務一些問題作為其在線環境的性質，例如以識別另一方和客戶的身份也無法驗證所提供的產品的適用性的難度。為了解決這個問題，信任和接受的電子口碑（在線評論誰經歷與其他產品的消費者）都使交易順利的重要因素。這兩個因素在旁邊，特別是對品牌的積極態度也可以鼓勵顧客購買。因此，在印度尼西亞網上購物要支付約的品牌，他們提供給客戶的質量的關注。

　　這項研究將考察消費者的信賴，電子口碑的認可，並且態度對品牌購買意向的影響。在這項研究中所使用的人口為所有互聯網用戶在印尼與簡單隨機抽樣的方法。這項研究的樣本數為 262 互聯網用戶在印度尼西亞。原始數據收集的方法是通過問卷調查完成。同時，數據分析的技術是通過使用多重回歸完成。

　　這項研究的結果表明，消費者信任不具有顯著性水平 0.203 購買意願顯著的效果。但是，電子口碑和態度的品牌承兌匯票具有 0.004 的水平和 0.000 購買意願顯著的效果。除此之外，F-試驗表明，消費者的信任，電子口碑的認可，並朝著品牌態度同時作用於購買意向。

關鍵詞：消費者信任，接受電子口碑，態度對品牌，購買意願

ABSTRACT

Internet users in Indonesia have been growing rapidly these years. Indonesia has 55 million from total population of 248 million people and more than two-thirds access internet from home, besides that 23% of internet penetration opens the market for E-commerce in Indonesia. Nowadays, shopping via internet has been more popular in people's daily life. It's convenient because they don't need come to the real store. But some problems emerge in e-commerce as its online environment nature, such as the difficulty to know the identity of other party and customer also cannot verify the suitability of the goods offered. To solve this issue, trust and acceptance of e-WOM (online review by other consumer who have experienced with product) are important factor to make transaction go well. Beside those two factors, positive attitude especially towards brand also can encourage customer to buy. Thus, online shopping in Indonesia should pay attention about the quality of brand that they offer to customer.

This research examined the influence of consumer trust, e-WOM acceptance, and attitude towards brand to the purchase intention. The population used in this research is all internet users in Indonesia with simple random sampling method. The numbers of sample of this research are 262 internet users in Indonesia. Method of primary data collection was done by using questionnaire. Meanwhile, the technique of data analysis was conducted by using multiple regression.

The results of this research indicate that consumer trust doesn't have significant effect on purchase intention at significance level 0.203. However, acceptances of e-WOM and attitude towards brand have significant effect on purchase intention at level 0.004 and 0.000. Besides that, F-test show that consumer trust, e-WOM acceptance, and attitude toward brand simultaneously effect on the purchase intention.

Keywords: Consumer Trust, e-WOM Acceptance, Attitude towards Brand, Purchase Intention

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CHAPTER I

INTRODUCTION

1.1 Background

E-commerce is a concept that describes the transaction between two parties, the exchange of goods, services, or information, with the Internet as the main medium in the transaction processing (Rainer and Turban in Alfina *et al*, 2014). Global market has its E-commerce players, so do Indonesian. Internet users in Indonesia have been growing rapidly in these years, most of them have been using online shop to buy product or service that they need or want. As developing country, Indonesia has 55 million from total population of 248 million people and more than two-thirds access internet from home, besides that 23% of internet penetration opens the market for E-commerce in Indonesia (Naning & Ramda in Harsandi *et al*, 2013). It has been predicted that it will be still growing in the forthcoming years ahead along with the rapid development of Internet access (Sinaga in Effendi and Alfina, 2014). This phenomenon arises since Tim O'Reilly proclaimed the inception of Web 2.0 to society in 2004. As the Web 2.0 release, the new generation of internet community was born as well (Lukmanjaya, 2013).

Shopping via internet is turning out to be more popular and familiar in people's daily life, it becomes practical because they don't need come to the real store. Every consumer wants something that is practical, fast, and safe. But some problems happen in E-commerce as its online environment nature, such as the difficulty to recognize or know the identity of the other party and to verify the suitability of the goods offered (Alfina *et al*, 2014). In the other word, seller and buyer don't meet face to face and buyer only can see the picture of product but not the product itself. To deal with this issue, trust is the one of the requirement to make transaction go well because there is no direct communication between buyer and seller (Harsandi *et al*, 2013). It shows that consumer trust is one important factor in E-commerce, only consumers who have a sense of trust that would be willing to conduct transactions over the Internet. This is also supported by Indonesian E-commerce Association (IDEA) that concluded trust to be an integral factor in determining whether a sales transaction can be realized (Shihab, Wahyuni, and Hidayanto, 2014).

The exchange of information through the testimony in online shop can be thought as a form of electronic Word Of Mouth (e-WOM). One type of e-WOM, online consumer

review involves positive or negative statements or comments written by customers about a product for sale in Internet shopping malls (Park and Lee, 2008). The acceptance of e-WOM is also one of the factor can affect the purchase intention of consumer. It is supported by Cheung and Thadani in Alfina *et al* (2014) who said that many of WOM communication considered as a factor influencing consumer behavior. According to Utz, Kerkhof, and Bos (2012), online buying is usually a situation where there is information asymmetry. Buyers or sellers often have a lack of information about the other party (Jones and Leonard in Alfina, 2014). The existence of testimony helps to solve the problems of information asymmetry and push the buyer in having confidence to make a transaction with the online seller.

Schiffman, Kanuk, and Wisenblit (2010, p.246) defined that attitude is a learned predisposition to behave in a consistently favourable or unfavourable way related to a given object. Consumers' attitude is a directly influenced factor that affects the consumers' buying willingness (Jun and Jaafar, 2014). Huang *et al* in Utami (2014) uses the attitude towards the ad framework to specifically look at how advertisements in the form of viral videos can affect the attitude towards the brand and the purchase intentions. It is also supported by Schiffman, Kanuk, and Wisenblit (2010, p.255) who said that consumer's attitude toward the ad and beliefs about the brand influence his or her attitude toward brand. Consumer will have purchase intention if they know well the quality of brand which was offered by seller.

The similarity of the present study with previous studies is equally discusses the factors that have an influence on purchase intention, while the first difference was the study sample. The football (soccer) supporters' virtual communities are chosen to be the subject of previous study because of their specific activities that categorized them as virtual communities of consumption. So, the result may be different because in this study the sample will be used is the internet users in Indonesia. The second difference is researcher for this study will not use the peer communication as the independent variable because peer communication has negative relationship with purchase intention in the previous studies. As for the final difference lies in the study period in which the previous study carried out in the year 2014. Based on these, the researcher is interested to examine "The Effect of Consumer Trust, Acceptance of e-WOM, and Attitude towards Brand on Purchase Intention in Online Shopping (B2C) Indonesia ".

1.2   The Problem Scope

This research will use all internet users in Indonesia as population.

1.3   Research Question

Based on the background described above, then the research questions can be formulated in this study as:

1.   what the consumer trust，acceptance of e-WOM, and attitude towards brand partially affect the purchase intention in online shopping Indonesia?

2.   what the consumer trust，acceptance of e-WOM, and attitude towards brand simultaneously affect the purchase intention in online shopping Indonesia?

1.4   Research Goal

Based on the problem definitions above, then the goals of this research are as the following:

1.   examine and analyze the influence of consumer trust, acceptance of e-WOM, and attitude towards brand partially and simultaneously on purchase intention in Online shopping Indonesia,

2.   improving the e-commerce function among Indonesian people because Indonesia has big potential in population and internet users,

3.   giving the contribution to previous research about consumer trust, acceptance of e-WOM, and attitude towards brand on purchase intention in Online shopping Indonesia.

1.5   Thesis Structure

CHAPTER I: INTRODUCTION

Contains background, problem scope, research question, research goal, and thesis structure

CHAPTER II: LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

This chapter will discuss about the e-commerce definition, the types of e-commerce, consumer trust, acceptance of e-WOM, attitude toward brand, purchase intention, past research, and hypothesis development.

CHAPTER III: RESEARCH METHOD

Contains description of research model, type of research, population and sample, data collection methods, the operational definition and measurement of variables, and data analysis methods**.**

CHAPTER IV: DATA ANALYSIS AND DISCUSSION

Contain a general overview of respondents, data analysis, and discussion.

CHAPTER V: CONCLUSION

This chapter will explore about conclusion, implication, and recommendation.

CHAPTER II
LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

2.1 Theoretical Basis

2.1.1 E-commerce Definition

Nowadays Electronic Commerce (E-commerce) is considered as the most profitable sector in the industry, economy, and culture (Ghorbani, Ansari, and Nafar, 2014). Depend on Turban, King, and Lang (2011, p.48), Electronic commerce (EC) is the process of buying, selling, transferring, or exchanging products, services, and/or information via computer network, mostly the internet and intranets. EC is carried in an electronic market (e-marketplace) where buyers and sellers meet online to exchange goods, services, money, or information. Any individual can also open a market selling products or service online. Everyone can do e-commerce, without being limited by time and space. Hutt and Speh in Gustavsson and Johansson (2006) explained that e-commerce involves business communications and transmissions over network and through computers specifically the buying and selling of products and services and also the funds transfer through digital communication.

According to Raypot and Jaworski in Zainudin, Ahmad, and Nee (2010), E-commerce can be characterized with the following attributes, which distinguishes it to the conventional business:

1. e-commerce engages the exchange of digital information between the parties,
2. e-commerce allows the usage of technology; direct interface with a particular person is no longer needed. The only interface with the web browser,
3. sale and purchase process happen in the virtual world marketplace instead of physical world marketplace.

2.1.2 E-commerce Classification

A classification of EC is based on the nature of the transactions or the relationship among the participant. The following are major types of EC transactions (Turban, King, and Lang, 2011, p.52).

1. B2B (Business-to-Business)

All participants in B2B e-commerce are either businesses or other organizations. The

major characteristic of B2B is that companies try to electronically automate trading or communication and collaboration processes in order to improve them. The key business drivers of B2B is to gain and sustain competitive advantage; the availability of a secure broadband internet platform, private, and public B2B e-marketplaces; the need for collaboration between suppliers and buyers; the ability to save money, reduce delays, and improve collaboration; and the emergence of effective technologies for intra- and inter-organizational integration.

2. B2C (Business-to-Consumer)

B2C EC includes retail transactions of products or services from business to individual shoppers, This EC type is also called e-tailing. Offering quality merchandise at good prices, added with excellent service, and cross-channel coordination and integration in which customers can smoothly operate between the online and physical environments of a business are important elements in successful e-tailing.

3. C2C (Consumer-to-Consumer)

In this EC model, consumers have transaction directly with other consumers. These transactions can include third parties who facilitate the marketplace called intermediaries because they are a lot of buyers and sellers so that finding each other may take long time and can incur high cost. C2C networks can include classified ads, music and file sharing, job websites, etc. C2C EC has given online shopping and trading a new dimension because one advantage of C2C is that reducing cost to buyers. It also can give many individuals and small business owners a low-cost way to sell their products and services.

4. Consumer-to-Business (C2B)

C2B model includes individual who use internet to sell goods or services to organizations or individuals who look for sellers to bid on products or services they need.

5. E-Government

E-Government is using information technology in general and e-commerce in particular, to provide citizens and organizations with more convenient access to government information and services, and also to provide delivery of public services to citizens, business partner, and those working in the public sector (Turban, King, and Lang, 2011, p.259). In this type, a government entity purchases or provides goods, services, or information from or to business (G2B) or from or to individual citizens

(G2C) and also between units of government (G2G).

2.1.3 Consumer Trust

Trust has become an important variable in determining purchase intention because it shows the expectation of consumers for a successful transaction of goods or service (Tsai *et al* in Utami, 2014). The Merriam-Webster Dictionary in Hong and Cho (2011) defines trust as "assured reliance on character, ability, strength, or truth of someone or something". Depend on Mayer, Davis, and Schoorman in Shihab, Wahyuni, and Hidayanto (2014), trust means an individual's or a trustor's belief or expectation that another party, namely the trustee will show a particular action. The trustors here are the customers whereas the trustees are e-commerce website. The most complete trust definition so far is given by Hosmer in Corbitt, Thanasankit, and Yi (2003), who defines trust as the expectation that the other parties will behave in accordance with commitments, negotiate honestly, not take advantage even when opportunities emerge. This definition become more suitable because of applicability to virtual transactions based E-commerce. According to Wiedenfels (2009), a positive effect of trust in an online vendor on a buyer's intention to purchase from that vendor can be hypothesized under three preconditions. First, making a purchase can be considered to be a form of risk taking. Second, making a purchase can be considered to constitute a form of a relationship. Third, purchase intention is a strong proxy of making an actual purchase. In electronic commerce trust plays a central role in helping customer resolve perception of risk and insecurity (McKnight, Choudhury, and Kacmar in Hong and Cho, 2011).

Trust is characterized by uncertainty, vulnerability, and dependence (Bradach and Eccles in Corbitt, Thanasankit, and Yi, 2003). These characteristics happen because in online transaction customers can't meet the seller face to face and also cannot examine the quality of products physically. Therefore, online shopping needs more trust because it is more complex than shopping in a physical store. It is not easy to establish trust between buyer and seller by using internet. Trust is a mental shortcut that customers can use when trying to reduce the uncertainty and complexity of transactions and relationships in electronic markets (Petrovic *et al* in Gustavsson and Johansson, 2006). There are three transaction phases (Gustavsson and Johansson, 2006), they are 1) information phase means the activity of browsing products through an online store; 2) agreement phase shows the customer's agreement by choosing the products and accepting the price; 3) settlement phase indicates that transaction is conducted by ordering and payment.
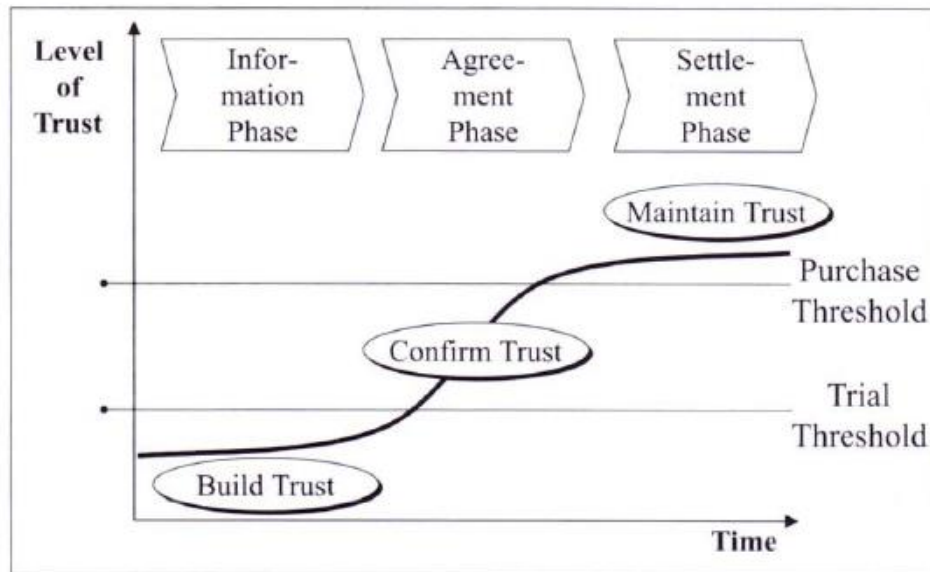
Figure 2.1 Trust Level during Transaction Phases

Source: Petrovic *et al* in Gustavsson and Johansson, 2006. *Consumer Trust in E-commerce*. www.diva-portal.org

In this study, researcher will apply three dimensions of trust; they are honest, benevolence, and competence (Winnie, 2014).

1. Benevolence means the trustors, e-consumers, feel confident that trustees are willing to provide the best services (Akter *et al* in Winnie, 2014). In this context, a trustee will not do the bad things for consumers which can damage trustee's reputation. An alternative definition is perceived courtesy of trustors (human) towards trustees (information systems) (Rusman *et al* in Winnie, 2014).

2. Honesty, the basis of trustee-trustor relationship (Akter *et al* in Winnie, 2014) is the expectation that trustees will act in a proper manner, based on satisfactory standards of honesty, towards trustors (Ridings, Gefen, and Arinze in Winnie, 2014). An electronic commerce vendor may try to maintain integrity or honesty by obeying the shopping rules and policies that specified on their website (Hong and Cho, 2011). It also can be concluded that an e-commerce website must fulfill its responsibility to maintain its integrity as high as possible in order to increase consumer's confidence to conduct transaction.

3. Competence is the ability of e-service providers to keep and fulfill the promises to e-customers. Ability in the context of electronic commerce may include good product knowledge, fast delivery, and quality customer service, among others (Hong&Cho, 2011).

2.1.4　Acceptance of e-WOM

　　　Nowadays, when people want to buy an unfamiliar product, they can just easily open internet and search the information about it. Beside the information provided in the official website of the product, people are also looking for information from consumers who have experiences with the product itself. People can go to virtual forums and ask members about the product, read reviews on blogs or Amazon, and even go to the company's Facebook account to see the comments other users give (Utami, 2014). This is called WOM (word-of-mouth) that has always been considered as a powerful influence factor on consumer behavior (Whyte, Katz, and Lazarsfeld in Utz, Kerkhof, and Bos, 2012). The term of WOM implies personal, face-to-face, communication, and it may also take place in a telephone conversation or online. Today, one's review of a movie, book, product, etc, can be easily and quickly posted online and seen by other people. Furthermore, the development of new technologies permit people to compose and post increasingly sophisticated, appealing, and attention getting materials online, share their consumption experience with other both visually and verbally. Word-of-mouth that takes place online is called e-WOM, e-WOM occurs online in social networks, brand communities, consumer message boards, and blogs (Schiffman, Kanuk, and Wisenblit, 2010, p.283).

1. Social networks

　　Online social networks are virtual communities where people can share the information about themselves with others. Since consumption and the products people buy are the integral parts of their lives, their online profiles, and discussions with others will include the purchase information and also advice. A recent study identified three dimensions underlying consumers' involvement in e-WOM in online social networks: 1) Tie strength, the degree of intimacy and frequency of contacts between information seeker and the source; 2) Similarity among the group's members in terms of demographics and lifestyle; and 3) Source credibility, the information seeker's perceptions of the source's expertise in the area of advice.

2. Brand communities

　　These online forums focus on specific products or brands. They will often sharing their interest, feeling, and review about the brand.

3. Consumer Message Boards and Weblogs

    Web portals enable everyone to post information quickly, free of cost, and from any location and at any time. A lot of sites offer consumer to access chat rooms or forum to express their opinions and experience with products and also read other's testimonials or comments about products and brands. A blog is a personal online journal initiated and managed by a blogger, which also includes the comments written by readers.

    Nowadays, before making a purchase decision, many consumers will search on internet about product information and reviews about product and service written by other consumers (Utz, Kerkhof, and Bos, 2012). Consumer can also give an overall rating of product (e.g.1-5 stars), however a lot of consumers think real experience described in text as more informative.

    An online consumer review plays two roles-as an informant and a recommender. As an informant, online consumer reviews deliver additional user-oriented information. As a recommender, they provide either a positive or negative comment of product popularity (Park and Lee, 2008). A positive review indicates not only the good quality of product, but also the design and the ease of use. Park and Lee (2009) discovered that customers pay more attention to review the experience products than search products.

    The research predicts that by 2014, over 50% of total retail sales will be influenced by information that consumer find on internet (Shen *et al*, 2014). It is also estimated that approximately 80% of consumers will take reviews from blog or another type of online platform before they make a purchase decision (Cheung and Lee in Shen *et al*, 2014). Building on previous studies' framework, this study will use six motivations for e-WOM as research instruments; they are self-expression, vengeance upon the company, concerns for others, overall trust, venting negative feeling and distrust (Shen *et al*, 2014).

1. Self-expression

    Self-expression is defined as a means that enables a speaker to express his or her certain emotional needs. It combines self-involvement with product involvement, where an individual can fulfill an emotional need to express opinions about a product that generates intense feelings (Dichter in Shen *et al*, 2014). Consumers can achieve several goals through e-WOM communication, such as find post purchase advice, expressing successful purchase experience and gaining approval from other consumers (Henning-Thurau *et al* in Shen *et al*, 2014).

2. Vengeance upon the company and venting negative feeling

    Vengeance upon the company is characterized as a desire to retaliate against a company that provided the consumer with a negative experience (Sundaram in Shen *et al*, 2014). A similar term, venting negative feelings*,* is defined as a way to ease frustration. Vengeance upon the company and venting negative feelings are both generated through an unsatisfactory experience but they differ in that the former describes a revenge behavior targeting a particular company or product, while the latter is merely a consumer expressing frustration toward a company or product (Henning-Thurau *et al* in Shen *et al*, 2014).

3. Concern for others

    Concern for others comes from the desire to perform the altruistic act of helping another consumer make an informed purchase decision, which can cause both positive and negative WOM (Sundaram; Engel in Shen *et al*, 2014). Consumers motivated by a concern for others provide e-WOM communication as a way to use their experience, either positive or negative, to help friends and strangers alike achieve maximum benefit.

4. Overall trust and distrust

    Overall trust and distrust are related e-WOM motivations; they are both built on the relationship between an information provider and an information seeker. Trust refers to the willingness of a trustor to be vulnerable to the actions of trustee according to the expectation that the trustee will do a particular important behavior to the trustor (Mayer *et al* in Shen *et al*, 2014). Most current research discusses the issue of trust since it has a significant impact on consumer buying behavior (Bickart *et al* in Shen *et al*, 2014). However, in this study, trust and distrust are characterized by new motivations that explain why consumers share information online.

2.1.5   Attitude towards Brand

Attitude is a popular construct in predicting purchase intention in consumer behavior studies (Spears & Singh in Utami, 2014). Attitude itself is defined as the learned predisposition to behave in a consistently favorable or unfavorable way related to a given object. The word "object" in consumer oriented definition of attitude above is interpreted broadly to include specific consumption or marketing related concepts such as product, product category, brand, service, etc. Moreover, attitudes are "learned", it means that attitudes relevant to purchase behavior that are formed as a result of direct experience with

product, word-of-mouth information, or exposure to mass-media advertising, internet, and another form of direct marketing. The other characteristic of attitudes is they are relatively consistent with the behavior they reflect (Schiffman, Kanuk, and Wisenblit, 2010, p.246). Attitude toward the Brand (Ab) itself is explained as audiences' affective reaction to the advertised brand (Lutz, MacKenzie, & Belch in Najmi, Atefi, Mirbagheri, 2012).

Multiattribute attitude models reflect customers' attitude with regard to an attitude object (product, service, etc.) as a function of customers' perception and assessment of the key attributes or beliefs held related to the particular object. One of the types of this attitude model is attitude-toward-object model, which especially appropriate to measure attitude toward a product or specific brand as a function of the existence or absence and evaluation of certain product specific belief and/or attributes. In other words, customers generally have favorable attitudes toward those brands that they believe it have an adequate level of attributes that they evaluate as positive, and they will have unfavorable attitudes toward those brands which they feel don't have an adequate level of desired attributes or have a lot of negative attributes (Schiffman, Kanuk, and Wisenblit, 2010, p.252).

Another theory that can explain about attitude is theory-of-reasoned-action (TRA) model. TRA model describes a comprehensive integration of attitude components into a structure which is designed to lead to both better explanation and better prediction of behavior. Using the TRA, attitude had the most influence on purchase intention and the more favorable an attitude of respondent, the more likely she or he wants to buy (Schiffman, Kanuk, and Wisenblit, 2010, p.254). As previous study, this research will use appealing/unappealing, good/bad; pleasant/unpleasant; favorable/unfavorable; and likeable/unlikable as indicator (Utami, 2014).

2.1.6 Purchase Intention

Internet (online) purchase is one aspects of technology change through electronic commerce. As a result, such purchases change consumer behavior. It not only offer appropriate purchase opportunities for customers, but also help the customers in accessing information rapidly and comparing with other competitors (Cho *et al* in Ghorbani, Ansari, and Nafar, 2014). Purchase intention can be used to measure the possibility of a consumer to buy a product, and the higher the purchase intention is, the higher a consumer's willingness to buy a product (Schiffman & Kanuk in Chi *et al*, 2011). Purchase intention shows that consumers will know and follow their experience, preference, and external

environment to collect information, evaluate alternatives, and make purchase decision (Yang in Chi *et al*, 2011).

Purchase intention indicates behavioral intention to purchase products or services online (Hong and Cho, 2011). Among the existing literatures above, purchase intention is the most popular behavior outcome to be studied. Moreover, purchase intention is recognized as a reflection of real purchase behavior (Nasermoadeli, Choon Ling, & Maghnati in Utami, 2014) which can increase e-commerce value in Indonesia. Therefore, the dependent variable for this research is purchase intention which is for the purpose of this research was defined as the personal action tendencies relating to brand, trust, and e-WOM acceptance. Like the original research of Spears and Singh in Utami (2014), this research will use never/definitely; definitely do not intend to buy/definitely intend; very low/high purchase interest; definitely not buy it/definitely buy it; and probably not/probably buy it as indicator.

2.2   Past Research and Hypothesis Development

Trust is "the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular important action to the trustor, irrespective of the ability to monitor or control that other party" (Mayer *et al*. in Lu, Zhao, and Wang, 2010). The most complete definition so far is given by Hosmer in Corbitt, Thanasankit, and Yi (2003), who defines trust as the expectation that the other parties will behave in accordance with commitments, negotiate honestly, not take advantage even when opportunities emerge. This definition become more appropriate because of applicability to virtual transactions based E-commerce. Based in this, it can be said that trust is the important variable to determine the purchase intention of consumer because consumer cannot meet the seller face to face and check the quality of product they buy.

Table 2.1 Summary of Consumer Trust's Past Research

No	Journal	Sample	Result
1.	Lu, Zhao, and Wang (2010) with the research title *"From virtual community members to C2C e-commerce buyers: Trust in virtual communities and its*	376 members of Taobao virtual community.	Trust in the vendor or website positively influenced the purchase intention.

	effect on consumers' purchase intention" divide trust in virtual communities into two different kinds of trust: trust in the vendor or website, and trust in the members of the virtual community.	-	
2.	Utami (2014) in her research *"Factors Affecting the Consumer Behavior from Virtual Community Based Marketing in Indonesia"*.	223 football supporters' virtual community.	Trust in virtual community has positive correlation and significant influence to purchase intention.
3.	Alfina *et al* (2014) with the research *"The Impact of Cognitive Trust And e-WOM On Purchase Intention In C2C E-Commerce Site"*	114 respondents from Indonesia's internet users who visited Kaskus site.	Trust has a positive and significant effect to the purchase intention.
4.	Gefen and Straub (2004) with *"Consumer Trust In B2C E-Commerce And The Importance Of Social Presence: Experiments In E-Products And E-Services"*.	226 online shoppers.	The influence of social presence on these dimensions of trust, especially benevolence, and its ultimate contribution to online purchase intentions.
5.	Hong and Cho (2011) *"The Impact Of Consumer Trust On Attitudinal Loyalty And Purchase Intentions In B2C E-Marketplaces: Intermediary Trust Vs. Seller Trust"*.	222 G-market's e-marketplace shoppers in Korea.	Consumer trust in an intermediary (consumer believe that buying online is risk-free) has a strong influence upon both attitudinal loyalty and purchase intentions.

Based on the theories and past research that have been described above, the development of the hypothesis is as follows.

H_1: Consumer trust has an influence on the purchase intention in online shopping

Indonesia.

Nowadays, before making a purchase decision, many consumers will search on internet about product information and reviews about product and service written by other consumers who have experienced with that product (Utz, Kerkhof, and Bos, 2012). People can go to virtual forums and ask members about the product, read reviews on blogs or Amazon, and even go to the company's Facebook account to see the comments other users give (Utami, 2014). This is called e-WOM that occurs online in social networks, brand communities, consumer message boards, and blogs (Schiffman, Kanuk, and Wisenblit, 2010, p.283). Depend on Thurau and Walsh in Yoo, Kim, and Sanders (2015), e-WOM (electronic word of mouth) is defined as ''any positive or negative comments made by potential, actual, or former customers about a product or company, which is made available to a multitude of people and institutions via the Internet.

It is estimated that approximately 80% of consumers will take reviews from blog or another type of online platform before they make a purchase decision (Cheung and Lee in Shen *et al*, 2014). Online consumer reviews can be used to diminish perceived risk and increase intent to purchase in online shopping (Park, Lee, and Han in Fan and Miao, 2012). In other word, consumers will have a purchase intention when they get the good review or recommendation about the product from the other consumer who have experienced before.

Table 2.2 Summary of Acceptance of e-WOM's Past Research

No	Journal	Sample	Result
1.	Fan and Miao (2012) "*Effect Of Electronic Word-Of-Mouth On Consumer Purchase Intention: The Perspective Of Gender Differences*".	116 customers.	E-WOM acceptance had a significant effect on intent to purchase.
2.	Utami (2014) in her research "*Factors Affecting the Consumer Behavior from Virtual Community Based Marketing in Indonesia*"	223 football supporters' virtual community.	E-WOM acceptance that was hypothesized to have a positive correlation with purchase intention. But it doesn't have significant effect to purchase intention.

3.	Park, lee, and Han (2007) *"The Effect of On-Line Consumer Reviews on Consumer Purchasing Intention: The Moderating Role of Involvement"*.	352 college students that have purchase experience in on-line shopping malls	The quality of on-line reviews has a positive effect on consumers' purchase intention.
4.	Park and Lee (2008) *"e-WOM Overload And Its Effect On Consumer Behavioral Intention Depending On Consumer Involvement"*.	334 college students.	Online consumer review has an effect on purchase intention depending on consumer involvement.

Therefore, based on the theories that have been described above and the results of past research, the development of the hypothesis is as follows.

H₂: Acceptance of e-WOM has an influence on the purchase intention in online shopping Indonesia.

Attitude itself is defined as the learned predisposition to behave in a consistently favorable or unfavorable way with respect to a given object (Schiffman, Kanuk, and Wisenblit, 2010, p.246). Attitude toward the Brand (Ab) means audiences' affective reaction to the advertised brand (Lutz, MacKenzie, & Belch in Najmi, Atefi, Mirbagheri, 2012). Customers generally have favorable attitudes toward those brands that they believe have an adequate level of attributes that they evaluate as positive depend on attitude-toward-object model (Schiffman, Kanuk, and Wisenblit, 2010, p.252). The positive attitude of consumer toward brands can encourage them to have purchase intention in e-commerce website. TRA (Theory-of-Reasoned-Action) explains that attitude had the most influence on intent to buy and the more favorable a respondent's attitude, the more likely she or he wants to purchase (Schiffman, Kanuk, and Wisenblit, 2010, p.254).

Table 2.3 Summary of Attitude towards Brand's Past Research

No	Journal	Sample	Result
1.	Huang *et al* (2013) *"Attitude Toward the Viral Ad: Expanding Traditional Advertising Models to Interactive Advertising"*.	602 undergraduate students in university in Northern China	Purchase intention is affected by attitude toward brand.

2.	Utami (2014) in her research "*Factors Affecting the Consumer Behavior from Virtual Community Based Marketing in Indonesia*".	223 football supporters' virtual community.	Attitude towards brand is positively correlated and has significant influence on purchase intentions.

Therefore, based on the theories that have been described above and the results of past research, the development of hypothesis is as follows.

H3: Attitude towards brand has an influence on the purchase intention in online shopping Indonesia.

Trust has become an important variable in determining purchase intention because it shows the expectation of consumers for a successful transaction of goods or service (Tsai *et al* in Utami, 2014). Besides that, the research predicts that by 2014, over 50% of total retail sales will be influenced by information that consumer find on internet (Shen *et al*, 2014). It is also estimated that approximately 80% of consumers will take reviews from blog or another type of online platform before they make a purchase decision (Cheung and Lee in Shen *et al*, 2014). The other factor, attitude is also a popular construct in predicting purchase intention in consumer behavior studies (Spears & Singh in Utami, 2014). It is also supported by Utami (2014) that explained the three variables have good significance of F-test as predictor on purchase intention. Thus, consumer trust, acceptance e-WOM, and attitude towards brand are three aspects which can complementary affect the purchase intention from customers. Therefore, based on the theories that have been explained, researchers formulated the hypothesis is:

H4: Consumer trust, acceptance of e-WOM, and attitude towards brand simultaneously influence on purchase intention in Online shopping Indonesia.

CHAPTER III
RESEARCH METHODOLOGY

3.1   Research Model.

Based on the theories and previous studies that have been described in chapter II, the research model will be used in this study is following Utami (2014)'s research model.

H$_1$: Consumer trust has an influence on the purchase intention in online shopping Indonesia.

H$_2$: Acceptance of e-WOM has an influence on the purchase intention in online shopping Indonesia.

H$_3$: Attitude towards brand has an influence on the purchase intention in online shopping Indonesia.

H$_4$: Consumer trust, acceptance of e-WOM, and attitude towards brand simultaneously influence on purchase intention in Online shopping Indonesia.
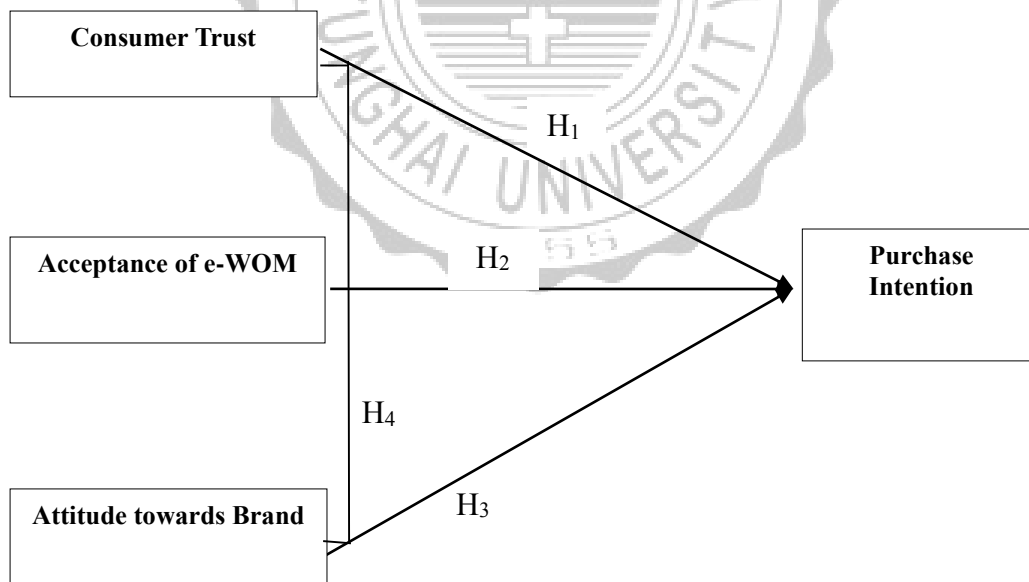
Figure 3.1 Research Model

The two differences of this research model with research model Utami (2014) are: firstly, there is no hypothesis four in Utami research which shows that these three variables together and significant effect on purchase intention. Second difference is the researcher don't use the peer communication as independent variable because in the previous study

result, Utami (2014), this variable has negative correlation on purchase intention

For research model of this study, all of the independent variables to be used have direct relations to the purchase intentions. There are no mediating variables, and no antecedent to the independent variables. The focus in this research is the individual contribution of each independent variable to the purchase intentions and also the contribution of these three variables together on the dependent variable.

3.2   Types of Research

This study uses quantitative methods, which can be interpreted as a research method that is based on the philosophy of positivism, is used to examine the population or a particular sample, data collection using research instruments, data analysis is statistical in order to test the hypothesis that has been set (Sugiyono, 2011, p.8). In general, quantitative methods more emphasis on breadth of information (not depth), so this method is more suitable when used for a vast population with limited variables (Sugiyono, 2011). Based on the type, this study classified as explanatory research. Explanatory test the hypothesis that a causal relationship (causal) between two or more variables (Sukandarrumidi, 2006).

3.3   Population and Sample

3.3.1   Population

According Sugiyono (2011), the population is "generalization region consisting of objects or subjects that have certain qualities and characteristics defined by the researchers to be studied and then drawn conclusions" (p.80). In this study, the researcher takes all internet users in Indonesia as population.

3.3.2   Sample

Samples are "part of the number and characteristics possessed by this population" (Sugiyono, 2011, p.81). Based on the opinion of Sugiyono in Wahyuni (2011), sampling is expected to represent an ideal population is about 100 people. Ferdinand in Bahri and Zamzam (2015) also recommended that the minimum ideal sample size is 200. Then, sampling technique will be used in this research is simple random sampling with minimum sample is 200 internet users in Indonesia.

3.4   Data Collection Methods

Data is collected by using a questionnaire distributed to online shoppers. The

questionnaire contains some statements which aim to determine the extent of consumer's trust, acceptance e-WOM, and attitude towards brand. Before distributing questionnaires to the respondents, the researchers will conduct a pretest beforehand by distributing questionnaires to 35 online shoppers. The purpose of this pretest is to determine how much understanding of consumer to the questions or statements contained in the questionnaire.

3.4.1 Primary Data

Primary data is data obtained directly from the original source research, without media intermediaries. The primary data were taken in this study are the opinions of respondents to the questions or statements in the questionnaire. The questionnaire will represent the measured variables (Umar, 2007).

3.4.2 Secondary Data

Secondary data is data that is obtained indirectly through intermediaries' media. Secondary data were obtained from books, journals, internet, and other literature (Umar, 2007). In this study, secondary data includes literature such as journals and books. The data is used to form the theoretical basis, previous research, developing hypotheses, research models to test the variables.

3.5 Variable Operational Definition and Measurement

1. Consumer Trust (X_1)

Depend on Mayer, Davis, and Schoorman in Shihab, Wahyuni, and Hidayanto (2014), trust is defined as an individual's or a trustor's belief or expectation that another party, namely the trustee will perform a particular action. The trustors here are the customers whereas the trustees are e-commerce website. The most complete definition so far is given by Hosmer in Corbitt, Thanasankit, and Yi (2003), who defines trust as the expectation that the other parties will behave according to commitments, negotiate honestly, not take advantage even when opportunities emerge. Consumer trust is independent variable that will be measured by using Likert scale which the indicators that will be used are benevolence, integrity, and competence (Winnie, 2014). Respondents must answer some statements according to these three indicators.

For example:

I believe that most commercial web sites have the necessary skills and ability to carry out the on-line transaction. (Strongly disagree / strongly agree).

Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	2	3	4	5

2.   Acceptance of e-WOM (X₂)

e-WOM (electronic word-of-mouth) is defined as ''any positive or negative statement made by potential, actual, or former customers about a product or company, which is made available to a multitude of people and institutions via the Internet (Thurau and Walsh in Yoo, Kim, and Sanders, 2015). This study will use six motivations for e-WOM as research instruments; they are self-expression, vengeance upon the company, concerns for others, overall trust, venting negative feeling and distrust and they will be measured by Likert scale (Shen *et al*, 2014).

For example:

I like to search online advice or information about product when making a purchase decision.

Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	2	3	4	5

3.   Attitude towards Brand (X₃)

Attitude toward the Brand (Ab) itself means audiences' affective reaction to the advertised brand (Lutz, MacKenzie, & Belch in Najmi, Atefi, Mirbagheri, 2012). As previous study, this research will use appealing/unappealing, good/bad; pleasant/unpleasant; favorable/unfavorable; and likeable/unlikable as indicator (Utami, 2014). They also will be measured by Numerical Scale.

For example: According to you, the brand that you buy is:

Unappealing	1 2 3 4 5	Appealing

4.   Purchase Intention (y)

Purchase intention denotes behavioral intention to purchase products or services online (Hong and Cho, 2011). Purchase intention is acknowledged as a reflection of real purchase behavior ((Nasermoadeli, Choon Ling, & Maghnati in Utami, 2014) which can increase e-commerce value in Indonesia. This research will use never/definitely; definitely do not intend to buy/definitely intend; very low/high purchase interest; definitely not buy it/definitely buy it; and probably not/probably buy it as indicator. Like the original research

of Spears and Singh in Utami (2014), the five purchase intention items were measured using five-points Numerical scales.

Example: I would definitely buy the products.

Never buy (tidak pernah beli)	1 2 3 4 5	Definitely buy (pasti beli)

3.6 Data Analysis Methods

Data analysis is an activity after the data collected from all respondents. Activity in the analysis of the data is variable and classifies data based on existing types of respondents, tabulating the data based on the variable of all respondents, presenting the data of each variable, show calculations to answer the formulation of the problem, and perform calculations to test the hypothesis (Sugiyono, 2011). Here are techniques or methods that will be used in the data analysis

3.6.1 Descriptive Statistics Analysis

Descriptive statistics is used to analyze the data by describing data that has been collected without intending to generally accepted conclusion. These statistics are used if researchers just wanted to describe the sample of data without creating conclusions apply to a population where the sample was taken (Sugiyono, 2011). In the analysis, the author will explain whether there is the effect of variable independent variable, namely consumer trust, acceptance of e-WOM, and attitude towards brand to the purchase intention.

3.6.2 Quality Test Data

3.6.2.1 Validity Test

The instruments are valid means of measuring instruments used to get data is valid. Valid means the instrument can be used to measure what should be measured. There are various methods used to measure the validity of, but is commonly used *Pearson Product Moment* correlation technique. This technique scores correlate the questions of the total score of the variables.

H_1: Score of the questions positively correlated with the total score of the construct.

H_2: Score of the questions are not positively correlated with the total score of the construct.

$$r = \frac{n \sum XY - (\sum X)(\sum Y)}{\sqrt{[n(\sum X^2) - (\sum X)^2][N \sum Y^2 - (\sum Y)^2]}} \quad \ldots\ldots\ldots(1)$$

Description:

$\sum X$ = Number X (Score each question)

$\sum Y$ = Number of Y (total score of all questions)

n = Number of respondents

r = coefficient of Pearson Product Moment

Terms are determined to declare that each instrument has validity are:

1. when the score of each statement or question has a positive correlation with the total score,

2. according Sugiyono (2011, p.134), an item in the instrument is valid if $r \geq 0.3$.

3.6.2.2 Reliability Test

After the validity test with using the formula, the next step is to test the reliability of the data. Reliability is an index that indicates the extent to which a reliable measuring device. There are various ways to test the reliability, but the researcher will use test equipment that is often used is by using Cronbach's Alpha formula.

Cronbach's Alpha formula

$$\alpha = \frac{k}{k-1}\left(1 - \frac{\sum S^2 j}{S^2 x}\right) \ldots \ldots (2)$$

Description:

α = Coefficient alpha reliability

k = Number of parts

$S^2 j$ = Variance scores hemisphere

$S^2 x$ = Variance total score

Measurement criteria Cronbach's Alpha (Sekaran, 2006):

1. If the value of α is less than 0.6 then not reliable.

2. When the value of α between 0.6-0.7 then called quite reliable.

3. The value of α 0.7-0.8 means reliable.

4. If the value of $\alpha > 0.8$ then it is very reliable.

3.6.2.3 Classical Assumption Test

1. Normality Test

Normality test aims to examine whether in the regression model, the dependent and independent variables have a normal distribution or not.

H_1: no different from the normal population.

H_2: different from the normal population.

This test is done by using the Kolmogorov-Smirnov whereby if the significance below 0.05

means there is a significant difference, meaning H_1 rejected. If the significance of above 0.05 means normally distributed data, H_1 accepted (Santoso, 2010).

2. **Multicollinearity Test**

This test is conducted to detect the symptoms of correlation between the independent variables with each other independent variables. A good regression test model should not occur multicollinearity problem.

H_1: there is no correlation between independent variables

H_2: there is a correlation between independent variables

The technique used is to look at VIF (Variance Inflation Factor) of each independent variable is used and its value Tolerance. According Ghozali (2006), said that if VIF ≤ 10 and tolerance value ≥ 0.1 then the H_1 is accepted, it means that there is no correlation between the independent variables in the regression model. If the VIF value ≥ 10 and tolerance value ≤ 0.1 then one of the variables that high correlated should be eliminated in the regression model, the H_1 is rejected.

3. **Heteroscedasticity Test**

Heteroscedasticity indicates that the variance variable is not the same for all observations (Wijaya, 2011). If the variance of the residuals of the observations to other observations remained, then called homoscedasticity and if different is called heteroscedasticity. A good regression model is that homoscedasticity (Ghozali, 2006). To find out if there are symptoms of heteroscedasticity or not, then do Glejser Test. Glejser test is generally denoted as follows (Setyadharma, 2010):

$$|e| = b_1 + b_2\, x_2 + v \text{ .... (3)}$$

Description:

$|e|$= Absolute value of the residuals generated in the regression model.

x_2 = Explanatory variables.

H_1: there is no problem of heteroscedasticity

H_2: there are problems of heteroscedasticity

If the explanatory variables significantly influence the residual then the model is said to have had a problem of heteroscedasticity or by Ghozali (2006), when the significance probability value greater than 0.05 means the residuals (errors) that emerged from the regression model obtained has the same variance (not heteroscedasticity occur, H_1 accepted).

3.6.3 Feasibility Model

3.6.3.1 The Coefficient of Determination (R^2)

This coefficient describes the proportion of variable x to variable y in the regression model. The coefficient of determination is between zero and one. If $0 \leq R^2 \leq 1$, then the variation of the variable y can be explained by the variation of the variable x, depending on the value of R^2. If $R^2 = 1$, then 100% variable y is affected by the variable x. While $R^2 = 0$, meaning there is no relationship between the variables x and y variables (Sharma, 2007).

3.6.3.2 F Test

F test is used to determine whether there is a significant effect of simultaneous independent variables on the dependent variable, namely the 95% confidence level. If the significance of <0.05 then the H_1 is rejected (Kuncoro, 2001).

H_1 = all independent variables together and do not significantly affect the dependent variable.

H_2 = All independent variables together and significantly affect the dependent variable.

3.6.4 Hypothesis Testing Methods

The hypothesis has been formulated in the study, should be tested empirically. The hypothesis was tested using SPSS software (Statistical Product and Service Solutions) Version 18.0. Here are some methods of testing hypotheses that will be used.

3.6.4.1 Multiple Regression Analysis

Multiple regression analysis aims to examine changes in the value of the dependent variable if the independent variable value is raised or lowered. Multiple regression also can be used to analyze a linear relationship between a dependent variable with two or more independent variables. In addition, regression analysis can also indicate the direction of the relationship between the dependent and independent variables (Kuncoro, 2001). According to Cooper and Schindler (2011), multiple regression is used as a descriptive tool in three types of situations. First it is often used to develop a self-weighting estimating equation by which to predict values for a criterion variable (dependent variable) from the values for several predictor variables (independent variables). Second, a descriptive application of multiple regression calls for controlling for confounding variables to better evaluate the contribution of other variables. Thirdly, multiple regression is used to test and explain causal theories.

Multiple regression analysis equation:

$$Y = b_0 + b_1.X_1 + b_2.X_2 + b_3.X_3 \ldots\ldots\ldots\ldots\ldots (4)$$

Description:

Y　　　　= the value of the dependent variable is the purchase intention.

b_o　　　= intercept value.

b_1, b_2, b_3 = coefficient of each independent variable.

X_1　　　= consumer trust.

X_2　　　= acceptance of e-WOM.

X_3　　　= attitude toward brand.

3.6.4.2 t test

The purpose of t-test is to determine the effect of each independent variable on the dependent variable at 95% confidence level. If the significance of <0.05 then the H_1 is rejected (Ghozali, 2006).

H_1 = no significant effect between each independent variable on the dependent variable.

H_2 = there is significant effect between each independent variable on the dependent variable.
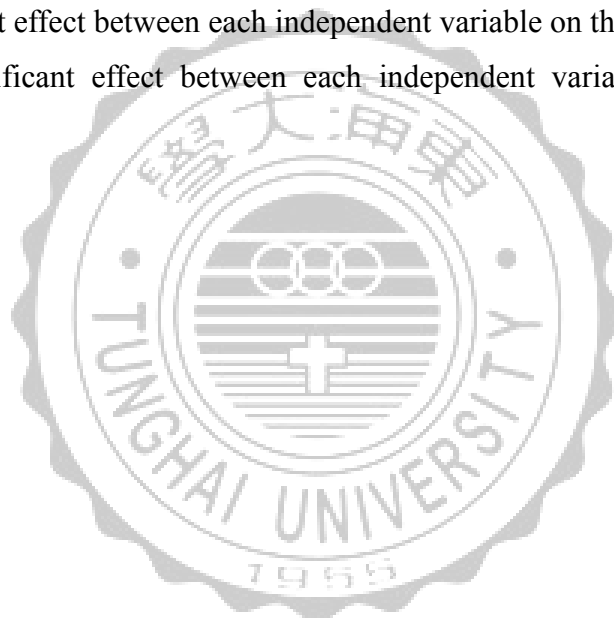
CHAPTER IV

DATA ANALYSIS AND DISCUSSION

4.1 Profile of Respondents

Based on internet live stats (January 22th, 2015), internet user population in Indonesia is 42,258,824. Ferdinand in Bahri and Zamzam (2015) recommended that the minimum ideal sample size is 200. So that the minimum sample size will be used in this research is >=200 respondents by using simple random sampling. The researcher used online questionnaire and distributed it from October 16th 2015 until November 16th 2015. There are 262 questionnaires that have been collected but some missing data happened in these four variables. Consumer trust variable has 16 blank responses (6.1%), acceptance of e-WOM has 9 missing data (3.43%), attitude towards brand has 20 missing value (7.63%) and purchase intention has 13 missing value (4.96%). Missing data under 10% for an individual variable can generally be ignored (Hair *et al*, 2010). Depend on Cavana, Delahaye and Sekaran (2001), the solution to handle this missing value is give the missing response a random number within the range of scale, hence the researcher will use this way to solve this problem. Below are the respondent data obtained based on the results of questionnaires that have been distributed.

Table 4.1 Gender of Respondents

Gender	Response Percentage	Response Number
Male	50.4%	132
Female	49.6%	130
Total	**100%**	**262**
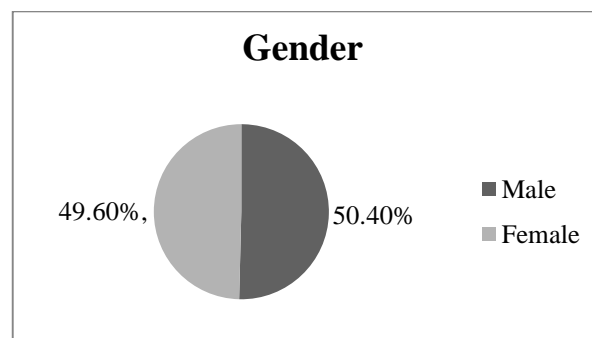
Figure 4.1 Gender of Respondents

From the total 262 respondents, the most respondents of this research are male which have 50.4% from all the respondents. The rest are female which has only 49.6%.

Table 4.2 Age of Respondents

Age	Response Percentage	Response Number
<=15 years old	0.0%	0
16-20 years old	14.9%	39
21-25 years old	53.4%	140
26-30 years old	21.8%	57
31-35 years old	5.7%	15
36-40 years old	1.1%	3
> 40 years old	3.1%	8
Total	**100%**	**262**

From the table 4.2 above, the most respondents' age are 21-25 years old (53.4%). And it followed by respondents who have 26-30 years old with 21.8% and 16-20 years old (14.9%).

Table 4.3 Respondents' Hometown

Hometown	Island	Response Percentage	Response Number
Jakarta	Java	22.1%	58
Surabaya	Java	22.9%	60
Balikpapan	Kalimantan	24.8%	65
Samarinda	Kalimantan	6.5%	17
Banjarmasin	Kalimantan	0.8%	2
Pekanbaru	Sumatera	1.1%	3
Medan	Sumatera	5.0%	13
Bali	Bali	1.1%	3
Bandung	Java	2.7%	7
Makassar	Sulawesi	0.2%	4
Palu	Sulawesi	1.5%	4
Manado	Sulawesi	0.8%	2
Malang	Java	2.7%	7
Madiun	Java	1.5%	4
Ambon	Maluku	0.8%	2
Yogyakarta	Java	0.8%	2
Semarang	Java	1.5%	4
Batam	Batam	0.8%	2

Bontang	Kalimantan	1.1%	3
Total		**100%**	**262**

The result from the table 4.3 above shows that the most respondents of this study come from Kalimantan Island, Balikpapan city with 24.8%. The other towns are Surabaya and Jakarta (Java Island) with 22.9% and 22.1%. So, it can be concluded that the majority of respondents are from Kalimantan and Java Island of Indonesia which is the world's most populous island of Java contains more than half of the country's population.

Table 4.4 Respondents' Religion

Religion	Response Percentage	Response Number
Moslem	9.2%	24
Catholic	11.8%	31
Christian	38.9%	102
Buddhist	30.2%	79
Hindu	1.1%	3
Other (Tao)	8.8%	23
Total	**100%**	**262**

Based on table 4.4 above, there are 38.9% respondents who having Christian religion, then 30.2% and 11.8% have Buddhist and Catholic religion. The lowest frequency of this category is Hindu which only has 1.1%. So, it can be seen that most respondents of this research have Christian religion.

Table 4.5 Respondents' Occupation

Occupation	Response Percentage	Response Number
Student	32.8%	86
Employee	42.0%	110
Housewife	5.3%	14
Entrepreneur	18.3%	48
Others (athlete, civil servant, teacher)	1.5%	4
Total	**100%**	**262**

Most respondents of this study have job as employee (42.0%) as shown in the table 4.5 above. And it followed by student (32.8%) and entrepreneur (18.3%).

Table 4.6 Respondents' Education Level

Education Level	Response Percentage	Response Number
Below High School	0.8%	2
High School	14.5%	38
Bachelor	64.9%	170
Master	17.6%	46
Doctorate	2.3%	6
Other (please specify)	0.0%	0
Total	**100%**	**262**

Most of the respondents (64.9%) have achieved bachelor degree level as shown in table 4.6. It's followed by respondent that already achieve master degree which has 17.6% and high school degree 14.5%.

Table 4.7 Indonesian People's Buying Experience in E-commerce (B2C) Website

Have you ever purchased goods from Indonesia's E-commerce website?	Response Percentage	Response Number
yes	67.6%	177
no	32.4%	85
Total	**100%**	**262**
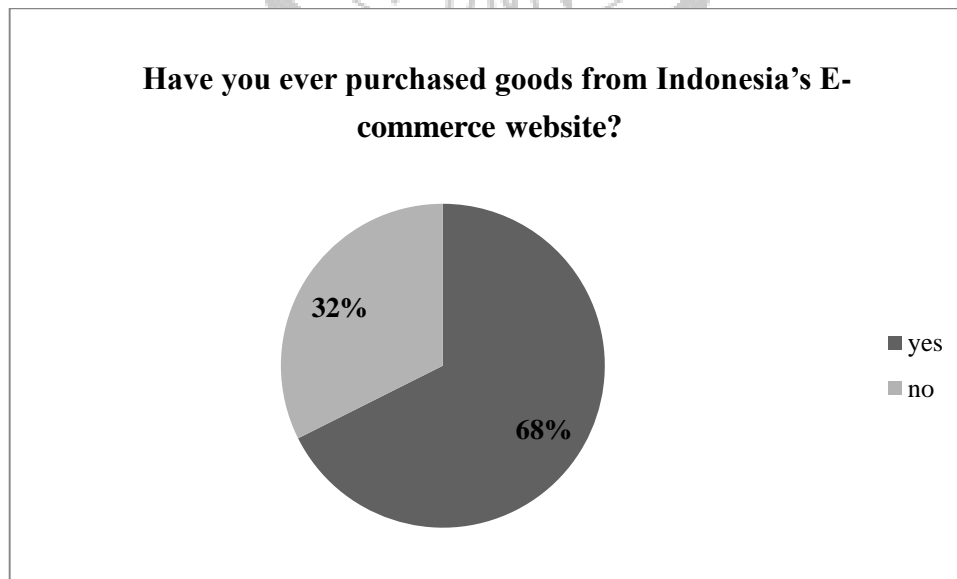
Figure 4.2 Indonesian People's Buying Experience in E-commerce (B2C) Website

From table 4.7 and figure 4.2 above, there are 67.6% internet users in Indonesia have purchased goods from Indonesia's e-commerce website. While, by 32.4% people have never bought products from Indonesia's e-commerce website.

Table 4.8 Indonesia E-commerce Website

If yes, please choose one of the Indonesia e-commerce websites which you usually buy	Response Percentage	Response Number
Lazada Indonesia	26.6%	47
Berrybenka	0.6%	1
Pinkemma	2.8%	5
Tokopedia	20.9%	37
Bhinneka	1.7%	3
Agoda	19.2%	34
Zalora Indonesia	11.3%	20
Groupon Indonesia	6.8%	12
others (Traveloka, Qoo10, Kaskus, Jakartanotebook)	10.2%	18
Total	**100%**	**177**

From table 4.8 above, most of respondents (26.6%) usually buy products from Lazada Indonesia website, and it followed by Tokopedia (20.9%) and Agoda (19.2%). The lowest frequency is Berrybenka (0.6%) which means respondent rarely buys products from that website.

Table 4.9 Type of Purchasing Product in Indonesia E-commerce Website

What product do you usually buy?	Response Percentage	Response Number
Books/magazine	1.7%	3
Computer hardware	7.9%	14
Computer software	3.4%	6
Clothing/shoes/bag	43.5%	77
CDs/tapes/album	0.6%	1
Travel arrangements (ex:airline tickets)	21.5%	38
Home electronics/appliances	7.3%	13
Cooncerts/plays	1.1%	2
Others (gadgets,cosmetics, restaurant voucher, sport stuff)	13.0%	23
Total	**100%**	**177**

It can be proved from table 4.9 above that the most respondents by 43.5% of this research like to buy clothing/shoes/bag from Indonesia E-commerce Website. Then there are 21.5% respondents who like to buy airline tickets and other people (13%) usually buy gadgets, cosmetics, restaurant voucher, and sport stuff.

Table 4.10 Product Spending Money

How much money do you spend on this purchase?	Response Percentage	Response Number
<Rp 1,000,000	57.1%	101
1,000,000-2,000,000	19.8%	35
2,000,000-3,000,000	13.0%	23
3,000,000-4,000,000	4.0%	7
4,000,000-5,000,000	2.8%	5
>5,000,000	3.4%	6
Total	**100%**	**177**

Based on table 4.10, most respondents spend <Rp 1,000,000 to purchase the products. Besides that, it also continued by 19.8% respondents spend Rp 1,000,000-Rp 2,000,000 and 13% respondents spend Rp 2,000,000-Rp 3,000,000.

Table 4.11 Payment Method

What method do you usually use to pay the items?	Response Percentage	Response Number
Bank transfer	60.5%	107
Paypal	1.7%	3
Credit card	31.6%	56
CoD	6.2%	11
No experience	0.0%	0
Total	**100%**	**177**

Table 4.11 shows that most of respondents by 60.5% usually use bank transfer to pay the products. Then it followed by 31.6% respondents use credit card method and 6.2% respondents use CoD.

Table 4.12 Monthly Income of Respondents

Monthly Income	Response Percentage	Response Number
< Rp. 1,000,000	7.6%	20
Rp. 1,000,000 - Rp. 3,000,000	28.6%	75

Rp. 3,000,000 - Rp 5,000,000	27.1%	71
Rp. 5,000,000 - Rp 7,000,000	10.6%	29
Rp. 7,000,000 - Rp 9,000,000	5.7%	15
Rp. 9,000,000 - Rp 11,000,000	4.2%	11
>Rp 11,000,000	8.0%	21
No income	7.6%	20
Total	**100%**	**262**

From table 4.12, the majority respondents (28.6%) have income in the range of Rp 1,000,000,- to Rp 3,000,000,- and followed by 27.1% respondents who have income at the range of Rp 3,000,000,- to Rp 5,000,000,-.

Table 4.13 Daily Usage of Internet

Internet usage per day	Response Percentage	Response Number
<1 hour	1.9%	5
1 to <3 hours	22.9%	60
3 to <5 hours	29.4%	77
5 to <7 hours	21.8%	57
7 to <9 hours	8.8%	23
>=9 hours	15.3%	40
Total	**100%**	**262**

The data from table 4.13 shows that daily usage internet is from 3 until <5 hours a day get most respondents of 29.4%. Then it is followed by respondents that using internet from 1 to <3 hours per day which is 22.9% of all the respondents and 21.8% respondent use internet from 5 to <7 hours per day.

Table 4.14 Experience Internet Usage

Internet Usage Experince	Response Percentage	Response Number
<4 years	5.0%	13
4 to <7 years	24.8%	65
7 to <10 years	30.2%	79
>=10 years	40.1%	105
Total	**100%**	**262**

Based on table 4.14 above, it can be found that the most respondents in this study have experiences in using the internet >= 10 years for 40.1% from respondents. While,

30.2 % of respondents have experience for 7 until <10 years of using internet services. The lowest experience in using internet is below 4 years that has 5.0% of respondents.

4.2 Data Analysis

4.2.1 Descriptive Statistic Analysis

According to Wijaya (2011), descriptive statistics were "field of statistical science that studies the ways of collecting, preparing, and presenting a summary of research data" (p.41). These statistics are used if researchers just want to describe the sample data without any intention to make a conclusion that addressed to populations where the sample was taken (Sugiyono, 2011). Descriptive statistics purpose is to present and explain the distribution of data such as mean presented in tables, charts, or diagrams (Taniredja and Mustafidah, 2011).

In determining the category of the respondents' answers to questions and statements in the questionnaire, then created a class interval. Class interval calculations performed with the following formula (Durianto, Sugiarto, and Sitinjak, 2001).

$$\text{Interval class} = \frac{\text{highest value} - \text{lowest value}}{\text{Number of classes}} \quad \ldots\ldots\ldots(5)$$

$$\text{Interval class} = \frac{5-1}{5}$$

$$= 0.8$$

Value of 0.8 was used as the difference between the upper limit and lower limit class (Spiegel and Stephens, 2007). Results categorization interval values are shown in the following table. While the SPSS output results can be found in Appendix C.

Table 4.15 Interval Category Answers

Interval	Category	Description X_1, X_2
1,0 – < 1,8	1	Strongly Disagree
1,8 - < 2,6	2	Disagree
2,6 – < 3,4	3	Neutral
3,4 – < 4,2	4	Agree
4,2 – ≤ 5,0	5	Strongly Agree

Table 4.16 Descriptive Statistic Variable

Variable	Mean	Minimum	Maximum	Number of Items
Consumer Trust	3.55	3.05	3.89	11
Acceptance of e-WOM	3.53	3.13	4.19	10
Attitude towards Brand	3.82	3.66	3.92	5
Purchase Intention	3.54	3.49	3.59	5

Based on table 4.9.7 above, the average response of respondent for consumer trust variable is agree. The minimum average response for this variable is neutral and the maximum average response is agree. Hence, it can be concluded that most of respondents believe that the e-commerce website have necessary skill and technology to carry out online transaction and they also will provide best service to customers. For the acceptance e-WOM variable, the average response of respondents is agree. Neutral is the average minimum response of every question for this variable and for the average maximum response is strongly agree. This indicates that the respondents like to search online advice or information about product before making a purchase decision. While the average response for variable attitude towards brand is 3.82. It shows that the respondent feel the brand of product they buy is appealing, good, and likeable. Lastly, for the purchase intention variable, the average response is 3.54 which indicates that the respondents will definitely intend to buy and there is also indication for probably buy.

4.2.2 Data Quality Test Result

Research that measures the variables using the instrument, its data quality should be tested first. It aims to determine whether the instrument is to qualify the validity and reliability or not. Results of testing the validity and reliability were performed using SPSS version 18.0.

4.2.2.1 Result of Validity *Pretest*

In this study, the researcher conducted a pretest by distributed 35 online questionnaires to the internet users in Indonesia. The research instrument is valid if it is able to measure what should be measured. The method used to measure the validity of this research is the *Product Moment Pearson* correlation technique. If the correlation coefficient (r) $\geq$ 0.3 then an item in the instrument is valid (Sugiyono, 2011). The validity of the test results can be seen in table 4.7 below. While the SPSS output results can be found in Appendix D.

Table 4.17 Pretest Validity Test Result

No	Variable	Instrument Number	Pearson Correlation	Description
1.	Consumer Trust	CT1	0.573	Valid
		CT2	0.658	Valid
		CT3	0.680	Valid
		CT4	0.543	Valid
		CT5	0.685	Valid
		CT6	0.575	Valid
		CT7	0.680	Valid
		CT8	0.787	Valid
		CT9	0.727	Valid
		CT10	0.540	Valid
		CT11	**-0.195**	**Invalid**
		CT12	0.672	Valid
2.	Acceptance of e-WOM	EW1	0.401	Valid
		EW2	0.618	Valid
		EW3	0.603	Valid
		EW4	0.729	Valid
		EW5	0.620	Valid
		EW6	0.498	Valid
		EW7	0.408	Valid
		EW8	0.470	Valid
		EW9	**0.162**	**Invalid**
		EW10	**0.218**	**Invalid**
		EW11	0.465	Valid
		EW12	0.454	Valid
3.	Attitude towards Brand	AB1	0.891	Valid
		AB2	0.848	Valid
		AB3	0.885	Valid
		AB4	0.818	Valid
		AB5	0.871	Valid
4.	Purchase Intention	PI1	0.651	Valid
		PI2	0.774	Valid
		PI3	0.747	Valid
		PI4	0.800	Valid
		PI5	0.811	Valid

Based on table 4.17 above the question number 11(CT11) for variable consumer trust and EW9 and EW10 for acceptance of e-WOM variable are invalid because they have person correlation (r) < 0.3 so, those questions will be deleted.

4.2.2.2 Result of Reliability *Pretest*

If validity is assured, the researcher must still determine the reliability of the measurements. A measuring tool was said to be reliable if the tool in measuring a phenomenon at different times will always show the same results (Taniredja and Mustafidah, 2011). So, whenever such instruments are tested then the result will be the same. The reliability of the results of the pretest was tested using *Cronbach's Alpha* technique. Measurement criteria Cronbach's Alpha (Sekaran, 2006):

1. If the value of α is less than 0.6 then not reliable.

2. When the value of α between 0.6-0.7 then called quite reliable.

3. The value of α 0.7-0.8 means reliable.

4. If the value of α> 0.8 then it is very reliable.

Below is the result of reliability pretest. SPSS output results can be found in Appendix E.

Table 4.18 Pretest Reliability Test Result

No	Variable	*Cronbach's Alpha* (α)	Description
1.	Consumer Trust (X₁)	0.800	Reliable
2.	Acceptance of e-WOM (X₂)	0,691	Reliable
3.	Attitude towards Brand (X₃)	0,913	Very reliable
4.	Purchase Intention (Y)	0,812	Very reliable

According to the table 4.18 above, it can be concluded that all the instruments of research has good reliability.

4.2.2.3 Research Data Validity Test Results

Testing research instruments for the total respondents 262 people are valid if the correlation coefficient ≥ 0.3. To test the validity of each question in the questionnaire instrument used formula *Pearson Product Moment* Correlation. The result will be presented in table 4.19, while the SPSS output results can be found in Appendix F.

Table 4.19 Research Data Validity Result

No	Variable	Instrument Number	Pearson Correlation	Description
1.	Consumer Trust	CT1	0.666	Valid
		CT2	0.656	Valid
		CT3	0.650	Valid
		CT4	0.633	Valid
		CT5	0.689	Valid
		CT6	0.743	Valid
		CT7	0.718	Valid
		CT8	0.662	Valid
		CT9	0.778	Valid
		CT10	0.607	Valid
		CT11	0.757	Valid
2.	Acceptance of e-WOM	EW1	0.357	Valid
		EW2	0.542	Valid
		EW3	0.589	Valid
		EW4	0.654	Valid
		EW5	0.639	Valid
		EW6	0.618	Valid
		EW7	0.462	Valid
		EW8	0.691	Valid
		EW9	0.483	Valid
		EW10	0.454	valid

3.	Attitude towards Brand	AB1	0.808	Valid
		AB2	0.853	Valid
		AB3	0.880	Valid
		AB4	0.810	Valid
		AB5	0.880	Valid
4.	Purchase Intention	PI1	0.808	Valid
		PI2	0.844	Valid
		PI3	0.831	Valid
		PI4	0.850	Valid
		PI5	0.828	Valid

Based on test results contained in the table 4.19 above, it can be concluded that all the questions and statements in the questionnaire are valid.

4.2.2.4 Research Data Reliability Test Results

Reliability is the degree to which the observed variable measures the true value and is error free (Hair *et al*, 2010). Reliability of each variable is tested by using *Cronbach's Alpha* technique. According Sekaran (2006), when the value of α (Cronbach's Alpha) is less than 0.6 it is not reliable. Reliability testing results can be seen in table 4.20 below. While the SPSS output results can be found in Appendix G.

Table 4.20 Research Data Reliability Result

No	Variable	Cronbach's Alpha (α)	Description
1.	Consumer Trust (X_1)	0.884	Very Reliable
2.	Acceptance of e-WOM (X_2)	0,742	Reliable
3.	Attitude towards Brand (X_3)	0,901	Very reliable
4.	Purchase Intention (Y)	0,888	Very reliable

The results are contained in the table 4.20 above show that all the instruments variables of this study have good reliability.

4.2.2.5 Classic Assumption Testing Results

Before using the regression equation, the researcher must test classic assumption to determine whether the individual variables have met the assumptions of normality, multicollinearity, and homoscedasticity.

1. Normality Test Result

The purpose of normality test is to determine whether in the regression model, residual or confounding variables have a normal distribution or not (Ghozali, 2006). A good regression model is normal distribution model. Normality test is done by using the *Kolmogorov-Smirnov*. If sig> 0.05 means that H_1 is accepted, the data are normally distributed. Below is a table 4.21 about normality test research data. SPSS output results can be found in Appendix H.

Table 4.21 Normality Test Result

Sample size(N)	262
Asymp. Sig. (2-tailed)	0,127
Decision	H_1 accepted

Based on that test results, significant value (0.127)> 0.05 so that it can be concluded the residual data were normally distributed.

2. Multicollinearity Test Result

This test was conducted to determine whether in the regression model has happened a correlation between independent variables or not. A good regression model should not be has multicollinearity problem. The technique used to determine the presence of symptoms multicollinearity is using VIF and Tolerance values. If the VIF value $\leq$ 10 and tolerance value $\geq$ 0.1, so H_1 accepted (Ghozali, 2006). The following is a table of test results multicollinearity. For SPSS output results can be found in Appendix H

Table 4.22 Multicollinearity Test Result

Variable	*Tolerance*	VIF	Decision
Consumer Trust (X_1)	0.825	1.213	H_1 accepted
Acceptance of e-WOM (X_2)	0.893	1.119	H_1 accepted
Attitude towards Brand (X_3)	0.831	1.204	H_1 accepted

According to the table 4.22 above, it can be concluded that none of the independent variables that have a VIF value of more than 10. All of the independent variables have tolerance value $\geq$ 0.1. So, it doesn't occur multicollinearity problem between independent variables in the regression model.

3. Heteroscedasticity Test Result

The purpose of heteroscedasticity test is to determine whether in the regression model occurred inequality residual variance of the observations to other observations. If the variance of the residuals of the observations to other observations remained, then called homoscedasticity. A good regression model is that homoscedasticity (Ghozali, 2006). The technique used to determine whether there are symptoms heteroscedasticity or not is using

Glejser Test. If the significance value> 0.05 H_1 accepted. Below are the results of testing heteroscedasticity. SPSS output results can be found in Appendix H.

Table 4.23 Heteroscedasticity Test Result

Variable	Significance	Decision
Consumer Trust (X_1)	0,690	H_1 accepted
Acceptance of e-WOM (X_2)	0,051	H_1 accepted
Attitude towards Brand (X_3)	0,957	H_1 accepted

Based on these test results, all the independent variables don't have heteroscedasticity problems because sig> 0.05 (homoscedasticity).

4.2.3 Feasibility Testing Model Result

4.2.3.1 The Coefficient of Determination (R^2) Result

This coefficient is intended to measure the proportion of variance of variable y (dependent variable) that is explained by variable x (independent variable) in the regression model (Hair *et al*, 2010). According to Rules of Thumb 4-6 in Hair *et al,* (2010), researcher should use the adjusted R^2 as the measure of overall model predictive accuracy.

Table 4.24 Coefficient of Determination (R^2) Result

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.591[a]	.349	.342	2.57329

Based on table 4.24 above (SPSS output results can be found in Appendix I), the amount of adjusted R^2 is 0.342. This means that 34.2% of the purchase intention variance can be explained by variance of consumer trust, acceptance of e-WOM, and attitude towards brand. While the remaining 65.8% is explained by other variables outside the model for example perceived risk, advertising, brand image, etc.

4.2.3.2 F Test Result

F test is used to prove that there is influence of the consumer trust, acceptance of e-WOM, and attitude towards brand simultaneously and significantly on the purchase intention. If sig <0.05 then the H_1 is rejected with a 95% confidence level. Below is a table of F test result. While the SPSS output results can be found in Appendix I.

Table 4.25 F-test Result

Model	Sig.
Regression Residual Total	0,000

According test results in the table 4.25 above, it can be seen that the significance 0.000 <0.05 means that H_1 is rejected. Thus, the consumer trust, acceptance of e-WOM, and attitude towards brand together and significantly affect the purchase intention.

4.2.4 Hypothesis Testing Results

The hypothesis that has been formulated must be tested empirically. The goal is to determine whether there is influence of consumer trust, acceptance of e-WOM, attitude towards brand partially on purchase intention. The hypothesis was tested using SPSS version 18.0.

4.2.4.1 Results of Multiple Regression Analysis

Multiple regression model was conducted in order to determine changes in the value of the dependent variable if the independent variable value increased or decreased. In addition, regression analysis can also show the direction of the relationship between the dependent and independent variables (Kuncoro, 2001). Here are the results of multiple regression analysis. SPSS output results can be found in Appendix J.

Table 4.26 Multiple Regression Result

Model	B	Sig.
Constant	4.291	0.002
Consumer Trust	0.035	0.203
Acceptance of e-WOM	0.093	0.004
Attitude towards Brand	0.459	0.000

From the table 4.26 above, the researcher can make a multiple regression equation as follow.

Purchase Intention= 4.291 + 0.035 consumer trust + 0.093 acceptance of e-WOM + 0.459 attitude towards brand

1. Constant value is 4.291 with positive sign; it indicates that purchase intention variable is 4.291 with assumption that consumer trust, acceptance of e-WOM, and attitude towards brand variable are zero. So, internet users in Indonesia can increase their purchase intention without influenced by these three independent variables.

2. Consumer trust has positive relationship with purchase intention by 0.035. So it can be explained that each 1% increase in consumer trust, it will be followed by 0.035 increase in purchase intention.

3. Acceptance of e-WOM has positive relationship with purchase intention by 0.093. So it can be explained that each 1% increase in acceptance of e-WOM, it will be followed by 0.093 increase in purchase intention.

4. Attitude toward brand has positive relationship with purchase intention by 0.459. So it can be explained that each 1% increase in attitude toward brand, it will be followed by 0.459 increase in purchase intention.

4.2.4.2 t-test Result

The t-test aims to prove the influence of consumer trust, acceptance of e-WOM, and attitude towards brand partially and significant on the purchase intention. If sig <0.05 then the H_1 is rejected with a 95% confidence level. T-test results can be seen in the table below 4.26, whereas SPSS output results can be found in Appendix J.

Table 4.27 t-test Result

Variable	p-value	Decision
Consumer trust	0.203	H_1 accepted
Acceptance of e-WOM	0.004	H_1 rejected
Attitude towards Brand	0.000	H_1 rejected

Based on table 4.27 above, it can be explained as follow.

1. The significance of consumer trust is $0.203 > 0.05$ means that H_1 is accepted. Thus, the consumer trust doesn't have significant effect on the purchase intention.

2. The significance of acceptance of e-WOM is $0.004 < 0.05$ means that H_1 is rejected. Thus, the acceptance of e-WOM has significant effect on the purchase intention.

3. The significance of attitude towards brand is $0.000 < 0.05$ means that H_1 is rejected. Thus, the attitude towards brand has significant effect on the purchase intention.

4.3 Discussion

4.3.1 The influence of Consumer Trust on Purchase Intention

Trust is the expectation that the other parties will behave according to commitments, negotiate honestly, not taking advantage from others even when opportunities emerge (Corbitt, Thanasankit, and Yi, 2003). This definition become more appropriate because of applicability to virtual transactions based e-commerce. Trust plays a central role in helping customer overcome perception of risk and insecurity (McKnight, Choudhury, Kacmar in Hong and Cho, 2011). On the other word, consumer trust is an important factor which can determine the purchase intention because buyer cannot meet seller face to face and also cannot check the product physically.

Along with the rise of internet crime that often occurs lately such as fraud, credit card burglary and other crimes in cyberspace, confidence (trust) to be one very important factor when conducting a transaction online shopping (Hardiawan, 2013). However, based on the result of this research, consumer trust doesn't have significant effect on purchase intention even though trust shows a positive relationship with purchase intention, so H_1 is not supported. This research is consistent with Brand Marketing Institute (BMI) Research announced the results of its research on the development of online shopping in Indonesia in 2015. The results indicate as much as 36 percent of respondents do not make trades online because they do not trust online shop, while 24 percent assume that shopping directly more fun (http://jogja-beta.tribunnews.com). This study result also similarly with Lukmanjaya (2013) that proved there is no significant effect of trust on purchase intention.

Result of this study isn't consistent with research Utami (2014); Lu, Zhao, and Wang (2010) and Alfina *et al* (2014) which proves that consumer trust has positive influence to purchase intention. This is due to differences in the sample. The sample used in Utami research is football supporters' virtual community; Lu *et al* research is members of Taobao virtual community and in Alfina *et al* research, the sample is used is Indonesia's internet users who visited Kaskus site. While, the sample in this research is internet users in Indonesia.

4.3.2 The Influence of Acceptance of e-WOM on Purchase Intention

According to Thurau and Walsh in Yoo, Kim, and Sanders (2015), e-WOM is defined as "any positive or negative statement made by potential, actual, or former customers about a product or company, which is made available to a multitude of people and institutions via the internet". Nowadays, many consumers will search e-WOM or

online review about the product they intend to buy in e-commerce website. It is supported by Cheung and Lee in Shen *et al* (2014) who estimated that approximately 80% of consumers will take reviews from blog or online platform before they make a purchase decision.

Online reviews can be used to reduce perceived risk and increase intent to buy in online shopping (Park, Lee, and Han in Fan and Miao, 2012). This study's result indicates that acceptance of e-WOM has significant effect on purchase intention which is H_2 is supported. So, consumers will have purchase intention for the product they want to buy when they get good review or good recommendation about the product from the other consumers who have bought it before. This study result is consistent with research Park, Lee, and Han (2007) and Fan and Miao (2012) who prove that e-WOM acceptance had significant effect on intent to buy. While, the result of this research isn't consistent with research Utami (2014) which prove that acceptance of e-WOM doesn't have significant effect to purchase intention. It is due of the low correlation among items of the e-WOM acceptance variable in the correlation matrix and the low loading of e-WOM acceptance's items in the rotated factor matrix.

4.3.3 The Influence of Attitude towards Brand on Purchase Intention

Attitude is the learned predisposition to behave in a consistently favorable or unfavorable way with respect to a given object (Schiffman, Kanuk, and Wisenblit, 2010). While, according to Lutz, MacKenzie, & Belch in Najmi *et al* (2012), attitude toward brand can be interpreted as audiences' affective reaction to the advertised brand. Attitude is a popular construct in predicting purchase intention in consumer behavior studies (Spears & Singh in Utami, 2014). It also supported by TRA (Theory-of-Reasoned-Action) that explains attitude had most influence on purchase intention and the more favorable a respondent's attitude, the more likely she or he wants to buy (Schiffman, Kanuk, and Wisenblit, 2010). This study result shows that attitude towards brand has significant effect to purchase intention, H_3 is supported. It means that internet users in Indonesia will pay attention to the brand of product that online shops sell. If they feel that the brand of product is appealing, good, and likeable, the customer could have intent to buy it. Result of this study is consistent with research Huang *et al* (2013) and Utami (2014) which prove that purchase intention is influenced by attitude towards brand.

4.3.4 The Influence of Consumer Trust, Acceptance of e-WOM, and Attitude towards Brand on Purchase Intention

The result of this study shows that consumer trust, acceptance of e-WOM, and attitude towards brand simultaneously and significantly effect on purchase intention, means H_4 is supported. Given the growth of e-commerce are rapidly in Indonesia, the regulation relating to e-commerce has been regulated in the Act No. 7 of 2014 on Trade. For example: In the Trade Act has been regulated that any businesses that trade in goods and services by using the electronic system shall provide the complete and correct data or information. And the use of electronic systems must meet the requirements that have been regulated in the Law on Information and Electronic Transactions. Any businesses that trade in goods and or services using electronic systems don't provide data or information is complete and correct will receive administrative sanctions in the form of license revocation (http://www.pajak.go.id/e-commerce-di-indonesia). Through this regulation, consumer trust, acceptances of e-WOM and attitude towards brand have become three factors that can influence customer to buy. This result is also consistent with research Utami (2014) even though the researcher doesn't use the peer communication as independent variable in this research.
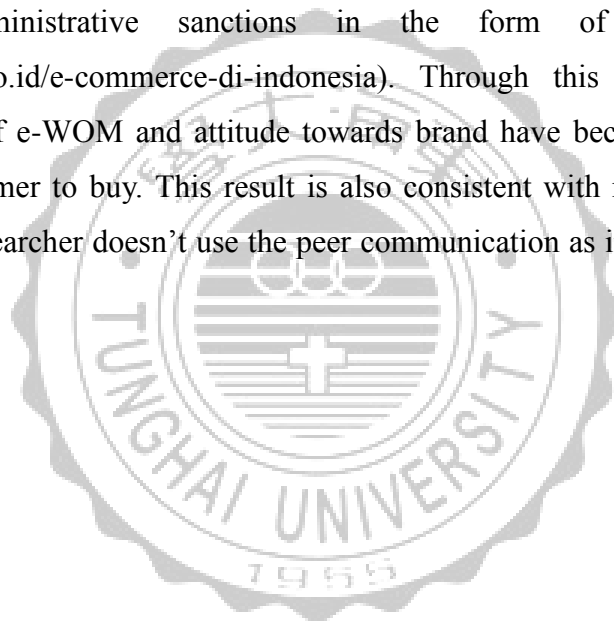
CHAPTER V
CONCLUSION

5.1   Conclusion

This study aims to examine and analyze the influence of consumer trust, acceptance of e-WOM, and attitude towards brand on purchase intention in online shopping Indonesia. Based on test results and discussion that has been done, it can be concluded that the consumer trust doesn't significant effect on the purchase intention. This result similarly with the BMI research (2015) about development of online shopping in Indonesia, announced as much as 36 percent of respondents do not make trades online because they do not trust online shop, while 24 percent assume that shopping directly more fun.

E-WOM acceptance has significant effect on the purchase intention. Thus, the good online review or recommendation for products in online shop make consumer having more intent to buy.

Attitude towards brand has significant effect on the purchase intention. Thus, if the customers feel that the product's brand is appealing, good, and likeable, the customer could have intent to buy it.

Consumer trust, acceptance of e-WOM, and attitude towards brand simultaneously and significantly effect on purchase intention. Regarding this result and the Act No. 7 of 2014 about Trade, these three factors have become the important factor which can determine the purchase intention from consumers.

5.2   Implication

5.2.1   Theoretical Implication

This study result can give the empirical evidence that consumer trust in Indonesia doesn't have significant effect on purchase intention. Trust is an important variable that can determine customer intend to buy or not because it shows expectation from consumers for a successful transaction (Tsai *et al* in Utami, 2014), but In Indonesia, according to Brand Marketing Research (2015), most of respondents don't trust online shop and they think it's more fun to buy directly because they can see product physically. Thus, those results are also consistent with this study result. While, this research also proved that acceptance of e-WOM and attitude towards brand partially have significant effect on purchase intention,

consistent with research Fan and Miao (2012) and Utami (2014). It indicates people in Indonesia will pay attention on good review or recommendation from other experienced customer and also they will have purchase intention if the brand of product they want buy is appealing, likeable, and good. Finally, this study result also give the empirical evidence that the consumer trust, e-WOM acceptance, and attitude towards brand simultaneously and significant effect on purchase intention, consistent with Utami (2014).

5.2.2 Practical Implication

There is no significant effect of consumer trust on purchase intention found in this study is further proof that EC vendor need to establish the high level of trust. Even though vendors cannot meet with buyer face to face but they can provide detailed information about the products and assists consumer who want to ask more and having problem with product. It is better if EC vendor can be engaged in discussions that take place in their website so consumer will have more confidence to make transaction.

This study found that e-WOM acceptance plays an important role to determine the purchase intention. It indicates people in Indonesia like to read online review when making a purchase decision, especially when they don't familiar with the product. For consumers, it can help them to know better about the product they desire to buy from experienced customer. While, for EC vendors, the online review contribute the confidence of their customers to buy in their website. Thus, vendors will continue to monitor the products they sell so that customers are not disappointed

In online shopping (B2C) Indonesia, the positive influence attitude towards brand on purchase intention should encourage EC vendors to improve the positive attitude in their customers' mind by targeting the right consumers. Vendors can promote the brand of products through the website or other social media like Facebook, Twitter, etc. to create sales and brand image. And finally, this study result found that consumer trust, acceptance of e-WOM, and attitude towards brand together and significant effect on purchase intention. Thus, EC vendors should exhibit care, concern, and honest to their customers.

5.3　Recommendation

Adjusted R^2 value is 34.2% indicates that there are many other variables that can also be used to measure intent to purchase. Future research can focus on the impact of different virtual community platforms on the purchase intention. It would be interesting to study whether advertisements on Facebook or vendor website can result in different

purchase intentions compared to the e-WOM. Besides that, age and gender variables can be included in future research to discover any differences in purchase intention behavior between men and women at different ages. Lastly, other behavioral variables such as satisfaction, brand loyalty, brand image, perceived risk can be included into this study's model to see whether it has a greater contribution to explaining the purchase intention behavior in online shopping Indonesia.

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APPENDIX A: QUESTIONNAIRE

Hi all, my name is Herlin Sunyono Jie. I am a MBA student at Tunghai University Taiwan. The primary purpose about this survey is to examine factors (consumer trust, acceptance of e-WOM, and attitude towards brand) which can influence your purchase intention in e-commerce (B2C) Indonesia. This questionnaire is used for the research purpose only and will not be distributed to any other non-related division. So, assistance and your participation is valuable contribution to the implementation of this research. I expect Mr/Mrs/Ms will give an objective answer in order to obtain maximum results. Thank you so much.

PART I

Global market has its e-commerce players, so do Indonesian. Internet users in Indonesia have been growing rapidly in these years. Most of them like to shop via internet and nowadays it becomes more popular and familiar in people's daily life. Through this questionnaire, researcher would like to examine the influence of consumer trust, acceptance of e-WOM, and attitude towards brand to the purchase intention: a case study of online shopping (B2C) in Indonesia.

(Pasar global memiliki pemain e-commerce, begitu pula di Indonesia. Pengguna internet di Indonesia telah berkembang pesat dalam beberapa tahun ini. Kebanyakan dari mereka ingin berbelanja melalui internet dan sekarang ini menjadi lebih populer dan akrab dalam kehidupan sehari-hari masyarakat. Melalui kuesioner ini, peneliti ingin menguji pengaruh kepercayaan konsumen, penerimaan e-WOM, dan sikap terhadap merek dengan niat beli: studi kasus belanja online (B2C) di Indonesia).

A. Consumer Trust

Please give an opinion on the each question in the available space (Tolong jawab setiap pertanyaan berikut ini)

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

No	Statement	Respond				
		SD	D	N	A	SA
1	**I Competence** I believe that most commercial websites (Lazada, Berrybenka, Zalora, etc) have the necessary skills and ability to conduct the online transaction. (Saya percaya bahwa sebagian besar website e-commerce memiliki kemampuan dan keahlian yang baik untuk melakasanakan transaksi online)					
2	I believe that most commercial web sites have the necessary technology knowledge to conduct the online transaction. (Saya percaya bahwa sebagian besar web e-commerce punya pengetahuan teknologi yang baik dalam melakukan transaksi online).					
3	This websites' vendor gives the impression that she/he can keep promises and commitments. (Penjual e-commerce memberikan kesan bahwa ia dapat menjaga janji dan komitmen)					
4 /	The chance of occuring a technical failure in an online transaction is quite small. (Sangat minim terjadi kegagalan teknis dalam betransaksi online).					
5	**II. Honesty** Most commercial web sites exhibit care, concern, honesty and goodwill to their customers, thus establishing a basis to advance the customer relationship. (Hampir semua website e-commerce mempunyai kepedulian, kejujuran, dan niat baik terhadap pelanggan demi tercipta kemajuan hubungan yang harmonis).					
6	I believe that e-commerce website will put customers' interests before their own. (Saya percaya bahwa website e-commerce akan lebih mengutamakan kepentingan pelanggan).					
7	I believe that e-commerce website is fair in its use of private user/customer data collected during a transaction. (Saya percaya bahwa situs e-commerce adil dalam penggunaan data pengguna pribadi yang dikumpulkan selama transaksi).					

8	I believe that e-commerce website is fair in its use of service policies for buyers and sellers. (Saya percaya bahwa situs e-commerce adil dalam kebijakan layanan untuk pembeli dan penjual					
	III. Benevolence					
9	I believe most e-commerce web sites will perform to prority the customers' benefit. (Saya percaya bahwa website e-commerce akan memberikan kinerja yang baik untuk kepentingan pelanggan).					
10	Technology mechanism can effectively prevent a third party from stealing on-line customers' information/data. (Mekanisme teknologi dapat secara efektif mencegah pihak ketiga dari mencuri on-line informasi pelanggan)					
11	I believe that e-commerce website will provide the best service to customers (saya percaya bahwa website e-commerce akan memberikan pelayanan yang terbaik kepada pelanggan).					

B. Acceptance of E-WOM

Please give an opinion on the following questions by marking a cross (X) in the available space.

SD= Strongly disagree, D=Disagree, N=Neutral, A=Agree, SA=Strongly Agree

No	Statement	SD	D	N	A	SA
1	I like to search online advice or information about product when making a purchase decision. (Saya suka mencari informasi online mengenai produk ketika akan membuat keputusan pembelian).					
2	I like sharing my consumer knowledge and experience with others. (Saya suka berbagi pengetahuan konsumen dan pengalaman dengan orang lain)					
3	I want to damage company's reputation if the real product is not same as shown in website. (Saya ingin merusak reputasi					

	perusahaan jika produk nyata tidak sama seperti yang ditunjukkan di situs web).					
4	I want to save others from having the same negative buying experience as me. (Saya ingin menyelamatkan orang lain dari memiliki pengalaman negatif yang sama seperti saya).					
5	It is good for my mental stability to share my bad experience. (Hal ini baik untuk stabilitas mental saya ketika berbagi pengalaman buruk saya).					
6	It is therapeutic to have people listen to me when I share by complaining. (Ini adalah terapi dengan memiliki orang-orang mendengarkan saya ketika saya berbagi pengalaman dengan mengeluh).					
7	I have doubts about trusting online review.(Saya ragu dengan kebenaran review online)					
8	I want to warn others of bad products and service. (Saya ingin memperingatkan orang lain dari produk dan pelayanan yang buruk)					
9	Online review cannot be trusted because there are just too many uncertainties. (Review online tidak bisa dipercaya karena banyak ketidakpastiaan).					
10	I am not completely trust the online review about product that I want to buy. (Saya tidak bisa percaya sepenuhnya pada review online tentang produk yang ingin dibeli).					

C. Attitude towards Brand

Please answer each questions below by marking a cross (X) in the available space.

According to you, the brand of product you buy is:

No	Attitude	1	2	3	4	5	Attitude
1	Unappealing (tidak menarik)						Appealing (menarik)
2	Bad (buruk)						Good (baik)

3	Unpleasant (tidak menyenangkan)			-57-			Pleasant (menyenangkan)
4	Unfavorable (tidak menguntungkan)						Favorable (menguntungkan)
5	Unlikeable (tidak disukai)						Likeable (disukai)

D. Purchase Intention

Please answer the five following questions! Berdasarkan tiga aspek di atas (Trust, e-WOM, dan attitude towards brand) berikan pendapat anda terhadap setiap lima keputusan pembelian berikut ini!

 Your purchase decision towards the product is:

No	Decision	1	2	3	4	5	Decision
1	Never buy (tidak beli)						Definitely buy (pasti beli)
2	Definitely don't intend to buy (pasti tidak niat untuk membeli)						Definitely intend to buy (pasti berniat untuk membeli)
3	Low purchase interest (minat beli rendah)						High purchase interest (minat beli tinggi)
4	Definitely not buy it (pasti tidak beli)						Definitely buy it (pasti beli)
5	Probably not buy (mungkin tidak membeli)						Probably buy (mungkin membeli)

PART II

Profile of respondent

1. Gender : ☐ male ☐ female

2. Age : ☐ <=15 ☐ 36-40
   ☐ 16-20 ☐ > 40
   ☐ 21-25
   ☐ 26-30
   ☐ 31-35

3. Hometown :

4. Religion : ☐ Moslem ☐ Buddhist
   ☐ Christian ☐ Hindu
   ☐ Catholic ☐ Other……..

5. Occupation : ☐ Student ☐ Housewife ☐ others..........
   ☐ Employee ☐ Entrepreneur

6. Education Level : ☐ Below high school
   ☐ High school
   ☐ Bachelor degree
   ☐ Master degree
   ☐ Doctorate
   ☐ Others (please specify)............

7. Have you ever purchased products from Indonesia's E-commerce website?

☐ yes (Continue to Q8 to Q14) ☐ no (Continue to Q12 until Q14)

8. If **yes**, please choose one of the Indonesia e-commerce websites which you usually buy:

☐ lazada Indonesia ☐ Tokopedia ☐ Zalora Indonesia
☐ Berrybenka ☐ Bhinneka ☐ Groupon Indonesia
☐ PinkEmma ☐ Agoda
☐ others(please specify)………….

9. What product do you usually buy?(please choose one)

☐ Books/magazines
☐ Computer hardware

☐ Computer software

☐ Clothing/shoes/bag

☐ CDs/tapes/albums

☐ Travel arrangements (e.g., airline tickets)

☐ Home electronics/appliances

☐ Concerts/plays

☐ Others (please specify)……….

10. How much money do you spend on this purchase?

☐ < Rp 1,000,000

☐ 1,000,000-2,000,000

☐ 2,000,000-3,000,000

☐ 3,000,000-4,000,000

☐ 4,000,000-5,000,000

☐ >5,000,000

11. What method do you usually use to pay that items?

☐ Bank Transfer

☐ PayPal

☐ Credit Card

☐ CoD

☐ No Experience
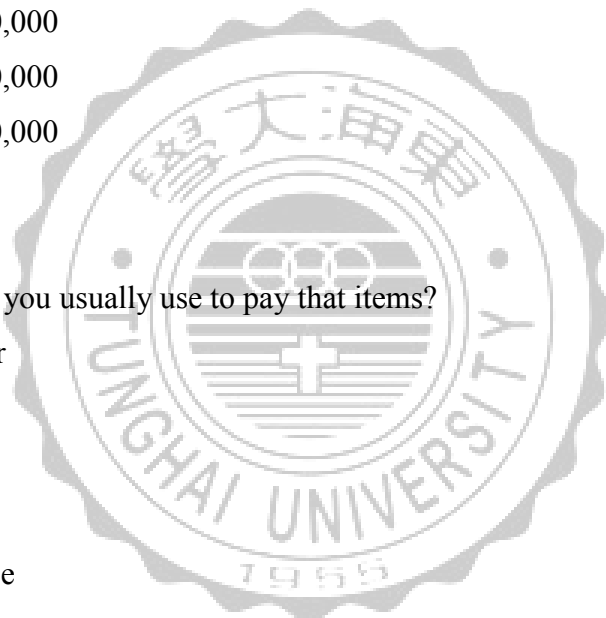
12. How much is your montly income?

☐ < Rp 1,000,000

☐ 1,000,000-3,000,000

☐ 3,000,000-5,000,000

☐ 5,000,000-7,000,000

☐ 7,000,000-9,000,000

☐ 9,000,000-11,000,000

☐ >11,000,000

☐ No income

13. How long do you spend your time using internet in a day?

☐   <1 hour

☐   1   to <3 hours

☐   3 to <5 hours

☐   5 to <7 hours

☐   7 to <9 hours

☐   >=9 hours

14. How long have you experienced using internet? (berapa lama anda sudah menggunakan internet?)

☐   <4 years

☐   4 to <7 years

☐   7 to <10 years

☐   >=10 years

---------Thank you for your participation-------

APPENDIX B: DESCRIPTIVE STATISTICS ANALYSIS

1. Consumer Trust

Item Statistics

	Mean	Std. Deviation	N
CT1	3.7824	.82257	262
CT2	3.8931	.76064	262
CT3	3.6221	.92970	262
CT4	3.0534	.99279	262
CT5	3.4542	.92008	262
CT6	3.4809	.83827	262
CT7	3.4962	.90018	262
CT8	3.5267	.78128	262
CT9	3.6603	.78970	262
CT10	3.4122	.98159	262
CT11	3.7252	.74847	262

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.555	3.053	3.893	.840	1.275	.050	11

2. Acceptance of E-WOM

Item Statistics

	Mean	Std. Deviation	N
EW1	**4.1985**	.98198	262
EW2	3.7863	.96297	262
EW3	3.1298	1.10656	262
EW4	**3.8969**	.89318	262
EW5	3.4237	.95487	262
EW6	3.2252	.99368	262
EW7	3.1947	.91617	262
EW8	3.7786	.95324	262
EW9	3.3626	.91926	262
EW10	3.3244	.91690	262

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.532	3.130	4.198	1.069	1.341	.128	10

3. Attitude towards Brand

Item Statistics

	Mean	Std. Deviation	N
AB1	**3.9195**	.75271	261
AB2	**3.9157**	.76998	261
AB3	3.7165	.84357	261
AB4	3.6590	.87410	261
AB5	**3.9080**	.79854	261

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.824	3.659	3.920	.261	1.071	.016	5

4. Purchase Intention

Item Statistics

	Mean	Std. Deviation	N
PI1	3.5496	.69164	262
PI2	**3.5954**	.74565	262
PI3	3.5000	.79148	262
PI4	3.4924	.76685	262
PI5	**3.5534**	.81356	262

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.538	3.492	3.595	.103	1.030	.002	5

APPENDIX C: PRETEST VALIDITY RESULT

1. Consumer Trust

Correlations

		CT1	CT2	CT3	CT4	CT5	CT6	CT7	CT8	CT9	CT10	CT11	CT12	skor_total CT
CT1	Pearson Correlation	1	.583**	.266	.207	.277	.310	.468**	.344*	.197	.244	-.039	.271	.573**
	Sig. (2-tailed)		.000	.122	.233	.107	.070	.005	.043	.257	.159	.824	.115	.000
	N	35	35	35	35	35	35	35	35	35	35	35	35	35
CT2	Pearson Correlation	.583**	1	.345*	.247	.545**	.258	.286	.445**	.426*	.245	-.051	.300	.658**
	Sig. (2-tailed)	.000		.043	.152	.001	.135	.096	.007	.011	.156	.773	.080	.000
	N	35	35	35	35	35	35	35	35	35	35	35	35	35
CT3	Pearson Correlation	.266	.345*	1	.340*	.356*	.159	.500**	.388*	.518**	.333	-.141	.525**	.680**
	Sig. (2-tailed)	.122	.043		.046	.036	.360	.002	.021	.001	.051	.420	.001	.000
	N	35	35	35	35	35	35	35	35	35	35	35	35	35
CT4	Pearson Correlation	.207	.247	.340*	1	.393*	.305	.312	.416*	.382*	.230	-.490**	.429*	.543**
	Sig. (2-tailed)	.233	.152	.046		.020	.075	.068	.013	.024	.183	.003	.010	.001
	N	35	35	35	35	35	35	35	35	35	35	35	35	35
CT5	Pearson Correlation	.277	.545**	.356*	.393*	1	.444**	.282	.638**	.581**	.124	-.364*	.457**	.685**
	Sig. (2-tailed)	.107	.001	.036	.020		.008	.101	.000	.000	.480	.031	.006	.000
	N	35	35	35	35	35	35	35	35	35	35	35	35	35
CT6	Pearson Correlation	.310	.258	.159	.305	.444**	1	.544**	.562**	.361*	.132	-.311	.384*	.575**
	Sig. (2-tailed)	.070	.135	.360	.075	.008		.001	.000	.033	.450	.069	.023	.000
	N	35	35	35	35	35	35	35	35	35	35	35	35	35

CT7	Pearson Correlation	.468**	.286	.500**	.312	.282	.544**	1	.465**	.303	.396*	-.240	.439**	.680**
	Sig. (2-tailed)	.005	.096	.002	.068	.101	.001		.005	.077	.018	.165	.008	.000
	N	35	35	35	35	35	35	35	35	35	35	35	35	35
CT8	Pearson Correlation	.344*	.445**	.388*	.416*	.638**	.562**	.465**	1	.630**	.284	-.191	.569**	.788**
	Sig. (2-tailed)	.043	.007	.021	.013	.000	.000	.005		.000	.098	.272	.000	.000
	N	35	35	35	35	35	35	35	35	35	35	35	35	35
CT9	Pearson Correlation	.197	.426*	.518**	.382*	.581**	.361*	.303	.630**	1	.412*	-.324	.519**	.727**
	Sig. (2-tailed)	.257	.011	.001	.024	.000	.033	.077	.000		.014	.057	.001	.000
	N	35	35	35	35	35	35	35	35	35	35	35	35	35
CT10	Pearson Correlation	.244	.245	.333	.230	.124	.132	.396*	.284	.412*	1	-.025	.166	.540**
	Sig. (2-tailed)	.159	.156	.051	.183	.480	.450	.018	.098	.014		.888	.339	.001
	N	35	35	35	35	35	35	35	35	35	35	35	35	35
CT11	Pearson Correlation	-.039	-.051	-.141	-.490**	-.364*	-.311	-.240	-.191	-.324	-.025	1	-.291	-.195
	Sig. (2-tailed)	.824	.773	.420	.003	.031	.069	.165	.272	.057	.888		.089	.262
	N	35	35	35	35	35	35	35	35	35	35	35	35	35
CT12	Pearson Correlation	.271	.300	.525**	.429*	.457**	.384*	.439**	.569**	.519**	.166	-.291	1	.672**
	Sig. (2-tailed)	.115	.080	.001	.010	.006	.023	.008	.000	.001	.339	.089		.000
	N	35	35	35	35	35	35	35	35	35	35	35	35	35
skor_total CT	Pearson Correlation	.573**	.658**	.680**	.543**	.685**	.575**	.680**	.788**	.727**	.540**	-.195	.672**	1
	Sig. (2-tailed)	.000	.000	.000	.001	.000	.000	.000	.000	.000	.001	.262	.000	
	N	35	35	35	35	35	35	35	35	35	35	35	35	35

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

2. Acceptance of e-WOM

Correlations

		EW1	EW2	EW3	EW4	EW5	EW6	EW7	EW8	EW9	EW10	EW11	EW12	skor_total IEW
EW1	Pearson Correlation	1	.598**	.207	.378*	.206	.032	-.118	-.148	.383*	.409*	-.157	-.246	.401*
	Sig. (2-tailed)		.000	.232	.025	.236	.856	.498	.395	.023	.015	.368	.155	.017
	N	35	35	35	35	35	35	35	35	35	35	35	35	35
EW2	Pearson Correlation	.598**	1	.342*	.489**	.363*	.315	-.075	.087	.336*	.236	.067	-.069	.618**
	Sig. (2-tailed)	.000		.044	.003	.032	.068	.669	.619	.049	.173	.703	.693	.000
	N	35	35	35	35	35	35	35	35	35	35	35	35	35
EW3	Pearson Correlation	.207	.342*	1	.371*	.228	.119	.419*	.137	-.109	.108	.269	.096	.603**
	Sig. (2-tailed)	.232	.044		.028	.188	.497	.012	.431	.533	.538	.118	.585	.000
	N	35	35	35	35	35	35	35	35	35	35	35	35	35
EW4	Pearson Correlation	.378*	.489**	.371*	1	.611**	.266	.093	.329	.223	.342*	.005	.110	.729**
	Sig. (2-tailed)	.025	.003	.028		.000	.123	.596	.054	.199	.044	.979	.528	.000
	N	35	35	35	35	35	35	35	35	35	35	35	35	35
EW5	Pearson Correlation	.206	.363*	.228	.611**	1	.506**	.055	.130	.050	.223	.010	.135	.620**
	Sig. (2-tailed)	.236	.032	.188	.000		.002	.756	.455	.778	.198	.955	.440	.000
	N	35	35	35	35	35	35	35	35	35	35	35	35	35

EW6	Pearson Correlation	.032	.315	.119	.266	.506**	1	.079	.200	.172	.067	.087	.073	.498**
	Sig. (2-tailed)	.856	.066	.497	.123	.002		.653	.250	.322	.700	.621	.679	.002
	N	35	35	35	35	35	35	35	35	35	35	35	35	35
EW7	Pearson Correlation	-.118	-.075	.419*	.093	.055	.079	1	.267	-.381*	-.358*	.582**	.436**	.408*
	Sig. (2-tailed)	.498	.668	.012	.596	.756	.653		.121	.024	.035	.000	.009	.015
	N	35	35	35	35	35	35	35	35	35	35	35	35	35
EW8	Pearson Correlation	-.148	.087	.137	.329	.130	.200	.267	1	-.192	-.299	.408*	.516**	.470**
	Sig. (2-tailed)	.395	.619	.431	.054	.455	.250	.121		.269	.081	.015	.002	.004
	N	35	35	35	35	35	35	35	35	35	35	35	35	35
EW9	Pearson Correlation	.383*	.336*	-.109	.223	.050	.172	-.381*	-.192	1	.394*	-.203	-.264	.162
	Sig. (2-tailed)	.023	.049	.533	.199	.778	.322	.024	.269		.019	.242	.126	.354
	N	35	35	35	35	35	35	35	35	35	35	35	35	35
EW10	Pearson Correlation	.409*	.236	.108	.342*	.223	.067	-.358*	-.299	.394*	1	-.391*	-.198	.218
	Sig. (2-tailed)	.015	.173	.538	.044	.198	.700	.035	.081	.019		.020	.253	.208
	N	35	35	35	35	35	35	35	35	35	35	35	35	35
EW11	Pearson Correlation	-.157	.067	.269	.005	.010	.087	.582**	.408*	-.203	-.391*	1	.747**	.465**
	Sig. (2-tailed)	.368	.703	.118	.979	.955	.621	.000	.015	.242	.020		.000	.005
	N	35	35	35	35	35	35	35	35	35	35	35	35	35

														skor_totalIEW
EW12	Pearson Correlation	-.246	-.069	.096	.110	.135	.073	.436**	.516**	-.264	-.198	.747**	1	.454**
	Sig. (2-tailed)	.155	.693	.585	.528	.440	.679	.009	.002	.126	.253	.000		.006
	N	35	35	35	35	35	35	35	35	35	35	35	35	35
skor_totalIEW	Pearson Correlation	.401*	.618**	.603**	.729**	.620**	.498**	.408*	.470**	.162	.218	.465**	.454**	1
	Sig. (2-tailed)	.017	.000	.000	.000	.000	.002	.015	.004	.354	.204	.008	.006	
	N	35	35	35	35	35	35	35	35	35	35	35	35	35

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

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

3. Attitude Towards Brand

Correlations

		AB1	AB2	AB3	AB4	AB5	skor_totalAB
AB1	Pearson Correlation	1	.746**	.695**	.664**	.740**	.891**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	35	35	35	35	35	35
AB2	Pearson Correlation	.746**	1	.674**	.608**	.653**	.848**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	35	35	35	35	35	35
AB3	Pearson Correlation	.695**	.674**	1	.704**	.738**	.885**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	35	35	35	35	35	35
AB4	Pearson Correlation	.664**	.608**	.704**	1	.581**	.818**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	35	35	35	35	35	35
AB5	Pearson Correlation	.740**	.653**	.738**	.581**	1	.871**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	35	35	35	35	35	35
skor_totalAB	Pearson Correlation	.891**	.848**	.885**	.818**	.871**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	35	35	35	35	35	35

4. Purchase Intention

Correlations

		PI1	PI2	PI3	PI4	PI5	skor_totalPI
PI1	Pearson Correlation	1	.389*	.239	.430**	.402*	.651**
	Sig. (2-tailed)		.021	.167	.010	.017	.000
	N	35	35	35	35	35	35
PI2	Pearson Correlation	.389*	1	.564**	.506**	.540**	.774**
	Sig. (2-tailed)	.021		.000	.002	.001	.000
	N	35	35	35	35	35	35
PI3	Pearson Correlation	.239	.564**	1	.499**	.540**	.747**
	Sig. (2-tailed)	.167	.000		.002	.001	.000
	N	35	35	35	35	35	35
PI4	Pearson Correlation	.430**	.506**	.499**	1	.553**	.800**
	Sig. (2-tailed)	.010	.002	.002		.001	.000
	N	35	35	35	35	35	35
PI5	Pearson Correlation	.402*	.540**	.540**	.553**	1	.811**
	Sig. (2-tailed)	.017	.001	.001	.001		.000
	N	35	35	35	35	35	35
skor_totalPI	Pearson Correlation	.651**	.774**	.747**	.800**	.811**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	35	35	35	35	35	35

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

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

APPENDIX D: PRETEST RELIABILITY RESULT

1. Consumer Trust

Case Processing Summary

		N	%
Cases	Valid	35	100.0
	Excluded[a]	0	.0
	Total	35	100.0

a. Listwise deletion based on all variables in the

procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.800	12

2. Acceptance of E-WOM

Reliability Statistics

Cronbach's Alpha	N of Items
.691	12

3. Attitude towards Brand

Reliability Statistics

Cronbach's Alpha	N of Items
.913	5

4. Purchase Intention

Reliability Statistics

Cronbach's Alpha	N of Items
.812	5

APPENDIX E: RESEARCH DATA VALIDITY TEST RESULTS

1. Consumer Trust

Correlations

		CT1	CT2	CT3	CT4	CT5	CT6	CT7	CT8	CT9	CT10	CT11	skor_total CT
CT1	Pearson Correlation	1	.673**	.543**	.263**	.318**	.419**	.348**	.304**	.458**	.297**	.487**	.666**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	262	262	262	262	262	262	262	262	262	262	262	262
CT2	Pearson Correlation	.673**	1	.506**	.282**	.327**	.405**	.386**	.340**	.443**	.280**	.406**	.656**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	262	262	262	262	262	262	262	262	262	262	262	262
CT3	Pearson Correlation	.543**	.506**	1	.254**	.385**	.357**	.422**	.365**	.440**	.222**	.417**	.650**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	262	262	262	262	262	262	262	262	262	262	262	262
CT4	Pearson Correlation	.263**	.282**	.254**	1	.485**	.406**	.412**	.393**	.429**	.363**	.376**	.633**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000	.000	.000	.000	.000
	N	262	262	262	262	262	262	262	262	262	262	262	262
CT5	Pearson Correlation	.318**	.327**	.385**	.485**	1	.575**	.384**	.417**	.535**	.271**	.471**	.689**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000	.000	.000	.000	.000
	N	262	262	262	262	262	262	262	262	262	262	262	262
CT6	Pearson Correlation	.419**	.405**	.357**	.406**	.575**	1	.490**	.437**	.572**	.396**	.578**	.743**

	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000	.000	.000	.000	.000
	N	262	262	262	262	262	262	262	262	262	262	262	262
CT7	Pearson Correlation	.348**	.386**	.422**	.412**	.384**	.490**	1	.466**	.475**	.496**	.510**	.718**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000	.000	.000	.000	.000
	N	262	262	262	262	262	262	262	262	262	262	262	262
CT8	Pearson Correlation	.304**	.340**	.365**	.393**	.417**	.437**	.466**	1	.540**	.345**	.445**	.662**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000		.000	.000	.000	.000
	N	262	262	262	262	262	262	262	262	262	262	262	262
CT9	Pearson Correlation	.458**	.443**	.440**	.429**	.535**	.572**	.475**	.540**	1	.384**	.671**	.778**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000		.000	.000	.000
	N	262	262	262	262	262	262	262	262	262	262	262	262
CT10	Pearson Correlation	.297**	.280**	.222**	.363**	.271**	.396**	.496**	.345**	.384**	1	.436**	.607**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000		.000	.000
	N	262	262	262	262	262	262	262	262	262	262	262	262
CT11	Pearson Correlation	.487**	.406**	.417**	.376**	.471**	.578**	.510**	.445**	.671**	.436**	1	.757**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000		.000
	N	262	262	262	262	262	262	262	262	262	262	262	262
skor_total CT	Pearson Correlation	.666**	.656**	.650**	.633**	.689**	.743**	.718**	.662**	.778**	.607**	.757**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	262	262	262	262	262	262	262	262	262	262	262	262

2. Acceptance of e-WOM

Correlations

		EW1	EW2	EW3	EW4	EW5	EW6	EW7	EW8	EW9	EW10	skor_totalEW
EW1	Pearson Correlation	1	.215**	.121	.377**	.090	-.007	-.111	.244**	-.012	.030	.357**
	Sig. (2-tailed)		.000	.051	.000	.147	.914	.072	.000	.845	.625	.000
	N	262	262	262	262	262	262	262	262	262	262	262
EW2	Pearson Correlation	.215**	1	.260**	.433**	.320**	.307**	.017	.424**	-.025	.005	.542**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.785	.000	.691	.935	.000
	N	262	262	262	262	262	262	262	262	262	262	262
EW3	Pearson Correlation	.121	.260**	1	.351**	.339**	.350**	.172**	.383**	.100	.038	.589**
	Sig. (2-tailed)	.051	.000		.000	.000	.000	.005	.000	.105	.544	.000
	N	262	262	262	262	262	262	262	262	262	262	262
EW4	Pearson Correlation	.377**	.433**	.351**	1	.420**	.216**	.034	.603**	.088	.088	.654**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.584	.000	.157	.157	.000
	N	262	262	262	262	262	262	262	262	262	262	262
EW5	Pearson Correlation	.090	.320**	.339**	.420**	1	.594**	.168**	.373**	.117	.070	.639**
	Sig. (2-tailed)	.147	.000	.000	.000		.000	.006	.000	.059	.259	.000
	N	262	262	262	262	262	262	262	262	262	262	262
EW6	Pearson Correlation	-.007	.307**	.350**	.216**	.594**	1	.263**	.316**	.187**	.126*	.618**
	Sig. (2-tailed)	.914	.000	.000	.000	.000		.000	.000	.002	.042	.000

	N	262	262	262	262	262	262	262	262	262	262	262
EW7	Pearson Correlation	-.111	.017	.172**	.034	.168**	.263**	1	.111	.503**	.440**	.462**
	Sig. (2-tailed)	.072	.785	.005	.584	.006	.000		.073	.000	.000	.000
	N	262	262	262	262	262	262	262	262	262	262	262
EW8	Pearson Correlation	.244**	.424**	.383**	.603**	.373**	.316**	.111	1	.166**	.175**	.691**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.073		.007	.005	.000
	N	262	262	262	262	262	262	262	262	262	262	262
EW9	Pearson Correlation	-.012	-.025	.100	.088	.117	.187**	.503**	.166**	1	.610**	.483**
	Sig. (2-tailed)	.845	.691	.105	.157	.059	.002	.000	.007		.000	.000
	N	262	262	262	262	262	262	262	262	262	262	262
EW10	Pearson Correlation	.030	.005	.038	.088	.070	.126**	.440**	.175**	.610**	1	.454**
	Sig. (2-tailed)	.625	.935	.544	.157	.259	.042	.000	.005	.000		.000
	N	262	262	262	262	262	262	262	262	262	262	262
skor_totalEW	Pearson Correlation	.357**	.542**	.589**	.654**	.639**	.618**	.462**	.691**	.483**	.454**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	262	262	262	262	262	262	262	262	262	262	262

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

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

3. **Attitude towards Brand**

Correlations

		AB1	AB2	AB3	AB4	AB5	skor_totalAB
AB1	Pearson Correlation	1	.647**	.644**	.504**	.660**	.808**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	262	262	262	262	261	262

		AB1	AB2	AB3	AB4	AB5	skor_totalAB
AB2	Pearson Correlation	.647**	1	.687**	.588**	.713**	.853**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	262	262	262	262	261	262
AB3	Pearson Correlation	.644**	.687**	1	.674**	.715**	.880**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	262	262	262	262	261	262
AB4	Pearson Correlation	.504**	.588**	.674**	1	.649**	.810**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	262	262	262	262	261	262
AB5	Pearson Correlation	.660**	.713**	.715**	.649**	1	.880**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	261	261	261	261	261	261
skor_totalAB	Pearson Correlation	.808**	.853**	.880**	.810**	.880**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	262	262	262	262	261	262

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

4. **Purchase Intention**

Correlations

		PI1	PI2	PI3	PI4	PI5	skor_totalPI
PI1	Pearson Correlation	1	.619**	.567**	.651**	.567**	.808**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	262	262	262	262	262	262
PI2	Pearson Correlation	.619**	1	.643**	.651**	.611**	.844**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	262	262	262	262	262	262
PI3	Pearson Correlation	.567**	.643**	1	.615**	.616**	.831**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	262	262	262	262	262	262
PI4	Pearson Correlation	.651**	.651**	.615**	1	.624**	.850**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	262	262	262	262	262	262
PI5	Pearson Correlation	.567**	.611**	.616**	.624**	1	.828**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	262	262	262	262	262	262

skor_totalPl	Pearson Correlation	.808**	.844**	.831**	.850**	.828**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	262	262	262	262	262	262

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

APPENDIX F: RESEARCH DATA RELIABILITY TEST RESULTS

1. Consumer Trust

Case Processing Summary

		N	%
Cases	Valid	262	100.0
	Excluded[a]	0	.0
	Total	262	100.0

Reliability Statistics

Cronbach's Alpha	N of Items
.884	11

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

2. Acceptance of e-WOM

Reliability Statistics

Cronbach's Alpha	N of Items
.742	10

3. Attitude towards Brand

Reliability Statistics

Cronbach's Alpha	N of Items
.901	5

4. Purchase Intention

Reliability Statistics

Cronbach's Alpha	N of Items
.888	5

APPENDIX G: CLASSICAL ASSUMPTION TEST RESULT

1. Normality Test Result

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		262
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.55845908
Most Extreme Differences	Absolute	.072
	Positive	.041
	Negative	-.072
Kolmogorov-Smirnov Z		1.173
Asymp. Sig. (2-tailed)		.127

a. Test distribution is Normal.

b. Calculated from data.

2. Multicollinearity Test Result

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1 (Constant)	4.291	1.349		3.180	.002		
consumer trust	.035	.027	.071	1.277	.203	.825	1.213
acceptance of e-wom	.093	.032	.155	2.918	.004	.893	1.119
attitude towards brand	.459	.051	.497	9.022	.000	.831	1.204

a. Dependent Variable: purchase intention

3. Heteroscedasticity Test Result

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	.112	.896		.125	.901
consumer trust	.007	.018	.027	.400	.690
acceptance of e-wom	.042	.021	.128	1.958	.051
attitude towards brand	.002	.034	.004	.054	.957

a. Dependent Variable: AbsUt

APPENDIX H: FEASIBILITY TESTING MODEL RESULT

1. The Coefficient of Determination (R^2) Result

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.591[a]	.349	.342	2.57329

a. Predictors: (Constant), attitude towards brand, acceptance of e-wom, consumer trust

b. Dependent Variable: purchase intention

2. F-test Result

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	917.527	3	305.842	46.187	.000[a]
	Residual	1708.431	258	6.622		
	Total	2625.958	261			

a. Predictors: (Constant), attitude towards brand, acceptance of e-wom, consumer trust

b. Dependent Variable: purchase intention

APPENDIX I: HYPOTHESIS TESTING RESULT

Multiple Regression Result and t-test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.291	1.349		3.180	.002
	consumer trust	.035	.027	.071	1.277	.203
	acceptance of e-wom	.093	.032	.155	2.918	.004
	attitude towards brand	.459	.051	.497	9.022	.000

a. Dependent Variable: purchase intention