

## **The role of perceived behavioral control and trust as mediator of experience on online purchasing intentions relationship a study on youths in denpasar city (Indonesia)**

I Gusti Ayu Ketut Giantari<sup>1</sup>, Djumilah Zain,  
Mintarti Rahayu and Solimun<sup>2</sup>

<sup>1</sup>(Doctoral Program of Management Science, Faculty of Business and Economics in Brawijaya University Malang East Java of Indonesia)

<sup>2</sup>(Department of Management, Faculty of Business and Economics in Brawijaya University, Malang East Java of Indonesia)

**ABSTRACT:** *This research aims was to identify the effect of experience on purchasing intention via online mediated by perceived behavioral control and trust. This research uses survey method to collect data on youths in Denpasar City who have ever done purchasing via online. A total of 150 respondents are selected using convenience sampling at three state universities in Denpasar City. Data are analyzed by using variance-based SEM with Partial Least Square analysis (PLS). Previous purchasing experiences directly not significantly effect on purchasing intention via online. Perceived behavioral control and trust as complete mediation on experience and purchasing intention via online. This study uses survey method in which the cross-sectional data collection with questionnaires is used, while youths' environments are always changing, so that the model can be used to test the future research. Recommendation to the online shop to modify the marketing mix and convince the consumers that transactions process via online is secured, so that they become more trusting to use online shop. The study develops the Theory of Planned Behavioral by using perceived behavioral control and trust as mediator on experience and purchasing intention via online.*

**Keywords**— *Experience, Perceived Behavioral Control, Purchasing Intention, Trust.*

### **I. INTRODUCTION**

The consumer's purchasing process via online has been popular these days; about half of the internet populations have made a purchase via online [8]. Based in the data from 10 internet-user countries, Indonesian is at the 8<sup>th</sup> rank all over the world with 55 million users and penetration rate of 22 per cent from the population [15]. However, when it is compared with the number of internet users in Asia, Indonesia occupies the 4<sup>th</sup> position after China, India and Japan [15]. The development of Web 2.0 technologies has triggered rapid growth of online communities for example, Face book, which is the largest global online community. It hosts more than 200 million users in the worldwide. Indonesia is the fourth largest country using Face book in the world after the United States, Brazil and India [31]. According to data from The Nielsen Company [27], in the second half of 2011, by 70 per cent to 80 per cent of domestic consumers will do shopping online.

Utilization of purchasing service via internet other than to bring many benefits for businesses, it can also be benefited by online consumers. Such as providing comfort, customers do not need to cope with traffic, no need to find parking area and walking from store to store [19]. Purchasing online offers consumers some additional advantages, commercial online services, and internet gives consumers access to abundant comparisons information, information about your company, products and competitors. Research on the effect of perceived behavioral control on purchasing intention via online by using the concept of Theory of Planned Behavioral (TPB) has been done by several researchers [6, 18,14] conclude that perceived behavioral control significantly influences purchasing intention. While [17] conclude that only external perceived behavioral control that cause purchasing intention. While internal perceived behavioral control insignificantly affects purchasing intention.

Other than perceived behavioral control, experience is the best variable to predict future behavioral. In order to predict future behavior, in order to integrate those past findings, the researchers use the TPB with past experience effect. Some researchers such as [22, 14, 4, 34] show that, past experiences of online shopping have significant influence on purchasing intentions via online. However, the result of the study [33] suggests that consumer's experience in purchasing via online does not significantly influence purchasing behavior via online

in China. Similarly, research done by [21] concludes that the experience of using internet does not significantly influence the possibility of consumers in purchasing in Macao.

Variations on these results are interesting research gaps for further study to the development of previous studies. So the solution offered is by adding trust as mediating variable in order to increase experience influence on purchasing intention because trust is the foundation for the company when running businesses. The research results on trust are done by [5,13, 23, 24, 12, 9] who conclude that, trust has positive and significant impact on purchase intentions. Consumers' trust positively influences their purchasing attitudes, intentions and behaviors [28]. While [16] conclude that trust has not significant effect on consumers' purchasing intentions in some restaurants in the United States.

This study is conducted in Denpasar City (Indonesia) since it is as business center and educational institutions in Bali. From the observation, internet users in Denpasar City are the highest in Bali and it is relevant to conduct the study here. In the general, the population of internet users are young people, more affluent, better educated and dominated by male [20], so that the youths used as respondents in this study. From the problem background, the purpose of this study is to identify the effect of experience on purchasing intention via online of youths in Denpasar City and to identify the effect of experience on purchasing intention via online of youths in Denpasar which is mediated by behavior control and trust.

## **II. LITERATURE REVIEW AND CONCEPTUAL MODEL**

### **2.1 Relationship Between of experience and purchasing intention via online.**

Experience is seen complex and developing structure. There are no two exact similar experiences, but there are various experiences that perceived differently. Thus, a marketer should not only focus on individual experience but also resort to strategic thinking about the types of experiences of what to provide and how to provide it with high demand [30]. Intention to do online shopping is related to past purchasing experience via internet and directly impacts on internet shopping behavior [26].

Previous researches about experience are performed by [22, 14, 4, 34]. They conclude that past experience in doing online shopping has significant influence on purchasing intention via online. According to [2], experience is the best variables in influencing behavior. So the hypothesis formulated is:

H1. Better previous purchasing experience will be able to increase purchasing intention via online.

### **2.2 Perceived behavioral control, Trust and Purchasing intention**

According to [1, 2], Perceived behavioral control/ PBC reflects belief regarding to access of resources and opportunities needed to behave. A number of empirical studies show that there is a relationship between perceived behavioral controls in intention [2]. Furthermore, the measurement of perceived behavioral control is the perception of the resources, knowledge and ability to perform the behavioral [2]. [5] defines that trust is assessment of one's relationship with others in doing certain transactions and belief in uncertain environment. According to [25], there are three factors that influence one's beliefs against the others, which are ability, benevolence and integrity. Trust in online environment is the most important because of the complexity and diversity of online interactive and it may result on unexpected and not genuine behavior [11].

According to [10], intention is subjective probability about one's estimation of how big the probability to perform a particular action. Intention can be inferred as estimation on how much an individual will perform a particular behavior. Purchasing intention is behavior that emerges as response on an object. Purchasing intention is also as interest in doing repeat buying which shows customer's intention to purchase [3]. Previous studies that evaluate the perceived behavioral control on purchasing intention via online are conducted by [6, 18, 14], who conclude that perceived behavioral control significantly influences purchasing intention via online.

Trust is the most essential element in online marketing, trust is an important foundation for consumers to buy at online shop. Several studies related to the relationship of trust and purchasing intention via online are done by [5,13, 23, 24, 12, 9] who state that trust has positive and significant impact on purchasing intention via online. [34] conclude that trust is as variable that can mediate the relationship of purchasing experience on intention via online.

This research model formulates mediating role of perceived behavioral control and trust in explaining the influence of experience on purchasing intention via online. The first hypothesis is formulated to see the influence of experience on purchasing intention, the second hypothesis formulates perceived behavioral control in mediating experience on purchasing intention via online and the third hypothesis is about the role of trust in mediating experience on purchasing intention via online. Based on the argument from previous research, the following hypothesis is proposed here that perceived behavioral control and trust plays important role as mediator for the relation between experience and purchasing intention via online. So the hypothesis is:

H2. Perceived behavioral control is able in mediating the effect of experience on purchasing intention

H3. The role of trust as mediator on the relationship of experience and purchasing intention via Online

Based on the theoretical review and research hypotheses, a summary of the conceptual model is presented in Figure 1.

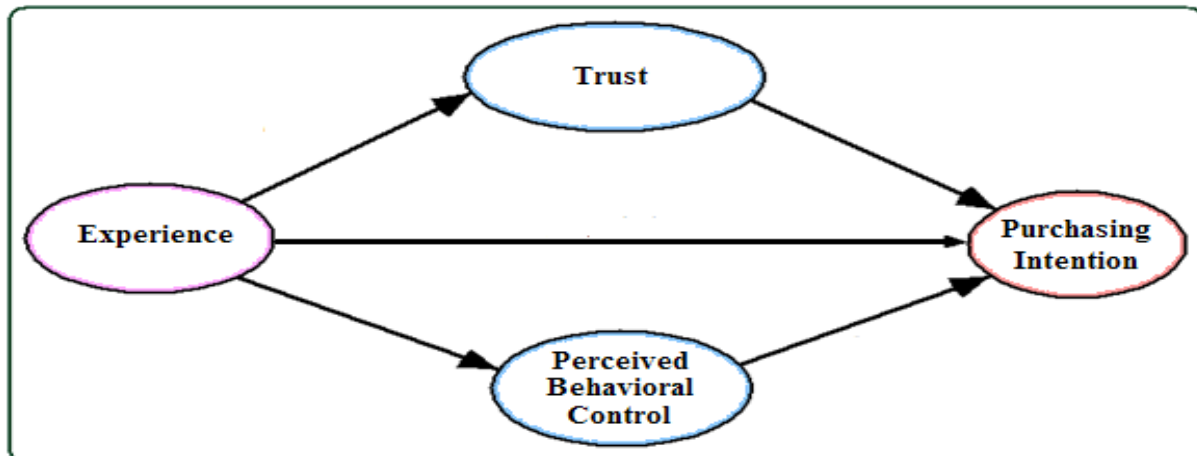


Figure 1. Research Framework

### III. RESEARCH METHODS

#### 3.1 Population and Sample

Based on the problem and objectives, this research is included in explanative type. It means that this research aims to obtain an explanation of causality relationship among variables of experience, perceived behavioral control, trust and purchasing intention through hypothesis testing. The population in this study is teenager who a) is domiciled in Denpasar City, b) is aged between 17-24 years, c) has ever made purchasing via online 2 (two) times in 6 (six) months, and d) has done purchasing via online for their own interests. In collecting sample, it uses non probability sampling method and the sample is taken by using convenience sampling, in which respondents are taken/ chosen because the sample is in the right place and time [32]. Total respondents are 150 people who are taken from three state universities in Denpasar City, which are Udayana University, Indonesia Arts College (STSI) and State Institute of Hindu Dharma (IHDN).

The 150 respondents selected consist of 72 percent women and 28 percent men. The ages of 64 percent of respondents are between 20 -22 years old, 28.67 percent between 17-19 years old and 7.33 percent between 23-24 years old. Education level of respondents is undergraduate students. Experience of accessing internet is 70.67 percent for over than 4 years and the dominant products purchased are fashion products (89.33 percent). Benefits of using internet, 80.67 percent of respondents say that it is useful to find information.

#### 3.2 Data collection and Measurement

The data collection method used in this study was triangulation. First, a literature review conducted to assess the theories or results of previous studies, which are relevant to the measures used in this study. As presented in the conceptual framework, there are four variables in this research: purchasing intention, experience, perceived behavioral control and confidence. Research adopts variable measurement [14, 34, 29] as presented in Table 1. Experience is respondent's perception of how well their experiences in accessing products via online, and experience in purchasing via online the 6 (six) months in order to support purchasing intention via online [14]. Perceived behavioral control is the respondents' perception about the amount of resources (financial) owned, capacity level (skills) and knowledge level (information) possessed to support the intention to make purchasing via online [14]. Trust is respondents' perception about how extent trust variable in online shop which is measured using 7 indicators/ items are punctual delivery, product quality, detail and information, transaction reliability, honesty of the online shop, security and brand online shop [34, 29].

Purchasing intention is respondents' perceptions about youths' intention to do purchasing via online. The measurement uses three indicators/items that have the intention to purchase again, hope to purchase again and will probably purchase again [14]. Second, data collected using questionnaires, questions sent to respondents is undergraduate students. Deployment was done by visiting respondents and explain the questionnaire and waiting when the questionnaire can be taken from undergraduate students. Finally, the data collection in this study was completed with in-depth interviews. Data collection with in-depth interviews method refer to [37]. In-depth interviews using two ways, namely open-closed interviews and documentation. To support the quantitative research result, it is conducted in-depth interview of 10 respondents in order to obtain qualitative information. Data measurement of all variables of this research uses the Likert scale with 5 points, ranging from 1 "strongly disagree" and 5 "strongly agree" to extract the different attitudes of respondents [35, 36]. This study uses variance-based SEM of Partial Least Square (PLS).

**Table 1. Measurement of observed Variables**

Component and manifest variable		Outer loading	t-value	Composite Reliability	AVE
<b>Purchase Intention (PI):</b>					
PI <sub>1</sub>	I intend to purchase another at that online shop in the future	0.914	48.795	0.936	0.830
PI <sub>2</sub>	I hope to purchase again at that shop online	0.925	54.469		
PI <sub>3</sub>	I will likely purchase again on the online shop	0.894	42.886		
<b>Perceived behavioral control (PBC):</b>					
PBC <sub>1</sub>	I have the resources (financial) to purchase via online	0.804	28.382	0.838	0.633
PBC <sub>2</sub>	I have the ability (skill) to purchase via online	0.790	11.218		
PBC <sub>3</sub>	I have the knowledge (information) to purchase via online	0.793	23.158		
<b>Trust (T):</b>					
T <sub>1</sub>	I believe in the timeliness of delivery of goods in the purchase via online	0.607	6.715	0.879	0.512
T <sub>2</sub>	I believe the quality of products in the purchase via online	0.779	25.424		
T <sub>3</sub>	I believe online shop provide detailed information	0.639	9.830		
T <sub>4</sub>	I believe the purchase via online secured	0.784	20.324		
T <sub>5</sub>	I believe in honesty online shop	0.755	14.853		
T <sub>6</sub>	I believe that the security of online shop	0.757	16.416		
T <sub>7</sub>	I believe the brand (name online shop)	0.664	9.113		
<b>Experience (E):</b>					
E <sub>1</sub>	Experience to find information	0.887	37.804	0.897	0.814
E <sub>2</sub>	Experience to purchase via online	0.923	50.651		

Notes: t-value = significant at  $\alpha = 0.05$ , and Outer loading > 0.50.

#### IV. ANALYSIS AND RESULTS

The result of instrument validity testing is valid, which is shown from the results of the coefficient correlation of the whole statement items that is greater than 0.30. The four research variables have acceptable reliability (all Cronbach alpha is > 0.60), so it can be interpreted that the research instrument is reliable. Outer model or measurement model is assessment of the validity and reliability of the variables (Appendix 1). By using three criteria to assess the discriminant validity, convergent validity, and composite, it shows that the four variables are discriminant valid.

Based on the results of statistical hypothesis testing in Table 2, it can be explained that the direct effect of each variable relationship shows positive and significant correlation. The exception comes from no significant effect on youths' purchasing intention via online as indicated from p-value > 0.05. So the hypothesis that states experience has a significant effect on youths via online purchase intention is not truly proven.

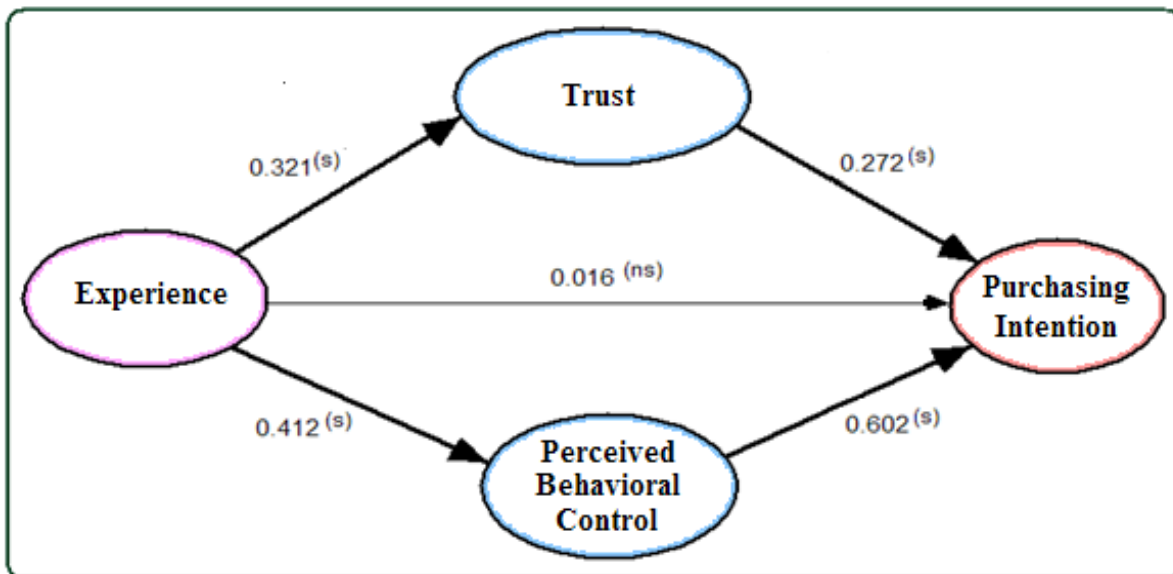
The effect of experience on perceived behavioral control is significant, this is reflected from p-value < 0.000. Path coefficient is positive, with a value of 0.412 and it shows linear direction. So it can be interpreted that the better the experience will result on the better perceived behavioral control. Similarly, there is a significant effect between perceived behavioral control on purchasing intention with p-value < 0.000. Path coefficient is positive with a value of 0.602. Experience has significant effect on trust. It can be seen from the p-value < 0.000. The test result is positive coefficient path with coefficient path of 0.312 so that it can be interpreted that the better the youths' purchasing experience via online will result the better trust in purchasing.

Trust has significant effect on youths' purchasing intention via online with p-value < 0.000. The path coefficient test results a value of 0.272 is positive so that it can be interpreted that the higher the youths' trust on online shop will impact on the higher youths' purchasing intention via online. Trust has significant effect on youths' purchasing intention via online with p-value < 0.000. The path coefficient test results a value of 0.272 is positive so that it can be interpreted that the higher the youths' trust on online shop will impact on the higher youths' purchasing intention via online. The results of path coefficient validity test on each path for direct effect are presented in Table 2. From hypothesis testing results, the paths of direct effect can also be observed in the path diagram presented in Figure 2.

**Table 2. Hypothesis testing and path coefficient for PLS**

No	Direct Influence		Path Coefficient	p-value	Empirical Evidence			
1	Experience → Perceived behavioral control		0.412	0.000	Significant			
2	Experience → Trust		0.321	0.000	Significant			
3	Experience → Purchasing Intention		0.016	0.803	Not significant			
4	Perceived behavioral control → Purchasing Intention		0.602	0.000	Significant			
5	Trust → Purchasing Intention		0.272	0.000	Significant			
<b>Test For The Impact Of Mediating Variable</b>								
Exogenous			Mediation	Endogenous	Path Coefficient	Nature of Mediation	Empirical Evidence	
1.	Experience	→	Perceived behavioral control	→	Purchasing Intention	0.248	Complete Mediation	Significant
2.	Experience	→	Trust	→	Purchasing Intention	0.087	Complete Mediation	Significant

Note: P-value = significant at  $\alpha = 0.05$



Note: (s) = significant at  $\alpha = 0.05$ , (ns) = non-significant

**Figure 2. Diagram for hypothesis testing and path coefficient for PLS**

Table 3 shows path coefficient of indirect effect among the variables. Indirect effect on purchasing intention through trust is positive and significant trust with path coefficient of 0.087. The result means that trust mediates the effect of youths' experience on purchasing intention via online. The effect of experience on perceived behavioral control is significant. The effect of perceived behavioral control on purchasing intention is significant so that perceived behavioral control is perfect mediating variable (complete mediation), the effect of experience on purchasing intention via online. These results illustrate that perceived behavioral control plays an important role in increasing youths' purchasing intention in purchasing via online.

## V. DISCUSSION

The direct effect of experience on purchasing intention is not significant. It is prove from the T statistics of 0.250 ( $p\text{-value} > 0.05$ ). This result suggests that youths who experienced purchasing does not necessarily encourage them to purchase again. Based on the outer loading indicators of experience variable, it appears that purchasing experience via online is an indicator that dominantly reflects experience variable. While the indicator of searching for information experience is as the second largest indicator. This indicates the importance of purchasing experience in improving youths' purchasing intention via online. However, according to the youths' perceptions based on average mean score, the indicator of searching for information is as

preference indicator. The difference is what causes the effect is not significant between youths' experience on purchasing intention via online in Denpasar City.

However, from in-depth interviews result with 10 youths (students) in Denpasar City shows that they tend to search for information (searching) on professional blogs in looking for products offered via online. Truthful blogs are reflected from the testimonials given by some consumers who have already bought. Purchasing via blog or online shop have a lot of obstacles, especially online shop is something happening nowadays so everyone can be a seller on the internet. In consequent, searching for a lot of information about online shop is very important so that the transaction can be trusted. Some interview result is:

The advantage of online purchasing is that I can search for any items via the internet and can be compared without having to visit the shop itself. I prefer to look for information to provide the best comparisons on price, quality, services provided by the online shop. However, online purchasing is prone to fraud, which does not match the quality or delivery problems, making it difficult to process warranty claims (BA).

The most important component of online purchasing is the trust of customer to the online shop itself. I would buy the product (fashion) on the online shop if the quality of the goods, the price, and on time delivery guaranteed, that in accordance with the promises. Other than that, I can make a new purchase if the price of the goods is in accordance with my financial condition since I am a student and still depend on my parents financially (PYAP).

These results are supported by [33] who states that the consumer's purchasing experience via online has no significant effect on purchasing behavior via online in China, it is because Chinese consumers avoid high uncertainty, unlike when the situation is compared to American consumer. Similarly, the results of this study expand on a study conducted by [21] which concludes that experience of using internet does not significantly affect the possibility of consumers to do purchasing via online in Macao, contradict with the situation in France and America. Empirical facts show only 33 percent of personal computer owners use the internet in Macao [7]. These results contradict previous studies related to experience and purchasing intention. As [18, 22] in their studies that prove that experience has significant effect on purchasing intention. The difference in results is due to differences in measurement of experience variables and differences in the research object.

From the test results in Table 3, perceived behavioral control is as a perfect mediating variable (complete mediation) with a path coefficient of 0.248. From the descriptive statistics result, it shows that the outer loading of perceived behavioral control variable indicators is resource indicator (financial), which has the highest outer loading, it is 0.804. This indicates that financial resource is the most important indicator in reflecting perceived behavioral control variables.

Empirical facts is shown by mean values of indicators, respondents' perceptions choose knowledge (information) as preferred indicator. This is a problem experienced by youths in purchasing via online. It is because, during these days, in purchasing the product on the internet shopping, they just relied on pocket money earned from their parents. Consequently, the products' quality purchased is in accordance with price that is affordable. Related to this problem, the following information obtained from in-depth interviews from 10 respondents, financial resource is very important in supporting purchasing via online. While it cannot be denied that knowledge (information) and capabilities (technology) are also important. However, the financial constraint faced is not just a matter of having money or not but rather to have a bank account or not. So when they do transaction, they have difficulties because the online shop demands the money payment is to be transferred via online because it is rare from them who have any bank accounts. These results extend the study by [14], who conclude that perceived behavioral control is as partial mediator of experience on purchasing intention relationship while this study reveals that perceived behavioral control is perfect mediator (complete mediation). The difference in results is due to the study by [14] which use a consumer website Yahoo Kimo from all age levels in Taiwan, while this research uses only youths respondents.

From the statistical test results in Table 3, it shows that the trust as a perfect mediating variable (complete mediation) with path coefficient of 0.087. This is due to the direct effect of experience on purchasing intention variable is not significant, while the effect of purchasing intention variable to trust is significant, as well as the significant effect of trust on purchasing intention. Complete mediation indicates that trust is a very essential variable in increasing the influence of experience on consumer's purchasing intention. However, empirical facts based on the mean, the respondents perceive that 'trust on brand' as the preferred indicators to reflect trust. This is a problem faced by youths when making purchases via online. In anticipating this, the online shop has done cooperation with paypal.com to guarantee the transaction process for both the buyer and seller. The results of this study support the research by [34] that conclude the relationship of trust as mediator of experience on purchasing intention via online. The difference is that the research by [34] uses MBA students as objects who have earned income and have experienced in purchasing via online.

## **VI. IMPLICATION RESEARCH**

This study develops a model from [14, 34, 18]. [14] build a model of the relationship of past experiences on purchasing intention via online mediated by perceived behavioral control. Huang uses all the

variables existing in the Theory of Planned Behavioral [2] to determine purchasing intention via online. Likewise [34] who establish purchasing experience on purchasing intention relationship that is mediated by trust and social presence. While [18] investigate direct influence of purchasing experience, perceived behavioral control, subjective norms and attitudes on purchasing intention.

The study develops the Theory of Planned Behavioral [2] by using the Perceived behavioral control and trust as a mediating variable on experiences (in this case the experience of searching for information via online and purchasing experience via online) on purchasing intention via online. The finding from causal relationship variables: youths' experience variable has positive yet not significant effect on purchasing intention via online. However, the indirect effect test results of perceived behavioral control and trust variables show that the two variables are a full mediation (complete mediation) on experience with purchasing intention relationship.

This research is expected to contribute on science development in marketing field, especially consumer behavior via online. Online context is important to be emphasized because online purchasing stresses on trust and perceived behavioral control variable. So with the perceived behavioral control and trust, they will strengthen youths' intention who have experienced buying more via online to do it again.

The research is expected to contribute to online shop owners or entrepreneurs who market their products through social media as follows: (1) Entrepreneurs need to modify internet marketing strategy mainly about the product/item offered, so there is always unique, up-to-date, and different from what is offered in the offline store, (2) The importance of why entrepreneur should offers products at prices that are customized to the youths' ability because of financial resource is the most essential factor for improving purchasing intentions via on line, (3) The importance of why entrepreneur should encourage trust to the consumers, especially about assuredness transaction via online and cooperation with paypal.com to ensure the entrepreneur and buyer are safe in transacting.

## VII. CONCLUSION, LIMITATIONS AND FUTURE RESEARCH

This study intends to contribute to existing literature on Theory of Planned Behavioral investigating the impact of experience on purchasing intention via online and the mediating role of perceived behavioral control and trust. The results dominant experience is reflected by purchasing experience indicators that has not significant direct effect on youths' purchasing intention via online. The role of perceived behavioral control is able to mediate perfectly (complete mediation) the effect on youths' purchasing intention experience via online. This reflects that dominant perceived behavioral controls of financial resource as encouragement for youths' purchasing intention via online. Finally, the role of trust as mediating variable is able to be perfect mediator (complete mediation) of the effect of youths' experience on purchasing intention via online. Trust is reflected by the assuredness transaction via online is very supportive the youths' purchasing intention via online.

Some constraints faced in this research implementation are: first, This study uses survey method in which the data collection is done by cross-sectional through questionnaire, while the youths' environments are always changing, so that the model can be used to test the future research. Second, this study relates only on sample of youths with status mere as students, which cannot be considered as representation of wider population. Therefore, future research should include respondents from different ages and different levels of education. Based on the research that has been presented in the previous sub chapter, it can be recommended for future research direction as follows. Future research needs to examine the effect of perceived behavioral control on consumer's trust and purchasing intention, in which trust is as a mediating variable that has not been investigated in this study. Additionally, future research needs to examine the differences in purchasing intention among consumers who purchase through internet and conventional purchase or through the store (offline).

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**Appendix 1. Testing the validity and reliability of the instrument**

Component and manifest variable		Coefficient correlation *)	Alpha Cronbach **)
<b>Purchase Intention (PI):</b>			
PI <sub>1</sub>	I intend to purchase another at that online shop in the future.	0,967	0,953
PI <sub>2</sub>	I hope to purchase again at that shop online	0,977	
PI <sub>3</sub>	I will likely purchase again on the online shop	0,926	
<b>Perceived behavioral control (PBC):</b>			
PBC <sub>1</sub>	I have the resources (financial) to purchase via online	0,863	0,772
PBC <sub>2</sub>	I have the ability (skill) to purchase via online	0,937	
PBC <sub>3</sub>	I have the knowledge (information) to purchase via online	0,695	
<b>Trust (T):</b>			
T <sub>1</sub>	I believe in the timeliness of delivery of goods in the purchase via online	0,496	0,778
T <sub>2</sub>	I believe the quality of products in the purchase via online	0,600	
T <sub>3</sub>	I believe online shop provide detailed information	0,600	
T <sub>4</sub>	I believe the purchase via online secured	0,689	
T <sub>5</sub>	I believe in honesty online shop	0,791	
T <sub>6</sub>	I believe that the security of online shop	0,761	
T <sub>7</sub>	I believe the brand (name online shop)	0,696	
<b>Experience (E):</b>			
E <sub>1</sub>	Experience to find information	0,967	0,760
E <sub>2</sub>	Experience to purchase via online	0,977	

Notes: \*) The correlation coefficient (r) is significant when  $r \geq 0,30$

\*\*) Reliable when the value of the reliability coefficient (alpha cronbach)  $\geq 0,60$