

TRUST IN WEBSITE AND ITS EFFECT ON PURCHASE INTENTION FOR YOUNG CONSUMERS ON C2C E-COMMERCE BUSINESS

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Abstract: This study aims to determine whether trust in websites in C2C e-commerce business influences purchase intention for young consumers in Indonesia. This explanatory study involved 100 young consumers as respondents as primary data sources supported by secondary data. Primary data was collected through survey questionnaires with purposive sampling technique. Hypothesis testing is done by multiple regression analysis with the help of SPSS 23. The results of this study indicate that there is a significant influence between integrity on purchase intention for young consumers. Other research results also show that ability and benevolence, each of which has a significant influence that encourages the creation of purchase intention for young consumers in the C2C e-commerce business in Indonesia.

Keywords: trust, website, purchase intention, e-commerce, C2C.

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Business development is very rapid, resulting in changing conditions of market competition. Every day business people emerge who introduce their products with new ways, both creatively and innovatively using technology facilities. If the business actors do not follow the development of technology and information, it can be ascertained that the business will be far behind the competitors.

Another crucial reason for forcing current business people to keep abreast of technological and information developments is the changing behavior of current consumers. With the existence of technology and information, consumers are now spoiled with a variety of conveniences that also require them to keep up with these developments. Access to information that is easy, complete, and fast, the distribution channels of products and services are getting shorter, the more and varied choices of products and services offered by sellers, even the quality and competitive prices are a consideration for consumers or buyers to choose products and services that best. And the easiest step now for consumers to get it all is through the internet.

In general, the number of internet users from time to time has experienced a significant increase in the world. Based on data from We Are Social in 2019, active internet users throughout the world reached 4.39 billion people, which increased by 366 million people, up by 9% from 2018. We Are Social also reported the results of Statista's Digital Market Outlook studies that there was an increase in the number of e-commerce users in 2019. E-commerce shoppers increased by 3.1% from 2018 or a total of 2.818 billion shoppers in 2019 (We Are Social, 2019).

From the data, it can also be seen that Indonesia is one of the countries with a large number of internet users. According to 2019, We Are Social data quoted by Riyanto (2019), the number of internet users in Indonesia continues to increase. In 2019 the number of internet users in Indonesia reached 150 million people, which increased from 2018, which amounted to 143 million people or 56% of the total population in Indonesia were internet users. Of course, this figure shows that awareness and need for internet in Indonesia is increasing.

Activities carried out by internet users in Indonesia are very diverse. Internet users access the internet starting from watching videos online, gaming, watching e-sports tournaments, streaming television content, social media activities, and doing e-commerce activities. Based on data reported by We Are Social (2019), internet users in Indonesia who purchased e-commerce consumer goods amounted to 107 million people or 5.9% year-on-year change. The products and services consumed are fashion, food and personal care products, travel and accommodation, furniture and appliances, toys, hobbies, and many more.

Based on these data and the high number of internet users in Indonesia, supported by the increasingly diverse needs of the community, it becomes a business opportunity in Indonesia. Business people are currently offering various kinds of products through internet media. With this method, business people also benefit from low marketing costs, especially for small and medium businesses or individuals.

In Indonesia, e-commerce with the customer to customer (C2C) business model continues to

grow. C2C online buying and selling sites have a positive perspective on consumers. Consumers consider C2C buying and selling sites in Indonesia to have a good reputation, low prices of products and services, fast delivery of goods, easy payment processes, and diverse product choices. The three most popular C2C online trading sites in Indonesia are Tokopedia, Bukalapak, and Shopee (Eka, 2018). It means that besides being an alternative consumer in shopping, C2C e-commerce is also an opportunity for individual business people.

One factor in the success of transactions in e-commerce is the existence of an element of trust between sellers and buyers. It is a major consideration for sellers and buyers where both of them do not know each other or even face to face to transact. When a buyer searches for a product or service that suits his needs, the buyer/consumer certainly must first assess the credibility of the online buying and selling site.

In a study that is reported by the Kaspersky Lab and International B2B, revealed that Indonesia is the country with the highest online fraud victims. (Tempo.Co, 2016). Vietnam is in second place and India occupies third place. The results of the study also state that online or online fraud leads to loss of money to the disclosure of sensitive information and financial data. It forces consumers to be very careful in conducting transactions online. So trust is one of the important factors in e-commerce business.

Trust is the willingness of one party to be vulnerable to the actions of another party based on the expectation that one party will take certain actions that are important to the other party regardless of the ability to control the party (Mayer et al., 1995). In Lu et al. (2010), it was stated that many researchers stated that trust is a multidimensional thing. However, in general, trust consists of three dimensions, that is integrity, ability, and benevolence (Gefen and Straub, 2004). These three dimensions are often used in measuring consumer confidence in action.

According to Lu et al. (2010), integrity is an expectation where one party can be trusted because of the suitability of actions on norms or social principles that apply. According to Dowell, Morrison,

and Heffernan (2015), integrity is compliance in giving what is promised and contracted in accordance with ethical standards. From the two opinions above can be concluded that integrity is a loyalty to the principles and universal moral values and not to the principles held at the level of individuals, organizations, society, Commitment, symbolizing implicit, or explicit guarantee.

Ability is a skill or competence that allows perceived trustees to be competent in a particular field (Lu et al., 2010). Ability can also be interpreted as a set of skills, competencies, and characteristics that make a person or group of people have the ability to influence others in a particular field whereas benevolence is assessed when one party will care and do good for the other (Lu et al., 2010).

The emergence of trust in websites will lead to purchase intention. Purchase intention is the desire of consumers to buy products or services because they feel that they need a product or service (Madahi and Sukati, 2012). Purchase intention is obtained from a learning process and thought processes that form a perception. Purchase intention that appears in making a purchase creates a motivation that continues to be recorded in his mind and becomes a very powerful activity which in the end when a consumer must fulfill his needs will actualize what is in his mind. Thus, purchase intention will arise when in the decision making the process.

The same is supported by the study of Lu et al. (2010). Based on the results of these studies, trust in websites have an important role in influencing purchase intention. In the study, the ability variable has a positive influence on purchase intention, while the integrity and benevolence variables do not have a positive effect on purchase intention. Whereas according to Hajli et al. (2017), trust in social networking sites turned out to have a positive influence on purchase intention. Based on the two results of the study, it can be concluded that trust in websites has a positive relationship to purchase intention.

The role of business actors or marketers, or in this case is the manager of online buying and selling sites, becomes very important when it can create purchase intention for a product or service. Busi-

ness actors who market their products and services through the internet can apply certain ways to create trust in websites that lead to purchase intention from buyers/consumers. Usually, it will be easier for businesses that manage their selling sites to create trust in websites. But this will be different when businesses decide to use online buying and selling sites that are managed by third parties. The responsibility for creating trust in websites for buyers or consumers will be charged more to the manager of the site, not to the business actor.

Consumers who are promising market targets for C2C e-commerce businesses today are consumers with young age. Young consumers are consumers who not only care about the current situation or condition, but they also pay attention to the impact in the future (Hume, 2010). According to Jaroslaw (2008), young consumers consider themselves capable of calculating the risks of actions taken and being able to adapt to changing times flexibly. Young consumers are also identified as a special market segment that forms powerful consumer spending groups (Hendrawan and Nugroho, 2018). Even young consumers are now a market group exposed to the development of information technology since childhood, which makes them need everything instant or fast so that this condition will certainly be felt heavy for business people in creating a trust for young consumers towards their brands. Even in the process of buying and selling transactions that do not require direct or no face-to-face interaction will require harder efforts and a long process in creating trust-in websites for young consumers to encourage purchase intention on C2C e-commerce businesses.

So, based on the reasons above, the researcher compiled several research objectives that would be obtained from proof of the hypothesis that had been developed. The first objective is that researchers want to find out whether integrity contained in trust in websites has a significant influence on purchase intention on C2C e-commerce business in Indonesia. Furthermore, the second goal is that researchers want to find out whether the abilities in trust in websites have a significant influence on purchase intention on C2C e-commerce businesses in Indo-

nesia. And the third goal is that researchers want to know whether benevolence in trust in websites has a significant influence on purchase intention on C2C e-commerce business in Indonesia.

METHOD

This study uses an explanatory research approach to analyze the relationship and influence between one variable and another variable or how a variable influences other variables then attempts to explain the phenomenon that occurs. The location of this research was conducted in Malang City. The reason for choosing research locations is to consider the development of Malang City, which continues to run with the condition of a large number of young consumers.

The number of samples in this study was 100 respondents obtained through purposive sampling technique with the criteria that respondents knew well and had purchased products or services online through the Tokopedia buying and selling site. Also, researchers limit respondents between the ages of 18 and 30 as young consumers (Yadav and Pathak, 2016). Until 2018 Tokopedia is the most popular buying and selling site (Kusumo, 2019) and most visited in Indonesia (We Are Social, 2019).

Data was collected through questionnaire instruments with ten items using a five-point Likert scale supported by literature studies. Then the questionnaire was tested by validity and reliability. The data obtained were analyzed using SPSS version 23 to test the research hypothesis using multiple regression tests.

RESULTS

Respondents Characteristic

The data collected is obtained through the distribution of online questionnaires for two months, starting from March 2019. The results of data collection were analyzed using a frequency distribution to explain some of the conditions of the characteristics of young consumer respondents who were part of this study. There is no difference, which is seen from the number between male and female gender. From data collection obtained by male re-

spondents as many as 46 people or 46% while female respondents as many as 54 people or by 54%. The characteristics of respondents obtained based on recent education show that the majority of young consumer respondents have the last high school education (senior high school) with a total of 48 people or 48%, while respondents of young consumers with a diploma number 11 or eleven 11% and with a bachelor's degree a total of 41 people or by 41%. The characteristics of young consumer respondents were divided into two groups, that are groups of 18 years to 23 years with a total of 52 people or by 52% and groups of 24 years to 30 years a total of 48 people or by 48%. Based on Table 1 it can also be seen that the majority of young consumer respondents are students with 50 people or 50%, the rest are private employees with 26 people or 26%, entrepreneurs with 19 people or 19%, and civil servants of 5 people or 5%. The last is the characteristics of respondents based on disposal income or the remaining money they have after routine expenditure. Respondents of young consumers with disposal income amount to between Rp. 1,000,000,- to Rp. 3,000,000,-. There are 64 people or 64% and respondents of young consumers with disposable income of between Rp. 3,000,001,- to Rp. 5,000,000, - there are 36 people or 36%.

Validity Test

Validity test is used to measure the extent to which the accuracy and accuracy of the measuring instrument in the form of a statement instrument in performing its measuring function (Arikunto, 2010). Testing the validity of the instrument in this study uses the Pearson Product Moment correlation. All statements on the questionnaire used are said to be valid or able to achieve the measurement objectives of the appropriate observation construct. The results of the analysis of the data obtained indicate a significance value of less than or below the significance value (α) of 0.05. Also, the R-count value is greater or above the R-table value. The following are the results of testing using the SPSS 23 program:

Table 1 Validity Test Result

Item	Sig.	R _{count}	R _{table}
X _{1,1}	0,000	0,817	0,1857
X _{1,2}	0,000	0,843	0,1857
X _{1,3}	0,000	0,838	0,1857
X _{2,1}	0,000	0,899	0,1857
X _{2,2}	0,000	0,913	0,1857
X _{3,1}	0,000	0,863	0,1857
X _{3,2}	0,000	0,833	0,1857
X _{3,3}	0,000	0,778	0,1857
Y ₁ 0,000	0,810	0,1857	
Y ₂ 0,000	0,835	0,1857	

Source: Primary Data Processed, 2019

Reliability Test

Reliability shows the extent to which a measurement result is relatively consistent so that it can be relied upon. The reliability test used is Cronbach Alpha, where if the value of Cronbach Alpha has a reliability coefficient of 0.60 or more, the research instrument is said to be reliable. Based on the results of data analysis, it was found that this research instrument met the reliability requirements. Following are the results of research instrument reliability testing:

Table 2 Reliability Test Result

Variable	Cronbach Alpha
X ₁	0,838
X ₂	0,896
X ₃	0,836
Y	0,848

Source: Primary Data Processed, 2019

Normality Test

According to Ghozali (2007), the normality test aims to test whether, in the regression model, the residual confounding variable has a normal distribution. The method used in this study to test the assumption of normality is the normal P-P graph plot. Based on the results of data analysis, it appears that the distribution of data on the normal P-P plot graph

is located around the diagonal line. It indicates that the regression model has met the assumptions of normality.

Heteroscedasticity Test

Heteroscedasticity test aims to test whether, in the regression model, there is an inequality of residual variance from one observation to another observation. In this study, the heteroscedasticity test that is used is to look at the patterns that emerge, namely points that spread randomly and do not form a certain clear pattern and are spread both above and below the number 0 on the Y-axis in the regression model.

Multicollinearity Test

To test this, in this research using the Variance Inflation Factor (VIF). Based on the results of data analysis, the VIF value is lower than ten so that multicollinearity does not occur. This test was conducted to see whether the regression model found a correlation between independent variables.

Table 3 Multicolinierity Test Result

Independent Variable	VIF
X ₁	1,505
X ₂	1,459
X ₃	1,706

Source: Primary Data Processed, 2019

Multiple Regression

The results of multiple regression analysis for the variables integrity, ability, and benevolence on purchase intention are shown in the Table 4.

Based on the results of the regression calculation in the table above, we found a regression line equation is $Y = 0.244X_1 + 0.236X_2 + 0.336X_3 + e$. In accordance with the regression line equation that has been obtained, the regression model in this study can be presented as follows:

- a. The regression coefficient of integrity (X₁) is 0.244. It shows that under integrity (X₁) has a

Table 4 Multiple Regression

Variable	Unstandardized Coefficients Beta	Standardized Coefficients Beta	t _{count}	Sig. t
X ₁	0.252	0.244	3.022	0.003
X ₂	0.267	0.236	2.975	0.004
X ₃	0.363	0.336	3.911	0.000
R	: 0.674			
R ²	: 0.455			
Adj R	: 0.442			
F _{count}	: 16.643	Sig. F : 0.000		

Source: Primary Data Processed, 2019

positive influence on purchase intention (Y). If the condition of integrity (X₁) increases, then purchase intention (Y) can also increase.

- b. The regression coefficient of ability (X₂) is 0.236. It shows that ability (X₂) has a positive influence on purchase intention (Y). If the condition of ability (X₂) increases, then purchase intention (Y) will also increase.
- c. Benevolence regression coefficient (X₃) is 0.336. It shows that benevolence (X₃) has a positive influence on purchase intention (Y). If the condition of benevolence (X₃) increases, purchase intention (Y) will increase.

This study also uses the goodness of fit test. Test the accuracy of the model (Goodness of Fit Test) is done to test the accuracy of the sample regression function in estimating the actual value. Statistically, the model accuracy-test can be done by measuring the statistical value F (Ghozali, 2011). Based on table 5, it can be seen that the F-count is 16,643 (Sig. F = 0,000). So $F_{count} > F_{table}$ ($16,643 > 3.07$) and $Sig F < 5\%$ ($0,000 < 0.05$). Thus indicating that enough evidence to state that the regression equation in this study has the right model.

Hypotheses Testing

Based on table 5, it is known that the integrity variable (X₁) has a t_{count} of 3.022. This value is greater than t_{table} (1978) and Sig t (0.003) is smaller than 0.05. The results of this test prove that H₀ is accepted so that it can be concluded that the integrity variable (X₁) has a significant effect on purchase intention (Y).

Next can be seen through table 5 that the ability variable (X₂) has a t_{count} of 2.975. This value is greater than t_{table} (1978) and Sig t (0.004) is smaller than 0.05. This test proves that H₀ is accepted so that it can be concluded that the variable ability (X₂) has a significant effect on purchase intention (Y).

The third hypothesis testing can be seen from Table 5 where the benevolence variable (X₃) has a t_{count} of 3.911. This value is greater than t_{table} (1978) and Sig t (0.000) is smaller than 0.05. This test proves that H₀ is accepted so that it can be concluded that the benevolence (X₃) variable has a significant effect on purchase intention (Y). Then it can be concluded that from all the hypotheses compiled, the three hypotheses associated with the trust in the website are accepted.

DISCUSSION

Based on the results of statistical analysis, it is known that the integrity variable has a significant influence on purchase intention. The results of this study are different from the findings of Lu et al. (2010), where the integrity dimensions of trust in websites have no significant influence on purchase intention. The possibility of this is due to the focus of this study aimed at buyers from young consumers. In this study shows that the expectations of buyers that online buying and selling sites on C2C e-commerce business with competencies or capabilities they have in providing services will act in accordance with the norms or principles that are trusted by the public or buyers influence the willingness to transact at the buying and selling site. Young

consumers stated that C2C buying and selling sites that are now reaching Indonesia could be trusted in providing the principle of fairness in serving all needs or transactions that will occur. It means that whoever the buyer is, the site will not discriminate between the weight or form of service.

Moreover, the C2C buying and selling site is only a facility that provides transaction space and does not produce products. Also, young consumers stated that the current C2C buying and selling site in Indonesia is quite reliable in maintaining and being fair in managing their data. Even though there are many cases of theft of personal consumer data in Indonesia, the popularity and image that has been built from existing C2C buying and selling sites seem to make the C2C buying and selling site able to maintain the credibility of its brand. Young consumers also stated that although they tend to try several different C2C buying and selling sites later, they will tend to continue to deal with known C2C buying and selling sites. This evidence is in accordance with that expressed by Hajli et al. (2017) that users who are familiar with a platform will have a greater tendency to make purchases on that platform. It makes young consumers trust enough to give their data to be managed by the C2C buying and selling the site and can transact at the buying and selling site. The results also showed that young consumers stated that C2C buying and selling sites act fairly in providing policies or rules related to services provided. The rules imposed are considered appropriate and fair with the conditions prevailing at the time, for example, shipping costs, replacement of goods, and so on. They also argued that the rules or policies were also applied by C2C buying and selling sites for sellers where access to information was open or visible to buyers so that they believed that the buying and selling situation had good integrity.

As explained above, abilities are skills or competencies that make someone or something considered competent in certain fields by other parties (Lu et al., 2010). The results of this study prove that ability as a dimension of trust in the website has a significant influence on purchase intention on C2C buying and selling sites. These results support the findings of Lu et al. (2017) where abilities have a

significant influence in encouraging purchase intention. In this study, young consumers stated that it was important for C2C buying and selling sites to have the skills and expertise to bring together consumer needs with the products offered. The various products offered by the site are for buyers starting from convenience goods, shopping goods, specialty goods, even to unsought goods with various prices, which will attract the attention of young consumers. It is a factor of consideration for young consumers with a variety of unique needs to want to transact on the site. The C2C buying and selling site seems to be able to bridge existing buyers with sellers. Also, young consumers stated that C2C buying and selling sites are believed to have expertise and skills in providing quality services for them. There is an attractive web display, menus, and features that are easily found and operated on display, different payment methods until the selection of topics according to the buyer's problems is provided by the C2C buying and selling site. The C2C buying and selling site also provides complete information for the products sought, starting from pictures/photos, product prices, size, composition, features, designs, and so on. It makes young consumers have the desire to transact through C2C buying and selling sites in the future.

Based on the results of the study, it was also found that benevolence has a significant influence on the creation of purchase intention on C2C e-commerce businesses. These findings are different from the findings of Lu et al. (2017), where benevolence as a dimension of trust in websites has no significant effect on purchase intention. This research is aimed at young consumers as the target market for C2C buying and selling sites and not the general public or virtual community. In this study, young consumers stated that C2C buying and selling sites were considered open for all their needs. As explained earlier, C2C buying and selling sites can provide various product and service offers for young consumers. One of them is products such as mutual funds, taxes, zakat, even capital loans, and credit installments. Also, young consumers argue that C2C buying and selling sites are considered capable of keeping promises given to consumers. In the trans-

action process, consumers can track the position of products purchased through the system or whether the product is in the process of being shipped. The rules of the game that apply to the seller and the buyer, as well as the sanctions, have given, are considered capable of protecting the rights and obligations of each party, and this is proof of how the C2C buying and selling site keeps the promises given. Young consumers argue that C2C buying and selling sites can maintain interest for both producers and consumers during transactions. Various marketing strategies in the form of attractive offers through cashback promos, special discounts, free delivery charges, super sale programs, and others that are applied to C2C buying and selling sites become attractive promotional tools that are not fully carried out by other buying and selling sites. It was also the reason for young consumers to try to make purchases at other C2C buying and selling sites.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

This research aims to find out whether trust in a website is a consideration for buyers or consumers in raising their desire to transact on C2C buying and selling sites. The results of the study show that building integrity in the C2C business process through buying and selling sites was able to create purchase intention. The same thing applies when business people can run a C2C business. Ability can encourage the creation of purchase intention for buyers. This study also shows that benevolence is a major contributor to C2C business actors in raising and increasing the desire to buy products or services through online buying and selling sites.

Recommendations

This research is expected to be used as a reference and reference for further researchers in reviewing the concept of consumer behavior, especially trust in websites and purchase intention. This study is still focused on buyers, not involving business people, namely sellers in the C2C e-commerce business model. So that researchers expect for further research to involve the seller as a sample in the

study. Also, the next researcher can expand the scope of the research area to other locations that have young consumers who can provide new insights about their behavior and replace or add other C2C online buying and selling sites. The next researcher can also add other variables as mediating or moderating variables to develop the results of scientific studies.

The results of this study are also expected to be useful for practitioners, including online buying and selling site managers. The managers of online buying and selling sites will be able to understand and study the behavior of consumers, both sellers, and buyers, to develop marketing strategies and appropriate managerial decisions.

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