

**"Influence of Self-Efficacy, and Perceived Ease Of Use, Perceived Usefulness Behavioral Intention To Purchase Online In Tokopedia With Perceived Risk, As Variable Mediation (Studies in Society Padang)"**

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**Abstract:** This study aims to determine the effect of self-efficacy, and Perceived Ease of Use, Perceived Usefulness Against Behavioral Intention in TOKOPEDIA Online Purchase Transactions with Perceived Risk, as a mediating variable (Study in Padang City Communities) ". This research is explanatory with quantitative methods. The sampling technique used in this study was purposive sampling for customers who had shopped at the Tokopedia site, with a sample of 135 respondents. this research uses Partial Least Square with SmartPLS 3.0 program. The Results Showed that Self -efficacy, Perceived Ease of Use, Perceived Usefulness TOKOPEDIA Against Behavioral Intention in Online Purchase Transactions with Perceived Risk, as a mediating variable Self-efficacy Self-efficacy influences behavior towards positivity and significance, then Perceived Ease of Use Perceived Risk, as a mediating variable The implication of this research is to Increase Self-efficacy, Perceived Ease of Use, Perceived Usefulness will Increase Online TOKOPEDIA Behavioral Intention on Purchase Transactions with Perceived Risk, as a mediating variable

*Keywords* : Self-efficacy, Perceived Ease of Use, Perceived Usefulness Behavioral Intention

#### **PRELIMINARY**

One company that is the largest e-commerce in Indonesia is Tokopedia. Tokopedia is selling the online based company in Indonesia. Since formally launched Tokopedia managed to become one company based online

purchase growing so rapidly. Data from iPrice (2019) map competition top ten e-commerce Indonesia based on the average number of visitors per month, ranking applications (AppStore and PlayStore) and population in social media.

Toko Online	Pengunjung Web Bulanan	Ranking AppStore	Ranking PlayStore	Twitter	Instagram	Facebook	Jumlah Karyawan
1 Tokopedia	137,200,900	#2	#2	192,100	1,148,900	6,049,900	2,677
2 BL Bukalapak	115,256,600	#3	#4	163,500	713,700	2,423,200	2,575
3 Shopee	74,995,300	#1	#1	69,300	2,164,100	14,409,600	2,748
4 Lazada	52,084,500	#4	#3	365,300	1,173,200	28,245,000	2,212
5 Blibli	32,597,200	#7	#6	483,300	627,400	8,244,800	1,212
6 JD ID	10,656,900	#5	#5	22,800	406,300	778,300	1,021
7 Orami	8,380,600	#28	#28	6,200	72,900	357,600	106
8 Sociolla	4,838,300	n/a	n/a	700	862,800	4,900	157
9 Zalora	4,343,000	#6	#8	66,800	337,500	7,719,000	466
10 Bhinneka	3,446,500	#25	#19	71,400	40,200	1,029,400	547

**Figure 1.1**  
**The competitive landscape the top ten e-commerce Indonesia**  
*Source: Survey IPrice 2019*

TokopediaFirst positions e-commerce websites that are frequented by the data iPricequarter 1 2019 beat Lazada and Blibli. Shopee and other e-commerce Tokopedia an e-commerce company based in Indonesia and selling online. In building the security, convenience and consumer confidence this Tokopedia collaborated with 13 national logistics companies, from Pos Indonesia, JNE, TIKI, until the Go-Go-Jek Send. Even the latest innovation from Tokopedia itself for sellers who are in the same location as the buyer no shuttle service on the same day. Traders also do not need to start to build a logistics network, because they live to integrate into the store with the Tokopedia network. "Because of only 36% of adults who already have an account,

By carrying out the business model and the mall online marketplace, Tokopedia allows individuals, small shops and brands to open and manage online stores. Since its launch until the end of 2015, Tokopedia's basic services can be used by everyone for free.Tokopedia.com officially launched to the public on 17 August 2009 under the auspices of PT. Tokopedia founded by William Tanuwijaya and Leontinus Edison on February 6, 2009. PT Tokopediaget seed funding (initial

funding) from PT IndonusaDwitama in 2009. Then in the following years, Tokopedia returned an injection of cash from global venture capitalists like East Ventures (2010), CyberAgent Ventures (2011), NetPrice (2012), and SoftBank Ventures Korea (2013). Then in October 2014, Tokopedia managed to make history as the first technology company in Southeast Asia, which received an investment of USD 100 million or Rp 1.2 trillion from Sequoia Capital and SoftBank Internet and Media Inc. (SIMI). On April 2016,

Among the results of existing research about online shopping, there is one variable that is interesting to study. These variables are self-efficacy, self-efficacy is something that is felt illustrates the trust that consumers in using innovation (Koksal, 2016). It can also be described as an assessment of a person's ability to use certain technologies to perform certain tasks (Venkatesh et al., 2003). Self-efficacy is rooted in the Social Cognitive Theory (SCT) by Bandura (1986). According to Davis (1989), perception self-efficacy similar to that perceived usefulness. However, Gu et al. (2009) showed that self-efficacy perception is antecedent to perceived ease of use Ecomers

Among the results of existing research on shopping *online*, there is one

variable that is interesting to study. The variable is the perceived risk. The concept of perceived risk is defined as the risk arising from the uncertainty and consumers' perception of the consequences of the loss that will be suffered on the purchase of a product (Lee, 2016). Consumer perceptions of risk also affect business buying and selling on the internet. Consumers' ability to anticipate the risk that they will be receiving can increase customer satisfaction with the goods to be bought and the shopping experience on the Internet (Lee, 2016). Given the scene of the online transaction is in the virtual world, the element of uncertainty is very high. Traded goods also is virtual, meaning that the goods are only presented in the form of better information

Habitual consumers in receiving Internet technology has previously been described by Davis (1989) in his research on a person's behavior in accepting technological developments. According to Davis (1989), two things affect a person in receiving and using technological developments, ie the perception of ease (perceived ease of use), and perceptions of benefits (perceived usefulness). If a technology is considered easy to use and can provide benefits that a person tends to be keen to accept and use these technologies. Similarly, the use of the Internet as a medium for shopping, consumers now tend to be interested in shopping via the internet if they are shopping in an online ticket site or that is easy to learn and use,

Phenomena is supported by some of the results of research on the factors that influence consumer behavior Indonesia to purchase on-site e-commerce sites that mention that some of the factors that influence consumers to shop online is their perception of internet technologies such as perceived ease (perceived ease of use), and perceptions of benefits (perceived usefulness).

Research conducted by Dimas, et al (2015) regarding the factors that influence consumers to shop at one of the e-commerce in Indonesia, namely OLX.CO.ID states that perceived ease of use (perceived ease of use), and perceptions of benefits (perceived usefulness) into factors that influence consumer behavior in shopping at the online site.

Based on the background, while the objectives of this research are: 1. how to influence *Self-efficacy* to *perceived Risk* Online Purchase Transaction Tokopedia (Studies in Society Padang) 2. How *Self-efficacy* influences on Behavioral Intention Online Purchase Transaction Tokopedia (Studies in Society Padang) 3. How does the influence of Perceived Ease Of Use against, Perceived Risk in Online Purchase Transactions Tokopedia (Studies in Society Padang) 4. How does the influence of Perceived Ease Of Use against *behavioral intention* Online Purchase Transaction TOKOPEDIA (Studies in Society Padang) 5. How does the influence of the Perceived Risk Perceived Usefulness No Purchase Online Tokopedia (Studies in Society Padang) 6. How Perceived Usefulness influence on *behavioral Intention* Online Store Purchase Transaction Pedia (Studies in Society Padang) 7. How does the influence of Perceived Risk on *behavioral Intention* Online Purchase Transaction Tokopedia (Studies in Society Padang) 5. How *Self-efficacy* influences on Behavioral Intention Online Purchase Transaction Tokopedia with perceived Riskas mediation (Studies in Society Padang) 6. How does the influence of Perceived Ease Of Use Behavioral Intention to Purchase Transaction Online Tokopedia with *perceived Riskas* mediation (Studies in Society Padang) 7. How Perceived Usefulness influence on Behavioral Intention Online Purchase Transaction Tokopedia with *perceived Risk* as mediation (Studies in Society Padang)

## STUDY LITERATURE AND HYPOTHESES

### **Behavioral Intentions**

According to Olson and Peter (2012), Behavioral Intentions is a proposition that relates to the impending action. So it can be said that behavioral Intentions comes after consumer perceives a service or product offered. behavioral Intentions deemed to include a return visit and recommendation (Han and Ryu, 2010) you can predict future consumer behavior and consumer intentions to recommend.

PeScan has also been included in the behavioral component of attitude Intentions, if positive, it can generate customer loyalty (Han and Ryu, 2010). When the beneficial behavioral component, which is the purpose of the service provider, the customer positively affirm their chances to re-visit the provider and then spread positive review to others with whom they are associated.

Qin and Prybotuk (2010) in research related to behavioral Intentions use indicators to predict behavioral Intentions, as follows:

1. Recommendation.
2. Intention to eat at the same place.
3. Say good things about the venue.
4. Buy more

### **Self Efficacy**

perceived self-efficacy illustrates the trust that consumers in using innovation (Koksal, 2016). It can also be described as an assessment of a person's ability to use certain technologies to perform certain tasks (Venkatesh et al., 2003). Self-efficacy is rooted in the Social Cognitive Theory (SCT) by Bandura (1986). According to Davis (1989), the perception of self-efficacy similar to that perceived usefulness. However, Gu et al. (2009) showed that self-efficacy perception is antecedent to perceived ease of use

### Ecomers

Greogory (2011) defines Self Efficacy as confidence to know that their ability to perform some form of control over one's own benefit and events in environmental surroundings. According Ormrod (2008) Self-efficacy is the belief that one is capable of running a certain behavior to achieve certain goals. An important issue regarding the concept of self-efficacy and self-efficacy measurement was the specific nature, special accordance with the field situation, or particular circumstances.

According Kulviwat et al (2016) indicators used to measure the variables Perceived **Self Efficacy** are:

1. using Alone
2. Have time to mengunakanya
3. Having knowledge
4. Having skills

### **Perceived Risk**

According to Koenig-Lewis et al. (2010), the perceived risk associated with the probability that something will happen and the consequences of the results is usually undesirable when it occurs. The vagueness of mobile banking services, the main features of the other services, causing hardship to the customers in the evaluation of the service before consumption. Thus, consumers tend to worry about security issues. For example, customers are concerned about the possibility that their money or personal information may be transferred to other parties without consent when transacting via E-Commerce Technology (Hanafizadeh et al., 2014; Ramdhony&Munien, 2013). IDT also incorporates the perceived risk as a factor affecting the use of new technologies.

Schiffmann and Kanuk (2015) define the perceived risk as to the uncertainty faced by consumers when consumers can not foresee or predict the consequences of a decision to buy a product. The concept of perceived risk is defined as the risk arising from the

uncertainty and consumers' perception of the consequences of the loss that will be suffered on the purchase of a product (Downling & Staeling, 2014).

According to Masoud (2013) Dimensions contained in the perceived risk of which is

1. *Financial risk*,  
*Financial risk* translated as the potential loss, including consumer inconvenience by the use of credit cards online that proved to be the major barrier to online shopping (Maignan and Lukas, 2014).
2. *product risk*  
*product risk* is a view towards the purchase of products that may not match the desire and loss that occurs when a product does not achieve the expected performance (Kim et al., 2012).
3. *time risk*  
*time risk* is the view that time, comfort or effort may be wasted when the purchased product repaired or replaced (Hanjun et al., 2014). Time risk including the occurrence of discomfort when shopping online, often also results in difficulty navigating forms and submit orders or products that will be accepted pending (Forsythe et al., 2006).
4. *delivery risk*  
The potential loss of product-related shipment is lost, damaged products and products *that* misdirected (Dan et al., 2017).
5. *Social risk*  
Referring to the perception that the product purchased is not approved by family and friends (Li & Zhang, 2012).
6. *Information security risk*  
Consumers can learn about the value of products through the site's features such as quality of product information, transaction

and delivery capabilities, and quality of service efficiency; However, if there is no mechanism attached to information security, online shopping intention will be affected. Information security factor can be used depending on the capabilities of the Internet retailers to meet consumer expectations in a virtual environment online shopping (Chang & Chen, 2012).

#### **Perceived Usefulness**

*Perceived Usefulness* defined as the extent to which a person believes that using a particular system would enhance his job performance. The main reason people exploit the internet banking system is that they find the system useful for their banking transactions (Sentosa et al., 2012).

Davis (1989), perceived ease of use of technology is defined as a measure in which a person believes that the computer can be easily understood and used. This definition is also supported by Wibowo (2006) which states that the perception of the ease of use of technology is defined as a measure in which a person believes that the technology can be easily understood and used. Davis et al. (1989) and Davis (1993) define the perceived ease of use as a measure of where the user in future assume a barrier-free system. Davis (1989) mentions the indicators used to measure the perceived ease of use that is easy to learn, flexible, able to control the work, and easy to use.

According Kulviwat et al (2016) indicators used to measure variables Perceived usefulness is:

1. help to be more effective
2. help being lebih efektif
3. save me time to use it
4. the fewest steps to accomplish what you want

5. making the task easier to accomplish

### **Perceived Ease of Use**

Persepsi ease (perceived ease of use) is a person's belief in the use of a technology which can be easily used and understood, research previously shown that the perceived ease of positive influence on the attitude of the use of technology.

empirical studies of Al-Somali et al. (2008) who took the subject of research in Saudi Arabia, showed that the perceived ease of influencing attitudes Tokopedia E-commerce users. The sample used in this study is the community Saudi Arabia randomly selected.

Perception individuals with regard to ease of use of a computer (perceived ease of use) is the degree to which an individual believes that using a particular system would be free of errors. This perception then will have an impact on behavior, ie the higher one's perception of the ease of use of the system, the higher the level of utilization of information technology (Nizaruddin, 2014).

*Perceived Ease Of Use* defined as a level of trust people that use technology will bring them free from mental and physical effort (Gardner and Amoroso, 2004).

According Kulviwat et al (2016) indicators used to measure variables Perceived Ease of Use are:

1. Easy to use
2. learn to use it quickly
3. easy to remember how to use
4. Easy to learn to use.

Research done by Alawan et al (2016) found that highly affects the Self Efficacy *Perceived Risk*, Then strengthened by a study done by Sentosa et al (2016) and Reinforced By a study to be done Runiar Yang (2016) found similar results

H1: Self-efficacy influence on perceived Risk Online Store Purchase Transaction Pedia (Studies in Society Padang)

Geogory (2011) defines Self Efficacy as the confidence to know that their ability to perform some form of control over one's own benefit and events in the surrounding environment. According to Ormrod (2008) Self-efficacy is the belief that one is capable of running a certain behavior to achieve certain goals. An important issue regarding the concept of self-efficacy and self-efficacy measurement was the specific nature, special accordance with the field situation, or particular circumstances. Research done by Alawan et al (2016) found that highly affects the Self Efficacy Behavioral Intention, then strengthened by a study done by Sentosa et al (2016) and Reinforced By a study to be done Runiar Yang (2016) found similar results

H2: Self-efficacy influence on behavioral Intention Online Purchase Transaction TOKOPEDIA (Studies in Society Padang)

Results of research conducted by Alalwa et al. (2016) showed that behavioral intentions (behavioral intention) are strongly influenced by the perceived usefulness, perceived ease of use, and perceived risk. Similarly, in the context of an online shopping system, if the user thinks that the system is useful, then they are more likely to accept it. Therefore, according to TAM, it was hypothesized that Public Works will have a significant positive effect on the Adoption of e-commerce users. According to TAM, the direct effect of PEOU and PU explained by an increase in PEOU, which results in improved performance by storing the effort required to do the same job.

Sharma et al. (2015) tested the model of neural network that is capable

of analyzing all the independent variables, such as Perceived Risk, trust, perceived usefulness, perceived ease of use, attitude and variable other demographics, while perceived ease of use and variable other demographics were not significant predictors of adoption of E-commerce Cheng (2014) states that the perceived usefulness (PU), perceived ease of use (PEOU), perceived enjoyment (PE), and compatibility play an important role in influencing the learners' intention to use m-learning. private innovation can moderate the effects of PU, PEOU, and compatibility on the intention to use m-learning except for PE effect on the intention to use m-learning.

H3: Perceived Ease of Use effect on Perceived Risk in Online Purchase Transactions TOKOPEDIA (Studies in Society Padang)

Rauniar (2014) examined the behavior of individual adoption in using social networking site Facebook. Influence on the intention to use social networks based on perceived ease of use (EU), the user's critical mass (CM), a social networking site capability (CP), perceived playfulness (PP), trustworthiness (TW), and perceived usefulness (PU) tested from 398 users of Facebook were collected from a web-based questionnaire survey. The results show that the social media TAM revised model proposed in this study supports the hypothesis of all social media usage behavior. These results provide evidence for the importance of the key variables in addition to TAM in considering user engagement on social media sites and other business strategies related to social media to increase profits. Research conducted by Jamshidi & Hussin (2016) concluded that religiosity in the TAM model thereby increasing the intention to use. Meanwhile, perceived usefulness, perceived ease of use and attitude explains the low level of variance regarding the intention to use (intention

to use), by adding perceived religiosity in the TAM model, this construction contributes to an increase in the variance.

H4: Perceived Ease of Use affect the *Behavioral Intention Online Purchase Transaction Tokopedia (Studies in Society Padang)*

Mansour (2016) suggested that positive messages Perceived Usefulness has an influence on the Perceived Risk) Before reaching a purchase decision, consumers must go through several stages of Perceived Usefulness is defined as the extent to which a person believes that using a particular system would enhance or her job performance. The main reason people exploit Tokopedia E-commerce systems is that they find a useful systems for their transactions (Sentosa et al., 2012).

H5: Perceived usefulness effect on Perceived Risk in Online Purchase Transactions Tokopedia (Studies in Society Padang)

Rauniar (2014) examined the behavior of individual adoption in using social networking site Facebook. Influence on the intention to use social networks based on perceived ease of use (EU), the user's critical mass (CM), a social networking site capability (CP), perceived playfulness (PP), trustworthiness (TW), and perceived usefulness (PU) tested from 398 users of Facebook were collected from a web-based questionnaire survey. The results show that the social media TAM revised model proposed in this study support the hypothesis of all social media usage behavior. These results provide evidence for the importance of the key variables in addition to TAM in considering user engagement on social media sites and other business strategies related to social media to increase profits. Research conducted by Jamshidi & Hussin (2016) concluded that religiosity in the TAM model thereby increasing the

intention to use. Meanwhile, perceived usefulness, perceived ease of use and attitude explains the low level of variance regarding the intention to use (intention to use), by adding perceived religiosity in the TAM model, this construction contributes to an increase in the variance.

H6: Perceived usefulness effect on Behavioral Intention Online Purchase Transaction Tokopedia (Studies in Society Padang)

According to Koenig-Lewis et al. (2010), the perceived risk associated with the probability that something will happen and the consequences of the results is usually undesirable when it occurs. The vagueness of mobile banking services, the main features of the other services, causing hardship to the customers in the evaluation of the service prior to consumption. Thus, consumers tend to worry about security issues. For example, customers are concerned about the possibility that their money or personal information may be transferred to other parties without consent when transacting via E-Commerce Technology (Hanafizadeh et al., 2014; Ramdhony&Munien, 2013). IDT also incorporate the perceived risk as a factor affecting the use of new technologies.

H7: perceived Risk effect on Behavioral Intention Online Purchase Transaction Tokopedia (Studies in Society Padang)

Research done by Alawan et al (2016) found that Perceived Risk as a mediating variable in speaking about the relationship Self Efficacy against Behavioral Intention, then strengthened by a study done by Sentosa et al (2016) and Reinforced By a study to be done Ruliar Yang (2016) found similar results  
H8: Self-efficacy influence on Behavioral Intention to Perceived Risk as

mediation Online Purchase Transaction TOKOPEDIA (Studies in Society Padang)

Research done by Alawan et al (2016) found that Perceived Risk as a mediating variable in speaking about the relationship Perceived Ease of Use to Behavioral Intention, then strengthened by a study done by Sentosa et al (2016) and Reinforced By a study to be done Ruliar Yang (2016) found similar results Perceived ease (perceived ease of use) is a person's belief in the use of a technology which can be easily used and understood. Several previous studies have shown that the perceived ease of positive influence on the attitude of the use of technology.

H9: Perceived Ease of Use influence on Behavioral Intention Online Purchase Transaction Tokopedia with Perceived Risk as mediation (Studies in Society Padang)

Mansour (2016) suggested that the two dimensions of trust, namely the integrity and credibility have influence positive messages against perceived benefits (perceived usefulness) and exert both directly and provide a direct positive effect on the attitude (attitude) towards adoption of Internet banking and behavioral intentions (behavioral intention) , Therefore, the importance of increasing the perceived usefulness in improving the attitude in the use of technology.

H10: Perceived usefulness effect on Behavioral Intention to Perceived Risk as mediation Online Purchase Transaction Tokopedia (Studies in Society Padang)

Based on existing studies, the framework in this study are as follows:



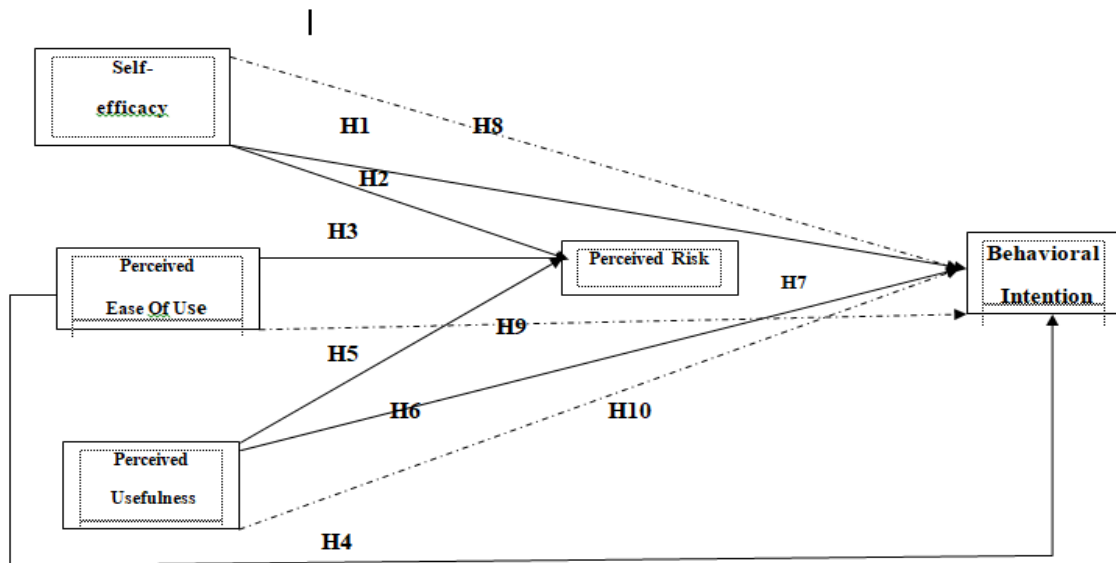


Figure 2 Model Theoretical Framework Research

**RESEARCH METHODS**

**Population and Sample**

The population in this study is The people of Padang who transact using *online Tokopedia*. The number of samples set out in this study was 135 respondents. The sampling technique used in this research is purposive sampling. Definition of purposive sampling according to Sekaran (2011) is a technique used to take samples with special consideration they deserve for the research sample. The sample selection criteria are:

**Data collection technique**

The data collection techniques used in this study is the documentation and questionnaires.

- a. Documentation, which collects data through files or reports related to the problems examined so that it can be used in research (Hartono, 2011). Data collection through the documentation in this study was obtained from reports issued by the

relevant parties and can be used as the data in the study.

- b. The questionnaire, questionnaires are structured techniques used to collect data that consists of a series of questions, written or oral, to respond to the answer (Malhotra, 2009).

**Analysis Method**

Based on the hypothesis, a tool used for data analysis in this research is to use software SmartPLS 3.0 starting from the measurement model (outer model), structural model (inner model), and testing hypothesis. Additionally, to test the mediating effect used methods of variance accounted for (VAF) and bootstrapping in the distribution of indirect influence because they were considered more appropriate because it does not require any assumptions about the distribution of variables. To calculate the VAF can use the formula (Hair et al., 2010) as follows:

$$VAF = \frac{\text{indirect influence}}{\text{direct influence} + \text{indirect influence}}$$

If the value of VAF above 80% then it shows the role of M as a full mediator (full mediation). M categorized

as partial mediator if VAF values ranged from 20% to 80%, but if VAF is less than 20% can be concluded that almost no mediating effect.

**variable Operations**

The variables used in this study are as follows:

1. Dependent Variables: 92
  - a. *behavioral Intention* (Y)
2. Independent variables
  - a. Self-efficacy (X1)
  - b. Perceived Ease Of Use (X2)
  - c. Perceived Usefulness (X3)
3. variable Mediation

a. perceived Risk (M)

**RESULTS AND DISCUSSION**

**characteristics of Respondents**

As for the characteristics of the respondents in this study were gender, age, education, past, monthly income, shopping frequency, and the types of products purchased on the site ever Shopee.

**Table 1.**  
**Characteristics of Respondents**

<b>Characteristics</b>	<b>F</b>	<b>P</b>
<b>Gender</b>		
Male	42	31.1
Woman	93	68.9
<b>Age</b>		
under 20 years	17	12.6
21 to 35 years	81	60.0
36 to 50 years	37	27.4
<b>Gender</b>		
PNS / TNI / Police	7	5.2
Employees BUMN /	6	4.4
College student	49	36.3
Employers / Self Employed	57	42.2
General employees	16	11.9
<b>Allowance / Income</b>		
RP 2,000,000 S / D RP 3,999,000	21	15.6
RP 4,000,000 S / D RP 5.999 million	93	68.9
Above RP 6,000,000	21	15.6
<b>Last education</b>		
High School Graduate / equivalent	35	25.9
Diploma	14	10.4
Bachelor degree	86	63.7
<b>Marital status</b>		
Single	55	40.7
Married	79	58.5
Widow widower	1	.7

By sex is known that the majority of respondents who participated in this study based on gender is female with a number of 93 respondents (68.90%). While the remaining 42 respondents

(31.10%) were male. These data indicate that the most frequent customers shop on the site pedia shop in Padang are women.

Based on the age it can be concluded that the respondents who shopped at Tokopedia site with an age range from 21 to 35 years that is equal to 60%, and followed by the customer with an age range of 36 to 50 years at 27.4%. This indicates that customers at Tokopedia Padang are in the age range 21-35 years, which can be categorized age range of young age.

most respondents characteristics based on the work that is an entrepreneur / self-employed as much 42.2 % Or about 57 While the fewest respondents who work as PNS / TNI / Police

Composition distribution among respondents with a background of money income per month. Results showed that respondents predominantly have an income of income Until Rp 3,000,000 Rp 5.999 million, -as much as 68.9%. Respondents then the smallest is under Rp 2.000.000, -

Based Education level results show that respondents have a level of education dominated S1 as much 83 and 63.7 % Accompanied by respondents high school graduates 35 and 25.9% among respondents with a composition

distribution background Marital Status. The results show that respondents have dominated Marital Status. Married as much 79 and 58.5% Of respondents who have not been accompanied by married by 55 and 40.7%

#### Data analysis

#### Measurement Model (Outer Model)

##### 1. convergent Validity

The data have been obtained from online questionnaires should be tested for validity and reliability. The research data were considered valid if the instrument used in the study were appropriate and can work according to its function. Convergent validity of the measurement model with reflective indicators assessed based on the correlation between the item score / component score is calculated by SmartPLS 3.0. The size of individual reflective said to be high if more than 0.70 correlated with the construct to be measured. However, to study the early stages of development measurement scale loading value 0.50 to 0.60 are considered sufficient (Ghozali, 2014). Loading value of each indicator variables of the study are shown in Table 2.

Table 2. Outer Loadings

table 4.11

Outer Loadings

	behavioral Intentions	Perceived Ease of Use	perceived Risk	perceived Usefulness	self Efficacy
BI1	0661				
BI2	0834				
BI3	0880				
BI4	0752				
PE1		0773			
PE2		0805			
PE3		0719			
PE4		0816			
PR1			0752		
PR2			0739		
PR3			0813		
PR4			0772		
PU1				0805	

	behavioral Intentions	Perceived Ease of Use	perceived Risk	perceived Usefulness	self Efficacy
PU2				0794	
pu3				0614	
PU4				0717	
PU5				0677	
SE1					0740
SE3					0795
SE4					0805

94

Source: Primary Data Olah with SmartPLS 3.0 (2019)

Based on the results of the data analysis found that the indicators of each study variable can be valid, because it has met convergent validity, where the value of the loading of the research instrument > 0.60. This indicates that each instrument of the research variables are appropriate and can work according to its function.

## 2. composite Reliability

Test reliability can be measured by two criteria: reliability and Cronbach alpha compositing. A variable is said to be reliable if the value dancronbach alpha composite reliability above 0.70. And is said to be reliable if the value of variable ST > 0.5.

	Cronbach's Alpha	rho_A	composite Reliability	Average Variance Extracted (AVE)
behavioral Intentions	0790	0809	0865	0618
Perceived Ease of Use	0788	0803	0861	0608
perceived Risk	0771	0774	0853	0592
perceived Usefulness	0745	0761	0832	0503
self Efficacy	0785	0782	0824	0609

Based on the results of data analysis can be concluded that all the variables in the study of composite reliability reliable because the value of each variable dancronbach alpha > 0.70. In addition the value of AVE each variable > 0.5.

## Structural Model (Inner Model)

Tests on structural models (inner model) is done by looking at the value of R-square is a goodness of fit test. Assessment models with PLS begins to see R-square values for each dependent variable. R-square value changes can be used to see the effect of the independent variable on the dependent variable, does have a substantive effect.

table 3  
Test Goodness of Fit - Inner Model (Structur Model)

	R Square	R Square Adjusted
behavioral Intentions	0737	0729
perceived Risk	0466	0454

table 3 shows the R-square value for the variable Behavioral Intentions is 0.737, meaning Behavioral Intentions influenced

by self-efficacy, Perceived Ease Of Use, Perceived Usefulness Perceived Risk 0.737atau 73.7%, while the remaining

26.3% is influenced by other factors. And the R-square value of the variable Perceived Risk is 0.466, Meaning that self-efficacy, Perceived Ease Of Use, Perceived Usefulness Perceived Risk affecting 46.6% while the remaining 53.4% is influenced by other factors. The higher the R-square value, the greater the ability of independent variables in explaining the independent variable so that a structural equation, the better.

### Hypothesis test

For testing of the hypothesis, it can be done using bootstrapping function in SmartPLS 3.0. untuk accept or reject the hypothesis can be made by looking at the value of the probability and the t-statistic. The hypothesis will be accepted if the value of t-statistic > t-table (1.96), and p-value < 0.05.

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O / STDEV )	P Values
Self Efficacy -> Behavioral Intentions	0173	0172	0064	2,683	0008
Self Efficacy -> Perceived Risk	0121	0114	0070	2,718	0008
Perceived Ease of Use -> Behavioral Intentions	0048	0051	0081	2,599	0005
Perceived Ease of Use -> Perceived Risk	0535	0533	0117	4,575	0000
Perceived Usefulness -> Behavioral Intentions	0117	0414	0082	5084	0000
Perceived Usefulness -> Perceived Risk	0194	0105	0131	2,916	0004
Perceived Risk -> Behavioral Intentions	0379	0377	0066	5760	0000

Table 4 shows the test of direct influence of the independent variables and the dependent variable. Based on the above table it can be concluded that:

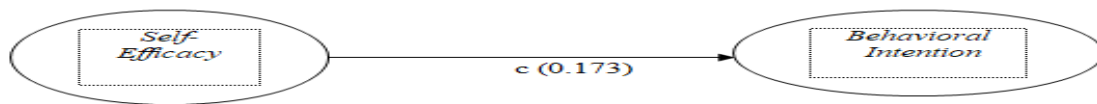
1. Hypothesis 1 received variable *self Efficacy* effect on the Behavioral Intentions for the value of t-statistic (2,683) > T-table (1.96) and the p-value (0,008) < 0.05
2. Hypothesis 2 received variable Self Efficacy variables affect the perceived risk because the value of t-statistic (2718) > t-table (1.96) and the p-value (0.008) < 0.05.
3. Hypothesis 3 received variable Variables Perceived Ease of Use affect the Behavioral Intentions, because the value of t-statistic (2599) > t-table (1.96) and the p-value (0.005) < 0.05.
4. Hypothesis 4 received variable Variables Perceived Ease of Use affect the Behavioral Intentions, because the value of t-statistic (4,575) > T-table (1.96) and the p-value (0.000) < 0.05
5. Hypothesis 5 is accepted that the variable Perceived Usefulness variables affect the Behavioral Intentions, because the value of t-statistic (5084) > T-table (1.96) and the p-value (0000) < 0.05.
6. Hypothesis 6 received variable Perceived Usefulness variables affect the perceived risk because the value of t-statistic (2,916) > T-table (1.96) and the p-value (0,004) < 0.05.
7. Hypothesis 7 received variable Variables, variables affect the Perceived Risk Behavioral Intentions, because the value of t-

statistic (5.760) > t-table (1.96)

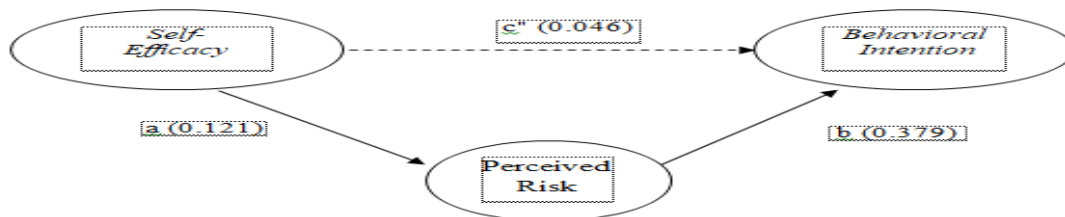
and the p-value (0.000) < 0.05

**Mediation Effect Test**

**Mediation Self-Efficacy Test of the Behavioral Intention Through Perceived Risk**



**Gambar 3**  
**Model Pengaruh Langsung**



**Gambar 4.**  
**Model Pengaruh Tidak Langsung**

The following is an analysis of variance accounted for (VAF) mediation Self-Efficacy test against Intention Through Behavioral Risk Perceived as a mediating variable.

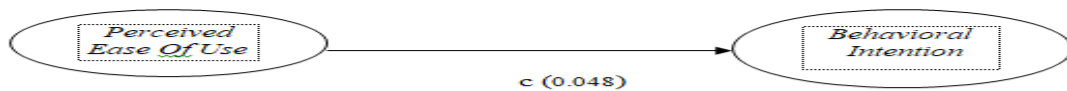
$$VAF = \frac{\text{pengaruh tidak langsung}}{\text{pengaruh langsung} + \text{pengaruh tidak langsung}}$$

$$VAF = \frac{0.046}{0,173 + 0.046} = 21.0\%$$

The above calculation shows the test results of variance accounted for (VAF) test variables mediation Mediation Self-Efficacy Test on Behavioral Intention Through Perceived Risk with 21:00% value. These results show the level of mediation partially (partial) by category  $VAF \leq 20\% \leq 80\%$ . Therefore it can be concluded that the Perceived Risk partially mediate or part (partial mediation) the relationship between Self-Efficacy and Behavioral Intention

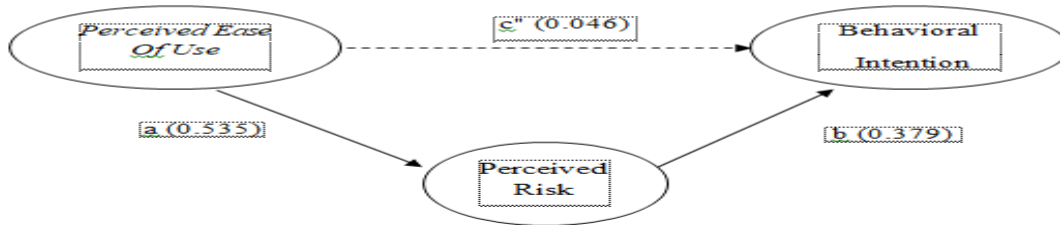
**Mediation Perceived Ease Of Use of the Behavioral Intention Through Perceived**

**Risk**



**Gambar 6**  
**Model Pengaruh Langsung**

i. *triangle* PLS-SEM Model, koefisien jalur a dan b harus signifikan.



**Gambar 7**  
**Model Pengaruh Tidak Langsung**

The following is an analysis of variance accounted for (VAF) test mediating variables Perceived Ease Of Use of the Behavioral Intentions through Perceived Risk as a mediating variable.

$$VAF = \frac{\text{pengaruh tidak langsung}}{\text{pengaruh langsung} + \text{pengaruh tidak langsung}}$$

$$VAF = \frac{0.203}{0.048 + 0.203} = 80.9\%$$

The above calculation shows the test results of variance accounted for (VAF) test variable Test mediation Mediation Perceived Ease Of Use of the Behavioral Intentions through Perceived Risk, with a value of 80.90%. These results show the level of Mediation Full VAF category > 80%. Therefore it can be concluded that the Perceived Risk Mediation mediates Full (Full Mediation relationship between

Perceived Ease Of Use of the Behavioral Intentions

**Mediation Test against Behavioral Intention Perceived Usefulness Perceived Risk Through**

The following is an analysis of variance accounted for (VAF) test mediating variables Perceived Ease Of Use of the Behavioral Intentions through Perceived Risk as a mediating variable.

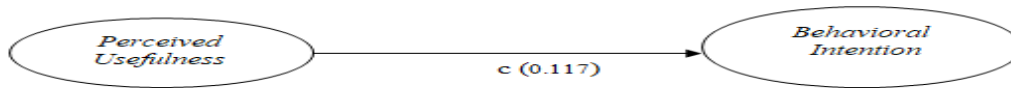
$$VAF = \frac{\text{pengaruh tidak langsung}}{\text{pengaruh langsung} + \text{pengaruh tidak langsung}}$$

$$VAF = \frac{0.203}{0.048 + 0.203} = 80.9\%$$

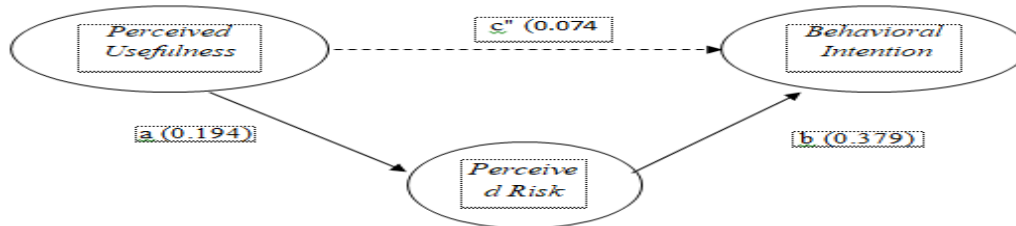
The above calculation shows the test results of variance accounted for (VAF) test variable Test mediation Mediation Perceived Ease Of Use of the Behavioral Intentions through Perceived Risk, with a value of 80.90%. These results show the level of Mediation Full VAF category > 80%. Therefore it can be concluded that the Perceived Risk Mediation mediates

Full (Full Mediation relationship between Perceived Ease Of Use of the Behavioral Intentions

**Mediation Test against Behavioral Perceived Risk Through  
Intention Perceived Usefulness**



**Gambar 4.2  
Model Pengaruh Langsung**



**Gambar 4.3**

The following is an analysis of variance accounted for (VAF) test mediating variables Perceived Usefulness of the Behavioral Intentions through Perceived Risk as a mediating variable.

$$VAF = \frac{\text{pengaruh tidak langsung}}{\text{pengaruh langsung} + \text{pengaruh tidak langsung}}$$

$$VAF = \frac{0.074}{0.117 + 0.074} = 38.6 \%$$

In determining the test mediation Perceived Usefulness of the Behavioral Intentions through Perceived Risk, it is necessary to mediation in the analysis procedure SEM VAF PLS method. Here is the analysis procedure of mediation by the method of VAF. The above calculation shows the test results of variance accounted for (VAF) test variable Test mediation Mediation Perceived Usefulness of the Behavioral Intentions through Perceived Risk, with a value of 38.6%. These results show the level of Mediation Full category VAF VAF  $\leq 20\% \leq 80\%$  Therefore, it can be concluded that the Perceived Risk Mediation Part or (partial mediation) the relationship between Perceived Usefulness of the Behavioral Intentions.

**Discussion**

**PenAgainst garuhperceived Risk Self-efficacy**

The first hypothesis presented earlier *Self-efficacyto perceived*

*RiskOnline Purchase Transaction TOKOPEDIA (Studies in Society PadangBased on the results of tests that have been conducted, one hypothesis is accepted. This is because the value of t-statistics (2718) > t-table (1.96) and the p-value (0.008) < 0.05 That is, the better Self-efficacy consumer, Then the value of the perceived Riskcustomers will also be getting better. And vice versa. As well asTokopedia as one of the sites in Indonesia.Hal marketplace this can happen because the majority of respondents in this study were identical millennial generation close to the technological, including on-line shopping.*

The results of this study are supported by a study done by Alawan et al (2016) found that Self Efficacy is very influential and significant to Perceived Risk, then strengthened by a study done by Sentosa et al (2016) and Reinforced By study to What do Runiar (2016) found similar results



### **Against Self-efficacy influence Behavioral Intention**

The second hypothesis presented earlier *Self-efficacy to behavioral Intention* Online Purchase Transaction TOKOPEDIA (Studies in Society Padang) Based on test results that have been done, the second hypothesis is accepted. This is because the value of t-statistic (2,683) > T-table (1.96) and the p-value (0,008) < 0.05. That is, the better Self-efficacy consumer, The Behavioral Intention customer will also be getting better.

According to the results of a large partially respondent data in use by the millennial aged 21 to 35 so that the Self-efficacy is very good in influencing customer *Behavioral Intention*, then Tokopedia in use by the aged 36 to 50 years, in terms of procurement of technology is still lacking. Self Efficacy must continue to improve so that consumers have confidence using the innovations of facilities Online owned by Tokopedia.

### **Effect of Perceived Ease of Use Against Perceived Risk**

The third hypothesis presented earlier *Perceived Ease of Use Against Perceived Risk* Online Purchase Transaction TOKOPEDIA (Studies in Society Padang) Based on the results of testing that has been done, hypothesis 3 is accepted. This is because the value of t-statistic (4,575) > T-table (1.96) and the p-value (0.000) < 0.05. That is, the better Perceived Ease of Use consumer, then perceived Risk customers also will get better.

The results of this study are supported by a study done Alalwa et al. (2016) showed that behavioral intentions (behavioral intention) is strongly influenced by the perceived usefulness, perceived ease of use, and perceived risk. Similarly, in the context of online shopping system, if the user thinks that the system is useful, then they are more

likely to accept it. Therefore, according to TAM, it was hypothesized that Public Works will have a significant positive effect on the Adoption of e-commerce users. According to TAM, the direct effect of PEOU and PU explained by an increase PEOU, which results in improved performance by storing the effort required to do the same job.

### **Pengaruh Perceived Ease of Use Against Behavioral Intention**

The fourth hypothesis presented earlier *Perceived Ease of Use Against Perceived Risk* Online Purchase Transaction TOKOPEDIA (Studies in Society Padang) Based on the results of testing that has been done, hypothesis 4 is accepted. This is because because the value of t-statistic (2599) > t-table (1.96) and the p-value (0.005) < 0,05. Artinya, the better Perceived Ease of Use consumer, The Behavioral Intention pelanggan will also be getting better.

The results of this study are supported by a study done

Rauniar (2014) examined the behavior of individual adoption in using social networking site Facebook. Influence on the intention to use social networks based on perceived ease of use (EU), the user's critical mass (CM), a social networking site capability (CP), perceived playfulness (PP), trustworthiness (TW), and perceived usefulness (PU) tested from 398 users of Facebook were collected from a web-based questionnaire survey. The results show that social media TAM revised model proposed in this study support the hypothesis of all social media usage behavior. These results provide evidence for the importance of the key variables in addition to TAM in considering user engagement on social media sites and other business strategies related to social media to increase profits. Research conducted Jamshidi & Hussin (2016) concluded that religiosity in the TAM model thereby increasing the

intention to use. Meanwhile, perceived usefulness, perceived ease of use and attitude explains the low level of variance regarding the intention to use (intention to use), by adding perceived religiosity in the TAM model, this construction contributes to an increase in the variance.

#### **Pengaruh Against Perceived Usefulness Perceived Risk**

The hypothesis presented earlier 5 *Perceived Risk Perceived Usefulness to the Purchase Online No TransakTOKOPEDIA (Studies in Society Padang)* Based on the results of testing that has been done, Hypothesis 5 is accepted. This is because because the value of t-statistic (2,916) > T-table (1.96) and the p-value (0,004) < 0.05 That is, the better Perceived Usefulness consumers, The Perceived Risk customers also will get better

The results of this study are supported by a study done Mansour (2016) suggested that Perceived Usefulness influence positive messages on the Perceived Risk) Before reaching a purchase decision, consumers must go through several stages of Perceived Usefulness is defined as the extent to which a person believes that using a particular system would enhance or performance job. The main reason people exploit Tokopedia E-commerce systems is that they find useful system for their transactions (Sentosa et al., 2012).

#### **Pengaruh Perceived Usefulness Of Behavioral Intention**

The hypothesis presented earlier 6 *Perceived Usefulness of the Behavioral Intention on Purchase Online Store Pedia (Studies in Society Padang)* Berda sarkan the results of testing that has been done, hypothesis 7 is received. This is because because the value of t-statistic (5084) > T-table (1.96) and the p-value (0000) < 0.05 That is, the better Perceived Usefulness consumers,

then behavioral Intention customers also will get better

The results of this study are supported by a study done Rauniar (2014) examined the behavior of individual adoption in using social networking site Facebook. Influence on the intention to use social networks based on perceived ease of use (EU), the user's critical mass (CM), a social networking site capability (CP), perceived playfulness (PP), trustworthiness (TW), and perceived usefulness (PU) tested from 398 users of Facebook were collected from a web-based questionnaire survey. The results show that social media TAM revised model proposed in this study support the hypothesis of all social media usage behavior. These results provide evidence for the importance of the key variables in addition to TAM in considering user engagement on social media sites and other business strategies related to social media to increase profits. Research conducted Jamshidi&Hussin (2016) concluded that religiosity in the TAM model thereby increasing the intention to use. Meanwhile, perceived usefulness, perceived ease of use and attitude explains the low level of variance regarding the intention to use (intention to use), by adding perceived religiosity in the TAM model, this construction contributes to an increase in the variance.

#### **Pengaruh perceived Risk Against Behavioral Intention**

The hypothesis 7 presented earlier *perceived Risk Behavioral Intention to Purchase Transaction Online Store Pedia (Studies in Society Padang)* Berda sarkan the results of testing that has been done, hypothesis 7 is received. This is because because the value of t-statistic (5.760) > t-table (1.96) and the p-value (0000) < 0.05 That is, the better Perceived Risk consumers, then

behavioral Intention customers also will get better

The results of this study are supported by research Koenig-Lewis et al. (2010), the perceived risk associated with the probability that something will happen and the consequences of th 101 results are usually undesirable when occurs. The vagueness of mobile banking services, the main features of the other services, causing hardship to the customers in the evaluation of the service prior to consumption. Thus, consumers tend to worry about security issues. For example, customers are concerned about the possibility that their money or personal information may be transferred to other parties without consent when transacting via E-Commerce Technology (Hanafizadeh et al., 2014; Ramdhony&Munien, 2013). IDT also incorporate the perceived risk as a factor affecting the use of new technologies.

#### **Self-efficacy influence Behavioral Intention To Purchase Transaction Online Tokopedia with Perceived Risk as mediation**

The hypothesis presented earlier 8 Self-efficacy Toward Behavioral Intention Online Store Purchase Transaction Pedia (Studies in Society Padang) Berda sarkan the results of testing that has been done, hypothesis 8 is received. This is because the Mediation Self- Efficacy against Intention Through Perceived Behavioral RiskVAF value = 21:00% (partial mediation).That is, the better Mediation Self-Efficacy against Intention Through Perceived Behavioral Risk also will get better

The results of this study are supported by research Greogory (2011) defines Self Efficacy as confidence to know that their ability to perform some form of control over one's own benefit and events in the surrounding environment. According Ormrod (2008) Self-efficacy is the belief that one is

capable of running a certain behavior to achieve certain goals. An important issue regarding the concept of self-efficacy and self-efficacy measurement was the specific nature, special accordance with the field situation, or particular circumstances. Research done by Alawan et al (2016) found that Self Efficacy is very influential and significant to Behavioral Intention,

#### **Effect of Perceived Ease of Use Against Against Behavioral Intention to Perceived Risk as mediation**

The hypothesis presented earlier 9 Perceived Ease of Use Against Against Behavioral Intention with Perceived Risk as mediation Online Store Purchase Transaction Pedia (Studies in Society Padang) Berda sarkan the results of testing that has been done, the hypothesis 9 is received. This is because Mediation *Ease Of Use Through Behavioral Intention toward Perceived Risk*VAF value = 80.9% Mediation Full (Full Mediation).That is, the better Mediation Ease Of Use of the Behavioral Intention Through Perceived Risk also will get better

The results of this study are supported by research Alalwa et al. (2016) showed that behavioral intentions (behavioral intention) is strongly influenced by the perceived usefulness, perceived ease of use, and perceived risk. Similarly, in the context of online shopping system, if the user thinks that the system is useful, then they are more likely to accept it. Therefore, according to TAM, it was hypothesized that Public Works will have a significant positive effect on the Adoption of e-commerce users. According to TAM, the direct effect of PEOU and PU explained by an increase PEOU, which results in improved performance by storing the effort required to do the same job.

#### **Effect of Perceived Usefulness Against Against Behavioral Intention to Perceived Risk as mediation**

The hypothesis presented earlier  
10 Against Against Perceived  
Usefulness Perceived Risk Behavioral  
Intention to mediationBased on the  
results of testing that has been done,  
the hypothesis 9 is received. This is  
because the Perceived Usefulness  
Against Against Behavioral Intention to  
Perceived Risk as mediationThat is, th  
better Mediation Perceived Usefulness  
of the Behavioral Intention Through  
Perceived Risk also will get better

The results of this study are  
supported by research conducted  
Alalwa et al. (2016) showed that  
behavioral intentions (behavioral  
intention) is strongly influenced by the  
perceived usefulness, perceived ease of  
use, and perceived risk. Similarly, in the  
context of online shopping system, if the  
user thinks that the system is useful,  
then they are more likely to accept it.  
Therefore, according to TAM, it was  
hypothesized that Public Works will  
have a significant positive effect on the  
Adoption of e-commerce users.  
According to TAM, the direct effect of  
PEOU and PU explained by an increase  
PEOU, which results in improved  
performance by storing the effort  
required to do the same job.

## CONCLUSIONS AND SUGGESTIONS

Based on the results of this study  
concluded that:

1. *Self-efficacy* effect on *perceived Risk* Online Purchase Transaction Tokopedia (Studies in Society Padang)
2. Self-efficacy influence on *behavioral Intention* Online Purchase Transaction Tokopedia (Studies in Society Padang)
3. *Perceived Ease Of Use* effect on *perceived Risk* Online Purchase Transaction Tokopedia (Studies in Society Padang)
4. *Perceived Ease Of Use* effect on *behavioral Intention* Online Purchase Transaction Tokopedia (Studies in Society Padang)

5. *perceived Usefulness* effect on *perceived Risk* Online Purchase Transaction Tokopedia (Studies in Society Padang)
6. *perceived Usefulness* effect on *behavioral Intention* Online Purchase Transaction Tokopedia (Studies in Society Padang)
7. Perceived Risk Behavioral Intention affect the Online Purchase Transaction Tokopedia (Studies in Society Padang)
8. *Self-efficacy* effect on *behavioral Intention* through Perceived Risk on customers Tokopedia in the city of Padang. Perceived Risk partially mediate the relationship between self-efficacy and Behavioral Intention. This means that most of the effects of self-efficacy on Behavioral Intention mediated by Perceived Risk
9. Perceived Ease Of Use influence on Behavioral Intention via Perceived Risk on Tokopedia customers in Padang. Perceived Risk Full Mediation mediate the relationship between Perceived Ease Of Use and Behavioral Intention. This means that most of the effect of Perceived Ease Of Use of the Behavioral Intention mediated by Perceived Risk
10. *perceived Usefulness* effect on Behavioral Intention via Perceived Risk on Tokopedia customers in Padang. Perceived Risk partially mediate the relationship between Perceived Usefulness and Behavioral Intention. This means that most of the effect of the Behavioral Intention Usefulness 6 Perceived mediated by Perceived Risk

As for suggestions that can give  
researchers for further research are as  
follows:

Berikut suggestions for improvements  
that can be given to the future based on  
the results of the research were

obtained:

1. It is expected that in future studies to do sampling in other cities in West Sumatra who have behavioral Intentions Self-efficacy Intention To Purchase Transaction Online Tokopedia with Perceived Risk and Perceived Ease Of Use 103 Perceived Usefulness as a mediating variable with a larger sample.
2. The next Scan can also use the respondents pelanggan online from other companies that provide services E-commerce until he could be a comparison study. Because of this current study is confined to the customers Purchase Online Tokopedia In Padang Saja Urban Community.
3. The next Scan can also add independent variables with other variables that affect behavioral Intentions customers such as variable Marketing Mix. So it can see the influence of these variables on user interest and can be a consideration for employers in the development of future Tokopedia

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